

Housing Repair Needs Assessment

February 22, 2011





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Need Statement. One frequently overlooked affordable housing need is that of home repair assistance for low-income, cost-burdened homeowners who are an essential part of Austin's unique, diverse neighborhoods. Public investments to support home repair are needed to sustain Austin's neighborhood fabric and to help ensure that all Austinites – especially the elderly and disabled – can live in healthy and safe homes in central, well-serviced neighborhoods.

Many Austin homeowners face tremendous cost-burdens that make it difficult for them to invest in home maintenance themselves and threaten their ability to continue living in the neighborhoods they call home. As property taxes and energy rates increase, so does this cost-burden.

- In Austin, 25% of homeowners spend over 35% of their income on their mortgage, taxes, and insurance.
- Between the years 2000 and 2005 property taxes increased rapidly in neighborhoods with high rates of low income homeownership, from 60-100%.
- There are 1312 elderly homeowners living below poverty in Austin.

There are over 20,000 low income homeowners needing home repair right now in Austin.* Austin's 2009 Comprehensive Housing Market Study states, 60% of low income (50% MFI and below) home owners have home repairs they can't afford to make, most of which affected their health and safety. The 2009 American Community Survey data lists 9675 poverty level homeowners (below \$19,999/yr) in Austin. Demand for home repair services in Austin is significant and increasing. From 2006 to early in 2010, Austin's 211 service received 2,665 calls for home repair services.

* Family Income by Neighborhood Planning Area, "City of Austin" planning area, by Ryan Robinson, City Demographer, October, 2006

Proposal. Because the need is so great and resources are so limited, the Austin Home Repair Coalition requests an investment of **\$3 million/ year** in the city's proven home repair program which will repair and stabilize 250 homes/year.

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Austin Area Urban League • Austin Habitat for Humanity • Meals on Wheels and More • Interfaith Action of Central Texas (iACT) • American Youthworks • Texas Gas Service
A Nurtured World/ 1House at a Time • Foundation Communities • Texas Ramp Project • For The City Center • Easter Seals Central Texas • Austin Energy • Housing Works
Neighborhood Housing and Community Development • Travis County Housing • Austin Water Utilities • Community Action Network • Austin Groups for the Elderly
Skillpoint Alliance • Faith in Action Caregivers • Family Eldercare • Catholic Charities of Central Texas



Austin Home Repair Needs Supporting Documentation

2009 Austin Community Survey, Tenure by Household Income

Austin Homeowners by Income:

Income	Number of Homes
Less than \$5,000	1,689
\$5,000 to \$9,999	2,077
\$10,000 to \$14,999	3,141
\$15,000 to \$19,999	<u>2,768</u>
Total below Poverty Level	9,675

60% of low income (50% MFI and below) home owners have home repairs they can't afford to make.

The majority of those repairs were painting, window/doors, roofing, foundations and flooring.**

** Source: Comprehensive Housing Market Study, Pg. 10, Sec. III, BBC Research

Deduction: 60% of the 9675 homes need repair = 5805 homes **need home repair**

40% of low income home owners are "cost burdened" (over 35% of income spent on housing costs) due to rising property taxes. Between the years 2000 and 2005 property taxes have increased:

100% Plus increase in zip code 78702

80% - 100% increase in zip code 78721

60% - 80% increase in zip code 78741

*Source: Travis Central Appraisal District, Prod. By Paul Frank and Ryan Robinson, Dept. of Planning, City of Austin, 2005.

Loss of Neighborhood – Gentrification

Move-Offs and demolitions are up dramatically*

Historic Hispanic population is down 10-20% in Holly area**.

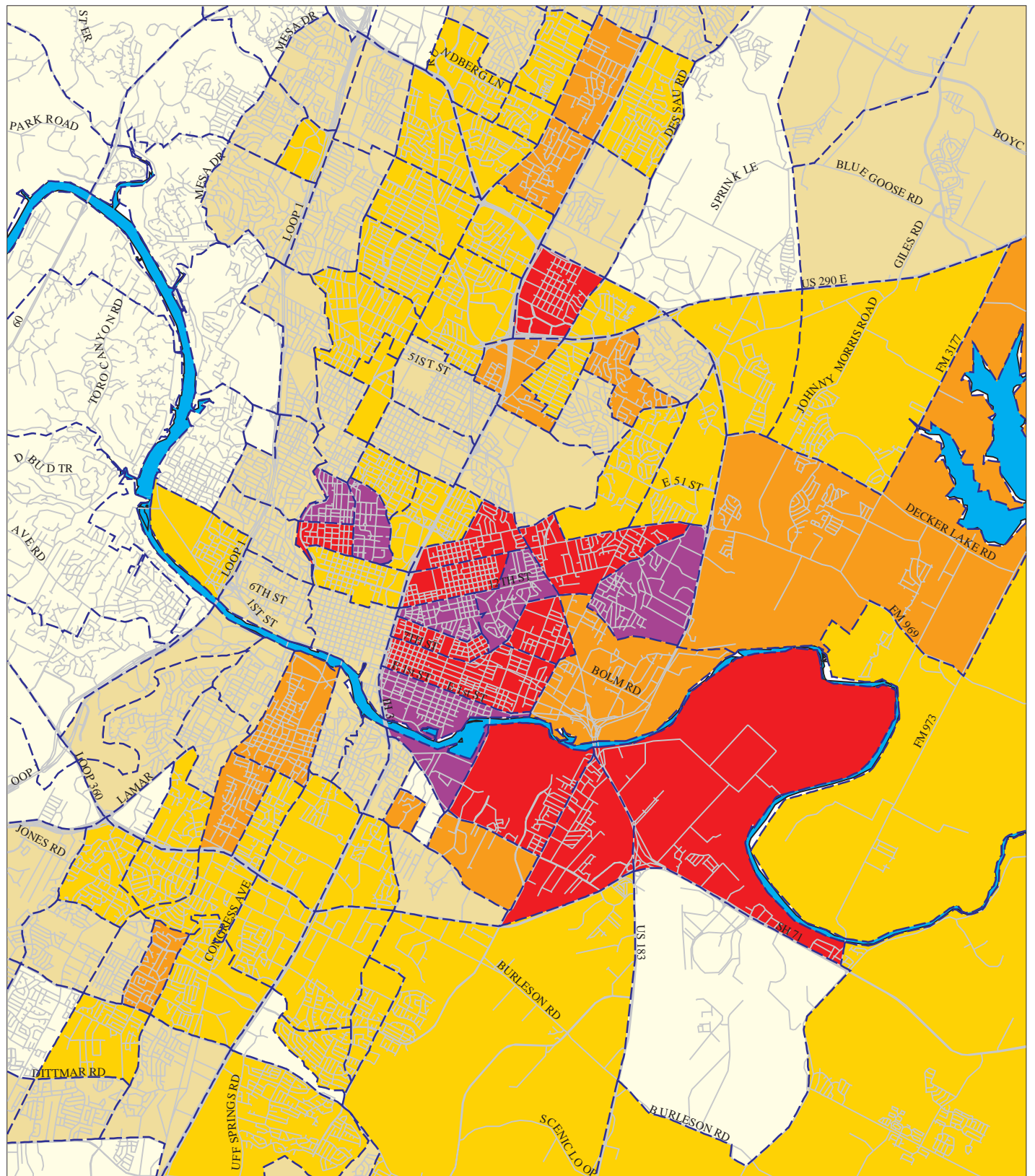
Sources:

*Demolitions and Move-Offs since 2000 by Ryan Robinson, City Demographer, Feb. 2006

** Shifting Shares of Hispanic Population, by Ryan Robinson, City Demographer, Dec. 2010

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Low-Income Home Owners

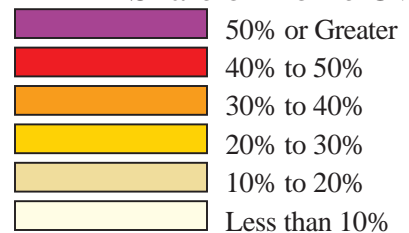
Low-Income Owners as a Share of Total Home Owners.

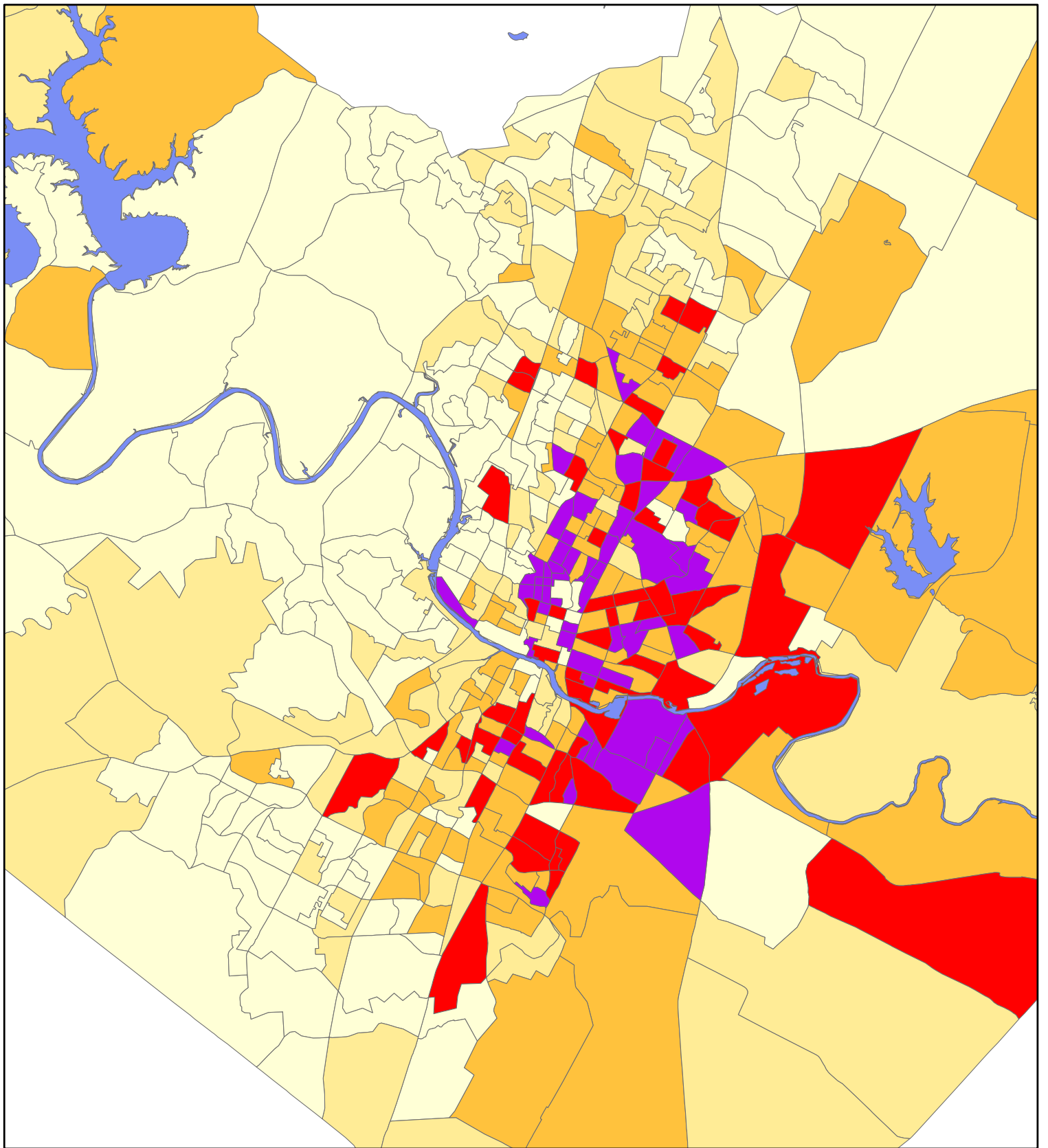
Low-Income is Defined here as Median Family Income at or Below 50% of County Median Family Income.

County Median is: \$58,555; 50% is: \$29,277.

Census 2000 Data; SF1, Table HCT11.

Share of Home Owners



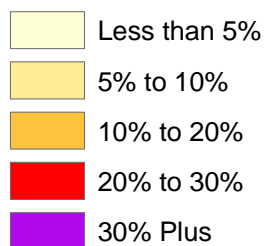


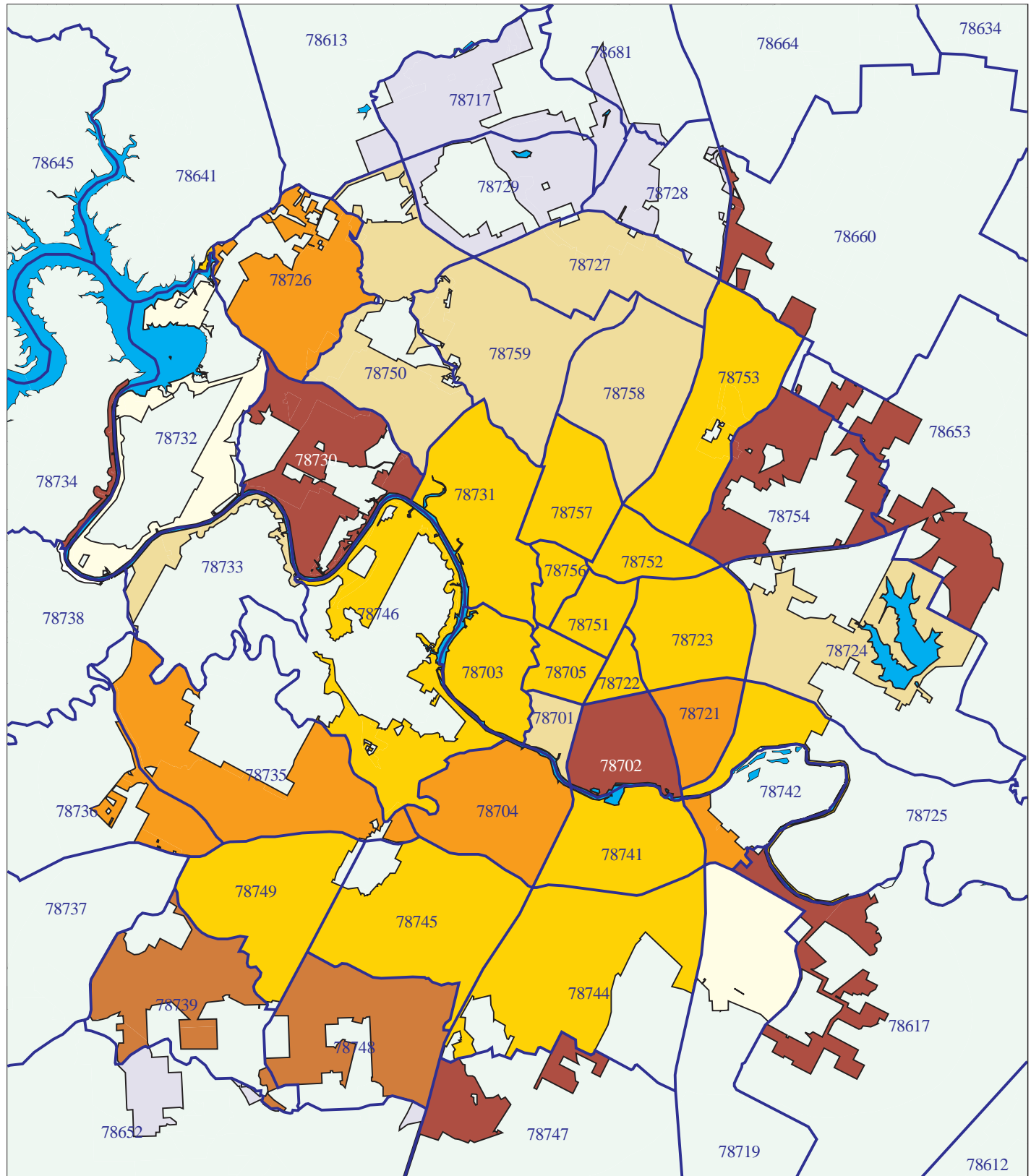
Poverty Rates

Travis County

Census 2000 Data, Block Groups

Poverty Rate





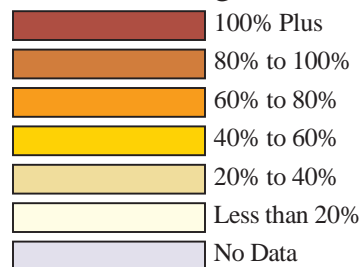
Single Family Taxable Value, Percent Change: 2000 to 2005.

Properties paying City of Austin property
tax, summarized by ZIP Code.

DATA SOURCE: Travis Central Appraisal District.

Produced by: Paul Frank and Ryan Robinson, Department of Planning, City of Austin, August 2005.

Percent Change: 2000 to 2005





HCT023

TENURE BY POVERTY STATUS IN 1999 BY YEAR STRUCTURE BUILT [43]

Universe: Occupied housing units

Census 2000 Summary File 3 (SF 3) - Sample Data

NOTE: Data based on a sample except in P3, P4, H3, and H4. For information on confidentiality protection, sampling error, nonsampling error, definitions, and count corrections see <http://factfinder.census.gov/home/en/datanotes/expsf3.htm>.

	Austin city, Texas
Total:	265,409
Owner occupied:	119,191
Income in 1999 below poverty level:	5,657
Built 1999 to March 2000	163
Built 1995 to 1998	446
Built 1990 to 1994	231
Built 1980 to 1989	1,285
Built 1970 to 1979	1,256
Built 1960 to 1969	885
Built 1950 to 1959	602
Built 1940 to 1949	383
Built 1939 or earlier	406
Income in 1999 at or above poverty level:	113,534
Built 1999 to March 2000	3,426
Built 1995 to 1998	11,445
Built 1990 to 1994	8,263
Built 1980 to 1989	28,194
Built 1970 to 1979	25,173
Built 1960 to 1969	13,409
Built 1950 to 1959	12,423
Built 1940 to 1949	6,099
Built 1939 or earlier	5,102
Renter occupied:	146,218
Income in 1999 below poverty level:	28,616
Built 1999 to March 2000	313
Built 1995 to 1998	2,679
Built 1990 to 1994	1,975
Built 1980 to 1989	6,874
Built 1970 to 1979	8,476
Built 1960 to 1969	4,435
Built 1950 to 1959	1,887
Built 1940 to 1949	1,078
Built 1939 or earlier	899
Income in 1999 at or above poverty level:	117,602
Built 1999 to March 2000	2,591
Built 1995 to 1998	14,128
Built 1990 to 1994	9,146
Built 1980 to 1989	34,507
Built 1970 to 1979	29,623
Built 1960 to 1969	13,341
Built 1950 to 1959	7,375
Built 1940 to 1949	3,420
Built 1939 or earlier	3,471



ARIZON NEW MEXICO

OKLAHOMA

ARKANSAS

TENNESSEE

NORTH CAROLINA

SOUTH CAROLINA

HCT024

TENURE BY POVERTY STATUS IN 1999 BY AGE OF HOUSEHOLDER [43]

Universe: Occupied housing units

Census 2000 Summary File 3 (SF 3) - Sample Data

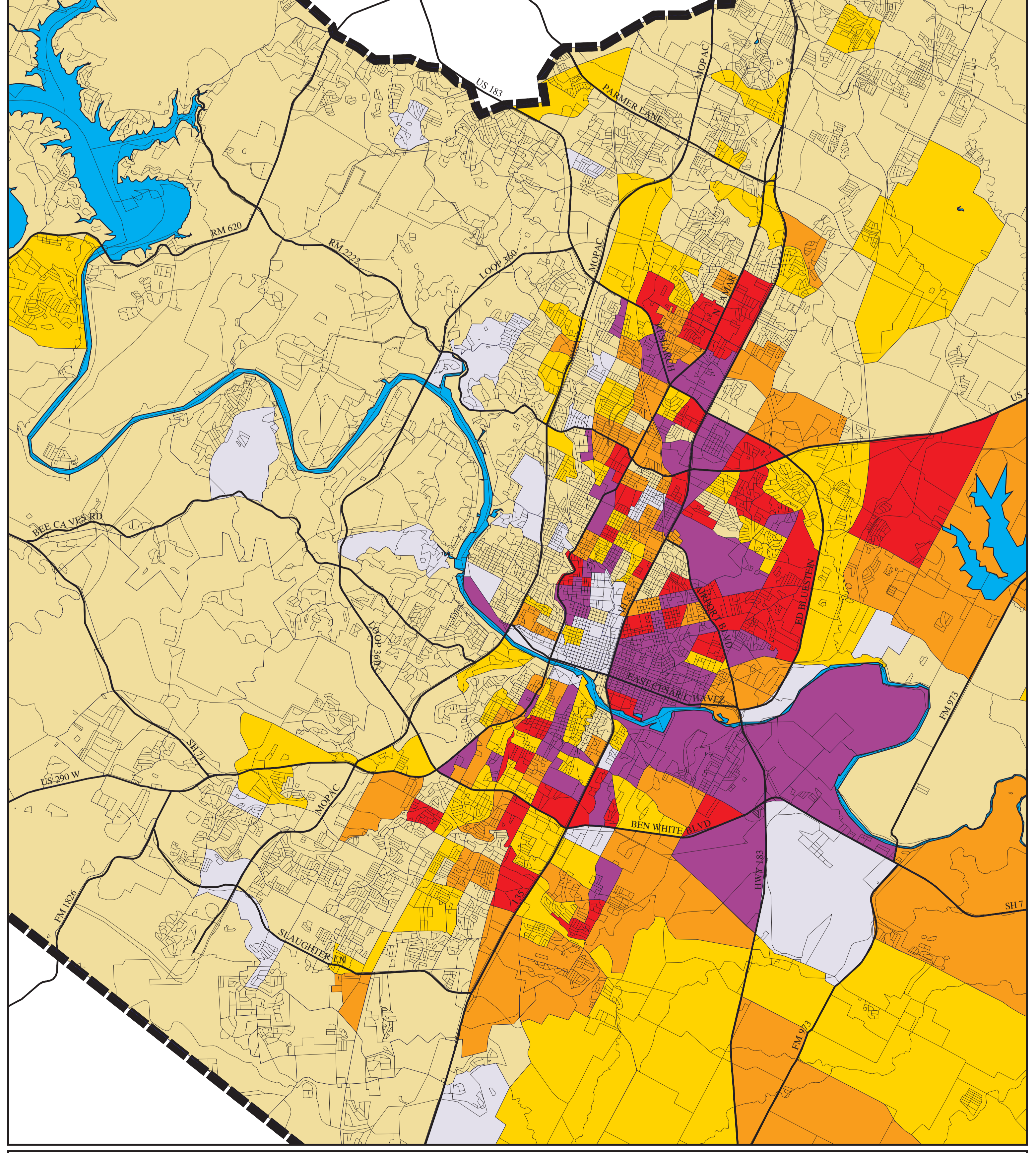
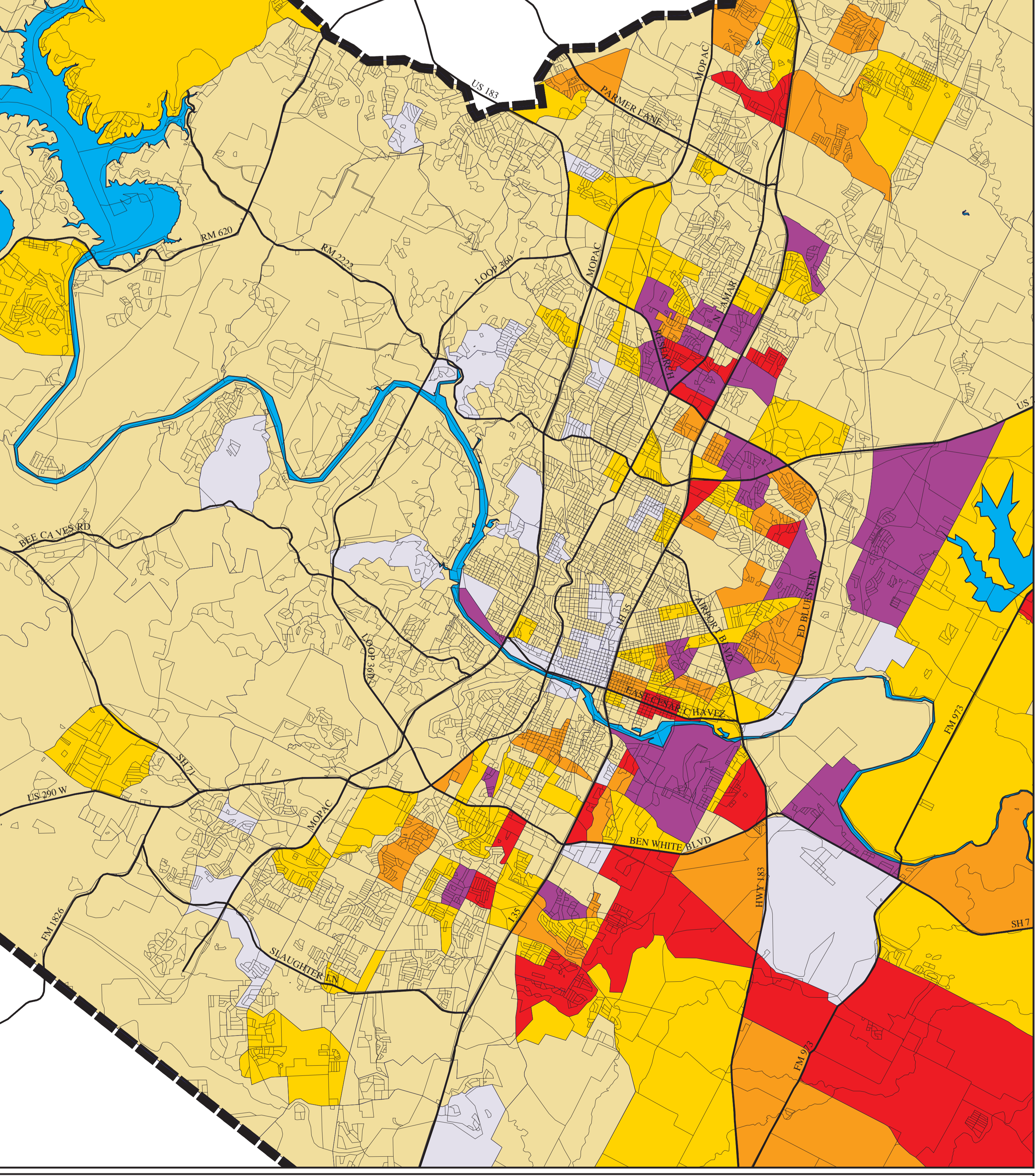
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	Austin city, Texas
Total:	265,409
Owner occupied:	119,191
Income in 1999 below poverty level:	5,657
Householder 15 to 24 years	531
Householder 25 to 34 years	713
Householder 35 to 44 years	1,297
Householder 45 to 54 years	1,028
Householder 55 to 59 years	410
Householder 60 to 64 years	366
Householder 65 to 74 years	537
Householder 75 to 84 years	569
Householder 85 years and over	206
Income in 1999 at or above poverty level:	113,534
Householder 15 to 24 years	1,555
Householder 25 to 34 years	17,655
Householder 35 to 44 years	30,824
Householder 45 to 54 years	27,767
Householder 55 to 59 years	9,271
Householder 60 to 64 years	6,410
Householder 65 to 74 years	11,105
Householder 75 to 84 years	7,279
Householder 85 years and over	1,668
Renter occupied:	146,218
Income in 1999 below poverty level:	28,616
Householder 15 to 24 years	13,868
Householder 25 to 34 years	6,643
Householder 35 to 44 years	3,869
Householder 45 to 54 years	1,815
Householder 55 to 59 years	575
Householder 60 to 64 years	452
Householder 65 to 74 years	591
Householder 75 to 84 years	635
Householder 85 years and over	168
Income in 1999 at or above poverty level:	117,602
Householder 15 to 24 years	20,801
Householder 25 to 34 years	46,170
Householder 35 to 44 years	24,123
Householder 45 to 54 years	15,577
Householder 55 to 59 years	3,235
Householder 60 to 64 years	1,960
Householder 65 to 74 years	2,528
Householder 75 to 84 years	2,051
Householder 85 years and over	1,157

Concentrations of Low-Income Families

Absolute Number of Families at 50% of Regional MFI and those as a Percent of Total Families.

Travis County, Texas. Census 2000 Data by Block Group.



Absolute Number of Families

Number of Families	
	250 Plus
	200 to 250
	150 to 200
	100 to 150
	1 to 100
	No Sub-50% Families

Percent of Total Families

Percent of Total Families	
	50% Plus
	40% to 50%
	30% to 40%
	20% to 30%
	1% to 20%
	No Sub-50% Families

Map produced by: Ryan Robinson, City Demographer, Department of Planning, City of Austin, June 2003.