

# HOUSING REPAIR NEEDS ASSESSMENT

February 22, 2011



## Housing Repair Needs Assessment Summary

#### **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 investment to support home repair is needed to sustain Austin's neighborhood fabric and to help ensure that all Austinites – especially low-income elderly and disabled – can live in healthy and safe homes in central, well-serviced neighborhoods.

There are 13,286 low income homeowners needing home repair right now in the City of Austin, using the most conservative estimates.

- Austin's 2009 Comprehensive Housing Market Study states, 60% of low income (50% MFI and below) homeowners have home repairs they can't afford to make, most of which affected their health and safety.
- 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 from 60-100%. in neighborhoods with high rates of low income homeownership.
- The 2009 American Community Survey data lists 9675 poverty level homeowners (below \$19,999/yr) in Austin. There are 1312 elderly homeowners living below poverty 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.

### **Proposal**

The City of Austin to provide an investment of \$3 million/year in the city's proven GO Repair Program which will repair and stabilize 250 homes per year. Although this is just a fraction of the needed repairs, we feel this is a reasonable and attainable plan. This investment is the least expensive method of preventing homelessness while also preserving Austin's housing stock. A true "Win-Win" for Austin.

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### **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	2,768	
\$20,000 to \$24,999	4,005	
\$25,000 to \$34,999	8.463	
Under 50% MFI	22,143	

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.\*\*

Summary: 60% of the 22,143 homes need repair = 13,286 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

<sup>\*\*</sup> Source: Comprehensive Housing Market Study, Pg. 10, Sec. III, BBC Research

<sup>\*\*</sup> Shifting Shares of Hispanic Population, by Ryan Robinson, City Demographer, Dec. 2010

#### B25118. TENURE BY HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2009 INFLA

Data Set: 2009 American Community Survey 1-Year Estimates

Survey: American Community Survey

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Austin	A-12.27	LOVOC
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	Estimate
Total Occupied Units:	316,857
Owner occupied:	145,174
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	2,768
\$20,000 to \$24,999	4,005
\$25,000 to \$34,999	8,463
\$35,000 to \$49,999	19,529
\$50,000 to \$74,999	27,732
\$75,000 to \$99,999	23,370
\$100,000 to \$149,999	28,131
\$150,000 or more	24,269
Renter occupied:	171,683
Less than \$5,000	11,580
\$5,000 to \$9,999	10,373
\$10,000 to \$14,999	11,126
\$15,000 to \$19,999	12,426
\$20,000 to \$24,999	14,261
\$25,000 to \$34,999	26,356
\$35,000 to \$49,999	30,204
\$50,000 to \$74,999	31,238
\$75,000 to \$99,999	12,861
\$100,000 to \$149,999	8,553
\$150,000 or more	2,705
Course: II C Census Burgau	2000 Amorican

Source: U.S. Census Bureau, 2009 American Community Survey

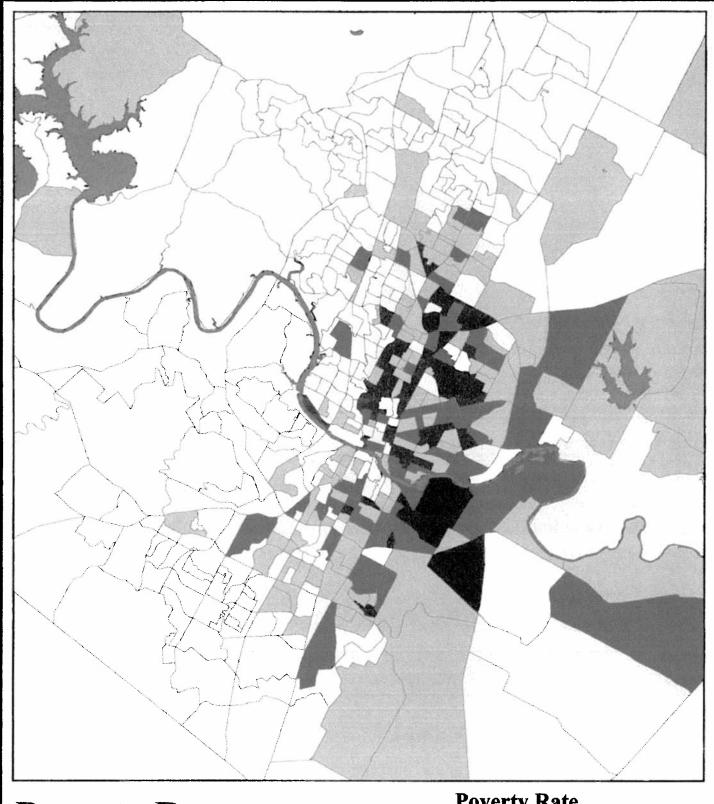
While the 2009 American Community Survey (ACS) data generally reflect the November 2008 ( Estimates of urban and rural population, housing units, and characteristics reflect boundaries of t



### 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.

50% or Greater 40% to 50% 30% to 40% 20% to 30% 10% to 20% Less than 10%



## **Poverty Rates Travis County** Census 2000 Data, Block Groups

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### **Poverty Rate**

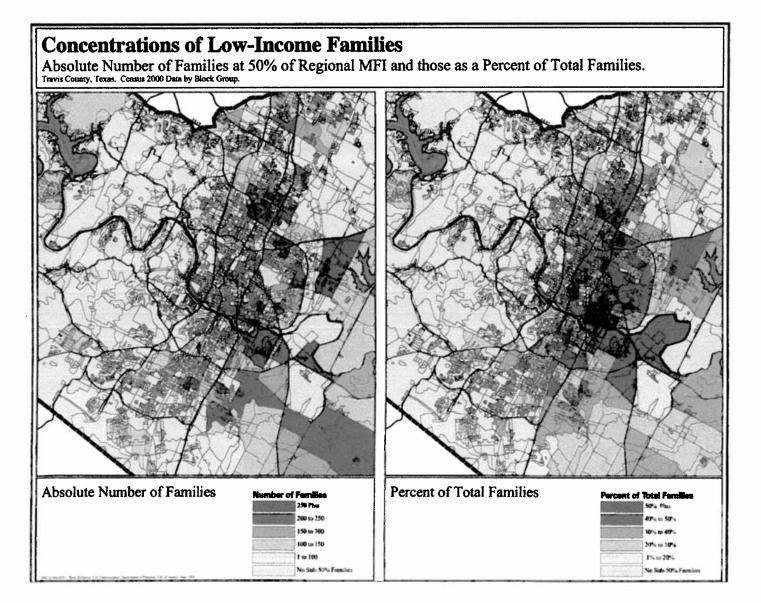
Less than 5%

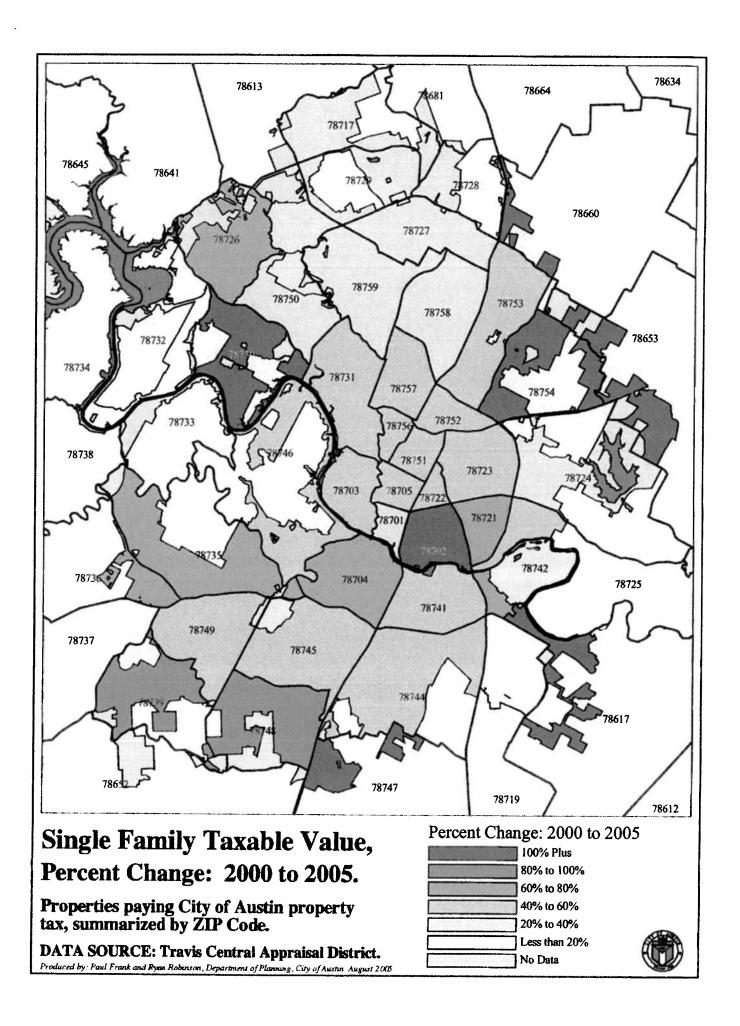
5% to 10%

10% to 20%

20% to 30%

30% Plus





### U.S. Census Bureau



**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

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
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

1 of 2

### U.S. Census Bureau

# FactFinder Q

**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.cansus.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 1969	602
Built 1940 to 1949	383
Built 1939 or sartier	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