

# **Community Development Commission Housing Working Group**

**NHCD & The Office of Innovation iTeam  
October 2019**



# Road Map

1. Introductions: NHCD & i-team
2. Displacement mitigation portfolio frame
3. Missing Links: Quantitative & Qualitative Research
4. A responsive Housing Trust Fund
5. Next steps for further responsiveness

# Austin i-team:

## Catalyzing approaches to turn our social safety net into a trampoline



### Deteriorating Path

People are deteriorating in a complex system.

### Resilient Path

Despite barriers, people are resilient.



# Displacement mitigation portfolio frame

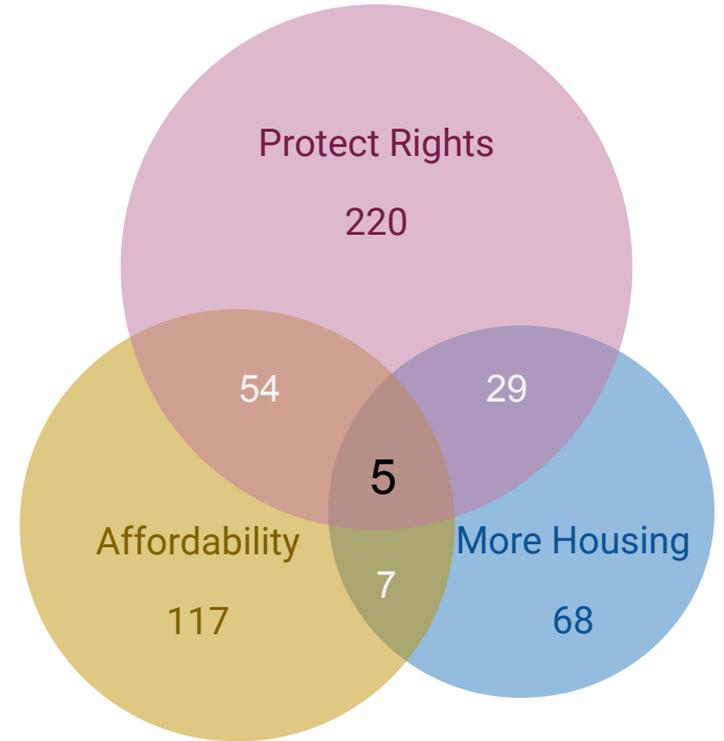
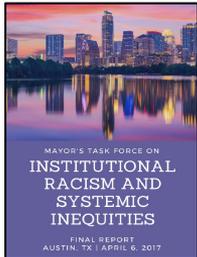
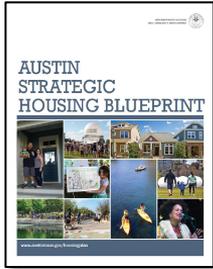
**“What is the right mix of services for each stage of gentrification to stabilize our neighbors in gentrifying neighborhoods?”**

- **Rosie Truelove, Interim Director of Neighborhood Housing & Community Development**

# Themes from anti-displacement recommendations

Keyword Analysis of recommendations reveal the following themes

- Enough housing at the right price
- Enough money to afford the housing (defining the right price)
- Rights and abilities to access and maintain the housing



*Number of actionable records that rolled up to the three theory of change themes*

# Level of difficulty - tools unavailable in Texas

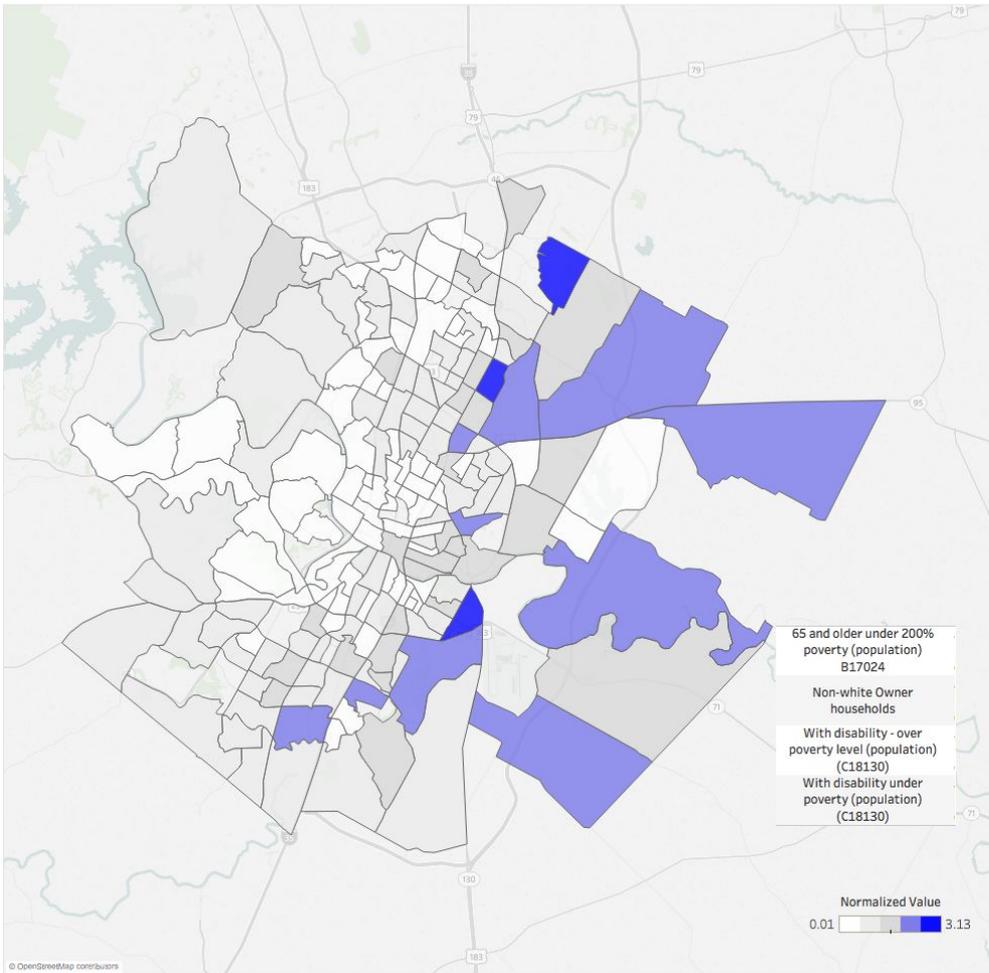
- Rent control
- Inclusionary zoning
- Protection from discrimination based upon source of income, use of vouchers
- Affordable housing linkage fees
- Tenant right-to-purchase program
- Flat dollar homestead property tax exemption for low-value properties

# Therefore, our lines of inquiry

1. Fine-tune the problem definition.
2. What is the magnitude of the problem? Find the data sources.
3. What are people experiencing? Conduct lived experience research.
4. What are the dynamics? Synthesize the factors
5. What tools do we have? Evidence-based action.

# Missing Links: Quantitative & Qualitative Research

# Austin Neighborhood Stabilization Strategy Tool



## Measure Value (housing gentrifying)

(All)

## Measure Value (Rent gentrifying)

(All)

## Normalized measure

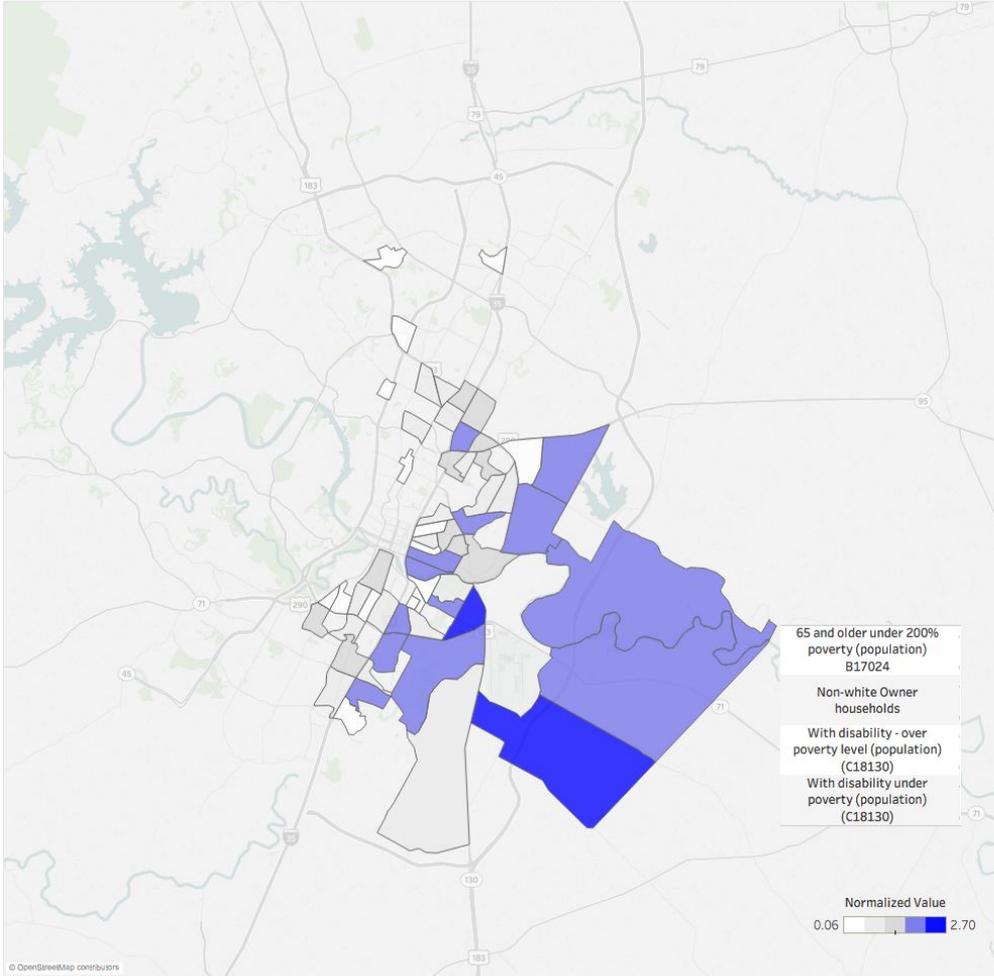
(Multiple values)

Enter search text

- (All)
- Null
- 65 and older under 200% poverty (population) B17024
- Children in poverty (population) (B17001)
- Non-white Owner households
- Non-white Renter households
- Number of Eviction Filings 2018
- Owner between \$0-\$75,000 (B25118) (units)
- Owner less than bachelors degree (unit householder) ...
- Renter between \$0-\$75,000 (B25118) (units)
- Renter less than bachelors degree (unit householder) ...
- Renters (Number of renter households)
- Single Mother below poverty
- With disability - over poverty level (population) (C18130)
- With disability under poverty (population) (C18130)

Neighborhood name	Tract Number	Measure Value (housing gentrifying)	Measure Value (Rent gentrifying)	Normalized measure
Settler's Ridge	18.41			1.00 1.00 0.51
Windsor Hills	18.33	414		0.83 0.33 0.94
Montopolis	23.12	367		0.67 0.35 0.80
Stony Ridge	24.35			0.72 0.63 0.41
Pioneer Hill	18.34			0.69 0.37 0.56
Southpark Meadows	24.21	8		0.66 0.78
Bluff Springs	24.27	42		0.34 0.42 0.67
Mckinney	24.31			0.63 0.42 0.38
St. Johns	18.12	419		0.44 0.43
MLK South	21.09	352 664 350		0.59 0.28 0.28 0.84
Manor	22.09	602 1,632		0.38 0.48 0.70 0.38
Hornsby Bend	22.07	542 1,590		0.40 0.43 0.68 0.42
Harris Branch	18.56	892 1,253		0.71 0.54 0.40
Cantarra	18.42	833 1,258		0.66 0.54 0.41
Sendero Hills	22.08	309 993		0.62 0.42 0.51
East Austin	9.02	441 568 358		0.32 0.35 0.86
East Cesar Chavez -Holly	10	496 457 312		0.42 0.40 0.75
Pleasant Valley South	23.18	377 492 437		0.90 0.39 0.27
Berdoll	24.33	618 1,365		0.44 0.49 0.58
Kings Village	18.47	646 752		0.31 0.52 0.32 0.59
Parker Lane West	23.07	733		0.58 0.58 0.45
Daffin Gin Park	22.02	729 1,115		0.52 0.58 0.48
Franklin Park West	24.11	545 714		0.55 0.43 0.31 0.41
North Lamar	18.23	348 531 381		0.83 0.42 0.25
Johnston Terrace	21.11	480 728		0.35 0.38 0.31 0.51
Georgian Hills	18.06	679		0.60 0.54 0.30
Bluebell Ridge	24.26	794 1,598		0.63 0.68
Rosewood	8.02	365		0.87 0.40
Downtown	11			0.60 0.60
Tanglewood	17.47	549 395		0.55 0.44 0.30
William Cannon	24.12	557 804		0.44 0.34 0.43
Round Rock Gateway	18.57	693 701		0.28 0.55 0.30 0.29
Heritage Hills	18.13	468 463		0.71 0.37
Sweetbriar	24.02	555 481		0.30 0.44 0.44
Four Points	17.14	577 1,141		0.46 0.49 0.43
Windsor Park West	21.05	389		0.44 0.31 0.57
Southwest Oaks	17.28	511 680		0.41 0.29 0.53
Westover Hills East	17.07	530 291		0.42 0.70
Pioneer Crossing	18.35	Median 723		0.50 0.38

# Austin Neighborhood Stabilization Strategy Tool



Measure Value (housing gentrifying)

(Multiple values)

Normalized measure

(Multiple values)

Measure Value (Rent gentrifying)

(All)

Neighborhood name	Tract Number	Measure Value (housing gentrifying)	Normalized measure
Montopolis	23.12	367 839 826 334	0.88 0.67 0.35 0.80
Stony Ridge	24.35	212 904 1,475	0.51 0.72 0.63 0.41
Bluff Springs	24.27	288 429 993 277	0.69 0.34 0.42 0.67
McKinney	24.31	273 785 992	0.65 0.63 0.42 0.38
St. Johns	18.12	419 558 383 180	1.00 0.44 0.43
MLK South	21.09	249 352 664 350	0.59 0.28 0.28 0.84
Hornsby Bend	22.07	542 1,590	0.40 0.43 0.68 0.42
Sendero Hills	22.08	258 309 993 213	0.62 0.25 0.42 0.51
East Austin	9.02	441 568 358	0.32 0.35 0.24 0.86
East Cesar Chavez -Holly	10	496 457 312	0.42 0.40 0.75
Pleasant Valley South	23.18	377 492 437	0.90 0.39 0.27
Berdoll	24.33	618 1,365	0.44 0.49 0.58 0.24
Parker Lane West	23.07	242 733 269	0.58 0.58 0.45
Daffin Gin Park	22.02	729 1,115	0.52 0.58 0.48
Franklin Park West	24.11	229 545 714	0.55 0.43 0.31 0.41
Johnston Terrace	21.11	480 728 214	0.35 0.38 0.31 0.51
Georgian Hills	18.06	252 679 227	0.60 0.54 0.30
Rosewood	8.02	365 299	0.87 0.40
Heritage Hills	18.13	298 468 463	0.71 0.37
Sweetbriar	24.02	555 481 185	0.30 0.44 0.44
Windsor Park West	21.05	389 237	0.44 0.31 0.57
Eastview	8.01	326 305	0.26 0.73
Westgate	17.12	668 205	0.53 0.49
Bouldin Creek	13.05	347 223 247	0.28 0.59
Coronado Hills	18.11	231 376	0.55 0.30
University Hills West	21.12	327 256	0.48 0.26 0.29
Wooten	18.18	426 242	0.47 0.34
MLK North	21.07	378 352	0.24 0.30 0.38
Lanier	18.05	231	0.55 0.26
St. Edwards	23.08	310	0.35 0.25 0.40
Highland North	18.04	261	0.41 0.32
Parkridge Gardens	24.22	564 533	0.45 0.30
East MLK	21.08	251 452	0.28 0.29
Foster Heights	8.04		0.40 0.24
Galindo	13.07		0.32 0.28
West Congress	20.03	213 258	0.45
Parker Lane East	23.13		0.34 0.25
Brentwood North	15.05	245	0.38
Pleasant Valley North	23.17		0.38

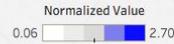
Median: 885

65 and older under 200% poverty (population) B17024

Non-white Owner households

With disability - over poverty level (population) (C18130)

With disability under poverty (population) (C18130)



## Universe of Need in Austin's Gentrifying Neighborhoods

Categories Vulnerable to Displacement	Owner*	Renter*	How to use this data
Children in poverty	13,421		Focus services and funding at families with children.
Female-led households with no husband present with children in poverty	7,096		
Male-led households, no wife present, children in poverty	970		
Seniors	3,757	2,075	Seniors have different kinds of needs
People with disabilities	13,102		Focus services and funding on people with disabilities.
Renter households	-	29,339	Universe of need could be up to the stated number
Renter Households making less than 80% MFI (Renters are more likely housing cost-burdened than homeowners.)	-	22,803	Financial literacy services for higher ranges of MFI + lower range of cost burdenedness; not for lower ranges of MFI until financial situation improves.
Rent Burdened households, less than 80% MFI (spending more than 30% of income on rent)	-	14,354	Renters who are cost burdened should be a focus.
Homeowner Households, less than 80% MFI	10,932	-	Universe of need could be up to this number.
Housing Cost Burdened households (spending more than 30% of their income on housing)	5,312	-	Make the most use out of tax exemptions, reducing mortgage burden, assistance with mortgage payments, home repair.
Non-white households	10,538	17,570	Households of color are more vulnerable to displacement regardless of any other factor
Over age 25 households without a bachelor's degree	11,326	18,910	For this population a programmatic combination of workforce development will be important.

# Renter's lived experience of displacement



## Trigger

A transformative life event

Unplanned pregnancy  
including reported rape

Divorce

Medical illness  
cancer, immune disorder, work injury



## Shock

Sudden change from outside influence

Sudden and arbitrary  
increase in rent with no  
notice

Unclear lease terms

Lease cancellations



## Squeeze

Predatory and abusive practices

Constantly changing, violated, or  
unclear lease terms

Restrictive "house rules"

Frequent change in  
management, ownership

## Triggers



A transformative life event



Trampoline, not safety net

- Transit, utility, rental assistance
- Free, low-cost daycare
- Longer shelter stays for pregnant women
- Paid maternity leave
- Stronger community support

## Shocks



Sudden change from outside influence



Ability to contest unfair rental policies and rules with legal aid support

Increase notice periods for rent increases

Transparent scale for income-based rent calculations

## Squeeze



Predatory and abusive practices

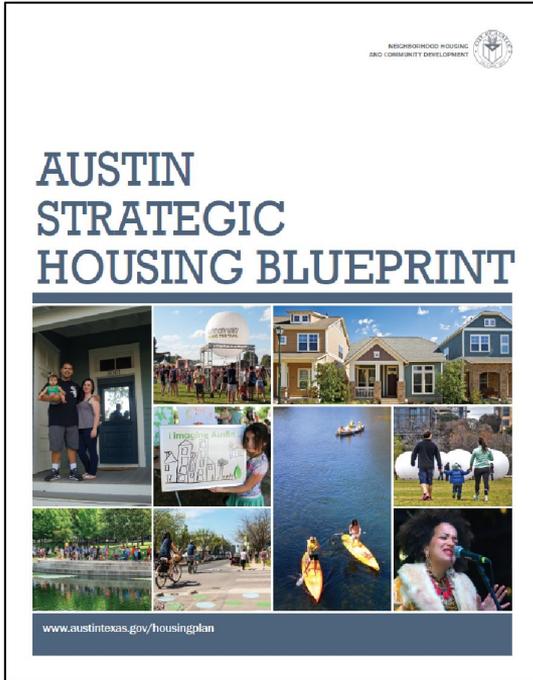


Review of apartment “house rules” to monitor for unfair or predatory practices

Spaces to report violations without fear with legal aid support to contest unfair practices

# **A responsive Housing Trust Fund**

# Blueprint / Mitigation Strategy



**ACTION 7: ENGAGE DIRECTLY WITH  
COMMUNITIES VULNERABLE TO  
DISPLACEMENT AND CONNECT THEM  
WITH SERVICES**

Housing Trust Fund  
Displacement Mitigation  
Contracts & Grants: EP  
Program

APH Rental  
Assistance  
Contracts

Non-City Assistance:  
Churches,  
Nonprofits

APH Self  
Sufficiency Case  
Management

AE Utility Assistance

Travis County  
Social Services

## Assistance: Current & Forthcoming

# PROPOSED FY2018/19 HTF ALLOCATION PLAN

<b>Activity</b>	<b>Summary</b>	<b>Amount</b>
Displacement Mitigation	Connecting low-income Austinites in gentrifying areas with services	\$200,000
Displacement Mitigation	Emergency rental assistance	\$500,000
Displacement Mitigation	Support tenant organizing & engagement, and provide legal and other assistance to tenants facing eviction or displacement	\$500,000
Displacement Mitigation	Incentivize the creation of deeply affordable (30% and below median family income) units	\$2,000,000
Displacement Mitigation	Capacity building for Community Development Corporations	\$300,000
Construction, Maintenance & Pre-Development Activities (AHFC Owned)	Doris Drive housing development / ownership opportunities	\$2,000,000
Homelessness Contracts	Housing-related services for persons experiencing homelessness	\$360,000

**Next steps for further  
responsiveness**

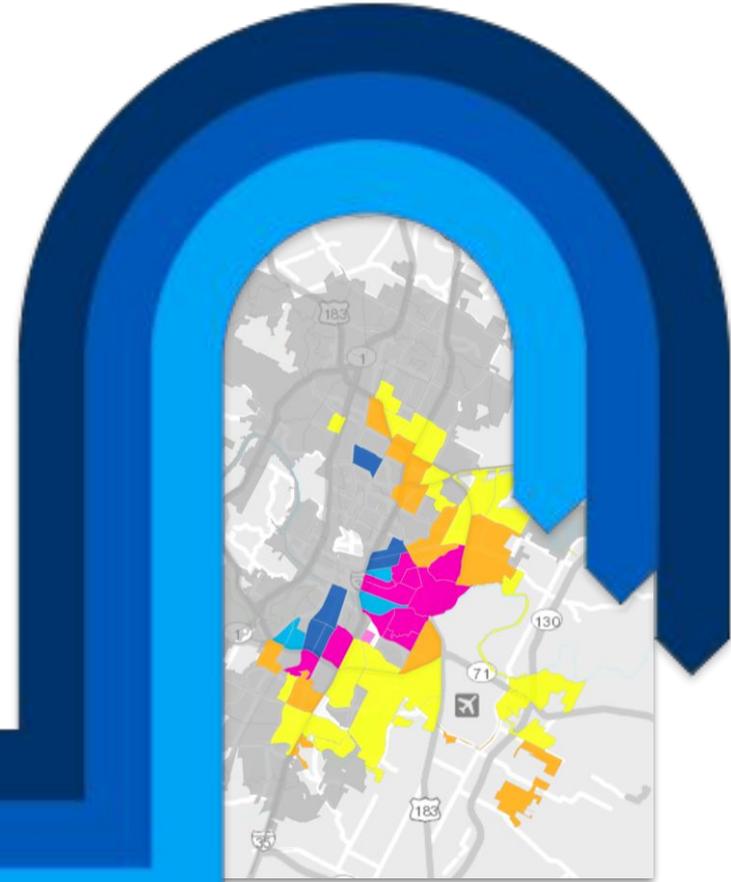
# What can we do?

1. Be responsive:
  - a. Actively listen to community
  - b. Housing Trust Fund-displacement mitigation carve out
2. Stabilize:
  - a. re-focus with data
  - b. evidence-based contracting
  - c. Humanizing assistance programs
3. Transform: take a long-now approach
  - a. CDC capacity-building
  - b. Social impact accelerator
  - c. Neighborhood-led mini grant programs

**3. Transform**

**2. Stabilize**

**1. Be responsive**



An Austin with **low displacement** is a place where

people have the **ability to stay, leave, or return** to their neighborhood **as they choose**,

because they have:

- **no disadvantages** produced by historical racial inequity & segregation
- **agency and capacity** to architect changes in their neighborhood
- **financial resilience** and economic opportunity
- enough **housing stock options** for all levels of income

# Thank You!

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