

SECTION VII. Community Engagement Findings

This section reports the findings from the community engagement process for the Central Texas AI. It explores residents' housing choices and preferences, challenges and experiences with displacement and housing discrimination, and access to opportunity.

Community Engagement Elements

Figure VII-1 summarizes the community engagement process for the Central Texas Al.

It is important to note that, for the purpose of this report, "stakeholders" include people who work in the fields of housing, real estate and development, supportive services, fair housing advocacy, education, transportation, economic equity, and economic development. We recognize that residents living in the region are also stakeholders. We distinguish them as "residents" in this report to highlight their stories and experiences.

Figure VII-1. Community Engagement Participants

2018 CENTRAL TEXAS ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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

COMMUNITY ENGAGEMENT BY THE NUMBERS



COMMUNITY MEETINGS

XXX participants

RESIDENT SURVEY

5,549 participants

RESIDENT FOCUS GROUPS

136 participants

POP UPS

215 participants

WHO PARTICIPATED IN THE SURVEY?



1,434 had children under 18 in the household



915
had a household
member with a
disability



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



had large households (5 or more members)



195 had publicly supported housing

58 were residents with Limited English Proficiency

PLACE OF RESIDENCE



RACE/ETHNICITY



HOUSING SITUATION



Source: Root Policy Research.

The community engagement process included focus groups with residents and stakeholders, "pop up" engagement at local events, and a resident survey. Stakeholder focus groups were supplemented with in-depth interviews as needed and as opportunities arose.

Focus groups. In partnership with the participating jurisdictions and nonprofit organizations throughout the region the project team facilitated 14 resident focus groups and 10 stakeholder focus groups. Resident focus groups included:

- Spanish language focus group hosted by El Buen;
- Refugee focus group hosted by Caritas;
- Refugee focus group hosted by Refugee Services of Texas;
- Asian Indian focus group convened by SAAIVA and hosted at the Asian American Resource Center;
- Behavioral health and recovery focus group hosted by LifeSteps;
- Residents with disabilities hosted by Disability Rights of Texas;
- Residents with disabilities hosted by the ADAPT Access Club;
- English and Spanish focus group with domestic violence survivors hosted by SAFE;
- Hispanic residents of North Austin and Round Rock (recruited at random by phone);
- African American residents of Austin, Travis County, Pflugerville, and Round Rock (recruited at random by phone);
- English and Spanish speaking renters hosted by BASTA;
- Residents with criminal histories hosted by RAP;
- African American and Hispanic residents of Georgetown hosted by SEGCC; and
- LGTBQ residents hosted by the City of Austin LGBTQ Quality of Life Advisory Commission.

Stakeholder focus groups included:

- Austin Housing Coalition;
- One Voice Central Texas:

- Regional affordable housing stakeholders hosted by the project team (two sessions);
- Regional employment and transportation stakeholders hosted by the project team (two sessions);
- African American faith leaders hosted by the project team;
- East Wilco Collaborative hosted by the Taylor Housing Authority;
- City of Georgetown stakeholders; and
- Travis County stakeholders.

Pop up events. More than 215 residents participated in engagement activities at local events. "Pop ups" occurred at:

- Juneteenth celebrations in Austin and Round Rock;
- DeutschenPfest in Pflugerville;
- Georgetown's 4th of July celebration;
- Georgetown Market Days;
- PopUp Park in Round Rock;
- A community resource fair sponsored by HATC at the downtown Austin Library; and
- Mayfest, a HACA event for seniors and residents with disabilities.

Resident survey. The resident survey was available online and in postage-paid paper format in Arabic, Chinese, English, Korean, Spanish, and Vietnamese. In addition to language access, the online survey was accessible to participants using assistive devices (e.g., screen readers), and residents who would prefer to take the survey by phone could do so by calling the project team's 800 number.

Survey outreach and promotion. Outreach and promotional efforts included myriad broad and targeted activities. In addition to promoting the survey directly to residents, the participating partners asked local organizations to extend their reach by to encouraging their clients, residents, consumers, and members to participate in the survey. Survey promotion included, but was not limited to:

 Printed surveys were distributed through Travis County Health and Human Services; links to the survey were available on the county and HHS websites; and the county sent an email blast to residents encouraging them to complete the survey;

- Staff in Austin and Travis County included the link to the Central Texas AI website and direct link to the survey in their email signatures;
- The City of Round Rock invited all city employees and their friends and family in an email from the City Manager encouraging survey participation;
- Round Rock staff also distributed hard copy surveys to the Alan R. Baca Senior Center, the Round Rock Area Serving Center, the Advocacy Center for Independent Living, the Round Rock Library, in the City Hall lobby and kiosk and the water billing lobby;
- The Georgetown Housing Authority (GHA) posted link to survey on housing authority website and included in monthly newsletter; placed paper surveys at the Georgetown Housing Authority Administrative office and distributed surveys to 158 public housing residents and 60 residents of tax credit properties; and promoted the survey on GHA social media;
- GHA also presented information about the survey at Resident Advisory Board meetings and regularly scheduled Georgetown Housing Authority Board meetings and made community leaders in Georgetown aware of the survey;
- The Housing Authority of the City of Austin made the survey available to residents at community events, including the widely attended Mayfest.

Stakeholder outreach activities. A number of local organizations and coalitions promoted the survey to their members, clients, and residents. We would like to thank all of the organizations who promoted the survey; without their help, the outreach would not have been as successful. In particular, the AI project team would like to thank: the Austin Housing Coalition, the Community Advancement Network (CAN) the Austin/Travis County Reentry Roundtable, Reentry Advocacy Project (RAP),

Draft Al public comment period. The draft Al was available for public comment for 45 days, between March 4 and April 17, 2019. The draft was made available on the Central Texas Fair Housing website (http://www.centraltexasfairhousing.org/), on the websites of the participating jurisdictions, circulated to residents and stakeholders who requested copies, and summarized verbally at the community meeting to discuss the draft held on March 9.

March 9 community meeting. On March 9 a regionwide community meeting was held to discuss the draft Al findings and proposed goals and action items. This meeting was held in Round Rock at the Baca Center. Free transportation, child care, interpretation and translation, food and beverages, and entertain was provided at the event. *More information about the event—as well as the public comments received—will be detailed here in mid-March.*

Geographic note. Throughout this section, survey data reported for Travis County and Williamson County *exclude* responses from residents of Austin, Round Rock, Pflugerville, and Georgetown. Data for the Region includes all respondents living in Travis or Williamson counties, including the aforementioned cities.

Sampling note. The survey respondents do not represent a random sample of the regional population. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results however, with an understanding of the differences of the sample from the larger population.

Sample size note. When considering the experience of members of certain groups, the sample sizes are too small (n<25 respondents) to express results quantitatively. In these cases, we describe the survey findings as representative of those who responded to the survey, but that the magnitude of the estimate may vary significantly in the overall population (i.e., large margin of error). Survey data from small samples are suggestive of an experience or preference, rather than conclusive. Figure VII-1 presents the sample by jurisdiction overall (total responses) and for selected characteristics.

Figure VII-2.
Resident Survey Sample Sizes by Jurisdiction and Selected
Characteristics

| | Austin | Travis County | Round Rock | Pflugerville | Georgetown | Williamson County | Region |
|---------------------|--------|------------------|---------------|--------------|------------|----------------------|--------|
| Total Responses | 3,221 | 666 | 259 | 631 | 239 | 319 | 5,549 |
| Race/ethnicity | | | | | | | |
| African American | 152 | 20 | 27 | 50 | 10 | 16 | 275 |
| Asian | 86 | 10 | 7 | 16 | 1 | 7 | 127 |
| Hispanic | 451 | 72 | 42 | 83 | 33 | 38 | 719 |
| Native American | 75 | 15 | 4 | 20 | 4 | 8 | 126 |
| Non-Hispanic White | 1,666 | 367 | 125 | 301 | 119 | 175 | 2,753 |
| LEP | 34 | 10 | 4 | 5 | 3 | 2 | 58 |
| Children under 18 | 734 | 179 | 102 | 233 | 73 | 113 | 1,434 |
| Large family | 144 | 57 | 26 | 66 | 18 | 32 | 343 |
| Disability | 518 | 123 | 51 | 120 | 40 | 63 | 915 |
| Tenure | | | | | | | |
| Homeowner | 1,765 | 532 | 157 | 475 | 131 | 209 | 3,269 |
| Renter | 1,115 | 58 | 65 | 78 | 58 | 65 | 1,439 |
| Precariously housed | 92 | 16 | 24 | 18 | 22 | 18 | 190 |
| Household Income | | | | | | | |
| Less than \$25,000 | 271 | 32 | 22 | 27 | 24 | 24 | 400 |

Note: Precariously housed includes residents who are currently homeless, those staying with friends or family ("couch-surfing"), or living in transitional or temporary housing. Disability indicates that a member of the household has a disability.

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

Current Housing Choice

This section explores residents' housing preferences, including the factors most important to them when they chose their current housing.

Most important factors in choosing current home. Cost of housing is the most important factor weighed by residents when choosing their current home; this is consistent across the region and among all resident cohorts.

Safety, liking the neighborhood and type of home are also important. Proximity to work is among the most important factors for Austin residents, while proximity to quality public schools is one of the five most important factors to residents of Round Rock, Pflugerville, Georgetown, and Williamson County.

Figure VII-3.
Most Important Factors in Choosing Current Home, by Jurisdiction

| AUSTIN | PFLUGERVILLE |
|-----------------------------------|-----------------------------------|
| 1 Cost/I could afford it | 1 Cost/I could afford it |
| 2 Close to work/job opportunities | 2 Like the neighborhood |
| 3 Like the neighborhood | 3 Close to quality public schools |
| 4 Type of home/layout of home | 4 Type of home/layout of home |
| 5 Low crime rate/safe | 5 Low crime rate/safe |
| TRAVIS COUNTY | GEORGETOWN |
| 1 Cost/I could afford it | 1 Cost/I could afford it |
| 2 Like the neighborhood | 2 Like the neighborhood |
| 3 Type of home/layout of home | 3 Low crime rate/safe |
| 4 Low crime rate/safe | 4 Close to quality public schools |
| 5 Large yard/size of yard | 5 Type of home/layout of home |
| ROUND ROCK | WILLIAMSON COUNTY |
| 1 Cost/I could afford it | 1 Cost/I could afford it |
| 2 Low crime rate/safe | 2 Low crime rate/safe |
| 3 Close to quality public schools | 3 Close to quality public schools |
| 4 Like the neighborhood | Type of home/layout of home |
| 6 Close to work/job opportunities | 5 Like the neighborhood |

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

Other than cost, the five most important factors in choosing a home vary by a resident's housing situation. Homeowners' are most likely to prioritize being close to good quality public schools, while renters prioritize a landlord who accepts pets. The lowest income households and those who are precariously housed take housing that they can afford that is available, trading off other valued characteristics in order to simply be housed—"needed somewhere to live and it was available" is the second most frequently selected factor of importance to these residents.

Figure VII-4.

Most Important Factors in Choosing Current Home, by Housing Situation, Low Income Households

| HOMEOWNERS | IN COME LESS THAN \$25,000 |
|---|---|
| 1 Cost/I could afford it | 1 Cost/I could afford it |
| 2 Like the neighborhood | Needed somewhere to live and it was available |
| 3 Type of home/layout of home | 3 Close to work/job opportunities |
| 4 Close to work/job opportunities | 4 Low crime rate/safe |
| 5 Close to quality public schools | 5 Like the neighborhood |
| RENTERS | REGION |
| 1 Cost/I could afford it | 1 Cost/I could afford it |
| 2 Close to work/job opportunities | 2 Like the neighborhood |
| 3 Landlord accepts pets | 3 Close to work/job opportunities |
| 4 Like the neighborhood | 4 Type of home/layout of home |
| 5 Low crime rate/safe | 5 Low crime rate/safe |
| PRECARIOUSLY HOUSED | |
| 1 Cost/I could afford it | |
| Needed somewhere to live and it was available | |
| 3 Close to family/friends | |
| | |

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

(4) Close to work/job opportunities

Low crime rate/safe

Housing choice preferences among members of protected classes are similar to those of regional residents overall. While the order of importance varied, for members of most protected classes, four factors were common to nearly all members of protected classes:

- Cost/affordability;
- Proximity to work;
- Liking the neighborhood; and
- Low crime rate/safe.

Living close to quality public schools is the second most important factor—after cost—for large households and families with children under age 18, and is also in the top five factors for Asian, Hispanic, and LEP households. Living close to parks and open space is one of the five most important factors identified by residents with LEP. In focus groups, residents' descriptions of why they chose their current housing situation echoed the preferences identified in the resident survey. Housing costs were the primary topic of discussion across all groups, followed by proximity to work, safety, and, for parents with young children, schools.

- "I work and play in Austin but cannot afford to live there. I live in a rental house in Round Rock." (LGBTQ focus group participant)
- "AHA housing is wonderful! The complex is in a family friendly oriented neighborhood, the units have large closets. The only thing that would be better is a bus closer by and sidewalks throughout the neighborhood." (Disability focus group participant)

Participants in a focus group with Asian Indian older adults described how culturally it is the norm for them to live with their adult children and grandchildren. Their housing choice is driven by this dynamic, prioritizing housing that can accommodate multigenerational living near good schools for the children.

Figure VII-5. Most Important Factors in Choosing Current Home, Selected Protected Classes

| AFRICAN AMERICAN | NATIVE AMERICAN | LARGE FAMILY |
|-------------------------------------|--|-----------------------------------|
| 1 Cost/I could afford it | 1 Cost/I could afford it | 1 Cost/I could afford it |
| 2 Close to work/job opportunities | 2 Like the neighborhood | 2 Close to quality public schools |
| 3 Like the neighborhood | 3 Low crime rate/safe | 3 Like the neighborhood |
| 4 Low crime rate/safe | 4 Close to work/job opportunities | 4 Low crime rate/safe |
| 5 Type of home/layout of home | 5 Type of home/layout of home | S Number of bedrooms |
| ASIAN | NON-HISPANIC WHITE | CHILDREN UNDER 18 |
| 1 Cost/I could afford it | 1 Cost/I could afford it | 1 Cost/I could afford it |
| 2 Close to work/job opportunities | 2 Like the neighborhood | 2 Close to quality public schools |
| 3 Low crime rate/safe | 3 Close to work/job opportunities | 3 Like the neighborhood |
| 4 Like the neighborhood | 4 Type of home/layout of home | 4 Close to work/job opportunities |
| S Close to quality public schools | 5 TIE: Low crime rate/safe & Close to quality public schools | S Low crime rate/safe |
| HISPANIC | DISABILITY | LEP |
| 1 Cost/I could afford it | 1) Cost/I could afford it | (1) Cost/I could afford it |
| 2 Close to work/job opportunities | 2 Like the neighborhood | 2 Close to work/job opportunities |
| 3 Like the neighborhood | 3 Low crime rate/safe | 3 Close to quality public schools |
| 4 Low crime rate/safe | 4 Close to work/job opportunities | 4 Low crime rate/safe |
| (5) Close to quality public schools | 5 Type of home/layout of home | (5) Close to parks and open space |

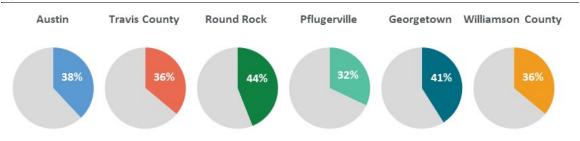
Source: Root Policy Research from the 2018 Central Texas Fair Housing Survey.

Desire to Move

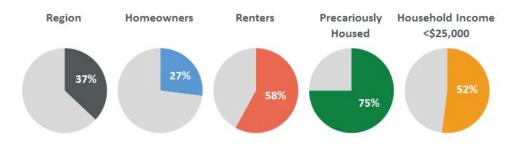
Overall, nearly two in five survey respondents would move if they had the opportunity. Renters and the precariously housed are more likely than homeowners to want to move.

Figure VII-6.
Percent Who Would Move if Given the Opportunity

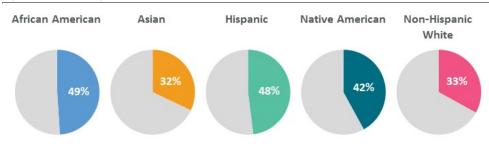
By Jurisdiction and Selected Characteristics



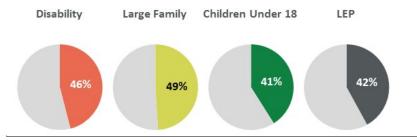
By Region, Housing Situation, and Income



By Race/Ethnicity



By Disability, Familial Status, and Limited English Proficiency (LEP)



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

Why do residents want to move? Residents identify a number of reasons for wanting to move if they had the opportunity. Figure VII-7 presents the five most frequently mentioned reasons by jurisdiction. Regionally, the most common responses include a desire for homeownership, wanting to live in a bigger home, saving money on housing costs, moving to a different neighborhood, and moving closer to work. There is some variation in why residents desire to move by jurisdiction; for example, the greatest proportion of Travis County residents want to move to a different neighborhood, while in Round Rock the top reason is a wanting to move into a bigger home or apartment.

Figure VII-7.
Top 5 Reasons Residents Want to Move, by Jurisdiction

| AUSTIN | PFLUGERVILLE |
|--|--|
| 1 Want to buy a home | Bigger house/apartment |
| 2 Bigger house/apartment | 2 Get something less expensive |
| 3 Get something less expensive | 3 Want to move to different city/county |
| 4 Want to move to different neighborhood | 4 Want to move to different neighborhood |
| More walkable/bikeable area | TIE: Want to buy a home & Closer to work |
| TRAVIS COUNTY | GEORGETOWN |
| 1 Want to move to different neighborhood | 1 Want to buy a home |
| 2 Closer to work | 2 Bigger house/apartment |
| 3 More walkable/bikeable area | 3 Get something less expensive |
| 4 Get something less expensive | Want to move to different neighborhood |
| Want to move to different city/county | 5 Live with fewer people |
| ROUND ROCK | WILLIAMSON COUNTY |
| 1 Bigger house/apartment | 1 Want to buy a home |
| 2 Want to buy a home | 2 Get something less expensive |
| 3 Get something less expensive | 3 Closer to work |
| 4 Closer to work | 4 Bigger house/apartment |
| Want to move to different neighborhood | Want to move to different neighborhood |

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

When considered by housing tenure, it's not surprising that the greatest proportion of renters want to move to buy a home. Households with incomes less than \$25,000 would move to reduce their housing costs and those who are precariously housed would prefer to live with fewer people.

Figure VII-8.

Top 5 Reasons Residents Want to Move, by Housing Situation, Low Income Households

| HOMEOWNERS | INCOME LESS THAN \$25,000 |
|--|--|
| 1 Want to move to different neighborhood | ① Get something less expensive |
| 2 Bigger house/apartment | 2 Want to buy a home |
| 3 Get something less expensive | 3 Want to move to different neighborhood |
| 4 More walkable/bikeable area | 4 Bigger house/apartment |
| 5 Closer to work | 5 Live with fewer people |
| RENTERS | REGION |
| 1 Want to buy a home | Want to buy a home |
| 2 Bigger house/apartment | 2 Bigger house/apartment |
| 3 Get something less expensive | 3 Get something less expensive |
| 4 Closer to work | 4 Want to move to different neighborhood |
| 5 Want to move to different neighborhood | 6 Closer to work |
| PRECARIOUSLY HOUSED | |
| 1 Live with fewer people | |
| 2 Want to buy a home | |
| 3 Bigger house/apartment | |
| 4 Closer to work | |
| (5) Want to move to different neighborhood | |

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

Among members of protected classes, reasons for wanting to move are very similar to survey respondents overall, with some demographic variation. In focus groups, residents

who were unsatisfied with their current housing situation shared similar reasons as survey respondents for wanting to move if they had the opportunity.

Homeownership. Homeownership is the reason why the greatest proportion of African American (52%), large family (47%), and Hispanic households (46%) want to move. In focus groups with members of protected classes, nearly all renters expressed a desire to buy a home.

Bigger house/apartment. A bigger house/apartment is the top factor for wanting to move for Asian, Native American, and households with children under age 18. Many refugee focus group participants would prefer to live in larger housing units, with more bedrooms. Many of the adult refugees without children share one bedroom units with three or four adults, resulting in cramped quarters with little privacy.

Less expensive housing. For the greatest proportion of households that include a member with a disability, reducing monthly housing costs is the reason they would move if they had the opportunity. Reducing housing costs—or minimizing the amount of rent or property tax increases—was a consistent theme across all focus groups with members of protected classes. A number of refugee focus group participants have family members or friends who have moved out of state (Oklahoma, Kentucky, rural Colorado) in search of less expensive housing in areas with good jobs, and several participants had plans to leave Texas for other opportunities.

Other important factors:

- Living in a safer neighborhood or building was important to participants with disabilities, residents with LEP, and single mothers.
- Better access to bus stops and routes, and more walkable/rollable neighborhoods were desired amenities of many residents with disabilities, single mothers of young children, and residents with LEP.
- About three in 10 households with children under 18 want to move in order to live closer to better public schools.

Neighborhood change/gentrification. Regionally, fewer than one in 10 (8%) of residents who want to move identified "My neighborhood is changing/gentrifying and I no longer feel welcome" as one of the reasons they want to move. Native American (19%) and African American (15%) residents are more likely than the average respondent to want to move due to neighborhood change/gentrification factors.

One of the most prevalent examples of neighborhood change in the region is East Austin. Several participants in an African American focus group discussed being *"taxed out"* of East Austin or having left East Austin for better opportunities in the region. When asked if they had any regrets about no longer living in East Austin, participants had few

because "everyone has left." Participants remarked that much of the new housing constructed in East Austin is not meant to house families, and that most of the families have left the neighborhood. "This place would be completely packed, but everybody got pushed out." (Austin Juneteenth attendee)

From the experience of Williamson County stakeholders, gentrification in Austin has led to gentrification in Taylor. Less than 10 years ago, most homes for sale were about \$100,000; now they're priced at least at \$200,000. "Gentrification is an issue in Taylor. People are coming in and starting to flip houses."

Residents' experience with displacement due to neighborhood change are explored in more detail later in this section.

Figure VII-9.

Top 5 Reasons Residents Want to Move, Selected Protected Classes

| AFRICAN AMERICAN | NATIVE AMERICAN | LARGE FAMILY |
|--|--|--|
| 1 Want to buy a home | Bigger house/apartment | 1 Want to buy a home |
| 2 Bigger house/apartment | 2 Want to buy a home | 2 Bigger house/apartment |
| 3 Get something less expensive | 3 Get something less expensive | 3 Get something less expensive |
| 4 Closer to work | 4 Want to move to different neighborhood | 4 Llive with fewer people |
| (5) Want to move to different neighborhood | More walkable/bikeable area | S Want to move to different neighborhood |
| ASIAN | NON-HISPANIC WHITE | CHILDREN UNDER 18 |
| Bigger house/apartment | ① Get something less expensive | 1 Bigger house/apartment |
| 2 Want to move to different neighborhood | 2 Want to buy a home | 2 Want to buy a home |
| 3 More walkable/bikeable area | 3 Bigger house/apartment | 3 Be closer to better schools |
| 4 Want to buy a home | 4 Want to move to different neighborhood | 4 Want to move to different neighborhood |
| TIE: Get something less expensive & Closer to work | More walkable/bikeable area | S Get something less expensive |
| HISPANIC | DISABILITY | 臣 |
| 1 Want to buy a home | Get something less expensive | (a) |
| 2 Bigger house/apartment | 2 Want to buy a home | (D) |
| 3 Want to move to different neighborhood | 3 Bigger house/apartment | |
| 4 Get something less expensive | 4 Want to move to different neighborhood | 4 |
| S Closer to work | (5) More walkable/bikeable area | 5 |

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

Why haven't they moved yet? Figures VII-10 through VII-12 present the top five reasons why residents who want to move have not yet moved. Across the board—jurisdiction, housing situation, protected class—cost factors are the primary barrier preventing residents from moving. These include a lack of available, affordable housing options to move to and the costs associated with moving (e.g., moving expenses, required deposits). Employment factors, such as proximity to a job or the need to find a new job before moving, are also reasons why residents who want to move have not. Family reasons are another factor explaining why Travis County, Georgetown, and Round Rock residents have not yet moved.

Figure VII-10.
Why haven't you moved yet? Top Five Reasons, By Jurisdiction

| AUSTIN | PFLUGERVILLE |
|--|---------------------------------------|
| 1 Can't afford to live anywhere else | 1 Can't afford to live anywhere else |
| 2 Can't pay moving expenses, deposits | 2 Can't pay moving expenses, deposits |
| 3 Can't find a better place to live | 3 Can't find a better place to live |
| 4 Job is here | 4 Job is here |
| 5 Need to find a new job | 5 Need to find a new job |
| TRAVIS COUNTY | GEORGETOWN |
| 1 Can't afford to live anywhere else | Can't afford to live anywhere else |
| 2 Can't pay moving expenses, deposits | 2 Can't pay moving expense, deposits |
| 3 Can't find a better place to live | 3 Can't find a better place to live |
| 4 Other family reasons | 4 Job is here |
| TIE: Family/friends are here & Can't sell home | 5 Other family reasons |
| ROUND ROCK | WILLIAMSON COUNTY |
| 1 Can't afford to live anywhere else | Can't afford to live anywhere else |
| 2 Can't pay moving expenses, deposits | 2 Can't pay moving expenses, deposits |
| 3 Job is here | 3 Job is here |
| 4 Can't find a better place to live | 4 Need to find a new job |
| 5 Family/friends are here | Can't find a better place to live |
| | |

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

Reasons for staying in their current housing vary somewhat by housing situation and among low income households, although the greatest proportion of respondents in each identify cost factors as the primary reason for not moving. After cost factors, family reasons keep homeowners where they are. Renters' reasons are the same as those of all regional survey respondents. Precariously housed residents are the only cohort where "can't find a landlord to rent to me due to my credit, eviction, or foreclosure history" was among the top five factors preventing a move. Among households with incomes less than \$25,000, "rentals are full; can't find a place to rent" was the fifth most frequently identified reason for not moving.

Figure VII-11.
Why haven't you moved yet? Top Five Reasons, By Housing Situation,
Low Income Households

| HOMEOWNERS | INCOME LESS THAN \$25,000 |
|---|--|
| 1 Can't afford to live anywhere else | 1 Can't afford to live anywhere else |
| 2 Can't find a better place to live | 2 Can't pay moving expenses, deposits |
| 3 Job is here | 3 Need to find a new job |
| 4 Family/friends are here | 4 Can't find a better place to live |
| 5 Other family reasons | S Rentals are all full; can't find a place to rent |
| RENTERS | REGION |
| Can't afford to live anywhere else | Can't afford to live anywhere else |
| 2 Can't pay moving expenses, deposits | 2 Can't pay moving expenses, deposits |
| 3 Can't find a better place to live | 3 Can't find a better place to live |
| 4 Job is here | 4 Job is here |
| 5 Need to find a new job | S Need to find a new job |
| PRECARIOUSLY HOUSED | |
| Can't afford to live anywhere else | |
| 2 Can't pay moving expense, deposits | |
| Can't find a landlord to rent to me due to my credit, eviction or foreclosure history | |

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

Family/friends are here

Need to find a new job

Like regional residents, cost related factors such as moving expenses or lack of available affordable housing is the primary reason why members of protected classes who want to move have not. Residents' personal history, whether their credit history, rental history, or criminal history, are also a commonly named barrier to moving. Location-specific factors, such as health care or other services and transit access, keep residents from moving elsewhere in the region because those amenities are not easily accessed elsewhere. While their housing situation may not be ideal, it is worth it to stay due to these location-specific factors.

Cost factors. Both survey and focus group participants who would move if they had the opportunity cite cost as the primary barrier. This includes both the difficulty of finding housing they can afford to rent or buy (supply of available affordable housing) as well as moving costs and deposits (cost of moving).

3X the rent policies. Many renters identify 3X the rent income requirements as a significant barrier to moving, particularly when landlords will only count "earned" income. This rule fails to recognize that renters are often cost burdened in high cost markets and that modest levels of burden do not always results in being late on rent, and can prevent homelessness. Staff of a refugee services organization identify these 3X the rent requirements as a "huge barrier to be eligible for an apartment," and find that these policies result in refugee households being "stuck in one ZIP code."

- "Triple the rent or triple the deposit makes it impossible." (Behavioral Health and Recovery focus group participant)
- "Can't get approved anywhere else because I don't make 3x the rent and don't have a cosigner." (Survey respondent with household income less than \$25,000)

Renter income/deposit requirements and moving costs:

- "You can find more affordable housing with lower income requirements, but it's out in places like Killeen, but that housing is far from support." (Behavioral Health and Recovery focus group participant)
- "I'm a legally blind senior. Moving costs are high due to hiring outside help, and rent in the North Austin/Lakeline/Cedar Park area is very costly." Survey respondent with a disability)

Costs associated with buying a home:

- "I want my next move to be in a home. I don't want to continue uprooting my family to adjust to rent prices." (African American survey respondent)
- "Want to buy a house but there's no first time buyers incentives (like no down payment)." (Georgetown resident)

Past rental or personal history. Housing choice limitations due to a resident's past rental or personal history is an impediment to few households overall. For example, 4

percent of all survey respondents who want to move stay in their current situation because they "can't find landlord to rent to me due to eviction/foreclosure history and 1 percent because of their criminal history. These issues have a far more significant impact when considered for segments of the regional population.

A history of eviction or foreclosure limits the housing choice of:

- Two in five (19%) precariously housed respondents;
- 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.

In a focus group with single mothers who are domestic violence survivors and living in transitional housing, many of the participants had evictions or poor rental histories (e.g., frequent moves, broken leases) as a result of domestic violence. As their time in transitional housing comes to an end, these women expressed their fear and frustration of not being able to secure housing "anywhere", much less housing in a neighborhood they prefer (e.g., near children's schools, close to services, employment).

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.

For those with a criminal background or bad credit, "finding housing is impossible." Criminal history was a barrier for all of the participants in a behavioral health and recovery focus group; many had convictions that stemmed from episodes of mental illness or past addiction.

- "A criminal record when I was 16 is preventing me getting accepted to apartments.
 I'm 39 years old and have been a teacher for 12 years yet I can't get an apartment."
 (Hispanic survey respondent)
- "I'm transitioning from A to B. I come out of prison, and my record holds me back.
 I'm denied 10-15 times. I knew a realtor friend, it turns out he had a friend who had

an apartment to rent. I got my present home because of a miracle, and because of word of mouth." (Behavioral Health and Recovery focus group participant)

Other reasons residents stay in current housing situation. Proximity to their job, transit, health care or other services, family or other job related factors keep residents living in situations they would prefer to change.

- "I want my next move to be in a home. I don't want to continue uprooting my family to adjust to rent prices." (African American resident)
- "Due to cost increases of taxes and insurance, I can't afford to fix up home to sell.
 Also, with health care cost increase can't afford to fix things." (Resident with a disability)
- "I want to stay in my current neighborhood, but they currently don't have the kind of housing I want." (Resident with a disability)
- "Waiting for city buy-out of homes in flood-prone areas (ours)." (Native American resident)
- "Need affordable senior housing close to public transportation." (Hispanic resident)

Participants in the behavioral health and recovery focus group discussed the importance of living in a peer support environment where all of the residents are sober or are sticking to their mental health recovery plan. In their experience, getting on a waitlist for affordable housing only addresses costs, and their stability could be compromised living in a building where people are actively using or are not treating their mental illness.

Why haven't you moved yet? Top 5 Reasons, Selected Protected Classes Figure VII-12.

| AFRICAN AMERICAN | NATIVE AMERICAN | LARGE FAMILY |
|---|--|--|
| (1) Can't afford to live anywhere else | (1) Can't afford to live anywhere else | (1) Can't afford to live anywhere else |
| 2 Can't pay moving expenses, deposits | 2 Can't pay moving expenses, deposits | 2 Can't pay moving expenses, deposits |
| 3 Job is here | 3 Can't find a better place to live | 3 Can't find a better place to live |
| 4 Can't find a better place to live | 4 Job is here | 4 Other family reasons |
| S Need to find a new job | ⑤ | S Family/friends are here |
| ASIAN | NON-HISPANIC WHITE | CHILDREN UNDER 18 |
| (1) Can't afford to live anywhere else | ① Can't afford to live anywhere else | (1) Can't afford to live anywhere else |
| 2 Can't find a better place to live | 2 Can't pay moving expenses, deposits | Can't pay moving expenses, deposits |
| (3) Can't pay moving expenses, deposits | 3 Can't find a better place to live | Can't find a better place to live |
| 4 Job is here | 4 Job is here | 4 Job is here |
| <u>(5)</u> | S Need to find a new job | 5 Other family reasons |
| HISPANIC | DISABILITY | LEP |
| 1 Can't afford to live anywhere else | (1) Can't afford to live anywhere else | (a) |
| 2 Can't pay moving expenses, deposits | 2 Can't pay moving expenses, deposits | © · |
| 3 Can't find a better place to live | 3 Can't find a better place to live | |
| 4 Job is here | 4 Job is here | 4 |
| 6 Other family reasons | 5 Other family reasons | (5) - |
| | | |

Note: - indicates too few responses

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

Housing Challenges

Figures VII-13 through VII-15 present the proportion of residents who report experiencing different types of housing challenges and concerns. The challenges and concerns presented are the top 12 concerns identified regionally.

Housing challenges—jurisdiction, tenure and income. Regionally, nearly two-thirds of renters worry that their rent will increase more than they can pay, and three in five want to buy a home but cannot afford the downpayment. One in four Central Texas residents who participated in the survey are challenged by too much traffic and one in five cannot access public transit easily or safely.

Compared to the region:

- Travis County residents are more likely to live in a neighborhood without a grocery store, to be unable to access public transit and lack job opportunities in the area.
 Travis County renters are less likely to worry about rent increases then other renters:
- Pflugerville residents less able to access public transit easily and renters are more likely than regional renters to want to buy a home but be unable to afford a downpayment. Although not a top issue regionally, one in 10 Pflugerville renters and precariously housed residents have difficulty finding a landlord due to bad credit/history of foreclosures.
- Williamson County residents are also more likely than regional residents to be challenged by a lack of nearby job opportunities;
- Round Rock residents are less likely than respondents regionally to live in neighborhoods with inadequate sidewalks, streetlights, drainage or other infrastructure, and Round Rock renters are less likely to worry about rent increases.
- Georgetown renters are less likely than other renters to be concerned about rent increases or to want to buy a home but lack a downpayment. Overall, Georgetown residents are much less likely than regional residents to be concerned about poor school quality in their neighborhood. Although not one of the top 12 concerns in the region, 9 percent of Georgetown residents worry about the condition of homes in their neighborhood.

Rising rents and property taxes are a significant concern to renters and homeowners across the region. Disability and age give some property tax relief but doesn't solve the problem.

Not surprisingly, homeowners, renters, and precariously housed residents experience housing challenges differently:

- One in four low income homeowners worry that they won't be able to pay their property taxes. "I'm afraid I might lose my house—which I own outright—because of property taxes." (Georgetown resident focus group participant)
- One in four (23%) of precariously housed residents and 20 percent of low income households can't find place to rent (or another place to rent) due to credit, foreclosure/eviction history compared to 8% of renters overall;
- Fewer than one in 20 homeowners (4%) consider their home/apartment to be in poor condition, compared to 13 percent of renters and 16 percent of low income households:
- Renters (16%) and precariously housed (22%) residents are more likely than regional respondents (10%) to live in housing that is not big enough for their household;
- A lack of job opportunities in the area is a challenge for 15 percent of precariously housed residents and 16 percent of low income households, compared to 9 percent of respondents overall.

Top 12 Housing Challenges Experienced by Residents by Jurisdiction Figure VII-13.

Higher than Region (>5ppt)

About the same as Region (+/- 5 ppt)

Lower than Region (<5 ppt)

| Percent of Residents Experiencing a Housing Challenge | Austin | County | Round Rock | Pflugerville | D | County | Region |
|---|--------|--------|------------|--------------|-----|--------|--------|
| I worry about my rent going up to an amount I can't afford | 67% | 55% | 56% | 58% | 46% | 63% | 63% |
| I want to buy a house but can't afford the down payment | 59% | 61% | 57% | 65% | 46% | 48% | 58% |
| Too much traffic/too much street/highway noise | 26% | 27% | 18% | 21% | 18% | 22% | 25% |
| I can't get to public transit/bus/light rail easily or safely | 17% | 33% | 21% | 31% | 18% | 19% | 21% |
| Inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood | 23% | 25% | 13% | 11% | 16% | 14% | 20% |
| I can't pay my property taxes | 17% | 13% | 13% | 12% | 9% | 20% | 16% |
| I worry that if I request a repair it will result in a rent increase or eviction | 15% | 8% | 16% | 17% | 14% | 16% | 15% |
| No or few grocery stores/healthy food stores in the area | 12% | 34% | 2% | 6% | 13% | 12% | 14% |
| I have bad/rude/loud neighbors | 14% | 13% | 11% | 11% | 11% | 7% | 13% |
| Poor/low school quality in my neighborhood | 13% | 15% | 6% | 7% | 3% | 5% | 11% |
| My house or apartment isn't big enough for my family members | 10% | 5% | 12% | 8% | 12% | 8% | 10% |
| Not enough job opportunities in the area | 6% | 18% | 8% | 12% | 9% | 15% | 9% |

Source: Root Policy Research from the 2018 Central Texas Fair Housing Survey. Note: Where appropriate, sample sizes are adjusted for the number of homeowners, or renters and precariously housed residents. - Sample size too small to report (<25 respondents).

Figure VII-14. Top 12 Housing Challenges Experienced by Residents by Housing Tenure and Low Income

Note

Where appropriate, sample sizes are adjusted for the number of homeowners, or renters and precariously housed residents. - Sample size too small to report (<25 respondents).

Source:

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

Higher than Region (>5ppt)

About the same as Region (+/- 5 ppt)

Lower than Region (<5 ppt)

| Percent of Residents Experiencing a Housing Challenge | Homeowners | Renters | Precariously Housed | HH Income <\$25,000 | Region |
|---|------------|---------|------------------------|------------------------|--------|
| I worry about my rent going up to an amount I can't afford | n/a | 68% | 25% | 55% | 63% |
| I want to buy a house but can't afford the down payment | n/a | 59% | 48% | 39% | 58% |
| Too much traffic/too much street/highway noise | 26% | 23% | 26% | 22% | 25% |
| I can't get to public transit/bus/light rail easily or safely | 24% | 15% | 29% | 19% | 21% |
| Inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood | 21% | 20% | 23% | 23% | 20% |
| I can't pay my property taxes | 16% | n/a | n/a | 26% | 16% |
| I worry that if I request a repair it will result in a rent increase or eviction | n/a | 16% | 6% | 15% | 15% |
| No or few grocery stores/healthy food stores in the area | 15% | 10% | 16% | 15% | 14% |
| I have bad/rude/loud neighbors | 10% | 20% | 11% | 19% | 13% |
| Poor/low school quality in my neighborhood | 13% | 8% | 14% | 9% | 11% |
| My house or apartment isn't big enough for my family members | 6% | 16% | 22% | 13% | 10% |
| Not enough job opportunities in the area | 10% | 10% | 15% | 16% | 9% |

Housing Challenges Experienced by Residents who are Members of Selected Protected Classes Figure VII-15.

Higher than Region (>5ppt)

About the same as Region (+/- 5 ppt)

Lower than Region (<5 ppt)

| Percent of Residents Experiencing a Housing Challenge | African American | Asian | Hispanic | Native American | Non- Hispanic White | Disability | Children Under 18 | Large Family | EP | Region |
|---|---------------------|-------|----------|--------------------|---------------------------|------------|----------------------|-----------------|-----|--------|
| I worry about my rent going up to an amount I can't afford | 54% | 66% | 58% | 69% | 67% | 65% | 65% | 51% | 56% | 63% |
| I want to buy a house but can't afford the down payment | 53% | 50% | 66% | 69% | 62% | 51% | 78% | 65% | 50% | 58% |
| Too much traffic/too much street/highway noise | 23% | 30% | 28% | 27% | 24% | 26% | 23% | 23% | 23% | 25% |
| I can't get to public transit/bus/light rail easily or safely | 21% | 25% | 23% | 31% | 21% | 27% | 24% | 23% | 26% | 21% |
| Inadequate sidewalks, street lights, drainage, or other infrastructure in my neighborhood | 18% | 22% | 24% | 27% | 20% | 24% | 20% | 19% | 9% | 20% |
| l can't pay my property taxes | 20% | 8% | 20% | 9% | 14% | 21% | 18% | 18% | 20% | 16% |
| I worry that if I request a repair it will result in a rent increase or eviction | 11% | 13% | 11% | 14% | 17% | 20% | 16% | 18% | 22% | 15% |
| No or few grocery stores/healthy food stores in the area | 20% | 9% | 17% | 14% | 13% | 17% | 14% | 15% | 16% | 14% |
| I have bad/rude/loud neighbors | 13% | 12% | 16% | 21% | 12% | 17% | 11% | 10% | 14% | 13% |
| Poor/low school quality in my neighborhood | 14% | 16% | 15% | 12% | 10% | 11% | 18% | 17% | 9% | 11% |
| My house or apartment isn't big enough for my family members | 16% | 13% | 16% | 13% | 7% | 12% | 18% | 27% | 21% | 10% |
| Not enough job opportunities in the area | 17% | 10% | 14% | 16% | 8% | 14% | 12% | 13% | 23% | 9% |
| | | | | | | | | | | |

Source: Root Policy Research from the 2018 Central Texas Fair Housing Survey. Note: Where appropriate, sample sizes are adjusted for the number of homeowners, or renters and precariously housed residents. - Sample size too small to report (<25 respondents).

Housing challenges—members of protected classes. With respect to housing challenges, worry about rent increases, being unable to buy a home, and traffic are generally the top concerns for the greatest proportions of members of protected classes who participated in the survey. As shown in Figure VII-15, there are some meaningful differences in the housing challenges experienced across protected classes. Asian American and non-Hispanic White respondents' experiences with housing challenges most closely aligned with the regional overall and Native American respondents' experiences differed from the region on the greatest number of challenges.

African American respondents are more likely than regional respondents overall to:

- Live in neighborhoods with few/no grocery stores (20% vs. 14%)
- Live in a home that is not big enough for their family (16% vs. 10%); and
- Say there are not enough job opportunities in the area (17% vs. 9%);

Hispanic respondents are more likely than regional respondents overall to:

- Want to buy a home but be unable to afford a downpayment (66% vs. 58%); and
- Live in a home that is not big enough for their family (16% vs. 10%).

Native American respondents are more likely than regional respondents to:

- Worry about their rent going up more than they can afford (69% vs. 63%);
- Want to buy home but are unable to afford a downpayment (69% vs. 58%);
- Are unable to access public transit easily or safely (31% vs. 21%);
- Have inadequate sidewalks, street lights, drainage, or other infrastructure in their neighborhood (27% vs. 20%);
- Have bad/rude/loud neighbors (21% vs. 13%); and
- Say there are not enough job opportunities in the area (16% vs. 9%).

Respondents whose household includes a member with a disability are more likely than regional respondents to:

- Be unable to easily or safely access public transit (27% vs. 21%);
- Need help taking care of self/home but can't afford help (13% vs. 5%); and

■ Have difficulty finding a landlord due to bad credit/evictions/foreclosure history (17% vs. 10%).

Households with children and large family households are both more likely than regional respondents to:

- Want to buy a home but are unable to afford a downpayment (78% vs. 58%);
- Live in a neighborhood with poor/low school quality (18% vs. 11%); and
- Live in a home that is not big enough for their family (18% of households with children and 27% of large family households vs. 10% regionally).

Renter respondents with limited English proficiency (LEP) are more likely than regional respondents to worry that they will be evicted if they request a repair (22% vs. 15%).

Focus group participant perspectives on housing challenges. In

focus groups, renters expressed a great deal of concern about high rents, landlord abuses, and their fears about being priced out or evicted. In most focus groups with members of protected classes, especially Hispanic, LEP renters, African American renters, single mothers who rent, LGBTQ renters, and renters with disabilities, participants discussed housing challenges stemming from landlord or property manager operations or policies. These include:

- Code compliance issues; maintenance issues are common but people don't ask for fixes because there's nowhere to go if they get evicted.
 - "The whole apartment complex is scared to speak up." (Hispanic focus group participant)
 - > "We don't have water going to our sinks. It's not discrimination, just a slumlord." (Behavioral Health and Recovery focus group participant)
 - "The apartment office just ignore us or brushed us off. I would make complaints, I would leave messages, and did nothing. They thought I would just stay. I don't like to move, but I had to move because of the service." (Spanish language focus group participant)
- Landlords keep security deposits on normal wear and tear;
- Evictions for minor issues—normal wear and tear, mold, minor lease violations (bikes on balcony);
- Management changing tenant/building rules without notice;

- Landlord abuse at mobile home parks (in/near Georgetown)—focus group participants believe these residents are being exploited because they have nowhere else to go. Examples of abuse include landlords increasing the rent every three to six months even for tenants with a longer term lease, evicting people when they ask for repairs, towing for parking violations (property managers get kickbacks), and refusing to let kids play outside.
- One of the participants in a Spanish language focus group was moving from one apartment building to another property in south Austin. As they were moving, they locked their bicycles and new tires for a car in their apartment and went over to the new place. When they got back, their things were gone. They called the police and the police came and took a report. But, "the office knew we were moving out and had locked the bicycles and tires in the apartment. The only people who had keys were the office."
- "One of the apartments in our building had a fire and the leasing office burned down. I can tell that they want me to move so that they can use my apartment for the leasing office. I don't want to move and I have a contract. They tell me, twice, that I can break my contract. I'm feeling pushed out." (Spanish language focus group participant)

Several participants living in publicly assisted properties discussed how a new "no smoking" rule was challenging for some residents to comply with. "I get a lease violation because my wife smokes. She's mentally ill and doesn't understand the rules. Also, she can't walk across a busy street to smoke—she'll get hit."

Housing challenges experienced by domestic violence survivors. In a focus group with domestic violence survivors, participants echoed the challenge of finding affordable housing that meets their needs, and described how the region's already difficult housing market is made more challenging by their personal history, disability, number of children, and current housing situation (transitional).

- Single mothers who are domestic violence survivors living in transitional housing described their prior rental history as "poor", resulting from frequent moves due to changes in income, relationships or family circumstances. Many of the focus group participants experienced evictions as a consequence of domestic violence.
- The publicly supported housing world is extremely difficult for these women 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)

While not a protected class, residents with criminal histories are more likely to be non-white, non-Hispanic and to have a disability. An analysis of federal prison population demographics by HUD found that blanket criminal history housing policies disparately impact members of protected classes, and issued a 2016 Guidance pertaining to how housing providers should evaluate prospective tenants with criminal histories. As such, the experience of focus group participants with criminal histories is included in this discussion of the challenges experienced by members of protected classes.

- Participants shared their experience with price gouging from landlords that know their tenants are desperate for housing open to individuals with criminal backgrounds. For example, one occupant of a boarding house in Austin was told that their rent would increase by \$200 the following month. The landlord was reportedly in the process of trying to encourage occupants to leave so that the boarding house could attract a different, higher paying clientele
- One participant shared that he had to resort to using a cosigner in order to get an apartment because of the apartment's policy on renting to individuals with criminal histories. He felt likened this experience to having to use a bail bondsman.

Housing challenges—stakeholder perspectives. Stakeholders' estimations of residents' housing challenges were very similar to those of residents.

Cost burdened households. Cost burden is a significant challenge for many households. Stakeholders shared that 85 percent of Travis County households earning less than \$30,000 are cost burdened and 50 percent are extremely cost burdened, and that members of protected classes are disproportionately impacted. East Williamson County stakeholders shared that rapidly rising housing costs are resulting in displacement. "It's gentrification. Families who have lived in the community for generations are being forced out. Rural prices are going up and up."

Lack of available, affordable housing. A lack of available affordable units is not just an Austin concern. Stakeholders throughout the region described unmet demand for market rate affordable housing as well as more deeply subsidized units. "(Market

rate) affordable housing is disappearing in Taylor and East Wilco. The local churches and organizations like Bluebonnet Trails can provide temporary and emergency rental assistance, but there are no options these residents can afford on their own." Other stakeholders expressed concern that the affirmative marketing strategies employed by many tax credit properties are geared to single millennials for 80% MFI units.

Stakeholders serving primarily elderly and disabled residents expressed concern about Board and Care Homes. In their experience these homes are increasingly the only affordable option for very low income seniors and non-elderly disabled. Some are "total" garbage, with rodents, pests, slimy and unfilled swimming pools, bunk beds in the garage and mattresses on the floor of living rooms. They serve a needed gap, but are the underbelly of housing." (Stakeholder focus group participant) They want to see increased regulation or strengthened enforcement of existing Board and Care Home regulations. Stakeholders serving the substance abuse recovery community are very concerned that recovery homes are being misclassified as Board and Care Homes. From their perspective, in the recovery home model residents function as a family unit, and outcomes for long term stability and recovery are strongest when these residents are integrated into the community amongst other families living in single family homes. In Austin, for example, Board and Care Homes are not a use by right in single family zoning districts. Were recovery homes to be classified as Board and Care Home, this type of housing would be restricted to multifamily zones, disparately impacting people in recovery.

Housing condition issues. Stakeholders discussed two types of housing condition issues. The first arises when homeowners become unable to maintain their property due to age, disability, or lack of funds. The second is attributed to housing providers who fail to maintain rental properties. With respect to homeowners, stakeholders believe that much of the problem could be resolved by increasing services and support. However, even when support, such as weatherization or minor home repair programs are available, some homeowners are reluctant to participate due to mistrust, fear of increased property taxes, or concern about taking on debt or liens.

"There is a 92 year old lady whose home is falling down. She lives in Taylor in the home she grew up in. She moved here to care for her mother who lived to 106. The home is still in her mother's name. She's stuck in this house. When we approached her about helping her fix her house, she said no. She can't do that because she wouldn't be able to pay the property taxes." (Williamson County stakeholder focus group participant)

With respect to rental properties, stakeholders shared concerns by well intentioned property owners that any improvements would increase their property taxes beyond their ability to pay. Participants in a Williamson County group noted that many rental units need weatherization, but the landlords, "who are good guys" are afraid to make improvements out of concern that these improvements will increase their property taxes.

Poor prior rental history. Similar to residents, stakeholders identified prior rental history, especially evictions, as a significant barrier to housing. Stakeholders noted that even in cases where a tenant won an eviction hearing and was not evicted, the filing is still on their record. Stakeholders recommend better practices for expunging records and to include lookback limitations on old evictions. In their experience, people of color are disproportionately impacted by evictions. Outstanding rental debt is also a significant barrier to housing. Stakeholders describe a "tacit agreement among landlords not to accept a tenant with outstanding rental debt. It's treated differently than other types of debt (student loans, auto, etc) and there is potential for discrimination here."

Limited options for voucher holders. Stakeholders expressed concern about the difficulty housing choice voucher holders experience when trying to find a landlord to accept their voucher. Some stakeholders believe that refusal to accept vouchers is a cover for discrimination based on race or ethnicity, while others believe that refusal to accept vouchers is due to the tight housing market and payment standards that are too low. Stakeholders suggested opportunities for local housing authorities to increase the appeal to landlords of accepting vouchers:

- Make the process for accepting vouchers easier. "In a tight housing market, why would landlords want to work harder to accept a voucher?"
- Use small area market rents to better align voucher limits with the market. Travis
 County Housing Authority voucher limits are higher than HACA's.
- HACA imposes barriers and limitations (e.g. overly strict inspections). HACA could do a better job of prioritizing landlord engagement, outreach and customer service Stakeholders consider HACA's 400-page administrative plan to be "overly stringent." There is also the opportunity to provide the tenant with a waiver that would allow a tenant to move into an apartment that doesn't meet an inspection but HACA doesn't allow this.

3X income policies. More and more housing providers require prospective tenants to demonstrate that their income is 3X the rent. As discussed by residents, these policies severely restrict the ability for residents, especially middle and low income residents, to secure rental housing. Some stakeholders suggest that these requirements, particularly when posed to residents living on Social Security or Disability income, disparately impact residents with disabilities and minority households.

Criminal history. Criminal history as a barrier to housing was a frequent topic of discussion among stakeholder focus group participants. From their perspective, *"The criminal history guidance has not percolated"* and these policies disparately impact people of color, people with disabilities, and domestic violence survivors. Lookback policies continue to penalize residents who have already paid their debt to society and have served their time. In addition to the policies of market rate housing providers,

affordable housing properties' criminal history screening may disparately impact people with mental illness and addiction.

A major issue reported by this community is the lack of transparency regarding exclusionary rental policies against individuals with criminal backgrounds. Multiple participants brought up that apartment managers do not generally publicize their policy regarding applicants with criminal histories. This leads individuals going through the reentry process to repeatedly pay application fees without knowing that they will be denied without consideration. The repeated loss of money in this way presents a hardship. Some 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.

- "Lookback periods penalize people after they have already served their time.
 Common convictions are small amounts of marijuana, family violence that keep people of out housing." (Stakeholder focus group participant)
- "Foundation Communities' selection criteria screen out applicants with three or more alcohol or drug-related offenses as a pattern of abuse." (Stakeholder focus group participant)

Location and provision of services. In focus groups, stakeholders described residents having to "drive to affordability" to obtain naturally occurring affordable housing (i.e., market rate housing they can afford). As the distance to affordability grows, residents who rely on programs or services to maintain their stability and independence are having to choose between affordability and accessing those critical supportive services. In recent years, City Councils and Commissioners have been supportive of tax credit developments because of the great need for housing. But, "they are putting these units 'in the middle of nowhere' where services are lacking."

- "People are moving to outside areas that do not participate in services like
 MetroAccess or the Medical Access Program." (Stakeholder focus group participant)
- "A lack of transportation services in places like Pflugerville mean that people who move there because they can afford housing are cut off from the supports and services that keep them in recovery. There is no social or peer support infrastructure." (Stakeholder focus group participant)

Disability-related housing challenges. Households that include a member with a disability may experience housing challenges related to needed modifications to the home or accommodations from their housing provider. Overall, **one in five households** that include a member with a disability **live in a home that does not**

meet the needs of the resident with a disability. Among these households, the improvements or modifications needed include:

- Grab bars (64% of residents whose housing does not meet the accessibility needs of the member with a disability);
- Wider doors (39%);
- Ramps (31%);
- Fire alarm/doorbell made accessible for person with hearing disability/deaf (19%)
- Service or emotional support animal allowed in the home (18%);
- Stair lifts (17%);
- Reserved accessible parking spot by entrance (17%); and
- Alarm to notify if a non-verbal child leaves the home (7%).

Lack of accessible housing units. In focus groups, residents with disabilities described the significant difficulty they experience when trying to find housing that meets their accessibility needs. A lack of radius in the bathroom, to allow a wheelchair to turn, is the most common barrier to accessibility they experience. Focus group participants with disabilities describe making tradeoffs in the accessibility of a housing unit for affordability, or access to transit, or other factors.

"My son has cerebral palsy. Our current apartment has ramps—the last one didn't; but, the stove's burners are situated so that my son gets burned when he tries to use the stove. We really need an accessible kitchen and accessible appliances." (Disability focus group participant)

Stakeholders noted the growing population of older adults with disabilities throughout the region, but especially in Williamson County and Travis County who need accessibility modifications to their home, but are unable to afford the modifications.

With respect to new construction, stakeholders would like to see builders and developers include more adaptable units in both single and multifamily construction.

Difficulty finding landlords who accept housing vouchers. Focus group participants estimate that about two percent of landlords accept Section 8 or other housing vouchers, further increasing the difficulty of finding housing that meets their needs. "People don't take Section 8. I applied to almost 20 apartments." (Disability focus group participant)

Lack of affordable housing. For residents with disabilities, particularly those who rely on Social Security or disability income, rising rents exacerbate the difficulty they experience finding and retaining housing that they can afford. As costs continue to increase in the more transit-rich urban core, residents with disabilities experience significantly diminished housing choice and end up living in neighborhoods with inadequate transit access. High housing costs also impact the availability of personal attendants, making it more difficult for residents with disabilities to secure these needed services.

Several of the disability focus group participants who lived in market rate apartment buildings felt that the housing they could afford was in unsafe areas and in very poor condition. "There's dogs, and drugs, and men drinking. It's very dangerous." (Disability focus group participant)

Other ADA and disability accommodation challenges. Residents with disabilities experience other challenges that range from landlords or property managers who refuse to make reasonable accommodations or who don't think about the impact of operational or property changes on their tenants with disabilities. As shown in Figure VII-16, more than one in 10 residents with disabilities worry that if they request a reasonable accommodation their rent will go up or they will be evicted, and about one in 20 have had a housing provider refuse an accommodation. Several residents with wheelchairs described how security gates installed at their buildings have the unintended consequence of making it more difficult to enter the property, as automatic gates close more quickly than the resident is able to cross through, often damaging the wheelchair. Mailbox heights are another common difficulty, as mailboxes are hung too high to be reached by a person in a chair.

Lack of supportive services or spectrum of supportive housing options. A number of focus group participants had recently transitioned into independent living from a more structured, institutional setting. While these residents had participated in independent living classes, once they transition into their new homes, there is little support. "They're left to flounder a bit in the transition." (Stakeholder focus group participant)

- "We need 'graduated transitioning' housing, where you can get better, get a job, establish credit, finances, and eventually be more independent. It's too hard to get out of public housing." (Behavioral Health and Recovery focus group participant)
- "There is a real need for personal care homes in Williamson County versus assisted living." (Behavioral Health and Recovery focus group participant)
- "More space. We are five in one bedroom. My son has ADHD and needs his space but can't have it. My other son, a three year old has sensory disorder so it's hard for him to get a moment of silence." (Resident with a disability)

"We have no public transit in our neighborhood. One of us is mobility impaired and walking 30 minutes to the closest stop is not an option. Another can't drive due to disability." (Resident with a disability)

Figure VII-16.

Housing Challenges Experienced by Residents with Disabilities

| Percent of Residents Experiencing a Housing Challenge | Disability |
|---|------------|
| My home does not meet the needs of the household member with a disability | 21% |
| I have a disability or a household member has a disability and cannot get around the neighborhood because of broken sidewalks | 13% |
| I worry if I request an accommodation for my disability my rent will go up or I will be evicted | 13% |
| I can't afford the housing that has accessibility features (e.g., grab bars, ramps, location, size of unit, quiet) | 9% |
| My landlord refused to make an accommodation (e.g., reserved accessible parking spot, electronic lease copy, etc.) for my or my household member's disability | 4% |
| My landlord refused to make an modification (e.g., grab bar, ramp, etc.) for my or my household member's disability | 4% |
| My landlord refused to accept my therapy/companion/emotional support animal | 2% |
| I am afraid I will lose my in-home health care | 1% |
| My landlord refused to accept my service animal | 1% |
| I worry about the consequences of requesting an accommodation | 1% |

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

Displacement & Recent Experience Seeking Housing

This section explores residents' experience seeking a place to rent or buy in the region and the extent to which displacement—having to move when they do not want to move—is prevalent.¹

Displacement experience. Overall, 14 percent of respondents to the survey experienced displacement—having to move out of a home or apartment when they did not want to move—in the region in the past five years. Not surprisingly, the rate of

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¹ "Displacement" for this section is defined as a resident moving from their dwelling unit in the past 5 years when that move was not their choice. This is a not meant to be a technical definition of displacement and was designed in this way to ensure that the survey question on displacement was easy to answer.

displacement experience is significantly higher among renters (29%) than homeowners (7%) and the reasons for displacement vary widely. In general, personal reasons (e.g., relationship changes, household composition changes) are the second most frequently cited reason for displacement following rent increases. Property taxes and other costs of homeownership and the landlord selling the rental home are the third and fourth most common reasons for displacement regionally.

Figure VII-17 presents the proportion of residents who experienced displacement in the past five years and the proportion of each resident cohort who identified rent increases, taxes/homeownership costs, and sale of rental home as a reason for displacement. As shown:

- Two in five precariously housed residents and 30 percent of low income residents experienced displacement in the past five years;
- About the same proportion of current Williamson County residents (17%) as Austin residents (16%) experienced displacement; and
- Rent increasing more that could be paid was a reason for displacement identified by half of Round Rock and Williamson County residents and slightly more than half of Hispanic and Native American residents.
- Nearly one in four African American respondents and households that include a member with a disability experienced displacement in the past year; rent increasing more than they could pay was the top reason for displacement.

"Some say I'm lucky because my neighborhood (Montopolis) is getting investment but I'm afraid we'll get pushed out." (Hispanic focus group participant)

Figure VII-17.
Displacement Experience and Reasons for Displacement by Jurisdiction,
Selected Characteristics

| | | Reas | on for Displacem | ent |
|-------------------------------------|----------------------|--|--|--------------------------|
| | Percent Displaced | 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. - Sample size too small to report.

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

In a focus group with African American and Hispanic residents of Georgetown, participants described the impact of the City's decision to designate a historically black and Hispanic neighborhood an urban renewal district. Residents feel like they were conned; they were told the designation would help their neighborhood but instead people lost their homes, others put in half-a-million dollar homes driving up prices and taxes. The focus group participants feel that the new, predominantly white, residents target minority and LEP households in the neighborhood by calling code compliance and filing frequent complaints.

- "We're being harassed in our own neighborhood." (Georgetown African American and Hispanic resident focus group participant)
- "New neighbors have all the money and all the power. Not just the people that live around us [gentrifiers], also the people that drive through." (Georgetown African American and Hispanic resident focus group participant)

All of the participants in an LGBTQ focus group were concerned about gentrification and rising prices. These participants expressed some concern that the trans community may be disproportionately impacted by home prices because tend to be renters and tend to be low income.

East Austin. The East Austin neighborhood is frequently cited as an example of displacement resulting from neighborhood gentrification. In a focus group with African American residents, participants shared their experiences and thoughts about the changes in East Austin. Among these focus group participants, one lives in East Austin, two grew up in Austin but live in Round Rock, others moved to Travis County from elsewhere in Texas. One was raised in East Austin by her grandparents who lost their home when they "couldn't keep up with the taxes." Most do not regret no longer living in East Austin because the neighborhood is so different from when they were growing up. They like where they live and value the good schools and safe neighborhoods, and believe they have moved to areas of opportunity. "I fell in love with the Round Rock schools."

These residents and the participants in a focus group with African American faith leaders described what has happened in East Austin as "cultural displacement" of the Black community. "You could build all the affordable housing in East Austin, and the Black community will not return, because the cultural enclave is gone. There's been a generational shift." While not regretting no longer living in East Austin, one participant lamented that, "It should have looked like this when we lived here. It would have been nice to have fresh food when we were growing up."

Recent experience seeking housing. Residents who searched for housing in the past few years characterized their experience searching for a home to buy or rent as "terrible" and described how their search took them out of their preferred neighborhoods or cities to places where they could afford to buy or rent. By far housing costs are the most significant hurdle to overcome, whether the resident is looking to rent or to buy.

One participant was looking to purchase a home in the \$100,000 to \$150,000 range. It took between seven to nine months; homes always seemed to sell for amounts significantly higher than the asking price. "I felt like we were getting pushed out of Austin." (North Austin/Round Rock Hispanic focus group participant)

When one woman and her husband decided to buy a home last year. Their real estate agent suggested they buy in Maynard. They love the house and the community—except for the lack of shopping and services—but it takes her 45 minutes each way to commute to the Austin ISD school where she teaches. "Prices are doubled in Austin or Round Rock, it makes sense to buy where we could afford it." (North Austin/Round Rock focus group participant)

Among members of protected classes, recent experience looking for housing can be made more difficult for a number of reasons. For refugees, insufficient income is a common reason for denial of housing and these residents often have a difficult time saving for security deposits and first month's rent. Residents with LEP describe finding a place to rent as very difficult because they do not speak English. In many buildings, leasing staff only speak English and property information is not available in languages other than English.

Participants with criminal histories described the challenges they experience that make finding housing even more difficult than other home seekers.

- Many report moving frequently, finding that even neighborhoods recently considered "seedy" are out of their reach due to gentrification, and they have to go further into Travis County to find landlords that will take individuals with a criminal background. Areas like Metric, Wells Branch, Riverside, and Anderson Mill (in North/NE/SE Austin) are gentrifying and these participants have found that landlords are less likely to accept individuals with criminal histories than in recent years. Participants explained that these areas used to be open to people with felony convictions or looking to live in a sober home.
- "I would like the same opportunity as every other person out there the right to live where I choose to. It's that simple. Most people in Austin don't have that option because of the lack of affordability. This is compounded if you've been incarcerated."
- "We are 55,000 housing units short in Austin. What does that do to formerly incarcerated people? Leaves you sleeping under the bridge by the creek."

Experience Looking for Housing the Central Texas in the Past Five Years by Jurisdiction Figure VII-18.

Higher than Region (>5ppt)

About the same as Region (+/- 5 ppt)

Lower than Region (<5 ppt)

| Percent of Residents Experiencing a Challenge in Recent Housing Search | Austin | Travis County | Round Rock | Pflugerville | Georgetown | Williamson County | Region |
|---|--------|------------------|---------------|--------------|------------|----------------------|--------|
| Respondents who seriously looked for housing in the region in the past five years | 62% | 57% | 61% | 62% | 21% | 58% | 61% |
| A bank or other lender would not give me a loan to buy a home | 8% | 10% | 11% | 7% | 11% | 11% | 8% |
| Landlord did not return calls asking about a unit | 10% | 3% | 11% | 6% | 5% | 5% | 8% |
| Landlord did not return emails asking about a unit | 10% | 4% | 7% | 5% | 3% | 6% | 8% |
| A bank or other lender charged me a high interest rate on my home loan | 5% | 7% | 5% | 6% | 7% | 8% | 6% |
| I was told the unit was available over the phone, but when I showed up in person, the landlord told me it was no longer | 6% | 2% | 5% | 4% | 4% | 6% | 5% |
| The real estate agent only showed me homes in neighborhoods where most people were of my same race or ethnicity | 4% | 1% | 2% | 2% | 3% | 1% | 3% |
| I requested a disability accommodation for myself or my family and it was not made | 1% | 1% | 2% | 0% | 1% | 1% | 1% |

Note: Includes only those respondents who seriously looked for housing in the past five years. Experience with housing provider occurred in the region, but not necessarily in the resident's current community.

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

Experience Looking for Housing the Central Texas in the Past Five Years by Tenure and Low Income Figure VII-19.

Higher than Region (>5ppt)

About the same as Region (+/- 5 ppt)

Lower than Region (<5 ppt)

| Percent of Residents Experiencing a Challenge in Recent Housing Search Hor | Homeowners | Renters | Precariously Housed | HH Income <\$25,000 | Region |
|---|------------|---------|------------------------|------------------------|--------|
| Respondents who seriously looked for housing in the region in the past five years | 56% | 74% | 58% | 59% | 61% |
| A bank or other lender would not give me a loan to buy a home | 5% | 14% | 22% | 12% | 8% |
| Landlord did not return calls asking about a unit | 2% | 18% | 14% | 20% | 8% |
| Landlord did not return emails asking about a unit | 2% | 17% | 14% | 17% | 8% |
| A bank or other lender charged me a high interest rate on my home loan | 6% | 5% | 9% | 5% | 6% |
| I was told the unit was available over the phone, but when I showed up in person, the landlord told me it was no longer available | 2% | 10% | 13% | 11% | 5% |
| The real estate agent only showed me homes in neighborhoods where most people were of my same race or ethnicity | 3% | 4% | 5% | 6% | 3% |
| l requested a disability accommodation for myself or my family and it was not made | 1% | 2% | 2% | 5% | 1% |

Note: Includes only those respondents who seriously looked for housing in the past five years. Experience with housing provider occurred in the region, but not necessarily in the resident's current community.

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

Characteristics Experience Looking for Housing in the Central Texas region in the Past Five Years by Selected Protected Class Figure VII-20.

Higher than Region (>5ppt)

About the same as Region (+/- 5 ppt)

Lower than Region (<5 ppt)

| Percent of Residents Experiencing a Challenge in Recent Housing Search | African American | Asian | Hispanic | Native American | Non- Hispanic White | Disability | Children Under 18 | Large Family | LEP | Region |
|---|---------------------|-------|----------|--------------------|---------------------------|------------|----------------------|-----------------|-----|--------|
| Respondents who seriously looked for housing in the region in the past five years $% \left(x\right) =\left(x\right) +\left(x\right) +$ | 69% | 60% | 62% | 66% | 60% | 58% | 66% | 64% | 65% | 61% |
| A bank or other lender would not give me a loan to buy a home | 14% | 5% | 12% | 13% | 8% | 14% | 12% | 19% | | 8% |
| Landlord did not return calls asking about a unit | 17% | 6% | 9% | 8% | 8% | 13% | 8% | 11% | 1 | 8% |
| Landlord did not return emails asking about a unit | 13% | 6% | 9% | 11% | 8% | 12% | 6% | 9% | 1 | 8% |
| A bank or other lender charged me a high interest rate on my home loan | 8% | 8% | 11% | 4% | 4% | 10% | 8% | 10% | ı | 6% |
| I was told the unit was available over the phone, but when I showed up in person, the landlord told me it was no longer available | 12% | 5% | 5% | 5% | 5% | 10% | 5% | 7% | 1 | 5% |
| The real estate agent only showed me homes in neighborhoods where most people were of my same race or ethnicity | 11% | 1% | 6% | 4% | 2% | 5% | 5% | 7% | 1 | 3% |
| l requested a disability accommodation for myself or my family and it was not made | 3% | 1% | 0% | 0% | 1% | 5% | 0% | 0% | 1 | 1% |

Note: - sample size too small to report. Experience with housing provider occurred in the region, but not necessarily in the resident's current community.

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

Denial of housing to rent or buy. Figure VII-21 presents the proportion of residents who seriously looked for housing in the past few years and experienced one or more denials of housing to rent or buy. The denial experience shown encompasses all types of housing denial, from being outbid on a home purchase to being denied housing to rent due to a poor rental history. Among regional survey respondents who looked for housing recently, 15 percent were denied housing to rent or buy. The rate does not vary much across jurisdictions, but there are striking differences by current housing situation and for low income households. Nearly half (49%) of precariously housed residents experienced denial of housing to rent or buy, compared to 27 percent of renters and one in three households with incomes less than \$25,000.

African American, large family, and disability residents were denied housing to rent or buy at twice the rate of regional housing seekers (30% compared to 15%).

Reasons for denial. Figures VI-22 through VI-25 present the reasons why the respondent thought they were denied housing to rent or buy. For most residents, income and credit factors and a competitive housing market were the most common reasons for being denied housing to rent or buy. When considered by jurisdiction of current residence—not necessarily the jurisdiction where housing denial occurred—there are differences in the most commonly identified reasons for denial:

- Residents of Round Rock were nearly three times more likely than regional residents to identify "landlord didn't accept the type of income I earn (social security, disability)" (17% versus 6% regionally);
- Nearly one in five Georgetown residents who experienced housing denial attributed this to their foreclosure history, a much higher rate than found regionally (18% versus 2%); and
- Georgetown residents are nearly twice as likely as regional residents to say they were denied housing to rent or buy due to their race or ethnicity (11% versus 6% regionally).

Differences from the region by housing situation and income include:

- 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%).
- Precariously housed residents are nearly six times as likely as the average regional resident to have been denied housing because they are homeless (17% versus 3%);

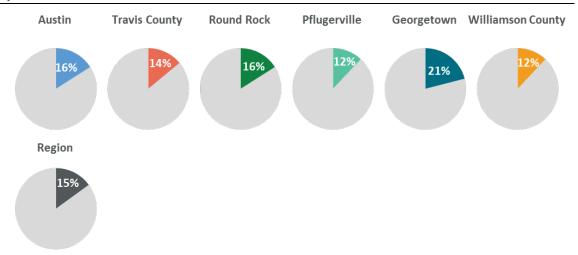
Among members of protected classes, reasons for denial that differ significantly from the region overall include:

- 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%).
- African American respondents are more than four times as likely to have been denied housing to rent or buy due to their race (27% versus 6%); and
- Large family households are nearly six times more likely to have been denied due to their family size (17% versus 3%).

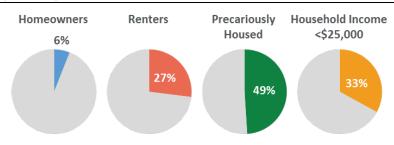
Figure VII-21.

Percent Denied Housing to Rent or Buy in the Region in the Past Five Years

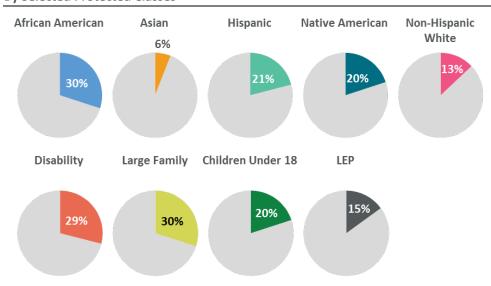
By Jurisdiction and Selected Characteristics



By Housing Tenure and Low Income



By Selected Protected Classes



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

Figure VII-22.

When you looked for housing the Central Texas region in the past five years, were you ever denied housing to rent or buy? Why were you denied? By Jurisdiction and Selected Characteristics

| AUSTIN | PFLUGERVILLE |
|--|--|
| 1 Income too low | 1 Income too low |
| 2 Bad credit | 2 Bad credit |
| 3 Other buyer offered a higher price | 3 Other applicant willing to pay more for rent |
| 4 Other applicant willing to pay more for rent | 4 Other buyer offered a higher price |
| 5 Other buyer offered to pay cash | 5 Landlord didn't allow pets |
| TRAVIS COUNTY | GEORGETOWN |
| 1 Bad credit | 1 Bad credit |
| 2 Income too low | 2 Income too low |
| 3 Other buyer offered a higher price | 3 Foreclosure history |
| 4 Other buyer offered to pay cash | 4 Race/ethnicity |
| 5 - | 5 Other buyer offered a higher price |
| ROUND ROCK | WILLIAMSON COUNTY |
| 1 Income too low | 1 Income too low |
| ② Bad credit | 2 Bad credit |
| 3 Landlord didn't allow pets | 3 Other buyer offered a higher price |
| 4 Landlord didn't accept the type of income I earn (social security or disability benefit) | 4 Landlord didn't allow pets |
| ⑤ - | 6 Other applicant willing to pay more for rent |

Note: Experience of housing denial occurred in the region but not necessarily in the place of current residence. – Insufficient data.

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

Figure VII-23.

When you looked for housing the Central Texas region in the past five years, were you ever denied housing to rent or buy? Why were you denied? By Housing Tenure and Low Income

| HOMEOWNERS | INCOME LESS THAN \$25,000 |
|--|--|
| ① Other buyer offered a higher price | 1 Income too low |
| 2 Income too low | 2 Bad credit |
| 3 Other buyer offered to pay cash | 3 Landlord didn't accept the type of income I earn (social security or disability benefit) |
| 4 Bad credit | 4 Eviction history |
| 5 Other applicant willing to pay more for rent | 5 Lack of stable housing record |
| RENTERS | REGION |
| 1 Income too low | 1 Income too low |
| 2 Bad credit | 2 Bad credit |
| 3 Other applicant willing to pay more for rent | 3 Other buyer offered a higher price |
| 4 Landlord didn't allow pets | 4 Other applicant willing to pay more for rent |
| 5 Other buyer offered a higher price | 5 Other buyer offered to pay cash |
| PRECARIOUSLY HOUSED | |
| 1 Income too low | |
| 2 Bad credit | |
| 3 Eviction history | |
| 4 Criminal history | |
| 5 Because I am homeless | |

Note: Experience of housing denial occurred in the region but not necessarily in the place of current residence. Source: Root Policy Research from the 2018 Central Texas Fair Housing Survey.

Figure VII-24.

to rent or buy? Why were you denied? By Selected Protected Classes When you looked for housing in the Central Texas region in the past five years, were you ever denied housing

| AFRICAN AMERICAN | NATIVE AMERICAN | LARGE FAMILY |
|--|--|--|
| 1 Income too low | 1 Income too low | 1 Bad credit |
| 2 Bad credit | 2 Bad credit | 2 Income too low |
| 3 Race/ethnicity | 3 Other buyer offered a higher price | 3 Other applicant willing to pay more for rent |
| 4 Other applicant willing to pay more for rent | 4 Other buyer offered to pay cash | 4 Size of my family/household |
| S Eviction history | (social security or disability benefit) | 5 Eviction history |
| ASIAN | NON-HISPANIC WHITE | CHILDREN UNDER 18 |
| (a) | 1 Income too low | Bad credit |
| № | 2 Bad credit | 2 Income too low |
| (W) | 3 Other buyer offered a higher price | 3 Other buyer offered a higher price |
| 4 | 4 Landlord didn't allow pets | 4 Other applicant willing to pay more for rent |
| (J) | (5) Other buyer offered to pay cash | S Other buyer offered to pay cash |
| HISPANIC | DISABILITY | LEP |
| 1 Bad credit | 1 Income too low | |
| 2 Income too low | 2 Bad credit | (Q) . |
| (3) Other buyer offered a higher price | 3 Other applicant willing to pay more for rent | (W) |
| 4 Other applicant willing to pay more for rent | 4 Other buyer offered a higher price | 4 |
| (5) Other buyer offered to pay cash | (social security or disability benefit) | (5) |

Source: Root Policy Research from the 2018 Central Texas Fair Housing Survey. Note: - sample size too small to report. Experience of housing denial occurred in the region but not necessarily in the place of current residence.

Experience with housing discrimination. Overall, about one in 10 survey respondents believe they experienced discrimination when looking for housing in the region. As shown in Figure VII-25, experience with discrimination when looking for housing ranges widely, from 3 percent of the highest income households to two in five voucher holders (40%). Among members of protected classes, three in 10 African American respondents and respondents with LEP, and 17 percent of residents with disabilities felt they experienced housing discrimination in the region.

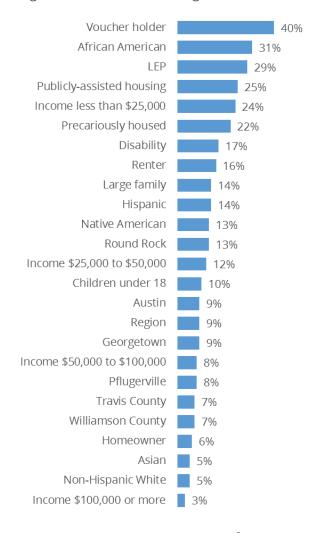
Figure VII-25. When you looked for housing in the region, did you ever feel you were discriminated against?

Note:

Experience with housing discrimination occurred in the region, but not necessarily in the place of current residence.

Source:

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



Unpublished data from the LGBTQ+ Wellbeing Survey of Greater Austin² conducted in 2018 found that nearly 8 percent of LGBTQ+ survey respondents had experienced housing discrimination.

² Schnarrs, P.W., Gibson, C., Baldwin, A., Stone, A., Russel, S., & Umberson, D.J. (2018). [LGBTQ+ Wellbeing Survey of Great Austin, TX]. Unpublished raw data. The University of Texas at Austin Dell Medical School and The Population Research Center.

Reasons for discrimination. Respondents who believed they experienced discrimination when looking for housing in the region provided the reasons why they thought they were discriminated against. Overall, the reasons include:

- Race or ethnicity (21%);
- Being low income (18%);
- Familial status/having children (9%)
- National origin/immigrant (6%);
- Sex/gender (5%);
- Disability (5%);
- History of eviction/foreclosure (5%);
- Member of LGBTQ community (3%);
- Section 8 voucher participant (2%);
- Religion (2%); and
- Language spoken/LEP (2%).

Among respondents to the LGBTQ+ Wellbeing Survey of Greater Austin who experienced housing discrimination:

- Nearly two-thirds (64%) believe they were discriminated against because of their sexual orientation;
- Nearly two in five on the basis of gender identity (38%); and
- One in five based on their race or ethnicity (21%).

In focus groups, participants discussed their **experience with housing discrimination**:

- Participants with LEP described being treated poorly or differently from English speaking tenants, including verbal abuse and not receiving requested repairs. "I heard a property manager yelling 'Speak English! Speak English!".
- Residents with disabilities report ADA requests being ignored, and accommodation requests being denied. The majority of focus group participants

with disabilities living in market rate housing do not receive timely repairs, and most are afraid to ask for repairs out of fear of rent increases.

- > One Section 8 voucher holder with a disability shared that her rent is \$1,000/month but that other tenants in her building in similar units who do not receive a voucher pay \$650/month. She believes that she and her sister are charged more because they are both disabled and have a housing voucher.
- Landlord refused to put in a ramp;
- > Being charged extra money for a first floor apartment;
- Being refused a request for a first floor apartment by a housing authority ("I was told, 'you get what you get"");
- Receiving a noise violation even though the noise was due to a child's disability; and
- > 3X the rent income policies seem designed to exclude people with disabilities who rely on disability income; focus group participants see these policies as a "legal" way to keep out people with disabilities.

"When they find out you're disabled, it's even worse—harder—to find an apartment. I think they think we'll hurt the property because we're disabled." (Disability focus group participant)

"When you request a first floor apartment, they charge you extra money for being on the first floor." (Disability focus group participant)

- *Hispanic* focus group participants reported apartment policies aimed at families with children, including:
 - Kids can't play on grass; and
 - > Fines for toys left out of balcony/patio.
 - "Never fixing maintenance requests. In winter, had no hot water, and there was a baby in the house. The hot water would come and go and come and go for the whole year! I think they wouldn't fix because we speak Spanish." (Spanish language focus group participant)
- In a focus group with *Georgetown African American and Hispanic residents*, participants described their experiences with housing discrimination. This included:
 - > Real estate agents not working with minority residents and/or steering,
 - > No call back on listed rental after the participant said his last name (Hispanic surname);

- > Landlords "act surprised" when have good credit (though often don't even get to that point)
- For participants in an *LGBTQ+* focus group, discrimination isn't felt on the neighborhood or community level, but rather on an individual basis, from a particular landlord or property manager. One participant shared a story about selective enforcement of lease terms experienced by a friend in Austin: "A trans couple had a trans flag hanging on their balcony and were asked to remove it. They checked their lease and it did state that tenants couldn't hang flags off balcony, however, other tenants who had sports teams or college flags were not asked to remove theirs." Discrimination on the basis of LGBTQ status was almost a secondary issue to the barriers to housing choice posed by rapidly increasing housing costs. "Let me get steady housing, then I'll fight why they hate me." (LGBTQ focus group participant)
- When asked directly about housing discrimination, participants in *a behavioral*health and recovery focus group described how their personal history, including criminal history, are barriers and that landlords use that record as an excuse to not rent to someone with a history of mental illness. "I wonder how much my mental health is taken into consideration." Another participant described his experience with differential enforcement of HUD lease terms based on the property manager or staff's preferences. "In the HUD apartments, they have rules. But some groups can go beyond the rules. Special people get special privileges."
- In focus groups with *refugees*, participants described:
 - > Some complexes refusing to rent to refugees citing the language barrier as the reason.
 - ➤ Being charged "per adult" application fee that can be difficult for extended families to manage.
 - Water bills are often charged on a "per person" basis (method of which landlord distributes to tenants).

Response to housing discrimination. Almost universally, residents who believe they have experienced discrimination in housing do not file complaints, and most do "nothing," preferring to find a different place to live or not wanting to press living in a place where they are unwelcome. Some populations are afraid to assert their rights out of fear of retaliation or not wanting to cause trouble.

"A lot of Hispanic moms are not getting the resources their children should because the moms are scared of the state." (Disability focus group participant)

Lack of fair housing knowledge and resources. 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.

Housing discrimination—stakeholder perspectives. Stakeholders shared their perceptions of housing discrimination in the region:

- Cost-burdened households are more likely to be members of protected classes, especially single parents, people with disabilities, minority households;
- Some speculate that landlords disproportionately evict people of color, but note that this is difficult to evaluate due to a lack of eviction data;
- Some perceive that code enforcement is unequally applied, and tends to target LGBTQ residents and minority households;
- The Austin Tenants Council averages 130 reasonable accommodation cases annually, typically related to denial of support animals, structural issues/ADA compliance, and mold or other sources of respiratory distress;
- Stakeholders are unsure of the effectiveness of city and state fair housing offices and would like better data on outcomes of cases and the length of time it takes for a case to be resolved. In their experience, cases are open for long periods of time and resolved by administrative closure.
- Georgetown stakeholders believe that segregation and racism are "definitely an issue, suggested by lots of 'let's attract the kind of people we want here' kind of talk." In their experience, there are disparities in "neighborhood power—white rich neighborhood has historical designation and is protected, while the similarly aged Black neighborhood doesn't have the same organizational efforts and is therefore vulnerable."
- Stakeholders who advocate for the substance abuse recovery community perceive the City of Austin's move to regulate recovery homes as Board and Rooming Houses has the result of discriminating on the basis of disability as this housing use is not allowed by right in districts zoned for single family homes. "For recovery to work, residents must be integrated into the community; if these homes are not allowed by right in single family neighborhoods, this is discriminatory."
- Participants in a focus group with African American faith leaders discussed how changes in East Austin have had the effect of telling the Black community that they are no longer welcome in the neighborhood. For example, advertising about the neighborhood and for housing in the neighborhood either explicitly excludes African Americans or more subtly communicates that black culture is no longer valued. "Nobody is trying to live in East Austin because it's not 'for us'. There's this

underlying understanding that that is no longer our thing. We are not supposed to be there."

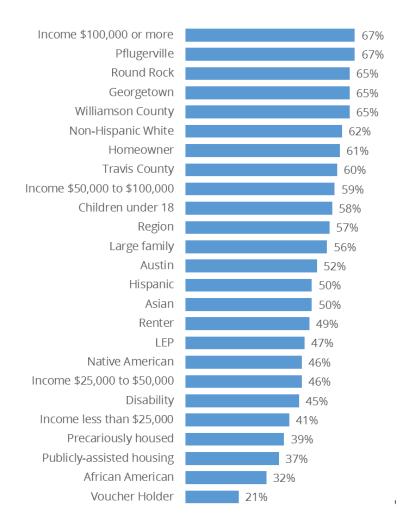
Neighborhood and Community

Fair housing choice is more than just choice in a home. This section builds on the access to opportunity findings discussed in a previous section and focuses on the extent to which residents would welcome different types of people moving to their neighborhood. We conclude with an analysis of indicators of Not-In-My-Backyard (NIMBY) attitudes that may impact land use and planning decisions related to housing.

Welcoming neighborhoods. To understand the extent to which Central Texas residents feel welcome in their community, respondents rated their degree of agreement with the following statement: "I feel that people like me and my family are welcome in all neighborhoods in my city." As shown in Figure VII-26, the proportion of residents agreeing or strongly agreeing with this statement varies widely. For example, two-thirds of residents with high incomes, residents of Pflugerville, Round Rock, Georgetown, and Williamson County, feel that "people like me and my family are welcome in all neighborhoods in my city", compared to one in three African American residents and two in five housing voucher recipients.

Figure VII-26.
"I feel that people
like me and my
family are welcome
in all neighborhoods
in my city." (%
Strongly
Agree/Agree)

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



In a number of focus groups, residents with disabilities described feeling unwelcome.

When discussing places in the region where they wouldn't feel comfortable living, participants in an African American focus group discussed:

Georgetown:

- "Not a welcoming place for people of color."
- "There is a lot of prejudice; people look at us when we run errands."
- "The KKK owns a restaurant there."
- "They have a plaque outside of city hall for the KKK."

Cedar Park:

"Expensive."

- "Uppity."
- "Not welcoming."

West Lake:

- "Not very diverse."
- One participant who manages HEBs worked for a time at the West Lake HEB and described it as a difficult place for an African American man to work. People did not treat him as if he had a professional position and often asked for "his manager."

Focus group participants generally felt that Austin was welcoming to LGBTQ – comfortable living in any neighborhood and/or holding hand with significant other in any part of Austin. Some felt East Austin wouldn't' be somewhere they would want to live, but more because of politics, walkability, and access to city amenities than because of LGBTQ status. LGBTQ participants discussed a need for a safe way for members of the trans community to safely find roommates for housing. "It's hard to use craigslist or other options when you fear you may be discriminated against or treated poorly when come out to potential roommates. It's hard to know you will be in a safe, secure environment unless you know the person." (LGBTQ focus group participant)

Perceptions of neighbor support for diversity. Another measure of being welcoming is based on residents' perceptions of how supportive their neighbors are of different types of people moving to their neighborhood. Respondents rated their level of agreement with a series of statements on a scale of 0-9 where a rating of 0 means strongly disagree and a rating of 9 means strongly agree. Each statement began with "Most of my neighbors would be supportive of people of another..." followed by "race or ethnicity," "religion," "sexual orientation" or "who are transgender." Figures VII-27 through VII-29 present these ratings by jurisdiction, housing situation and income, and selected protected classes.

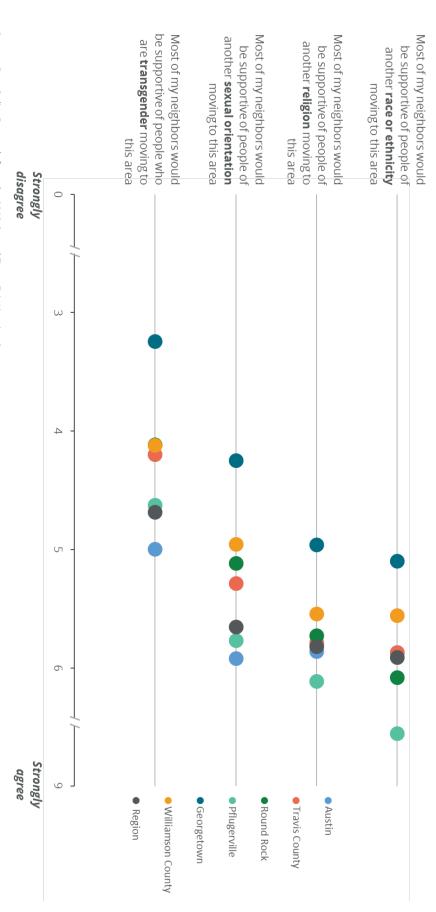
On average, survey respondents somewhat agree that most of their neighbors would be supportive of people of a different race or ethnicity, religion, or sexual orientation moving into the neighborhood, and somewhat disagree that their neighbors would be supportive of someone who is transgender.

As shown in the figures, perceptions of neighbor support varies perceptibly.

 Georgetown residents somewhat agree that their neighbors would be supportive of people of a different race or ethnicity or religion and disagree that their neighbors would be supportive of people of another sexual orientation or who are transgender moving in.

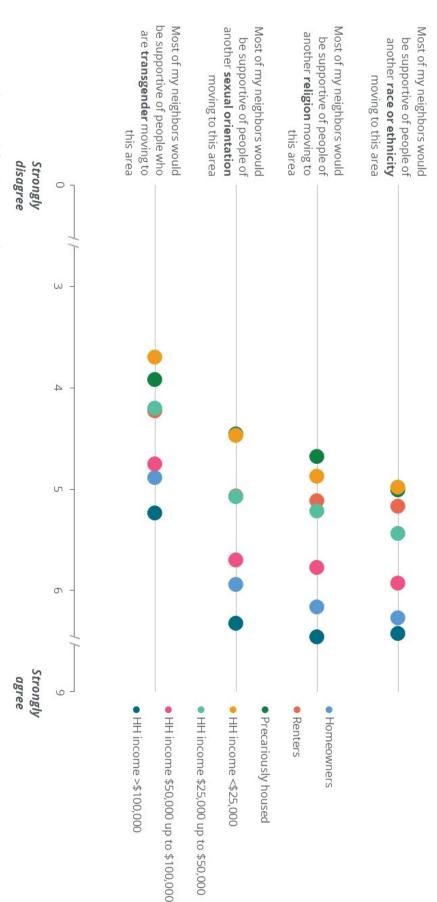
- Pflugerville residents are most likely to think their neighbors would be supportive of people of a different race, ethnicity or religion moving into the neighborhood.
- Austin residents are most likely to support people of a different sexual orientation or who are transgender.
- On average, homeowners, high and middle income households are most likely to think their neighbors would be supportive of different people moving into the neighborhood.
- The lowest income households and precariously housed residents are least likely to agree that their neighbors would support different households moving in.
- As with residents regionally, members of protected classes tend to somewhat agree that their neighbors would be supportive of people of another race or ethnicity or religion moving into the neighborhood. African American respondents and respondents with LEP are slightly less likely to agree.
- Similar to regional residents, members of protected classes somewhat disagree that their neighbors would be supportive of people who are transgender moving into the neighborhood. Among protected classes, residents with a member of the household with a disability are least likely to agree.

sexual orientation, or people who are transgender ... moving to this area. Jurisdiction: Most of my neighbors would be supportive of people of another ... race or ethnicity, religion, Figure VII-27.



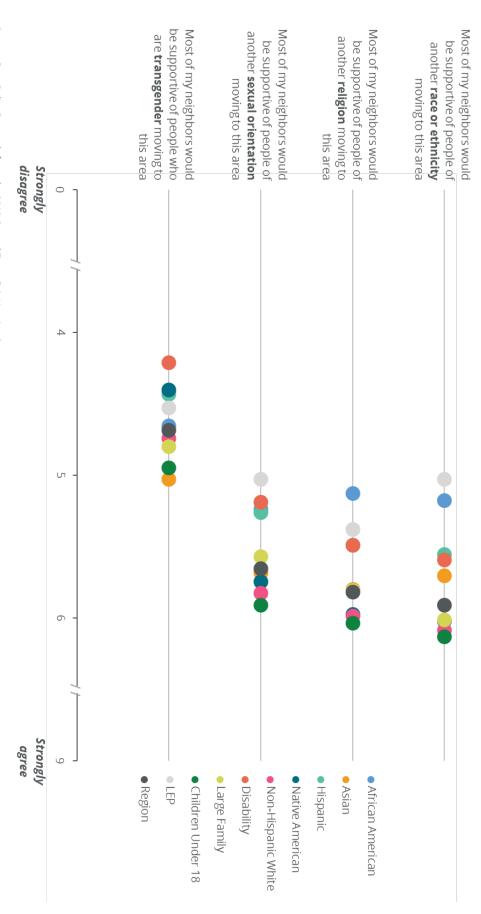
Source: Root Policy Research from the 2018 Central Texas Fair Housing Survey.

religion, sexual orientation, or people who are transgender ... moving to this area. Tenure and Income: Most of my neighbors would be supportive of people of another ... race or ethnicity, Figure VII-28.



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

ethnicity, religion, sexual orientation, or people who are transgender ... moving to this area. Selected Protected Classes: Most of my neighbors would be supportive of people of another ... race or Figure VII-29.



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

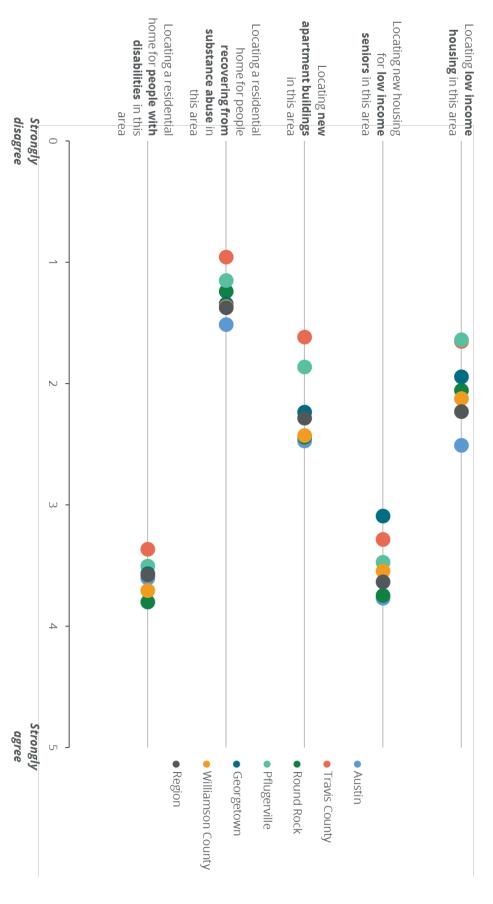
NIMBY. Figures VII-30 through VII-32 present respondents' perceptions of community support for different types of housing—low income housing and apartment buildings—and housing uses—housing for low income seniors, housing for people recovering from substance abuse, and housing for persons with disabilities.

Overall, residents do not agree that their neighbors would be supportive of locating any of the housing types in their neighborhood, and the degree of disagreement varies by housing use and type. For example, residents strongly disagree that their neighbors would support housing for people recovering from substance abuse. While still disagreeing, respondents tend to think their neighbors would be more likely to support new housing for low income seniors and people with disabilities than low income housing in general, new apartment buildings, and housing for people recovering from substance abuse.

- Overall, the extent to which respondents disagree that their neighbors would support these housing types and uses do not vary much by jurisdiction.
 - Austin residents being slightly more likely to think their neighbors will support low income housing; and
 - > Travis County and Pflugerville residents being most likely to disagree
- When considered by housing situation and income, the results are similar to the region overall.
 - Homeowners and high income households more strongly disagree that their neighbors would support low income housing, new apartment buildings in general, or housing for people recovering from substance abuse; and
 - > There are no appreciable differences by housing situation or income regarding the lack of perceived neighbor support for housing for low income seniors or people with disabilities.
- With a few exceptions, there are no differences in how members of protected classes think their neighbors will support these housing types or uses.
 - ➤ LEP residents are much more likely to think their neighbors will support these housing types and uses (while still only somewhat agreeing).
 - African American respondents are slightly less likely to disagree that their neighbors would support new apartment buildings.

Figure VII-30.

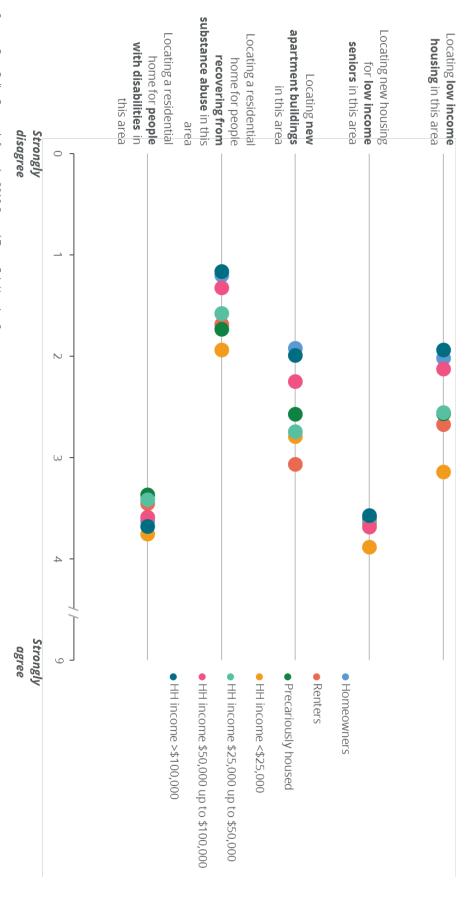
seniors...new apartment buildings...a residential home for people recovering from substance abuse... a residential home for people with disabilities ... in this area. By Jurisdiction and Selected Characteristics Most of my neighbors would be supportive of locating...low income housing...housing for low income



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

Figure VII-31.

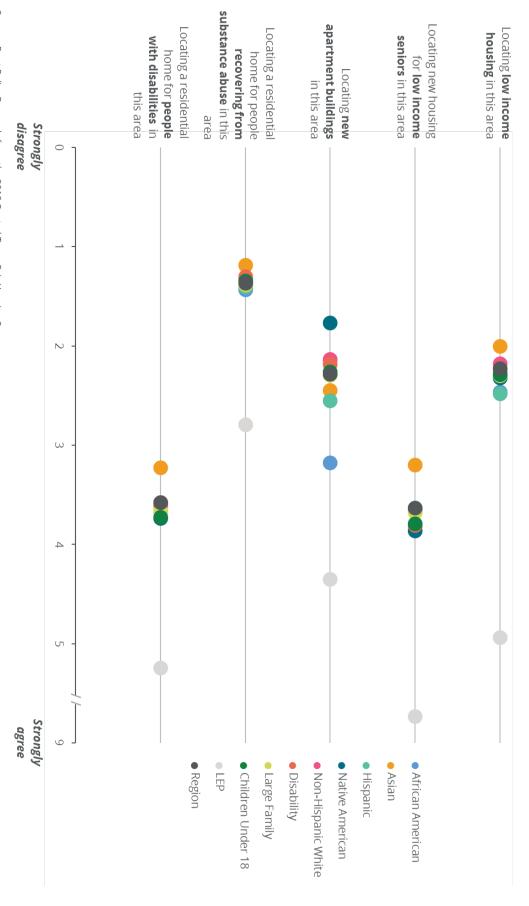
residential home for people with disabilities ... in this area. By Tenure and Income seniors...new apartment buildings...a residential home for people recovering from substance abuse... a Most of my neighbors would be supportive of locating...low income housing...housing for low income



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

Figure VII-32.

seniors...new apartment buildings...a residential home for people recovering from substance abuse... a residential home for people with disabilities ... in this area. By Selected Protected Class Characteristics Most of my neighbors would be supportive of locating...low income housing...housing for low income



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

Priority Outcomes

Residents attending local events in Austin, Round Rock, Pflugerville and Georgetown had the opportunity to prioritize housing and community outcomes most important to them. Where other engagement elements captured information about housing choice, challenges, and needs, the "pop up" engagement activities focused on desired outcomes—whether these outcomes are achieved in response to findings from the AI or resulting from other community efforts. Each participant was given five beans to allocate across 16 potential outcomes, including an option for the resident to "write in" their own preferred outcome; limiting choice to five outcomes reflected scarcity and forced residents to prioritize. The priorities each resident selected may already be true for the resident or are outcomes the resident wants to see from future community efforts.

The greatest proportion of event attendees prioritize:

- "I can easily get to the places I need to go using my preferred transportation alternative" (60% of participants)
- My neighborhood has quality parks and recreation facilities (58%);
- "My neighborhood is safe" (56%);
- "The sidewalks, street lights, and streets are well-maintained in my neighborhood" (44%): and
- "Schools in my neighborhood are of good quality" (44%).

Figure VII-33.
Outcomes Prioritized by Event Attendees

Higher than All Events (>5ppt)

About the same as All Events (+/- 5 ppt)

Lower than All Events (<5 ppt)

| Percent of Participants Choosing Outcome as One of their Five Priorities | Austin Events | Round Rock Events | Pflugerville Events | Georgetown Events | All Events |
|--|------------------|-------------------------|------------------------|----------------------|------------|
| I can easily get to the places I need to go using my preferred type of transportation. $ \\$ | 59% | 41% | 56% | 69% | 60% |
| My neighborhood has quality parks and recreation centers. | 41% | 72% | 69% | 60% | 58% |
| My neighborhood is safe. | 54% | 59% | 63% | 38% | 56% |
| The sidewalks, street lights, and streets are well-maintained in my neighborhood. | 38% | 54% | 41% | 38% | 44% |
| Schools in my neighborhood are of good quality. | 21% | 63% | 47% | 62% | 44% |
| Housing is well-maintained in my neighborhood. | 26% | 54% | 41% | 40% | 39% |
| My family or my neighbors won't need to leave our neighborhood because of rising rents. | 50% | 30% | 19% | 20% | 38% |
| I can live close to where I work, or I have a short commute (less than 20 minutes). | 24% | 33% | 31% | 40% | 32% |
| My neighborhood has more housing that is accessible and affordable for people with disabilities. | 50% | 9% | 22% | 9% | 31% |
| I can sell my home and make enough money to move somewhere else. | 20% | 15% | 25% | 55% | 28% |
| I have good enough credit to be able to afford to buy a home. | 24% | 26% | 19% | 22% | 25% |
| My family or my neighbors won't need to leave our neighborhood because of rising property taxes. | 12% | 26% | 41% | 20% | 22% |

Source: Root Policy Research from the 2018 Pop Up Event Outcome Prioritization Exercise.

Focus group participants desire similar neighborhood attributes related to safety, recreation, traffic and transportation, and accessible housing for people with disabilities. Stakeholder discussions included policy recommendations like more aggressive goals for affordable housing in new construction. Specific examples of desired outcomes from resident focus group participants include:

- Playground and safe play space for kids;
- Shade structures for bus stops;
- Culturally competent Meals on Wheels offerings;
- Accessible, affordable places where people with disabilities can live that are close to bus stops and safe;

- Good pedestrian lighting;
- Find other ways of funding than property tax increases; and
- Subsidized, on-demand transportation service for seniors.



SECTION VIII. Goals and Action Items

This section discusses the goals and action steps the Central Texas Regional AI partners will take to address fair housing and economic opportunity barriers. It provides action items for individual jurisdictions, as well as joint goals to address challenges that are prevalent across the region.

Considerations in Action Item Development

The AI examines the many factors that contribute to equal housing choice and access to opportunity in the Central Texas region. Many of the barriers are difficult to address and will require long-term regional solutions and resource commitments. Some are easier to address and can be accomplished quickly. In determining which challenges should be tackled first, and where resources should be allocated, the participating partners considered the following:

Disproportionate needs. It is very important to note that many of the most significant challenges in the region affect residents who are "under" and "less" resourced compared to other residents. This is very often the result of historical patterns of segregation, denial of homeownership opportunities (a key component of wealth building in this country), limited access to good quality schools, and discrimination in both employment and housing markets. In many cases, these residents are also disproportionately likely to be racial and minorities, residents who have limited English, residents with disabilities, large families, and children living in poverty.

Residents with disproportionate needs and limited resources were given the most consideration in crafting solutions.

Prioritization of fair housing issues. Prioritization of the fair housing issues was guided by HUD's direction in the Assessment of Fair Housing (AFH) rule, as the Al guidance provides less direction on prioritization. In prioritizing the contributing factors to address, highest priority was given to those contributing factors that, for one or more protected classes:

- Limit or deny fair housing choice;
- Limit or deny access to opportunity; and
- Negatively impact fair housing or civil rights compliance.

Housing Barriers and Contributing Factors

The primary housing barriers—and the factors that contributed to those barriers—identified in the research conducted for this AI include the following. Where protected classes are disproportionately impacted, those are noted.

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

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

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

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

Disproportionate impact: Differences in poverty are highest in areas where early policies to limit where people of different races and ethnicities could live: e.g., in Austin, Taylor, and Travis County. African American and Hispanic families have poverty rates averaging 17 percentage points greater than Non-Hispanic White and Asian families. The homeownership gap between Black and Non-Hispanic White households is close to 20 percentage points in many jurisdictions.

Barrier: Affordable rental options in the region are increasingly limited.

Contributing factors: Growth in the region—particularly demand for rental housing—has increasingly limited the areas where low income households can live affordably. This perpetuates the limited economic opportunity that began with segregation. For Housing Choice Voucher holders, the state law that prohibits cities and counties from including Source of Income as a protected class is also a contributing factor. Voucher holders have fewer options for using their vouchers than five years ago and landlords have no requirement or incentive to accept voucher holders; voucher holders also report the highest levels of segregation in the region. The only areas in the region where the local rent is lower than or equivalent to what HUD will pay are in southeast Austin, Taylor, Georgetown, and parts of rural Williamson County.

Disproportionate impact: Housing choice voucher holders, many of whom are residents of color. Also, households who are dependent on public transportation and need housing in certain areas in order to access jobs, schools, and services. This includes very low income residents, refugees, and residents with disabilities.

Barrier: Stricter rental policies further limit options.

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

Barrier: Disparities in the ability to access homeownership.

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

Disproportionate impact: Denial rates for Black/African American applicants (24%), Hispanic applicants (20%) and other non-Asian minorities (17%) are significantly higher than for non-Hispanic white applicants (11%) and Asian applicants (11%).

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

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

Some local units of government have vague regulations regarding treatment of group homes and do not allow a wide variety of densities that could facilitate affordable housing options. Although the analysis in this report did not find local limits to be significant barriers to housing for protected classes, they could be improved to increase transparency and expand housing choice.

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

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

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

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

outreach conducted for the Al. Lack of resources in outlying areas to address demand for better transportation is a contributing factor, as is the decline in affordable options in areas of the region where jobs are clustered. The lack of transportation options affects all types of residents who must commute and especially people who cannot drive or afford to drive—people with disabilities and refugees, as well as residents living in Pflugerville and CDBG service areas in Travis County, mentioned this barrier the most.

Solutions

This section summarizes proposed solutions to addressing the contributing factors discussed above.

Implementation. As the participating partners worked together to explore solutions for housing barriers, it became clear that existing staff are resource constrained and already committed to workplans to respond to the growing housing crisis. Without expanded resources, the region will have difficulty implementing many of the recommended solutions to contributing factors, particularly the most ambitious (and usually the most impactful) action items.

The participating partners also recognized the need for formation of a regional body that can oversee implementation of regional goals. To that end, the first step in implementing the work plan is creation of a Central Texas Regional Fair Housing Working Group. The role of this group will be to implement regional policy initiatives—and to support local initiatives.

Formation of a Central Texas Regional Fair Housing Working Group

Action Item 1. Establish a Central Texas Regional Fair Housing Working Group (Working Group) made up of staff from each of the 10 entities to collaborate and coordinate on regional fair housing goals and affordable housing interests. This Group would be facilitated by a Travis County Health and Human Services employee team, which currently facilitates a County Affordable Housing Policy Committee. The group will meet quarterly, and be governed by a group charter and 5 year work plan that would be established to guide the work of the Group and align it with regional fair housing goals and affordable housing interests.

Since this work may involve input from multiple elected bodies and boards, the Group would need a committee to report out to and with which to vet initial discussions that impact policy and decision making. It is recommended that the Regional Affordability Committee convened by the City of Austin be used as this body. This Group would remain focused on the established work plan which aligns with the regional fair housing goals rather than to any specific elected body or board's interests. Should specific policy changes be needed by one or more entities to help achieve a goal, staff from each entity would still be responsible for managing any formal policy requests/changes through their process for review and approval by their elected body/board.



Proposed Action Items

| ROW # | FAIR HOUSING ACTIONS | FAIR HOUSING ISSUES/IMPEDIMENTS | RESPONSIBLE PARTY | METRICS AND MILESTONES |
|----------|--|--|---|--|
| | Regional Action Items | | | |
| 1 | Establish a Central Texas Regional Fair Housing Working Group (Working Group) made up of staff from each of the 10 entities to collaborate and coordinate on regional fair housing goals and affordable housing interests. This Group would be facilitated by a Travis County Health and Human Services employee team. The group will meet quarterly, and be governed by a group charter and 5 year work plan that would be established to guide the work of the Group and align it with regional fair housing goals and affordable housing interests. | | Lead: Travis County HHS. Membership from all Central Texas Regional AI participating partners | 0-3 months: identify members; 3-6 months hold first meeting and establish workplan; 1-5 years, achieve short term goals outlined in this Fair Housing Plan |
| 2 | Create a regional resource network for downpayment assistance programs that are affirmatively marketed to under-represented homeowners. | Past government actions that denied equal access to homeownership. Existing disparities in ownership by race and ethnicity. Existing disparities in mortgage loan approvals. Gaps in information about housing opportunities | Part of Working Group workplan | As part of Working Group work plan, improve active marketing and uniformity of downpayment assistance program information. Develop an affirmative marketing plan and plan to provide homeowner assistance with forms/applications targeting underrepresented residents. In 3 years, have a pilot program in operation. |
| 3 | Working with foundations and private partners, create a regional multifamily rehabilitation and accessibility improvement program to provide an incentive for landlords to rent to persons with disabilities, refugees and others with similar limited rental histories or unearned sources of income, voucher holders, and/or residents with criminal history. | Disparities in housing cost burden, displacement, increasingly limited neighborhoods in which to use Housing Choice Vouchers, and availability of rental housing to accommodate needs associated with disability, language access, national origin, and rental history. Lack of Source of Income protection (prohibited by the State) and disparate impact of 3x rent rule on certain households | Part of Working Group workplan | As part of Working Group work plan, convene focus groups with small landlords to explore an incentive package. Determine interest and level of funding required. Develop a proposal to funders. In 2 years, have a pilot program in operation. |
| 4 | Through a public-private partnership with area marketing firms, establish a replicable affirmative marketing program and guiding principles for developers of rental housing, leasing agents and property managers, homebuilders, and real estate agents. Require that these plans be used in developments receiving public funds and/or development incentives | Disparities in housing cost burden, increasingly limited neighborhoods in which to use Housing Choice Vouchers | Part of Working Group workplan | As part of Working Group work plan, convene a meeting with area funders/foundations and marketing firms to discuss best practices for affirmative marketing. Sponsor a workshop with developers benefitting from public subsidies (including density bonuses, fee waivers, rezoning) to discuss affirmative marketing practices. Roll out a model affirmative marketing plan for use by jurisdictions in 2 years |

Proposed Action Items (continued)

| | Travis and Williamson Counties Action Items | | | |
|---|---|--|---|---|
| 1 | Receive clarification from the State that health and safety, accessibility improvements and weatherization do not count as improvements that could result in changes to the homeowners' property tax exemptions (School Tax Ceiling) | Identified as a major barrier to home improvements and housing conditions in rural parts of counties | Travis County | 0-3 months, receive clarification and communicate information to homeowners |
| 2 | Actively market the availability of the homestead exemption and property tax deferral option through social service and advocacy organizations, community and senior centers, and social media to increase awareness of the exemption | Displacement related to property tax increases; Lack of understanding by residents on exemptions, particularly when homes are inherited | Travis County and Williamson Counties through Tax/Assessor Offices | Within 6 months, develop a presentation and outreach strategy to partner organizations. Present at organizational meetings, circulate through social media. |
| | City of Austin Action Items | | | |
| 1 | Raise awareness at the state level about the negative impacts of 3x rent (ability to pay) rules on persons reliant on unearned income that is not counted toward this rule by landlords. Monitor growing support for Source of Income protections at the federal level and among like-minded states | Disparities in housing cost burden, displacement, increasingly limited neighborhoods in which to use Housing Choice Vouchers, and availability of rental housing to accommodate needs associated with disability, language access, national origin, and rental history | City of Austin, raise awareness through Intergovernmental Relations Office | Ongoing |
| 2 | Implement Displacement Mitigation Strategies and Housing Blueprint action items that are related to Disproportionate Housing Needs identified in this AI. Continue to direct resources to addressing disproportionate needs. | Displacement, which disproportionately affects: African Americans, persons of Hispanic descent, Native Americans, persons with disabilities, large families | City of Austin | Metrics and milestones will align with the city's strategic housing blueprint and displacement mitigation strategies. Specific strategies that will address disproportionate housing barriers will include: 1) Prioritize City-subsidized affordable units that are appropriately sized for households at risk or experiencing displacement; 2) Increase participation of communities of color in funding investment recommendations; 3) Incorporate robust tenant protections in City-supported housing; 4) Expand density bonus programs to serve < 60% AMI households; 5) Affirmatively market NHCD-subsidized properties to people of color in gentrifying areas; 6) Through the Office of Innovation, pilot a neighborhood-based process to mitigate displacement by better connecting people of color to an affordable unit database, connecting eligible homeowners with property tax exemptions, connecting tenants facing displacement with assistance, expanding home repair programs in gentrifying areas, supporting assistance to tenants facing eviction, land banking in gentrifying areas, increasing fair housing enforcement and education |
| 3 | Through the Working Group, provide leadership and technical assistance to regional partners as they explore similar approaches | Capacity limitations to implement fair housing action items that are impactful and long-lasting | City of Austin | To be determined |

Proposed Action Items (continued)

| | Travis County Action Items | | | |
|---|---|--|-------------------|--|
| 1 | Improve living conditions for low income populations, among which members of protected classes are heavily represented | Disparities in access to opportunity (access to healthy food, quality schools, transit, sidewalks, safe neighborhoods) that affect: African Americans, persons of Hispanic descent, Native Americans, persons with disabilities, large families and families with children | Travis County HHS | 0-5 years: Continue to invest CDBG funds to provide improvements in high poverty areas. 3-5 years: Look for opportunities to expand services through new investment and furthering a regional approach to geographically targeted investments |
| 2 | Balance the revitalization of areas of concentrated poverty with the expansion of affordable housing opportunities elsewhere | Disparities in access to opportunity (access to healthy food, quality schools, transit, sidewalks, safe neighborhoods) that affect: African Americans, persons of Hispanic descent, Native Americans, persons with disabilities, large families and families with children. Disproportionate housing needs in general | Travis County HHS | 0-6 months: Create an asset opportunity map that can be updated regularly to inform changing opportunity and investment strategies; 1-5 years: Look for opportunities to invest in the creation of new affordable housing in non-poverty areas of moderate to high opportunity or non-poverty in transition to moderate to high opportunity |
| 3 | Set a goal for development of a range of affordable units, building upon Austin's Strategic Housing Blueprint. Commit to increasing the supply of a diversity of housing types, including missing middle housing, throughout the county | Disparities in housing cost burden, displacement, increasingly limited neighborhoods in which to use Housing Choice Vouchers, and availability of rental housing to accommodate needs associated with disability, language access, national origin, and rental history | Travis County HHS | 3-6 months: Create housing goals as an outcome of the County's housing market analysis; 6-12 months: begin implementation. 1-5 years: Achieve a greater dispersion of affordable rental and for sale housing in high opportunity areas by "strategic land banking": identifying opportunities for land acquisition, repurposing public land for housing development, supporting infrastructure |
| 4 | Improve connections between low income populations and employment opportunities | Disparities in access to opportunity (access to healthy food, quality schools, transit, sidewalks, safe neighborhoods) that affect: African Americans, persons of Hispanic descent, Native Americans, persons with disabilities, large families and families with children. Disproportionate housing needs in general | Travis County HHS | Ongoing: Continue to collaborate with CapMetro and CARTS to create innovative solutions that serve particular neighborhood connection needs; Continue to participate on the steering committee for the Travis County Transit Development Plan and monitor its implementation; Prioritize investment criteria to incentivize affordable housing development on major corridors with public transit service; Support and coordinate with the recommendations outlined in Travis County's 2019 Economic Development Strategy Implementation |

Proposed Action Items (continued)

| | Nurture and drive job growth, commercial and retail | Residents with lower access to opportunity and a history of barriers | All jurisdictions | Implement as part of newly improved economic development |
|---|---|--|--|--|
| | development, and supportive services to quickly developing micro-economies in more affordable suburban areas. Engage employers in discussions about affordable housing needs to build the potential for public-private partnerships | to economic opportunity than residents in the region overall: African Americans, persons of Hispanic descent, refugees, LEP residents, families with children living in poverty | An juristicuons | strategies and implementation plan (under development in Travis County) |
| 2 | Further a regional transportation vision, focusing on efficient commutes and reducing traffic in and out of Austin. Affirm that "accessible" transportation is more than ADA compliant buses and stops: The type of accessibility needed is the ability for people with health issues to not have to walk/roll too far to a stop, to have shade and benches where wait times typically exceed a certain threshold, and the first and last mile connections from each stop to destinations are ADA compliant. | Transportation barriers to disability and access; access to employment near affordable housing for low and moderate income residents, especially African Americans and residents of Hispanic descent, who have the highest disparities in job proximity access | All jurisdictions | Travis County will incorporate into Transit Development Plan and continue to facilitate the Green Line feasibility study and future planning |
| 3 | Review and make zoning code updates recommended in zoning and land use analysis section | Disproportionate housing needs; disparities in housing choice related to land use regulations and limitations on diverse housing types | All jurisdictions | |
| 4 | Commit to fostering a culture of inclusion for residents with disabilities, including ensuring that equity initiatives include residents with disabilities, reviewing websites and other communications for ease of finding information pertinent to residents with disabilities, increasing resources at jurisdiction festivals and events (i.e., accessible parking spaces, shuttles, other accommodations), and other efforts to signal that people with disabilities are a valued part of the community. Consider adding a Disability and Access component into Master/General Plans. | Barriers to disability and access | All jurisdictions | |
| 5 | Require developers who benefit from public funding and development incentives to adopt reasonable policies on tenant criminal history and accept legal unearned income in consideration of the ability to pay rent | Disproportionate effect of 3x rent income requirements and criminal history policies on persons with disabilities, single parents, persons in recovery (considered by the Federal Fair Housing Act as having a disability) | All jurisdictions as part of funding allocations | Developers' policies should align with the best practices in the Reentry Roundtable guide |
| 6 | Fund tenant fair housing outreach and education and programs to build renters' rights knowledge, with a focus on reaching vulnerable residents including persons with disabilities and refugees | Disproportionate housing needs; displacement; discrimination | All jurisdictions as part of funding allocations | |

Source: Participating Partners in Central Texas Al and Root Policy Research.