ROOT POLICY
RESEARCH

FINAL REPORT

CENTRAL TEXAS ASSESSMENT OF FAIR HOUSING

PREPARED FOR:

Cities of: Austin, Round Rock, Pflugerville
Counties: Travis and Williamson
Housing Authorities of: Austin, Georgetown, Round Rock, Taylor, and Travis County

http://centraltexasfairhousing.org/

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SECTION I.

EXECUTIVE SUMMARY

Executive Summary
Central Texas Regional AI

The Analysis of Impediments to Fair Housing Choice, or AI, is a planning process for local governments and public housing agencies (PHAs) to take meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination. This study was conducted for the Central Texas Region in 2018 and 2019 as joint effort among the following entities:

- The City of Austin,
- The Housing Authority of the City of Austin,
- The Georgetown Housing Authority,
- The City of Pflugerville,
- The City of Round Rock,
- The Round Rock Housing Authority,
- The Taylor Housing Authority,
- Travis County,
- The Housing Authority of Travis County, and
- Williamson County.

Community Engagement

This study had a very strong focus on community engagement. Fourteen focus groups were completed with residents who are typically most vulnerable to experiencing barriers to housing choice, including housing discrimination. These were hosted by organizations who are trusted parties and 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.

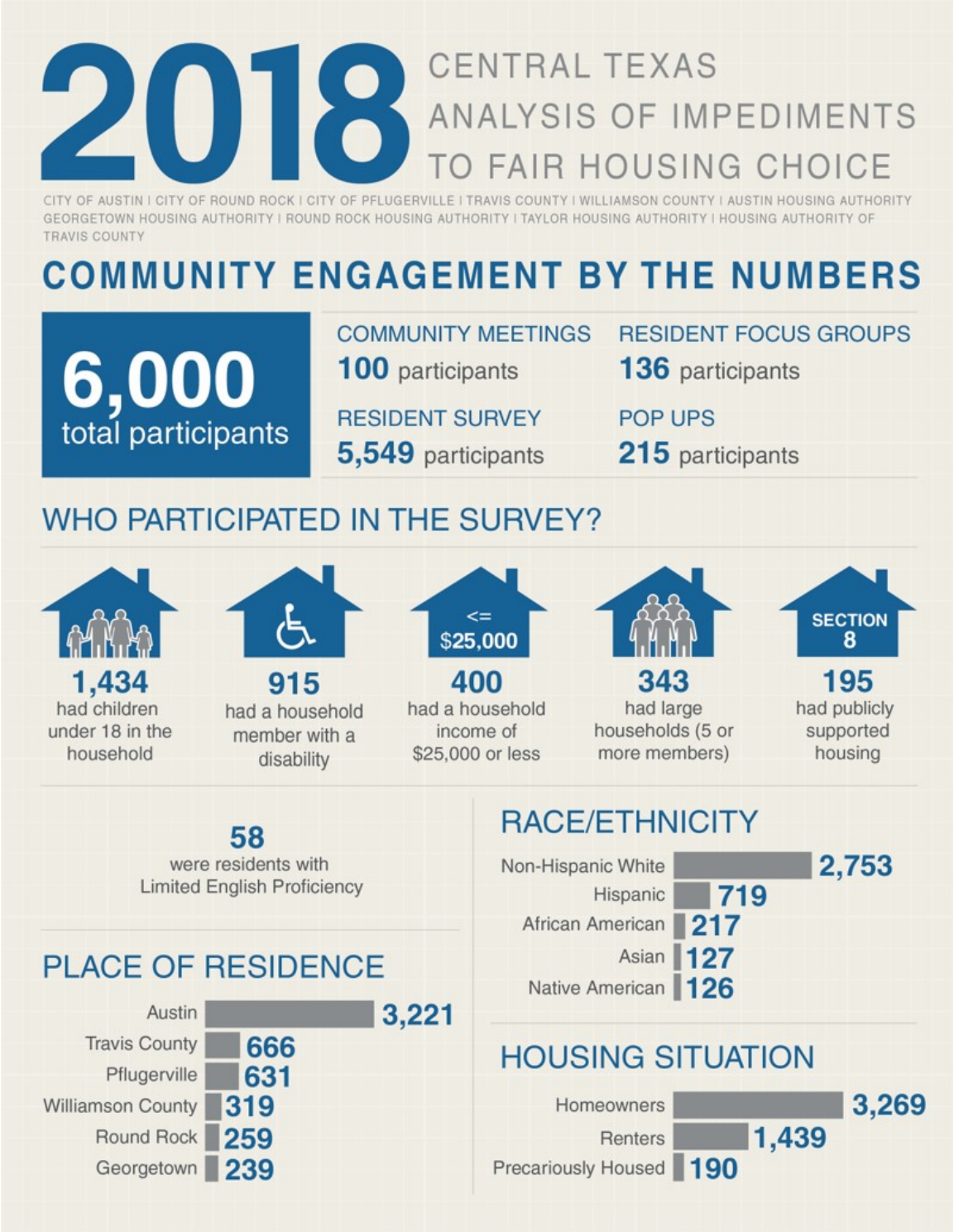
More than 200 residents also participated in community events. A resident survey was available in Arabic, Chinese, English, Korean, Spanish, and Vietnamese, and accessible to participants using assistive devices (e.g., screen readers).

Ten focus groups were completed with policymakers, advocates, and community leaders throughout the region.

The infographic on the following page summarizes the community engagement process for the Central Texas AI.

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.

Community Engagement Participants



Source: Root Policy Research.

Primary Findings

Segregation and integration. Segregation and lack of access to economic opportunity persists in many areas of the region. Some residents still face barriers to reaching their economic potential and residents of certain races, ethnicities, disability status, and household characteristics are more affected than others.

- **Resident diversity.** Round Rock and Travis County best represent diversity in the region overall. By jurisdiction, the most diversity exists in Pflugerville and Taylor—for people of color; Austin and Travis County—for foreign born residents; and Austin, Travis County, and Pflugerville—for Limited English Populations. Georgetown and Williamson County are the least diverse racially and ethnically.

- **Family poverty.** Overall, African American and Hispanic families have much higher rates of family poverty than Non-Hispanic White and Asian families. Pflugerville has the smallest difference in family poverty among races and ethnicities. The gap is largest in Austin, Taylor, and Travis County, where African American and Hispanic families have poverty rates averaging 17 percentage points greater than Non-Hispanic White and Asian families—a very significant difference.

- **Segregation.** Pflugerville stands out as having the lowest level of segregation and the highest proportion of African American residents of any jurisdiction represented in this study. Round Rock also has relatively low segregation and high diversity. Austin has the highest levels of African American and Hispanic segregation, while Georgetown and Taylor show some segregation of Asian residents. Segregation of persons with disabilities is low in all areas of the region.

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

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

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

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

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

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

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

The most equity in housing choice exists in:

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

The nearly 6,000 residents participating in the study offered their assessment of housing challenges based on their experiences finding housing. 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 a downpayment. One in four are challenged by too much traffic and one in five cannot access public transit easily or safely. Yet, residents experience housing challenges depend on where they live—and who they are, as shown in the following tables.

Top Housing Challenges Experienced by Residents by Jurisdiction

- Higher than Region (>5ppt)
- About the same as Region (+/- 5 ppt)
- Lower than Region (<5 ppt)

Percent of Residents Experiencing a Housing Challenge	Austin	Travis County	Round Rock	Pflugerville	Georgetown	Williamson 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%

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.

Housing Challenges Experienced by Residents who are Members of Selected Protected Classes

- 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	LEP	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%
I 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%

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.

Access to Opportunity. Access to opportunity—good jobs and skill development, quality schools, healthy food and access to the outdoors, supportive services, and affordable transportation—are a significant factor in the ability of residents to grow economically.

Areas where jurisdictions differed from the region in access to opportunity include:

- 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;
- Pflugerville residents less able to access public transit easily;
- Williamson County residents are more likely than regional residents to be challenged by a lack of nearby job opportunities.

Positive differences include:

- Round Rock residents are less likely than respondents regionally to live in neighborhoods with inadequate sidewalks, streetlights, drainage or other infrastructure;
- Georgetown residents are much less likely than regional residents to be concerned about poor school quality in their neighborhood.

Disparities by protected class in access to opportunity were found in:

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%).
- In addition, an analysis of school quality found that African American students are overrepresented in failing high schools.

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%).
- In addition, an analysis of school quality found that Hispanic students are overrepresented in failing schools at every K-12 level.

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%).

There were little differences in access to opportunity among Asian and non-Hispanic White residents.

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%).

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 is manifested 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 rent 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 rent income threshold.

Barrier: Disparities in the ability to access homeownership.

Contributing factors: Past actions that have limited economic opportunity for certain residents, as well as 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 AI. 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.

Jurisdictional Summary

It is important to acknowledge that there are many, significant efforts underway in the region to address the challenges identified above, beginning with this regional analysis of housing needs. The Central Texas region measures better than comparable regions in terms of access to homeownership for people of color, areas of concentrated poverty, and residents' feeling of inclusion. **These are very positive findings.** Although the region has more work to do, it has already developed a strong and effective platform, commitment to and, for many, expansive toolkits, for addressing needs.

Specifically, by jurisdiction, areas that stand out, as well as areas needing improvement, include:

Austin

Stands out for: Many affordable housing options, both publicly subsidized rentals and rentals affordable to Housing Choice Voucher holders. A very strong toolkit for meeting needs, including significant local funding. National model of a Strategic Housing Blueprint and transparency in how funds are used for addressing needs.

Could improve: Reduce levels of African American and Hispanic segregation; continue to address housing affordability challenges related to market demand, especially in highly desirable neighborhoods where affordable housing is lacking; mitigate displacement; and narrow the gap in mortgage loan denials among minority residents.

Georgetown

Stands out for: 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.

Could improve: Addressing rising property taxes that are displacing residents: 20 percent of those displaced in Georgetown were owners displaced due to property tax increases (the highest of any jurisdiction). Also could narrow the gap in mortgage loan denials among minority residents. Finally, Georgetown is the only jurisdiction in the region where people of color consistently said they did not feel welcome.

Pflugerville

Stands out for: Having the lowest level of segregation, the highest rate of African American homeownership, and the smallest difference in family poverty among races and ethnicities. This is very unusual, especially for a newer suburb.

Could improve: Efforts around displacement: 24 percent of renters displaced in Pflugerville was due to the landlord selling a rental unit, the highest of any jurisdiction. Renters in Pflugerville are also more likely than regional renters to want to buy a home but be unable to afford a downpayment. Affordable public transportation options.

Round Rock

Stands out for: Relatively low segregation and high racial and ethnic diversity of residents and rising incomes of African American households relative to housing costs. Round Rock renters are less likely to worry about rent increases.

Could improve: Expand affordability options as the region grows and Round Rock absorbs more of the demand for affordable housing; continue to provide housing options for ownership that narrows the disparities in ownership among people of color. Affordable public transportation options.

Taylor

Stands out for: Rising incomes of African American and Hispanic households relative to housing costs. Has been able to maintain some rental affordability, especially for voucher holders.

Could improve: Expand affordability options as the region grows and Taylor absorbs more of the demand for affordable housing, including adjusting zoning and land use to accommodate appropriate densities.

Travis County

Stands out for: Travis County renters are less likely to worry about rent increases then other renters; offering a variety of affordable housing options; accommodate the region's growth.

Could improve: 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. Expand affordability options as the region grows and the county continues to absorb more of the demand for affordable housing. Affordable public transportation options.

Williamson County

Stands out for: Rising incomes of African American households relative to housing costs. In some areas of the county, rental affordability is still good, especially for voucher holders.

Could improve: Williamson County residents are more likely than regional residents to be challenged by a lack of nearby job opportunities. The county could also narrow the gap in mortgage loan denials among minority residents. Affordable public transportation options.

Solutions to Housing Barriers

The jurisdictions participating in this study propose the solutions (in the form of "action items") to address barriers to housing choice in the Central Texas region. These are summarized in the following Fair Housing Plan matrix. The matrix also indicates if the action is a regional action and/or a jurisdictional action and who is the lead entity or responsible party.

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.

The group will also consult with area experts on housing equity and economic opportunity, K-12 educational leaders, local and regional transit providers, and public works staff. This Group will 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 will be established to guide the work of the Group. They will produce a progress report annually (that can be folded into jurisdiction CAPERs) that will have a 30-day public comment and review.

Subsequent action items include the following, which would be overseen by the Working Group, except when they are jurisdiction specific.

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 implementation of regional fair housing goals and affordable housing interests. The Group will consult with area experts on housing equity and economic opportunity, K-12 educational leaders, local and regional transit providers, and public works staff. This Group will 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 will be established to guide the work of the Group. They will produce a progress report annually (that can be folded into jurisdiction CAPERS) that will have a 30-day public comment and review.**	Capacity limitations to implement fair housing action items that are impactful and long-lasting.	Lead: Travis County HHS. Membership from all Central Texas Regional AI participating partners	0-3 months: identify members and initial workplan; 3-6 months: hold first meeting and develop a group charter; 1-5 years: establish workplan and achieve short term goals outlined in this Fair Housing Plan.
2	**Explore the feasibility to 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, explore the improvement of an active marketing and uniformity of downpayment assistance program information. Explore possible funding sources to determine the development of an affirmative marketing plan and plan to provide homeowner assistance with forms/applications targeting under-represented residents. If implemented, have a pilot program in operation within the next five years.
3	**Working with foundations and private partners, explore and possibly 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. Explore possible funding sources to determine feasibility of acquiring funds to achieve goal. Depending on results of feasibility study, develop a proposal to funders.

Proposed Action Items (Continued)

ROW #	FAIR HOUSING ACTIONS	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES
	REGIONAL ACTION ITEMS			
4	**Collaborate to explore the feasibility to fund fair housing testing to better understand the prevalence and impact of "3x rent" eligibility policies in rental housing and the intersection of those policies and refusal to accept unearned income such as child support and disability payments.**	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.	Part of Working Group workplan	As part of Working Group work plan, explore possible funding sources to determine feasibility of acquiring funds to achieve goal. Depending on results of feasibility study, develop a proposal to funders to fund testing in 3x rent policies that examine the potential of a disparate impact on persons with disabilities and families with children.
5	**Explore the feasibility and funding options, through a public-private partnership with area marketing firms, to establish a replicable affirmative marketing program and guiding principles for developers of rental housing, leasing agents and property managers, homebuilders, and real estate agents. This may include a marketing strategy to address Not-in-My-Backyard Syndrome (NIMBYism) in the region. 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, explore possible funding sources to determine feasibility of acquiring funds to achieve goal. Depending on results of feasibility study, develop a proposal to funders to establish a replicable marketing affirmative marketing program and guiding principles for developers of rental housing, leasing agents and property managers, homebuilders, and real estate agents.
	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	0-6 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, trusted parties (church leaders, community organizers), community and senior centers, and social media to increase awareness of the exemption and build partnerships with community groups.**	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.

Proposed Action Items (Continued)

ROW #	FAIR HOUSING ACTIONS	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES
	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	Ongoing; raise awareness through the City Intergovernmental Relations Office, city leadership and city advocacy groups, and communication with receptive leaders at the state level.
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 will include: 1) Prioritize City-subsidized affordable units that are appropriately sized for households or are at risk or experiencing displacement; 2) Increase participation of communities of color in funding investment recommendations and include cultural displacement in decision making; 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) Pilot a neighborhood-based process to mitigate displacement by better connecting people of color with resources to mitigate displacement which could include: 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. This will include the effectiveness of the equity and inclusion framework currently being implemented within City of Austin departments.**	Capacity limitations to implement fair housing action items that are impactful and long-lasting.	City of Austin	To be determined.

Proposed Action Items (Continued)

ROW #	FAIR HOUSING ACTIONS	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES
	CITY OF AUSTIN ACTION ITEMS			
4	**Encourage developers and landlords who benefit from public funding and development incentives to adopt reasonable policies on tenant criminal history, accept legal unearned income in consideration of the ability to pay rent, and not discriminate based on source of income.**	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.
5	**Bring forward the recommendation that incentives for the development of affordable housing for households below 50%, 60% and 80% MFI be included in Land Development Code revisions.**	Lack of affordable housing disproportionately impacting protected classes with lower incomes and higher poverty rates. Lack of affordable housing citywide exacerbates segregation created through historical policies and practices. The city is limited in its ability by state law to use inclusionary zoning as a tool to broaden housing choice.	City of Austin	Staff will monitor and modify the Density Bonus program to ensure it will create a quantifiable increase in long-term, on-site affordable units, of which a minimum of 10% are accessible. As part of that monitoring, staff will collect data on protected classes and families with children residing in units created through the City's density bonus and other incentive programs.
6	**Bring forward recommendations to modify land use and regulatory requirements that could expand housing choice and reduce housing access barriers through Land Development Code process.**	Overly complex land use regulations limit housing choice and create impediments to housing affordability. These include: minimum site area requirements for multifamily housing, limits on accessory dwelling units, compatibility standards, overly restrictive neighborhood plans and excessive parking requirements.	City of Austin	TBD; part of Land Development Code revisions.
7	**Bring forward recommendations to modify VMU and PUD ordinances to require 60% MFI rental and 80% owner throughout Austin when on-site affordable units are required.**	Lack of affordable housing disproportionately impacting protected classes with lower incomes and higher poverty rates. Lack of affordable housing citywide exacerbates segregation created through historical policies and practices. The city is limited in its ability by state law to use inclusionary zoning as a tool to broaden housing choice.	City of Austin	Staff will collect data on protected classes and families with children residing in units created through VMU and PUD programs.

Proposed Action Items (Continued)

ROW #	FAIR HOUSING ACTIONS	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES
	CITY OF AUSTIN ACTION ITEMS			
8	**Conduct an analysis and calibration of S.M.A.R.T. Housing incentives to function in high opportunity**	Difference in access to opportunity for protected classes.	City of Austin	To be determined.
9	**Increase transparency of monitoring of existing accessible units to ensure consistency.**	The City's historical lack of enforcement of city codes governing the maintenance of housing stock in different neighborhoods disproportionately impacts protected classes, influences housing preferences and restricts access to opportunities.	City of Austin	To be determined.
10	**The City's efforts to institute cross-departmental planning will include a focus on improvement of infrastructure and housing development in areas of minority/low-income concentration and integration of housing for different incomes in these areas.**	The City's historical lack of enforcement of city codes governing the maintenance of housing stock in different neighborhoods disproportionately impacts protected classes, influences housing preferences and restricts access to opportunities.	City of Austin	To be determined; may be integrated into regional work plan.
11	**Collaborate with partners and disseminate data to develop an online list and map of units created through city incentives and developer agreement programs to increase information available to members of protected classes.**	Information on housing choice is not widely available in languages other than English and/or in accessible formats. No information is available to people who are members of protected classes about possibilities to live in housing that was created in higher opportunity areas through city incentive and developer agreement programs.	City of Austin	To be determined.
12	**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.	City of Austin	Staff will bring this barrier and its impacts to the attention of the City of Austin representatives on the Capital Metro board of directors.

Proposed Action Items (Continued)

ROW #	FAIR HOUSING ACTIONS	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES
	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.	All County Departments and Travis County Commissioners Court	0-5 years: Continue to invest HUD block-grant funds and other County, bond, and grant funds to provide improvements in high poverty areas. 3-5 years: Prioritize investments 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.	All County Departments and Travis County Commissioners Court	0-9 months: Create an asset opportunity map that can be updated regularly to inform changing opportunity and investment strategies; 1-5 years: Prioritize investments to 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 in coordination with other regional jurisdictions. 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.	All County Departments and Travis County Commissioners Court	3-9 months: Create housing goals as an outcome of the County's housing market analysis; 9-12 months: begin implementation. 2-5 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 to mitigate impacts of displacement outside the urban core**	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.	All County Departments and Travis County Commissioners Court	Ongoing: Continue to collaborate with transit providers to create innovative solutions that serve particular neighborhood connection needs; 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 specifically with regard to connectivity to job centers.

Proposed Action Items (Continued)

ROW #	FAIR HOUSING ACTIONS	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES
	ROUND ROCK, PFLUGERVILLE, GEORGETOWN, TRAVIS, AND WILLIAMSON COUNTIES ACTION ITEMS			
1	**Nurture and drive job growth, commercial and retail development, and supportive services to quickly developing micro-economies in more affordable suburban areas in existing growth plane. Engage employers in discussions about affordable housing needs to build the potential for public-private partnerships**	Residents with lower access to opportunity and a history of barriers to economic opportunity than residents in the region overall: African Americans, persons of Hispanic descent, refugees, LEP residents, families with children living in poverty.	All jurisdictions	Implement as part of newly improved economic development strategies and implementation plan (under development in Travis County) and in accordance with Travis County's Land Water Transportation Plan.
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 continue to implement its Transit Development Plan and continue to promote Project Connect.
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	All jurisdictions	Develop draft text amendments within 6 months; implement within 18 months.
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	Develop a workplan to accomplish with 3 months of the finalization of the AI and Consolidated Plans; implement action item with 18 months.

Proposed Action Items (Continued)

ROW #	FAIR HOUSING ACTIONS	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES
	ROUND ROCK, PFLUGERVILLE, GEORGETOWN, TRAVIS, AND WILLIAMSON COUNTIES ACTION ITEMS			
5	**Require developers and landlords who receive public funding and development incentives to adopt reasonable policies on tenant criminal history, accept legal unearned income in consideration of the ability to pay rent, and do not discriminate based on source of income**	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	**Explore the feasibility to 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, refugees, and families with children (all of whom may be denied housing based on source of income as a pretext for other types of discrimination)**	Disproportionate housing needs; displacement; discrimination.	All jurisdictions as part of funding allocations	To the extent feasible, fund fair housing activities including testing and counseling. If funding testing, beginning with dedicating resources to identifying testing organizations and developing a methodology. Conduct number of tests in the recommended testing program for this Action Step. Analyze and initiate compliance enforcement by 2020.
7	**As part of the new requirement in Consolidated Planning to understand impacts around disaster recovery, explore the feasibility to examine how disinvestment and inequities in infrastructure planning have contributed to natural hazards' risks and include mitigation in five-year action plans**	Disproportionate housing needs; displacement; discrimination.	All jurisdictions as part of funding allocations	To the extent possible, complete with next five-year Consolidated Plan and update annually as new data become available.
	PARTICIPATING HOUSING AUTHORITIES			
1	**Implement the revisions recommended in Section III of the Central Texas Regional AI**	Disproportionate housing needs; displacement; discrimination.	All PHAs	Address recommendations within 9 months.

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

SECTION II.

DEMOGRAPHIC PATTERNS

SECTION II.
Demographic Patterns

This section examines demographic patterns that are associated with residential settlement, housing availability and affordability, and access to opportunity. It also provides context for the analyses in Sections III (Disproportionate Housing Needs), IV (Access to Opportunity), and V (Disability and Access).

The section begins with a brief discussion of the history of residential settlement in the Central Texas Region, focusing on how certain policies and practices predetermined barriers to housing choice. This is followed with a discussion of how the region has changed since 1990 for demographics, segregation, poverty, and homeownership, ending on current conditions.

Where possible, the data tables and maps are shown for every jurisdiction included in the study. For Travis County and Williamson County, data are presented for the entire counties and for CDBG service areas only.

Primary Findings

- **Resident diversity.** The most diverse areas in the region include Pflugerville and Taylor (for people of color); Austin and Travis County (for foreign born residents); and Austin, Travis County, and Pflugerville (Limited English Populations). Georgetown and Williamson County are the least diverse. Round Rock and Travis County best represent diversity in the region overall.

- **Family poverty.** Overall, African American and Hispanic families have much higher rates of family poverty than Non-Hispanic White and Asian families. Pflugerville has the smallest difference in family poverty among races and ethnicities. The gap is largest in Austin, Taylor, and Travis County, where African American and Hispanic families have poverty rates averaging 17 percentage points greater than Non-Hispanic White and Asian families—a very significant difference.

- **Segregation.** Pflugerville stands out as having the lowest level of segregation and the highest proportion of African American residents of any jurisdiction represented in this study. Round Rock also has relatively low segregation and high diversity. Austin has the highest levels of African American and Hispanic segregation, while Georgetown and Taylor show some segregation of Asian residents. Segregation of persons with disabilities is low in all areas of the region.

History of Residential Settlement in Central Texas

Past actions of both the public and private sector have had a lasting influence on residential settlement in the Central Texas region. Those that most significantly shaped the demographic and economic makeup of the cities and counties in the region include:

- Public sector ordinances that prevented certain races and ethnicities from living in parts of town and prohibited mixed race blocks or neighborhoods;
- Racial criteria applied to residential lending (also known as "redlining"); and
- Institutionalization of people with disabilities.

This section begins with a review of those practices and then examines how those practices established the patterns of segregation and economic isolation inherent in the region today.[1]

Racial zoning in Austin and the State of Texas. The City of Austin, similar to many southern cities, included race-based zoning (e.g., a designated "Negro district") in its first comprehensive plan from 1928. That plan contained a recommendation to locate African Americans living in the City to east Austin. The City imposed such zoning despite a ruling by the U.S. Supreme Court in 1917 that made such actions unconstitutional.[2]

The Texas legislature had previously enabled racial zoning at the local level. The state's language in its initial bill giving cities the power to zone provided cities the "power and authority" to "segregate and separate…the white and Negro race."

The City also initiated additional, equally powerful, ways to limit housing choice. Segregation was perpetuated through restrictions on services to African American residents outside of east Austin, the closure of integrated schools and relocation of African American children to segregated schools in east Austin, development of major freeways that uprooted minority communities and then isolated them, and limits on industrial (low land value) zoning in higher income, predominantly White areas of the City, forcing such uses into minority communities.

Development of suburban communities. Suburban areas developed as a welcome alternative to city living in many areas of the U.S., as well as an opportunity to develop new business opportunities.

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[1] This section largely draws upon Richard Rothstein's recent book *The Color of Law*, which documents local, state, and federal policies that contributed to segregation.

[2] *Buchanan v. Warley,* which nullified Louisville, Kentucky's residential segregation law.

Racial covenants were part of the advent of the exclusive suburb, which first developed in reaction to the rapid industrialization of many cities in the early 1900s. One of the most important suburbs of this era was Roland Park, located north of the City of Baltimore. The developers of this suburb wished to limit who could buy homes in the community and, to that end, set minimum home prices, restricted businesses that employed lower income workers, prohibited African Americans, and selectively chose other residents based on their ethnicity and wealth. These exclusions were rationalized with public health and safety arguments—the suburbs promised relief from the poor living conditions and crime of the city core—but were equally motivated by prejudice against racial and ethnic groups, mostly African Americans and Jews.

Roland Park's developers were not only influential in Baltimore; they went on to hold prominent positions nationally in city planning—and in federal lending—and promoted the exclusive suburb as a model for city planning. Racially restrictive covenants were found unconstitutional in a 1948 Supreme Court ruling—nearly 50 years after some of the first covenants were established.

The suburban communities in the Central Texas region were created to develop new economies, many agrarian, and were not initially created to exclude certain residents. All were formerly homes to Native American tribes, whose land was appropriated by movements of Anglo settlers. These towns offered economic opportunities to new residents who were emigrating from other parts of the country or into the U.S. Yet many adopted exclusionary zoning and restrictive covenants as they developed. Discriminatory and exclusionary actions by town leaders varied: some engaged in racial zoning, some took positions against slavery, some were passive.

Georgetown. The town was established to be the Williamson County seat in 1848 and offered opportunity for settlers to start small farms. According to Georgetown historical records, the town was initially a "melting pot for people with various geographical origins and ethnic backgrounds." Town records describe Georgetown and Williamson County as not actively engaging in the practice of slavery, reflected in the county's vote against secession from the Union in 1861.[3] Despite this history, Georgetown did eventually enact a "Negro residential zone," in the late 1930s that made it illegal for Whites to live in the zone and for African Americans to live in White designated zones.

Pflugerville was founded in 1860 with a general store and named to honor Henry Pfluger, who emigrated to the U.S. to escape the Prussian War. Pflugerville's maturity into a major suburban community of the Austin region occurred very recently, between 2000 and 2010: The town had fewer than 1,000 people as late as 1980 and fewer than 5,000 people in 1990. As discussed later in this section, residents settling in Pflugerville

[3] http://www.georgetown-texas.org/THC_Georgetown_Texas.pdf

in the past 20 years have been very diverse—a marked change from the early years of Pflugerville, when African American workers were prohibited from residing in the town.

However, areas outside of Pflugerville (now part of the City) promoted equitable residential settlements. A farmer who owned land outside of Pflugerville created the area's first African American neighborhood, selling lots to workers in the town's mills for $50. In April 1910, the settlement was placed in the county records as Pflugerville's "Colored Addition." Shortly afterward, the town became home to Mexican Americans fleeing the Mexican Revolution, which is memorialized in the establishment of Santa Maria Cemetery, which contained burial plots for both Mexican and African Americans.[4]

Round Rock. Round Rock was established by settlers seeking to expand their businesses and capitalize on trade and travel moving through the area. A notable event in the town's history was the resistance by a Baptist minister with Mexican heritage to observe segregated entrances into restaurants. His affiliation with the religious community is thought to have played a role in changing some rules of segregation in the 1950s, before federal civil rights laws.

Taylor's history is similar to other cities; the town was settled to expand opportunity for new settlers. The town has historically been racially and ethnically diverse and, although the town had segregated schools, actions like the owner of the Taylor Café—providing two jukeboxes in his café, so both Whites and African Americans could play music—promoted tolerance and acceptance.

Redlining. Not every city and suburb had racial zoning or racially restrictive covenants; yet these areas were still not accessible to many due to lending discrimination. Most suburbs, which offered the promise of better schools and healthier living conditions, were available only to owners.

The term "redlining" refers to a practice of the Federal Home Owner's Loan Corporation (HOLC), which was established in 1933 to stabilize the housing market. Prior to the HOLC, homeownership was unusual for all but the very wealthy, as lenders required significant downpayments (e.g., 50% of home value), interest only payments, and a loan term of just five to seven years. The HOLC offered more reasonable terms, allowing middle and upper middle class households to become owners.

To evaluate loan risk, the HOLC hired local real estate agents to develop maps depicting neighborhood quality, on which loan pricing would be based. Lacking data or historical trends to evaluate risk, these agents employed racial and ethnic prejudice to risk-rate residential blocks and neighborhoods. This not only had the effect of segregating Non-

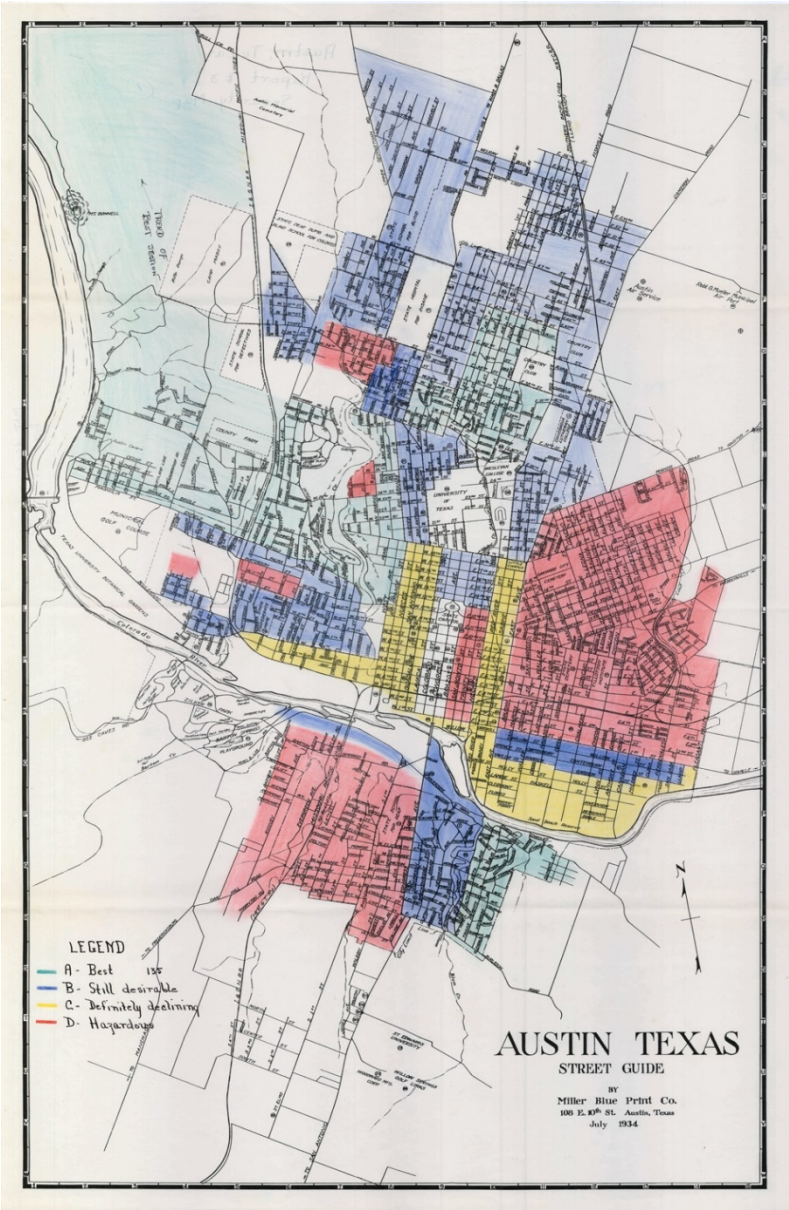
[4] https://www.pflugervilletx.gov/for-visitors/history-of-pflugerville

White residents into certain areas in cities, it also prevented Non-White residents from obtaining ownership by artificially raising the cost of purchasing an inner city home.

An example of redlining in the City of Austin is shown in the following map from 1937. Much of east Austin was considered “hazardous” with parts of southeast Austin carrying a moderately better but still negative “definitely declining” designation.

Figure II-1.
Austin Redlining Map, 1937

Source:
NARA II RG 195, Entry 39, Folder “Austin, Texas,” Box 153.



The Federal Housing Administration (FHA), which insures residential mortgages, was formed shortly after the HOLC and continued the federal effort to continue to expand homeownership for the middle class. This opportunity was effectively only available to White renters, as the FHA underwriting manual instructed against positive risk ratings

for neighborhoods with mixed race or social class. The FHA also actively denied lending in urban neighborhoods, favoring lending in suburbs.

Laws prohibiting discrimination in lending were passed in 1974, much later than the prohibition of other discriminatory actions. As such, for decades these restrictions on mortgage lending—mostly for African Americans, immigrants, and women—significantly limited access to economic opportunity and perpetuated segregation of poverty, race, and ethnicity in inner city neighborhoods.

Institutionalization of residents. Institutionalization was perceived as a federal solution to the housing needs of low income residents, lower class workers, and persons with disabilities.

The City of Austin was home to the first federal public housing developments for low income residents built by the U.S. Housing Authority, or USHA. The USHA built housing for African Americans on the east side of the city and housing for Whites on the west side. This siting was consistent with the intent of city planners to force African Americans to reside in east Austin. City leaders went so far as to repurpose land representing freedom to segregation African American residents: Rosewood Courts, the eastside project, was built on land obtained through condemnation of a park owned by the Travis County Emancipation Organization to commemorate the end of slavery.

Historically, many people with disabilities were segregated into two state "schools" (now called State Supported Living Centers) in Austin. These institutions were not necessarily educational in nature; rather, these were large facilities where the state placed people with disabilities. One of the facilities, the Austin State Supported Living Center, is still in operation in the City. The facility has been recently investigated and found to violate standards in resident safety and care; the facility has also been part of a Department of Justice settlement agreement related to violations. Lack of services for persons with disabilities, along with barriers in public infrastructure (e.g., lack of sidewalks, lack of transit, lack of accessible housing) either kept residents with disabilities in institutional settings or steered them into certain parts of the City.

Housing preferences and segregation. The above actions reflected the biases of many individuals in positions of power in cities throughout the U.S. It is unclear how many residents supported these decisions. Yet a post-Civil Rights survey of residents in the Central Texas region, conducted in the late 1970s ("Housing Patterns" study), showed support for diversity in neighborhoods. The survey, significant for eight different geographic areas within the City of Austin, found that residents were highly tolerant and accepting of diverse neighbors: 76 percent of respondents said it was *not* important that neighbors have race in common; 64 percent said they did *not* prefer to live on a block with only residents of their same race. Nearly all (96-98%) residents said they would *not* object to living on the same block with or next door to other racial or ethnic groups.

These preferences did vary by geographic location, however. In general, residents in northwest and west Austin demonstrated greater bias toward different racial and ethnic groups, while residents in northeast Austin demonstrated the least bias. As shown later in this section, racial and ethnic diversity differ among these areas in the City, with the southeast and northeast being more diverse.

Although the survey was not meant to test how past actions of forced segregation influence current attitudes towards current and potential neighbors of varying races and ethnicities, differences in acceptance by geographic area suggest that exclusionary practices may influence or perpetuate bias, potentially through limiting exposure to neighbors of diverse races, national origins, and cultures.

Conditions today. In many ways, the economic and residential development patterns that exist today (discussed in detail below) are similar to those at the turn of the century, when the country was in a period of economic expansion and demographic change, which benefited some residents more than others. This remains the case today: Social mobility research increasingly demonstrates that job growth and economic expansions favor highly educated, high income, well-resourced residents—and provide little benefit to residents living in poverty, including people of color, who are disproportionately poor. This is largely due to inequities in housing choice and access to opportunity that have been reinforced by the actions described above.

Resident Diversity and Change

Figure II-2 shows the current population of the region and the jurisdictions participating in the Analysis of Impediments to Fair Housing Choice (AI), along with the characteristics of residents.[5] Georgetown, followed by the unincorporated areas in Williamson County, are the least diverse racially and ethnically.[6] Pflugerville and Taylor are the most diverse, as measured by the proportions of residents who are people of color (also known as members of “minority” racial and ethnic groups). The CDBG service areas of Travis County collectively best represent the region overall in racial and ethnic diversity.

Foreign born residents are largest in Austin and Travis County (full county), followed by Pflugerville. Georgetown, Taylor, and Williamson County have the smallest proportions of foreign born residents. Round Rock is the most similar to the region overall in foreign born residents.[7]

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[5] Georgetown and Taylor are participating in the AI through their local public housing authorities.

[6] This section uses the designation of race and ethnicity from the U.S. Census. Ethnicity is specific to being of Hispanic descent. It also uses the term "people of color," which is the same as the more commonly used "minority" population designation and avoids the counterintuitive use of "minority" in cases where the Non-White and Hispanic population exceeds 50 percent.

[7] Foreign born is used as a proxy for the Fair Housing protected class of national origin.

The proportion of Limited English Population (LEP) residents—defined as residents over the age of 14 who do not speak English "very well" as self-reported in Census surveys—is highest in the City of Austin, Travis County (full county) and Pflugerville, and lowest in Georgetown and Williamson County (full county). Round Rock best represents the region in LEP residents.

Taylor has the highest proportion of persons with disabilities and is most similar to the region, followed by Georgetown. The lowest proportions are found in Austin, Round Rock, and Travis and Williamson Counties (full counties).

Austin has the highest proportion of persons living in poverty, which is partially related to the presence of college students in the city. Taylor and Travis County have the second highest rates. The remaining jurisdictions have much lower rates, all below the region overall.

Figure II-2.
Current Population and Resident Characteristics

	Population	White, Non-Hispanic	Black, Non-Hispanic	Hispanic	Asian or Pacific Islander, Non-Hispanic	Two or More Races, Non-Hispanic	All People of Color	Foreign Born	Limited English Proficiency	Persons with Disabilities	Persons Living in Poverty
Region	2,170,951	53%	7%	32%	5%	2%	46%	14%	8%	14%	12%
Austin	967,629	49%	7%	34%	7%	2%	51%	18%	13%	9%	17%
Georgetown	66,904	77%	3%	21%	1%	1%	26%	9%	7%	13%	7%
Pflugerville	61,271	45%	16%	28%	9%	2%	55%	16%	11%	11%	7%
Round Rock	124,455	50%	10%	31%	6%	2%	49%	14%	9%	9%	10%
Taylor	17,451	45%	12%	38%	1%	4%	55%	11%	10%	15%	15%
Travis County (full county)	1,206,427	50%	8%	34%	6%	2%	50%	18%	12%	9%	15%
Travis County (CDBG Service Areas only)	168,020	54%	9%	29%	6%	2%	46%	N/A	N/A	N/A	N/A
Williamson County (full county)	524,244	62%	6%	24%	6%	2%	38%	12%	7%	9%	7%
Williamson County (CDBG Service Areas only)	273,247	67%	5%	22%	4%	2%	32%	N/A	N/A	N/A	N/A

Note: The term "people of color" is the same as the more commonly used "minority" population designation and avoids the counterintuitive use of "minority" in cases where the Non-White and Hispanic population exceeds 50 percent.

Source: Population estimates are from the State Demographer or local sources as available and represent 2017 estimates, except for the City of Austin and the region overall, which are 2018 estimates.

Resident characteristics use 2016 data from the HUD AFFH tool, and Census except for Georgetown and Taylor, which use a 2012-2016 range of data from the Census ACS.

Race and ethnicity. Figure II-3 shows the number of residents by race and ethnicity for each jurisdiction, in addition to numerical and percentage changes in these resident groups between 2000 and 2016.

Numerically, Austin and Travis County have seen the largest increases in people of color in the past 17 years, followed by Williamson County.

Growth in people of color has exceeded growth of all residents in every participating jurisdiction (far right column), with the largest differences in Round Rock and Williamson County. This pattern has helped make the jurisdictions and the regions increasingly diverse.

By race, Pflugerville has seen significant growth in its African American residents, followed by Round Rock. Growth in Austin and Taylor has been very minimal. Growth in Hispanic residents has been strongest for Pflugerville, Round Rock, Georgetown, and Williamson County overall. Growth in Non-Hispanic White residents has also been very strong in Pflugerville and Georgetown.

Figure II-3.
Change in Resident Race and Ethnicity, 2000 to 2016

	Austin	Georgetown	Pflugerville	Round Rock	Taylor	Travis County	Williamson County
2016 Population by Race and Ethnicity							
Black, Non-Hispanic	65,631	1,813	8,946	11,377	1,986	90,819	29,923
Hispanic	312,822	12,631	15,551	34,435	6,338	387,357	116,943
White, Non-Hispanic	443,808	43,787	24,894	56,744	7,404	570,282	302,516
All Residents	907,779	59,436	55,712	112,767	16,492	1,148,176	490,619
All People of Color	463,971	15,649	30,818	56,023	9,088	577,894	188,103
2000 to 2016 Change, Numerical							
Black, Non-Hispanic	1,372	881	7,437	6,817	84	17,577	17,479
Hispanic	112,243	7,510	12,824	20,924	1,712	158,309	73,953
White, Non-Hispanic	96,254	22,024	13,802	16,631	542	112,465	118,669
All Residents	251,217	31,097	39,377	51,631	2,917	335,896	240,652
All People of Color	154,963	9,073	25,575	35,000	2,375	223,431	121,983
2000 to 2016 Change, Percent							
Black, Non-Hispanic	2%	95%	493%	149%	4%	24%	140%
Hispanic	56%	147%	470%	155%	37%	69%	172%
White, Non-Hispanic	28%	101%	124%	41%	8%	25%	65%
All Residents	28%	52%	71%	46%	18%	29%	49%
All People of Color	33%	58%	83%	62%	26%	39%	65%
Growth in People of Color v. Overall Growth	6%	6%	12%	17%	8%	9%	16%

Note: Change is calculated using the U.S. Decennial Census and estimates from the American Community Survey, 2012-2016. HUD Table 2 was not used due to inconsistent use of racial and multi-racial categories across years. As such, comparable regional data are not presented here.

Source: American Community Survey, 2012-2016.

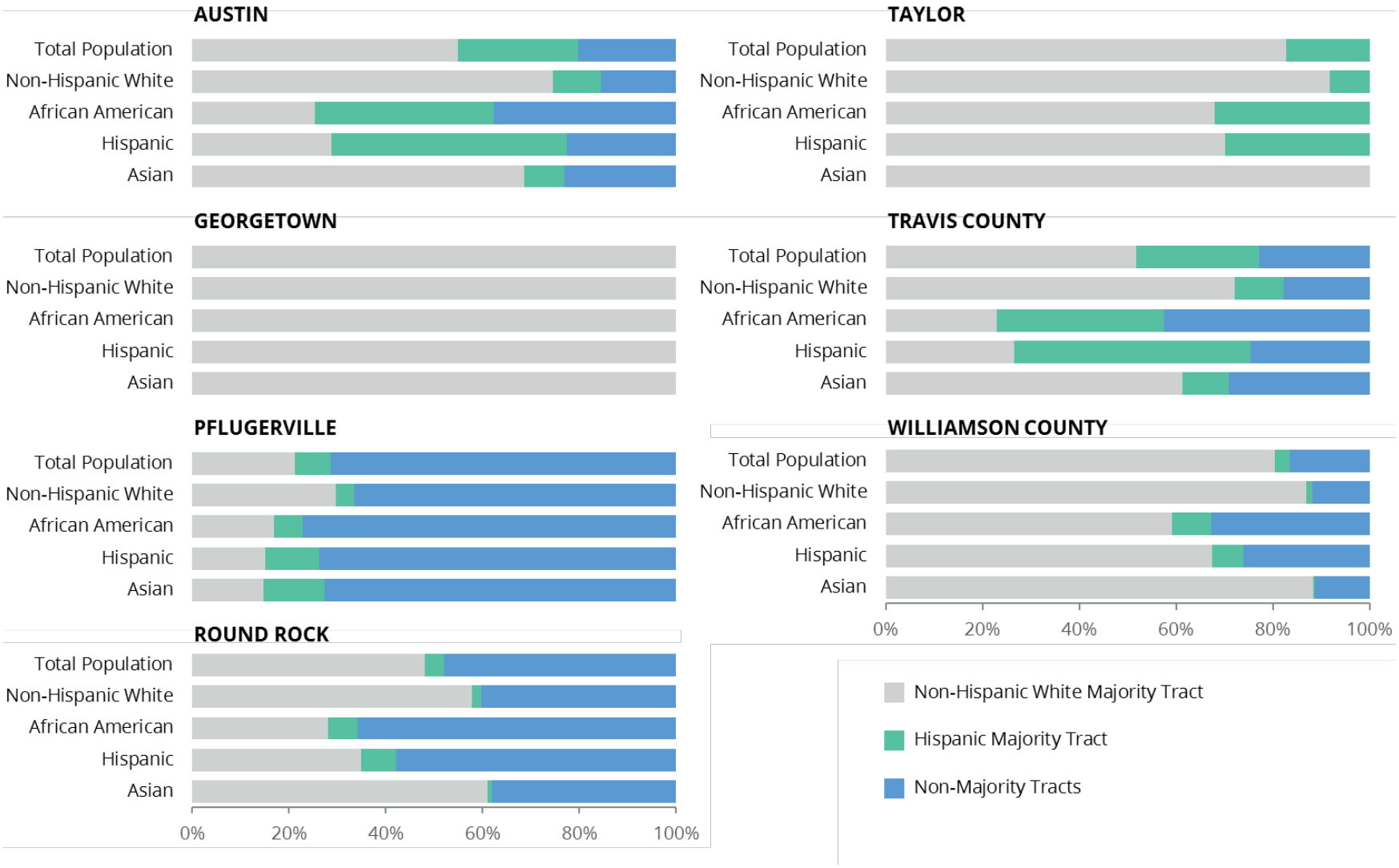
The following series of bar graphs shows where residents reside in the participating jurisdictions by the diversity of the Census tract in which they live. Austin's graphic, for example, shows that about half of all residents in Austin live in Census tracts with Non-Hispanic White majorities; 30 percent live in Hispanic majorities; and 20 percent live in non-majority tracts. The graphic also shows that Non-Hispanic White and Asian residents are much more likely than African American or Hispanic residents to live in majority Non-Hispanic White tracts. African Americans are equally distributed among different tracts, while residents of Hispanic descent are most likely to live in Hispanic-majority tracts.

Patterns in the other jurisdictions include:

- Georgetown residents all live in Non-Hispanic White majority tracts, since there are no other types of majority tracts in the city;
- The vast majority of Pflugerville residents of all races and ethnicities live in non-majority tracts;
- Round Rock is similar to Pflugerville for African American and Hispanic residents, yet Non-Hispanic White and Asian residents are more likely to live in majority Non-Hispanic White tracts;
- Taylor also shows slightly different patterns of residency for African American and Hispanic residents, with one third living in Hispanic-majority tracts;
- Distributions in Travis County overall reflect those in Austin; and
- Williamson County residents are most likely to live in Non-Hispanic White tracts—especially Non-Hispanic White and Asian residents, where 90 percent reside in this type of tract.

In sum, Pflugerville is the most balanced in terms of residential dispersion by race and ethnicity because it has the least variation in where resident live. Austin and Travis County have the most variance, with African American and Hispanic residents much more likely than Non-Hispanic White or Asian residents to live in these majority tracts.

Figure II-4.
Distribution of Residents by Race and Majority Tracts, by Jurisdiction, 2016



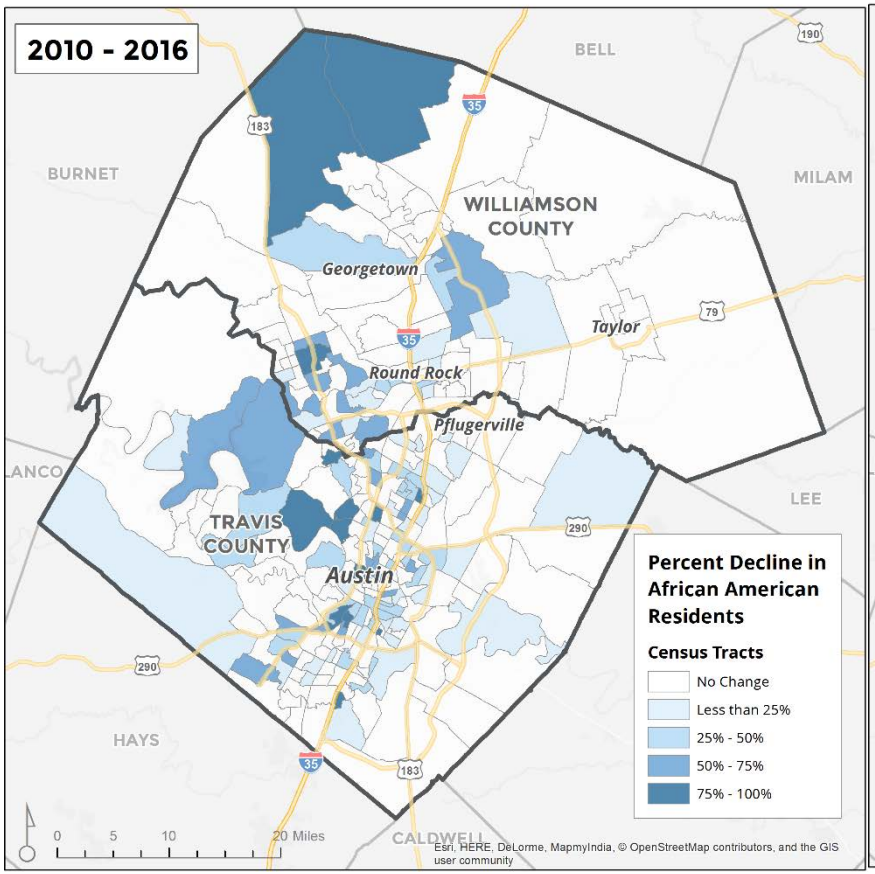
Source: American Community Survey, 2012-2016.

Change in race and ethnicity by Census tract. The following maps show declines and increases in African American, Hispanic, and Non-Hispanic White residents by neighborhood (Census tract) between 2010 and 2016.

The most significant changes are for African American residents. As Figure II-5 shows, neighborhoods in west Austin, western Travis County, southwest Williamson County, and the western edge of Round Rock have experienced the most decline in African American residents. This is offset by increases in southeast Travis County, Pflugerville, eastern Round Rock, and rural parts of Williamson County.

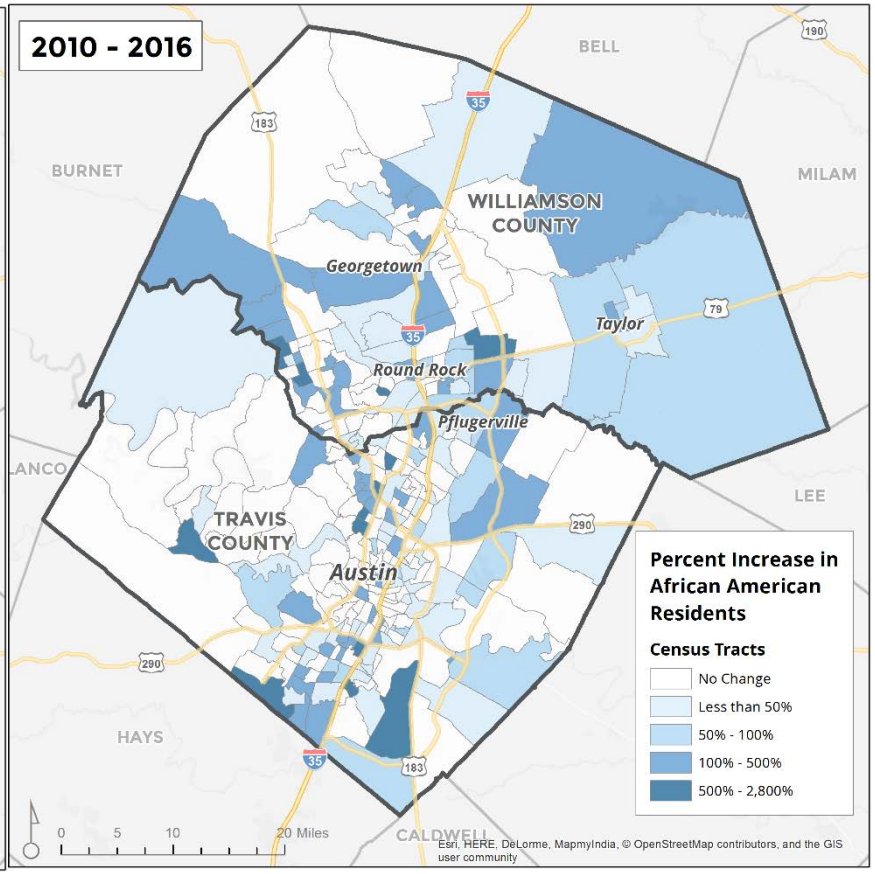
The majority of neighborhoods have seen very little decline in Hispanic and Non-Hispanic White residents. As shown in Figure II-8, growth of residents of Hispanic descent has been strongest in Georgetown, Round Rock, Pflugerville, some neighborhoods in west Austin, and parts of unincorporated Travis County. Growth in Non-Hispanic White residents is clustered in east Austin and the neighborhoods on the periphery of Round Rock.

Figure II-5.
Percent Decline in African American Residents by Census Tract, 2010 to 2016



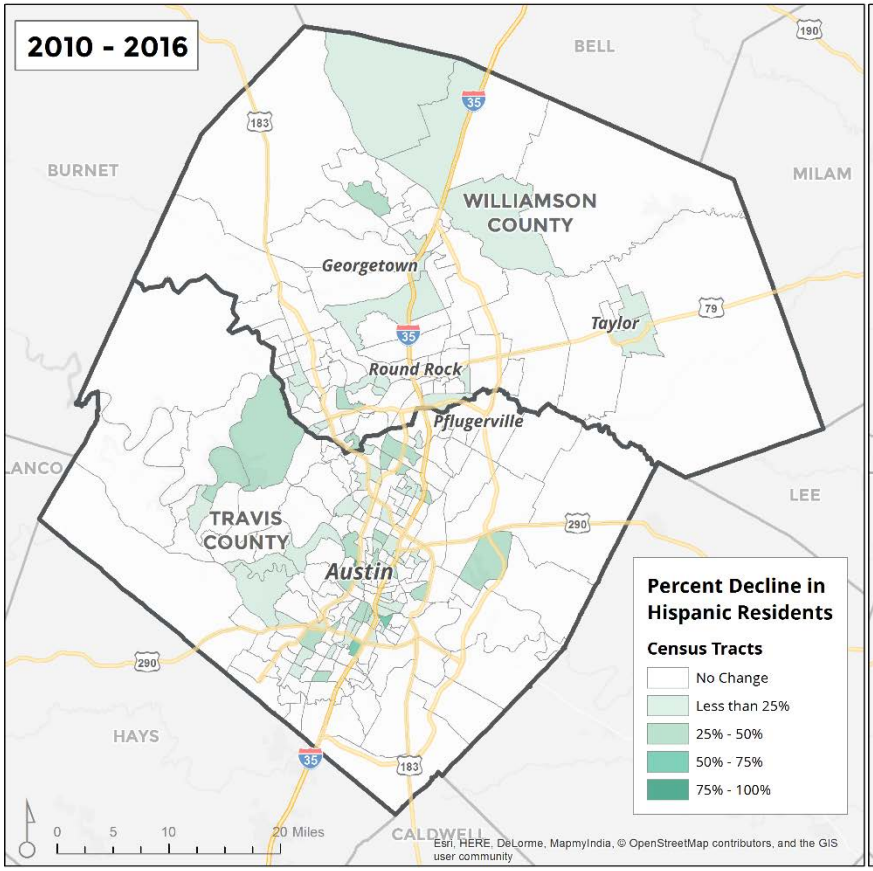
Source: American Community Survey, 2012-2016.

Figure II-6.
Percent Increase in African American Residents by Census Tract, 2010 to 2016



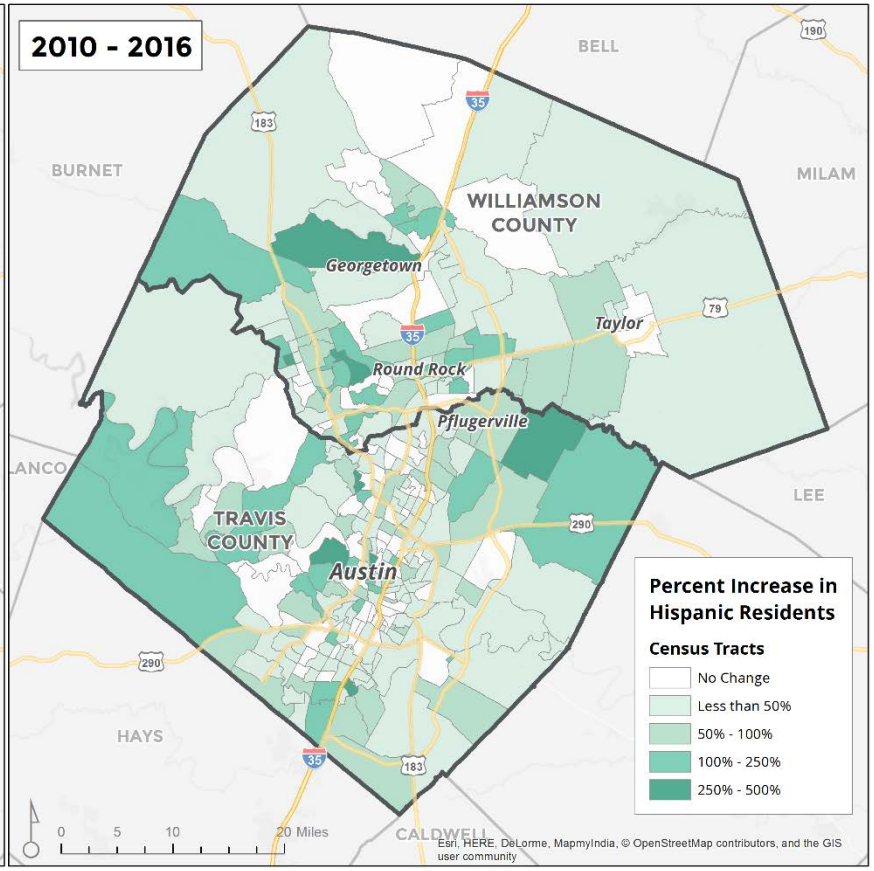
Source: American Community Survey, 2012-2016.

Figure II-7.
Percent Decline in Hispanic Residents by Census Tract, 2010 to 2016



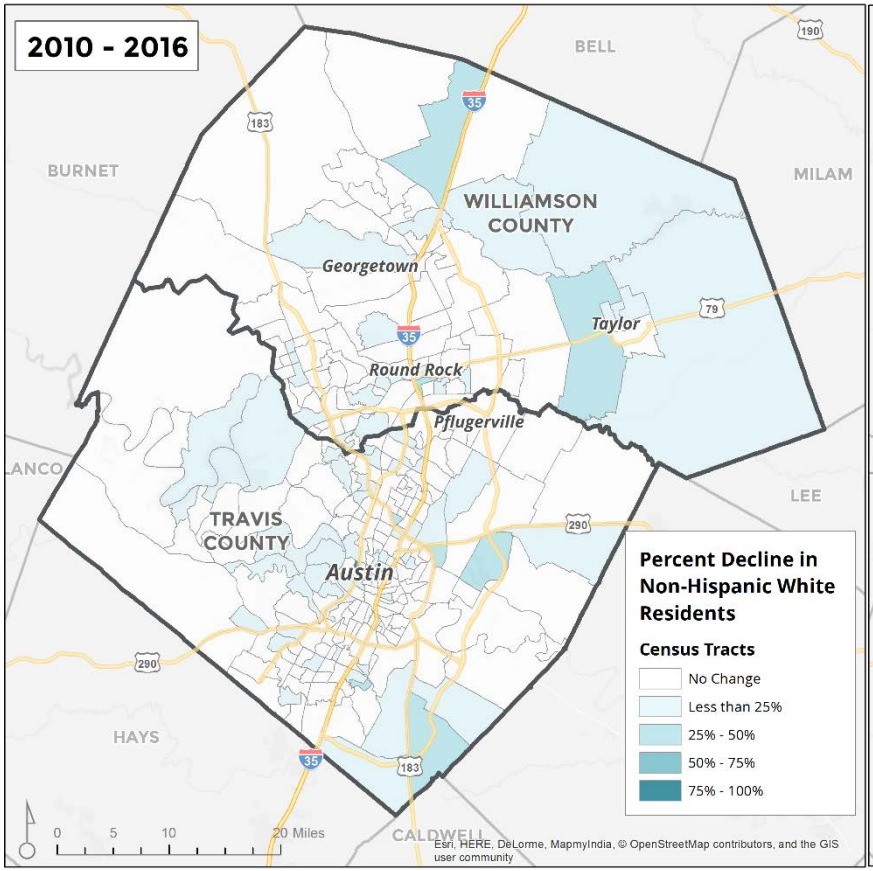
Source: American Community Survey, 2012-2016.

Figure II-8.
Percent Increase in Hispanic Residents by Census Tract, 2010 to 2016



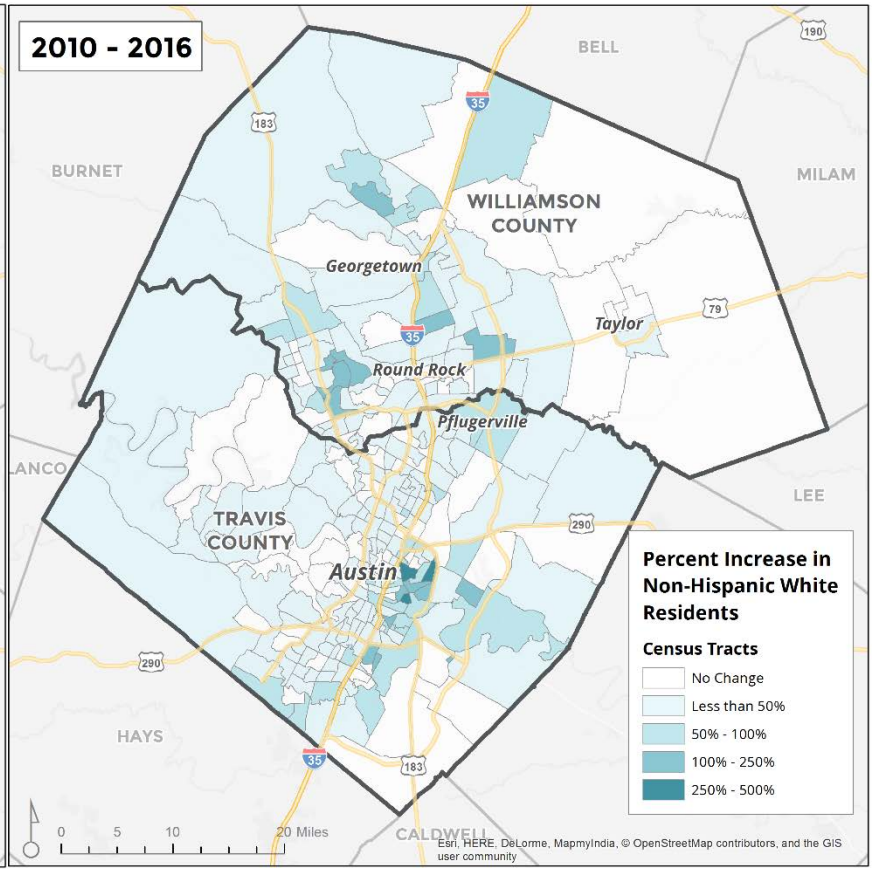
Source: American Community Survey, 2012-2016.

Figure II-9.
Percent Decline in Non-Hispanic White Residents by Census Tract, 2010 to 2016



Source: American Community Survey, 2012-2016.

Figure II-10.
Percent Increase in Non-Hispanic White Residents by Census Tract, 2010 to 2016



Source: American Community Survey, 2012-2016.

National origin and Limited English Proficiency (LEP) residents. In all jurisdictions, foreign born and LEP residents make up smaller proportions of the resident population than people of color: The region is 46 percent people of color, 14 percent foreign born, and 8 percent LEP. Yet the growth of foreign-born and LEP resident groups been much stronger than people of color in most jurisdictions.

Figure II-11 shows the change in foreign born (a proxy for national origin) and LEP residents. Austin and Travis County have the smallest proportional change in both foreign born and LEP residents but the largest change in numbers. Williamson County's change in foreign born and LEP residents has been strong both proportionately and numerically.

Figure II-11. Change in National Origin and Limited English Proficiency Residents, 2000 to 2016

Source:
American Community Survey, 2012-2016

	2000 to 2016 Change, Numerical		2000 to 2016 Change, Percent	
	Foreign-Born Residents	LEP Residents	Foreign-Born Residents	LEP Residents
Austin	55,852	20,796	51%	25%
Georgetown	3,553	2,037	188%	111%
Pflugerville	7,731	4,889	735%	637%
Round Rock	9,815	5,171	176%	126%
Taylor	859	178	87%	13%
Travis County	78,527	35,780	64%	38%
Williamson County	38,040	17,242	206%	130%

Persons with disabilities. Between 2000 and 2016, the definition of "disability" in the Census changed. In the 2000 Census, "employment disability" was included in the definition; in 2016, it was not. As such, the number of residents with a disability cannot be compared between the two years.

Even with this change in definition, the number of persons with disabilities increased in the region's suburban areas, as a result of residents aging and moving to find affordable housing. As Figure II-12 shows, Georgetown and Taylor have the largest proportions of residents with disabilities.

Figure II-12. Percent of Residents with a Disability, 2016

Source:
American Community Survey, 2012-2016

	Percent with a Disability
Austin	9%
Georgetown	13%
Pflugerville	9%
Round Rock	10%
Taylor	15%
Travis County	10%
Williamson County	10%

Poverty. Overall in the region, 12 percent of people live in poverty. Differences in the proportion of persons living in poverty range from a low of seven percent (Georgetown, Pflugerville, Williamson County) to a high of 17 percent (City of Austin, and inflated due to the student population). Numerically, Travis County and the City of Austin have the largest number of residents living in poverty, at 170,000 and (nearly) 150,000. Williamson County is a far distant third at 35,000. However, Williamson has seen a large increase in the number of families living in poverty, second to the increase in Travis County and more than Austin's increase.

Growth in family poverty has been larger than individual poverty in all suburban cities, except for Austin and Taylor, as shown below.

Figure II-13. Change in Persons Living in Poverty, 2000 to 2016

Source: American Community Survey, 2012-2016

	Number Living in Poverty, 2016	Change in People and Families Living in Poverty, Numerical	
	Individuals	Individual	Family
Austin	147,921	55,910	42,992
Georgetown	4,106	2,234	8,117
Pflugerville	3,833	3,555	9,825
Round Rock	10,761	8,392	10,422
Taylor	2,411	580	389
Travis County	171,023	71,635	62,299
Williamson County	35,045	23,310	51,955

Figure II-14 shows poverty rates by individual and family in 2000 and 2016, as well as the percentage point change across those years. Williamson County's change in individual poverty is notable, rising 10 percentage points from a very low five percent in 2000 to a relatively high 15 percent as of 2016. Pflugerville and Round Rock also saw relatively high increases in individual poverty, as well as family poverty.

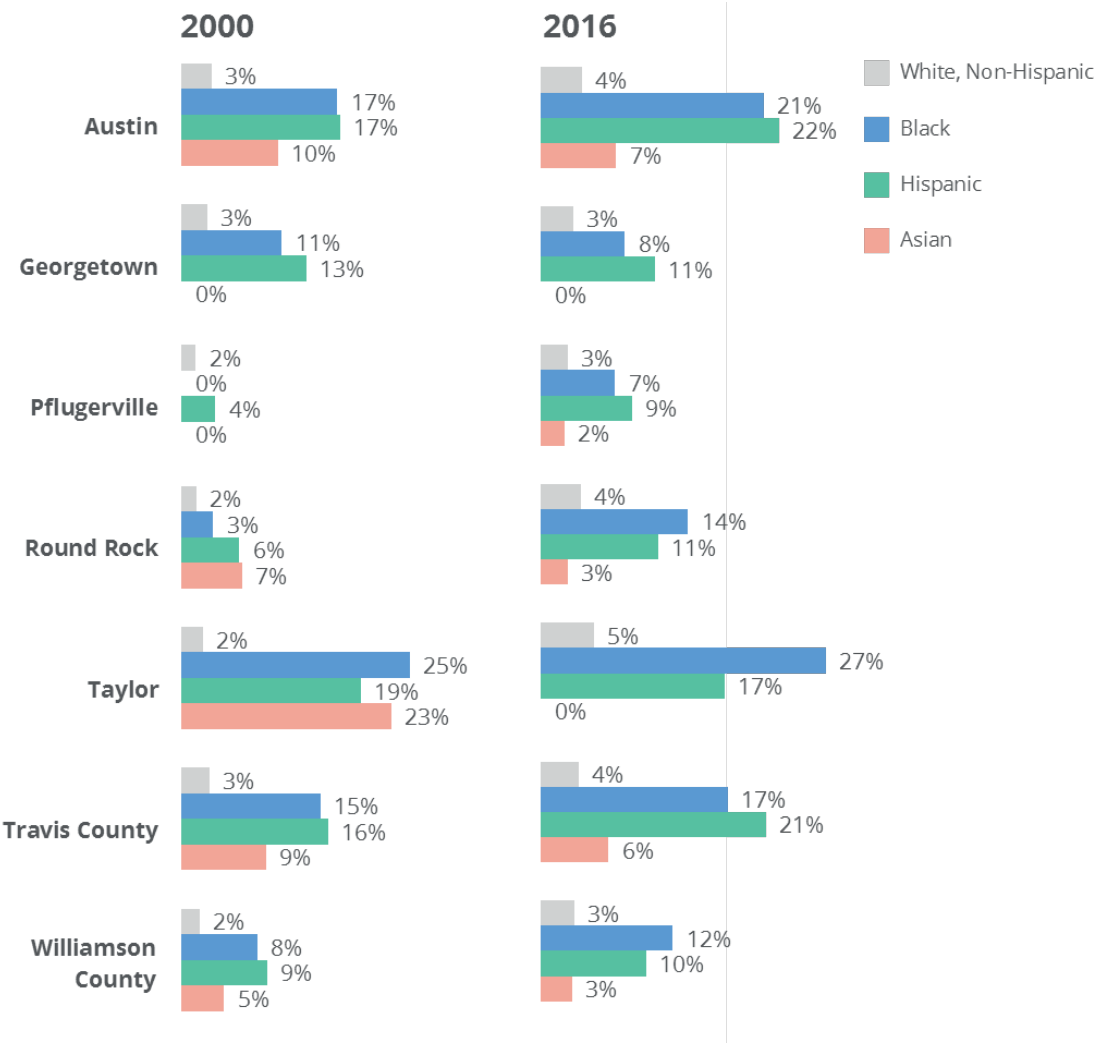
Figure II-14. Poverty Rates, 2000 and 2016

	2000		2016		Percentage Point Change	
	Individual	Family	Individual	Family	Individual	Family
Austin	14%	9%	17%	11%	3%	2%
Georgetown	7%	4%	7%	4%	0%	0%
Pflugerville	2%	2%	7%	5%	5%	3%
Round Rock	4%	3%	10%	6%	6%	4%
Taylor	14%	11%	15%	12%	1%	1%
Travis County	13%	8%	15%	10%	3%	3%
Williamson County	5%	3%	15%	5%	10%	2%

Source: American Community Survey, 2012-2016.

Poverty by race and ethnicity. Figure II-15 shows the differences in family poverty by race and ethnicity for 2000 and 2016, by jurisdiction. Non-Hispanic White residents have very low poverty rates relative to African American and Hispanic families. Except for Georgetown and Taylor (Hispanic families only), poverty rates have increased for African American and Hispanic families since 2000, and remain stubbornly high in Austin, Taylor, and Travis County.

Figure II-15.
Family Poverty, 2000 and 2016



Source: U.S. Census 2000 and American Community Survey, 2012-2016.

Income diversity. Income diversity has shifted significantly since 2000, as shown by Figure II-16. The figure categorizes household income into three categories using income breaks employed by the Pew Research Center to examine economic segregation. The figure shows how the proportions of households in each income range has changed between 2000 and 2016.

In Austin, Georgetown, Round Rock, Travis and Williamson Counties, the proportions of households in the low and moderate income brackets have declined, offset by increases in the proportions of households in the highest income bracket.

The largest decrease in the proportions of low income households occurred in Austin and Travis County. Declines in moderate income households were largest in Pflugerville and Round Rock, which is somewhat surprising, given the growth in people of color in these cities. Taylor experienced the most modest changes. It is unclear if the change in household income is related to movement of households due to housing costs or improvement or declines in economic well-being; it is likely a combination of both.

Figure II-16.
Change in Income Distribution by Low, Middle, and High Income Brackets, 2000 to 2016

	2000 Distribution			2016 Distribution			2000 to 2016 Change, Percentage Points		
	% Low (<$35,000)	% Middle ($35k-$100k)	% High (>$100,000)	% Low (<$35,000)	% Middle ($35k-$100k)	% High (>$100,000)	% Low (<$35,000)	% Middle ($35k-$100k)	% High (>$100,000)
Austin	40%	46%	14%	28%	44%	28%	-12%	-2%	14%
Georgetown	30%	52%	18%	24%	48%	28%	-6%	-4%	10%
Pflugerville	12%	65%	23%	16%	48%	36%	3%	-17%	14%
Round Rock	21%	61%	17%	20%	46%	34%	-1%	-15%	16%
Taylor	45%	46%	8%	37%	49%	14%	-8%	3%	5%
Travis County	37%	47%	16%	26%	43%	31%	-11%	-4%	15%
Williamson County	23%	59%	19%	19%	46%	35%	-4%	-12%	16%

Source: American Community Survey, 2012-2016.

Segregation and Integration

This section examines segregation in the region. It focuses on:

- Patterns of racial or ethnic segregation,
- Patterns of segregation of foreign born and Limited English Proficiency (LEP) populations, and
- Patterns of segregation of persons with disabilities.

This history of segregation in the region is important not only to understand how residential settlement patterns came about—but, more importantly, to explain differences in housing opportunity among residents today. In sum, not all residents had the ability to build housing wealth or achieve economic opportunity. This historically unequal playing field in part determines why residents have different housing needs today.

Racial and ethnic segregation. In the Central Texas region as a whole, 53 percent of residents report their race and ethnicity as Non-Hispanic White. Thirty-two percent report their ethnicity as Hispanic. African Americans (designated by the Census as Black, Non-Hispanic) represent seven percent of residents; Asians, five percent; and multi-race residents, 2 percent. Overall, 46 percent of residents are people of color.

The following maps present geographic concentrations of African American and Hispanic residents, as well as all people of color, and how concentrations have changed over time. The areas with the darkest shading represent the highest quartile of proportions for each map

African American concentrations have grown significantly into the eastern portion of Travis County and parts of Pflugerville.

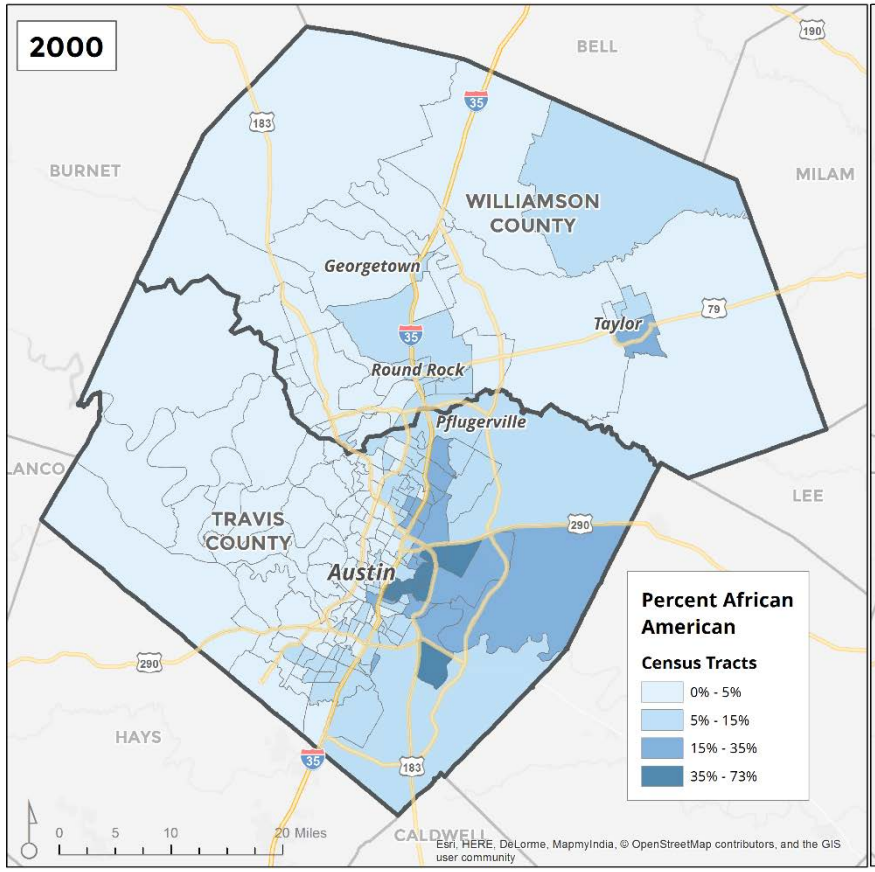
Concentrations of Hispanic residents have become more pronounced in Central Austin, and have grown to include most of southeast Travis County.

Overall, neighborhoods that are majority people of color have grown northward and represent a larger share of neighborhoods in the region than in 2000.

National origin and Limited English Proficiency (LEP) segregation. Concentrations of residents who were born outside of the U.S. have grown since 2000, mostly outward from northeast Austin into southwest Pflugerville and into south Travis County. Changes in LEP resident concentrations show similar patterns.

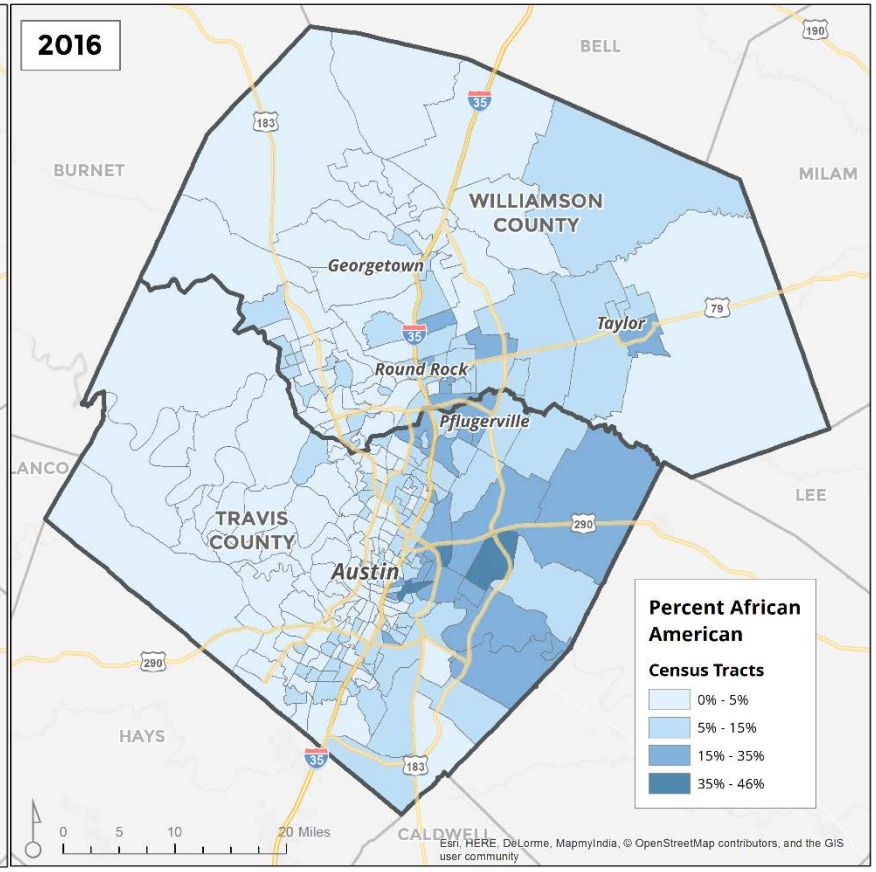
These changes also reflect expanding concentrations of Hispanic residents.

Figure II-17.
Percent African American by Census Tract, 2000



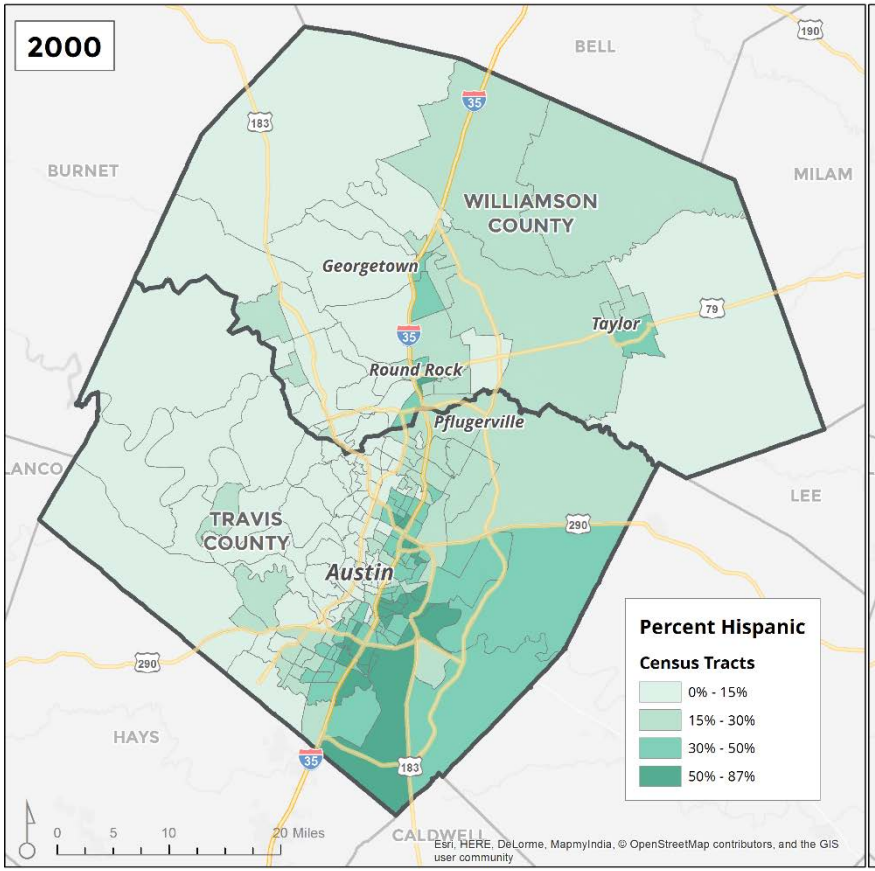
Source: 2000 US Census.

Figure II-18.
Percent African American by Census Tract, 2016



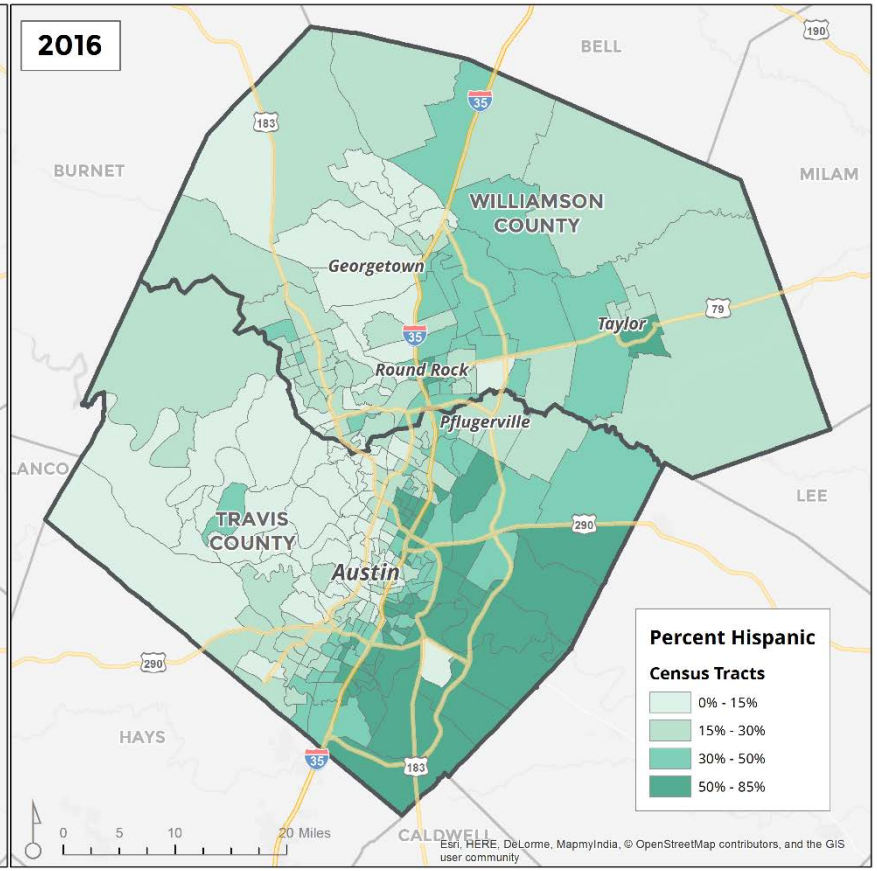
Source: American Community Survey, 2012-2016.

Figure II-19.
Percent Hispanic by Census Tract, 2000



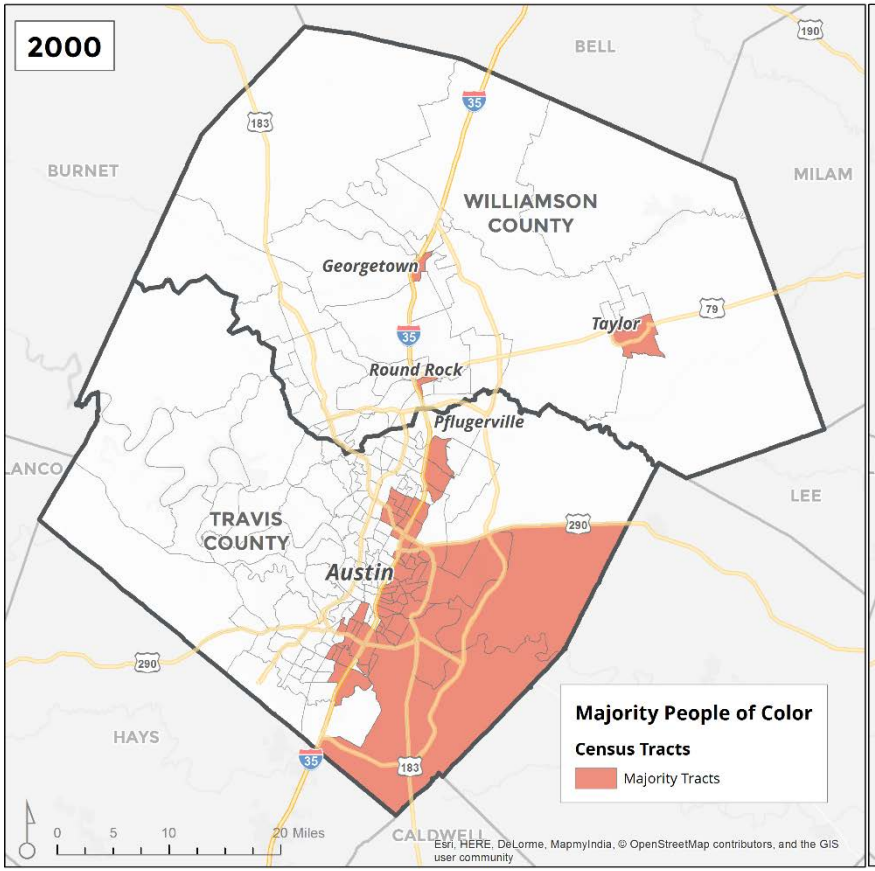
Source: 2000 US Census.

Figure II-20.
Percent Hispanic by Census Tract, 2016



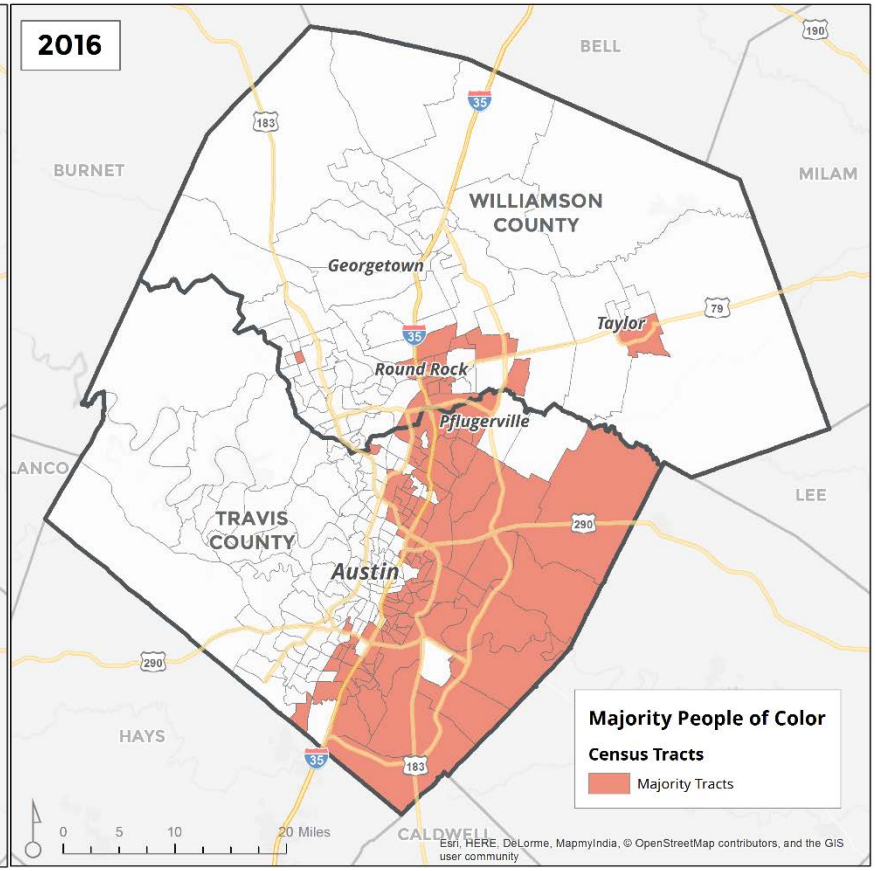
Source: American Community Survey, 2012-2016.

Figure II-21.
Majority People of Color by Census Tract, 2000



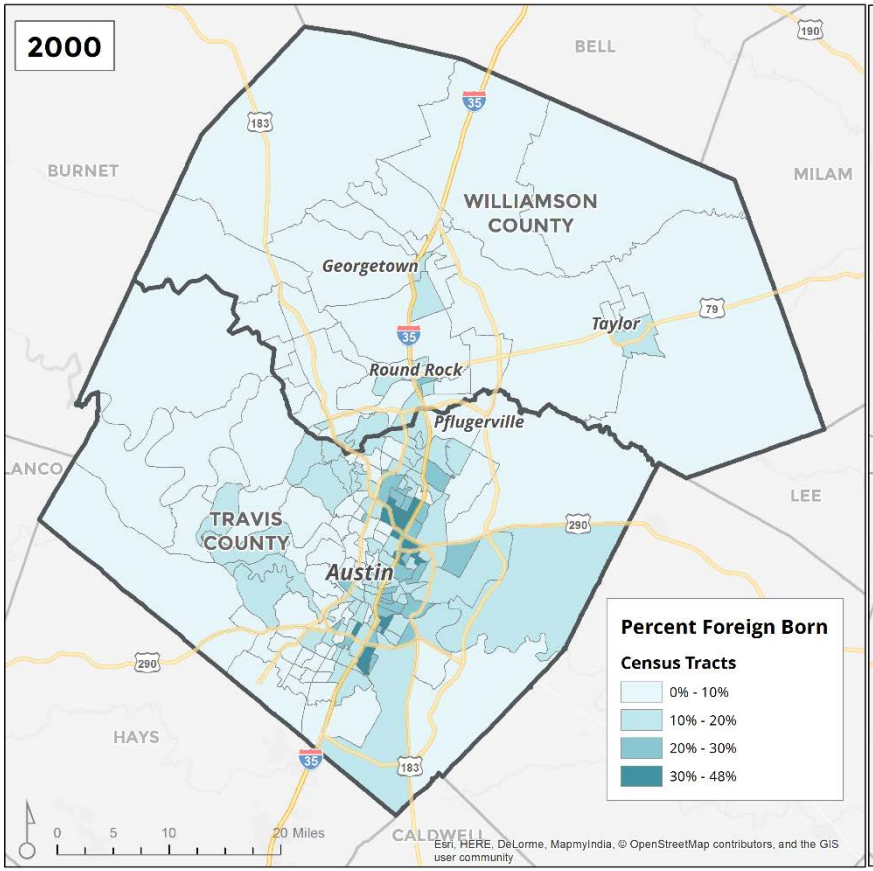
Source: 2000 US Census.

Figure II-22.
Majority People of Color by Census Tract, 2016



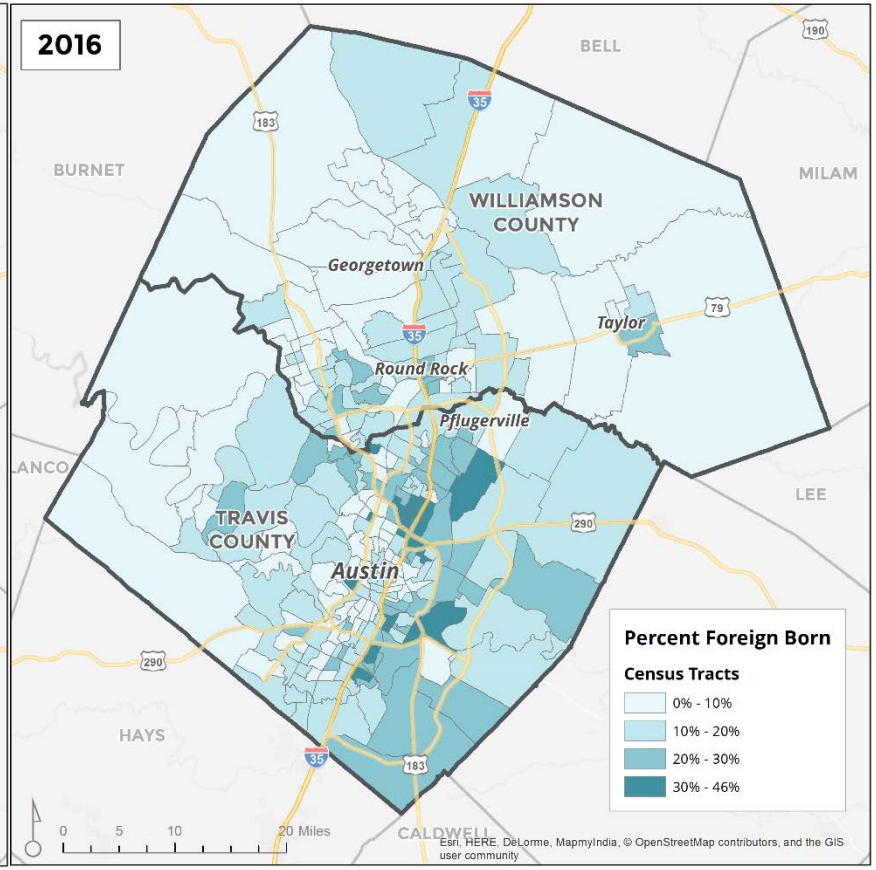
Source: American Community Survey, 2012-2016.

Figure II-23.
Percent Foreign Born by Census Tract, 2000



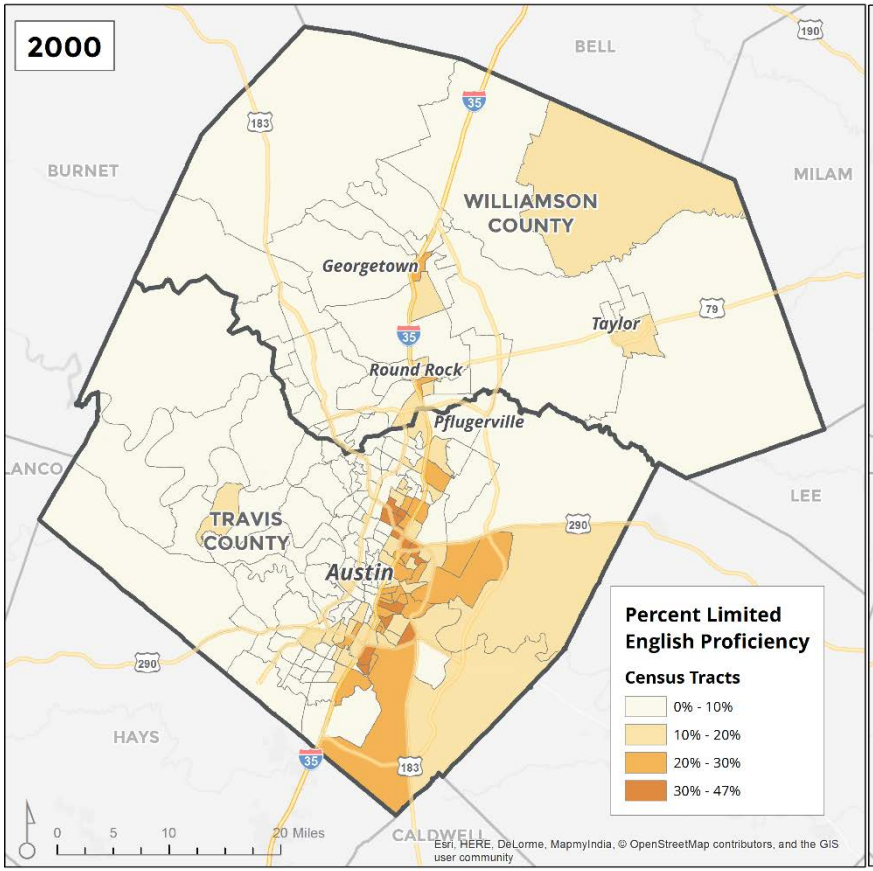
Source: 2000 US Census.

Figure II-24.
Percent Foreign Born by Census Tract, 2016



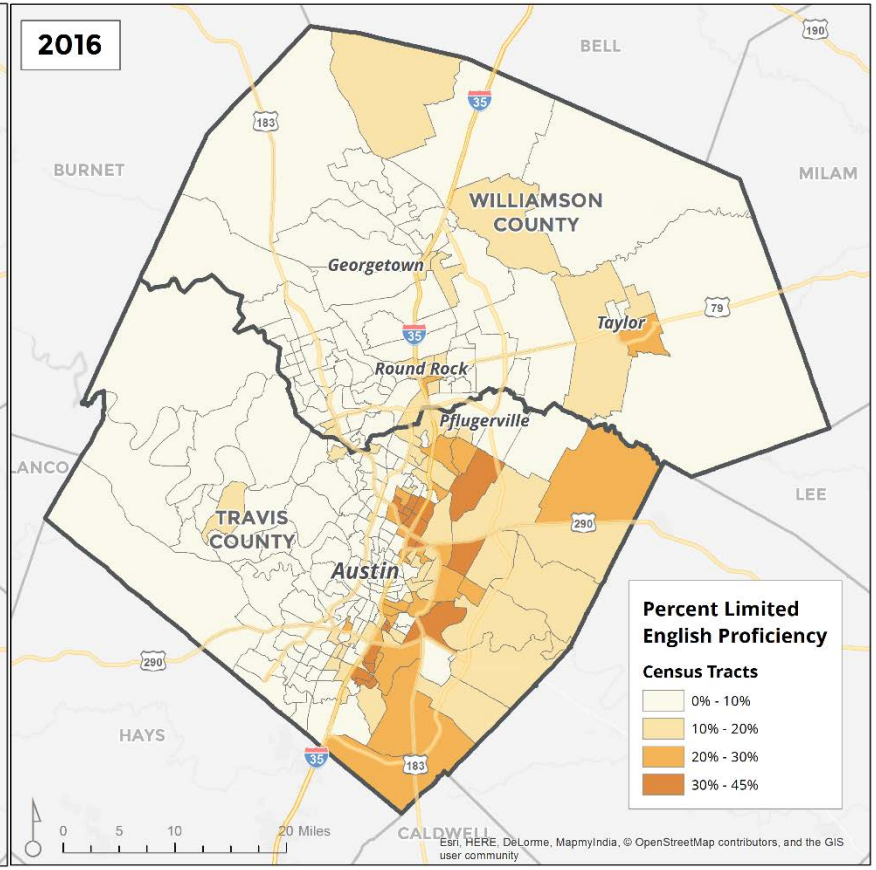
Source: American Community Survey, 2012-2016.

Figure II-25.
Percent Limited English Proficiency by Census Tract, 2000



Source: 2000 US Census.

Figure II-26.
Percent Limited English Proficiency by Census Tract, 2016



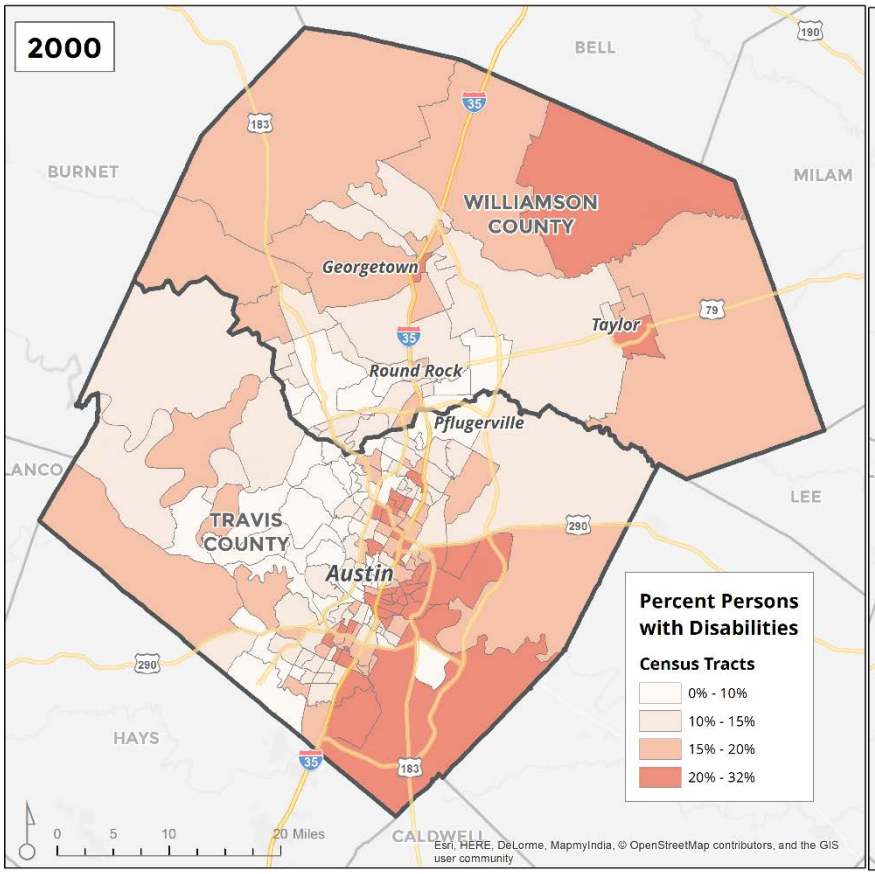
Source: American Community Survey, 2012-2016.

Segregation of persons with disabilities. The maps on the following page show where people who reported disabilities lived in the region in 2000 and 2016. Because the definition of disability changed in the Census between 2000 and 2016, these maps should not be compared; instead, they should be examined in isolation. The 2000 map includes persons who have an employment disability, whereas the 2016 map does not. This is due to a change in the way the Census defines disability.

A key takeaway from both maps is that people with disabilities live throughout the region with the highest proportions in suburban areas. This is particularly true for residents who have an employment disability and, as such, are more likely to depend on public assistance. Their presence in suburban areas may be related to the lower costs of housing in outlying areas of the region.

HUD maps showing where people with disabilities live follow the concentration maps: These reveal that persons with disabilities live throughout the region regardless of their age. As such, it is important for communities to broadly distribute supportive services and access to public transportation.

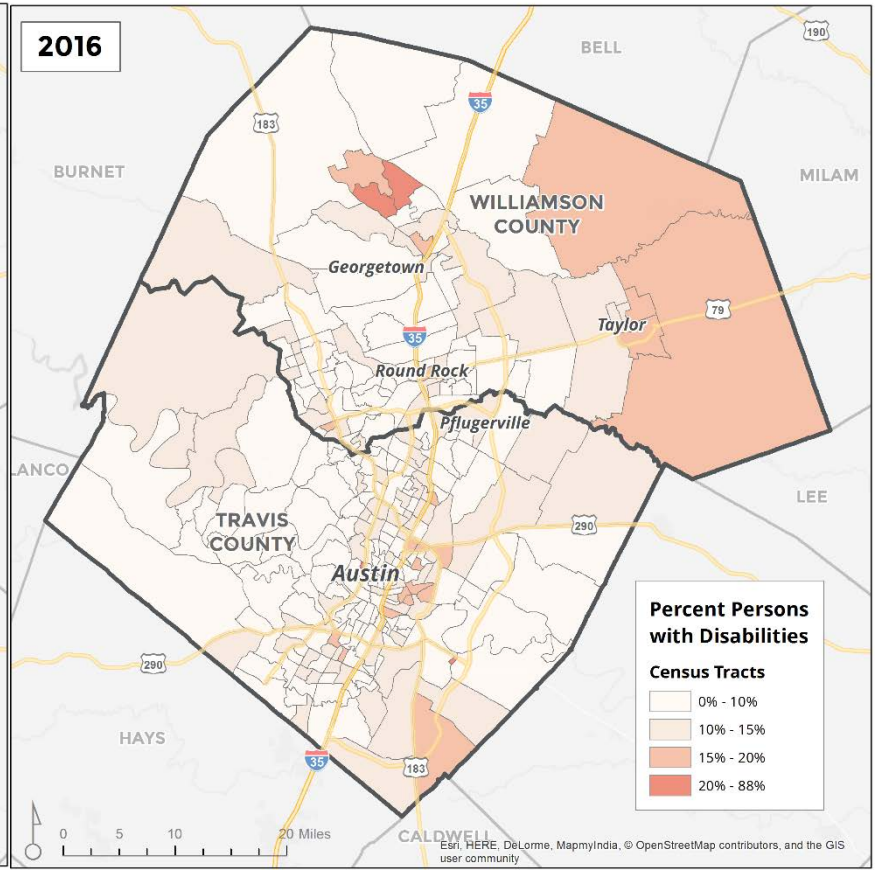
Figure II-27.
Percent Persons with Disabilities by Census Tract, 2000



Note: Includes employment disability, which is not captured in the 2016 map.

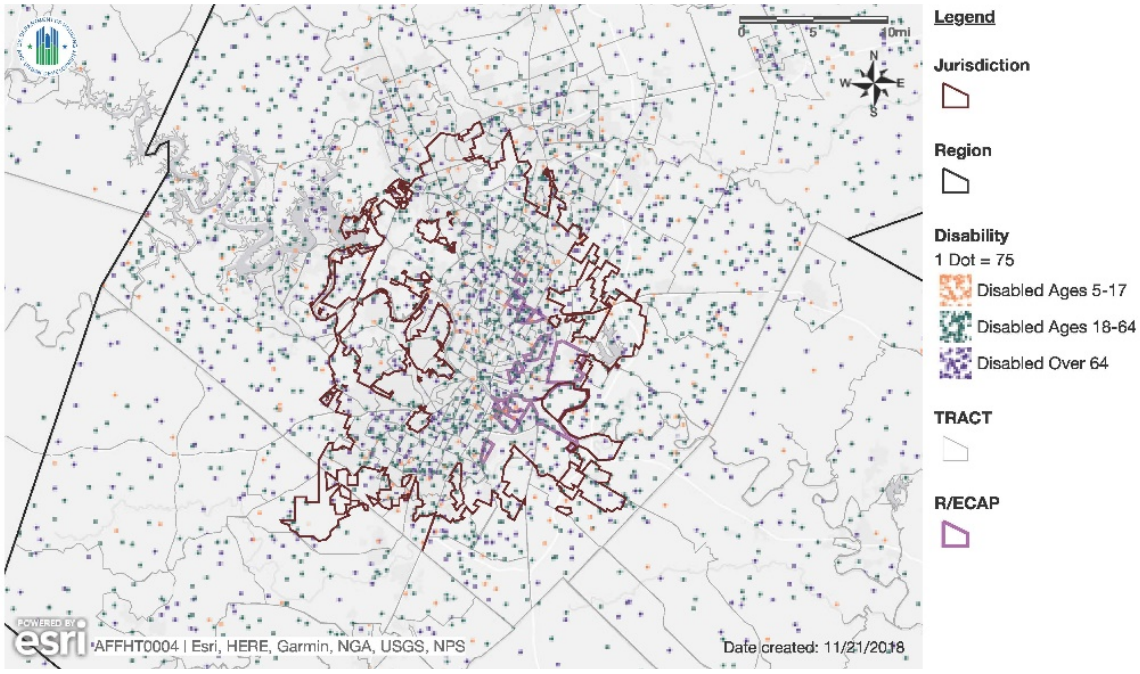
Source: 2000 US Census.

Figure II-28.
Percent Persons with Disabilities by Census Tract, 2016



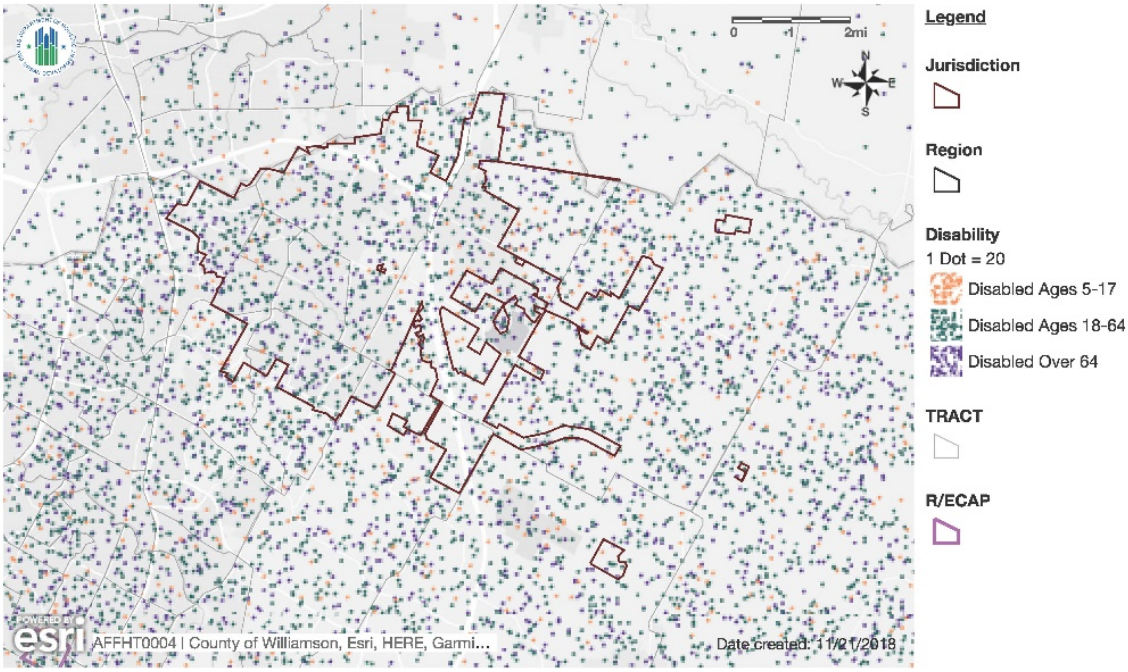
Source: American Community Survey, 2012-2016.

Figure II-29.
Disability by Age, 2010, Austin



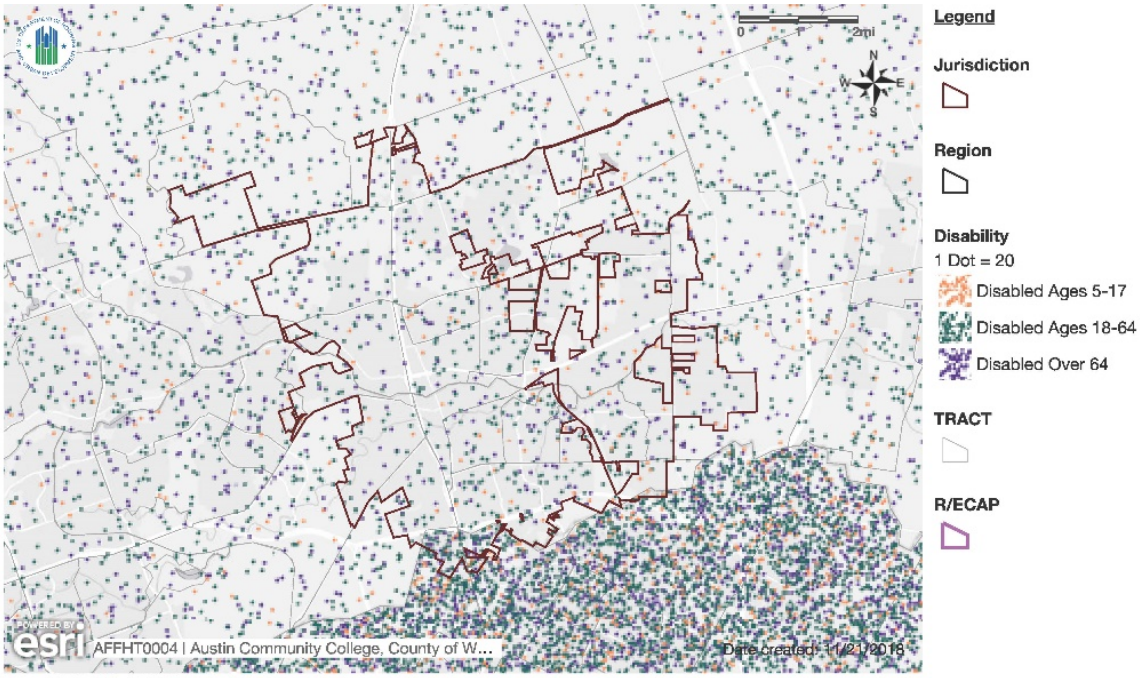
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-30.
Disability by Age, 2010, Pflugerville



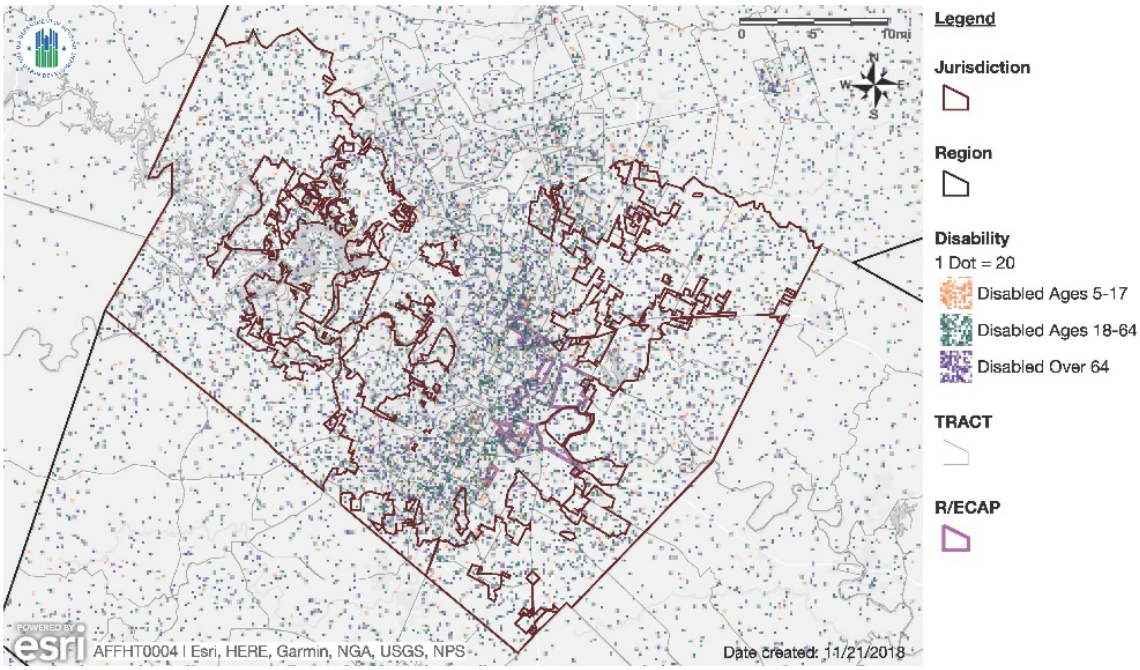
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-31.
Disability by Age, 2010, Round Rock



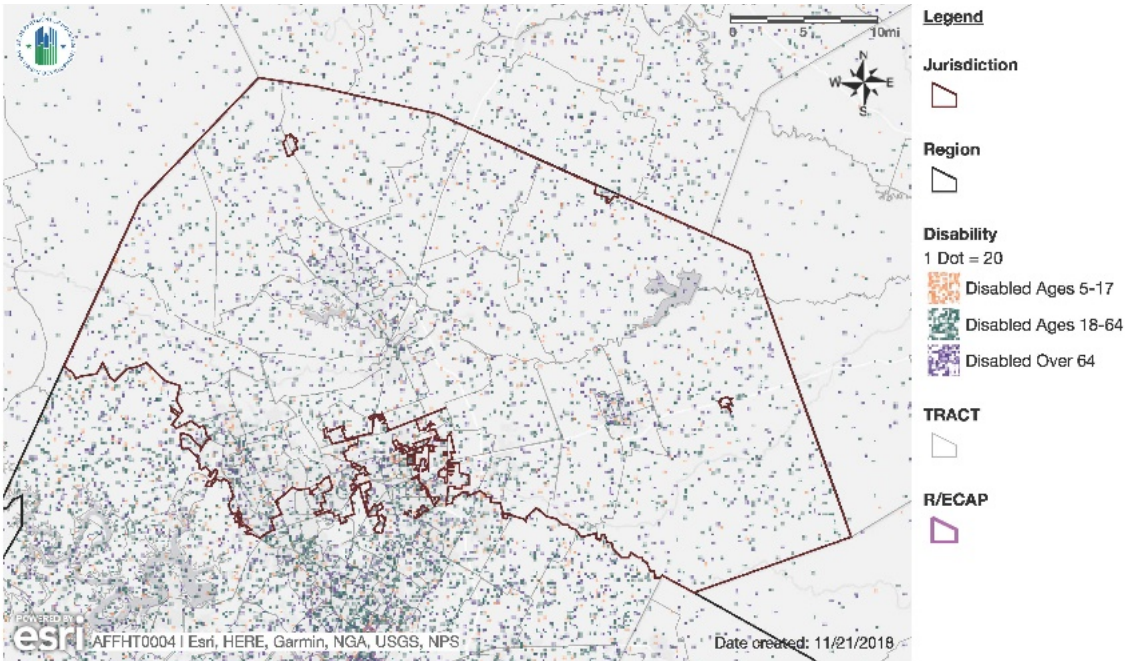
Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-32.
Disability by Age, 2010, Travis County



Source: HUD AFFH Data and Mapping Tool, version 4.

Figure II-33.
Disability by Age, 2010, Williamson County



Source: HUD AFFH Data and Mapping Tool, version 4.

Severity of segregation. A common measure of segregation used in fair housing studies is the dissimilarity index (DI). The DI measures the degree to which two distinct groups are evenly distributed across a geographic area, usually a county. DI values range from zero to 100—where zero is perfect integration and 100 is complete segregation. The DI represents a "score" where values between zero and 39 indicate low segregation, values between 40 and 54 indicate moderate segregation, and values between 55 and 100 indicate high levels of segregation.

It is important to note that the DI provided by HUD uses Non-Hispanic White residents as the primary comparison group. That is, all DI values compare racial and ethnic groups against the distribution of Non-Hispanic White residents.

Another limitation of the DI is that it can conceal practices that lead to racial and ethnic exclusion. Counties without much diversity typically have very low dissimilarity indices, while counties with the most diversity will show high levels of dissimilarity. Thus, a "low" dissimilarity index is not always a positive if it indicates that racial and ethnic minorities face barriers to entry in a community.

The following two figures show the DI, calculated as of 2016. Overall in the region, the DI is highest for Black/White, showing a moderate to high indicator of segregation. By jurisdiction, the highest DI is for Asian/White segregation in Georgetown, followed by Black/White segregation in Austin and Travis County. By jurisdiction:

- Segregation in the City of Austin is “moderate.” African American and Hispanic residents have the highest levels of segregation (African Americans are just below high);
- Georgetown has a high level of segregation for Asian residents and moderate for other races;
- Pflugerville has relatively low levels of segregation compared to other jurisdictions and to the region. The City’s Black/White segregation level is very low and notable, given that the city has the highest proportion of African Americans of any participating jurisdiction (16%);
- Round Rock also has low segregation levels. This is consistent across racial and ethnic groups;
- Taylor’s levels of segregation are also relatively low, except for Asians;
- Travis County’s segregation is very similar to Austin’s, reflecting the significance of Austin’s residential settlement patterns; and
- Williamson County demonstrates low segregation levels for Hispanic/White comparisons and moderate levels for Black/White and Asian/White comparisons.

The disability DI is very low across jurisdictions, and reflects the dispersion of persons by disabilities shown in the maps above.

The LEP disability is similar to the Hispanic /White DI for most jurisdictions. The exceptions are Pflugerville and Taylor, where the LEP DI is much higher than the Hispanic/White DI.

Figure II-34.
Racial/Ethnic Dissimilarity Index, 2016

	REGION	Austin	Georgetown	Pflugerville	Round Rock	Taylor	Travis County	Williamson County
Non-White/White	35.75	39.05	32.64	19.98	20.65	21.13	40.34	24.21
Black/White	49.54	54.07	45.27	16.15	32.89	27.52	55.00	40.59
Hispanic/White	41.63	46.82	35.30	23.45	26.41	21.91	47.06	27.72
Asian or Pacific Islander/White	41.56	36.17	56.70	35.11	26.01	41.06	36.97	42.26

Note: Shaded areas indicate Moderately High and High levels of segregation.

Source: Root Policy Research.

Figure II-35.
Disability and LEP Dissimilarity Index, 2016

	Austin	Georgetown	Pflugerville	Round Rock	Taylor	Travis County	Williamson County
Non-Disability/Disability	15.95	20.99	12.08	12.14	11.67	15.77	15.86
Non-LEP/LEP	42.00	35.16	33.16	27.95	35.64	43.01	27.01

Source:
Root Policy Research.

The following tables show how the DI has changed since 1990, for the jurisdictions for which the tables are available.

- In Austin, the DI has declined for Non-White/White segregation and Black/White segregation but increased for Hispanic/White and Asian/White segregation. These changes have been modest, however. Compared to the region overall, Austin has higher rates of segregation for all categories except for Asian/White.
- Pflugerville has a remarkably low DI, although it has trended upward as the City has grown and become more diverse.
- Round Rock has experienced a significant increase in Black/White and Asian/White segregation; despite this, the City's DI levels are still well below the region's.
- The DI in Travis County (full county) has changed little since 1990 except for Hispanic/White, where it has risen to a moderate to high level. In the CDBG service areas only of Travis County, Black/White segregation has increased beyond "moderate-high" to a "high" level. Hispanic/White segregation is approaching "high."
- Williamson County is the only county to show a decline in the DI for residents of all races and ethnicities, except for Asian residents, where it has increased slightly.

HUD AFFH-T Table 3 - Racial/Ethnic Dissimilarity Trends, Austin

	(Austin, TX CDBG, HOME, ESG) Jurisdiction				(Austin-Round Rock, TX) Region			
Racial/Ethnic Dissimilarity Index	**1990 Trend**	**2000 Trend**	**2010 Trend**	**Current**	**1990 Trend**	**2000 Trend**	**2010 Trend**	**Current**
Non-White/White	41.45	45.07	43.10	39.05	41.09	41.36	38.57	35.75
Black/White	56.52	56.73	52.95	54.07	54.14	51.20	48.40	49.54
Hispanic/White	42.11	50.12	50.18	46.82	41.65	45.64	43.23	41.63
Asian or Pacific Islander/White	32.25	33.24	33.07	36.17	39.76	40.23	38.36	41.56

HUD AFFH-T Table 3 - Racial/Ethnic Dissimilarity Trends, Pflugerville

	(Pflugerville City, TX CDBG) Jurisdiction				(Austin-Round Rock, TX) Region			
Racial/Ethnic Dissimilarity Index	**1990 Trend**	**2000 Trend**	**2010 Trend**	**Current**	**1990 Trend**	**2000 Trend**	**2010 Trend**	**Current**
Non-White/White	3.18	4.51	11.01	19.98	41.09	41.36	38.57	35.75
Black/White	7.98	10.88	7.77	16.15	54.14	51.20	48.40	49.54
Hispanic/White	3.81	3.39	14.28	23.45	41.65	45.64	43.23	41.63
Asian or Pacific Islander/White	8.61	9.59	16.84	35.11	39.76	40.23	38.36	41.56

HUD AFFH-T Table 3 - Racial/Ethnic Dissimilarity Trends, Round Rock

	(Round Rock, TX CDBG) Jurisdiction				(Austin-Round Rock, TX) Region			
Racial/Ethnic Dissimilarity Index	**1990 Trend**	**2000 Trend**	**2010 Trend**	**Current**	**1990 Trend**	**2000 Trend**	**2010 Trend**	**Current**
Non-White/White	19.41	19.16	22.80	20.65	41.09	41.36	38.57	35.75
Black/White	18.89	19.53	27.32	32.89	54.14	51.20	48.40	49.54
Hispanic/White	22.14	22.41	28.19	26.41	41.65	45.64	43.23	41.63
Asian or Pacific Islander/White	18.09	19.22	21.03	26.01	39.76	40.23	38.36	41.56

HUD AFFH-T Table 3 - Racial/Ethnic Dissimilarity Trends, Travis County, Including Incorporated Areas

	(Travis County, TX CDBG) Jurisdiction				(Austin-Round Rock, TX) Region			
Racial/Ethnic Dissimilarity Index	**1990 Trend**	**2000 Trend**	**2010 Trend**	**Current**	**1990 Trend**	**2000 Trend**	**2010 Trend**	**Current**
Non-White/White	39.30	39.73	43.97	40.34	41.09	41.36	38.57	35.75
Black/White	56.02	52.39	59.04	55.00	54.14	51.20	48.40	49.54
Hispanic/White	34.01	39.19	46.62	47.06	41.65	45.64	43.23	41.63
Asian or Pacific Islander/White	35.72	38.40	30.43	36.97	39.76	40.23	38.36	41.56

Source: Decennial Census.

Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

HUD AFFH-T Table 3 - Racial/Ethnic Dissimilarity Trends, Travis County, CDBG Service Areas Only

	(Travis County, TX CDBG) Jurisdiction				(Austin-Round Rock, TX) Region			
Racial/Ethnic Dissimilarity Index	**1990 Trend**	**2000 Trend**	**2010 Trend**	**Current**	**1990 Trend**	**2000 Trend**	**2010 Trend**	**Current**
Non-White/White	39.30	39.73	43.97	46.33	41.09	41.36	38.57	41.45
Black/White	56.02	52.39	59.04	61.69	54.14	51.20	48.40	52.33
Hispanic/White	34.01	39.19	46.62	49.10	41.65	45.64	43.23	45.37
Asian or Pacific Islander/White	35.72	38.40	30.43	37.71	39.76	40.23	38.36	44.28

HUD AFFH-T Table 3 - Racial/Ethnic Dissimilarity Trends, Williamson County, Including Incorporated Areas

	(Williamson County, TX CDBG) Jurisdiction				(Austin-Round Rock, TX) Region			
Racial/Ethnic Dissimilarity Index	**1990 Trend**	**2000 Trend**	**2010 Trend**	**Current**	**1990 Trend**	**2000 Trend**	**2010 Trend**	**Current**
Non-White/White	36.10	24.22	23.52	24.21	41.09	41.36	38.57	35.75
Black/White	53.36	37.08	34.58	40.59	54.14	51.20	48.40	49.54
Hispanic/White	33.53	27.82	27.47	27.72	41.65	45.64	43.23	41.63
Asian or Pacific Islander/White	39.57	40.70	41.49	42.26	39.76	40.23	38.36	41.56

HUD AFFH-T Table 3 - Racial/Ethnic Dissimilarity Trends, Williamson County, CDBG Service Areas Only

	(Williamson County, TX CDBG) Jurisdiction				(Austin-Round Rock, TX) Region			
Racial/Ethnic Dissimilarity Index	**1990 Trend**	**2000 Trend**	**2010 Trend**	**Current**	**1990 Trend**	**2000 Trend**	**2010 Trend**	**Current**
Non-White/White	36.10	24.22	23.52	26.92	41.09	41.36	38.57	41.45
Black/White	53.36	37.08	34.58	39.01	54.14	51.20	48.40	52.33
Hispanic/White	33.53	27.82	27.47	29.76	41.65	45.64	43.23	45.37
Asian or Pacific Islander/White	39.57	40.70	41.49	46.21	39.76	40.23	38.36	44.28

Source: Decennial Census.

Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

HUD has developed a framework to examine economic opportunity at the neighborhood level, with a focus on racial and ethnic minorities. That focus is related to the history racial and ethnic segregation, which often limited economic opportunity.

"Racially or ethnically concentrated areas of poverty," also known as R/ECAPs, are neighborhoods in which there are both racial concentrations and high poverty rates.

HUD's definition of an R/ECAP is:

- A census tract that has a Non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR
- A census tract that has a Non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the county, whichever is lower.

Why R/ECAPs matter. The 40 percent poverty threshold used in the R/ECAP definition is based on research identifying this to be the point at which an area becomes socially and economically dysfunctional. Conversely, research has shown that areas with up to 14 percent of poverty have no noticeable effect on community opportunity.[8]

Households within R/ECAP tracts frequently represent the most disadvantaged households within a community and often face a multitude of housing challenges. By definition, a significant number of R/ECAP households are financially burdened, which severely limits housing choice and mobility. The added possibility of racial or ethnic discrimination creates a situation where R/ECAP households are likely more susceptible to discriminatory practices in the housing market. Additionally, due to financial constraints and/or lack of knowledge (e.g., limited non-English information and materials), R/ECAP households encountering discrimination may believe they have little or no recourse, further exacerbating the situation.

It is very important to note that R/ECAPs are not areas of focus because of racial and ethnic concentrations alone. Many R/ECAPs, while not economically wealthy, are rich in culture, diversity, and community. R/ECAPs are meant to identify areas where residents may have historically faced discrimination and continue to be challenged by limited economic opportunity.

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[8] The Costs of Concentrated Poverty: Neighborhood Property Markets and the Dynamics of Decline." In Nicolas P. Retsinas and Eric S. Belsky, eds., Revisiting Rental Housing: Policies, Programs, and Priorities. Washington, DC: Brookings Institution, 116–9.

R/ECAP trends. There are six R/ECAPs in the Central Texas region and all are located in Austin and Travis County. The maps below show the location of R/ECAPs in 2000 and 2016, as well as "edging" R/ECAPs, defined as those neighborhoods that meet 80 percent of the R/ECAP poverty threshold.

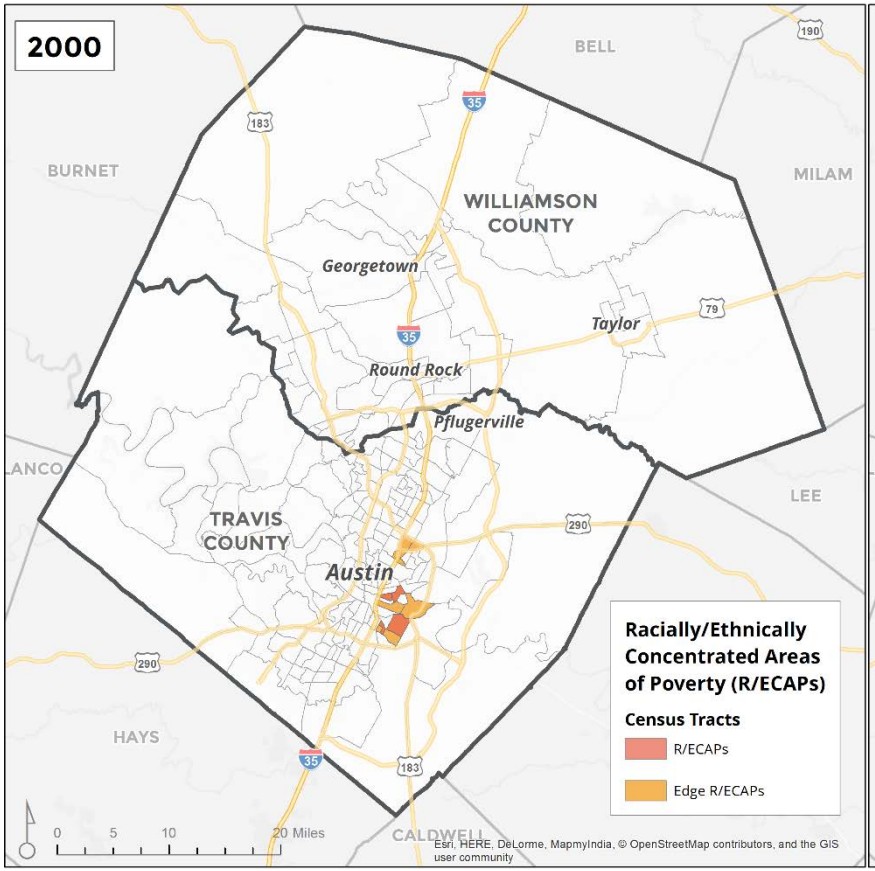
The location of the R/ECAPs have changed little since 2000, when they were largely located in east Austin. In contrast, the emerging R/ECAPs have migrated into the north and southeast.

Thirty-thousand residents and 2,300 families with children live in R/ECAPs. These residents are more likely to be of Hispanic descent and African American and slightly more likely to be families with children.

By definition, R/ECAPS are correlated with areas of very high poverty. Figures II-36 and II-37 show the proportion of families living in poverty in the region in 2000 and 2016, and nearly mirror the location of R/ECAPs and edge R/ECAPs.

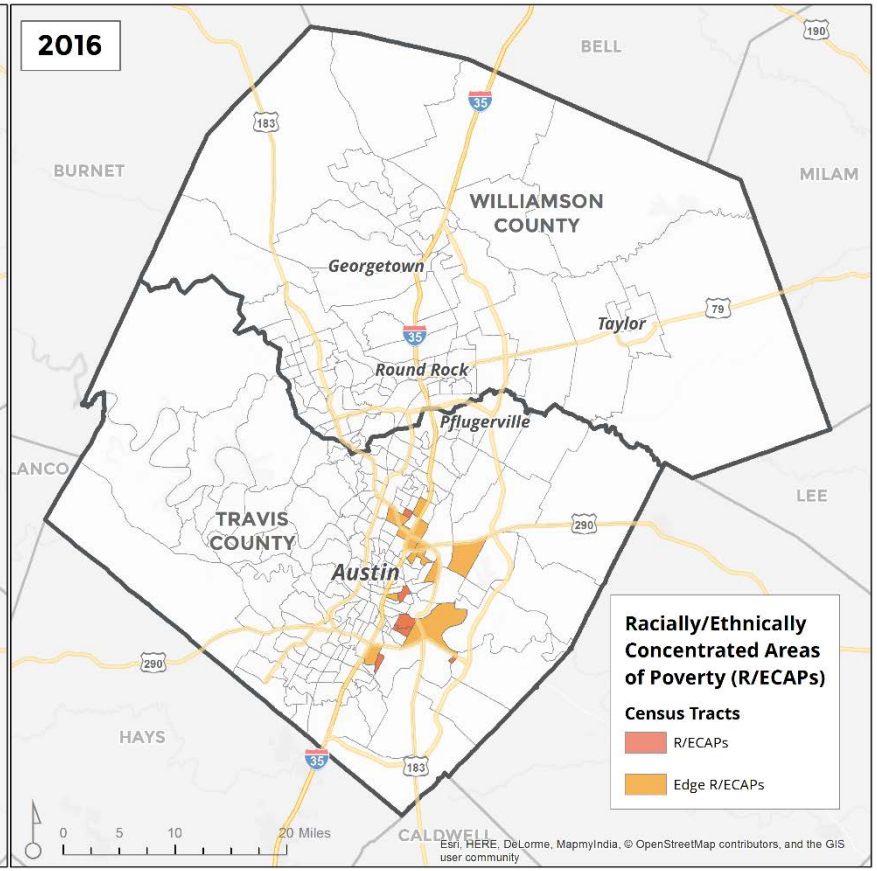
A more important distinction is found in a comparison of the distribution of poverty against the distribution of people of color (Figures II-21and II-22). Census tracts where the majority of residents are people of color comprise nearly all neighborhoods in the southeast portion of the region. This is also an area of moderate to high poverty; most neighborhoods exceed the region's poverty rate. However, these neighborhoods are not exclusively high poverty areas and , as discussed below, have the highest rates of African American and Hispanic homeownership in the region. The economic opportunity in these areas should be nurtured and closely monitored for early risks of private disinvestment.

Figure II-36.
R/ECAPS and Edge R/ECAPs, Central Texas Region, 2000



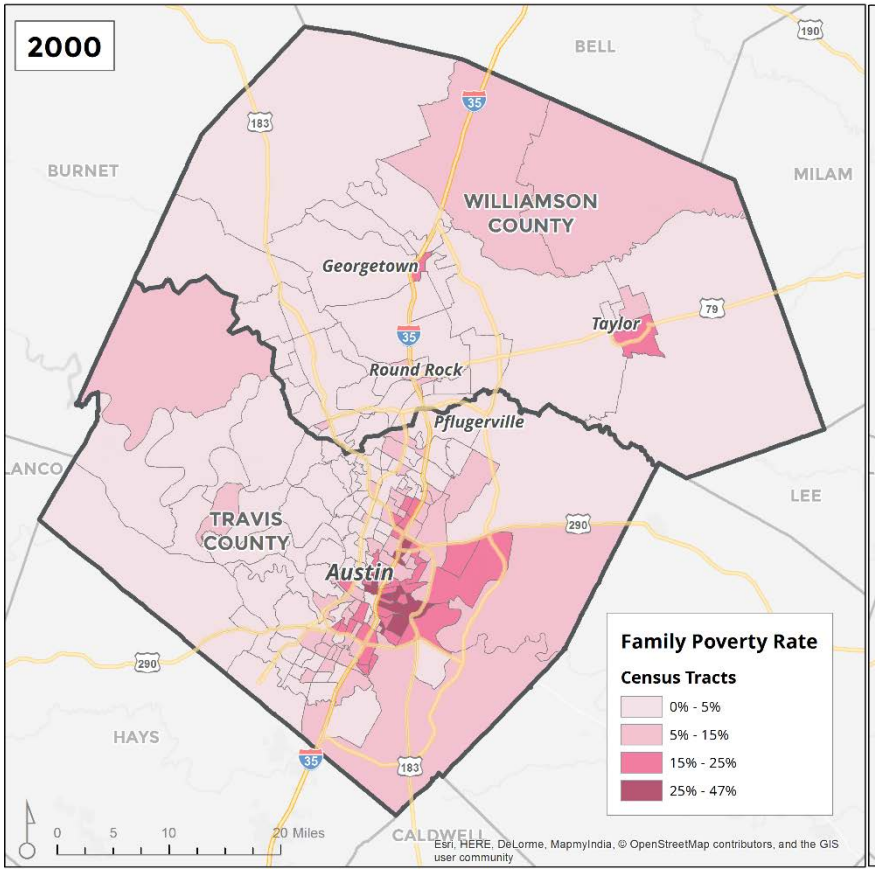
Source: 2000 US Census.

Figure II-37.
R/ECAPS and Edge R/ECAPs, Central Texas Region, 2016



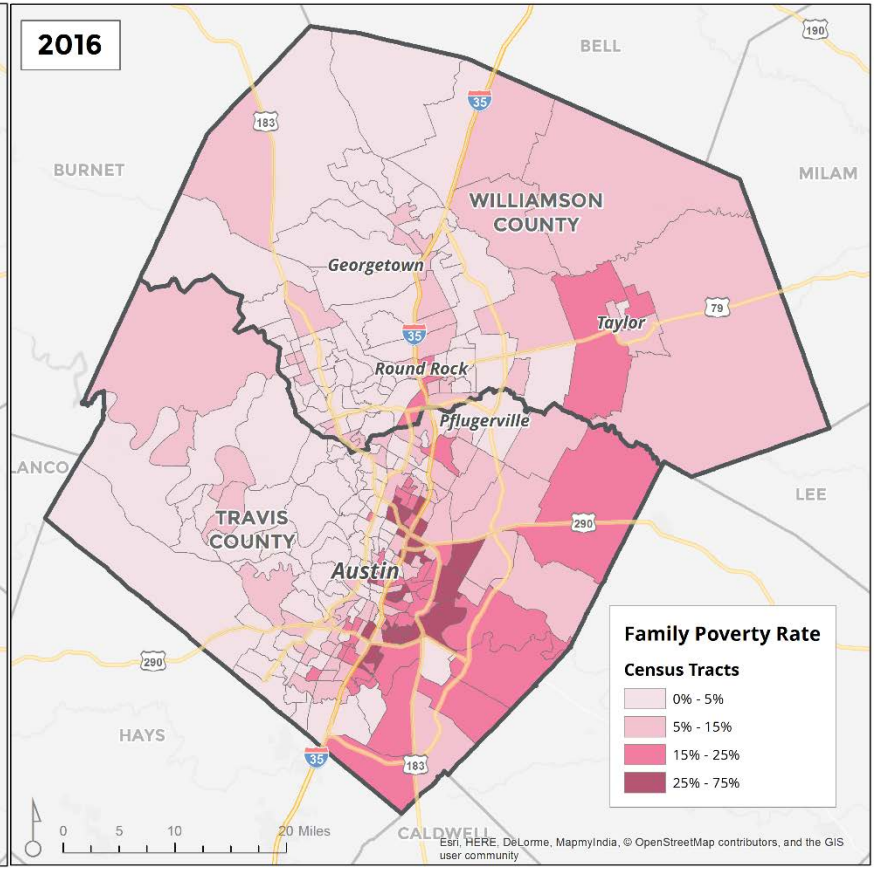
Source: American Community Survey, 2012-2016.

Figure II-38.
Percent Poverty by Census Tract, 2000



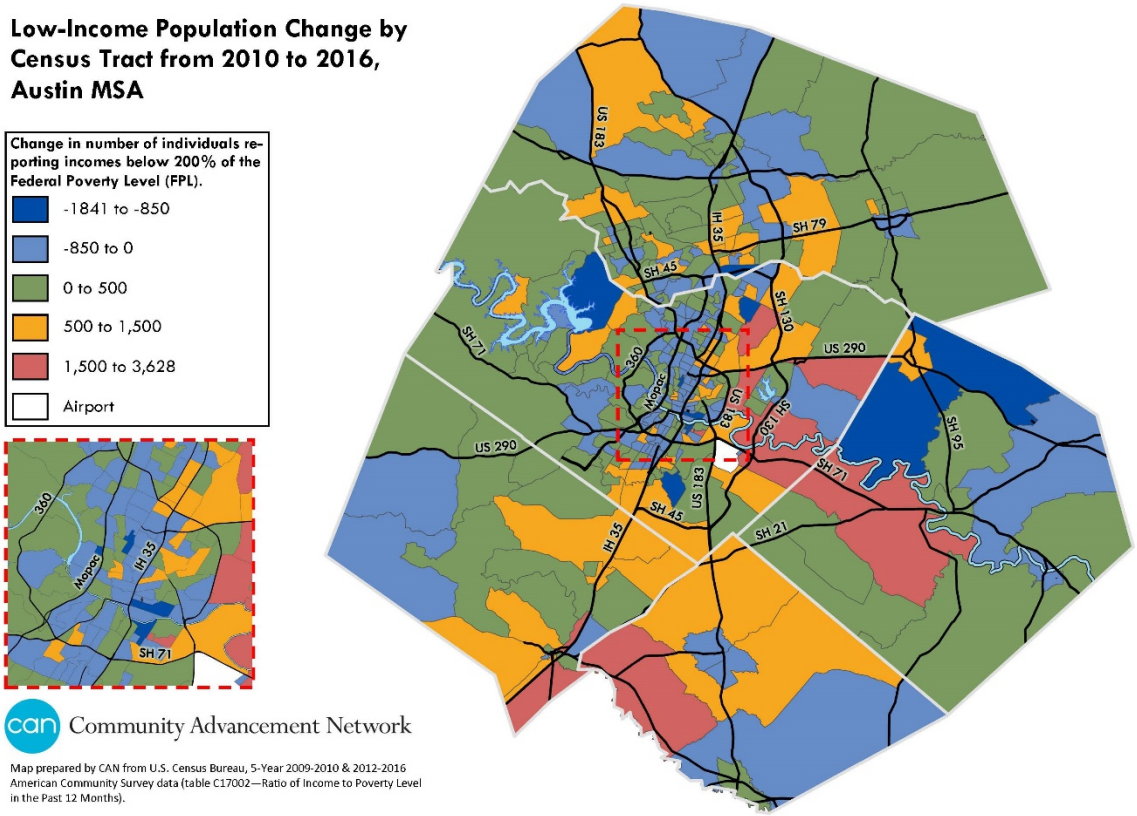
Source: 2000 US Census.

Figure II-39.
Percent Poverty by Census Tract, 2016



Source: American Community Survey, 2012-2016.

Figure II-40.
Low Income Population Change by Census Tract, 2010 - 2016



Source: Community Advancement Network, http://canatx.org/dashboard/demographics/.

Characteristics of R/ECAPs. HUD provides data on the characteristics of residents living in R/ECAPs; this Table 4 is shown for Austin and Travis County, where the R/ECAPs are found. According to HUD's data, residents living in the region's R/ECAPs are disproportionately likely to be African American (15% of R/ECAP residents v. 7% of residents overall), Hispanic (53% v. 32%), and families with children (58% v. 50%).

The composition of residents living in Austin's R/ECAPs has changed since 2000 to include fewer African Americans (18% in 2000 v. 15% in 2016) and more Hispanic residents (43% in 2000 v. 53% in 2016) and foreign born residents (11% in 2000 v. 20% in 2016).

The R/ECAP in Travis County is notable for its even larger proportion of African American residents (28% in R/ECAPs v. 9% overall).

HUD AFFH-T Table 4 - R/ECAP Demographics, Austin

	(Austin, TX CDBG, HOME, ESG) Jurisdiction			(Austin-Round Rock, TX) Region		
R/ECAP Race/Ethnicity		**#**	**%**		**#**	**%**
Total Population in R/ECAPs		30,916	-		37,838	-
White, Non-Hispanic		6,801	22.00%		9,406	24.86%
Black, Non-Hispanic		4,673	15.12%		5,044	13.33%
Hispanic		16,486	53.33%		20,231	53.47%
Asian or Pacific Islander, Non-Hispanic		2,004	6.48%		2,122	5.61%
Native American, Non-Hispanic		40	0.13%		40	0.11%
Other, Non-Hispanic		113	0.37%		113	0.30%
R/ECAP Family Type						
Total Families in R/ECAPs		3,921	-		4,849	-
Families with children		2,269	57.87%		2,736	56.42%
R/ECAP National Origin						
Total Population in R/ECAPs		30,916	-		37,838	-
#1 country of origin	Mexico	3,345	10.82%	Mexico	3,726	9.85%
#2 country of origin	China*	984	3.18%	China*	1,001	2.65%
#3 country of origin	El Salvador	246	0.80%	Honduras	265	0.70%
#4 country of origin	Guatemala	229	0.74%	El Salvador	246	0.65%
#5 country of origin	Honduras	222	0.72%	Guatemala	229	0.61%
#6 country of origin	Belize	172	0.56%	India	224	0.59%
#7 country of origin	India	163	0.53%	Belize	172	0.45%
#8 country of origin	Iraq	143	0.46%	Iraq	143	0.38%
#9 country of origin	Nigeria	130	0.42%	Nigeria	130	0.34%
#10 country of origin	Nicaragua	123	0.40%	Nicaragua	123	0.33%

Note: *Excluding Hong Kong and Taiwan.

10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

HUD AFFH-T Table 4 - R/ECAP Demographics, Travis County, Including Incorporated Areas

	(Travis County, TX CDBG) Jurisdiction			(Austin-Round Rock, TX) Region		
R/ECAP Race/Ethnicity		**#**	**%**		**#**	**%**
Total Population in R/ECAPs		30,916	-		37,838	-
White, Non-Hispanic		6,801	22.00%		9,406	24.86%
Black, Non-Hispanic		4,673	15.12%		5,044	13.33%
Hispanic		16,486	53.33%		20,231	53.47%
Asian or Pacific Islander, Non-Hispanic		2,004	6.48%		2,122	5.61%
Native American, Non-Hispanic		40	0.13%		40	0.11%
Other, Non-Hispanic		113	0.37%		113	0.30%
R/ECAP Family Type						
Total Families in R/ECAPs		3,921	-		4,849	-
Families with children		2,269	57.87%		2,736	56.42%
R/ECAP National Origin						
Total Population in R/ECAPs		30,916	-		37,838	-
#1 country of origin	Mexico	3,345	10.82%	Mexico	3,726	9.85%
#2 country of origin	China*	984	3.18%	China*	1,001	2.65%
#3 country of origin	El Salvador	246	0.80%	Honduras	265	0.70%
#4 country of origin	Guatemala	229	0.74%	El Salvador	246	0.65%
#5 country of origin	Honduras	222	0.72%	Guatemala	229	0.61%
#6 country of origin	Belize	172	0.56%	India	224	0.59%
#7 country of origin	India	163	0.53%	Belize	172	0.45%
#8 country of origin	Iraq	143	0.46%	Iraq	143	0.38%
#9 country of origin	Nigeria	130	0.42%	Nigeria	130	0.34%
#10 country of origin	Nicaragua	123	0.40%	Nicaragua	123	0.33%

Note: *Excluding Hong Kong and Taiwan.

10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

HUD AFFH-T Table 4 - R/ECAP Demographics, Travis County, CDBG Service Areas Only

	(Travis County, TX CDBG) Jurisdiction			(Austin-Round Rock, TX) Region		
R/ECAP Race/Ethnicity		**#**	**%**		**#**	**%**
Total Population in R/ECAPs		2,281	-		81,150	-
White, Non-Hispanic		800	35.07%		18,401	22.68%
Black, Non-Hispanic		657	28.80%		11,408	14.06%
Hispanic		805	35.29%		47,716	58.80%
Asian or Pacific Islander, Non-Hispanic		6	0.26%		2,424	2.99%
Native American, Non-Hispanic		0	0.00%		143	0.18%
Other, Non-Hispanic		1	0.04%		116	0.14%
R/ECAP Family Type						
Total Families in R/ECAPs		97	-		13,970	-
Families with children		61	62.89%		8,031	57.49%
R/ECAP National Origin						
Total Population in R/ECAPs		2,281	-		81,150	-
#1 country of origin	Mexico	164	7.17%	Mexico	17,048	21.01%
#2 country of origin	Honduras	64	2.81%	Honduras	1,550	1.91%
#3 country of origin	Cuba	16	0.69%	Guatemala	655	0.81%
#4 country of origin	Canada	15	0.67%	Cuba	645	0.79%
#5 country of origin	El Salvador	12	0.51%	El Salvador	619	0.76%
#6 country of origin	Germany	1	0.03%	Vietnam	481	0.59%
#7 country of origin	Null	0	0.00%	China*	445	0.55%
#8 country of origin	Null	0	0.00%	India	320	0.39%
#9 country of origin	Null	0	0.00%	Pakistan	191	0.24%
#10 country of origin	Null	0	0.00%	Canada	149	0.18%

Note: *Excluding Hong Kong and Taiwan.

10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Linking Segregation to Housing Choice

One of the most negative outcomes of segregation and denial of ownership is limited accumulation of wealth. Homeownership is the largest asset of the majority of households in the U.S. and, for many low income households, provides an opportunity for future generations to attain homeownership.

Federal regulations preventing discrimination in lending have been in place for fewer than 50 years, yet actions limiting housing choice were in place much longer. As such, the impacts are still very present in homeownership differences.

As Figure II-41 shows, households in the region have vastly different homeownership rates depending on their race and ethnicity. African American households, and, less so,

Hispanic households, have considerably lower rates of ownership than Non-Hispanic White and Asian residents.

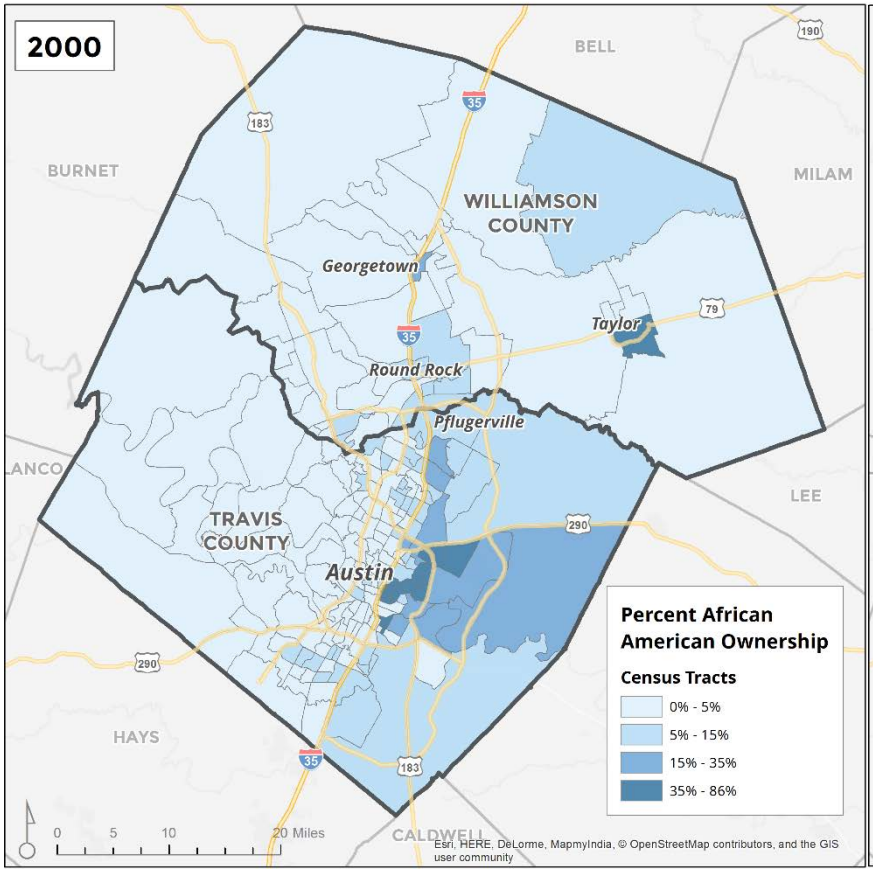
Figure II-41.
Homeownership and Change, 2000 to 2016

	2016					
	Black	Hispanic	White, Non-Hispanic	Asian	Black/White Difference	Hispanic/White Difference
Austin	32%	35%	52%	43%	-20%	-17%
Georgetown	55%	51%	77%	82%	-22%	-26%
Pflugerville	68%	73%	82%	90%	-13%	-9%
Round Rock	42%	50%	68%	70%	-26%	-19%
Taylor	47%	49%	67%	100%	-20%	-18%
Travis County	40%	41%	59%	50%	-19%	-18%
Williamson County	49%	57%	73%	69%	-25%	-17%

Source: American Community Survey, 2012-2016.

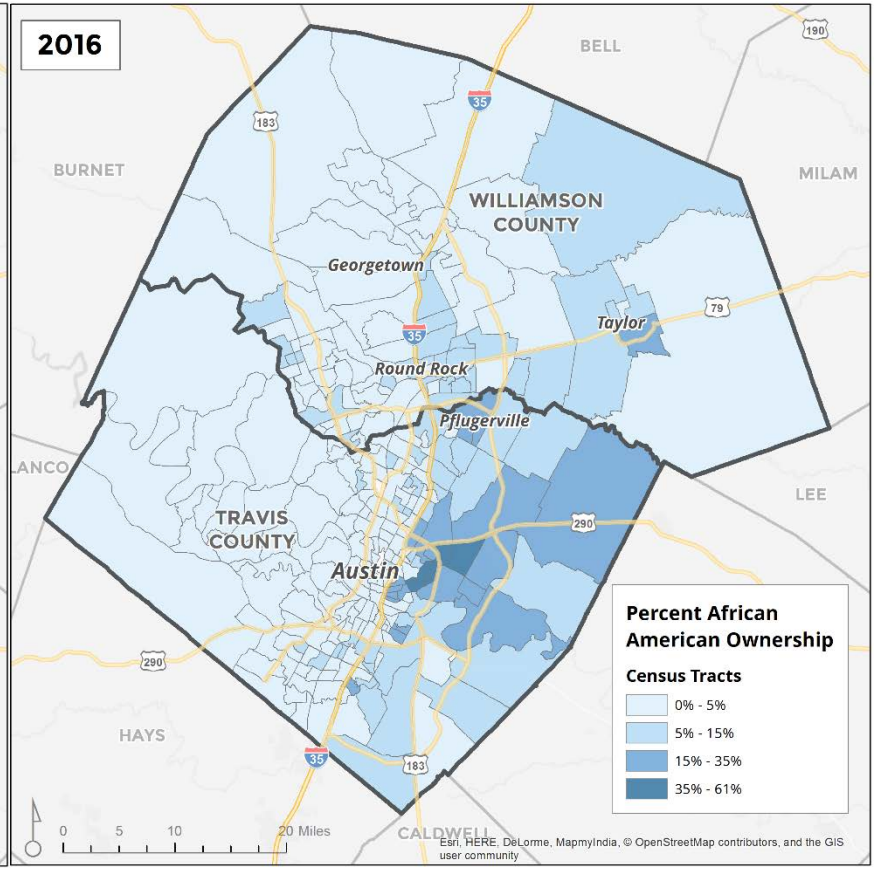
Figures II-42 through II-45 show where homeownership is the highest for African American and Hispanic households, as well as changes since 2000. African American ownership has changed only modestly 2000, except for growth east of Austin and in Pflugerville. In contrast, ownership has broadened geographically for Hispanic households throughout the eastern portions of both Travis and Williamson Counties, with the highest rates of ownership in south Travis County.

Figure II-42.
Percent African American Ownership, 2000



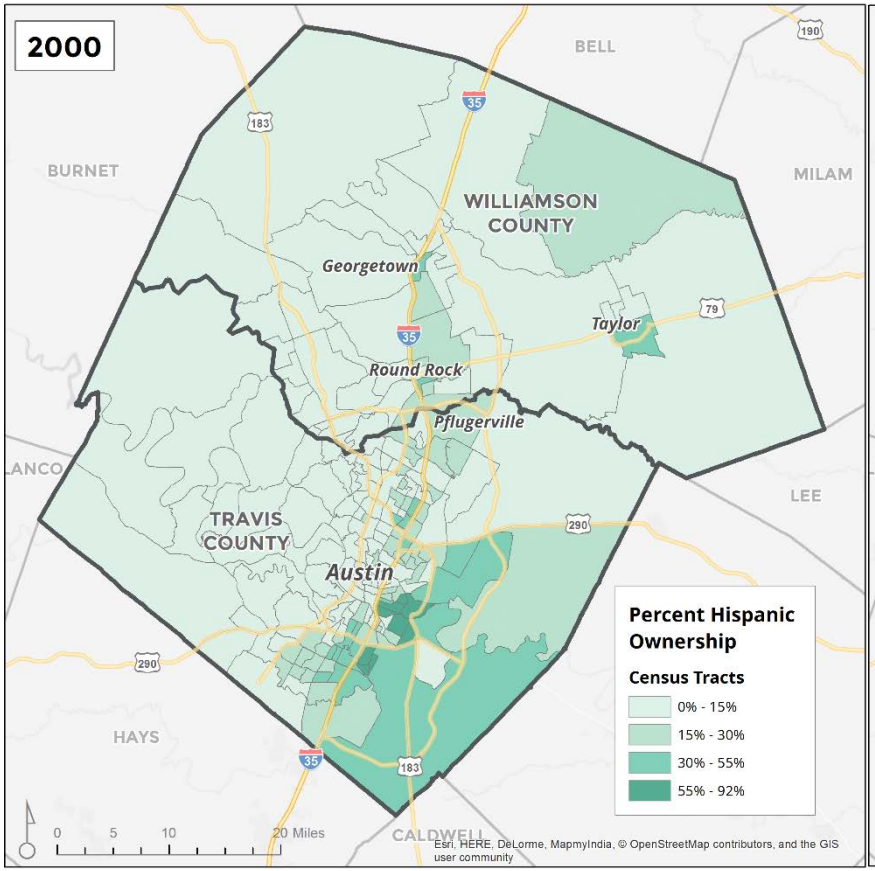
Source: 2000 US Census.

Figure II-43.
Percent African American Ownership, 2016



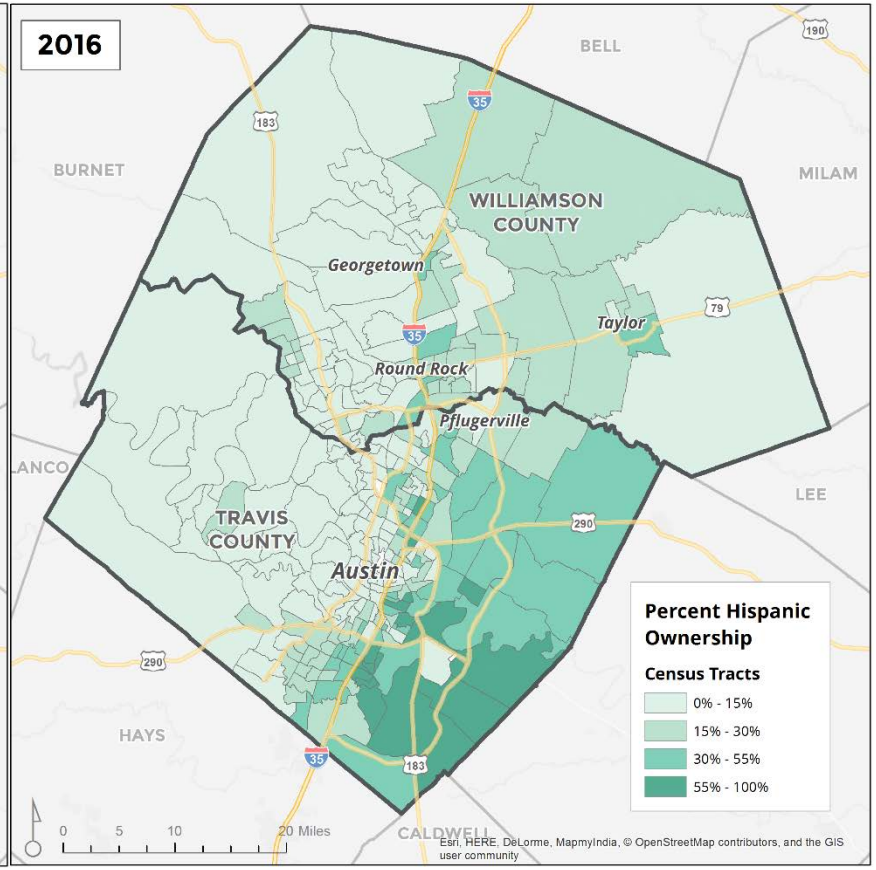
Source: American Community Survey, 2012-2016.

Figure II-44.
Percent Hispanic Ownership, 2000



Source: 2000 US Census.

Figure II-45.
Percent Hispanic Ownership, 2016



Source: American Community Survey, 2012-2016.

HUD Tables not Included in Main Body of Section

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

Tables and maps are not available for all jurisdictions that are part of the Central Texas AI because HUD does not provide tables for non-entitlement cities or cities only represented through public housing authorities.

Table 1 – Demographics, Austin

	(Austin, TX CDBG, HOME, ESG) Jurisdiction			(Austin-Round Rock, TX) Region		
Race/Ethnicity		**#**	**%**		**#**	**%**
White, Non-Hispanic		443,808	48.89%		1,036,372	53.35%
Black, Non-Hispanic		65,631	7.23%		136,105	7.01%
Hispanic		312,822	34.46%		620,513	31.94%
Asian or Pacific Islander, Non-Hispanic		61,775	6.81%		102,444	5.27%
Native American, Non-Hispanic		1,515	0.17%		3,403	0.18%
Two or More Races, Non-Hispanic		20,777	2.29%		40,404	2.08%
Other, Non-Hispanic		1,451	0.16%		3,374	0.17%
National Origin						
#1 country of origin	Mexico	74,688	8.23%	Mexico	132,424	6.82%
#2 country of origin	India	13,932	1.53%	India	22,199	1.14%
#3 country of origin	China*	7,242	0.80%	Vietnam	12,315	0.63%
#4 country of origin	Vietnam	5,757	0.63%	China*	9,850	0.51%
#5 country of origin	Honduras	5,587	0.62%	Honduras	7,839	0.40%
#6 country of origin	El Salvador	3,755	0.41%	El Salvador	5,889	0.30%
#7 country of origin	Korea	3,687	0.41%	Canada	5,103	0.26%
#8 country of origin	Guatemala	3,206	0.35%	Korea	4,950	0.25%
#9 country of origin	Cuba	3,051	0.34%	Philippines	4,657	0.24%
#10 country of origin	Canada	2,733	0.30%	Cuba	4,405	0.23%
Limited English Proficiency (LEP) Language						
#1 LEP Language	Spanish	88,241	9.72%	Spanish	152,349	7.84%
#2 LEP Language	Chinese	4,453	0.49%	Vietnamese	7,583	0.39%
#3 LEP Language	Vietnamese	4,157	0.46%	Chinese	5,797	0.30%
#4 LEP Language	Korean	1,777	0.20%	Korean	2,391	0.12%
#5 LEP Language	Other Asian languages	1,378	0.15%	Other Asian languages	1,899	0.10%
#6 LEP Language	Hindi	1,056	0.12%	Urdu	1,547	0.08%
#7 LEP Language	Arabic	1,043	0.11%	Arabic	1,509	0.08%
#8 LEP Language	Urdu	877	0.10%	African languages	1,384	0.07%
#9 LEP Language	Persian	730	0.08%	French	1,337	0.07%
#10 LEP Language	African languages	674	0.07%	Hindi	1,271	0.07%
Disability Type						
Hearing difficulty		21,588	2.38%		52,018	2.68%
Vision difficulty		15,556	1.71%		32,324	1.66%
Cognitive difficulty		32,336	3.56%		68,918	3.55%
Ambulatory difficulty		36,552	4.03%		84,228	4.34%
Self-care difficulty		14,307	1.58%		32,883	1.69%
Independent living difficulty		24,781	2.73%		57,068	2.94%
Sex						
Male		458,374	50.49%		971,489	50.01%
Female		449,405	49.51%		971,126	49.99%
Age						
Under 18		194,262	21.40%		470,915	24.24%
18-64		641,598	70.68%		1,286,726	66.24%
65+		71,919	7.92%		184,974	9.52%
Family Type						
Families with children		90,493	48.58%		214,290	49.04%

Note: *Excluding Hong Kong and Taiwan.

All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.

10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 1 – Demographics, Pflugerville

	(Pflugerville City, TX CDBG) Jurisdiction			(Austin-Round Rock, TX) Region		
Race/Ethnicity		**#**	**%**		**#**	**%**
White, Non-Hispanic		24,894	44.68%		1,036,372	53.35%
Black, Non-Hispanic		8,946	16.06%		136,105	7.01%
Hispanic		15,551	27.91%		620,513	31.94%
Asian or Pacific Islander, Non-Hispanic		4,835	8.68%		102,444	5.27%
Native American, Non-Hispanic		194	0.35%		3,403	0.18%
Two or More Races, Non-Hispanic		1,185	2.13%		40,404	2.08%
Other, Non-Hispanic		107	0.19%		3,374	0.17%
National Origin						
#1 country of origin	Mexico	2,415	4.33%	Mexico	132,424	6.82%
#2 country of origin	Vietnam	1,858	3.34%	India	22,199	1.14%
#3 country of origin	India	493	0.88%	Vietnam	12,315	0.63%
#4 country of origin	Pakistan	312	0.56%	China*	9,850	0.51%
#5 country of origin	Nigeria	286	0.51%	Honduras	7,839	0.40%
#6 country of origin	Cuba	273	0.49%	El Salvador	5,889	0.30%
#7 country of origin	Philippines	200	0.36%	Canada	5,103	0.26%
#8 country of origin	China*	180	0.32%	Korea	4,950	0.25%
#9 country of origin	Ethiopia	164	0.29%	Philippines	4,657	0.24%
#10 country of origin	Other Western Asia	150	0.27%	Cuba	4,405	0.23%
Limited English Proficiency (LEP) Language						
#1 LEP Language	Spanish	3,445	6.18%	Spanish	152,349	7.84%
#2 LEP Language	Vietnamese	724	1.30%	Vietnamese	7,583	0.39%
#3 LEP Language	Urdu	164	0.29%	Chinese	5,797	0.30%
#4 LEP Language	Arabic	131	0.24%	Korean	2,391	0.12%
#5 LEP Language	African languages	94	0.17%	Other Asian languages	1,899	0.10%
#6 LEP Language	Chinese	62	0.11%	Urdu	1,547	0.08%
#7 LEP Language	Gujarati	42	0.08%	Arabic	1,509	0.08%
#8 LEP Language	Tagalog	40	0.07%	African languages	1,384	0.07%
#9 LEP Language	Korean	34	0.06%	French	1,337	0.07%
#10 LEP Language	Other Indic languages	29	0.05%	Hindi	1,271	0.07%
Disability Type						
Hearing difficulty		1,697	3.05%		52,018	2.68%
Vision difficulty		1,013	1.82%		32,324	1.66%
Cognitive difficulty		1,908	3.42%		68,918	3.55%
Ambulatory difficulty		2,354	4.23%		84,228	4.34%
Self-care difficulty		827	1.48%		32,883	1.69%
Independent living difficulty		1,262	2.27%		57,068	2.94%
Sex						
Male		26,321	47.24%		971,489	50.01%
Female		29,391	52.76%		971,126	49.99%
Age						
Under 18		15,391	27.63%		470,915	24.24%
18-64		35,943	64.52%		1,286,726	66.24%
65+		4,378	7.86%		184,974	9.52%
Family Type						
Families with children		7,146	50.16%		214,290	49.04%

Note: *Excluding Hong Kong and Taiwan.

All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.

10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 1 – Demographics, Round Rock

	(Round Rock, TX CDBG) Jurisdiction			(Austin-Round Rock, TX) Region		
Race/Ethnicity		**#**	**%**		**#**	**%**
White, Non-Hispanic		56,744	50.32%		1,036,372	53.35%
Black, Non-Hispanic		11,377	10.09%		136,105	7.01%
Hispanic		34,435	30.54%		620,513	31.94%
Asian or Pacific Islander, Non-Hispanic		7,119	6.31%		102,444	5.27%
Native American, Non-Hispanic		105	0.09%		3,403	0.18%
Two or More Races, Non-Hispanic		2,745	2.43%		40,404	2.08%
Other, Non-Hispanic		242	0.21%		3,374	0.17%
National Origin						
#1 country of origin	Mexico	6,544	5.80%	Mexico	132,424	6.82%
#2 country of origin	India	1,485	1.32%	India	22,199	1.14%
#3 country of origin	Vietnam	894	0.79%	Vietnam	12,315	0.63%
#4 country of origin	Philippines	486	0.43%	China*	9,850	0.51%
#5 country of origin	China*	412	0.37%	Honduras	7,839	0.40%
#6 country of origin	Pakistan	361	0.32%	El Salvador	5,889	0.30%
#7 country of origin	El Salvador	308	0.27%	Canada	5,103	0.26%
#8 country of origin	Cuba	241	0.21%	Korea	4,950	0.25%
#9 country of origin	Brazil	221	0.20%	Philippines	4,657	0.24%
#10 country of origin	Honduras	220	0.20%	Cuba	4,405	0.23%
Limited English Proficiency (LEP) Language						
#1 LEP Language	Spanish	7,118	6.31%	Spanish	152,349	7.84%
#2 LEP Language	Vietnamese	527	0.47%	Vietnamese	7,583	0.39%
#3 LEP Language	African languages	306	0.27%	Chinese	5,797	0.30%
#4 LEP Language	Chinese	193	0.17%	Korean	2,391	0.12%
#5 LEP Language	French	139	0.12%	Other Asian languages	1,899	0.10%
#6 LEP Language	Gujarati	132	0.12%	Urdu	1,547	0.08%
#7 LEP Language	Urdu	126	0.11%	Arabic	1,509	0.08%
#8 LEP Language	Other Asian languages	113	0.10%	African languages	1,384	0.07%
#9 LEP Language	Tagalog	100	0.09%	French	1,337	0.07%
#10 LEP Language	Persian	78	0.07%	Hindi	1,271	0.07%
Disability Type						
Hearing difficulty		2,653	2.35%		52,018	2.68%
Vision difficulty		1,896	1.68%		32,324	1.66%
Cognitive difficulty		4,378	3.88%		68,918	3.55%
Ambulatory difficulty		4,868	4.32%		84,228	4.34%
Self-care difficulty		2,452	2.17%		32,883	1.69%
Independent living difficulty		3,830	3.40%		57,068	2.94%
Sex						
Male		55,824	49.50%		971,489	50.01%
Female		56,943	50.50%		971,126	49.99%
Age						
Under 18		32,658	28.96%		470,915	24.24%
18-64		71,747	63.62%		1,286,726	66.24%
65+		8,362	7.42%		184,974	9.52%
Family Type						
Families with children		14,763	56.21%		214,290	49.04%

Note: *Excluding Hong Kong and Taiwan.

All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.

10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 1 – Demographics, Travis County, Including Incorporated Areas

	(Travis County, TX CDBG) Jurisdiction			(Austin-Round Rock, TX) Region		
Race/Ethnicity		**#**	**%**		**#**	**%**
White, Non-Hispanic		570,282	49.67%		1,036,372	53.35%
Black, Non-Hispanic		90,819	7.91%		136,105	7.01%
Hispanic		387,357	33.74%		620,513	31.94%
Asian or Pacific Islander, Non-Hispanic		71,051	6.19%		102,444	5.27%
Native American, Non-Hispanic		1,765	0.15%		3,403	0.18%
Two or More Races, Non-Hispanic		25,122	2.19%		40,404	2.08%
Other, Non-Hispanic		1,780	0.16%		3,374	0.17%
National Origin						
#1 country of origin	Mexico	93,373	8.13%	Mexico	132,424	6.82%
#2 country of origin	India	14,178	1.23%	India	22,199	1.14%
#3 country of origin	Vietnam	9,787	0.85%	Vietnam	12,315	0.63%
#4 country of origin	China*	7,444	0.65%	China*	9,850	0.51%
#5 country of origin	Honduras	6,146	0.54%	Honduras	7,839	0.40%
#6 country of origin	El Salvador	4,306	0.38%	El Salvador	5,889	0.30%
#7 country of origin	Cuba	3,649	0.32%	Canada	5,103	0.26%
#8 country of origin	Korea	3,598	0.31%	Korea	4,950	0.25%
#9 country of origin	Canada	3,587	0.31%	Philippines	4,657	0.24%
#10 country of origin	Guatemala	3,581	0.31%	Cuba	4,405	0.23%
Limited English Proficiency (LEP) Language						
#1 LEP Language	Spanish	109,030	9.50%	Spanish	152,349	7.84%
#2 LEP Language	Vietnamese	6,253	0.54%	Vietnamese	7,583	0.39%
#3 LEP Language	Chinese	4,150	0.36%	Chinese	5,797	0.30%
#4 LEP Language	Korean	1,575	0.14%	Korean	2,391	0.12%
#5 LEP Language	Arabic	1,346	0.12%	Other Asian languages	1,899	0.10%
#6 LEP Language	Other Asian languages	1,262	0.11%	Urdu	1,547	0.08%
#7 LEP Language	Urdu	1,023	0.09%	Arabic	1,509	0.08%
#8 LEP Language	Hindi	1,013	0.09%	African languages	1,384	0.07%
#9 LEP Language	African languages	933	0.08%	French	1,337	0.07%
#10 LEP Language	French	867	0.08%	Hindi	1,271	0.07%
Disability Type						
Hearing difficulty		27,371	2.38%		52,018	2.68%
Vision difficulty		19,070	1.66%		32,324	1.66%
Cognitive difficulty		39,899	3.47%		68,918	3.55%
Ambulatory difficulty		46,960	4.09%		84,228	4.34%
Self-care difficulty		18,187	1.58%		32,883	1.69%
Independent living difficulty		31,018	2.70%		57,068	2.94%
Sex						
Male		578,199	50.36%		971,489	50.01%
Female		569,977	49.64%		971,126	49.99%
Age						
Under 18		264,425	23.03%		470,915	24.24%
18-64		786,668	68.51%		1,286,726	66.24%
65+		97,083	8.46%		184,974	9.52%
Family Type						
Families with children		121,317	48.90%		214,290	49.04%

Note: *Excluding Hong Kong and Taiwan.

All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.

10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 1 – Demographics, Travis County, CDBG Service Areas Only

	(Travis County, TX CDBG) Jurisdiction			(Austin-Round Rock, TX) Region		
Race/Ethnicity		**#**	**%**		**#**	**%**
White, Non-Hispanic		90,475	53.85%		938,474	54.68%
Black, Non-Hispanic		15,133	9.01%		120,510	7.02%
Hispanic		49,299	29.34%		538,313	31.36%
Asian or Pacific Islander, Non-Hispanic		9,365	5.57%		82,040	4.78%
Native American, Non-Hispanic		443	0.26%		4,858	0.28%
Two or More Races, Non-Hispanic		3,004	1.79%		29,225	1.70%
Other, Non-Hispanic		301	0.18%		2,869	0.17%
National Origin						
#1 country of origin	Mexico	15,131	9.21%	Mexico	130,534	7.89%
#2 country of origin	Vietnam	1,958	1.19%	India	16,662	1.01%
#3 country of origin	India	1,301	0.79%	Vietnam	11,137	0.67%
#4 country of origin	Philippines	834	0.51%	China*	6,810	0.41%
#5 country of origin	China*	693	0.42%	Honduras	6,014	0.36%
#6 country of origin	Canada	676	0.41%	El Salvador	5,610	0.34%
#7 country of origin	Other UK	433	0.26%	Korea	5,330	0.32%
#8 country of origin	Korea	422	0.26%	Philippines	4,813	0.29%
#9 country of origin	Honduras	418	0.25%	Canada	4,613	0.28%
#10 country of origin	El Salvador	416	0.25%	Guatemala	4,131	0.25%
Limited English Proficiency (LEP) Language						
#1 LEP Language	Spanish	16,850	10.26%	Spanish	150,230	9.09%
#2 LEP Language	Vietnamese	1,786	1.09%	Vietnamese	7,546	0.46%
#3 LEP Language	Chinese	442	0.27%	Chinese	5,018	0.30%
#4 LEP Language	Arabic	287	0.17%	Korean	2,478	0.15%
#5 LEP Language	Tagalog	275	0.17%	Other Asian Language	1,605	0.10%
#6 LEP Language	Korean	167	0.10%	Arabic	1,289	0.08%
#7 LEP Language	Other Indic Language	137	0.08%	French	998	0.06%
#8 LEP Language	French Creole	129	0.08%	Urdu	988	0.06%
#9 LEP Language	Russian	103	0.06%	African	925	0.06%
#10 LEP Language	Other Asian Language	93	0.06%	Gujarati	907	0.05%
Disability Type						
Hearing difficulty		4,157	2.56%		45,013	2.75%
Vision difficulty		2,342	1.44%		29,474	1.80%
Cognitive difficulty		6,225	3.83%		62,942	3.84%
Ambulatory difficulty		7,283	4.48%		76,867	4.70%
Self-care difficulty		2,450	1.51%		29,277	1.79%
Independent living difficulty		4,445	2.73%		50,933	3.11%
Sex						
Male		84,452	50.26%		860,101	50.11%
Female		83,567	49.74%		856,188	49.89%
Age						
Under 18		49,389	29.39%		434,760	25.33%
18-64		107,481	63.97%		1,142,793	66.59%
65+		11,149	6.64%		138,736	8.08%
Family Type						
Families with children		23,352	55.23%		206,551	50.96%

Note: *Excluding Hong Kong and Taiwan.

All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.

10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 1 – Demographics, Williamson County, Including Incorporated Areas

	(Williamson County, TX CDBG) Jurisdiction			(Austin-Round Rock, TX) Region		
Race/Ethnicity		**#**	**%**		**#**	**%**
White, Non-Hispanic		302,516	61.66%		1,036,372	53.35%
Black, Non-Hispanic		29,923	6.10%		136,105	7.01%
Hispanic		116,943	23.84%		620,513	31.94%
Asian or Pacific Islander, Non-Hispanic		28,238	5.76%		102,444	5.27%
Native American, Non-Hispanic		924	0.19%		3,403	0.18%
Two or More Races, Non-Hispanic		11,171	2.28%		40,404	2.08%
Other, Non-Hispanic		904	0.18%		3,374	0.17%
National Origin						
#1 country of origin	Mexico	20,715	4.22%	Mexico	132,424	6.82%
#2 country of origin	India	7,589	1.55%	India	22,199	1.14%
#3 country of origin	Vietnam	2,294	0.62%	Vietnam	12,315	0.63%
#4 country of origin	China*	2,026	0.47%	China*	9,850	0.51%
#5 country of origin	Philippines	1,723	0.41%	Honduras	7,839	0.40%
#6 country of origin	Korea	1,280	0.35%	El Salvador	5,889	0.30%
#7 country of origin	Canada	1,058	0.26%	Canada	5,103	0.26%
#8 country of origin	Pakistan	977	0.22%	Korea	4,950	0.25%
#9 country of origin	El Salvador	955	0.20%	Philippines	4,657	0.24%
#10 country of origin	Germany	952	0.19%	Cuba	4,405	0.23%
Limited English Proficiency (LEP) Language						
#1 LEP Language	Spanish	21,810	4.45%	Spanish	152,349	7.84%
#2 LEP Language	Chinese	1,368	0.28%	Vietnamese	7,583	0.39%
#3 LEP Language	Vietnamese	1,208	0.25%	Chinese	5,797	0.30%
#4 LEP Language	Korean	772	0.16%	Korean	2,391	0.12%
#5 LEP Language	Other Asian languages	587	0.12%	Other Asian languages	1,899	0.10%
#6 LEP Language	Gujarati	516	0.11%	Urdu	1,547	0.08%
#7 LEP Language	Urdu	432	0.09%	Arabic	1,509	0.08%
#8 LEP Language	African languages	420	0.09%	African languages	1,384	0.07%
#9 LEP Language	Persian	407	0.08%	French	1,337	0.07%
#10 LEP Language	Hindi	258	0.05%	Hindi	1,271	0.07%
Disability Type						
Hearing difficulty		13,745	2.80%		52,018	2.68%
Vision difficulty		7,883	1.61%		32,324	1.66%
Cognitive difficulty		16,363	3.34%		68,918	3.55%
Ambulatory difficulty		21,219	4.32%		84,228	4.34%
Self-care difficulty		9,058	1.85%		32,883	1.69%
Independent living difficulty		15,242	3.11%		57,068	2.94%
Sex						
Male		241,189	49.16%		971,489	50.01%
Female		249,430	50.84%		971,126	49.99%
Age						
Under 18		132,887	27.09%		470,915	24.24%
18-64		304,268	62.02%		1,286,726	66.24%
65+		53,464	10.90%		184,974	9.52%
Family Type						
Families with children		61,073	51.12%		214,290	49.04%

Note: *Excluding Hong Kong and Taiwan.

All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.

10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 1 – Demographics, Williamson County, CDBG Service Areas Only

	(Williamson County, TX CDBG) Jurisdiction			(Austin-Round Rock, TX) Region		
Race/Ethnicity		**#**	**%**		**#**	**%**
White, Non-Hispanic		184,262	67.43%		938,474	54.68%
Black, Non-Hispanic		12,878	4.71%		120,510	7.02%
Hispanic		59,928	21.93%		538,313	31.36%
Asian or Pacific Islander, Non-Hispanic		10,131	3.71%		82,040	4.78%
Native American, Non-Hispanic		894	0.33%		4,858	0.28%
Two or More Races, Non-Hispanic		4,748	1.74%		29,225	1.70%
Other, Non-Hispanic		406	0.15%		2,869	0.17%
National Origin						
#1 country of origin	Mexico	11,055	4.13%	Mexico	130,534	7.89%
#2 country of origin	India	2,517	0.94%	India	16,662	1.01%
#3 country of origin	Philippines	1,150	0.43%	Vietnam	11,137	0.67%
#4 country of origin	Germany	789	0.29%	China*	6,810	0.41%
#5 country of origin	Korea	659	0.25%	Honduras	6,014	0.36%
#6 country of origin	Canada	649	0.24%	El Salvador	5,610	0.34%
#7 country of origin	China*	640	0.24%	Korea	5,330	0.32%
#8 country of origin	Vietnam	603	0.23%	Philippines	4,813	0.29%
#9 country of origin	Guatemala	529	0.20%	Canada	4,613	0.28%
#10 country of origin	Iran	464	0.17%	Guatemala	4,131	0.25%
Limited English Proficiency (LEP) Language						
#1 LEP Language	Spanish	11,787	4.40%	Spanish	150,230	9.09%
#2 LEP Language	Korean	447	0.17%	Vietnamese	7,546	0.46%
#3 LEP Language	Chinese	398	0.15%	Chinese	5,018	0.30%
#4 LEP Language	Gujarati	365	0.14%	Korean	2,478	0.15%
#5 LEP Language	Vietnamese	298	0.11%	Other Asian Language	1,605	0.10%
#6 LEP Language	Persian	265	0.10%	Arabic	1,289	0.08%
#7 LEP Language	Other Asian Language	171	0.06%	French	998	0.06%
#8 LEP Language	Tagalog	146	0.05%	Urdu	988	0.06%
#9 LEP Language	Other Indic Language	141	0.05%	African	925	0.06%
#10 LEP Language	German	131	0.05%	Gujarati	907	0.05%
Disability Type						
Hearing difficulty		8,027	3.02%		45,013	2.75%
Vision difficulty		4,720	1.78%		29,474	1.80%
Cognitive difficulty		9,689	3.65%		62,942	3.84%
Ambulatory difficulty		13,380	5.04%		76,867	4.70%
Self-care difficulty		5,092	1.92%		29,277	1.79%
Independent living difficulty		8,704	3.28%		50,933	3.11%
Sex						
Male		134,460	49.21%		860,101	50.11%
Female		138,787	50.79%		856,188	49.89%
Age						
Under 18		79,259	29.01%		434,760	25.33%
18-64		165,107	60.42%		1,142,793	66.59%
65+		28,881	10.57%		138,736	8.08%
Family Type						
Families with children		38,295	52.03%		206,551	50.96%

Note: *Excluding Hong Kong and Taiwan.

All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.

10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 2 - Demographic Trends, Austin

	(Austin, TX CDBG, HOME, ESG) Jurisdiction								(Austin-Round Rock, TX) Region							
	1990 Trend		2000 Trend		2010 Trend		Current		1990 Trend		2000 Trend		2010 Trend		Current	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	332,675	63.74%	381,503	54.54%	403,671	49.61%	443,808	48.89%	570,707	67.43%	758,214	60.66%	938,474	54.68%	1,036,372	53.35%
Black, Non-Hispanic	57,357	10.99%	67,134	9.60%	65,709	8.08%	65,631	7.23%	76,488	9.04%	101,419	8.11%	130,764	7.62%	136,105	7.01%
Hispanic	113,725	21.79%	206,475	29.52%	281,403	34.59%	312,822	34.46%	176,697	20.88%	327,660	26.22%	538,313	31.36%	620,513	31.94%
Asian or Pacific Islander, Non-Hispanic	15,336	2.94%	36,687	5.24%	56,090	6.89%	61,775	6.81%	18,079	2.14%	49,282	3.94%	93,678	5.46%	102,444	5.27%
Native American, Non-Hispanic	1,333	0.26%	4,199	0.60%	4,902	0.60%	1,515	0.17%	2,172	0.26%	7,920	0.63%	11,377	0.66%	3,403	0.18%
National Origin																
Foreign-born	43,134	8.26%	112,438	16.07%	149,668	18.40%	164,858	18.16%	56,152	6.64%	152,831	12.23%	235,592	13.73%	284,151	14.63%
LEP																
Limited English Proficiency	37,684	7.22%	86,620	12.38%	107,315	13.19%	108,513	11.95%	57,870	6.84%	121,850	9.75%	164,909	9.61%	185,607	9.55%
Sex																
Male	260,385	49.89%	357,002	51.03%	411,272	50.55%	458,374	50.49%	423,009	49.99%	634,043	50.73%	860,101	50.11%	971,489	50.01%
Female	261,540	50.11%	342,531	48.97%	402,353	49.45%	449,405	49.51%	423,226	50.01%	615,735	49.27%	856,188	49.89%	971,126	49.99%
Age																
Under 18	123,740	23.71%	165,447	23.65%	180,872	22.23%	194,262	21.40%	216,562	25.59%	325,908	26.08%	434,760	25.33%	470,915	24.24%
18-64	361,504	69.26%	487,826	69.74%	574,397	70.60%	641,598	70.68%	564,194	66.67%	833,878	66.72%	1,142,793	66.59%	1,286,726	66.24%
65+	36,681	7.03%	46,260	6.61%	58,356	7.17%	71,919	7.92%	65,480	7.74%	89,992	7.20%	138,736	8.08%	184,974	9.52%
Family Type																
Families with children	63,028	52.12%	61,373	50.08%	87,105	49.79%	90,493	48.58%	108,977	53.13%	104,775	51.60%	206,551	50.96%	214,290	49.04%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 2 - Demographic Trends, Pflugerville

	(Pflugerville City, TX CDBG) Jurisdiction								(Austin-Round Rock, TX) Region							
	1990 Trend		2000 Trend		2010 Trend		Current		1990 Trend		2000 Trend		2010 Trend		Current	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	5,656	78.08%	14,188	61.67%	21,591	44.41%	24,894	44.68%	570,707	67.43%	758,214	60.66%	938,474	54.68%	1,036,372	53.35%
Black, Non-Hispanic	482	6.65%	2,750	11.95%	8,173	16.81%	8,946	16.06%	76,488	9.04%	101,419	8.11%	130,764	7.62%	136,105	7.01%
Hispanic	958	13.22%	4,653	20.22%	14,225	29.26%	15,551	27.91%	176,697	20.88%	327,660	26.22%	538,313	31.36%	620,513	31.94%
Asian or Pacific Islander, Non-Hispanic	109	1.50%	1,200	5.22%	4,268	8.78%	4,835	8.68%	18,079	2.14%	49,282	3.94%	93,678	5.46%	102,444	5.27%
Native American, Non-Hispanic	16	0.22%	100	0.43%	264	0.54%	194	0.35%	2,172	0.26%	7,920	0.63%	11,377	0.66%	3,403	0.18%
National Origin																
Foreign-born	184	2.52%	2,104	9.15%	6,674	13.73%	8,783	15.77%	56,152	6.64%	152,831	12.23%	235,592	13.73%	284,151	14.63%
LEP																
Limited English Proficiency	271	3.71%	1,330	5.78%	3,752	7.72%	4,829	8.67%	57,870	6.84%	121,850	9.75%	164,909	9.61%	185,607	9.55%
Sex																
Male	3,640	49.97%	11,522	50.09%	23,602	48.55%	26,321	47.24%	423,009	49.99%	634,043	50.73%	860,101	50.11%	971,489	50.01%
Female	3,645	50.03%	11,479	49.91%	25,013	51.45%	29,391	52.76%	423,226	50.01%	615,735	49.27%	856,188	49.89%	971,126	49.99%
Age																
Under 18	2,425	33.28%	7,925	34.46%	15,238	31.34%	15,391	27.63%	216,562	25.59%	325,908	26.08%	434,760	25.33%	470,915	24.24%
18-64	4,629	63.53%	14,332	62.31%	30,848	63.45%	35,943	64.52%	564,194	66.67%	833,878	66.72%	1,142,793	66.59%	1,286,726	66.24%
65+	232	3.18%	744	3.23%	2,529	5.20%	4,378	7.86%	65,480	7.74%	89,992	7.20%	138,736	8.08%	184,974	9.52%
Family Type																
Families with children	1,313	63.55%	840	61.99%	7,444	59.18%	7,146	50.16%	108,977	53.13%	104,775	51.60%	206,551	50.96%	214,290	49.04%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 2 - Demographic Trends, Round Rock

	(Round Rock, TX CDBG) Jurisdiction								(Austin-Round Rock, TX) Region							
	1990 Trend		2000 Trend		2010 Trend		Current		1990 Trend		2000 Trend		2010 Trend		Current	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	24,322	75.28%	40,144	65.75%	54,018	54.29%	56,744	50.32%	570,707	67.43%	758,214	60.66%	938,474	54.68%	1,036,372	53.35%
Black, Non-Hispanic	1,615	5.00%	4,714	7.72%	9,947	10.00%	11,377	10.09%	76,488	9.04%	101,419	8.11%	130,764	7.62%	136,105	7.01%
Hispanic	5,842	18.08%	13,562	22.21%	28,718	28.86%	34,435	30.54%	176,697	20.88%	327,660	26.22%	538,313	31.36%	620,513	31.94%
Asian or Pacific Islander, Non-Hispanic	353	1.09%	2,075	3.40%	5,970	6.00%	7,119	6.31%	18,079	2.14%	49,282	3.94%	93,678	5.46%	102,444	5.27%
Native American, Non-Hispanic	101	0.31%	371	0.61%	604	0.61%	105	0.09%	2,172	0.26%	7,920	0.63%	11,377	0.66%	3,403	0.18%
National Origin																
Foreign-born	1,544	4.77%	5,658	9.26%	11,745	11.80%	15,377	13.64%	56,152	6.64%	152,831	12.23%	235,592	13.73%	284,151	14.63%
LEP																
Limited English Proficiency	1,557	4.81%	4,121	6.75%	7,018	7.05%	9,267	8.22%	57,870	6.84%	121,850	9.75%	164,909	9.61%	185,607	9.55%
Sex																
Male	16,131	49.80%	30,352	49.70%	48,899	49.15%	55,824	49.50%	423,009	49.99%	634,043	50.73%	860,101	50.11%	971,489	50.01%
Female	16,259	50.20%	30,721	50.30%	50,594	50.85%	56,943	50.50%	423,226	50.01%	615,735	49.27%	856,188	49.89%	971,126	49.99%
Age																
Under 18	10,646	32.87%	19,848	32.50%	30,719	30.88%	32,658	28.96%	216,562	25.59%	325,908	26.08%	434,760	25.33%	470,915	24.24%
18-64	20,195	62.35%	38,429	62.92%	63,157	63.48%	71,747	63.62%	564,194	66.67%	833,878	66.72%	1,142,793	66.59%	1,286,726	66.24%
65+	1,548	4.78%	2,796	4.58%	5,618	5.65%	8,362	7.42%	65,480	7.74%	89,992	7.20%	138,736	8.08%	184,974	9.52%
Family Type																
Families with children	5,591	64.65%	7,640	61.83%	14,892	58.26%	14,763	56.21%	108,977	53.13%	104,775	51.60%	206,551	50.96%	214,290	49.04%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 2 - Demographic Trends, Travis County, Including Incorporated Areas

	(Travis County, TX CDBG) Jurisdiction								(Austin-Round Rock, TX) Region							
	1990 Trend		2000 Trend		2010 Trend		Current		1990 Trend		2000 Trend		2010 Trend		Current	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	46,055	77.30%	63,974	65.95%	90,475	53.85%	570,282	49.67%	570,707	67.43%	758,214	60.66%	938,474	54.68%	1,036,372	53.35%
Black, Non-Hispanic	3,923	6.58%	7,969	8.22%	16,221	9.65%	90,819	7.91%	76,488	9.04%	101,419	8.11%	130,764	7.62%	136,105	7.01%
Hispanic	8,209	13.78%	19,762	20.37%	49,299	29.34%	387,357	33.74%	176,697	20.88%	327,660	26.22%	538,313	31.36%	620,513	31.94%
Asian or Pacific Islander, Non-Hispanic	1,081	1.81%	4,284	4.42%	10,541	6.27%	71,051	6.19%	18,079	2.14%	49,282	3.94%	93,678	5.46%	102,444	5.27%
Native American, Non-Hispanic	166	0.28%	621	0.64%	1,104	0.66%	1,765	0.15%	2,172	0.26%	7,920	0.63%	11,377	0.66%	3,403	0.18%
National Origin																
Foreign-born	2,947	4.96%	9,675	9.98%	21,832	12.99%	201,148	17.52%	56,152	6.64%	152,831	12.23%	235,592	13.73%	284,151	14.63%
LEP																
Limited English Proficiency	2,499	4.21%	7,102	7.33%	13,726	8.17%	132,708	11.56%	57,870	6.84%	121,850	9.75%	164,909	9.61%	185,607	9.55%
Sex																
Male	30,542	51.43%	49,749	51.31%	84,452	50.26%	578,199	50.36%	423,009	49.99%	634,043	50.73%	860,101	50.11%	971,489	50.01%
Female	28,842	48.57%	47,200	48.69%	83,567	49.74%	569,977	49.64%	423,226	50.01%	615,735	49.27%	856,188	49.89%	971,126	49.99%
Age																
Under 18	16,579	27.92%	28,158	29.04%	49,389	29.39%	264,425	23.03%	216,562	25.59%	325,908	26.08%	434,760	25.33%	470,915	24.24%
18-64	39,128	65.89%	63,392	65.39%	107,481	63.97%	786,668	68.51%	564,194	66.67%	833,878	66.72%	1,142,793	66.59%	1,286,726	66.24%
65+	3,677	6.19%	5,399	5.57%	11,149	6.64%	97,083	8.46%	65,480	7.74%	89,992	7.20%	138,736	8.08%	184,974	9.52%
Family Type																
Families with children	8,691	54.50%	8,034	53.78%	23,352	55.23%	121,317	48.90%	108,977	53.13%	104,775	51.60%	206,551	50.96%	214,290	49.04%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 2 - Demographic Trends, Travis County, CDBG Service Areas Only

	(Travis County, TX CDBG) Jurisdiction								(Austin-Round Rock, TX) Region							
	1990 Trend		2000 Trend		2010 Trend		Current		1990 Trend		2000 Trend		2010 Trend		Current	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	46,055	77.30%	63,974	65.95%	90,475	53.85%	90,475	53.85%	570,707	67.43%	758,214	60.66%	938,474	54.68%	938,474	54.68%
Black, Non-Hispanic	3,923	6.58%	7,969	8.22%	16,221	9.65%	15,133	9.01%	76,488	9.04%	101,419	8.11%	130,764	7.62%	120,510	7.02%
Hispanic	8,209	13.78%	19,762	20.37%	49,299	29.34%	49,299	29.34%	176,697	20.88%	327,660	26.22%	538,313	31.36%	538,313	31.36%
Asian or Pacific Islander, Non-Hispanic	1,081	1.81%	4,284	4.42%	10,541	6.27%	9,365	5.57%	18,079	2.14%	49,282	3.94%	93,678	5.46%	82,040	4.78%
Native American, Non-Hispanic	166	0.28%	621	0.64%	1,104	0.66%	443	0.26%	2,172	0.26%	7,920	0.63%	11,377	0.66%	4,858	0.28%
National Origin																
Foreign-born	2,947	4.96%	9,675	9.98%	21,832	12.99%	28,048	16.69%	56,152	6.64%	152,831	12.23%	235,592	13.73%	260,028	15.15%
LEP																
Limited English Proficiency	2,499	4.21%	7,102	7.33%	13,726	8.17%	18,742	11.15%	57,870	6.84%	121,850	9.75%	164,909	9.61%	180,430	10.51%
Sex																
Male	30,542	51.43%	49,749	51.31%	84,452	50.26%	84,452	50.26%	423,009	49.99%	634,043	50.73%	860,101	50.11%	860,101	50.11%
Female	28,842	48.57%	47,200	48.69%	83,567	49.74%	83,567	49.74%	423,226	50.01%	615,735	49.27%	856,188	49.89%	856,188	49.89%
Age																
Under 18	16,579	27.92%	28,158	29.04%	49,389	29.39%	49,389	29.39%	216,562	25.59%	325,908	26.08%	434,760	25.33%	434,760	25.33%
18-64	39,128	65.89%	63,392	65.39%	107,481	63.97%	107,481	63.97%	564,194	66.67%	833,878	66.72%	1,142,793	66.59%	1,142,793	66.59%
65+	3,677	6.19%	5,399	5.57%	11,149	6.64%	11,149	6.64%	65,480	7.74%	89,992	7.20%	138,736	8.08%	138,736	8.08%
Family Type																
Families with children	8,691	54.50%	8,034	53.78%	23,352	55.23%	23,352	55.23%	108,977	53.13%	104,775	51.60%	206,551	50.96%	206,551	50.96%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 2 - Demographic Trends, Williamson County, Including Incorporated Areas

	(Williamson County, TX CDBG) Jurisdiction								(Austin-Round Rock, TX) Region							
	1990 Trend		2000 Trend		2010 Trend		Current		1990 Trend		2000 Trend		2010 Trend		Current	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	63,709	79.63%	115,899	76.43%	184,262	67.43%	302,516	61.66%	570,707	67.43%	758,214	60.66%	938,474	54.68%	1,036,372	53.35%
Black, Non-Hispanic	3,730	4.66%	6,660	4.39%	14,565	5.33%	29,923	6.10%	76,488	9.04%	101,419	8.11%	130,764	7.62%	136,105	7.01%
Hispanic	11,673	14.59%	24,621	16.24%	59,928	21.93%	116,943	23.84%	176,697	20.88%	327,660	26.22%	538,313	31.36%	620,513	31.94%
Asian or Pacific Islander, Non-Hispanic	479	0.60%	3,053	2.01%	11,963	4.38%	28,238	5.76%	18,079	2.14%	49,282	3.94%	93,678	5.46%	102,444	5.27%
Native American, Non-Hispanic	192	0.24%	944	0.62%	2,016	0.74%	924	0.19%	2,172	0.26%	7,920	0.63%	11,377	0.66%	3,403	0.18%
National Origin																
Foreign-born	2,615	3.27%	9,418	6.21%	23,009	8.42%	56,489	11.51%	56,152	6.64%	152,831	12.23%	235,592	13.73%	284,151	14.63%
LEP																
Limited English Proficiency	3,917	4.91%	7,305	4.82%	14,087	5.16%	29,847	6.08%	57,870	6.84%	121,850	9.75%	164,909	9.61%	185,607	9.55%
Sex																
Male	39,406	49.34%	75,537	49.83%	134,460	49.21%	241,189	49.16%	423,009	49.99%	634,043	50.73%	860,101	50.11%	971,489	50.01%
Female	40,453	50.66%	76,056	50.17%	138,787	50.79%	249,430	50.84%	423,226	50.01%	615,735	49.27%	856,188	49.89%	971,126	49.99%
Age																
Under 18	24,127	30.21%	46,080	30.40%	79,259	29.01%	132,887	27.09%	216,562	25.59%	325,908	26.08%	434,760	25.33%	470,915	24.24%
18-64	47,571	59.57%	92,120	60.77%	165,107	60.42%	304,268	62.02%	564,194	66.67%	833,878	66.72%	1,142,793	66.59%	1,286,726	66.24%
65+	8,161	10.22%	13,392	8.83%	28,881	10.57%	53,464	10.90%	65,480	7.74%	89,992	7.20%	138,736	8.08%	184,974	9.52%
Family Type																
Families with children	12,066	55.47%	12,598	55.40%	38,295	52.03%	61,073	51.12%	108,977	53.13%	104,775	51.60%	206,551	50.96%	214,290	49.04%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

Table 2 - Demographic Trends, Williamson County, CDBG Service Areas Only

	(Williamson County, TX CDBG) Jurisdiction								(Austin-Round Rock, TX) Region							
	1990 Trend		2000 Trend		2010 Trend		Current		1990 Trend		2000 Trend		2010 Trend		Current	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	63,709	79.63%	115,899	76.43%	184,262	67.43%	184,262	67.43%	570,707	67.43%	758,214	60.66%	938,474	54.68%	938,474	54.68%
Black, Non-Hispanic	3,730	4.66%	6,660	4.39%	14,565	5.33%	12,878	4.71%	76,488	9.04%	101,419	8.11%	130,764	7.62%	120,510	7.02%
Hispanic	11,673	14.59%	24,621	16.24%	59,928	21.93%	59,928	21.93%	176,697	20.88%	327,660	26.22%	538,313	31.36%	538,313	31.36%
Asian or Pacific Islander, Non-Hispanic	479	0.60%	3,053	2.01%	11,963	4.38%	10,131	3.71%	18,079	2.14%	49,282	3.94%	93,678	5.46%	82,040	4.78%
Native American, Non-Hispanic	192	0.24%	944	0.62%	2,016	0.74%	894	0.33%	2,172	0.26%	7,920	0.63%	11,377	0.66%	4,858	0.28%
National Origin																
Foreign-born	2,615	3.27%	9,418	6.21%	23,009	8.42%	26,966	9.87%	56,152	6.64%	152,831	12.23%	235,592	13.73%	260,028	15.15%
LEP																
Limited English Proficiency	3,917	4.91%	7,305	4.82%	14,087	5.16%	15,079	5.52%	57,870	6.84%	121,850	9.75%	164,909	9.61%	180,430	10.51%
Sex																
Male	39,406	49.34%	75,537	49.83%	134,460	49.21%	134,460	49.21%	423,009	49.99%	634,043	50.73%	860,101	50.11%	860,101	50.11%
Female	40,453	50.66%	76,056	50.17%	138,787	50.79%	138,787	50.79%	423,226	50.01%	615,735	49.27%	856,188	49.89%	856,188	49.89%
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Under 18	24,127	30.21%	46,080	30.40%	79,259	29.01%	79,259	29.01%	216,562	25.59%	325,908	26.08%	434,760	25.33%	434,760	25.33%
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65+	8,161	10.22%	13,392	8.83%	28,881	10.57%	28,881	10.57%	65,480	7.74%	89,992	7.20%	138,736	8.08%	138,736	8.08%
Family Type																
Families with children	12,066	55.47%	12,598	55.40%	38,295	52.03%	38,295	52.03%	108,977	53.13%	104,775	51.60%	206,551	50.96%	206,551	50.96%

Note: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.

Source: Decennial Census; ACS. Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

HUD maps. The maps on the following pages, from HUD's mapping tool created for fair housing studies, provide a more detailed view of where residents live by race, ethnicity, foreign born status, and LEP status.

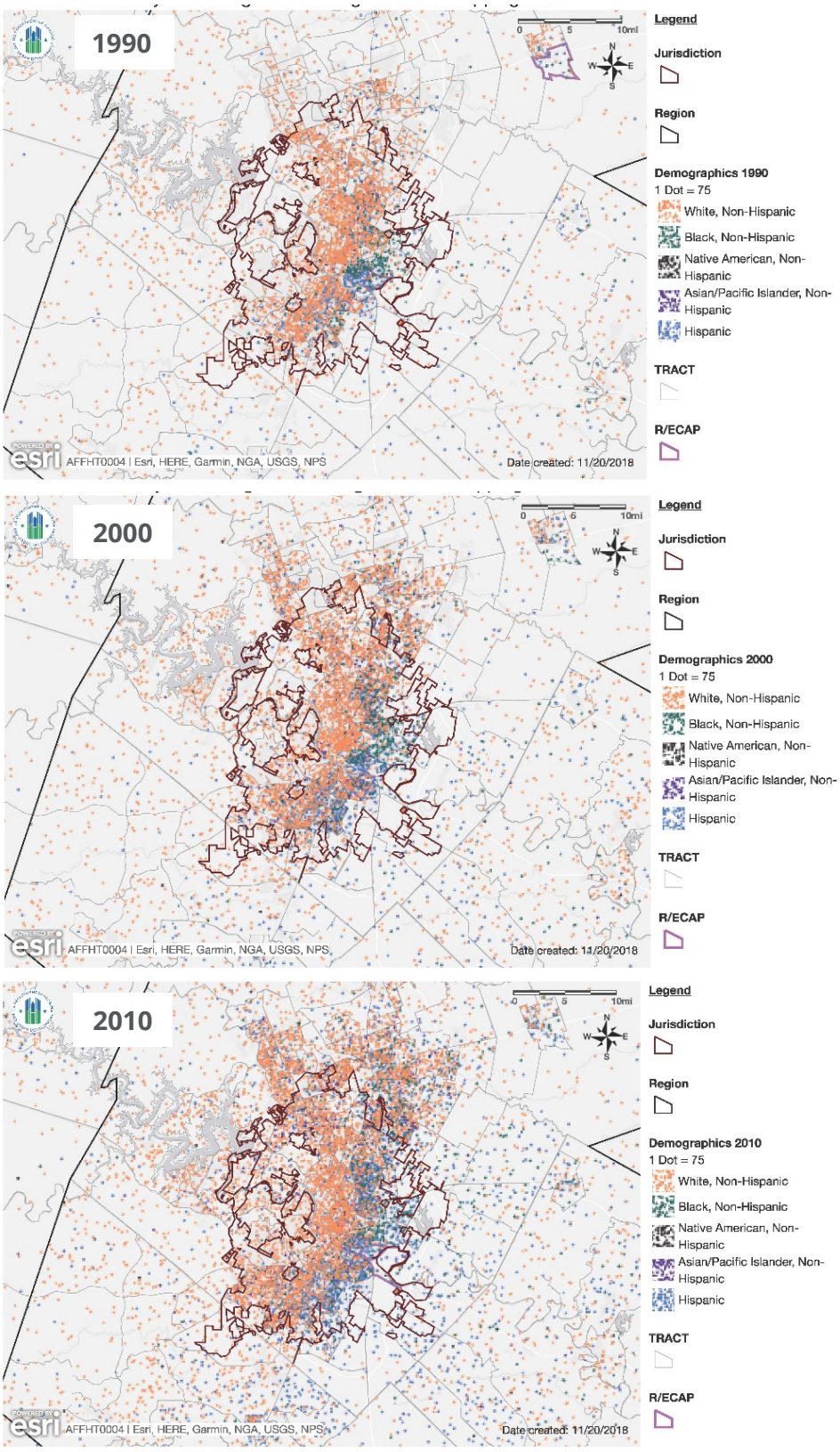
Maps are shown for each jurisdiction (except Georgetown and Taylor, for which they were unavailable) and include:

- Changes in racial and ethnic settlement patterns 1990 to 2000 to 2010;
- Location of foreign-born residents (a proxy for national origin in the Fair Housing Act); and
- Location of Limited English Proficiency (LEP) residents.

The maps also show a correlation between foreign-born residents of Hispanic origin and LEP residents.

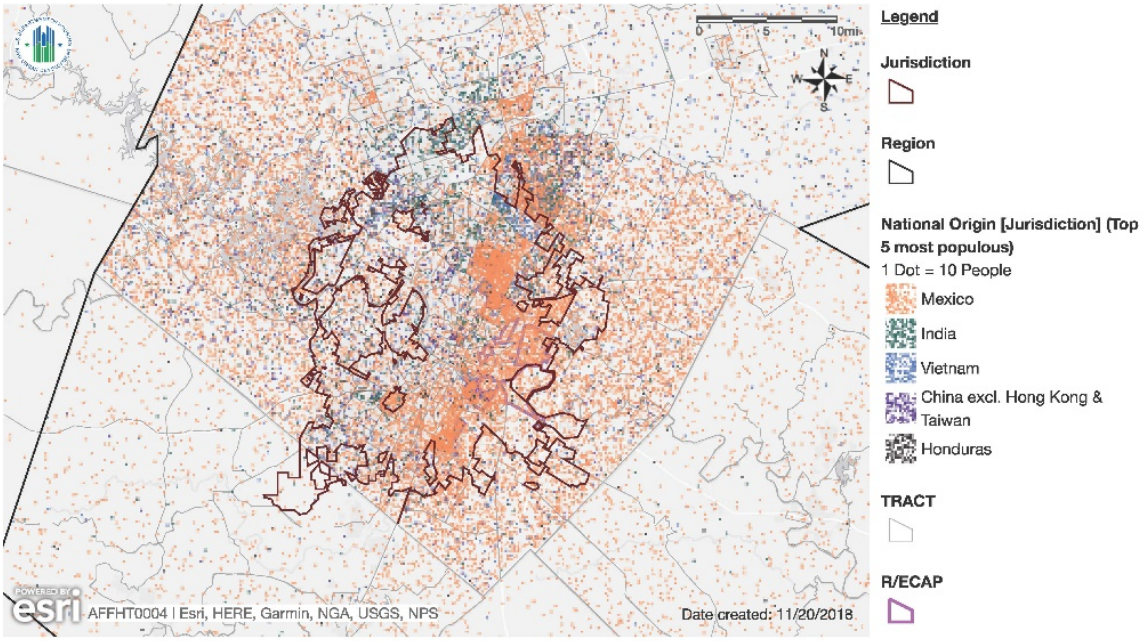
It is important to note that the data in the maps do not capture very recent growth trends and, as such, do not show the implications of recent growth, loss of affordability, and displacement of residents.

Race/Ethnicity Trends, 1990, 2000, and 2010, Austin



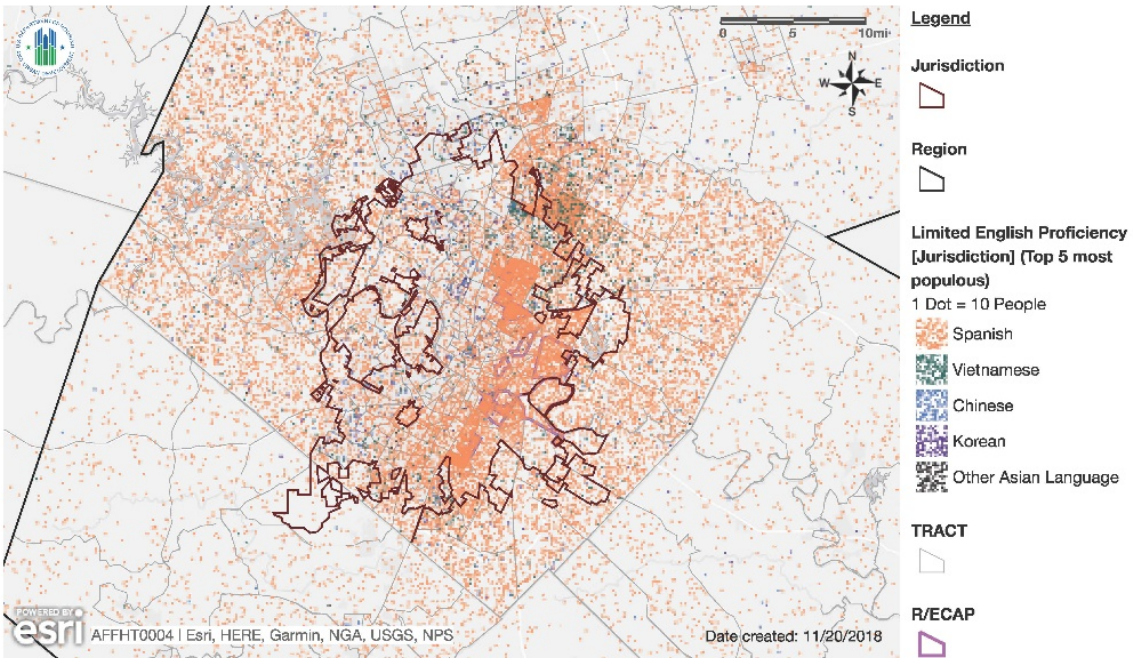
Source: HUD AFFH Data and Mapping Tool, version 4.

National Origin, 2010, Austin



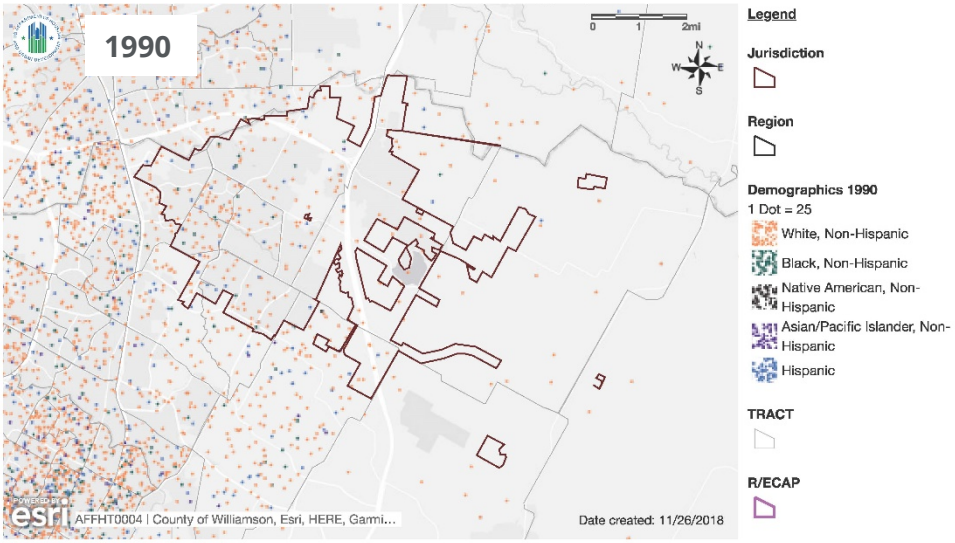
Source: HUD AFFH Data and Mapping Tool, version 4.

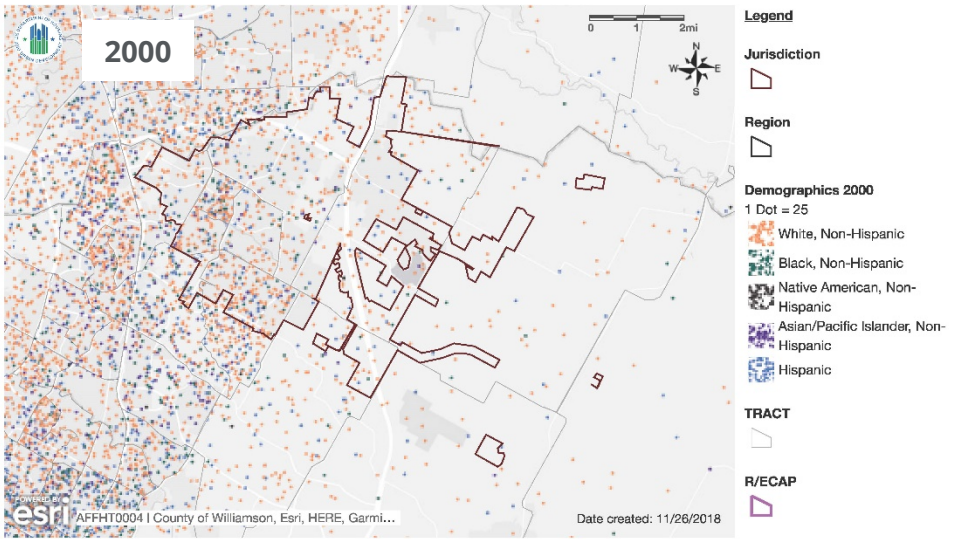
Limited English Proficiency (LEP), 2010, Austin

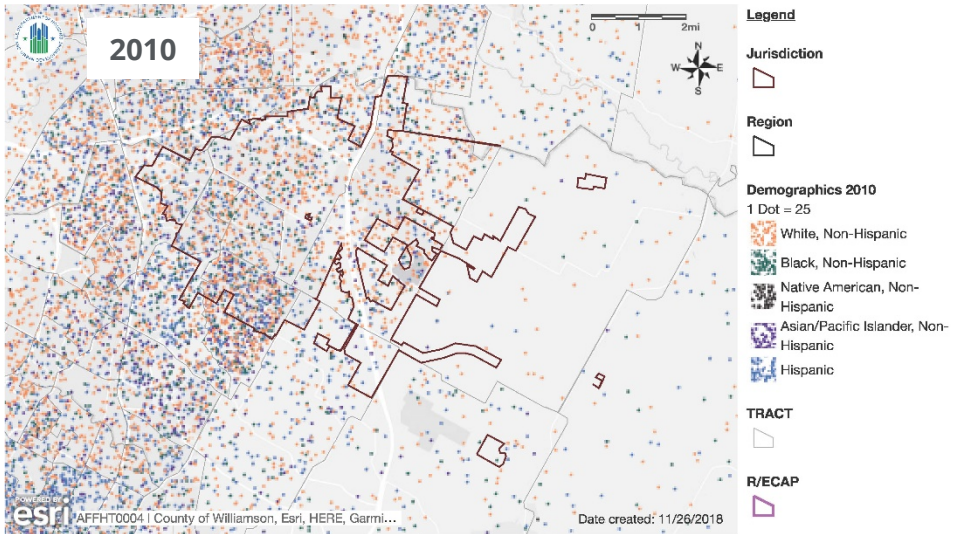


Source: HUD AFFH Data and Mapping Tool, version 4.

Race/Ethnicity Trends, 1990, 2000, and 2010, Pflugerville

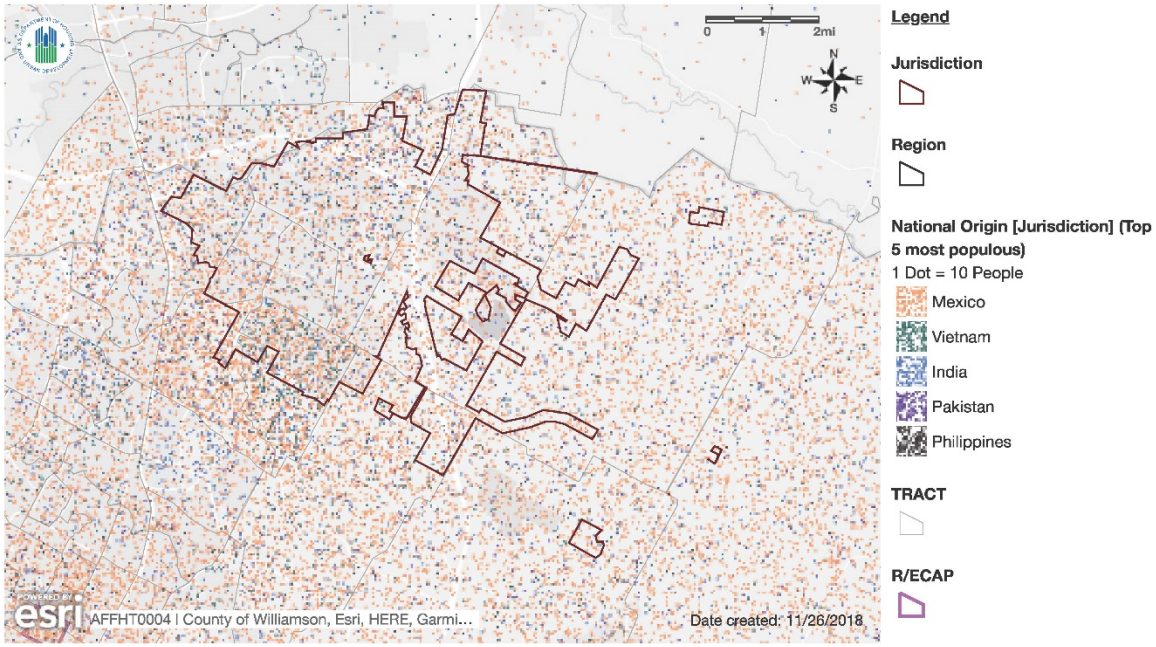






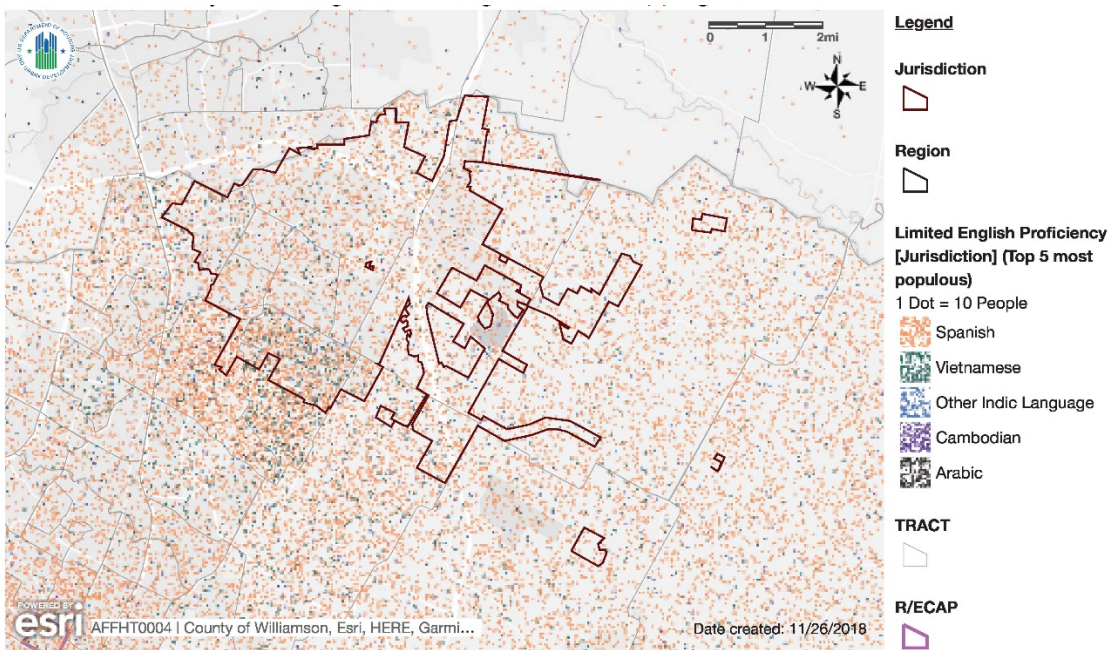
Source: HUD AFFH Data and Mapping Tool, version 4.

National Origin, 2010, Pflugerville



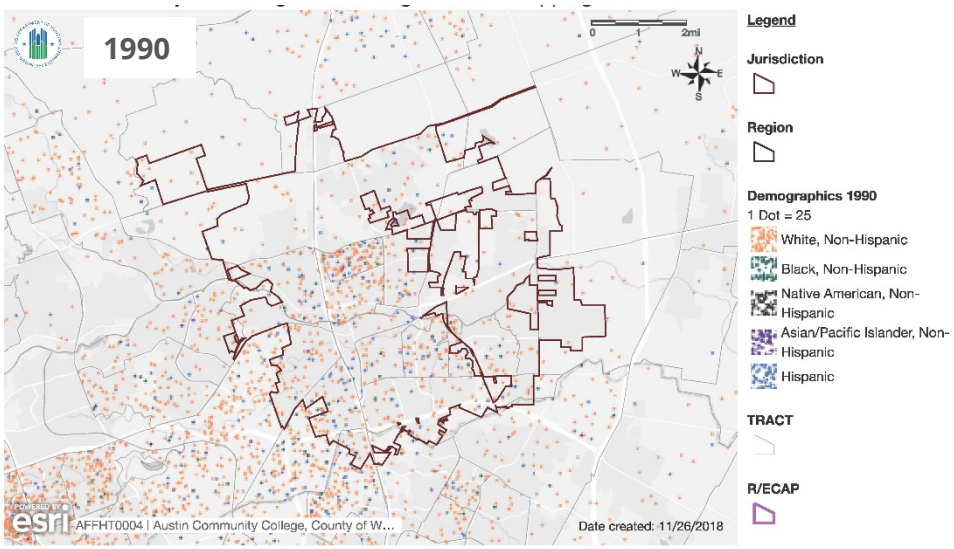
Source: HUD AFFH Data and Mapping Tool, version 4.

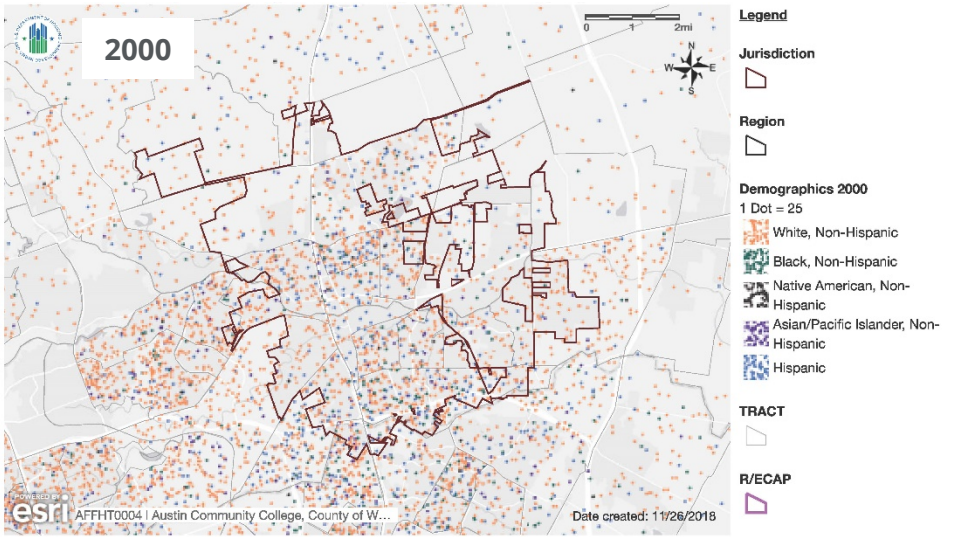
Limited English Proficiency (LEP), 2010, Pflugerville

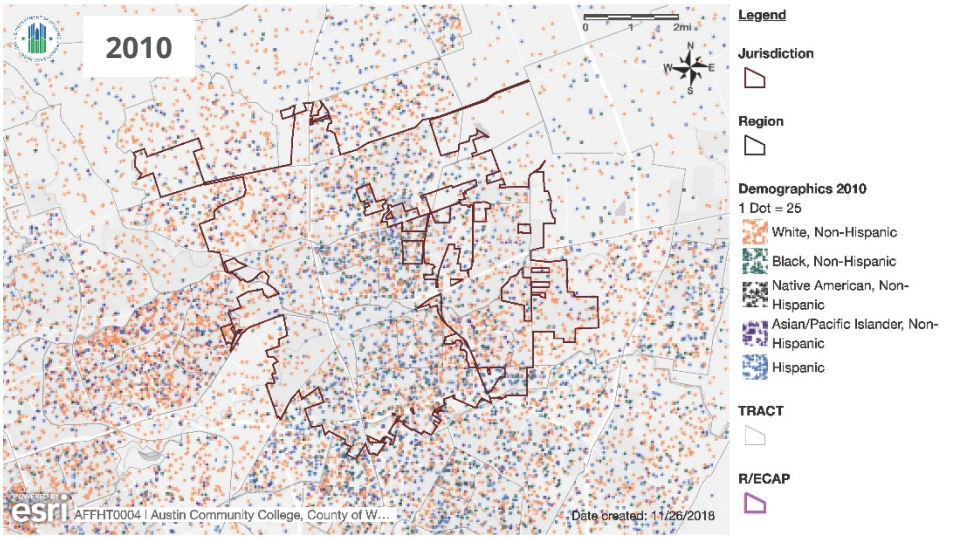


Source: HUD AFFH Data and Mapping Tool, version 4.

Race/Ethnicity Trends, 1990, 2000, and 2010, Round Rock

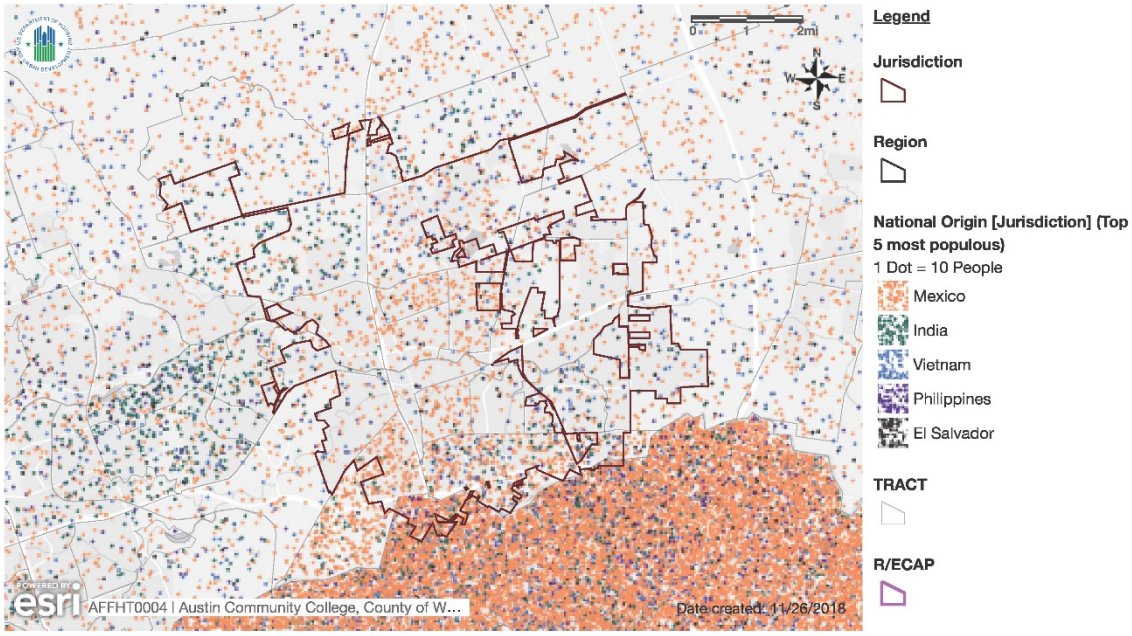






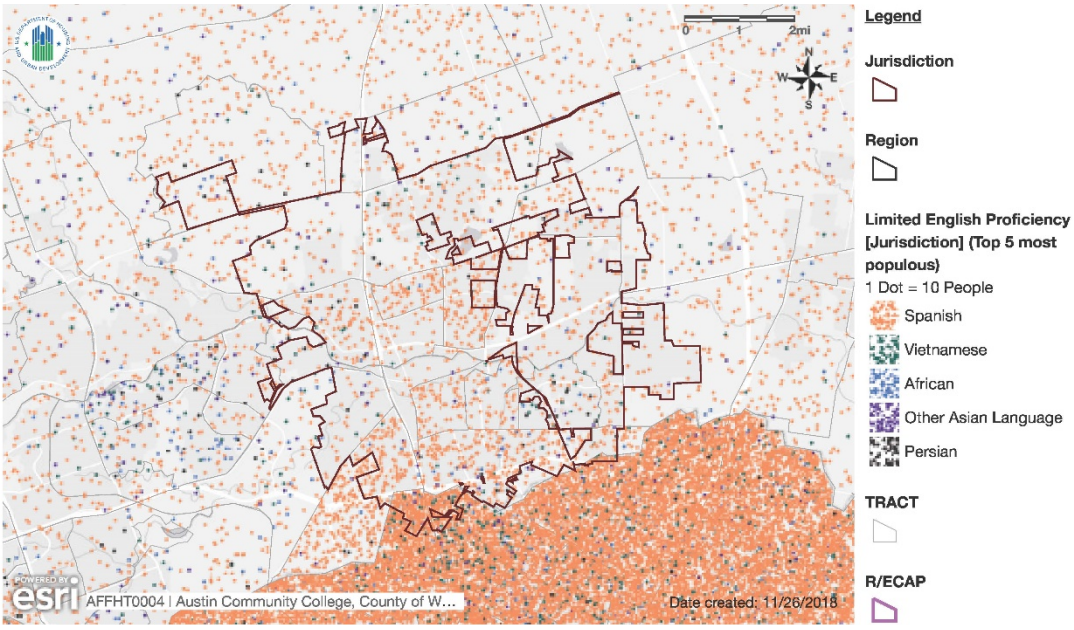
Source: HUD AFFH Data and Mapping Tool, version 4.

National Origin, 2010, Round Rock



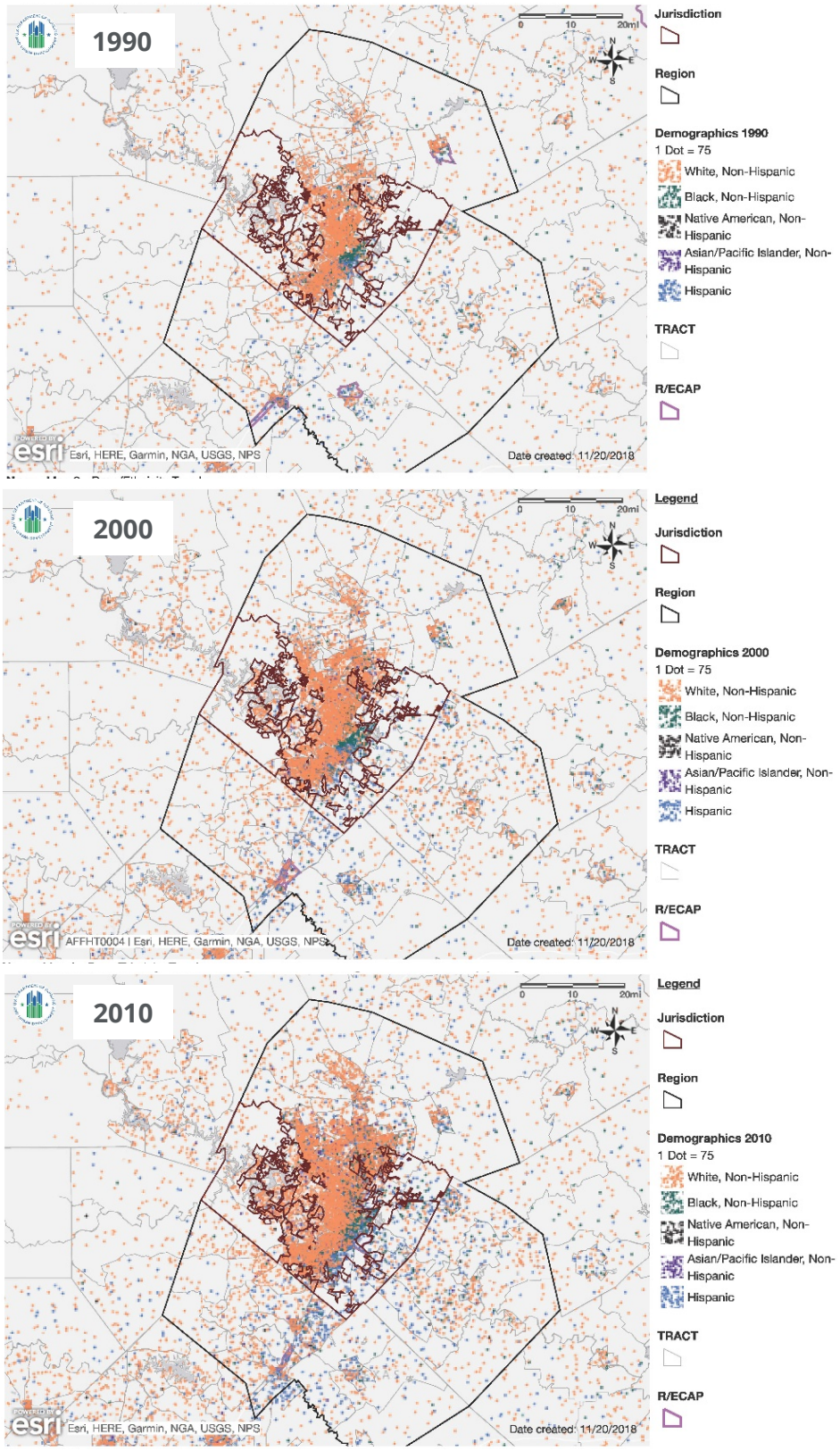
Source: HUD AFFH Data and Mapping Tool, version 4.

Limited English Proficiency (LEP), 2010, Round Rock



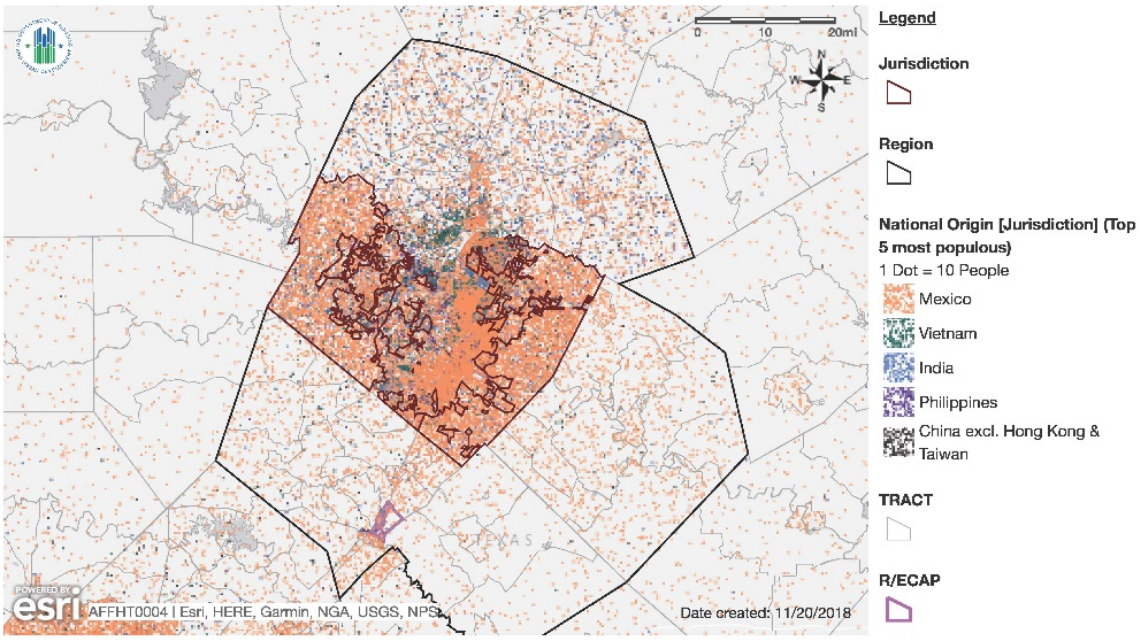
Source: HUD AFFH Data and Mapping Tool, version 4.

Race/Ethnicity Trends, 1990, 2000, and 2010, Travis County



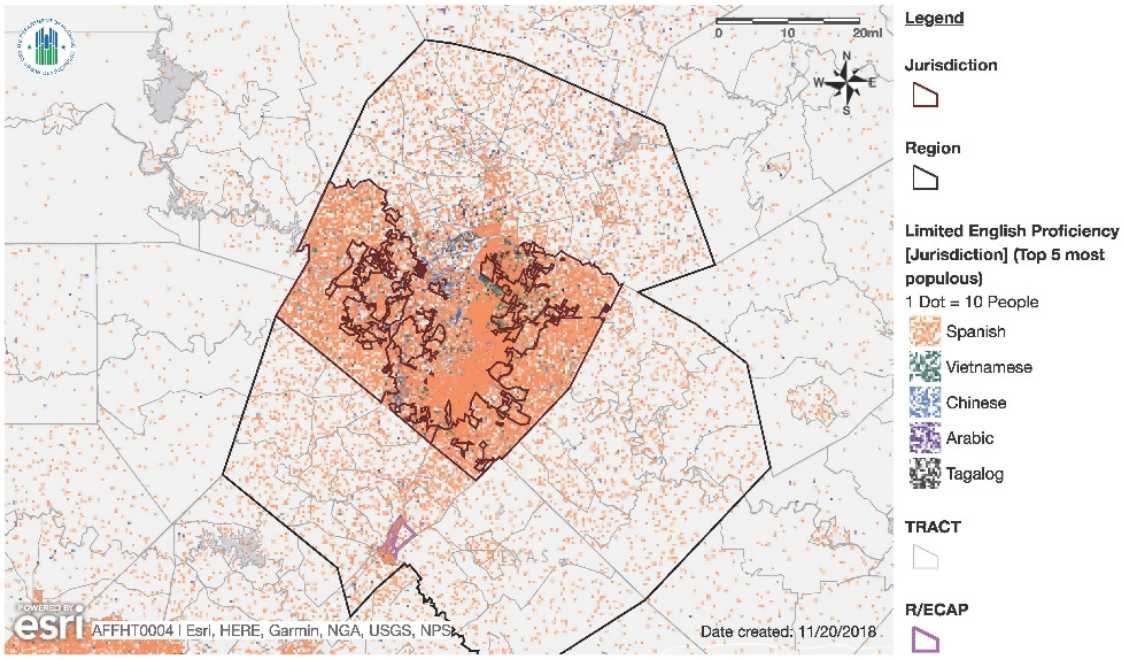
Source: HUD AFFH Data and Mapping Tool, version 4.

National Origin, 2010, Travis County



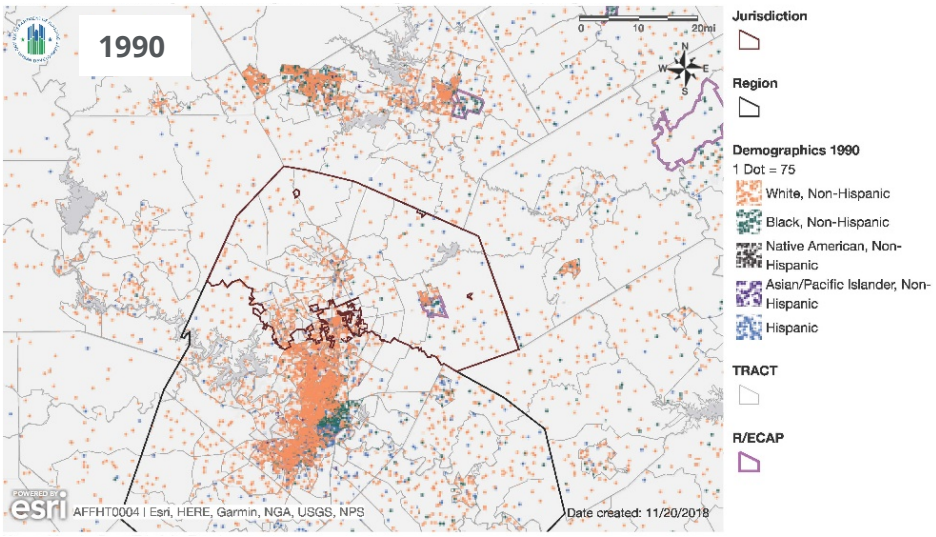
Source: HUD AFFH Data and Mapping Tool, version 4.

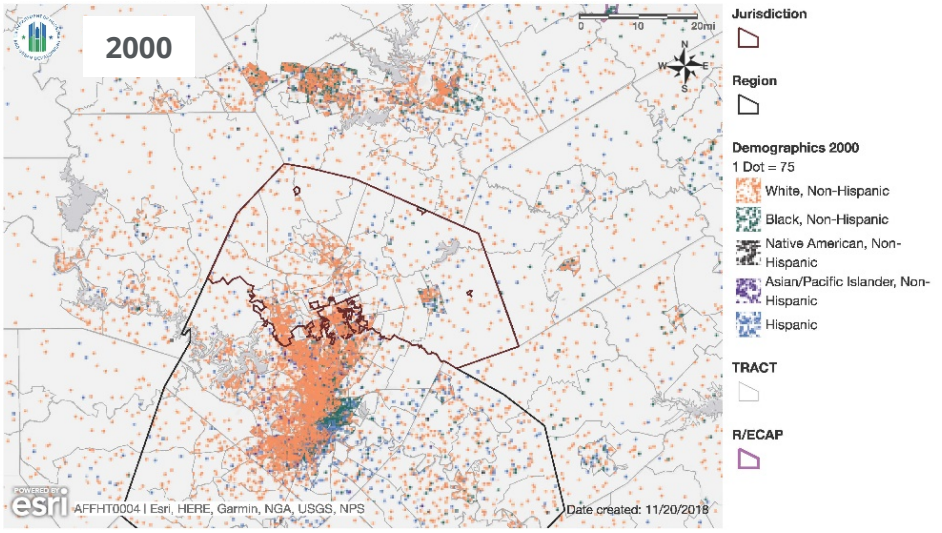
Limited English Proficiency (LEP), 2010, Travis County

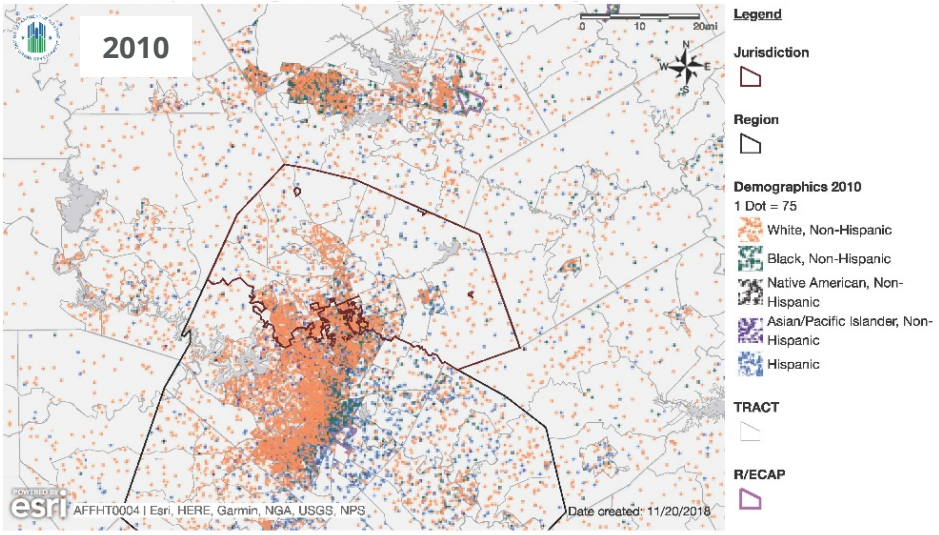


Source: HUD AFFH Data and Mapping Tool, version 4.

Race/Ethnicity Trends, 1990, 2000, and 2010, Williamson County

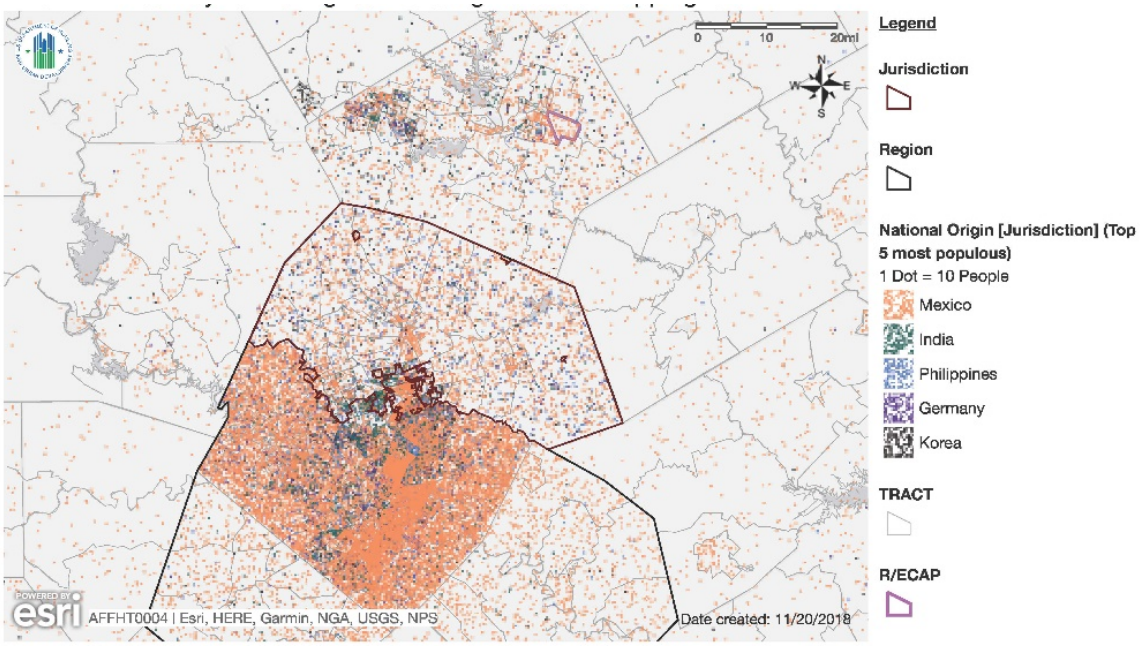






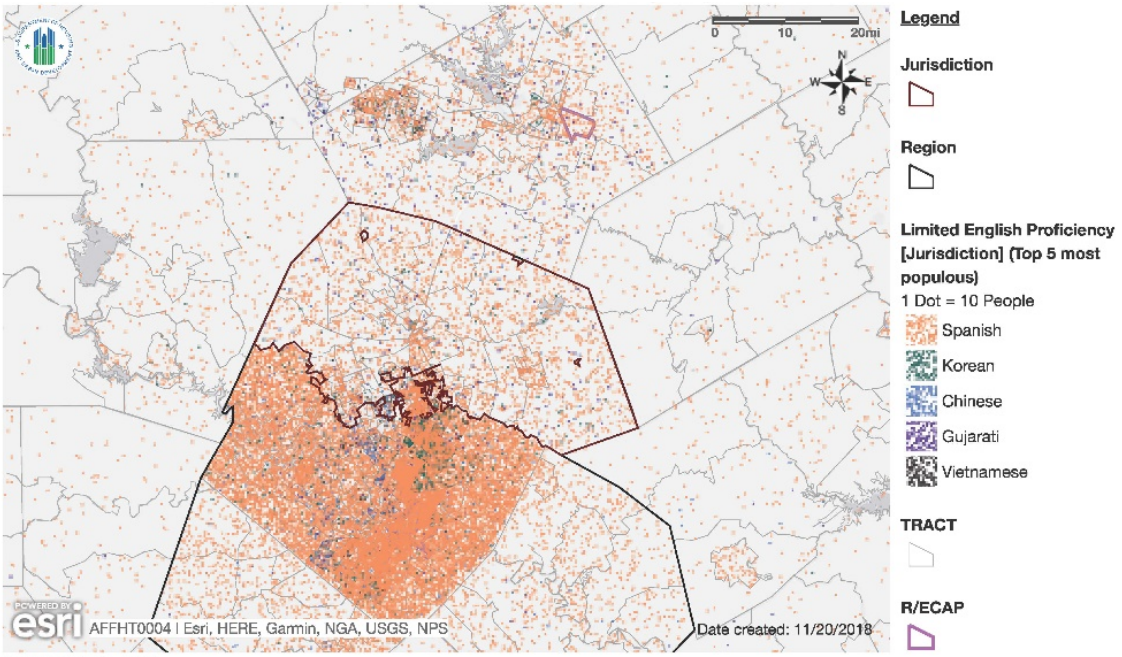
Source: HUD AFFH Data and Mapping Tool, version 4.

National Origin, 2010, Williamson County



Source: HUD AFFH Data and Mapping Tool, version 4.

Limited English Proficiency (LEP), 2010, Williamson County



Source: HUD AFFH Data and Mapping Tool, version 4.

SECTION III.

DISPROPORTIONATE HOUSING NEEDS

SECTION III.
Disproportionate Housing Needs

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

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

The section covers:

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

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

Primary Findings

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

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

- ***Homeownership rates.*** The homeownership gap between Black/African American and Non-Hispanic White households is around 20 percentage points or more in nearly all jurisdictions in the region. The gap in Non-Hispanic White and Hispanic households is slightly lower, but still significant in most jurisdictions.

- ***Displacement.*** Fourteen percent of households in the region report having been displaced in the past five years. Displacement varies somewhat by jurisdiction, with the lowest rates in Pflugerville (10% of residents displaced) and the highest in Austin and Williamson County (16 and 17%, respectively).

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

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

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

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

The most equity in housing choice exists in:

- ***Homeownership in Pflugerville.*** Pflugerville has the smallest gap in ownership of any jurisdiction and the highest ownership rate across protected classes. The rate of black ownership is higher in Pflugerville *than the rate of Non-Hispanic White ownership* in the communities of Austin, Taylor, and Travis County.

- ***Increasingly, in the suburbs.*** In Pflugerville, Round Rock, Taylor, and Williamson County, the increase in African Americans incomes were the highest of any race and ethnicity and exceeded the percentage change in home values and rents (except for home values in Williamson County), meaning that African American households'

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

Defining Disproportionate Needs

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

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

Our focus on disproportionate needs furthers that analysis by:

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

Indicators of Disproportionate Needs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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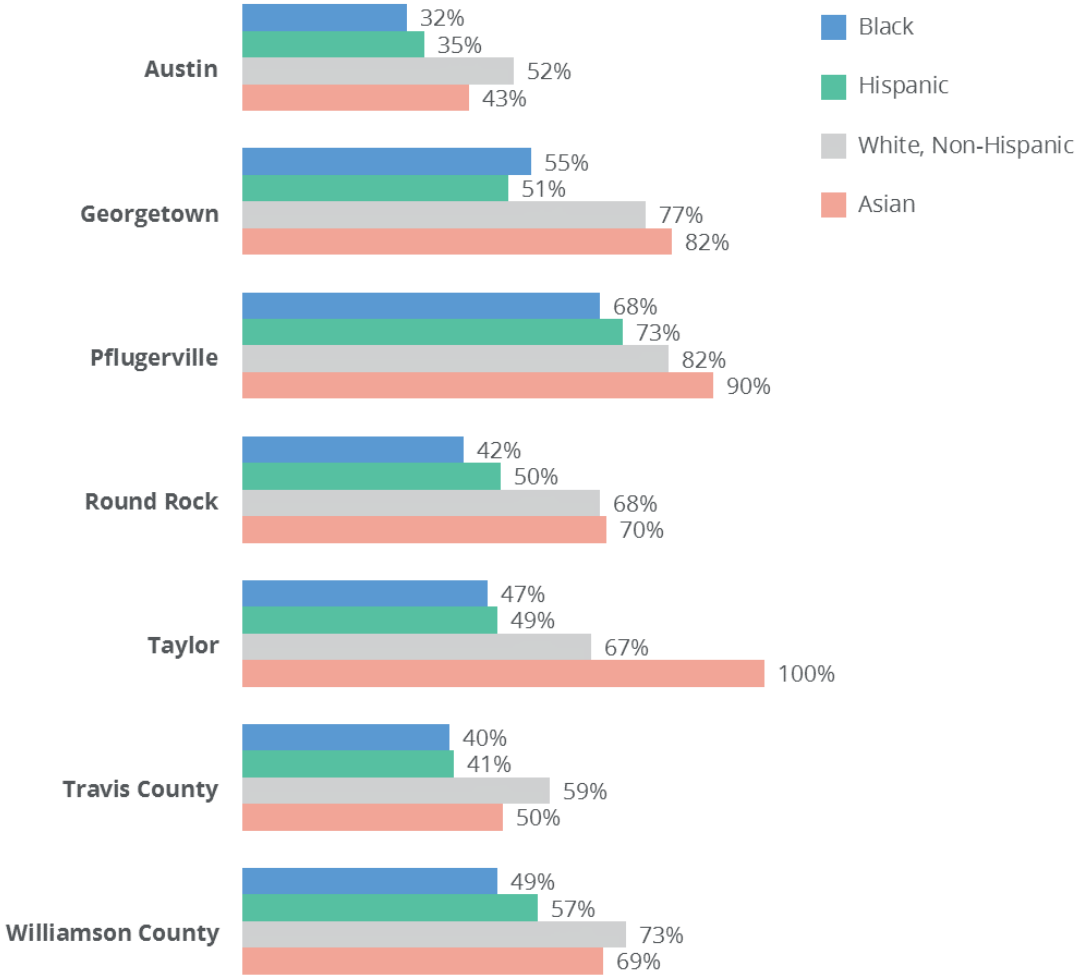
[1] Despite the many public and private interventions to expand ownership, the overall U.S. rate has been stubbornly stagnant. In 2015, 63.7 percent of households were owners, compared to 63.9 in 1990. Contrary to what many U.S. residents believe, the U.S. does not lead developed countries in homeownership.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

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

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



Source: American Community Survey, 2012-2016.

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

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

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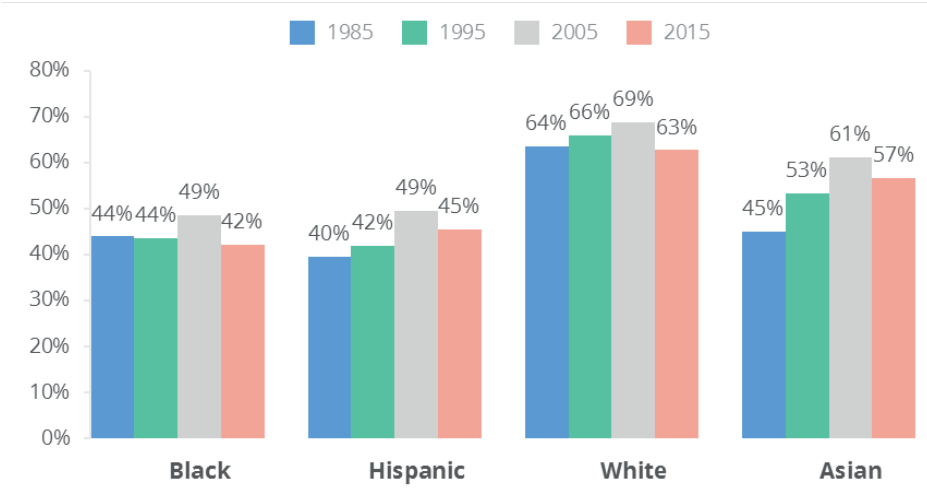
[3] White ownership has declined slightly, by .8 percent.

[4] https://www.urban.org/sites/default/files/publication/96221/homeownership_and_the_american_dream_0.pdf

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

Source:

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



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

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

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

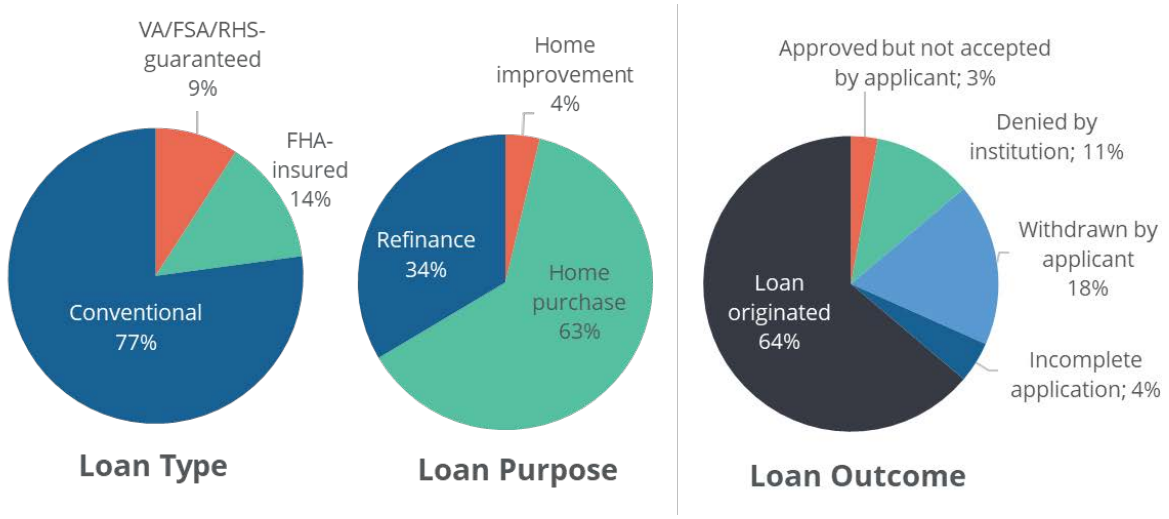
[5] http://www.governing.com/topics/transportation-infrastructure/sl-black-homeownership-norm-in-these-cities.html

[6] Mortgage lending is covered in the FFHA through the prohibition of discrimination in "residential real estate transactions," which includes making loans for home purchases.

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

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

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



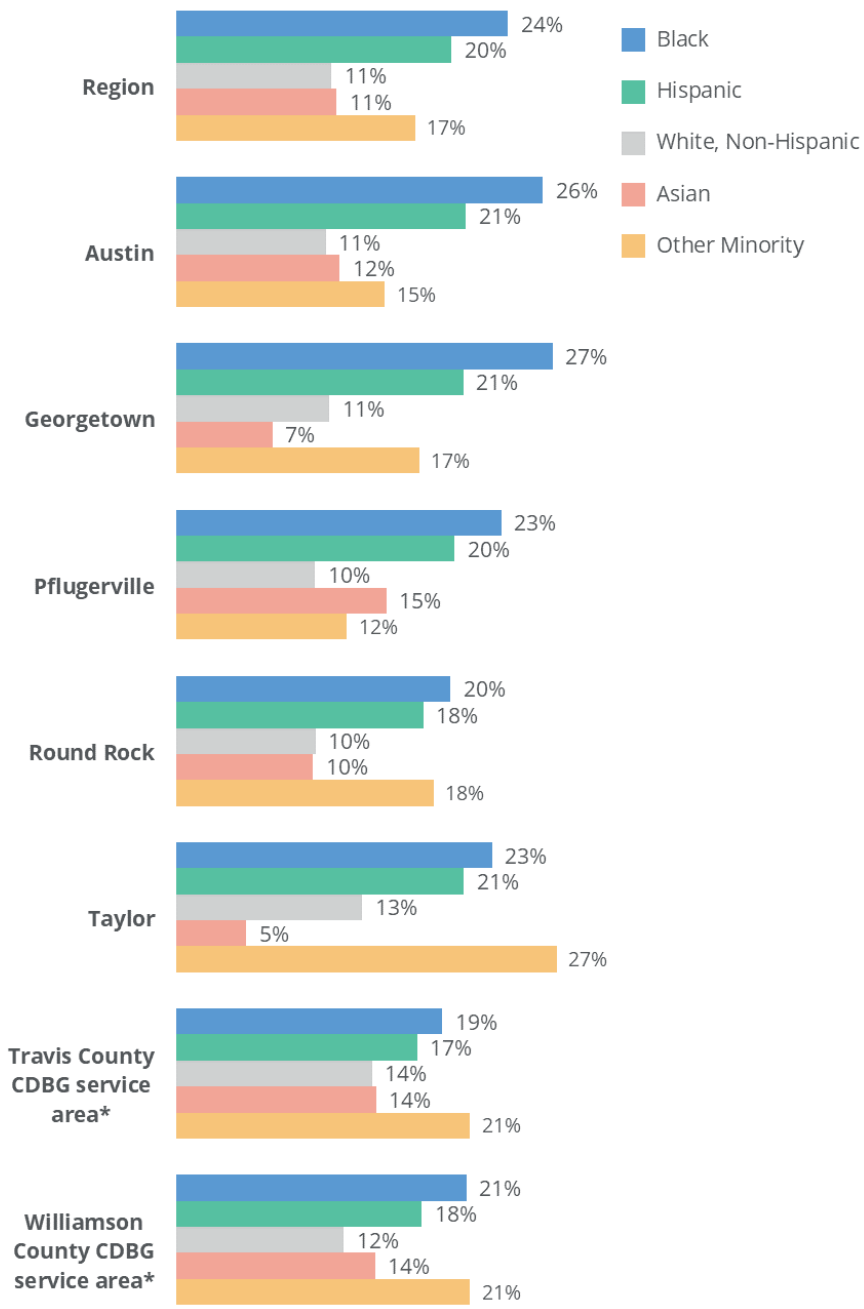
Note: Does not include loans for multifamily properties or non-owner occupants.
Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

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

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

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

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



Notes:

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

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

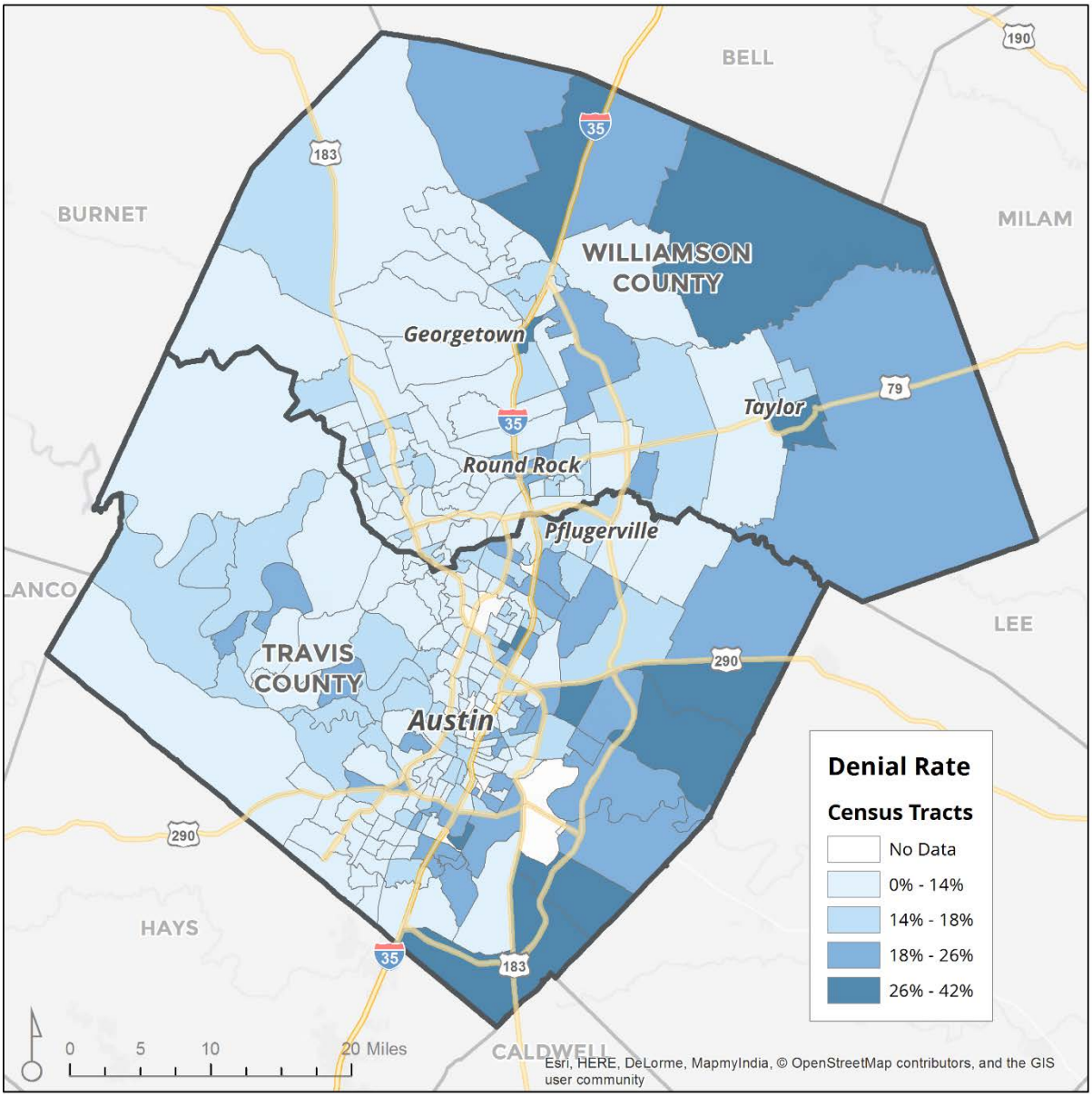
* Travis County CDBG service area reflects Travis County excluding Austin and Pflugerville Census tracts. Williamson County CDBG service area reflects Williamson County excluding Austin, Georgetown, Round Rock and Taylor Census tracts.

Source:

FFIEC HMDA Raw Data, 2017 and Root Policy Research.

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

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



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

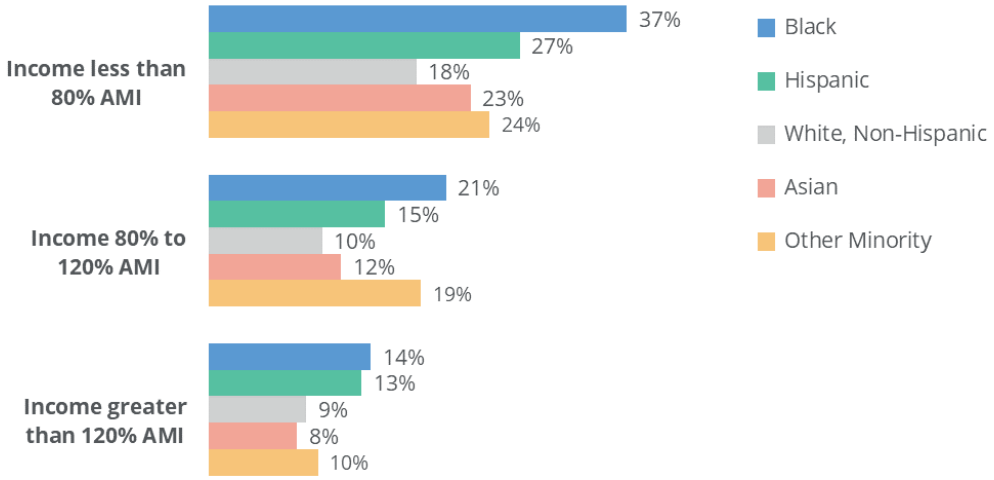
Source: FFIEC HMDA Raw Data, 2017 and Root Policy Research.

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

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

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

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

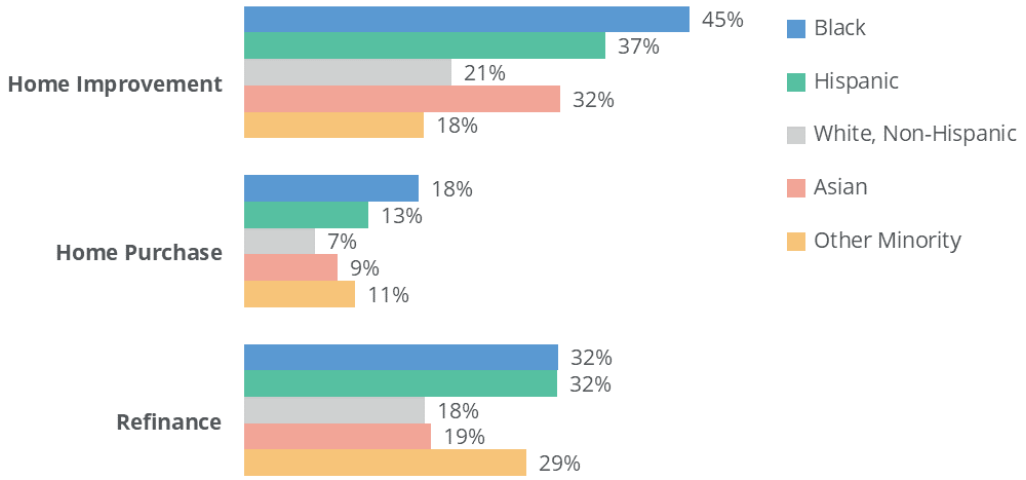


Note: Does not include loans for multifamily properties or non-owner occupants. Denial Rate is the number of denied loan applications divided by the total number of applications, excluding withdrawn applications and application files closed for incompleteness.

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

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

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



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

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

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

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

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

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

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

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

Subprime analysis. The subprime lending market declined significantly following the housing market crisis. Subprime lending has increased in the last few years, though not back to its peak of 25 percent in 2006. Nationally, in 2017, about four percent of conventional home purchases and two percent of refinance loans were subprime.[7,8]

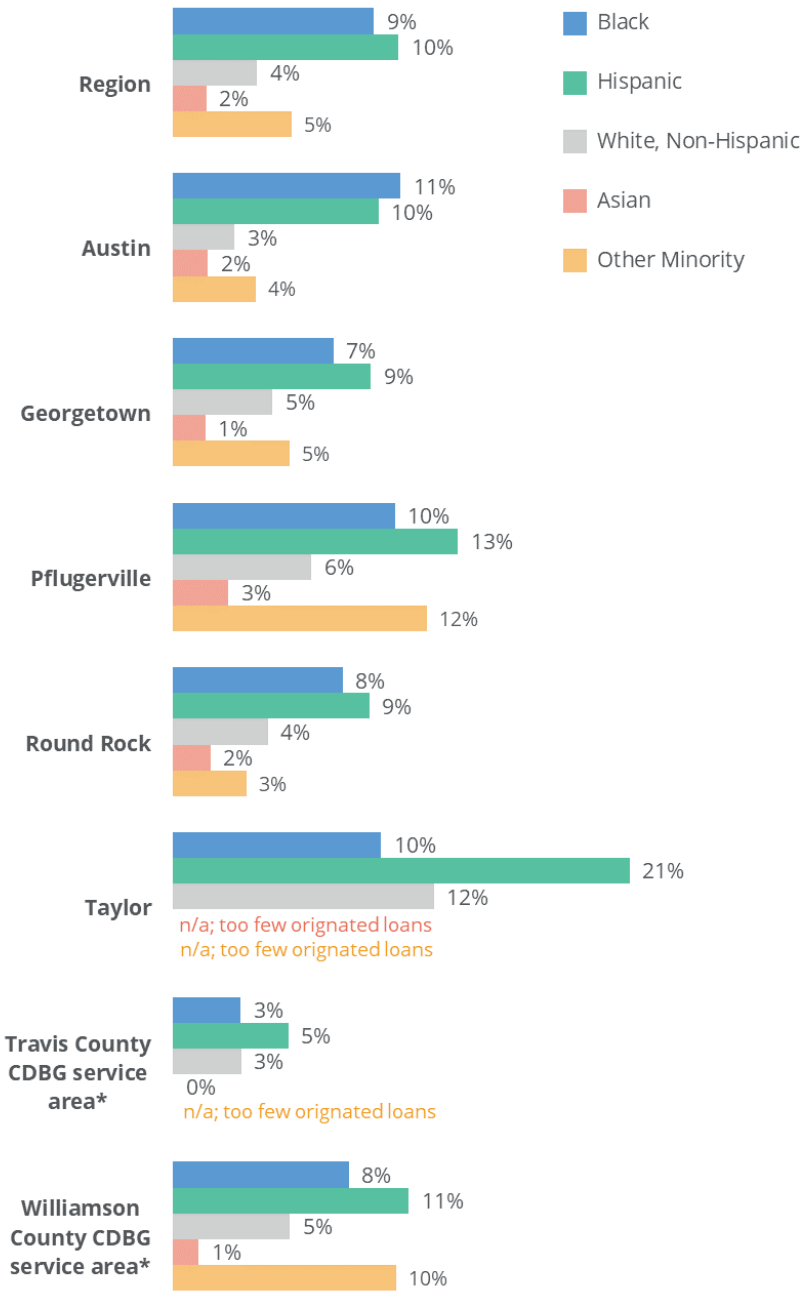
In 2017, in the Central Texas Region 4.7 percent of originated loans were subprime. As shown in Figure III-10, the incidence of subprime loans was higher for Black and Hispanic borrowers than non-Hispanic white and Asian borrowers in Central Texas.

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

[7] For the purposes of this section, "subprime" is defined as a loan with an APR of more than three percentage points above comparable Treasuries. This is consistent with the intent of the Federal Reserve in defining "subprime" in the HMDA data.

[8] https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/bcfp_hmda_2017-mortgage-market-activity-trends_report.pdf

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



Note:

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

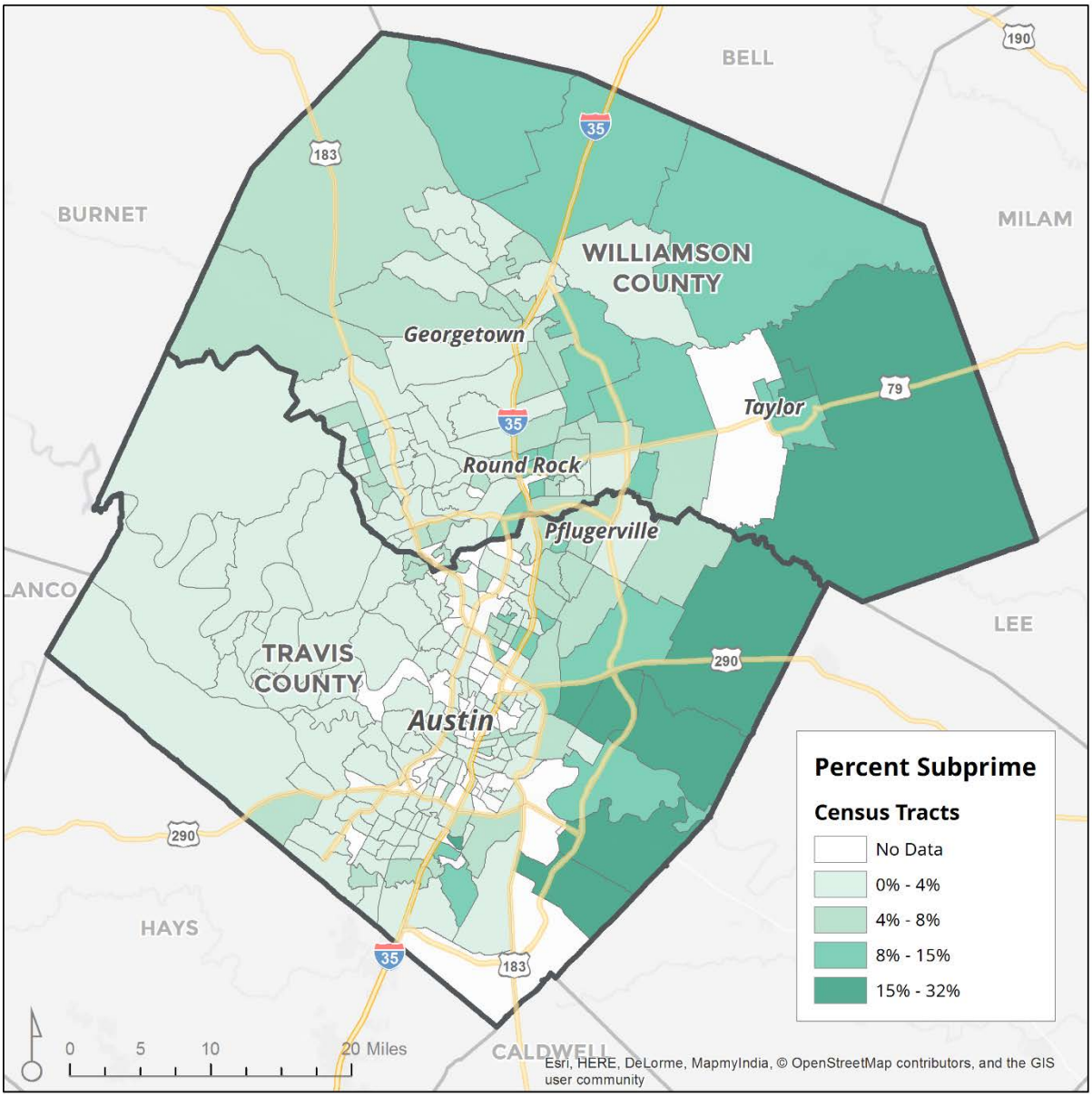
Percent reflects the proportion of originated loans that are "subprime," defined as a loan with an APR of more than three percentage points above comparable Treasuries.

Source:

FFIEC HMDA Raw Data, 2017 and Root Policy Research.

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

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



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

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

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

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

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

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

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

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

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

1) Households who use financial institutions covered by the FDIC benefit from government insurance on their deposits;

2) Households who use regulated banks are less likely to face discriminatory or predatory practices and pay lower rates than non-regulated lenders; and

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

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

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

1) 6.5 percent of U.S. households are "unbanked," which is the lowest rate since the study began in 2009. The unbanked rate fell by a half of a percentage point between 2015 and 2017.

2) Nearly 20 percent of U.S. households—18.7 percent—are "underbanked." This rate also fell between 2015 and 2017, by a remarkable 1.2 percentage points.

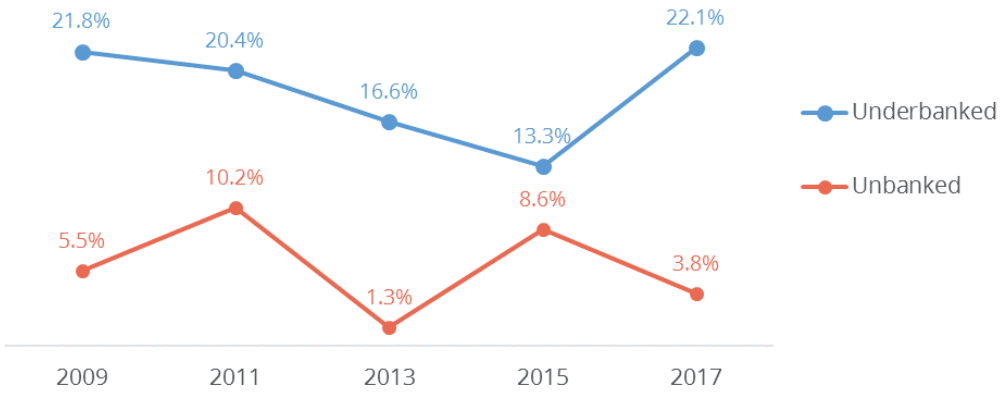
3) The State of Texas has an unbanked rate of 9.5 percent, much higher than the U.S. overall. This rate was unchanged from 2015, where it was 9.4 percent and much lower than in 2009, when it was 11.7 percent.

4) The Central Texas region has a relatively low unbanked rate of 3.8 percent. This is down significantly from 2015 when the unbanked rate was 8.6 percent, but higher than 2011, when the unbanked rate was a very low 1.3 percent.

5) The region's underbanked rate was up in 2017, to 22.1 percent, the highest rate since 2009.

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

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



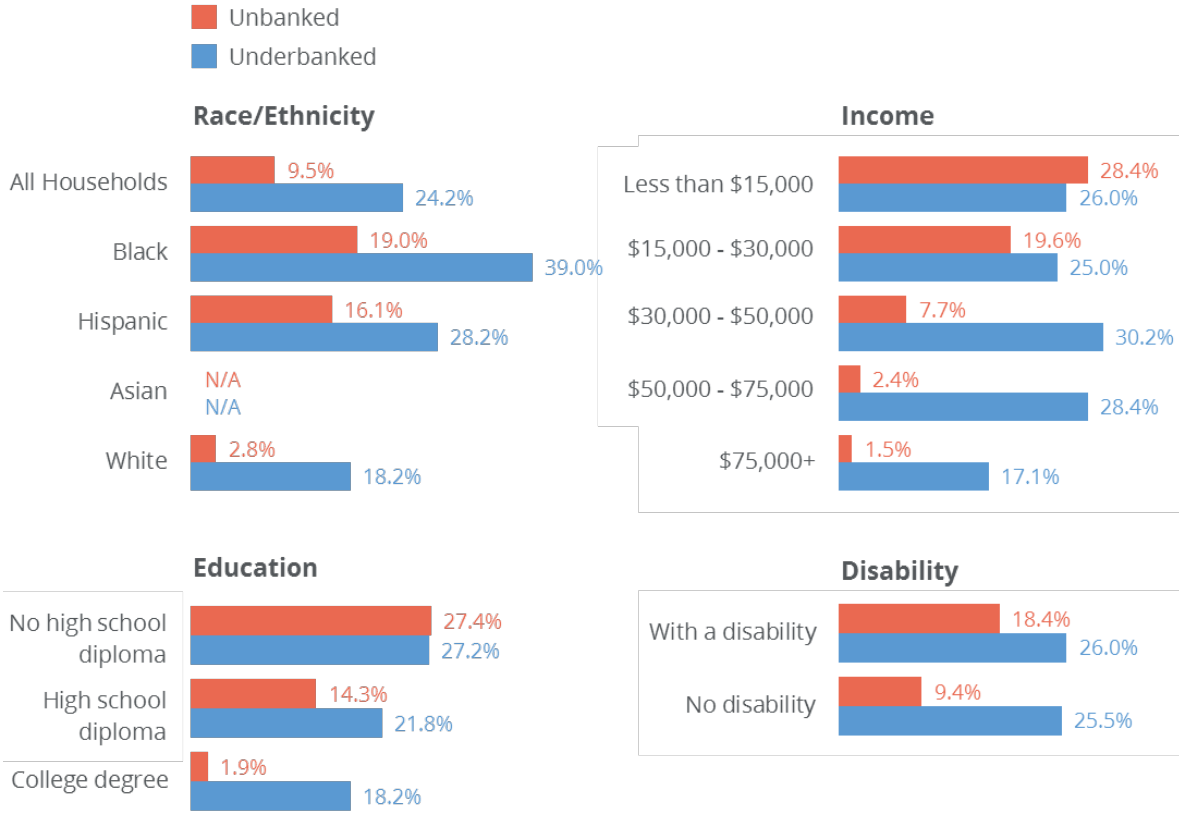
Note: Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.

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

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

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

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



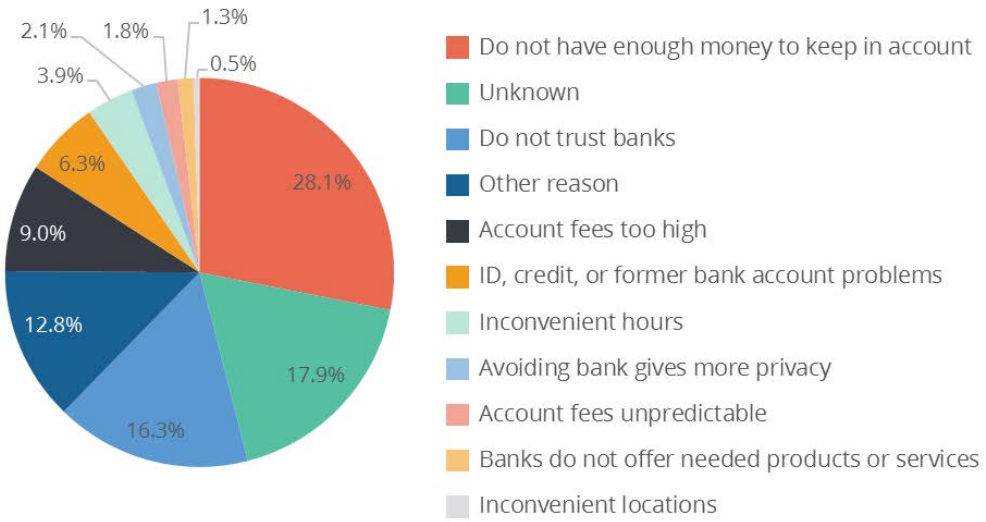
Note: Underbanked definition is based on the following AFS: check cashing, money order, remittance, payday loan, rent-to-own service, pawn shop loan, refund anticipation loan, and auto title loan.

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

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

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

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



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

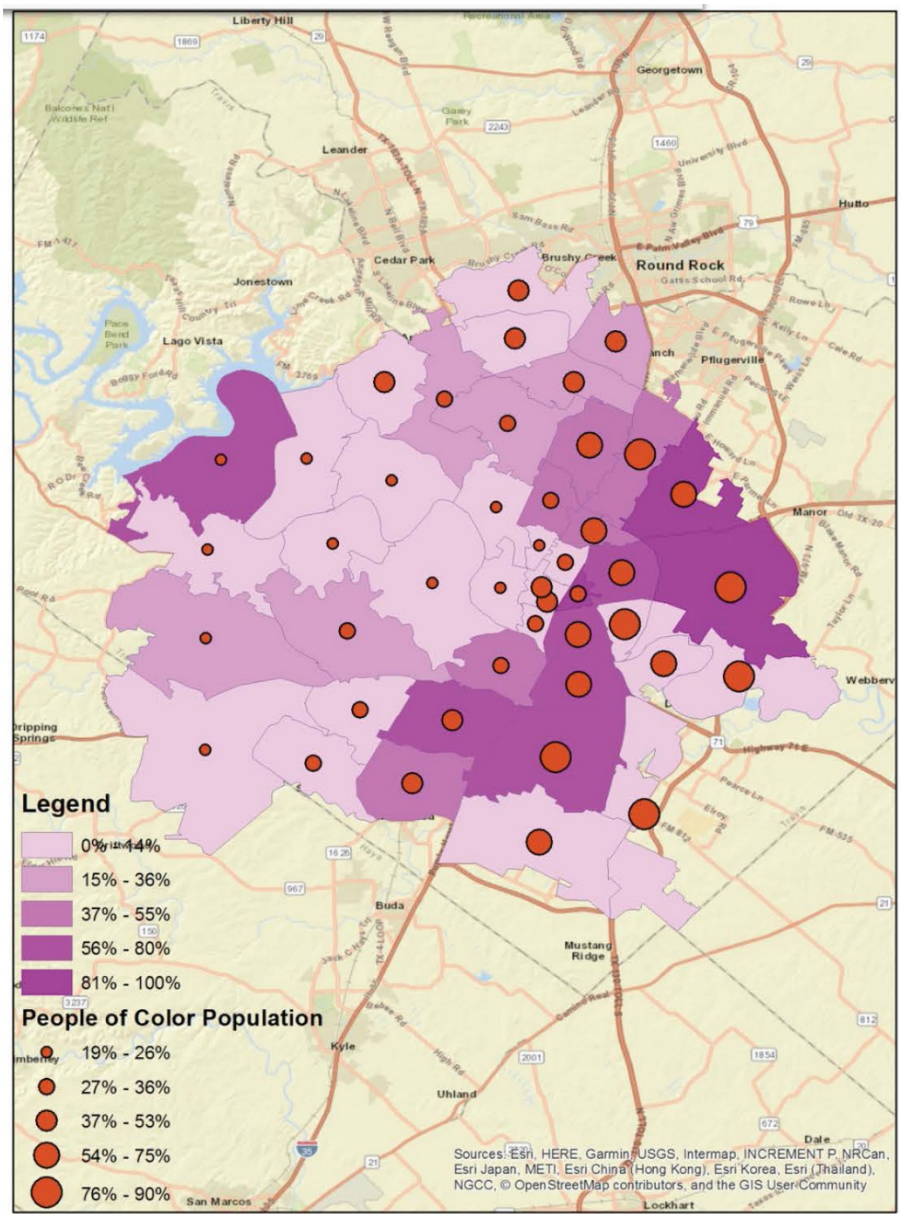
Source: 2017 FDIC National Survey of Unbanked and Underbanked Households.

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

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

Source:

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



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

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

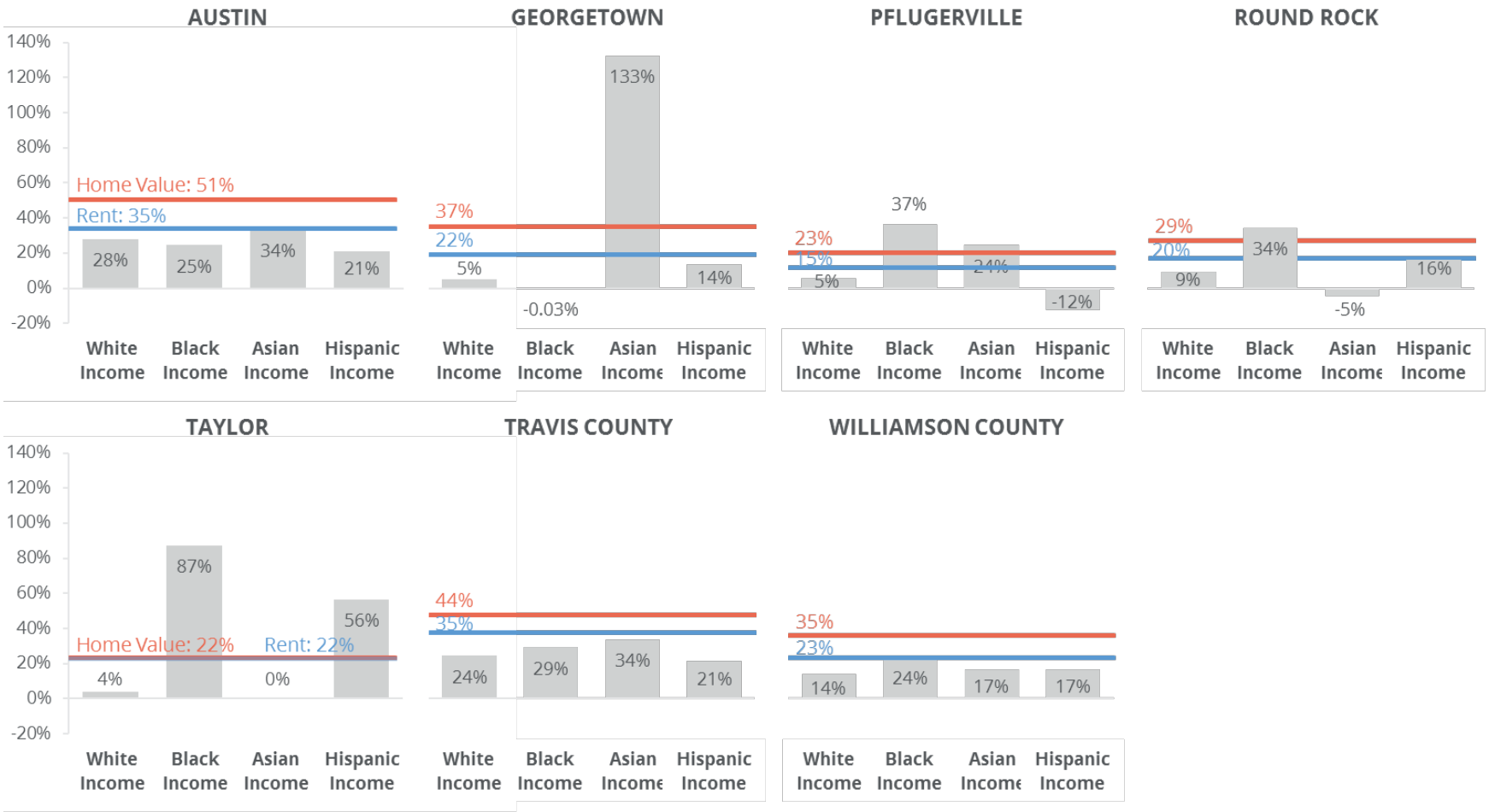
- Households have less disposable income to spend on larger goods (vehicles, electronics, household appliances), which negatively impacts the U.S. economy; and,
- Most importantly, households are less likely to invest in education, which has long term consequences for furthering economic growth and development.

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

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

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

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



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

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

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

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

Neighborhood Access

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

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

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

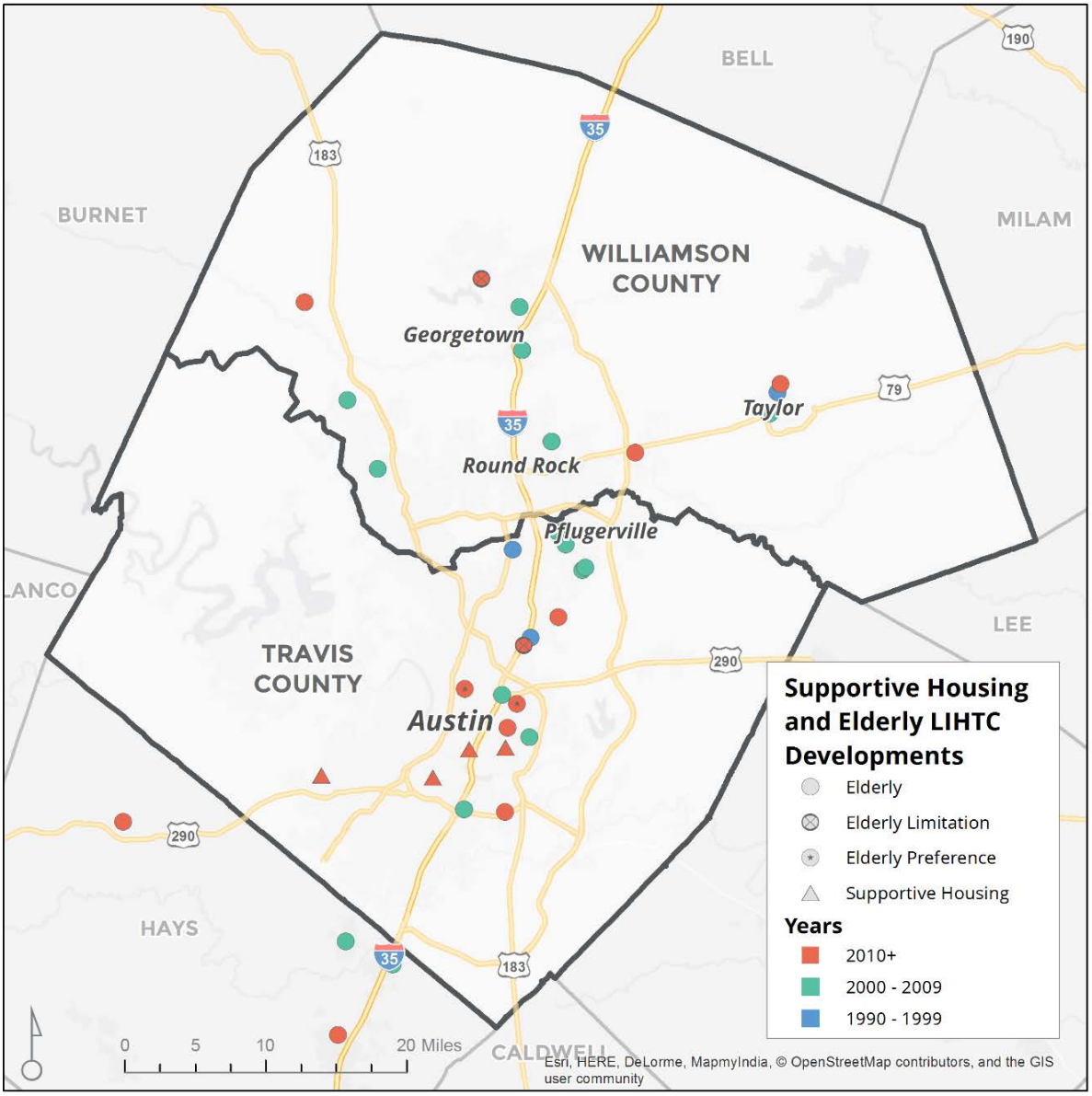
public housing authorities and created through the Low Income Housing Tax Credit (LIHTC) program has received much scrutiny, as has the limitations that HUD's Fair Market Rents place on the neighborhoods available to Housing Choice Voucher holders. This section examines those programs in the context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

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

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

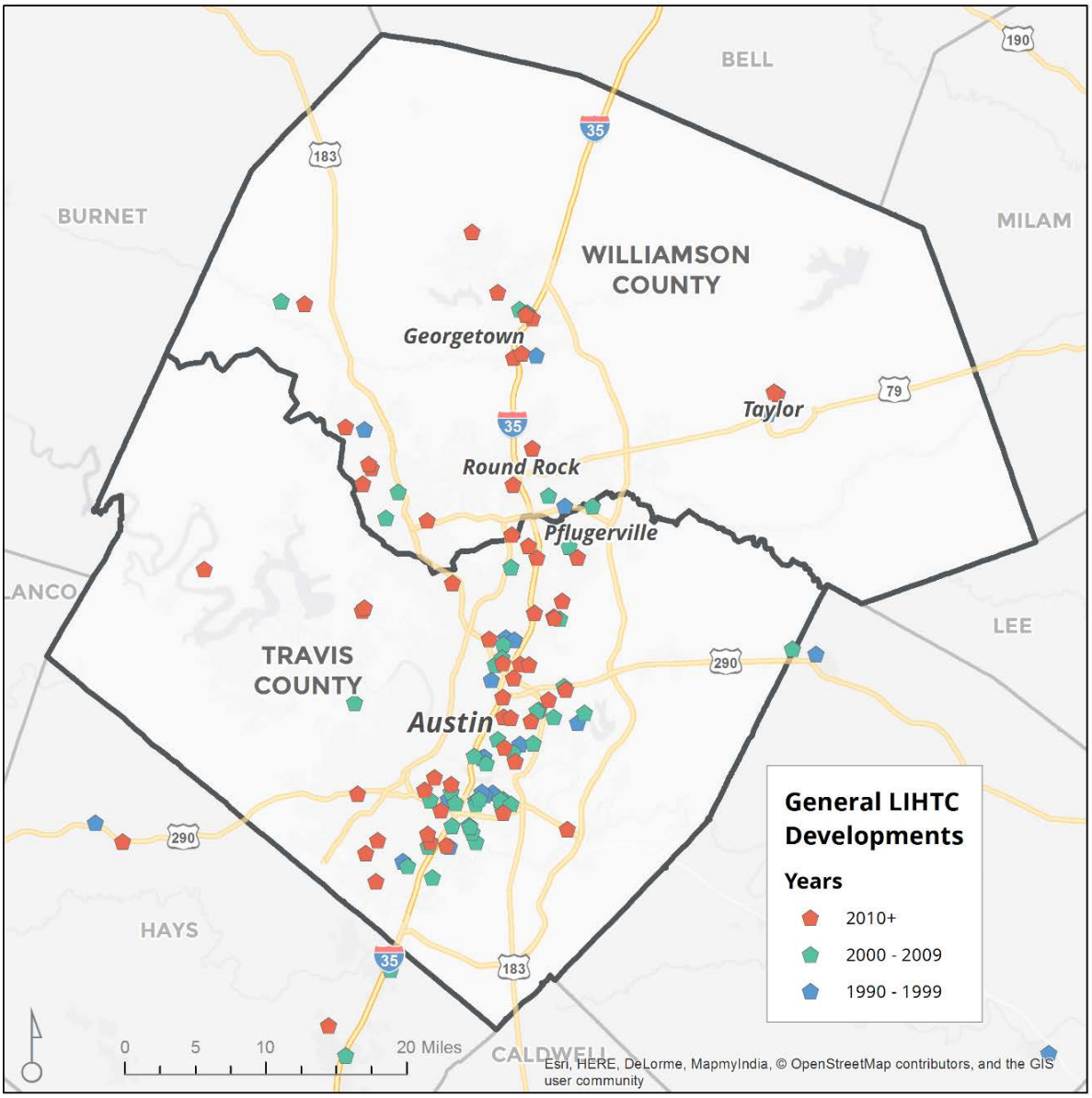
- Prior to 2010, most of the LIHTC developments in the northern suburbs were for seniors. Since 2010, a greater variety of LIHTC units have been built in the northern suburbs—although supportive housing developments remain clustered within the City of Austin.
- The vast majority of LIHTC developments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

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



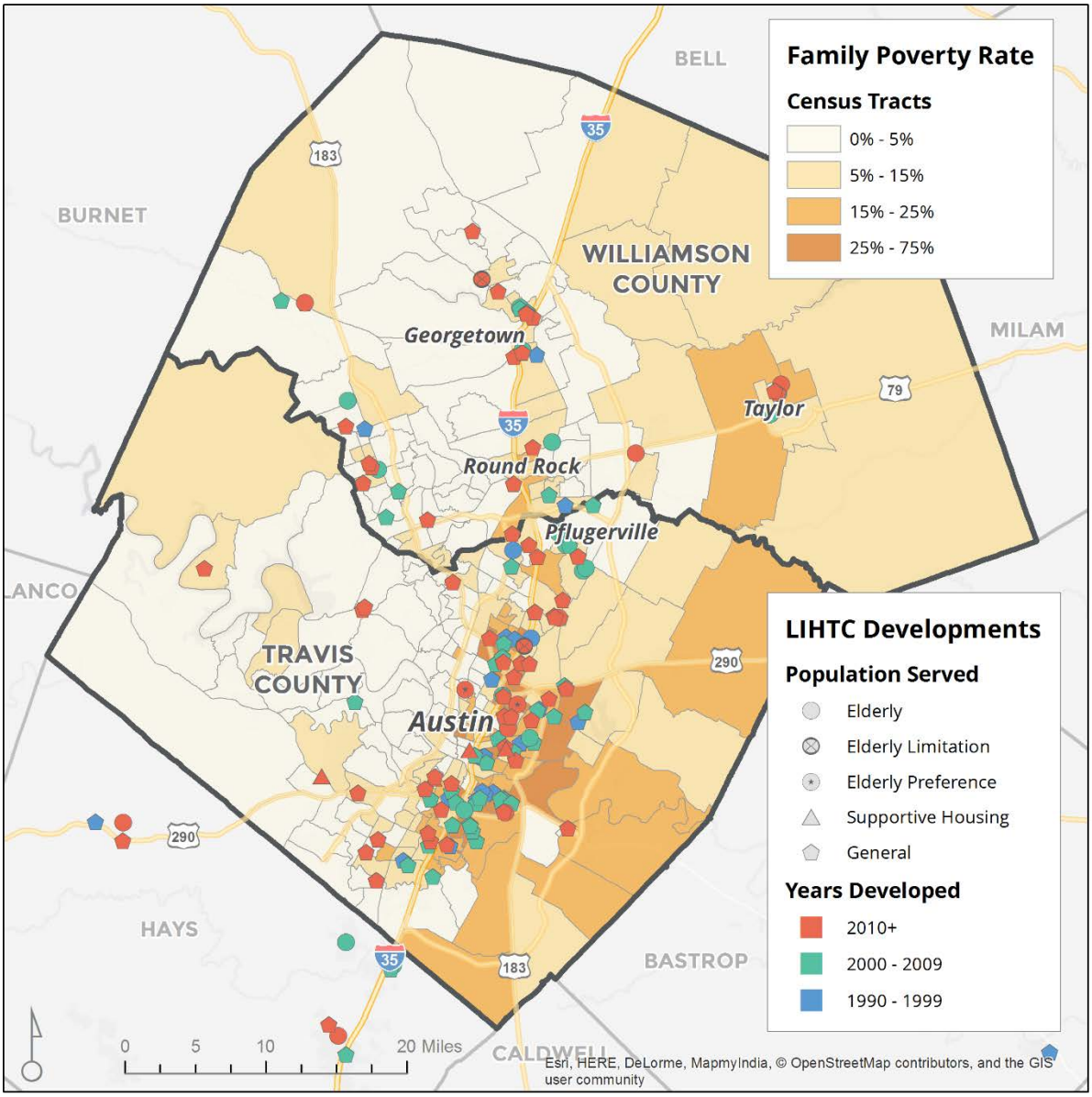
Source: TDHCA.

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



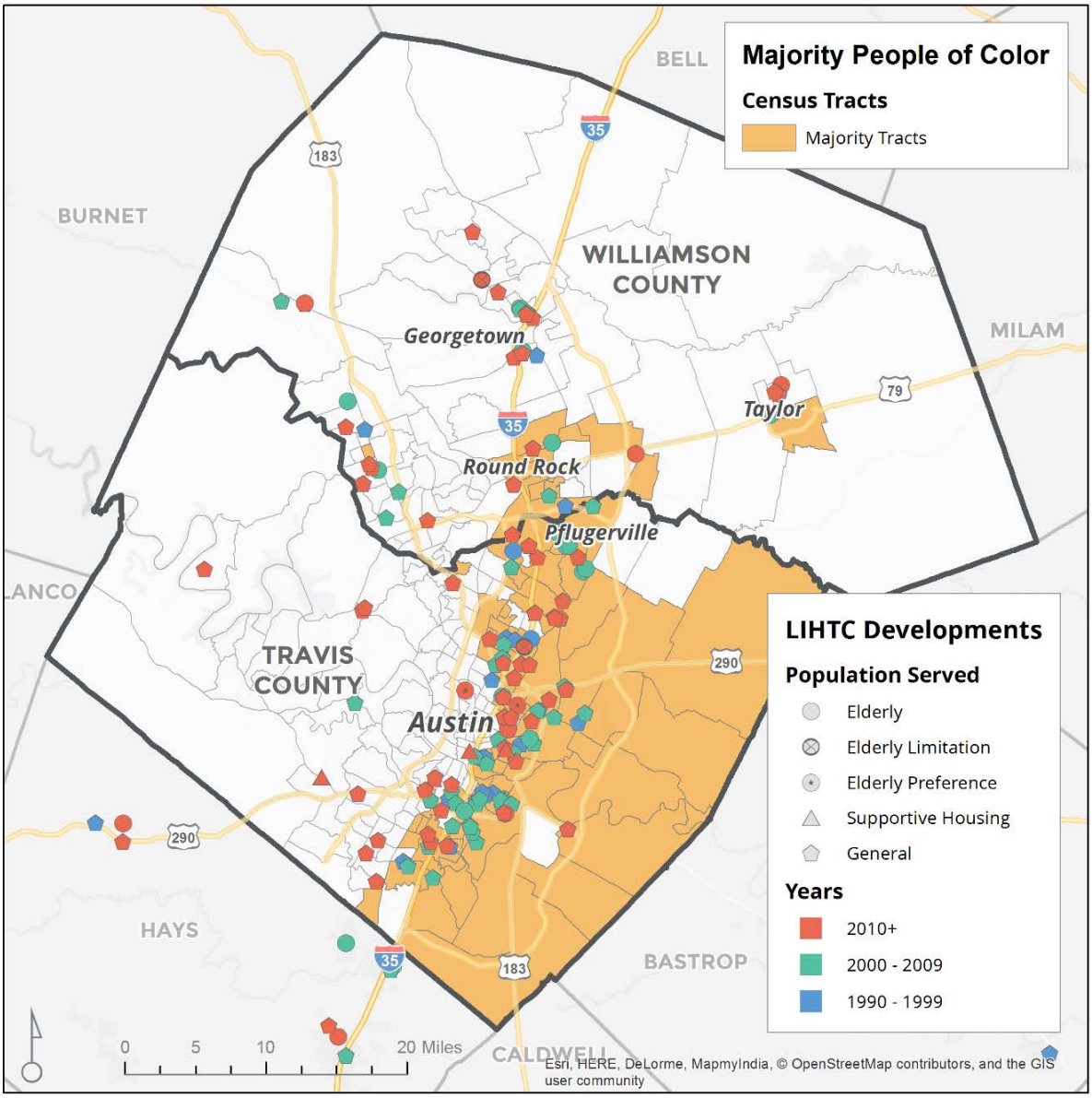
Source: TDHCA.

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



Source: TDHCA, ACS 2012-2016.

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



Source: TDHCA, ACS 2012-2016.

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

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

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

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

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

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

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

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

Note:

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

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

Source:

www.huduser.org; Fair Market Rent database.

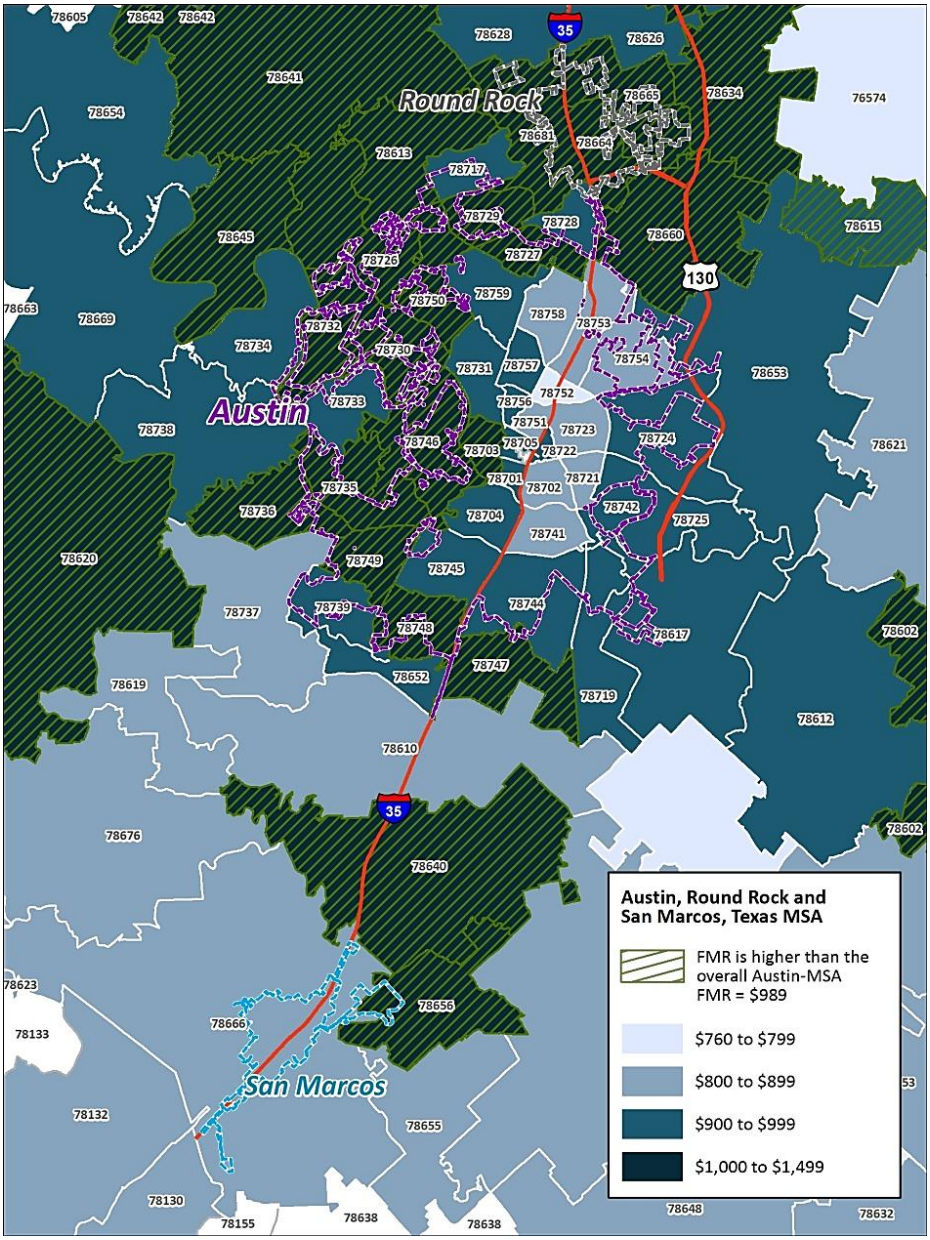
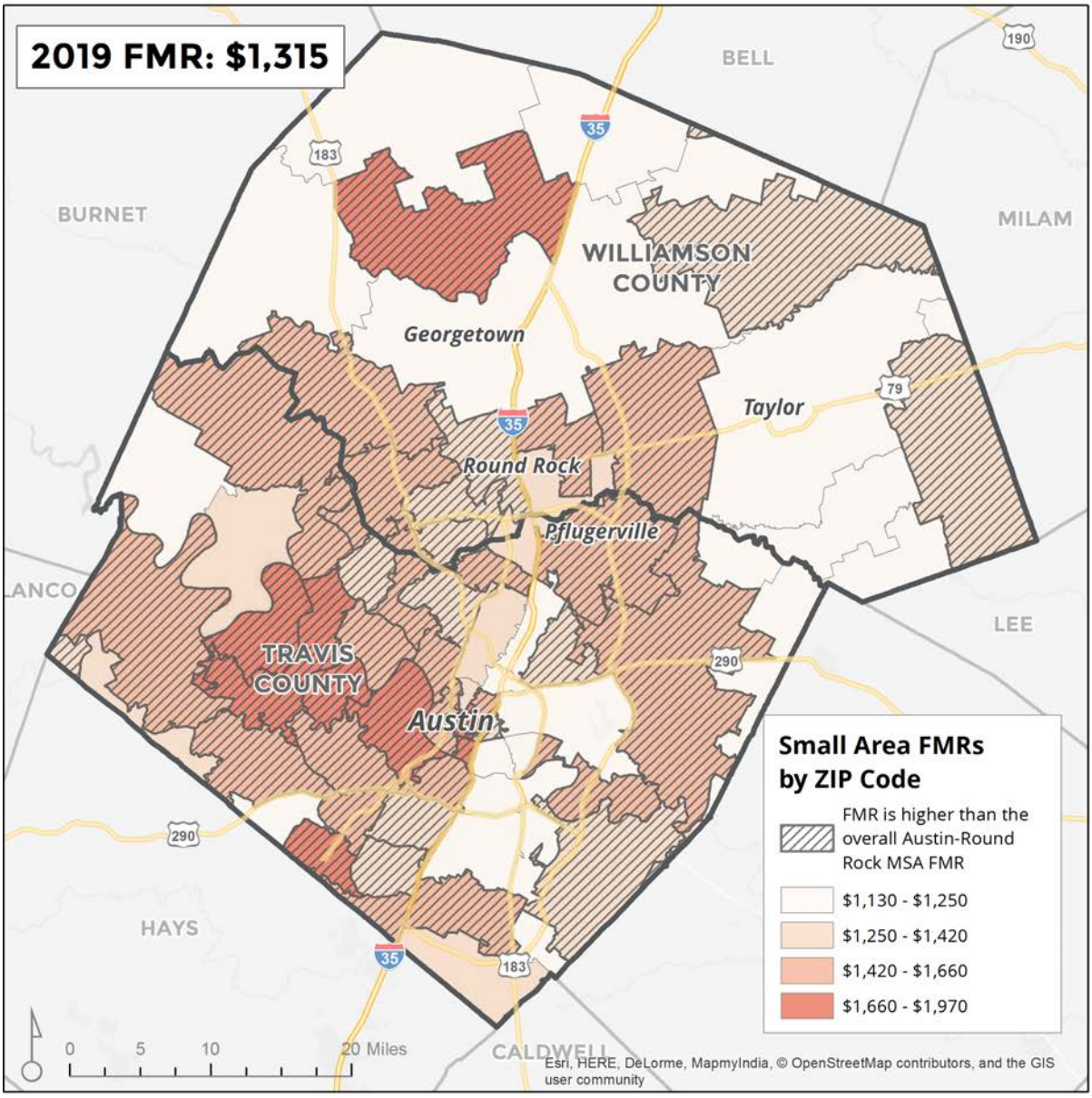


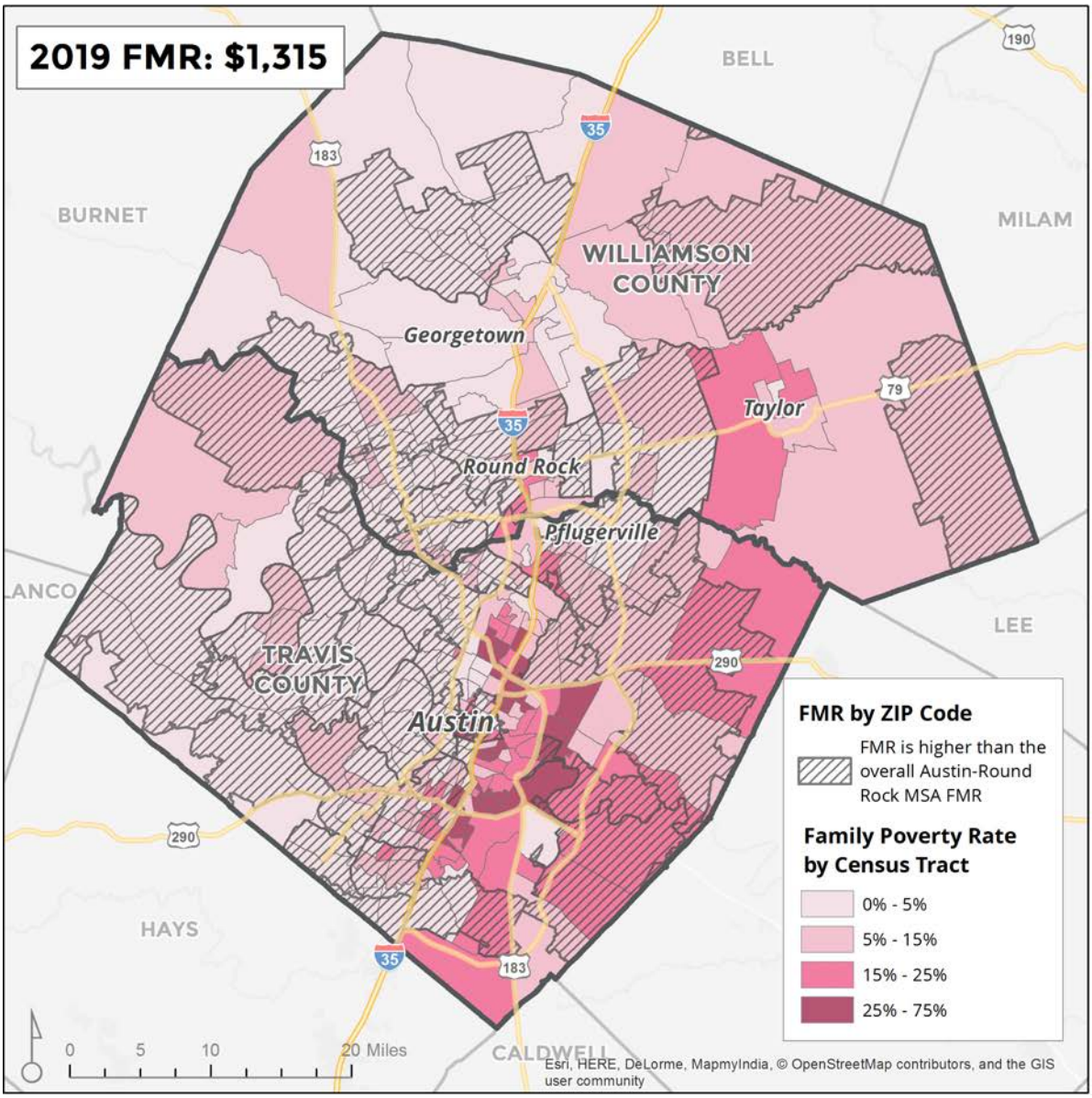
Figure III-22.
Small Area FMRs for the Austin-Round Rock MSA, 2019



Note: The 2019 2-bedroom FMR for the Austin-Round Rock area is $1,315. The crosshatch indicates a ZIP code where the zip code FMR is higher than metro wide FMR.

Source: www.huduser.org; Fair Market Rent database.

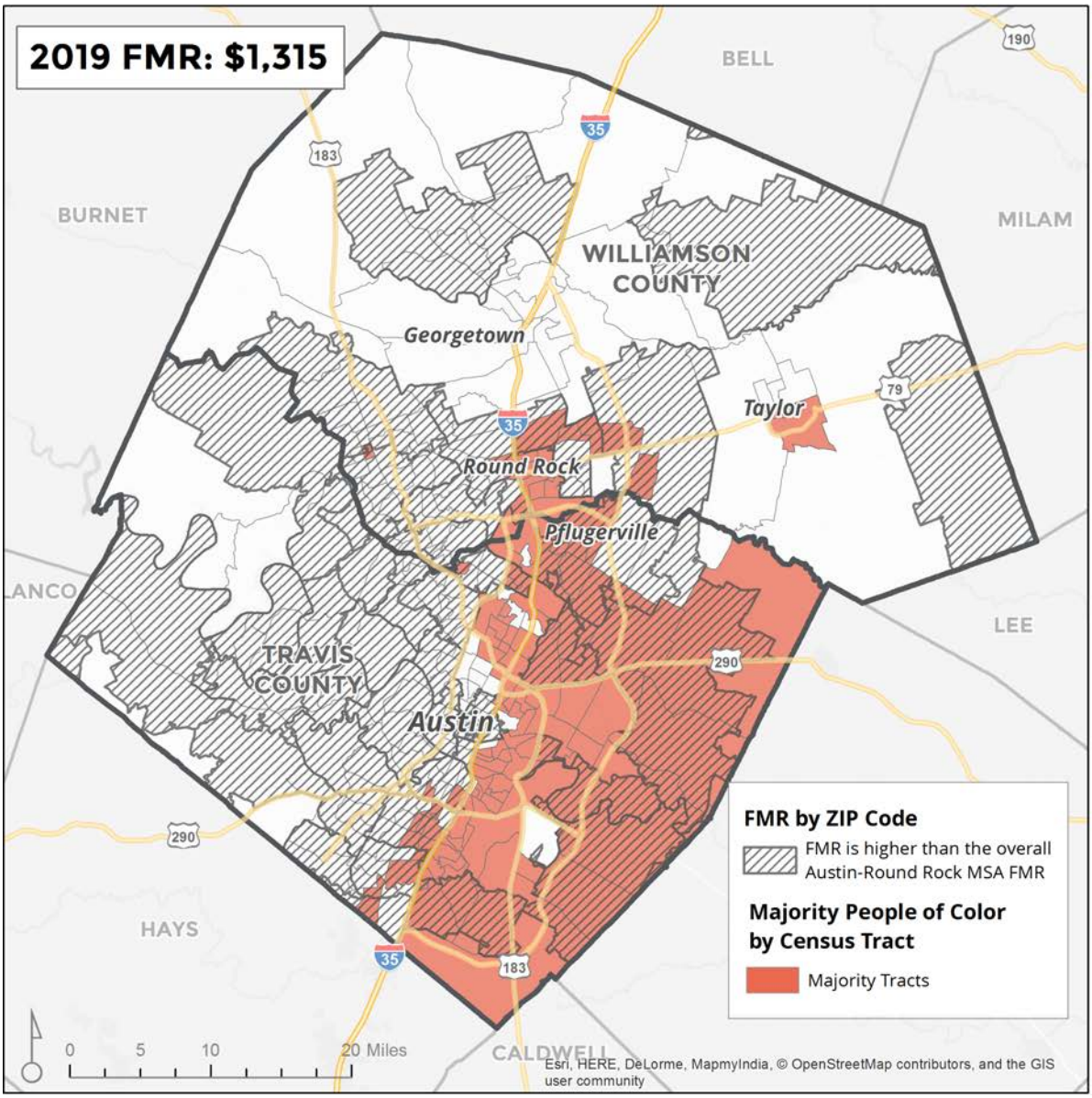
Figure III-23.
Small Area FMRs for the Austin-Round Rock MSA and Poverty Rates by Census Tract, 2019



Note: The 2019 2-bedroom FMR for the Austin-Round Rock area is $1,315. The crosshatch indicates a ZIP code where the zip code FMR is higher than metro wide FMR.

Source: www.huduser.org; Fair Market Rent database.

Figure III-24.
Small Area FMRs for the Austin-Round Rock MSA and Census Tracts with a Majority of People of Color, 2019



Note: The 2019 2-bedroom FMR for the Austin-Round Rock area is $1,315. The crosshatch indicates a ZIP code where the zip code FMR is higher than metrowide FMR.

Source: www.huduser.org; Fair Market Rent database.

Qualification and Access

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

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

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

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

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

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

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

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

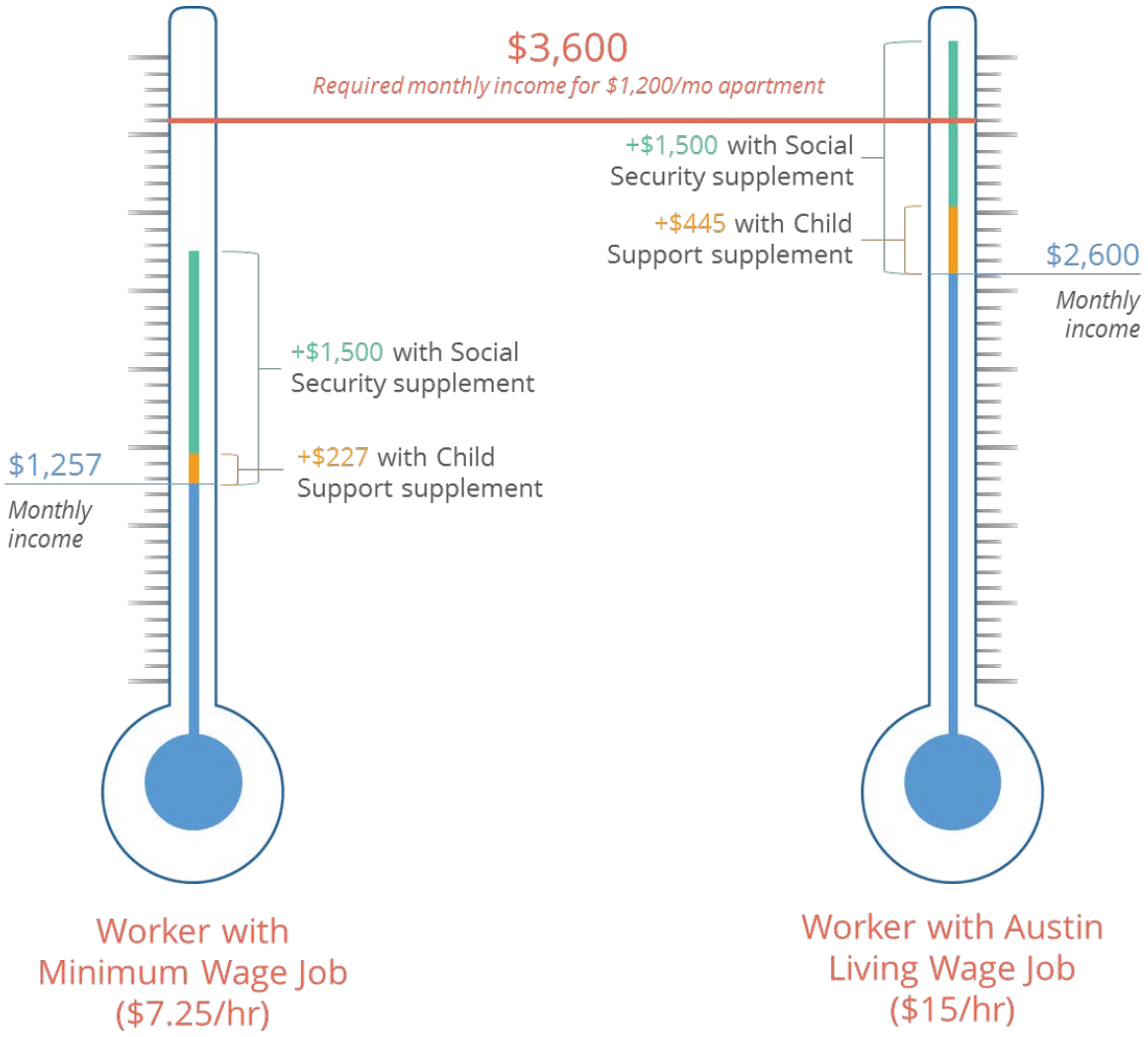
Other types of households could also be disproportionately affected to the extent that they are more likely to rely on non-earned income. One focus group attendee—a single mother

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

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

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

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



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

Source: Root Policy Research

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

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

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

Source:
www.evictionlab.org.

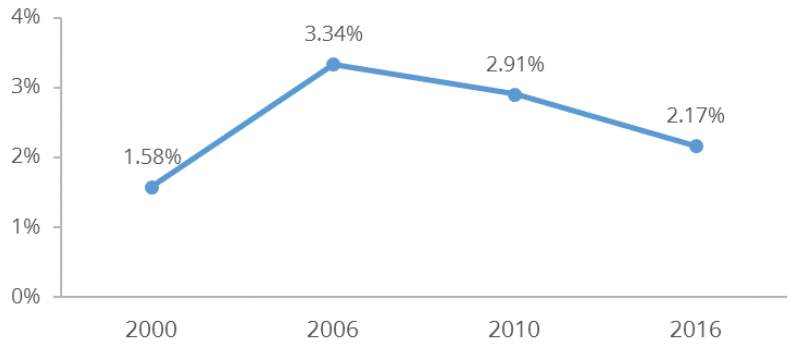
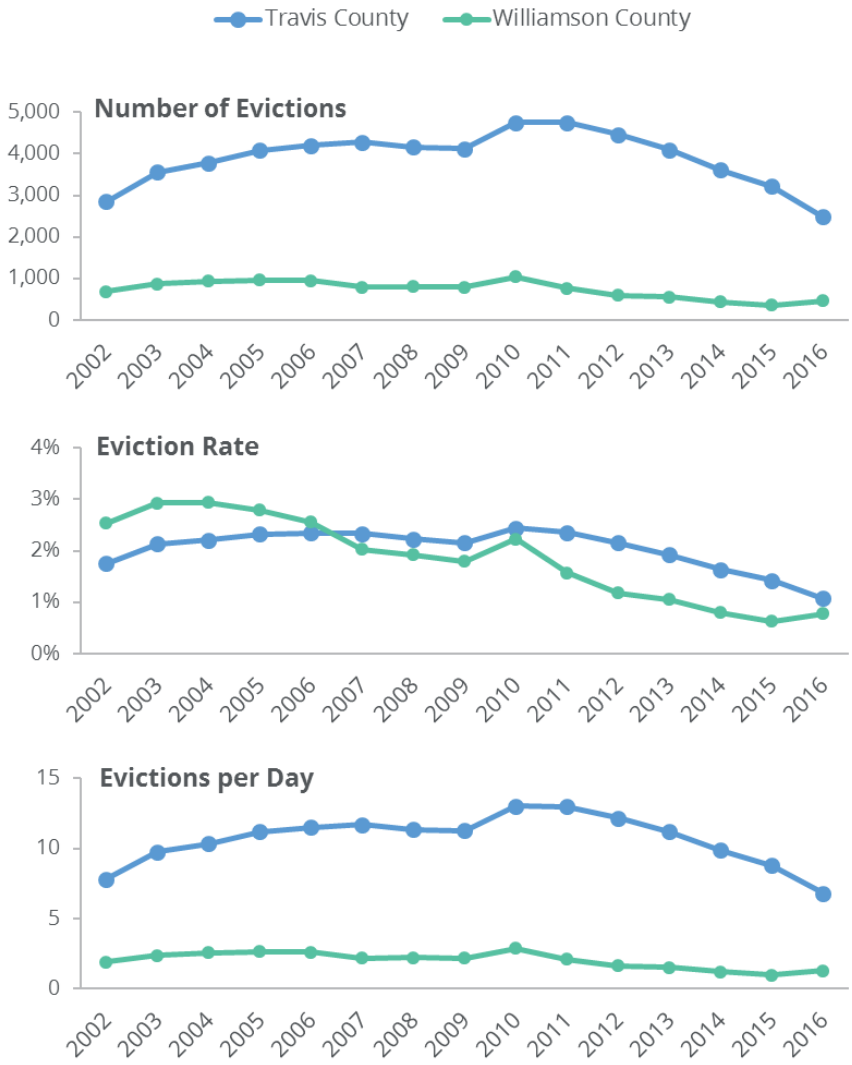


Figure III-27. Eviction Trends, Travis and Williamson Counties, 2002 to 2016

Note:
Data are not available at the city level.

Source:
www.evictionlab.org.



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

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

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

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

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

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

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

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

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

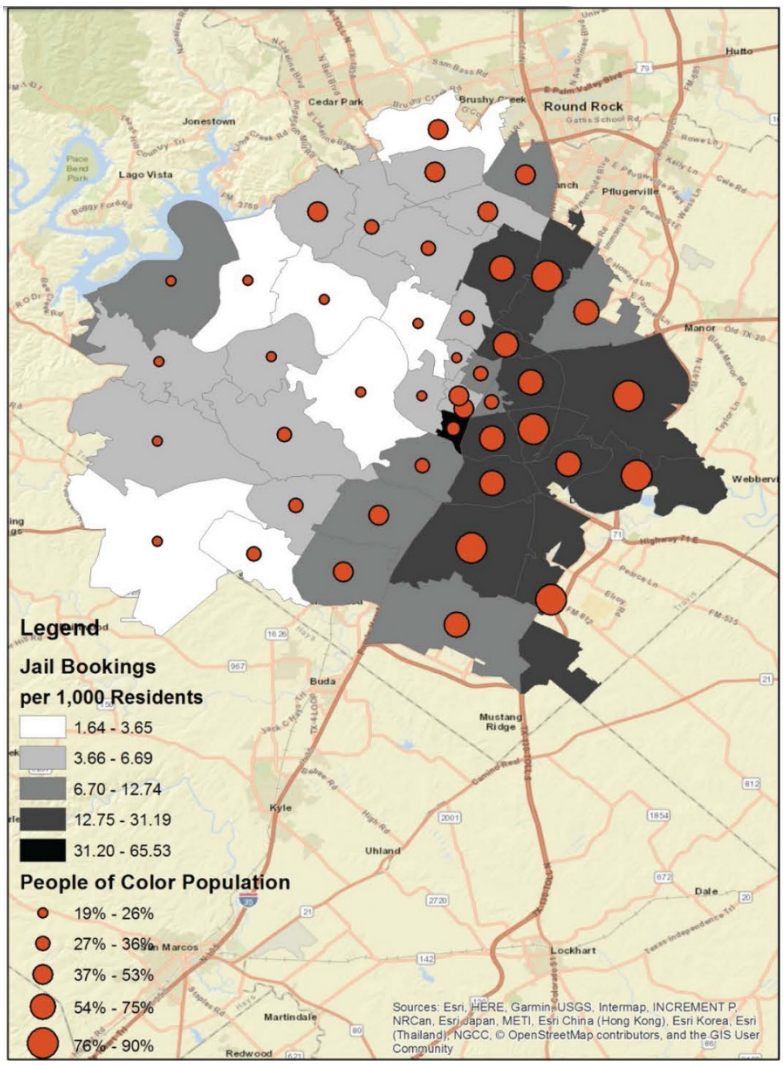
A 2018 review of Drug Possession Case Dispositions in Travis County, conducted by the Justice Center of the Council of State Governments, found that African Americans are overrepresented in jail bookings in Travis County: they represented 24 percent of residents booked in jail compared to eight percent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

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

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

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

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



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

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

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

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

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

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

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

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

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

		Reason for Displacement		
	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. As such, homeowners who report renter displacement are reporting their experience as renters- Sample size too small to report.

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

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

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

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

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

[11] https://sites.utexas.edu/gentrificationproject/files/2018/09/UT-gentrification-full-report-PRINT.pdf

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

Source:

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

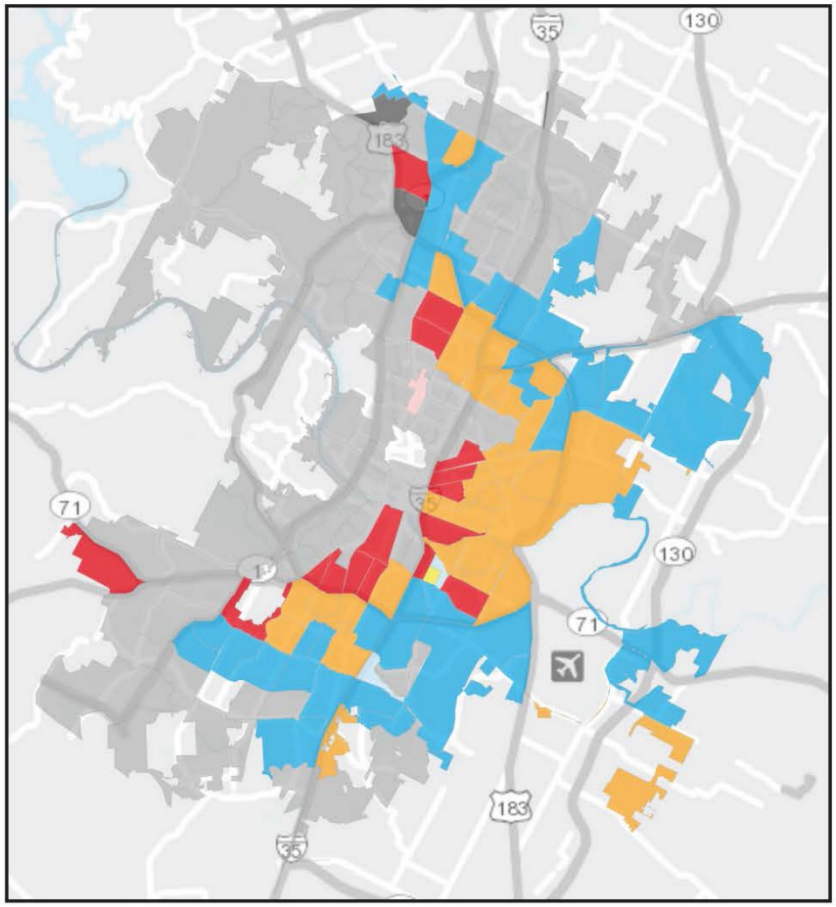
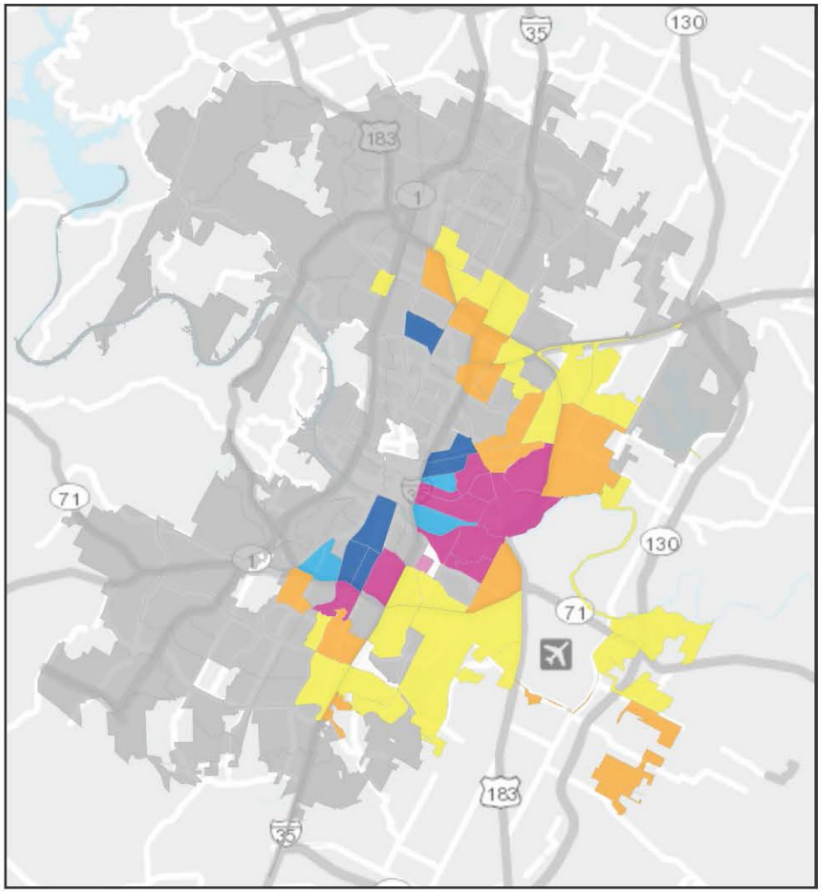
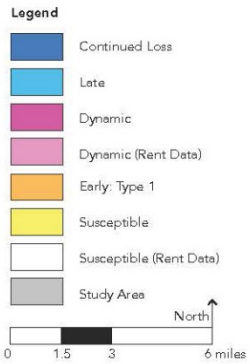


Figure III-31. Neighborhood Typology, Austin, 2016

Source:

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





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

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

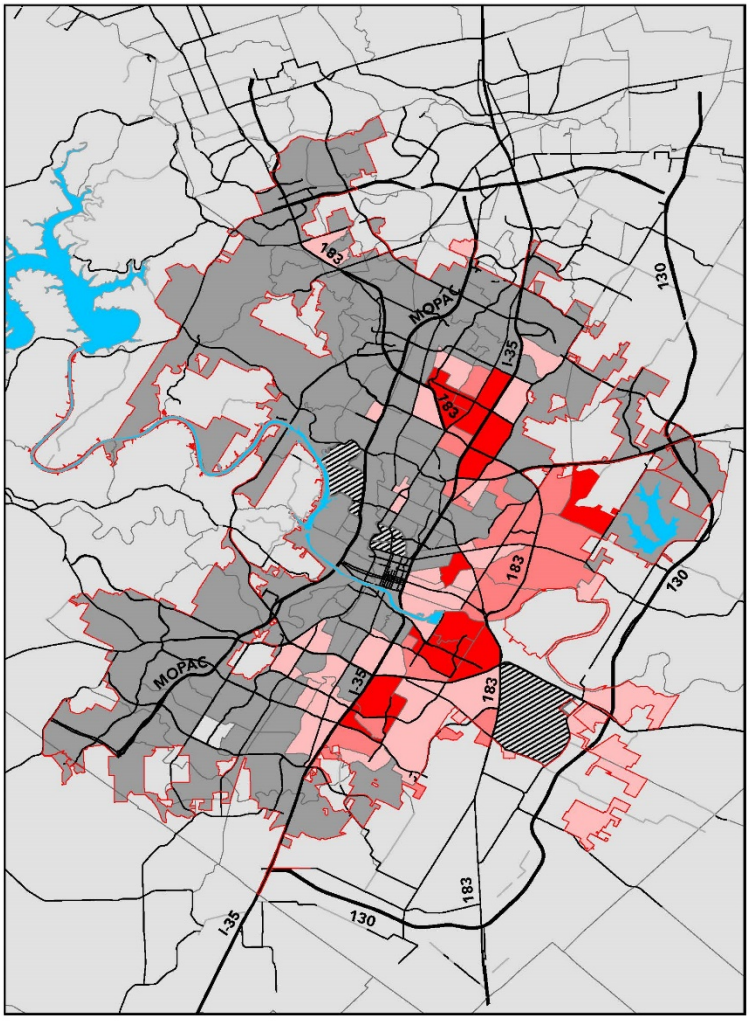
Based on these factors, each neighborhood is assigned a vulnerability score. Neighborhoods with vulnerability scores above .5 are considered vulnerable. The higher the vulnerability score, the more vulnerable residents are to displacement as a result of rising housing costs."[12]

[12] http://austin.maps.arcgis.com/apps/MapSeries/index.html?appid=2287ef7c16dc476ca0c7d4a10ae690ce

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

Source:

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



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

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

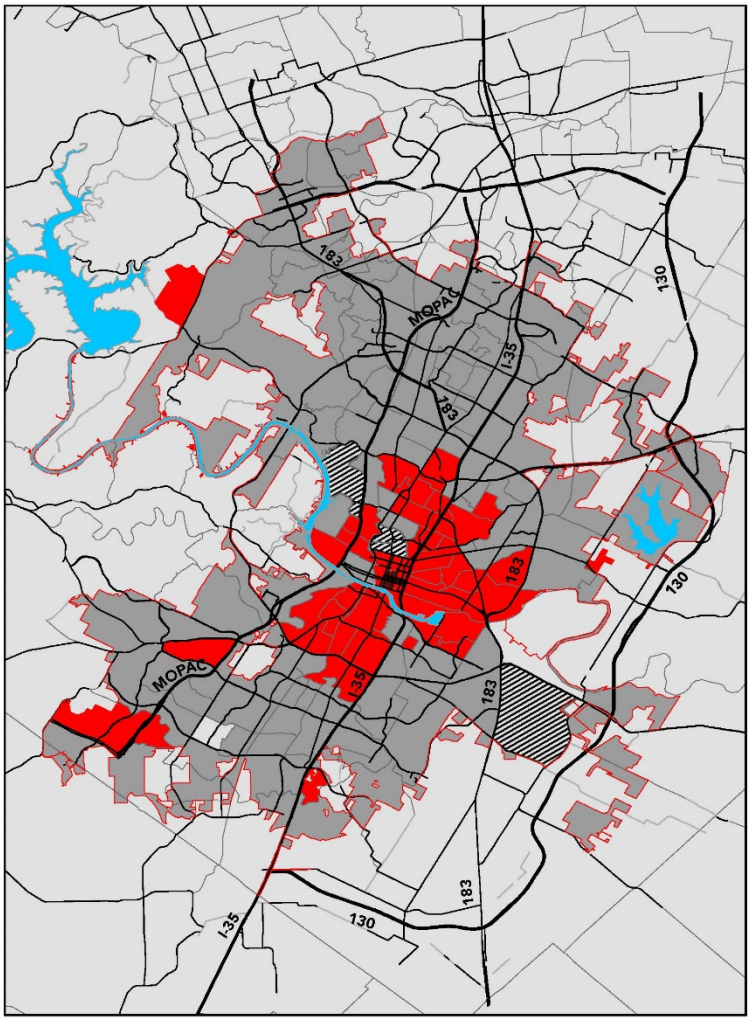
The researchers used z-scores to determine significant change. If a neighborhood has experienced a significant increase in at least two of these factors relative to the five-county

Austin region between 2000 and 2016, then it is considered to have experienced or be experiencing significant demographic change."[13]

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

Source:

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



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

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

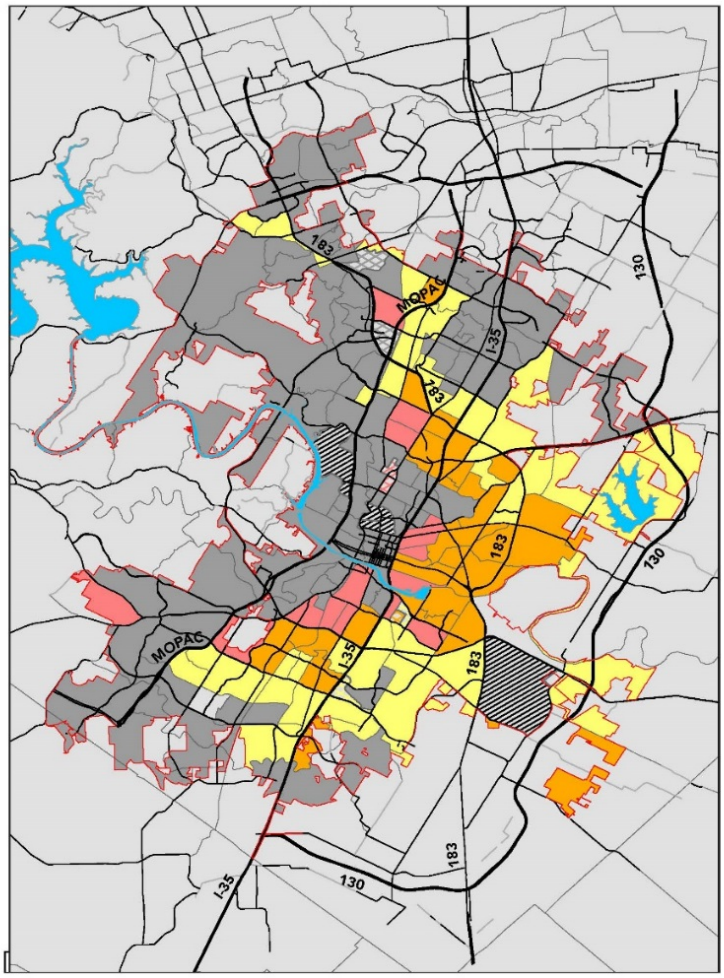
[13] http://austin.maps.arcgis.com/apps/MapSeries/index.html?appid=2287ef7c16dc476ca0c7d4a10ae690ce

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

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

Source:

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



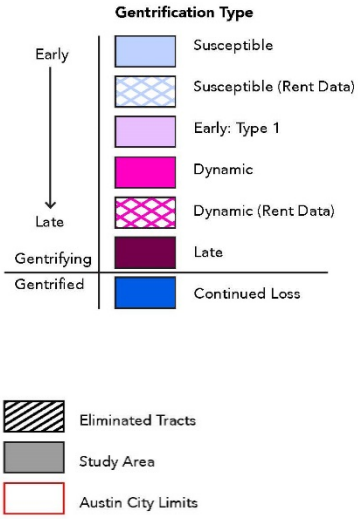
Bringing together the preceding analyses, the Gentrification and Displacement Indicators study developed a neighborhood typology to classify overall gentrification type, as shown in the following table and depicted map on the following page (Figure III-35).

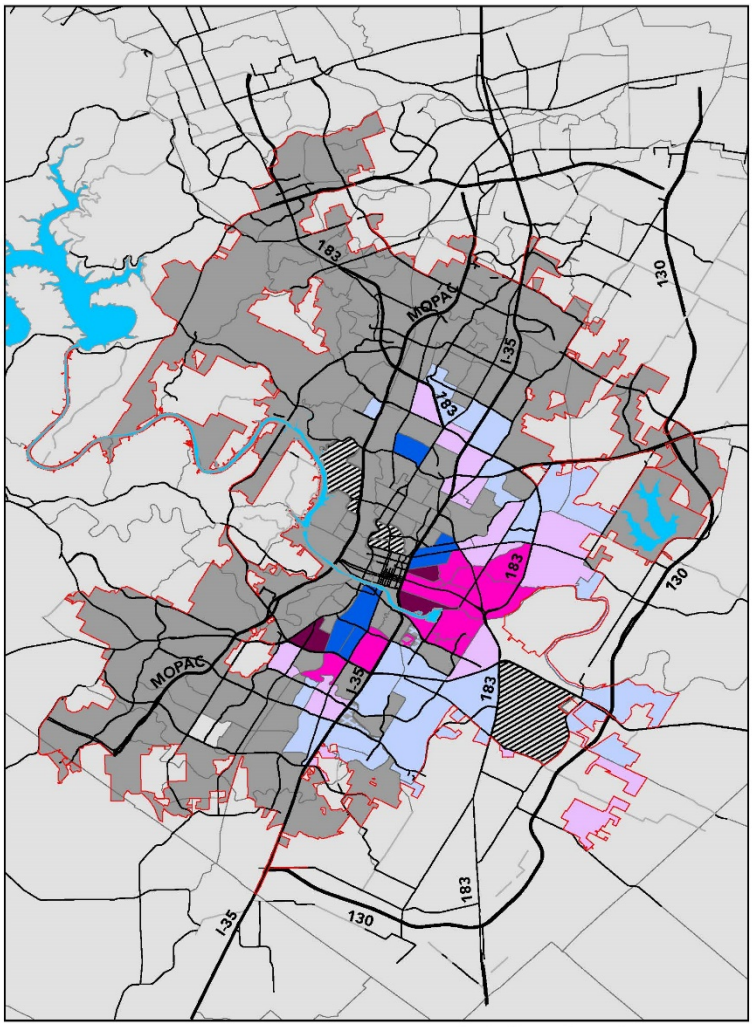
Neighborhood Type	Vulnerable Population?	Demographic Change?	Housing Market Condition
Susceptible	Yes	No	Adjacent
Early Type 1	Yes	No	Accelerating
Early Type 2	Yes	Yes	Adjacent
Dynamic	Yes	Yes	Accelerating
Late	Yes	Yes	Appreciated
Continued Loss	No	Yes (% white and % with BA only	Appreciated

Figure III-35. Neighborhood Typology, Austin, 2016

Source:

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





Information and Housing Access

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

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

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

- In focus groups, none of the residents who experienced differential treatment by property managers or experienced situations that may be housing discrimination understood their rights under the Fair Housing Act nor were aware of resources available to them to seek redress.

- Many stakeholders believe that the new affordable units created through the LIHTC or density bonus programs are being intentionally designed and marketed to recent college graduates, who are perceived to be "safer" tenants and/or for whom parents can co-sign their loans. Although this is legal, other types of low income residents would benefit from affirmative marketing practices that list the units using service providers. The public sector should require more robust affirmative marketing plans and ensure that property managers and leasing agents are aware of the variety of tenants to whom the units should be marketed.

Public Programs and Access

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

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

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

[14] Residents with disabilities can have units reserved for their use and seniors can occupy senior-only developments.

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

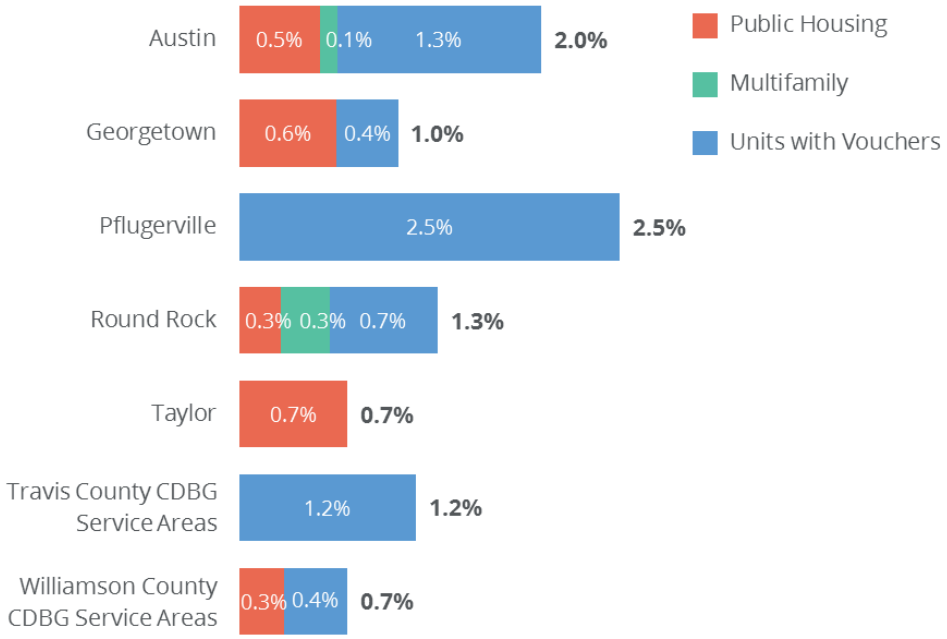
Protected Class	Potential Improvements
Public Housing Beneficiaries living in concentrated areas of poverty (African American, Hispanic, Families with Children)	**Continue expansion of affordable rental housing developments in non-poverty concentrated and high opportunity areas through dedicating resources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

Source: Root Policy Research.

Publicly Supported Housing

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

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



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

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

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

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

Note:

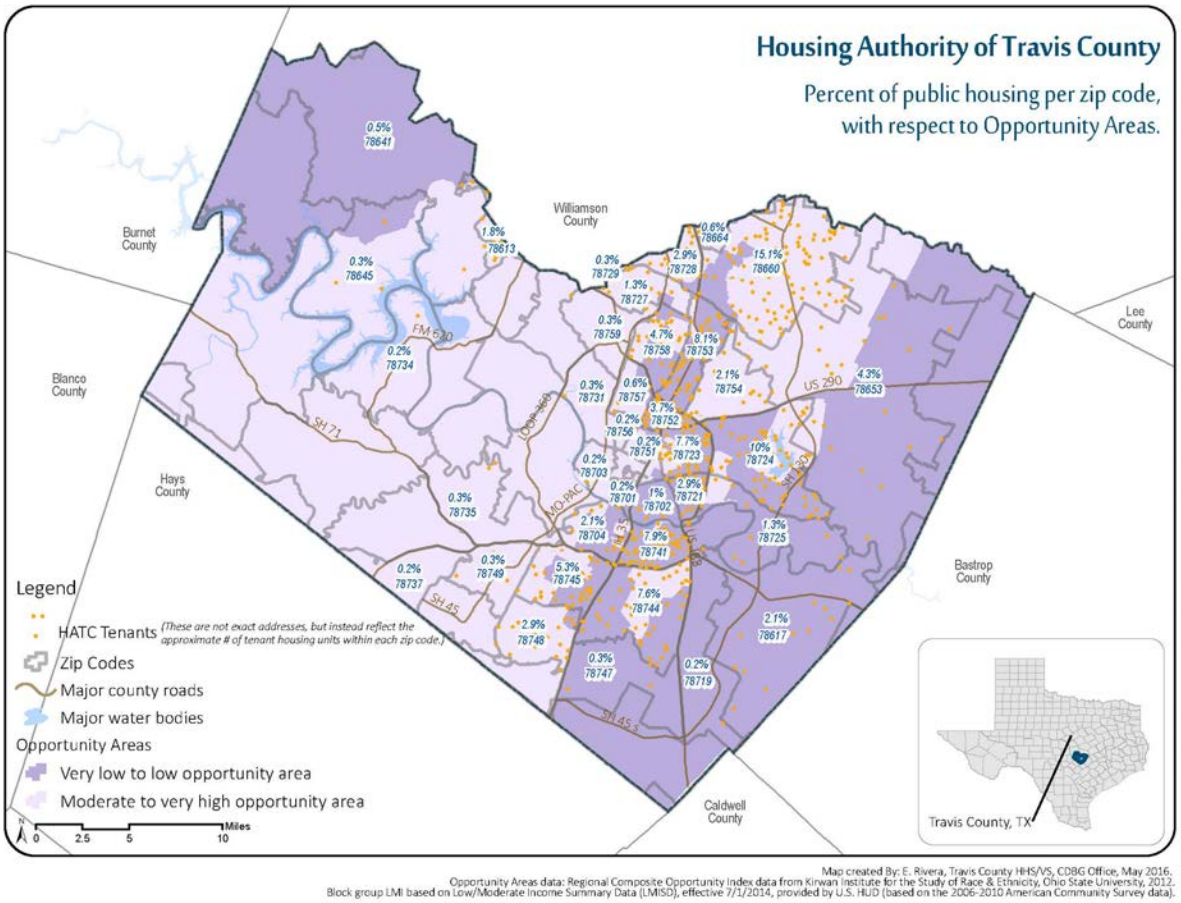
Numbers presented are percentages for households not individuals. Pflugerville does not have a local housing authority; instead, the city is served by the Travis County Housing Authority. Taylor does not track residents separately by ethnicity; as such, the White and Hispanic columns both represent White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

Source:

Decennial Census; APSH; CHAS; Public Housing Authorities.

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

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



Source: Housing Authority of Travis County.

Public Housing Authority Policy Review

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

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

The housing authorities that were examined include:[15]

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

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

[15] Pflugerville and Williamson County do not have independent PHAs and are instead covered by the other PHAs operating in the region.

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

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

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

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

	pattern and some offenses are evaluated case-by-case	seriousness of all cases and involvement of family members; and evidence			rejects for an arrest as well as conviction	
POLICY AREA	**HACA**	**GHA**	**RRHA**	**THA**	**HATC**	**TABLE NOTES/ COMMENTS**
3. Offering Mobility Counseling *What type of mobility counseling is offered? Does this include assisting home seekers understand the benefits of living in certain neighborhoods? Does the PHA help with the search process in any way?* *How does the PHA monitor and manage concentrations of voucher holders in high poverty areas?*	Upward Mobility preference is being piloted in two apartment complexes; targeted to residents who are enrolled in educational programs or employed "Six star" residents also have the ability to exchange voucher for HACA privately-managed units HACA offers a downpayment assistance program to voucher holders and PHA residents Real estate team focuses on development in high opportunity areas; however, many residents prefer to stay in existing neighborhoods	Georgetown has strong amenities throughout the City. Some residents are reluctant to use public transportation and GHA partners with local volunteers to help them become comfortable using public transportation to access city services and amenities Vouchers are placed in community through LIHTC projects and landlords that willingly accept Section 8	RRHA relies on volunteers to provide support to residents. The PHA's resources are challenged by managing payments from their large number of voucher holders who have ported in to the area. Round Rock has very few areas with moderate poverty and no high poverty areas.	Taylor serves a small market area with moderate poverty levels and without significant variation in community quality	Voucher holders are provided with opportunity maps used in Consolidated Planning. Generally, people locate where they have family members and support systems rather than choose areas based on opportunity HATC offers full scholarships to attend Austin Community College to obtain an Associate's degree.	

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

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

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

Themes and Potential Issues

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

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

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

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

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

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

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

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

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

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

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

HUD Tables

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

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

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

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

(Austin, TX CDBG, HOME, ESG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	222	6.91%	29.49%	59.91%	3.69%	82.88%	8.56%	15.77%
Non R/ECAP tracts	1,645	18.22%	39.47%	39.59%	2.47%	39.82%	25.58%	42.30%
Project-based Section 8								
R/ECAP tracts	561	11.21%	31.65%	46.47%	10.13%	50.80%	24.25%	14.16%
Non R/ECAP tracts	1,292	26.47%	23.01%	45.04%	5.49%	46.63%	36.62%	9.34%
Other Multifamily								
R/ECAP tracts	10	42.86%	28.57%	28.57%	0.00%	N/a	0.00%	40.74%
Non R/ECAP tracts	297	53.00%	21.20%	24.73%	1.06%	0.27%	62.77%	25.54%
HCV Program								
R/ECAP tracts	748	13.84%	51.61%	34.41%	0.13%	49.41%	13.89%	24.25%
Non R/ECAP tracts	3,621	18.15%	51.98%	29.18%	0.55%	45.59%	19.35%	29.35%

Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.

Note 2: Data Sources: APSH

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

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

(Pflugerville City, TX CDBG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Project-based Section 8								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Other Multifamily								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	0.00%	N/a
HCV Program								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	388	9.70%	75.37%	13.18%	1.74%	62.17%	19.28%	17.35%

Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.

Note 2: Data Sources: APSH

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

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

(Round Rock, TX CDBG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	98	32.63%	27.37%	31.58%	8.42%	28.87%	44.33%	29.90%
Project-based Section 8								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	112	54.05%	15.32%	27.93%	2.70%	31.30%	55.65%	16.52%
Other Multifamily								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	0.00%	N/a
HCV Program								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	229	17.44%	63.57%	17.44%	1.55%	68.06%	9.03%	12.85%

Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.

Note 2: Data Sources: APSH

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

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

(Travis County, TX CDBG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Project-based Section 8								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Other Multifamily								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	0.00%	N/a
HCV Program								
R/ECAP tracts	3	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	645	9.95%	69.67%	19.60%	0.62%	61.42%	15.32%	18.79%

Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.

Note 2: Data Sources: APSH

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

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

(Williamson County, TX CDBG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	223	46.40%	18.02%	33.78%	1.35%	22.89%	44.18%	27.31%
Project-based Section 8								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	107	35.51%	21.50%	42.99%	0.00%	54.05%	17.12%	18.92%
Other Multifamily								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	0.00%	N/a
HCV Program								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	370	33.42%	46.74%	19.32%	0.52%	49.18%	22.48%	20.61%

Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.

Note 2: Data Sources: APSH

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

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

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

(CONTINUED)

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

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

(CONTINUED)
Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category, AUSTIN

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

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

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

Note 3: Data Sources: APSH

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

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

Public Housing								
(Round Rock, TX CDBG) Jurisdiction								
Development Name	**PHA Code**	**PHA Name**	**# Units**	**White**	**Black**	**Hispanic**	**Asian**	**Households with Children**
Cushing Center	TX322	Round Rock Housing Authority	100	32%	27%	31%	9%	29%

Project-Based Section 8								
(Round Rock, TX CDBG) Jurisdiction								
Development Name	**PHA Code**	**PHA Name**	**# Units**	**White**	**Black**	**Hispanic**	**Asian**	**Households with Children**
Chisholm Trail	N/a	N/a	50	25%	23%	44%	8%	77%
Trinity Place	N/a	N/a	68	72%	10%	16%	1%	N/a

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

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

Note 3: Data Sources: APSH

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

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

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

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

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

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

Note 3: Data Sources: APSH

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

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

	(Austin, TX CDBG, HOME, ESG) Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Public Housing	797	42.57%	609	32.53%	448	23.93%	841	44.93%
Project-Based Section 8	825	43.10%	642	33.54%	427	22.31%	916	47.86%
Other Multifamily	307	77.72%	4	1.01%	0	0.00%	1	0.25%
HCV Program	1,210	26.81%	1,560	34.56%	1,620	35.89%	2,087	46.23%

Note 1: Data Sources: APSH

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

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

	(Pflugerville City, TX CDBG) Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Public Housing	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
Project-Based Section 8	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
Other Multifamily	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
HCV Program	74	17.83%	115	27.71%	216	52.05%	258	62.17%

Note 1: Data Sources: APSH

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

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

	(Round Rock, TX CDBG) Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	**#**	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Public Housing	45	46.39%	33	34.02%	17	17.53%	28	28.87%
Project-Based Section 8	73	63.48%	23	20.00%	19	16.52%	36	31.30%
Other Multifamily	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
HCV Program	22	7.64%	62	21.53%	186	64.58%	196	68.06%

Note 1: Data Sources: APSH

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

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

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

Note 1: Data Sources: APSH

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

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

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

Note 1: Data Sources: APSH

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

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

(Austin, TX CDBG, HOME, ESG) Jurisdiction	People with a Disability	
	#	%
Public Housing	733	39.16%
Project-Based Section 8	206	10.76%
Other Multifamily	105	26.58%
HCV Program	1,286	28.49%
(Austin-Round Rock, TX) Region		
Public Housing	861	35.01%
Project-Based Section 8	283	12.65%
Other Multifamily	105	26.58%
HCV Program	1,724	25.29%

may not be comparable to reporting requirements under HUD programs.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

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

(Pflugerville City, TX CDBG) Jurisdiction	People with a Disability	
	#	%
Public Housing	N/a	N/a
Project-Based Section 8	N/a	N/a
Other Multifamily	N/a	N/a
HCV Program	72	17.35%
(Austin-Round Rock, TX) Region		
Public Housing	861	35.01%
Project-Based Section 8	283	12.65%
Other Multifamily	105	26.58%
HCV Program	1,724	25.29%

may not be comparable to reporting requirements under HUD programs.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

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

(Round Rock, TX CDBG) Jurisdiction	People with a Disability	
	#	%
Public Housing	29	29.90%
Project-Based Section 8	19	16.52%
Other Multifamily	N/a	N/a
HCV Program	37	12.85%
(Austin-Round Rock, TX) Region		
Public Housing	861	35.01%
Project-Based Section 8	283	12.65%
Other Multifamily	105	26.58%
HCV Program	1,724	25.29%

Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

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

(Travis County, TX CDBG) Jurisdiction	People with a Disability	
	#	%
Public Housing	N/a	N/a
Project-Based Section 8	N/a	N/a
Other Multifamily	N/a	N/a
HCV Program	130	18.65%
(Austin-Round Rock, TX) Region		
Public Housing	861	35.01%
Project-Based Section 8	283	12.65%
Other Multifamily	105	26.58%
HCV Program	1,724	25.29%

Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

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

(Williamson County, TX CDBG) Jurisdiction	People with a Disability	
	#	%
Public Housing	68	27.31%
Project-Based Section 8	21	18.92%
Other Multifamily	N/a	N/a
HCV Program	88	20.61%
(Austin-Round Rock, TX) Region		
Public Housing	861	35.01%
Project-Based Section 8	283	12.65%
Other Multifamily	105	26.58%
HCV Program	1,724	25.29%

Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.

Note 2: Data Sources: ACS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

SECTION IV.

ACCESS TO OPPORTUNITY

SECTION IV.
Access to Opportunity

This section examines the extent to which members of protected classes experience disparities in access to opportunity measured by access to healthy neighborhoods, education, employment, and transportation. The analysis includes HUD opportunity indicators, local and regional needs assessment and other quality of life reports, and findings from the community engagement process. Community engagement participants shared their experiences and perspectives related to indicators of healthy neighborhoods and measures of access to opportunity, including quality schools, transportation and employment. The analysis also incorporated key findings from pertinent local studies, including the 2019 CAN Dashboard, the 2019 Williamson County Community Health Assessment for Public Health Emergency Response (CASPER), the 2017 Central Health Demographic Report, and the 2015 Southeast Georgetown Needs Assessment.

HUD Opportunity Indicators

HUD provides several "opportunity indices" to assess and measure access to opportunity in a variety of areas, including education, poverty, transportation, and employment. The opportunity indices allow comparison of data indicators by race and ethnicity, for households below the poverty line, between jurisdictions, and for the region overall. They are also a good starting point for the opportunity analysis, identifying areas that should be examined in more detail.

HUD indices were available for all jurisdictions covered in this study with the exception of Georgetown, for which HUD does not report data. [1]

The HUD opportunity tables—specifically the following six indices in the tables—were the starting point for this Access to Opportunity analysis.

To interpret these indices, use the following rule: a higher number is always a better outcome. The indices should be thought of as an "opportunity score", rather than a percentage.

[1] Data for Travis and Williamson counties include all parts of each county that are not direct recipients of HUD funding, therefore including the populations of Austin, Pflugerville, and Round Rock. These balance-of-county areas are referred to as "CDBG Service Areas" in this report.

The indices include the:

- **Low Poverty Index.** This index measures neighborhood exposure to poverty, with proximity to low poverty areas considered to be an advantage. Higher index scores suggest better access to economically strong (i.e. low poverty) neighborhoods.
- **School Proficiency Index.** This index measures neighborhood access to elementary schools with high levels of academic proficiency within 1.5 miles. Proficiency is measured by 4th grade scores on state-administered math and science tests. HUD uses elementary school scores only for this index because they are typically more reflective of school quality and access at the neighborhood level. Middle and high schools draw from larger boundaries and, especially in high school, have more transportation options.
- **Labor Market Engagement Index.** This index measures the employability of neighborhood residents based on unemployment, labor force participation, and educational attainment. Higher index scores suggest residents are more engaged in the labor market.
- **Jobs Proximity Index.** The jobs proximity index indicates how close residents live to major employment centers. The higher the index, the greater the access to nearby employment centers for residents in the area.
- **Transit Index.** The transit index measures use of public transit by low income families that rent. The higher the index, the more likely that residents in the area are frequent users of public transportation.
- **Low Cost Transportation Index.** This index measures the cost of transportation, based on estimates of the transportation costs for low income families that rent. Higher index values suggest more affordable transportation.

Low poverty index. Figures IV-1a and IV-1b present the values of the low poverty index for each jurisdiction by race and ethnicity. The panel on the left shows the index for the total community population, while the panel on the right is restricted to residents with incomes below the poverty level. As shown, in all communities except Pflugerville, access to low poverty neighborhoods varies by race and ethnicity. The disparity in access is most striking in the City of Austin, where non-Hispanic White and Asian residents are nearly twice as likely to live in low poverty neighborhoods than African American and Hispanic households. Disparities by race and ethnicity persist and, in the case of Williamson County, widen, even when the population is limited to only those households below the poverty line. This means that, in Travis County, for example, non-Hispanic White residents in poverty are more likely to live in low poverty neighborhoods than Asian, African American, Hispanic and Native American residents who are also in poverty.

Figure IV-1a. Low Poverty Index, Total Population

Note:

Higher numbers indicate greater access to high poverty neighborhoods.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Low Poverty Index.

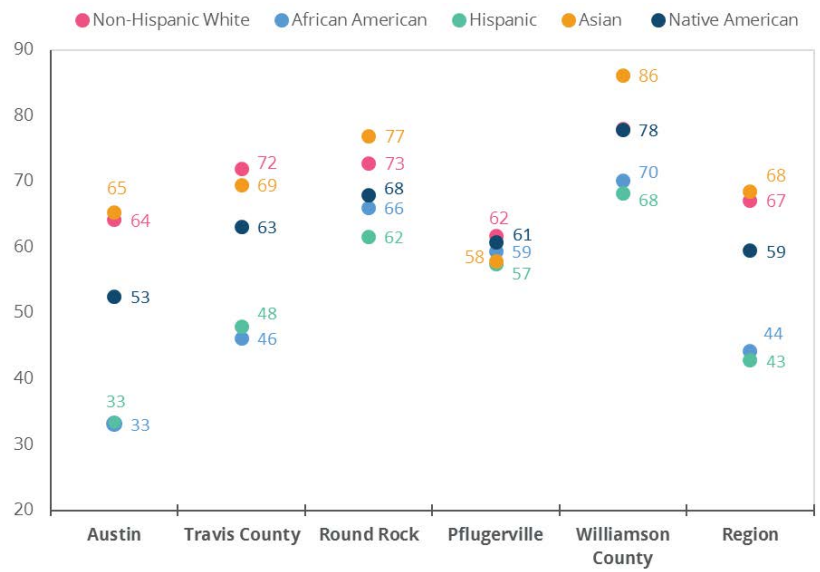


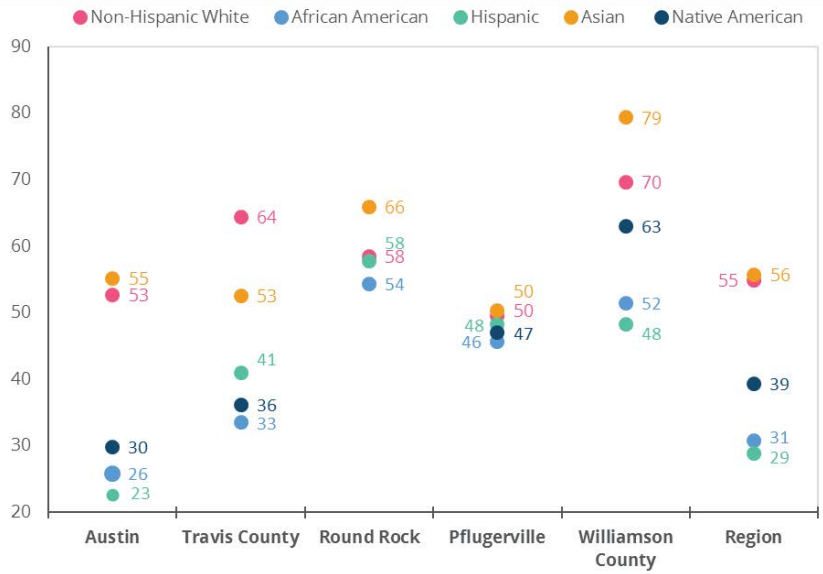
Figure IV-1b. Low Poverty Index, Population Below the Poverty Line

Note:

Higher numbers indicate greater access to high poverty neighborhoods.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Low Poverty Index.



School proficiency index. Figures IV-2a and IV-2b present the values of the school proficiency index for each jurisdiction by race and ethnicity. Similar to the low poverty index, there are disparities in access to proficient schools by race and ethnicity, and the difference in access varies by community. On average, Pflugerville residents are somewhat less likely to have access to proficient schools, but there are not meaningful differences by race or ethnicity, although the access gap does widen somewhat among residents in poverty. Access to proficient schools for Native American residents in poverty drops significantly in all communities, compared to access for the total population. Hispanic and African American residents in Austin and Travis County are much less likely to have access to proficient schools than non-Hispanic White and Asian residents.

Figure IV-2a. School Proficiency Index, Total Population

Note:

Higher scores indicate greater likelihood of access to proficient schools.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, School Proficiency Index.

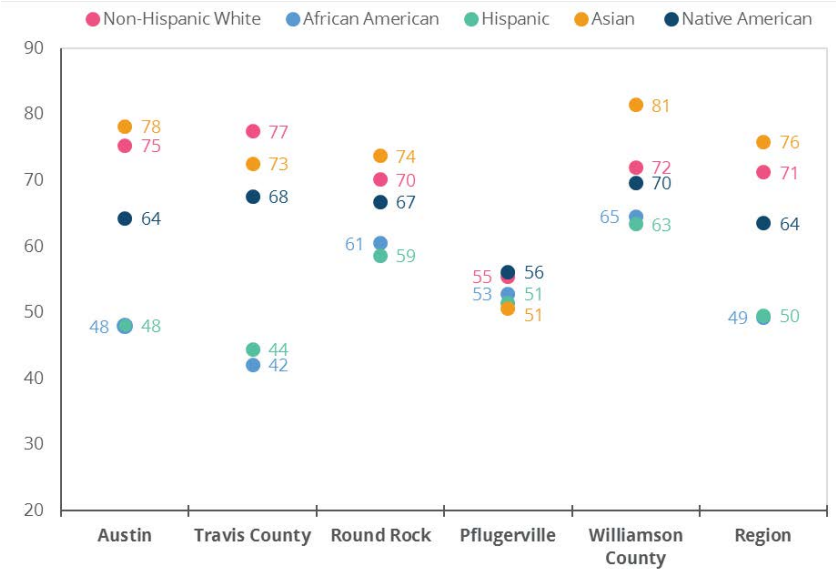


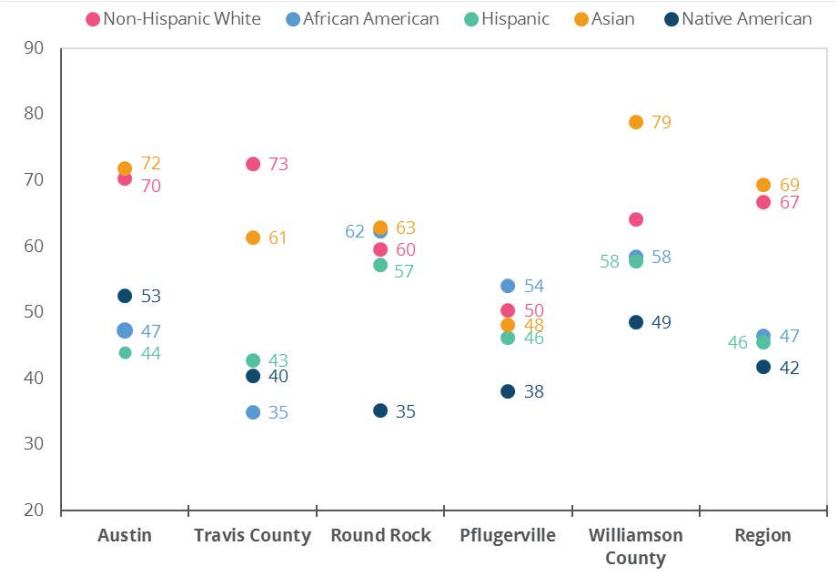
Figure IV-2b. School Proficiency Index, Population Below the Poverty Line

Note:

Higher scores indicate greater likelihood of access to proficient schools.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, School Proficiency Index.



Labor market engagement index. Figures IV-3a and IV-3b present the values of the labor market engagement index for each jurisdiction by race and ethnicity. Pflugerville residents' likelihood of labor engagement is relatively high and does not vary much by race or ethnicity; the same is true in Round Rock, but with slightly lower likelihood of labor market engagement by Hispanic residents and slightly higher among Asian residents. Among the total population, African American and Hispanic residents are least likely to be in the labor market, and the disparity is especially pronounced in Austin, Travis County, and to a lesser extent in Williamson County.

Figure IV-3a. Labor Market Engagement Index, Total Population

Note:

Higher numbers indicate greater access to high poverty neighborhoods.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Labor Market Engagement Index

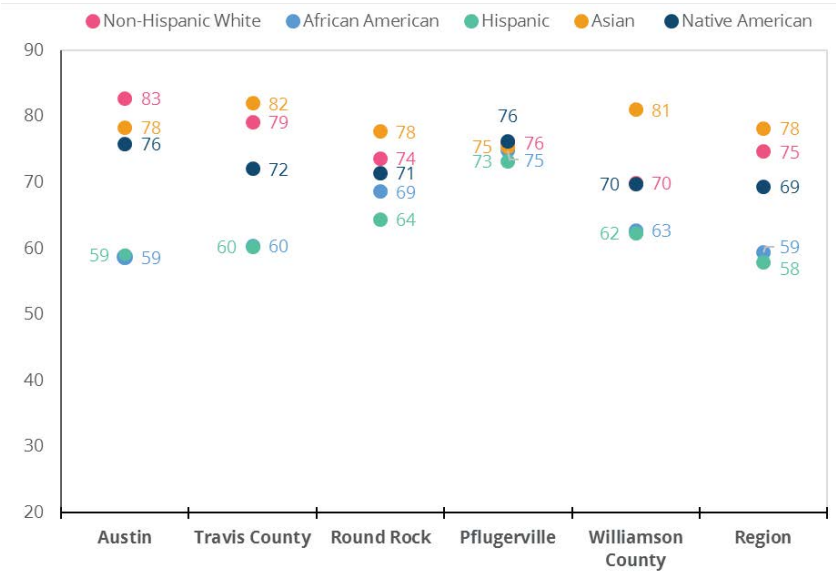


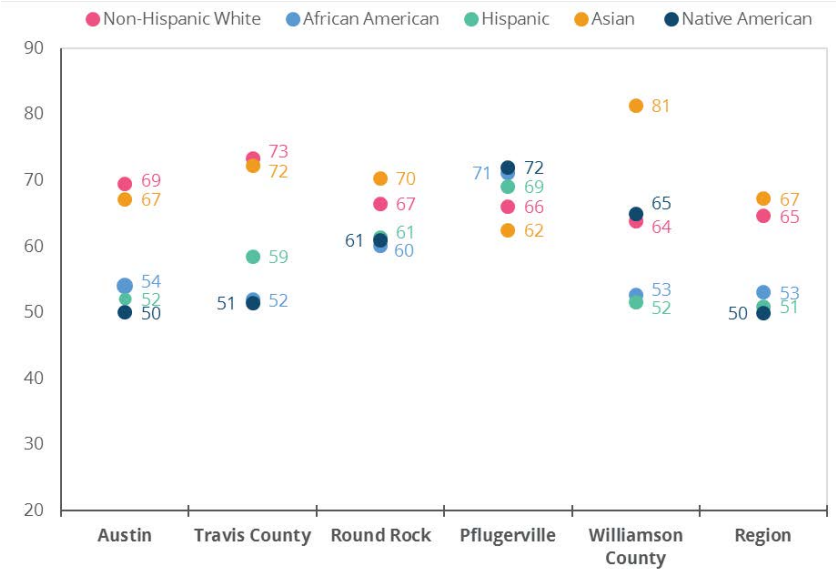
Figure IV-3b. Labor Market Engagement Index, Population Below the Poverty Line

Note:

Higher numbers indicate greater access to high poverty neighborhoods.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Labor Market Engagement Index



Job proximity index. Figures IV-4a and IV-4b present the values of the job proximity index for each jurisdiction by race and ethnicity. Not surprisingly, Austin residents overall are more likely to have access to major employment centers than other residents, but there are disparities within Austin by race and ethnicity, although not as sizeable as in previous indicators. The odds of living near major employment centers is fairly similar for residents of Travis County, Round Rock, Pflugerville, and Williamson County, and differences by race and ethnicity are not significant. However, when looking just at residents in poverty, Native American residents of Travis County, Pflugerville, and Williamson County have much lower access to employment centers, but much higher access in Round Rock. Disparities by race and ethnicity also widened among the lowest income populations in Williamson County.

Figure IV-4a. Job Proximity Index, Total Population

Note:

Higher numbers indicate greater access to high poverty neighborhoods.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Job Proximity Index.

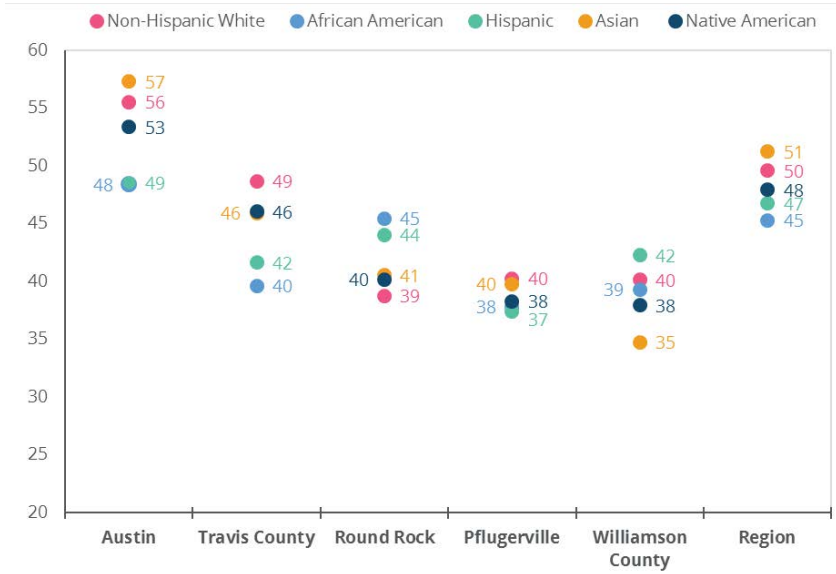


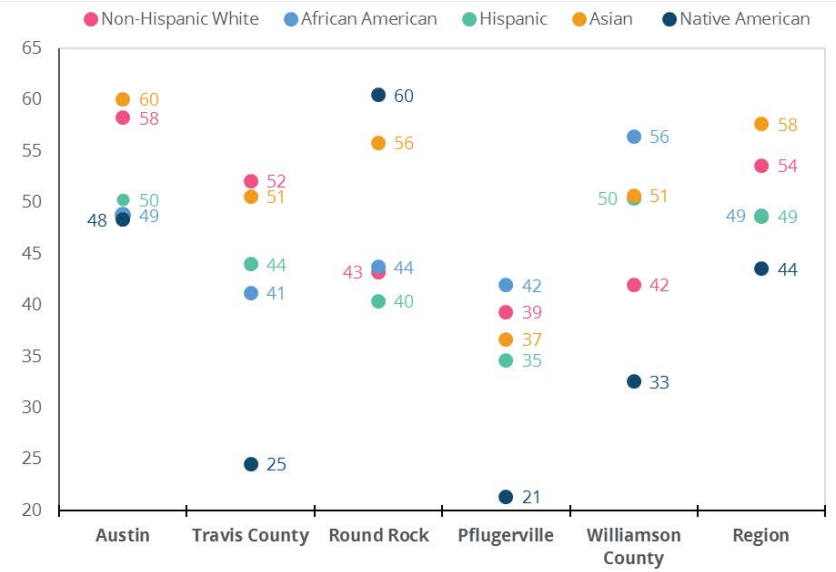
Figure IV-4b. Job Proximity Index, Population Below the Poverty Line

Note:

Higher numbers indicate greater access to high poverty neighborhoods.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Job Proximity Index.



Transit index. Figures IV-5a and IV-5b present the values of the transit index for each jurisdiction by race and ethnicity. The likelihood of transit use is highest in Austin and there are no meaningful differences by race or ethnicity within the jurisdictions. When examined for residents in poverty, the transit index values shift somewhat, but the general patterns of likelihood of transit use remain. That Austin's scores are highest is not surprising, since Austin has the most well-developed transit system in the region.

Figure IV-5a. Transit Index, Total Population

Note:

Higher numbers indicate greater access to high poverty neighborhoods.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Transit Index.

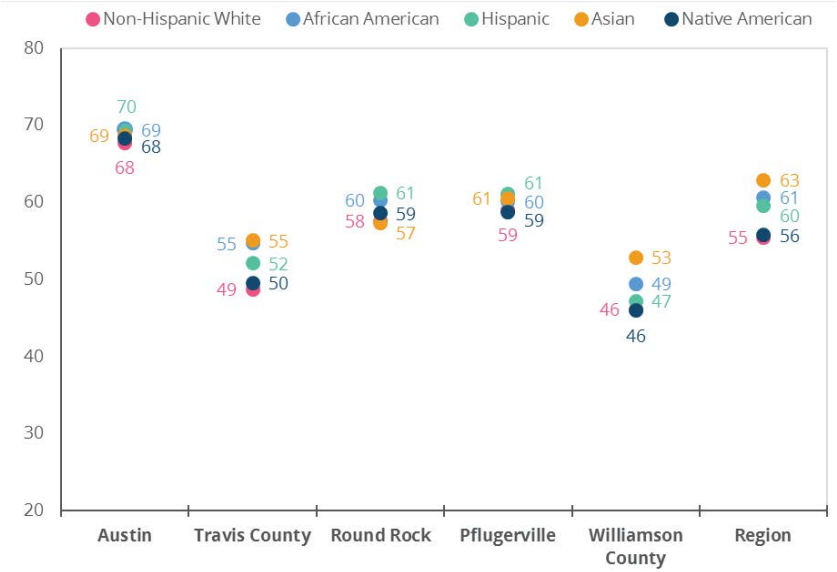


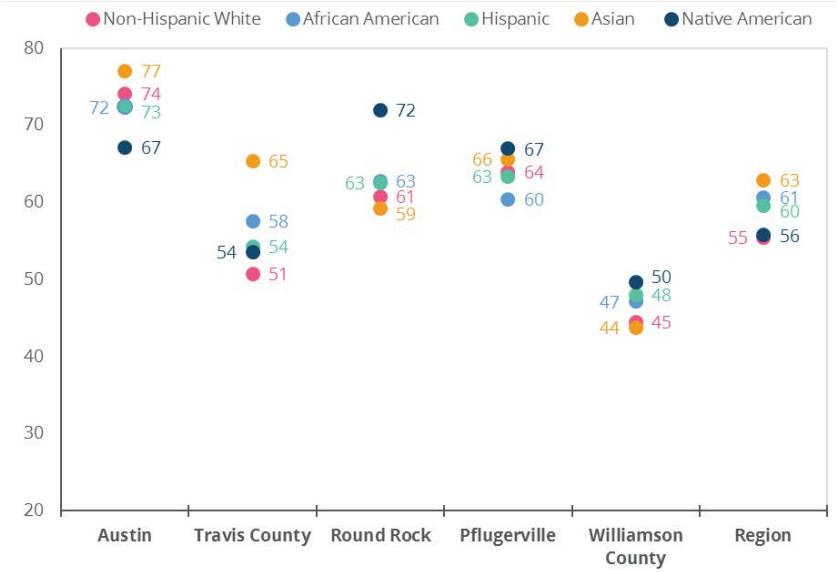
Figure IV-5b. Transit Index, Population Below the Poverty Line

Note:

Higher numbers indicate greater access to high poverty neighborhoods.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Transit Index.



Low cost transportation index. Figures IV-6a and 6b present the values of the low cost transportation index for each jurisdiction by race and ethnicity. Low cost transportation index scores vary by jurisdiction but there are not meaningful differences by race or ethnicity with respect to access to low cost transportation for the total population. When examined through the lens of poverty, scores for Native American residents of Travis County fall and rise for Asian residents. In Round Rock, Native American's likelihood of accessing low cost transportation increases compared to other residents in poverty; in other communities, scores changed only slightly.

Figure IV-6a. Low Cost Transportation Index, Total Population

Note:

Higher numbers indicate greater access to high poverty neighborhoods.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Low Cost Transportation Index.

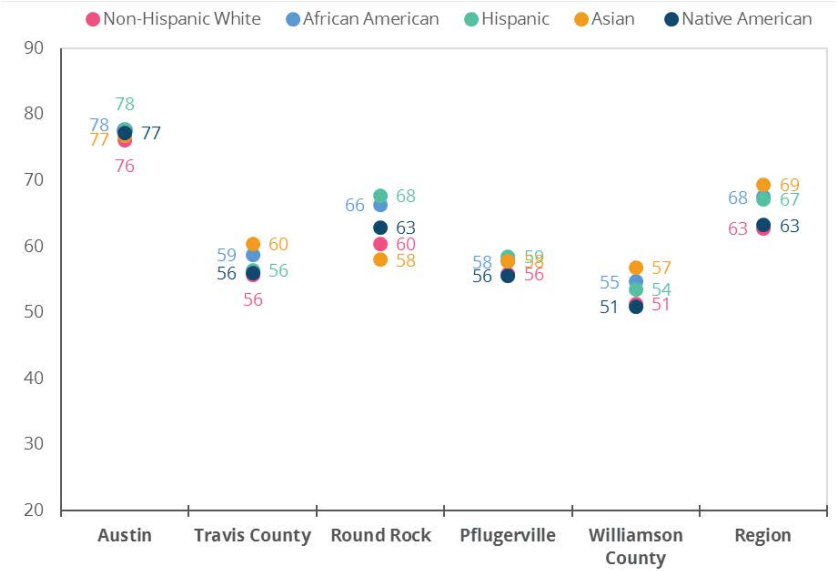


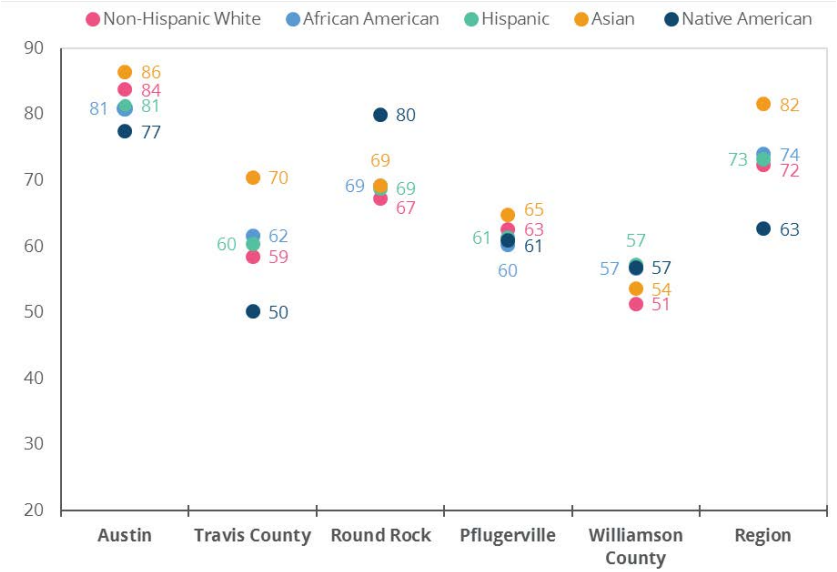
Figure IV-6b. Low Cost Transportation Index, Population Below the Poverty Line

Note:

Higher numbers indicate greater access to high poverty neighborhoods.

Source:

Root Policy Research from the HUD AFFH-T Table 12, Opportunity Indicators by Race and Ethnicity, Low Cost Transportation Index.

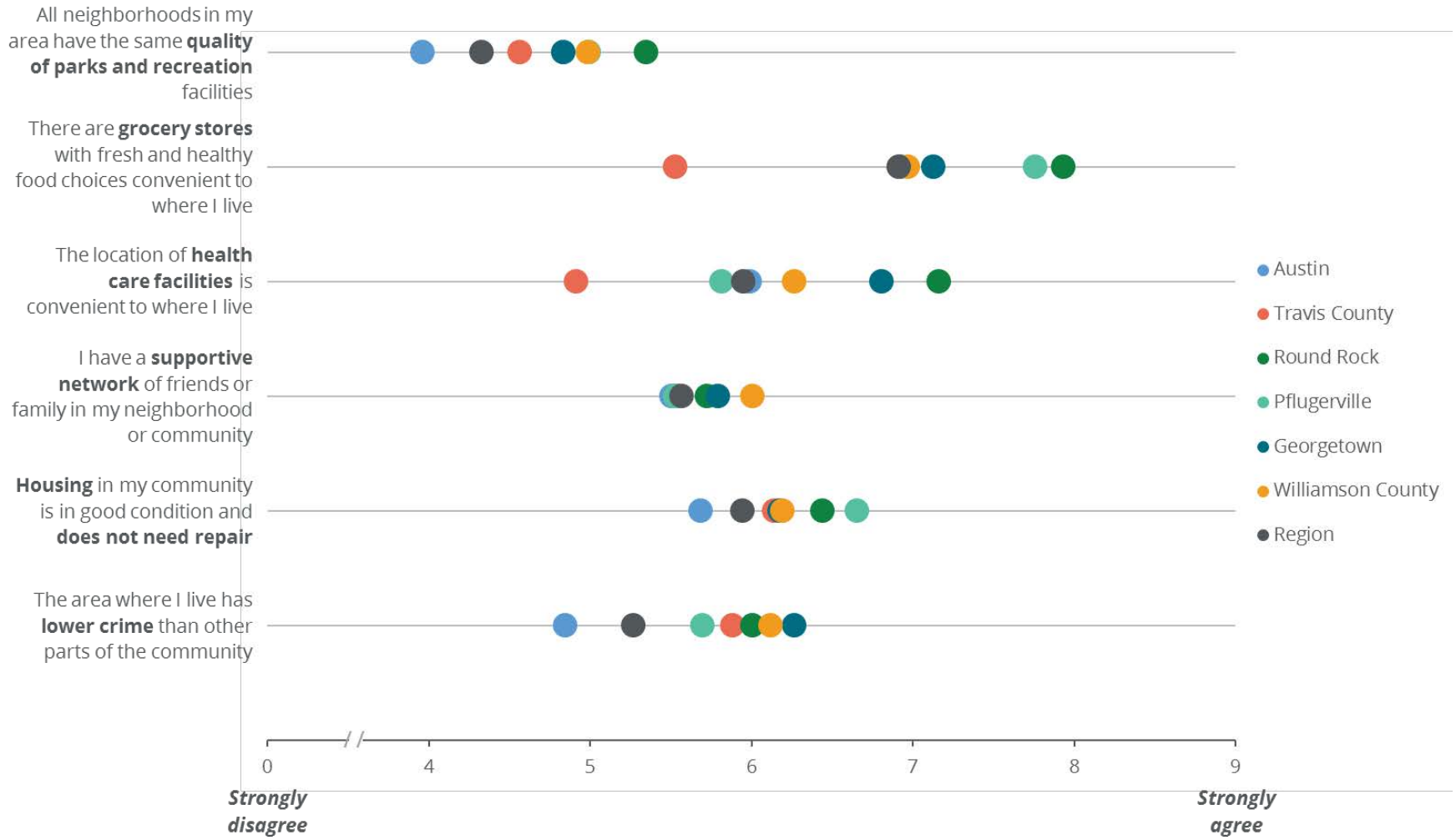


Healthy Neighborhoods

This section discusses findings from local studies of community and neighborhood health as well as results from the community engagement process with a focus on disparities in access to opportunity for members of protected classes.

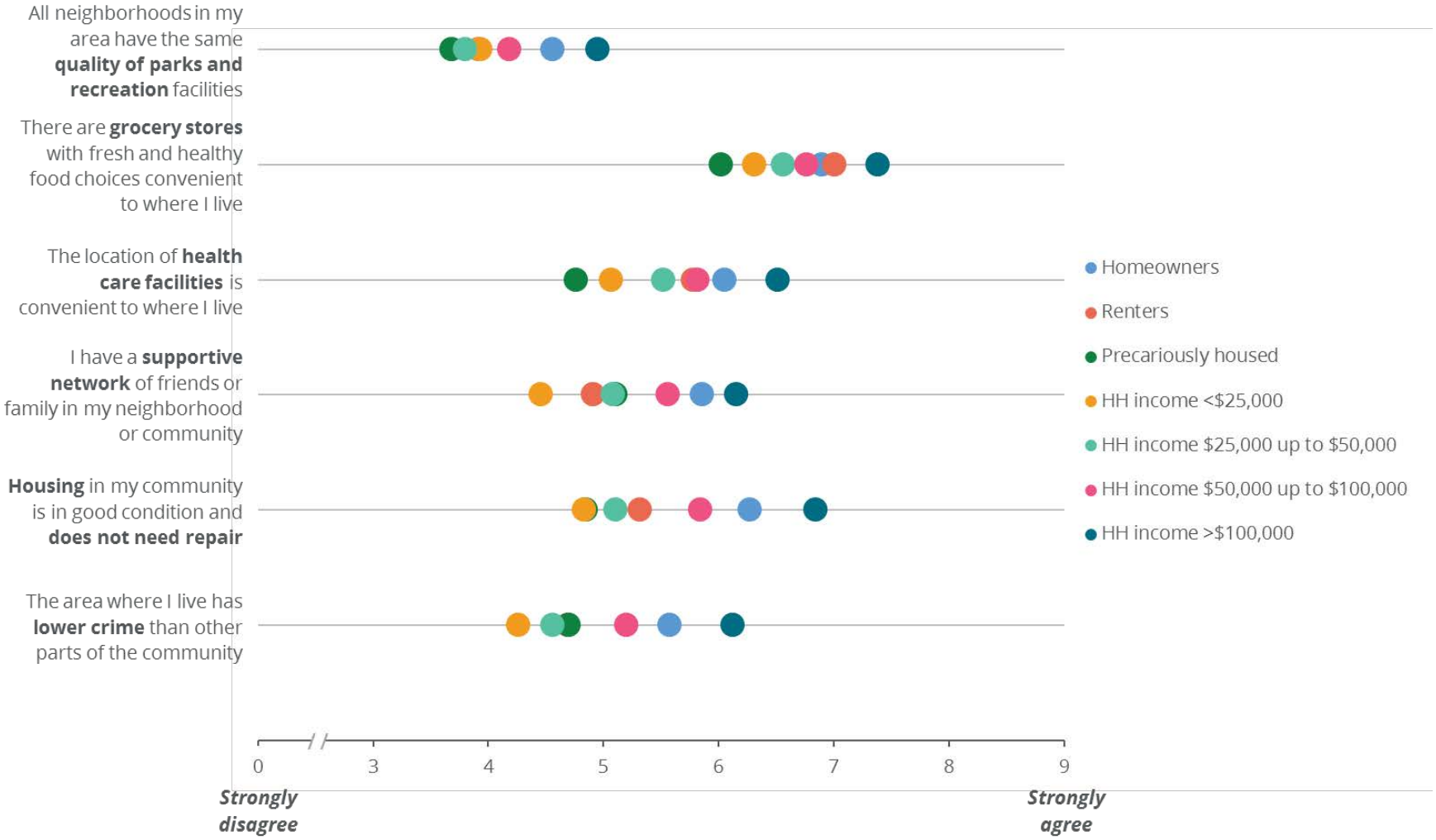
Healthy neighborhood indicators. Respondents to the 2018 Central Texas Fair Housing Survey indicated their level of agreement with a series of healthy neighborhood indicators. Figures IV-7 through IV-9 present average ratings by jurisdiction, housing tenure (renter or owner), income, and for members of selected protected classes. Healthy neighborhood indicators measured in the resident survey include the relative quality of parks and recreation facilities among neighborhoods, convenient access to grocery stores and health care facilities, having a supportive network of friends or family, neighborhood housing condition, and crime. In addition to these indicators of healthy neighborhoods, focus group participants discussed the quality of public infrastructure in their neighborhood.

Figure IV-7.
Resident Perspectives on Healthy Neighborhood Indicators, by Jurisdiction and Selected Characteristics



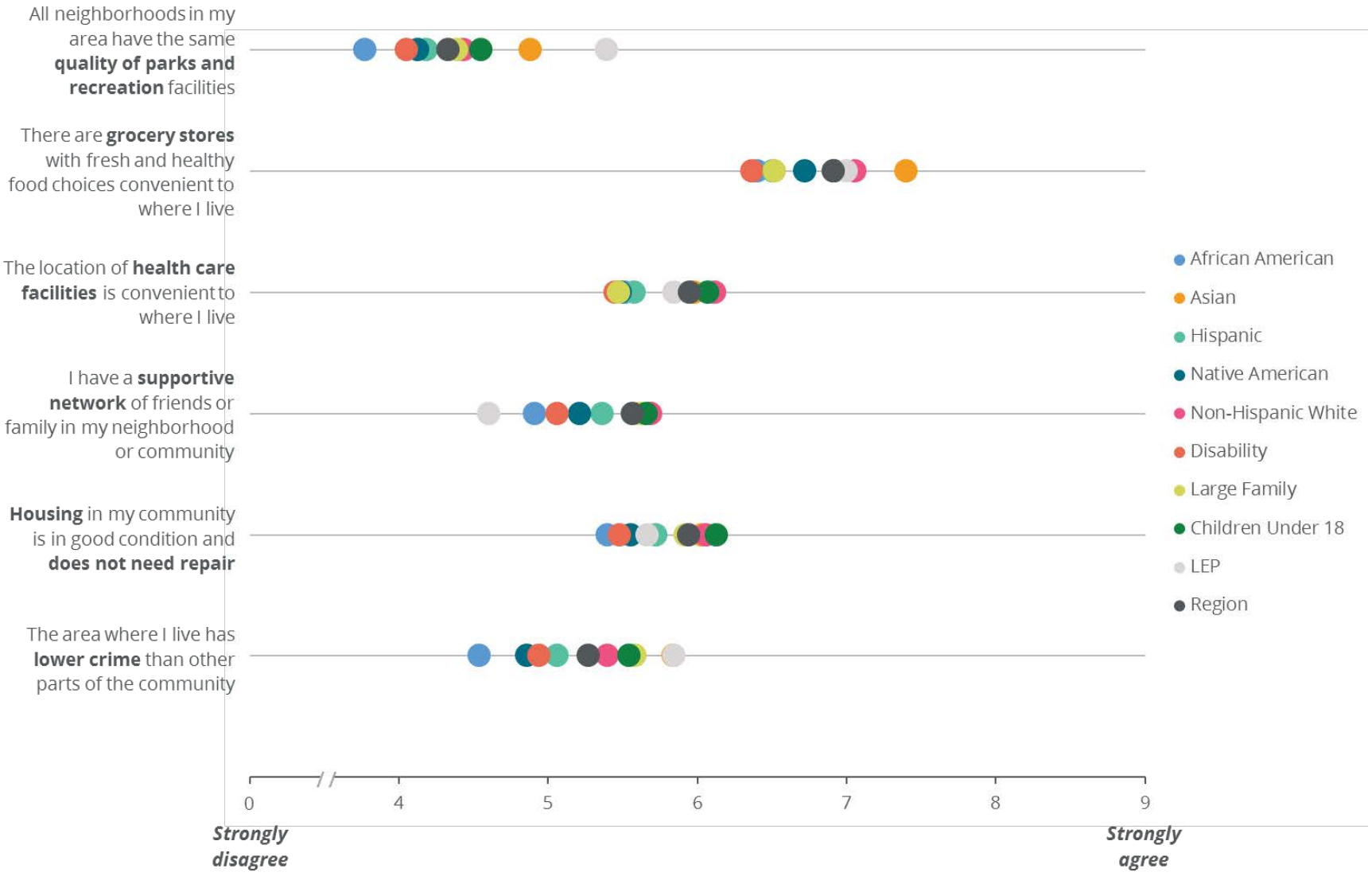
Source: Root Policy Research from the 2018 Central Texas Fair Housing Survey.

Figure IV-8.
Resident Perspectives on Healthy Neighborhood Indicators, by Tenure and Income



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

Figure IV-9. Resident Perspectives on Healthy Neighborhood Indicators, by Selected Protected Classes



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

Quality of parks and recreation facilities. Regionally, residents somewhat disagree with the statement that *all neighborhoods in my area have the same quality of parks and recreation facilities*. Austin residents were least likely to agree, and Round Rock residents were most likely to agree. Agreement with this statement varied little by housing situation and income, with homeowners and high income households being somewhat more likely to think park and recreation facility quality is the same throughout their community. With the exception of respondents with LEP, members of protected classes had similar opinions of the quality of park and recreation facilities across their community; in general, their disagreement with the indicator suggests that they, like residents across the region, perceive differences in park and recreation facility quality in their community.

Participants in a focus group with Hispanic residents of Austin and Round Rock discussed the disparities they observe in the location of parks across Austin and the differences in the quality of maintenance and park facilities. "*Parks that look 'trashy' in Austin are parks in minority neighborhoods." (North Austin/Round Rock focus group participant)* In this discussion, participants shared their perception that when funding for parks and recreation is tight, services are reduced in minority neighborhoods. For example, participants shared that when the City's swimming pools were understaffed with lifeguards, only pools on the east side of Austin were closed; the west side pools remained open. In contrast, participants living in Round Rock thought that the parks and recreation facilities in Round Rock tended to be well maintained and resourced across the city.

In a Spanish language focus group, most of the participants lived in South Austin; they felt their neighborhoods' lacked recreation amenities found in other neighborhoods.

- *"There are no parks where children can play in south Austin—need a park near William Cannon and Stassney. A pool would be wonderful, but trees, shade and a kids playground is needed." (Spanish language focus group participant)*
- *"It's unfair that being from south Austin, if I want to swim in a pool, I have to travel north or west. If the north and west have a pool, the south should too." (Spanish language focus group participant)*

Refugee focus group participants living near Horace Elementary school discussed the difficulty their family experiences when an adult has to stop working during school breaks, especially summer break, because there are no summer programs for school-age children available, or that they can afford.

Convenient access to grocery stores. Access to fresh and healthy food options, especially convenient access to grocery stores, is another healthy neighborhood indicator evaluated by resident survey participants. Round Rock and Pflugerville residents are most likely to agree that *there are grocery stores with fresh and healthy food choices convenient to where I live* and Travis County residents are most likely to disagree.

There is less variation in agreement with this indicator when examined by housing situation and income. Similarly, there is little variation among members of protected classes.

In focus groups, discussion of access to grocery stores or locations residents consider to be "food deserts" was often based on the resident's transportation situation. Those who are transit dependent or walking to buy food are more likely to express difficulty reaching grocery stores for shopping. Examples include:

- Participants in an African American focus group identified two area areas they considered to be food deserts— Del Valle—*"it's 17 miles to a grocery store"* and Austin Colony along FM 969 and MLK.

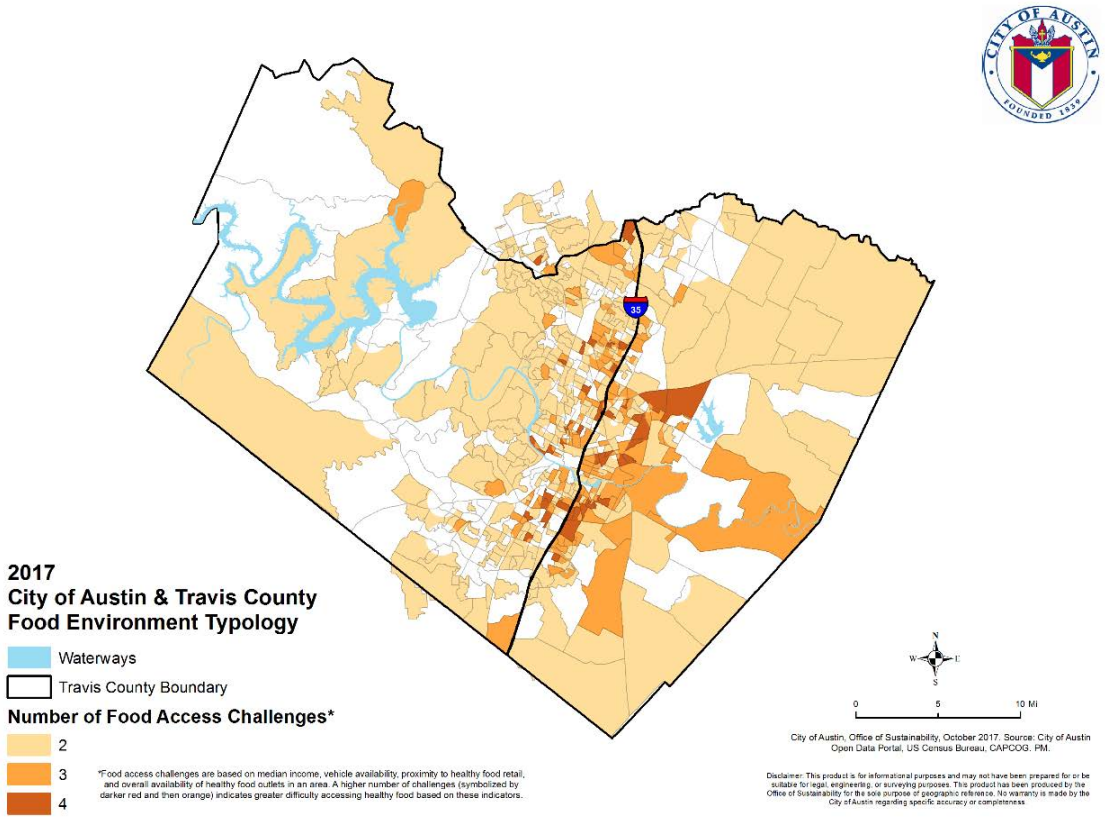
- Participants in a Hispanic focus group discussed the importance of safe, walkable access to a grocery store, and that this is not available in many areas. Similarly, participants living in Round Rock shared that in some Round Rock neighborhoods, good shopping and other resources are available, but a lack of sidewalks makes it dangerous to walk.

- In the experience of participants in an East Williamson County stakeholder focus group, access to grocery stores and fresh food is "*impossible for those who don't drive. There is one HEB in the area. Nutrition is a concern for seniors."*

- Participants in a housing stakeholder focus group thought it was disingenuous for tax credit developments in eastern Travis County to tout amenities like CVS as a grocery store, and noted that these properties also lack transportation options and are not close to quality public schools.

The City of Austin classified neighborhoods based on the number of Food Access Challenges experienced by local residents, as measured by an index comprised of median income, and proximity to food retail and overall availability of healthy food outlets. As shown in Figure IV-10, many of the neighborhoods with a greater number of food access challenges are located along the I-35 corridor and in east and south Austin. In addition to access to healthy foods, not all households are able to afford the food they need—the CAN dashboard reports that 17 percent of Travis County households were food insecure in 2014, a slightly higher proportion than found in 2010 (16%)

Figure IV-10.
Food Environment Typology

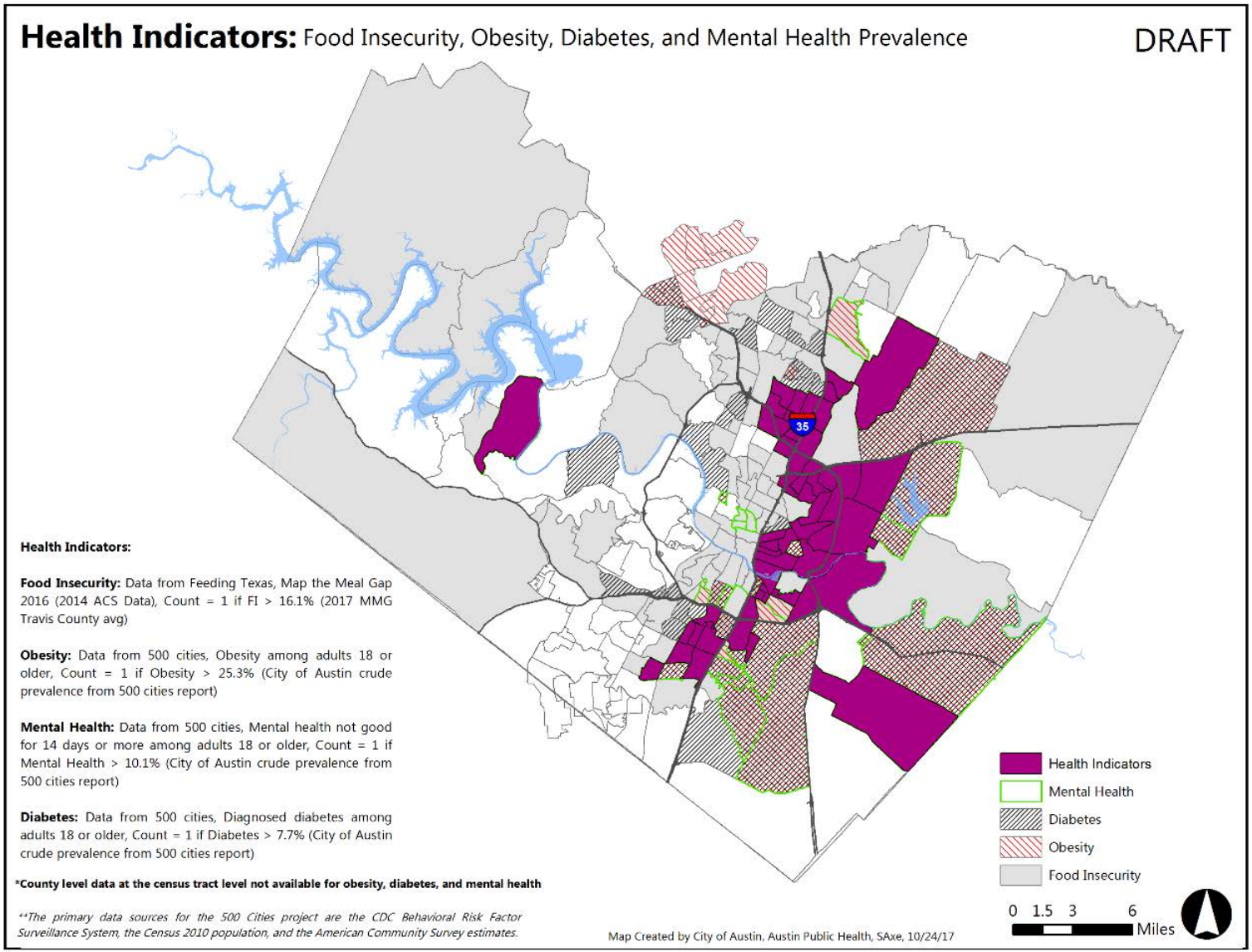


Source: City of Austin.

Figure IV-11 maps Travis County neighborhoods with disparities in health indicators including food insecurity and the prevalence of obesity, diabetes, and mental health difficulties. Neighborhoods shaded in purple are those with disparities in health indicators. As shown, many are concentrated in East Austin and South Austin. The CAN dashboard found disparities in health outcomes for African American and Hispanic residents of Austin and Travis County; African Americans are over-represented among residents who smoke, are obese, and report poor health. Hispanics are twice as likely to be uninsured, and the CAN Dashboard attributes this disparity to the eligibility requirements of the Affordable Care Act—undocumented residents are not eligible.

Figure IV-11. Health Indicators

Source:
City of Austin.



Convenient access to health care facilities. Round Rock and Georgetown residents are most likely to agree that *the location of health care facilities is convenient to where I live*; Travis County residents are least likely to agree. Precariously housed and households with incomes less than $25,000 are least likely to agree that health care facilities are convenient to where they live while homeowners and higher income households are more likely to agree. When considered by protected class, there is very little variation on this measure.

Supportive network of friends or family. Homeowners and higher income households are somewhat more likely than renters and low income households to agree that they have *a supportive network of friends or family in my neighborhood or community*. There is no appreciable difference in this indicator by jurisdiction. Among members of protected classes, residents with LEP are more likely to disagree with the statement.

For some residents, the supportive network of friends and family is amplified by access to community gathering spaces, such as the Asian American Resource Center (AARC). In a focus group with Asian Indian older adults, participants discussed the importance of the AARC's programming to their social and emotional health. *"For South Asians, quality of life is tied to food and the types of food choices that are offered by Meals on Wheels or other senior food services are limiting. That's why the Asian American Resource Center congregant meal program is so important, because the food served is food they can eat. Meals on Wheels doesn't work because it is not culturally competent food. In the Indian community, food is SO DIFFERENT from other cultures, the choice is not there for seniors."*

Housing condition. In focus groups both residents and stakeholders discussed the condition issues residents with little choice in housing—either due to poverty or other barriers to housing—experience. Participants described the choice between living in unsafe or hazardous conditions or being homeless; these residents chose the less desirable housing. Participants in a reentry focus group described significant safety and housing quality issues common to the few neighborhoods available to people with a criminal history. Multiple individuals reported that even these housing options are being eliminated as they become seen as more desirable and neighborhoods become gentrified. The East Riverside neighborhood was given as an example of this phenomenon. In neighborhoods with fewer safety issues and better-quality housing, participants reported being turned away due to the reliance on a "most qualified" rather than "first qualified" application approval process. One couple reported that they submitted five different applications and were denied for all, even though they were certain they had been the first to apply to a given apartment/home.

Stakeholders in Williamson County consider housing conditions, especially a need for weatherization, to be a significant concern. These participants described homeowners and well-intentioned landlords who are reticent to make quality of life improvements—including accessibility modifications like a ramp—to their properties out of fear of property tax increases.

- *"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."*

Crime and safety. Compared to survey respondents from other jurisdictions, Austin residents are more likely to disagree that the neighborhood where they live is safer than other places. Low income households are less likely than higher income households to consider their neighborhood as having less crime, as are African American and Hispanic residents, and residents with a disability. CAN's 2017 dashboard finds that the crime rate in Austin and Travis County has fallen since 2011.

In a focus group with Hispanic residents, participants said that their South Austin neighborhood feels less safe and believe that the police patrol the area where their building is located less frequently. Some think police response times have gotten slower.

A homeowner in the Georgian Acres neighborhood (by I-25 in North Austin) describes it as *"high crime, lots of hookers, but only one actual shooting since we moved in, and that shooting was domestic. The walkability isn't great, but it's close to highways. The neighborhood doesn't have a park, and it's not really safe or comfortable to walk in." (North Austin/Round Rock Hispanic focus group)*

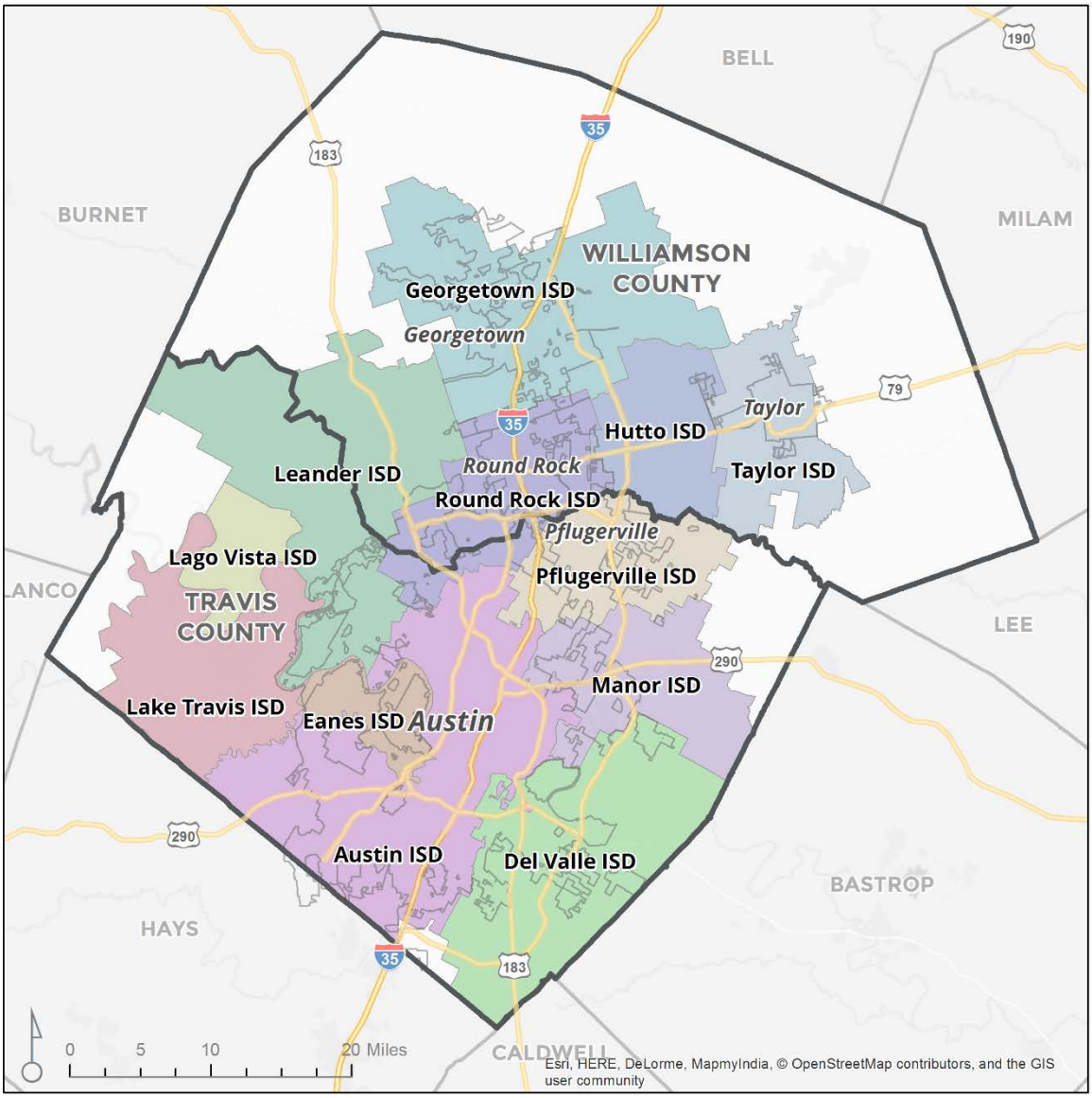
Participants in a disability focus group described the neighborhood surrounding the Mary Lee Foundation campus (primarily serving residents with intellectual disabilities) as "rocky" due to the high numbers of homeless and others loitering around the building. Other residents with disabilities living in low income apartments reported similar difficulty with feeling unsafe due to people living or loitering outside their buildings. *"They make it so you can't go outside because it isn't safe." (Disability focus group participant)*

Education

This section discusses educational opportunities in the Central Texas region. The section primarily focuses on equity in K-12 education, which was the primary concern of residents and stakeholders who participated in the AI.

Twelve school districts operate in the region, as shown in the map below.

Figure IV-12.
School Districts within Participating Jurisdictions



Source: Texas Education Association.

The residents participating in focus groups and surveys for the AI held strong—and sometimes very different views—about school quality.

Nearly universal is the sentiment that finding housing near quality is schools is very challenging: Survey respondents ranked access to quality schools lower than any other opportunity indicator, as shown in Figures IV-19 through IV-21. This was consistent across jurisdictions, for all household types, and across resident race and ethnicity, and familial and disability status. Small exceptions exist for high income, LEP, and Asian households. LEP households, especially, view access to quality schools more favorably than other household groups.

The idea that where one lives dictates educational outcomes is strong in the region. The language on many school district websites reinforces this notion and, in some cases, could be interpreted as exclusionary. For example, Pflugerville ISD, states that "Even as the District grows and the demographics change towards that of an urban district, PfISD has maintained a small town feel with a focus on supportive relationships"—suggesting that urban-type growth could disrupt the school community. Round Rock ISD and Georgetown ISD websites both contain quarterly reports on home values, planned development, and out-of-district transfers. It is acknowledged that parents and district officials want the best for their children and schools and this information may be helpful for school planning, yet the nature of this type of communication can also facilitate Not-In-My-Backyard syndrome.

School choice. The process of being assigned to a school in the Central Texas region is similar across districts and is mostly based on home address. Choosing a school outside of an assigned boundary or district is generally an exception and, based on a review of district websites, can be a complicated process.

- School choice in Austin ISD is largely driven by residential address, although there are some options for attending specialized or charter schools. The Austin ISD website advises parents that "It is strongly recommended that you call the Office of Student Services…if purchasing a residence at an address in order for your child(ren) to attend a specific school." In some cases, programming needs result in school reassignments.
- Hutto ISD allows registration from an out-of-district parent if the grandparent, who lives in the district, is the afterschool caregiver.
- Pflugerville ISD does not accept out-of-district students; students must live within district boundaries, which do encompass more than city boundaries, including a small part of the City of Austin.
- Round Rock ISD allows out-of-district transfers for district employees and high school juniors "who have met…attendance, behavior, and academic expectations."
- Georgetown ISD schools are closed to out-of-district transfer requests. Students within the district are required to attend the school zoned for their residence address. Intra-district transfers can be denied for reasons that are likely to discourage working parents from applying for transfers: parents or guardians must provide transportation and a transfer cannot be related to a situation of "academic difficulty." Children of employees of ISD who live outside of the district must attend the school where their parents teach.
- The districts on the west side of the region—where many of the TEA "A"-graded schools are found—do not accept out-of-district transfers. These districts have relatively small boundaries within which some of the highest priced housing in the region is located.

In the rare cases where districts allow cross-district applications, the districts require that space must be available at transfer schools for the transfer to take place. Because

high performing schools are mostly oversubscribed, the opportunity to transfer is more likely in schools with low to moderate grades. In Hutto, for example, all of the elementary schools—which are largely "B" grade schools—are closed and not allowing transfers.

Disparities and school choice. Expanding school choice is a solution to equalizing educational access and has been successful in Denver Public Schools (DPS), which has demonstrated decreases in highly segregated schools since their open choice program, called SchoolChoice, began. According to DPS, before SchoolChoice launched, 42 percent of students attended schools that were more than 90 percent Free and Reduced Lunch (FRL) or less than 10 percent FRL; by 2016, this had decreased to 30 percent.[2] In fact, all school districts in the State of Colorado must have some form of open choice system to comply with state law.[3] DPS' has been studied most extensively because the school district has historically been segregated by income, race, and ethnicity.

Open enrollment regulations work best when these other factors are in place to strengthen choice options:

- Resources are available to allow the number of "quality seats"—admission in high quality schools or specialized programs within schools—to adjust with demand. Demand is created quickly, by population growth and family interest in schools and school districts. Supply is created much more slowly and can be limited by physical space in schools, inability to hire quality teachers, learning curves in implementation of curricula, and school funding.
- Low income families have adequate transportation options. Conflicts with work schedules, bus schedules that don't align with school schedules (and limit participation in sports and other activities), expense of transportation, and lack of public transportation discounts for low income kids can significantly limit their access.
- Affordable housing near quality schools is available for both families and teachers working on those schools.

Disparity in discipline within schools. In Texas, as in many states, African American, Latino, and special needs children face more school suspensions, disciplinary actions, and expulsions relative to their share of the student population than Non-Hispanic, White and Asian children. This situation disrupts the educational environment of many students and, in the case of suspensions and expulsions, can place children in more vulnerable or harmful environments (e.g., if the home environment is unsafe or unsupervised).

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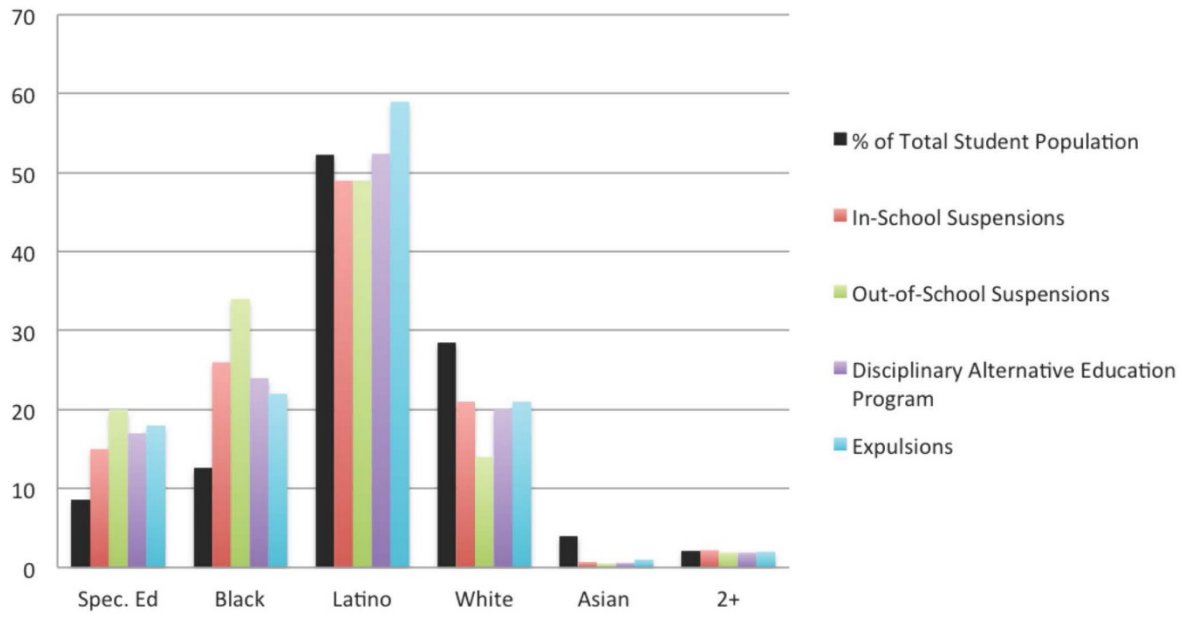
[2] https://www.brookings.edu/blog/brown-center-chalkboard/2017/09/19/integrating-schools-in-a-gentrifying-city-through-choice/

[3] Colorado's Public School of Choice law allows students to enroll at schools in state districts for which they are not zoned (C.R.S. 22-36-101).

Figure IV-13.
Texas Discipline Rates 2016-2017



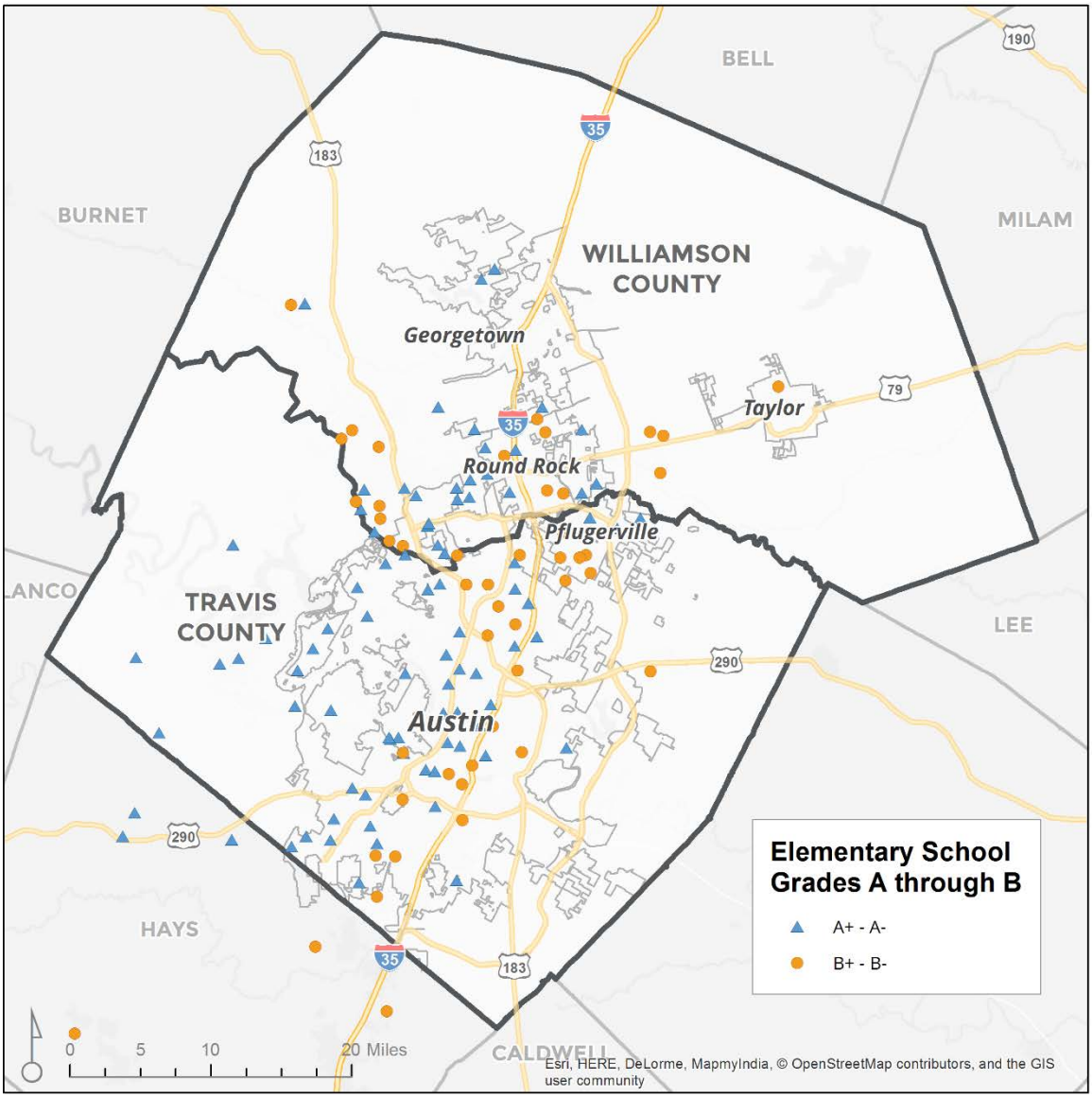
Source: Texas Appleseed, *Justice Starts at Home: Understanding Racial & Economic Justice through the Lens of the Zip Code*, 2018 Poverty Law Conference, September 7, 2018.

Disparity in school quality. The Texas Education Agency (TEA) maintains academic and financial accountability reports for all schools in the state; these cover both charter and non-charter public schools. TEA school "grades" from 2017 were used for a locational analysis of schools by grades served and quality.[4] This analysis appears in the figures that follow:

- Figure IV-14 shows the location of A and B graded elementary schools. "A" schools are mostly located in neighborhoods on the western and northern portion of the region, with "B" schools more centrally located.
- Figure IV-15 shows the location of C through F graded elementary schools, which follow a similar distribution pattern as "B" schools. None appear in the western portion of the region.
- Figure IV-16 and IV-17 show the location middle and high schools by TEA grade, which follow similar patterns to elementary schools.

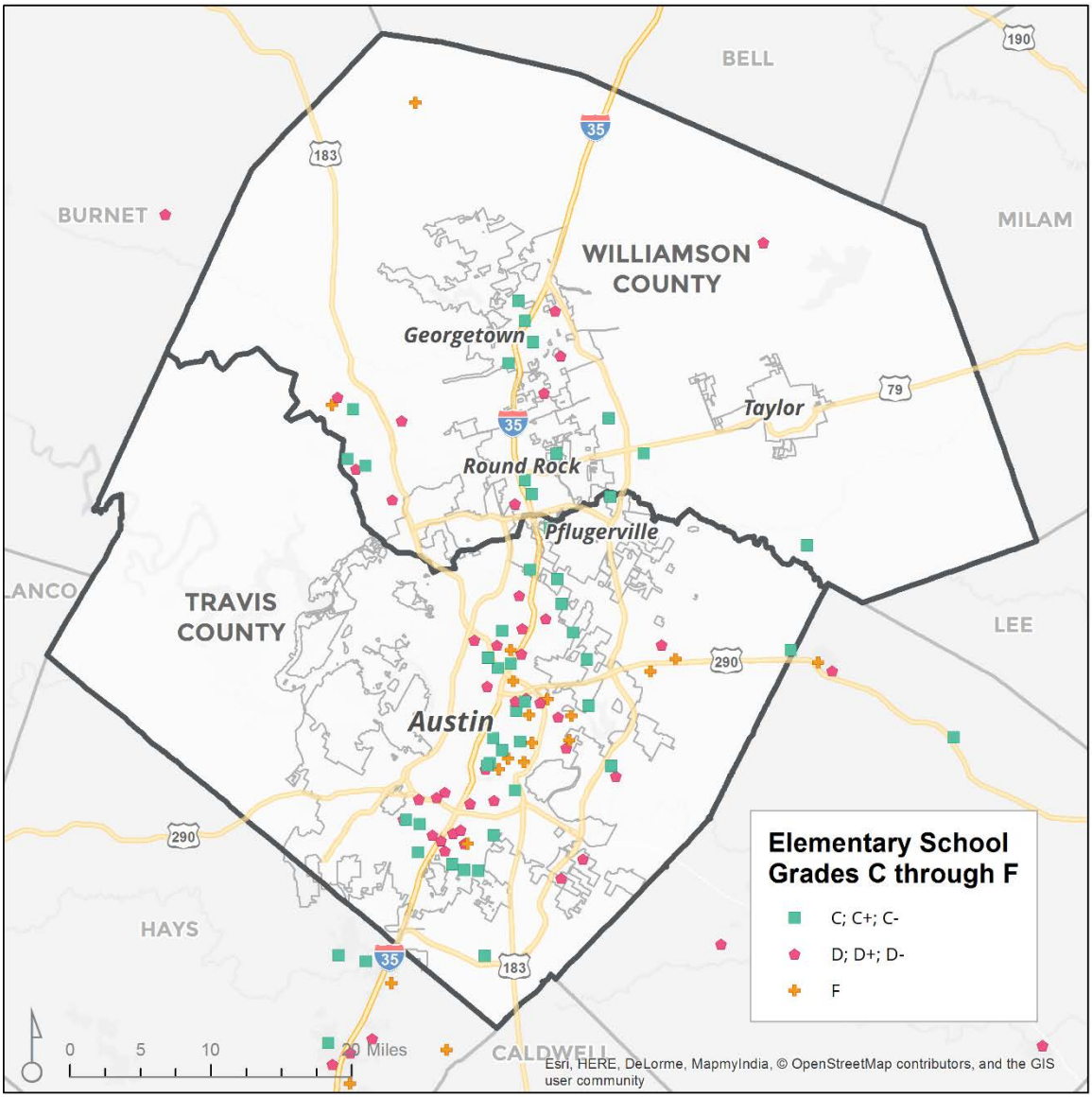
[4] We recognize that the TEA grading system does not capture all aspects of school quality; however, the TEA data provide an indicator of how households define neighborhoods of choice.

Figure IV-14.
Elementary School Grades, A – B, 2017



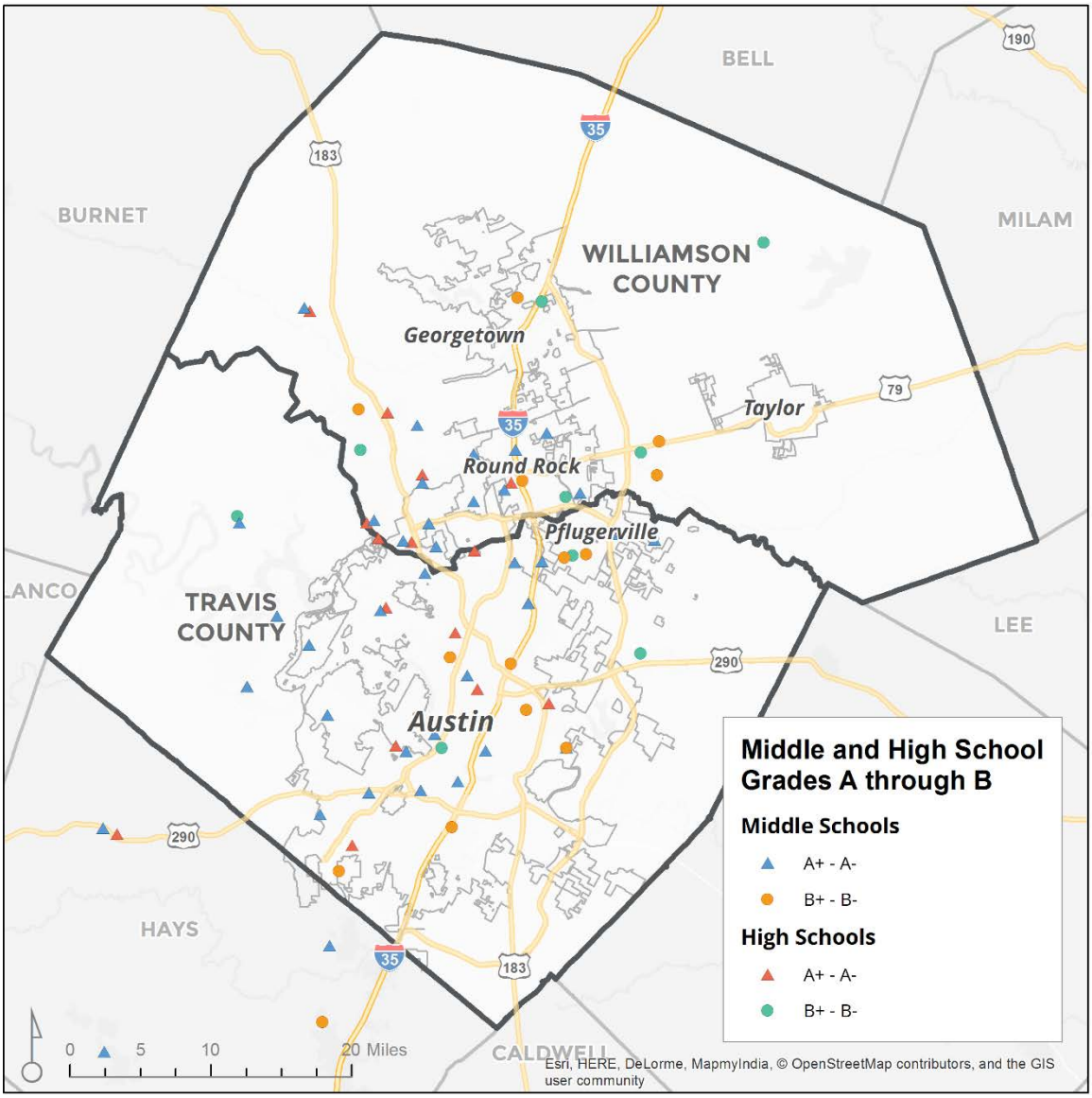
Source: Texas Education Agency.

Figure IV-15.
Elementary School Grades, C – F, 2017



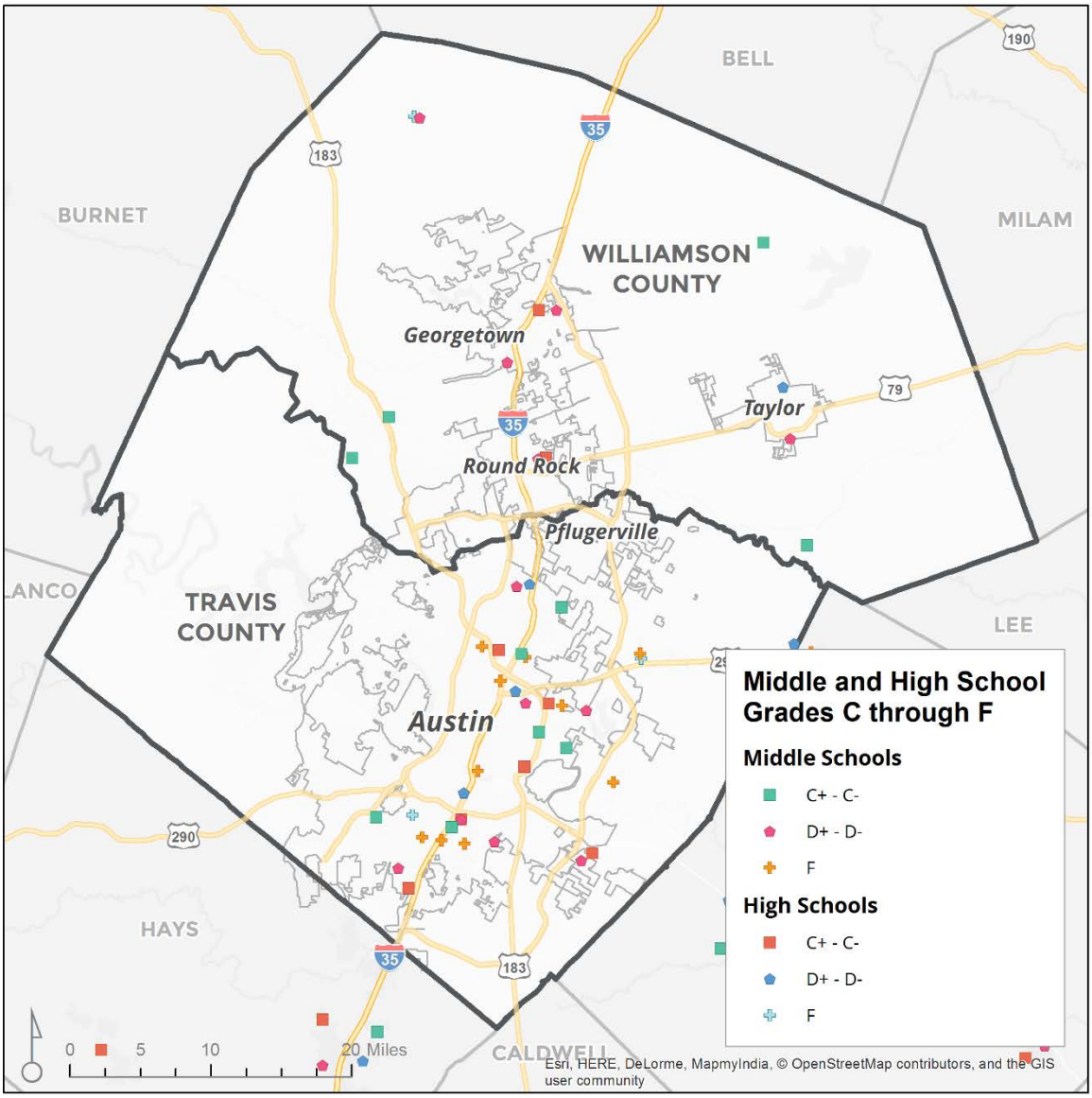
Source: Texas Education Agency.

Figure IV-16.
Middle and High School Grades, A – B, 2017



Source: Texas Education Agency.

Figure IV-17.
Middle and High School Grades, C – F, 2017



Source: Texas Education Agency.

The table on the following page presents the results of an analysis of school "grade" data and student body diversity. For all elementary, middle, high, and charter schools in all districts represented in the region, schools were aggregated by grade and the race and ethnicity of the student body. The bottom two rows for each compare the racial and ethnic representation of "A" and "F" schools with the racial and ethnic representation of all schools—noting where children are over- and underrepresented. The data show that:

- Children identifying as White are consistently overrepresented in the highest quality schools (as measured by an "A" grade) and underrepresented in failing schools. This effect is greatest for elementary and high schools—which are often the largest drivers of housing choice and, thus, differential pricing.

- African American children are equally represented in charter schools and most significantly overrepresented in failing high schools.

- Asian children are consistently overrepresented in "A" schools and underrepresented in "F" schools.

- Hispanic children have the largest disparities in school quality. In elementary schools, Hispanic children make up 27 percent of children in "A" schools and 75 percent in "F" schools despite comprising 50 percent of all elementary school children. These disparities are consistent across school types.

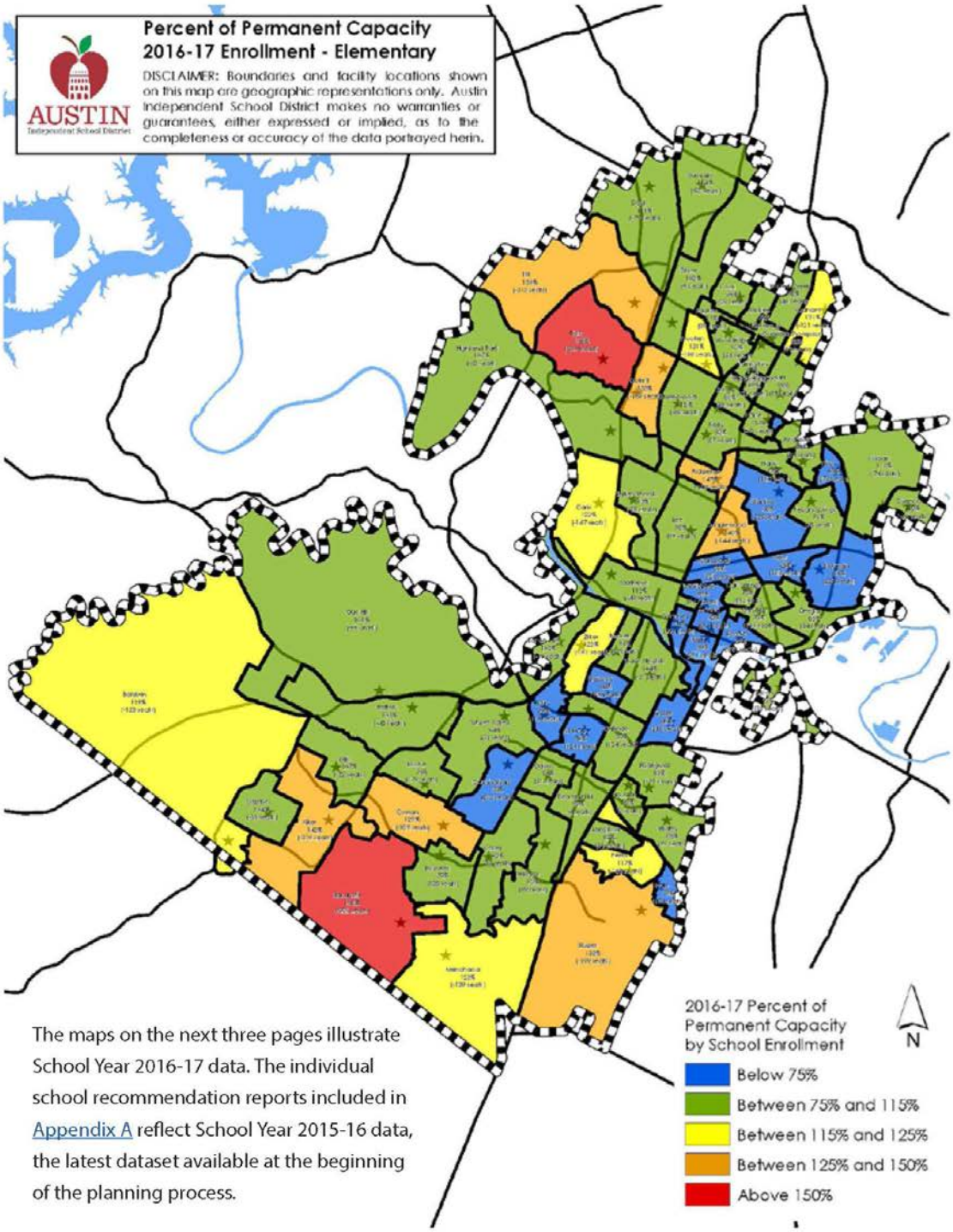
Figure IV-18.
Race and Ethnicity of Students by Schools in Central Texas Region and Performance Grade, 2017

	Student Race or Ethnicity			
	White	African American	Asian	Hispanic
Elementary Schools				
School Grade				
A+ to A-	56%	4%	12%	27%
B+ to B-	36%	9%	5%	50%
C+ to C-	24%	9%	2%	64%
D+ to D-	21%	8%	2%	70%
F	15%	10%	0%	75%
All Schools	**36%**	**7%**	**6%**	**50%**
Over or (Under)representation in A schools	*20%*	*-3%*	*6%*	*-23%*
Over or (Under)representation in F schools	*-21%*	*3%*	*-6%*	*25%*
Middle Schools				
School Grade				
A+ to A-	54%	6%	11%	29%
B+ to B-	35%	9%	4%	52%
C+ to C-	34%	6%	2%	58%
D+ to D-	21%	9%	2%	68%
F	14%	11%	1%	74%
All Schools	**39%**	**7%**	**6%**	**48%**
Over or (Under)representation in A schools	*15%*	*-1%*	*5%*	*-19%*
Over or (Under)representation in F schools	*-25%*	*4%*	*-5%*	*26%*
High Schools				
School Grade				
A+ to A-	58%	6%	9%	27%
B+ to B-	41%	11%	3%	45%
C+ to C-	31%	8%	2%	59%
D+ to D-	22%	10%	3%	65%
F	16%	15%	1%	67%
All Schools	**41%**	**8%**	**5%**	**45%**
Over or (Under)representation in A schools	*17%*	*-2%*	*4%*	*-18%*
Over or (Under)representation in F schools	*-25%*	*7%*	*-4%*	*22%*
Charter Schools (Elementary, Middle, High)				
School Grade				
A+ to A-	37%	9%	18%	36%
B+ to B-	6%	8%	5%	81%
C+ to C-	18%	11%	2%	69%
D+ to D-	17%	6%	2%	75%
F	22%	9%	2%	67%
All Schools	**25%**	**9%**	**10%**	**57%**
Over or (Under)representation in A schools	*12%*	*0%*	*8%*	*-21%*
Over or (Under)representation in F schools	*-3%*	*0%*	*-8%*	*10%*

Source: Texas Education Agency and Root Policy Research

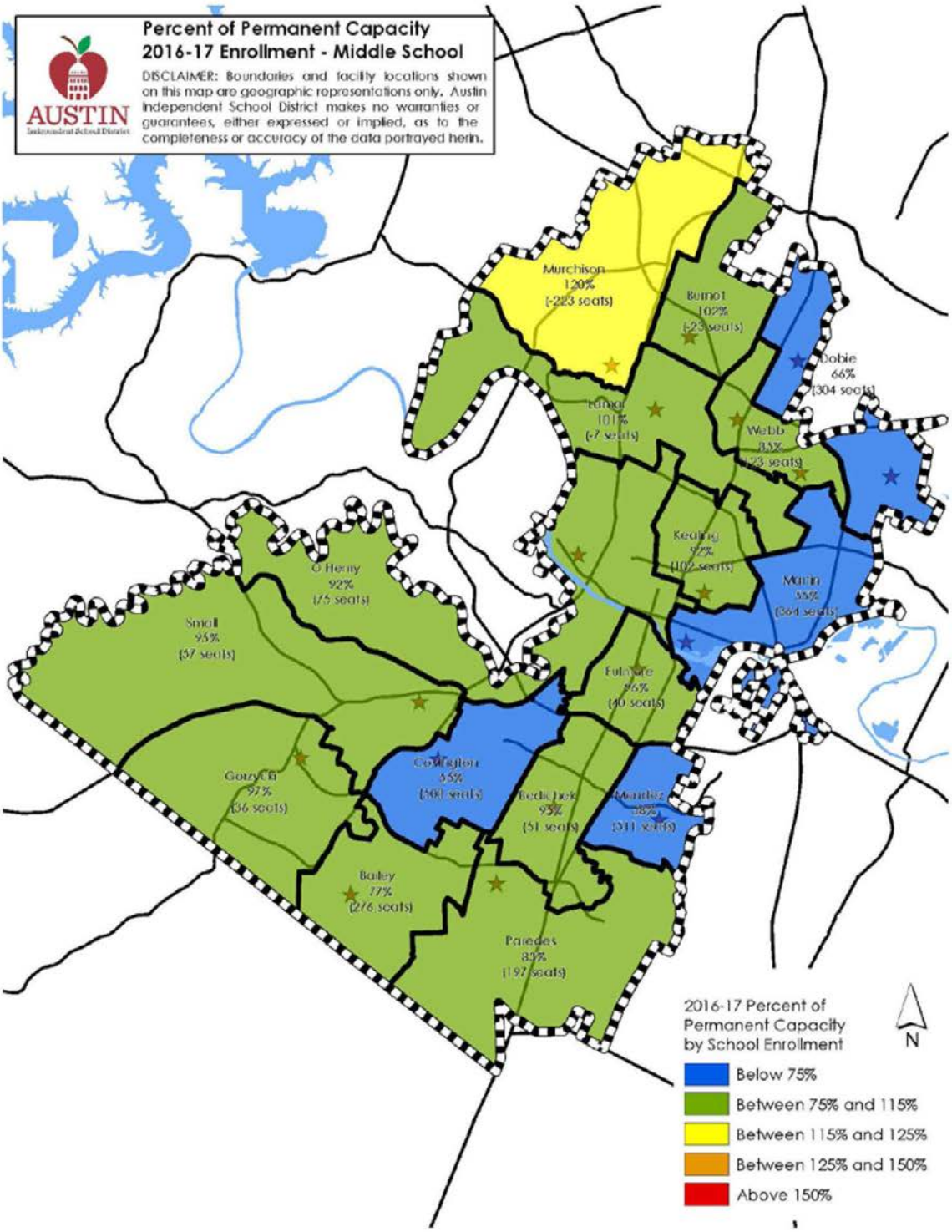
The following maps show, for Austin ISD only, enrollment capacity by school by location. In general, those that are overcapacity (and closed to choice-in students) are in higher priced neighborhoods and are higher performing.

Figure IV-19.
Percent of Permanent Capacity, 2016-17 Enrollment – Elementary



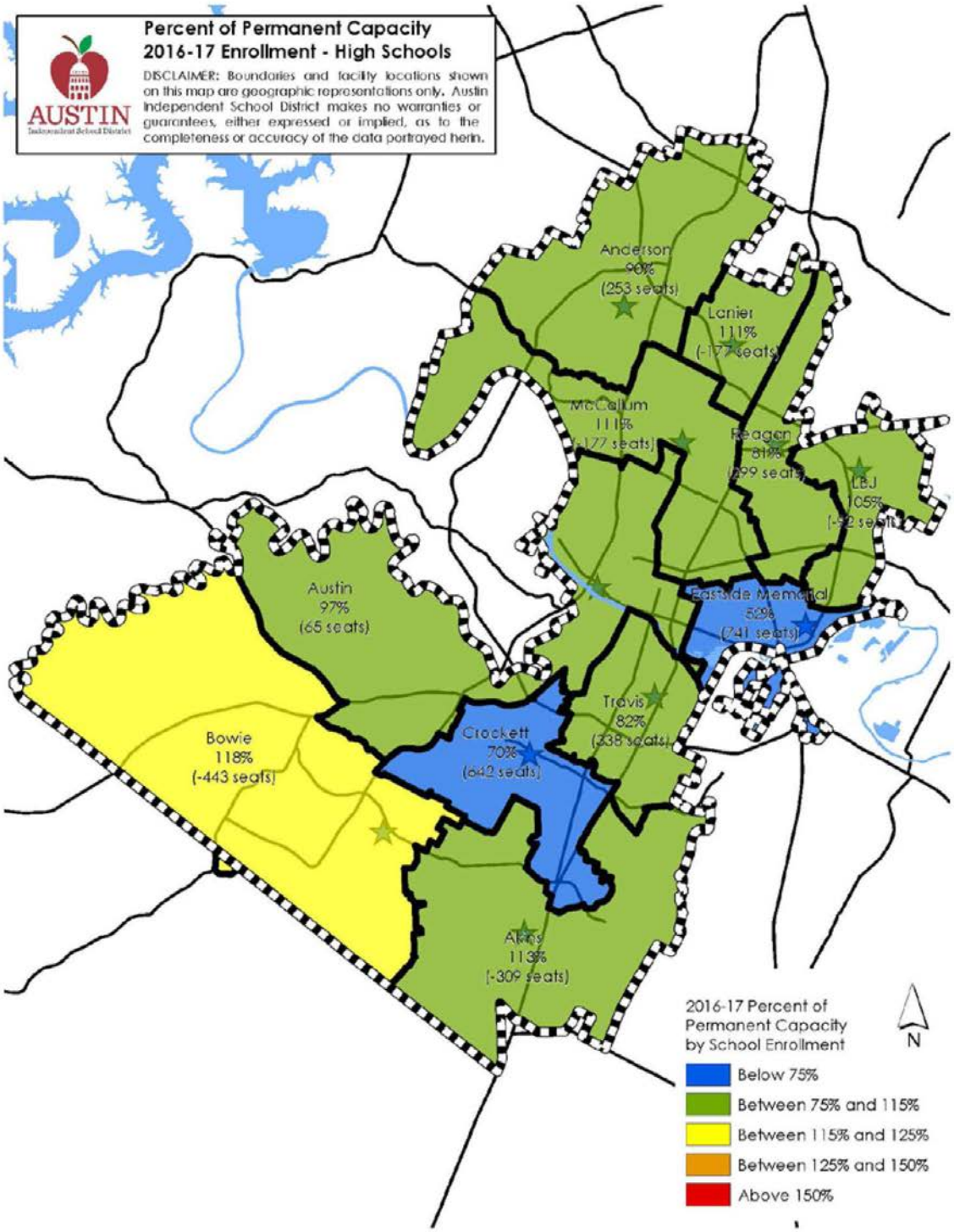
Source: Austin Independent School District, *Facility Master Plan Update*, 2017.

Figure IV-20.
Percent of Permanent Capacity, 2016-17 Enrollment – Middle School



Source: Austin Independent School District, *Facility Master Plan Update*, 2017.

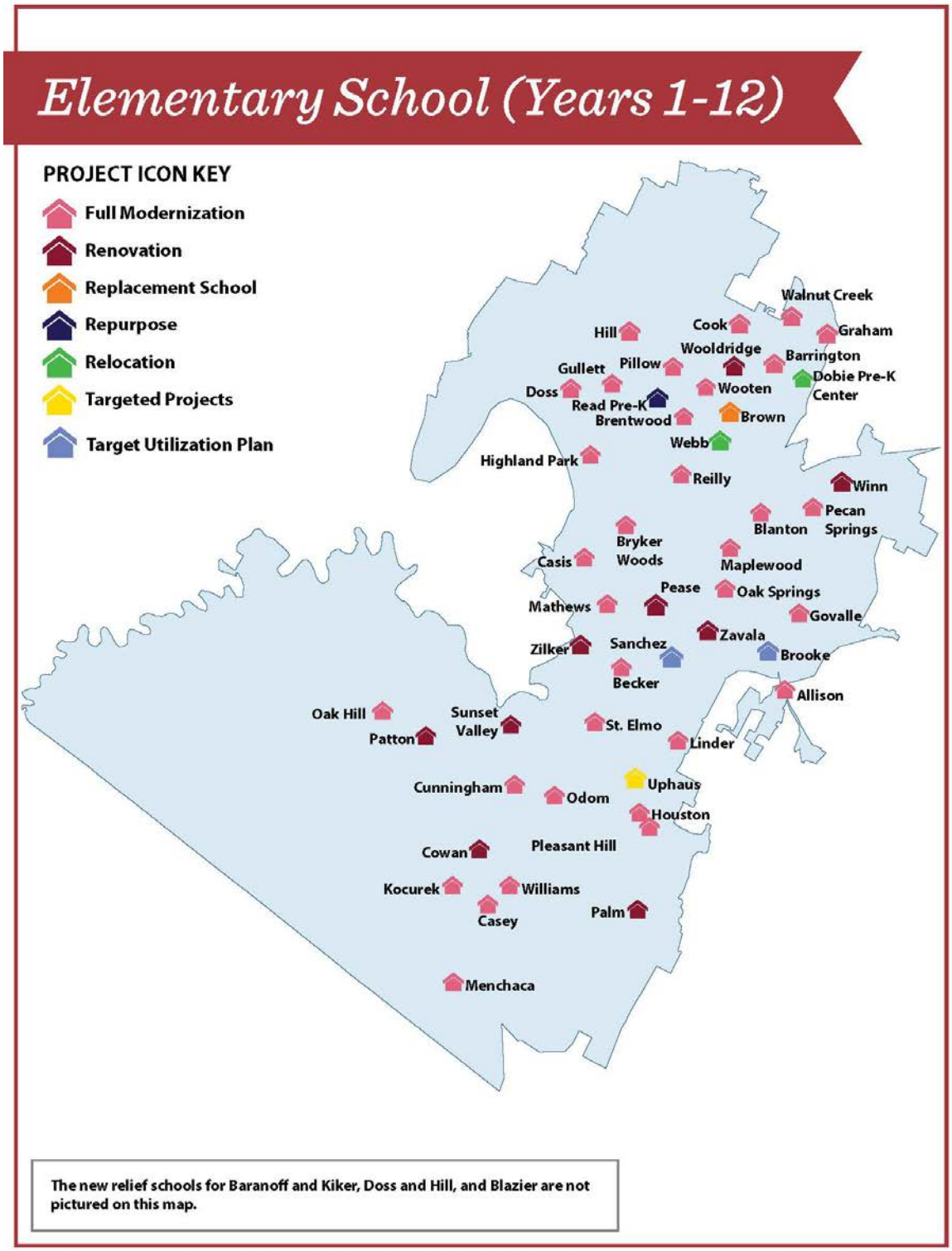
Figure IV-21.
Percent of Permanent Capacity, 2016-17 Enrollment – High School



Source: Austin Independent School District, *Facility Master Plan Update*, 2017.

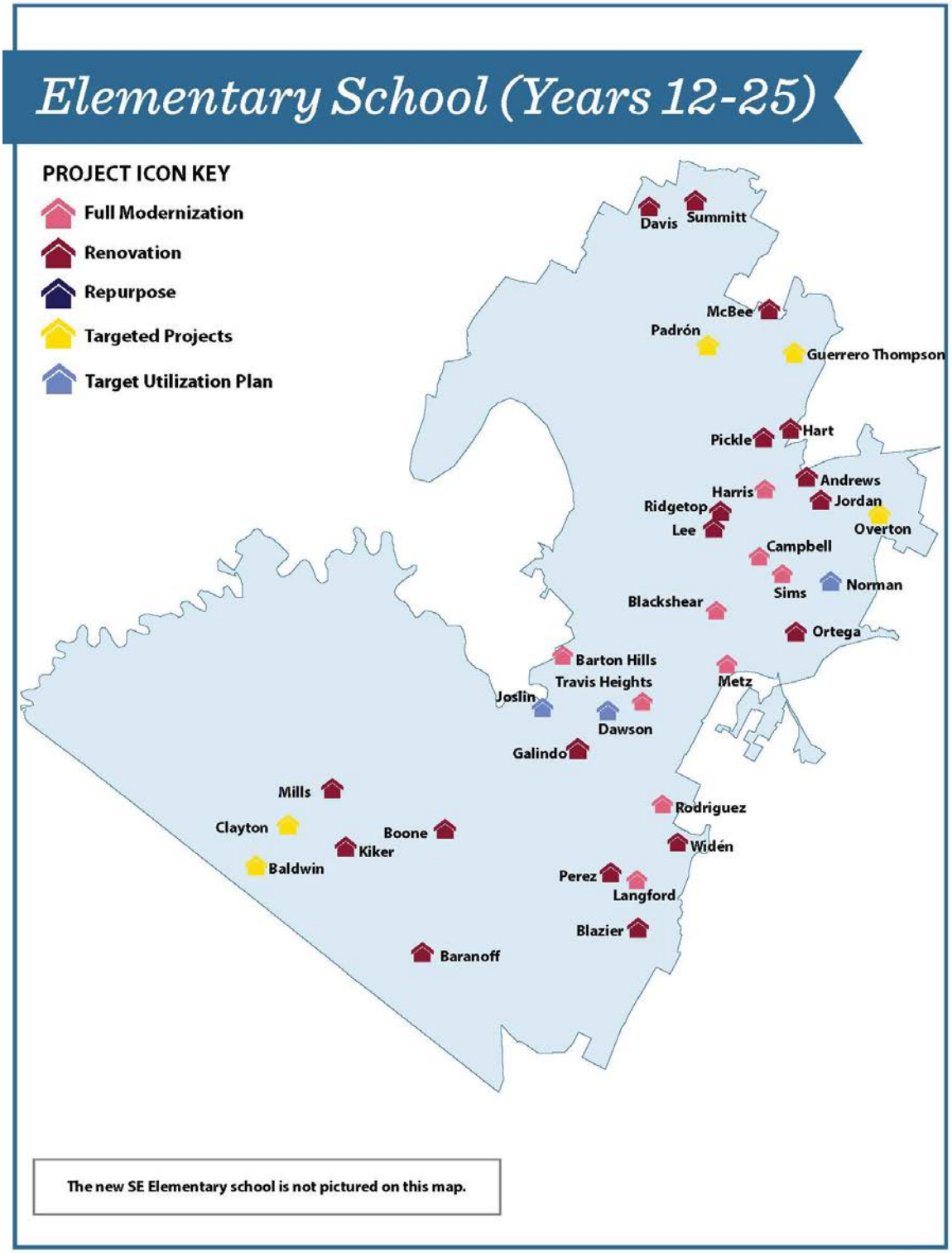
The next four maps show Austin ISD's school facility improvement plans by timeframe, school level, and location. The schools with the most immediate and comprehensive improvements are located throughout the city, with many in relatively affordable areas and in areas with open capacity, which could benefit lower and moderate income students.

Figure IV-22.
Facility Master Plan Update Recommendations – Elementary Schools (Years 1-12)



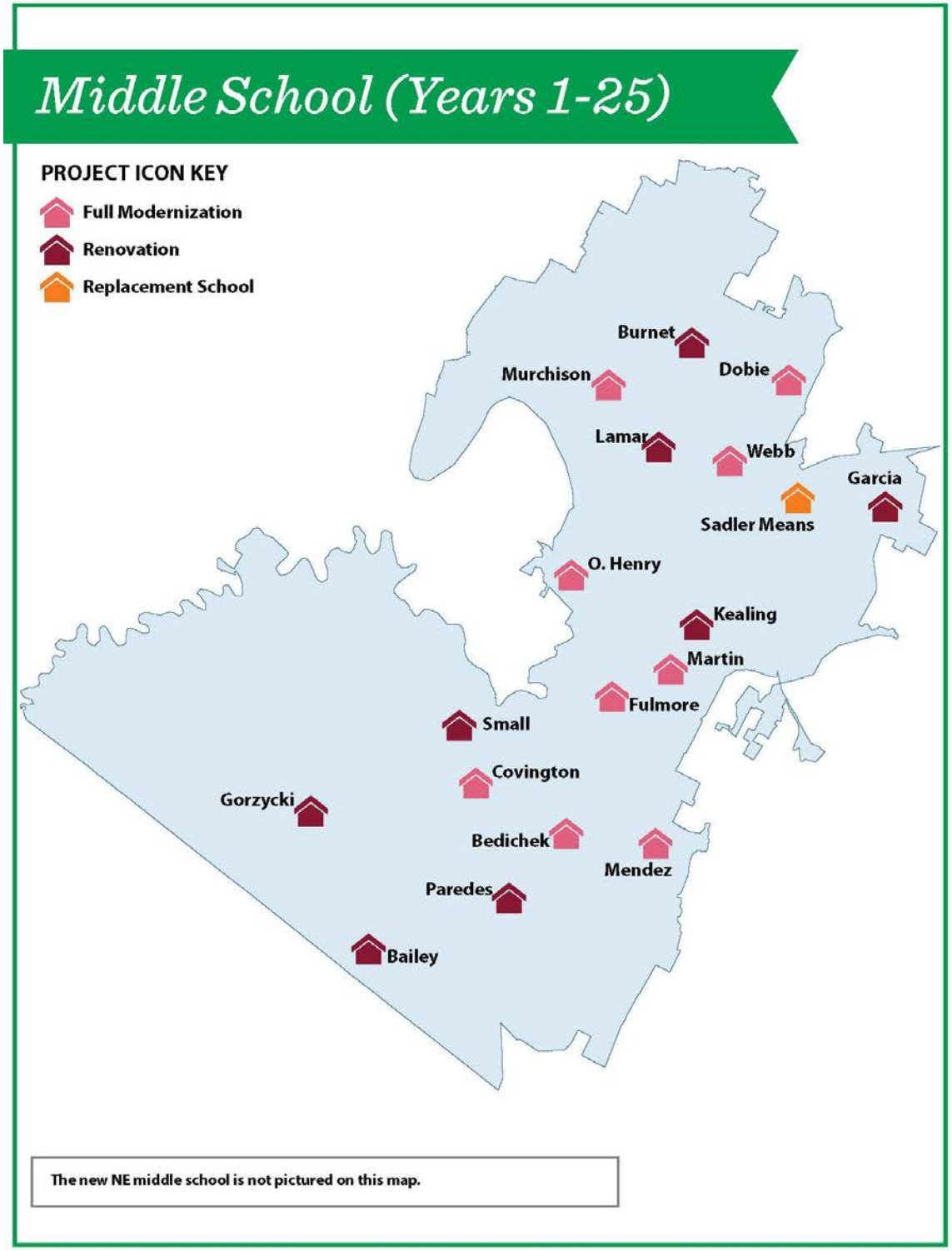
Source: Austin Independent School District, *Facility Master Plan Update*, 2017.

Figure IV-23.
Facility Master Plan Update Recommendations – Elementary Schools (Years 12-25)



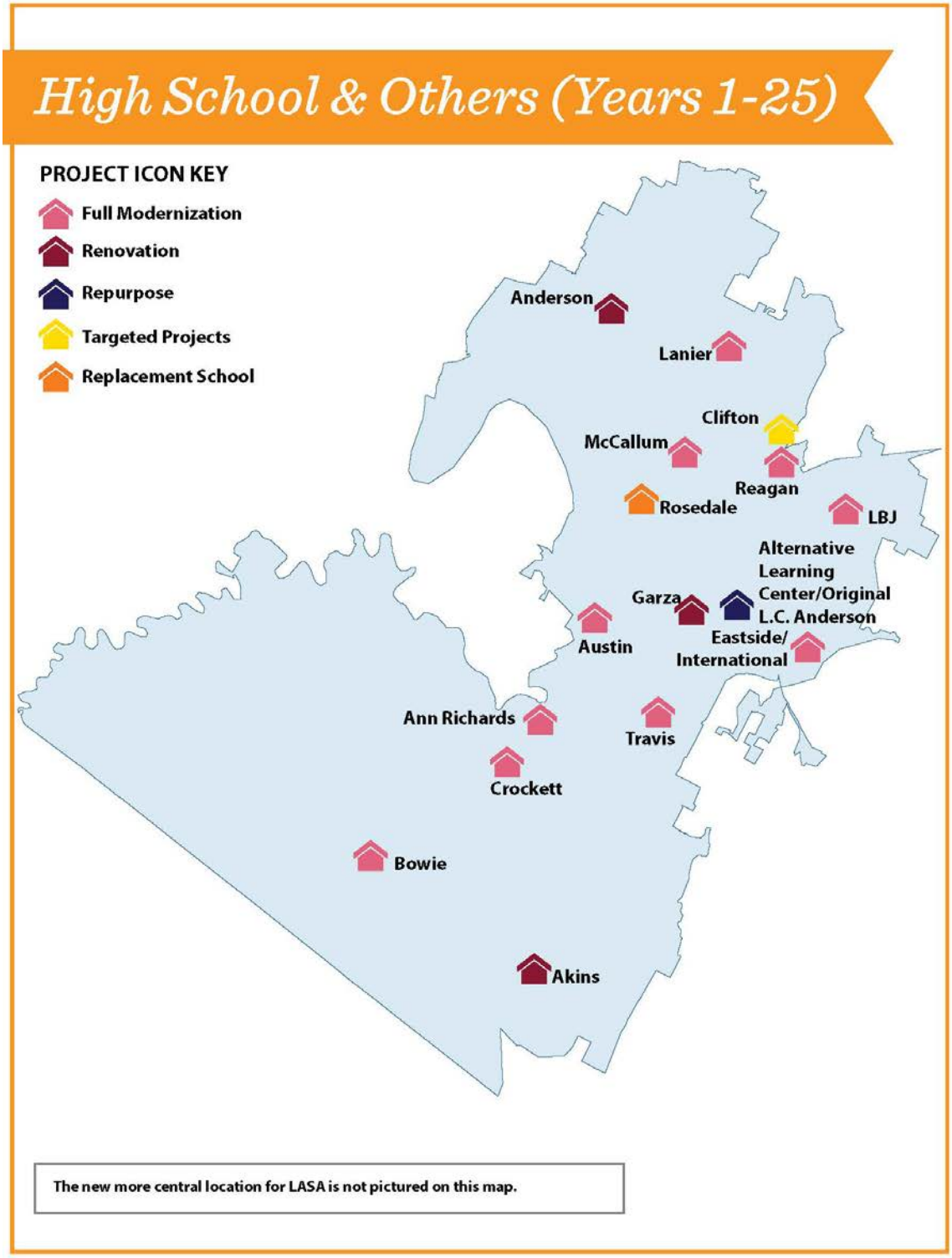
Source: Austin Independent School District, *Facility Master Plan Update*, 2017.

Figure IV-24.
Facility Master Plan Update Recommendations – Middle Schools (Years 1-25)



Source: Austin Independent School District, *Facility Master Plan Update*, 2017.

Figure IV-25.
Facility Master Plan Update Recommendations – High Schools and Others
(Years 1-25)



Source: Austin Independent School District, *Facility Master Plan Update*, 2017.

Resident perceptions on school quality. Residents who participated in community meetings and focus groups for the AI were asked about school quality in their neighborhoods and the region.

Residents living in suburban areas generally perceive their schools as being strong. African Americans with young children—many of whom had been raised and attended schools in East Austin—living Round Rock, Pflugerville, and Manor said they partially chose those areas for the schools, both quality and diversity of the student body.

"The schools in Pflugerville are very good. The district just opened a fourth high school in Pflugerville." (Pflugerville interview participant)

Nearly all participants in an Asian Indian focus group report being satisfied with the quality of schools in their neighborhood; school quality was the primary factor they considered when picking where to live. Most of these participants live in north Austin, Travis County, and Round Rock.

Some residents observe differences in suburban schools, depending on the school district.

In a focus group with Hispanic residents of North Austin and Round Rock, participants' perceptions of local schools were mixed. Overall, these residents perceive Round Rock schools to be of higher quality than Austin ISD, but noted disparities within districts, observing that some Austin public schools are segregated and that predominantly White schools are better resourced than majority minority schools. *"The best schools are 'closed campus' where you can't get into them. (can't transfer in)" (North Austin/Round Rock Hispanic focus group participant)*

Schools on the west side of Round Rock are perceived as more segregated and have fewer resources than other Round Rock schools. This is considered a "very low income community" and participants wondered why the differences in schools are allowed to persist. *"It must take someone to actually go to all the schools and **see** the differences." (North Austin/Round Rock Hispanic focus group participant)*

Sentiment about schools located in Austin ISD varied. Hispanic residents perceive Austin schools as being lower quality for both the educational environment and teacher qualifications.

Attendees of a Spanish language focus group and a focus group with LEP refugees expressed high levels of satisfaction with Austin ISD schools. These participants live in south Austin and the Montopolis, neighborhood, southwest Travis County, north Austin, and northwest Travis County.

"Those with kids like the schools…[we] have heard the schools are good, safe." (Spanish language focus group participant)

"My son likes his high school. He feels welcome and included. No problems." (Refugee from the Middle East)

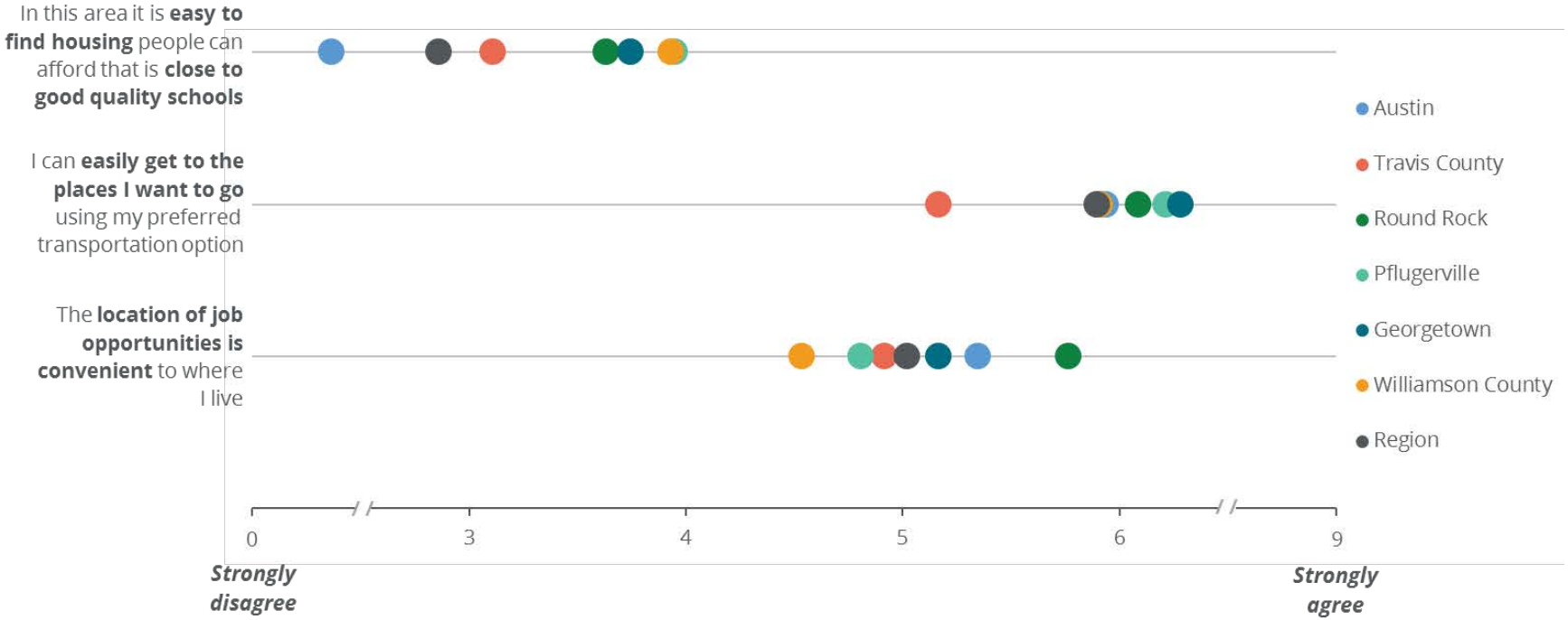
A single mom said that, with her Section 8 voucher, she was eventually able to move to a neighborhood with a high quality school, although it is located outside of the city in which she works which presents transportation challenges. This particular school requires that every child has a computer but does not provide resources to obtain a computer.

"We can't afford a computer and my son's school requires one…so he needs to go to the library to do his homework. The library is not close to my home and I work in the city, so it is hard for us to get him to the library and complete his homework every night." (Resident in affordable housing focus group)

Some parents perceive Georgetown as not being inclusive or accommodating the needs of children. Participants in a focus group with African American and Hispanic residents of Georgetown described public schools that have been *"quietly but intentionally"* segregated and that the *"quality is not equitable."* From the participants' perspective, LEP students are treated poorly. A Spanish speaking parent reported getting a letter sent home with her children informing her they were speaking Spanish at school. *"The school 'score cards' make it look like we can't learn, but they don't give us the same resources."*

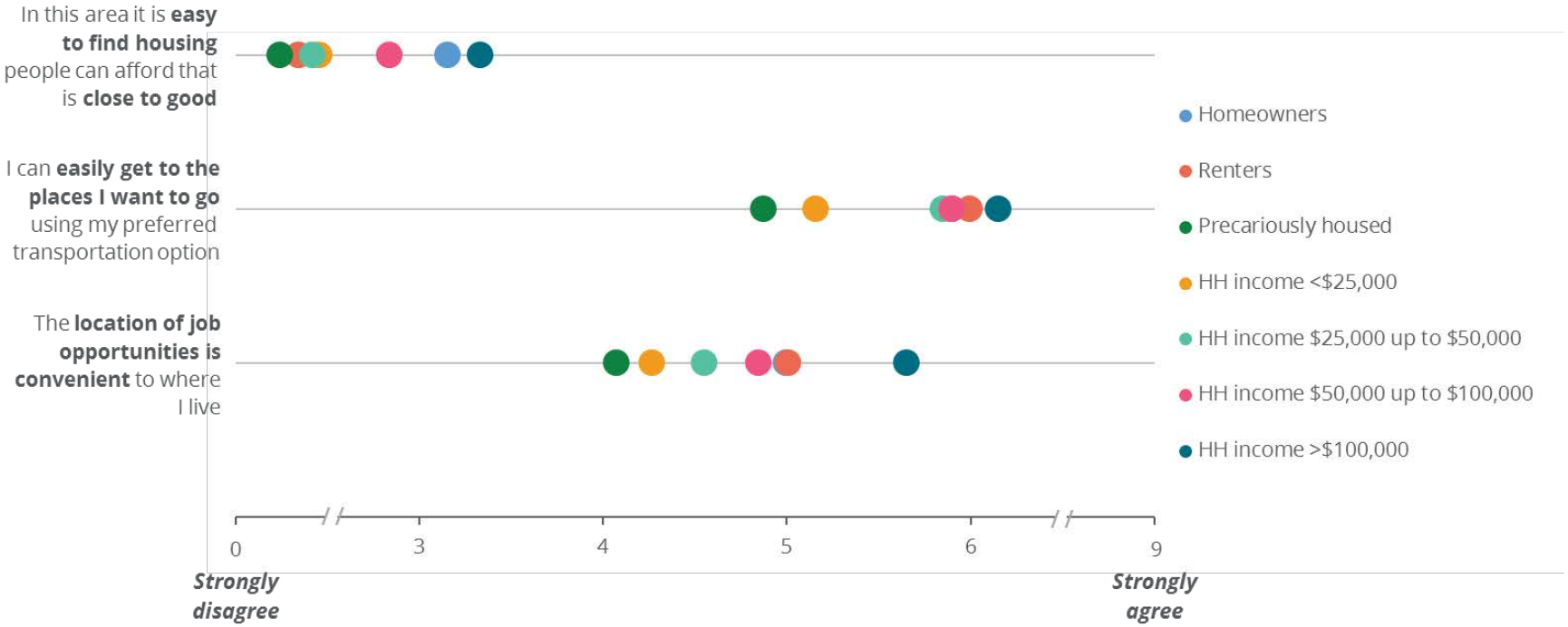
Figures IV-26 through IV-28 present resident perceptions of their access to quality schools, employment opportunities, and transportation. As noted previously, the perception that it is very difficult to find housing that a family can afford close to good quality public schools is nearly universal across jurisdictions and demographic groups.

Figure IV-26.
Access to Quality Schools, Transportation and Employment, Jurisdiction and Selected Characteristics



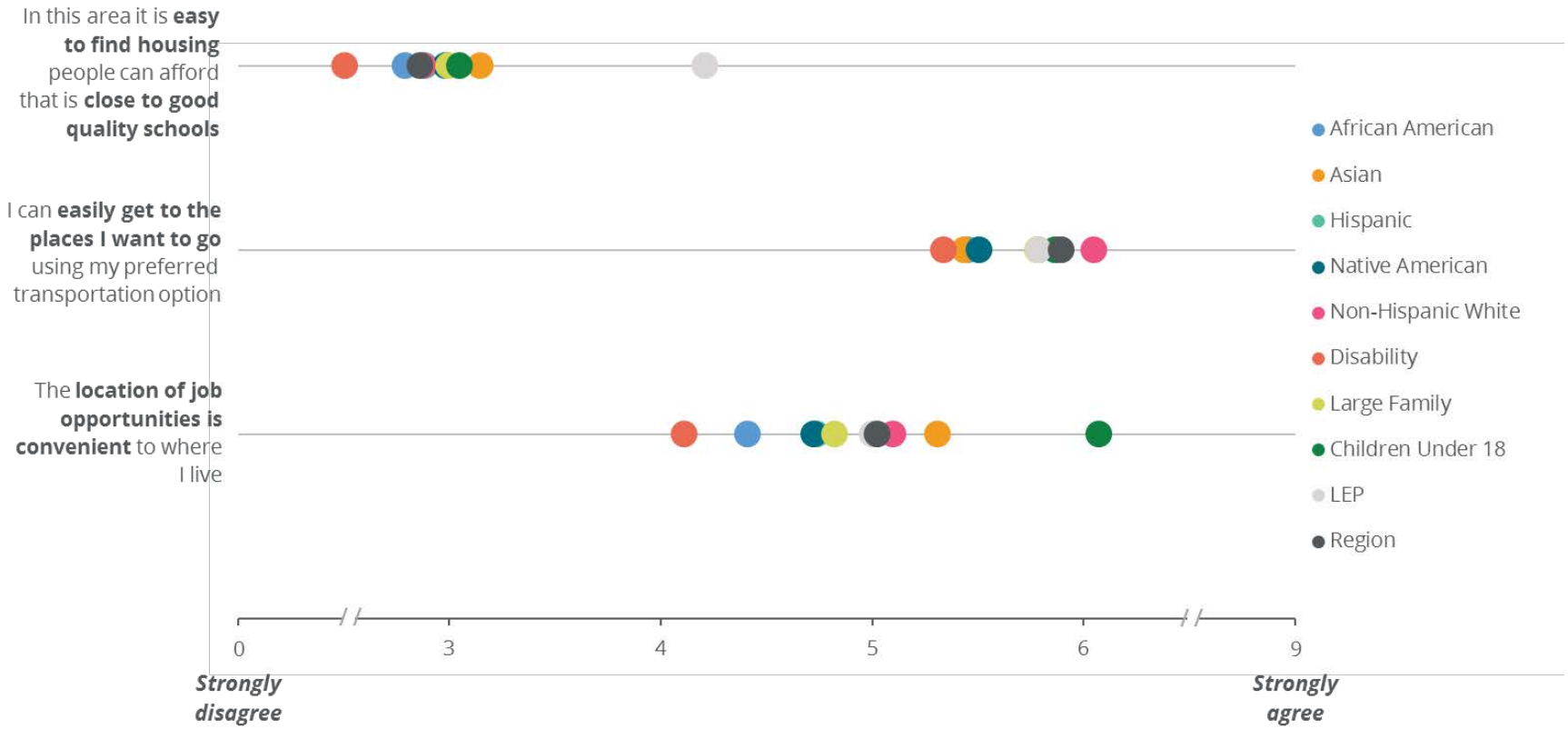
Source: Root Policy Research from the 2018 Central Texas Fair Housing Survey.

Figure IV-27.
Access to Quality Schools, Transportation and Employment, Tenure and Income



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

Figure IV-28.
Access to Quality Schools, Transportation and Employment, Selected Protected Classes



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

Transportation and Mobility

"As housing near the urban core of the region becomes increasingly expensive, more and more workers are moving to suburban and rural communities, where housing is more affordable. However, this creates transportation congestion, long commutes, and sprawling land development pressures in the region. These outcomes, in turn, increase environmental and resiliency vulnerabilities."[5]

Nearly all discussions about housing choice and access to opportunity included discussions about transportation. Transportation issues—traffic congestion, bus routes and availability of bus service— are a pressing concern to residents throughout the region. As described in previous sections, more and more households are expanding their housing search—driving to affordability—changing the transportation dynamics in the region. Community engagement participants living in areas not currently served by fixed route transit—in parts of Round Rock, Taylor, Travis County, and unincorporated Williamson County—discussed the challenges they or their employees or colleagues experience when trying to get to the places they need to go without a car. Residents who do have access to a personal vehicle discussed the impact of increasing congestion on their commutes.

Commuter focus group participants who work in Austin but live elsewhere spend 20 to 45 minutes getting to work and noted that their commute times are getting longer. None consider the bus a reasonable alternative to commuting by car. In focus groups around the region, commuters pointed to a lack of meaningful regional transit planning and investment as the primary reason why commuting by bus is not a practical alternative to driving.

- *"If I have to be on a schedule, I won't take the bus. The only time we've ridden the train is with our kids. Not to go anywhere, but for the fun of riding the train." (North Austin/Round Rock Hispanic focus group participant)*

The biggest challenge mentioned by participants in an African American focus group was traffic. Attendees described traffic as "terrible," "horrible." They need it to be more predictable, so they can make it to their jobs on time. For many suburban areas, *"there is only one way in and one way out."*

Participants in the behavioral health and recovery focus group primarily live in Williamson County. They described transportation access as essential and a huge barrier for those living in places not served by CapMetro. "*It's how you get to the resources that you need to stay stable. People get pushed out of the neighborhoods with bus service, then they can't get to services, then they're back to being homeless and back to addiction."*

Focus group participants living in Pflugerville, Taylor, and unincorporated Travis and Williamson Counties believe there is a significant need for bus service in these

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[5] CAPCOG's 2018 Comprehensive Economic Development Strategy, http://www.capcog.org/documents/economicdevelopment/Reports/2018_CEDS_Update_-_Full_Update_and_Plan.pdf

communities, both for regional commuting to employment in Austin as well as transportation within the community.

- *"There's a need for a rideshare or call and ride program for Williamson County. There's affordable housing there, but you can't get to services or work." (Behavioral Health and Recovery Focus group Participant)*

- *"Transportation is a huge issue. It makes it really difficult for employers to keep employees. If an employee doesn't have a reliable car, they won't make it to work." (Pflugerville interview participant)*

- *"If people don't drive, they're out of luck." (East Williamson County stakeholder focus group participant)*

Available transit services. The public transportation system in the Central Texas region includes Capital Metro (CapMetro), CARTS, and the city of Round Rock. Figures IV-29 through IV-31 map the CapMetro, CARTS and Round Rock service areas. The maps show the areas with some access to public transit, but not the routes or frequency of service.

Figure IV-29.
Capital Metro Service Area

Source:
Travis County Transit Development Plan, 2018.

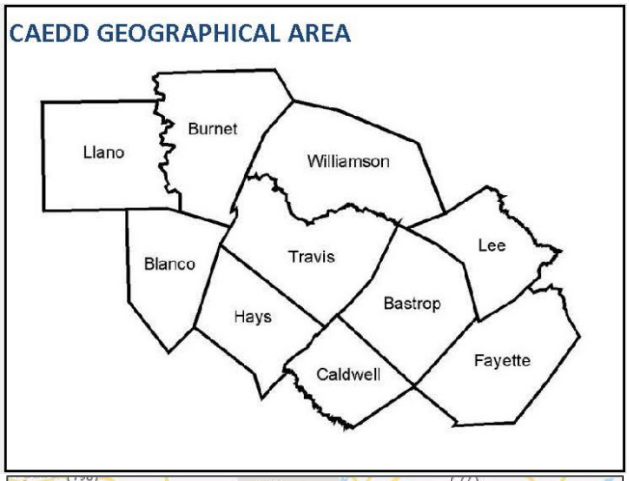


Figure IV-30.
CARTS Service Area

Source:
CARTS.

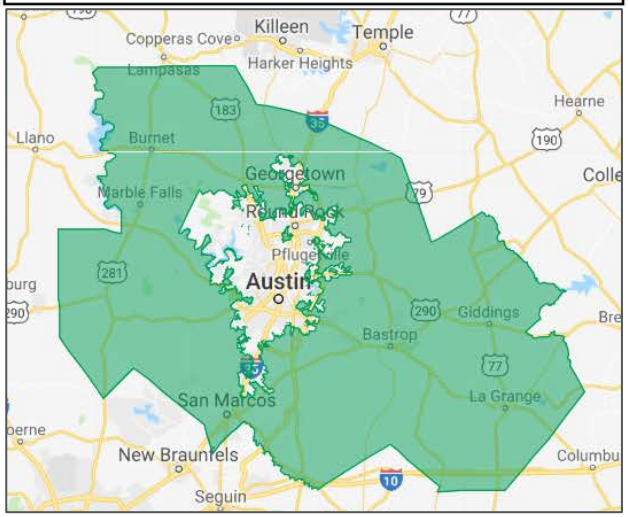
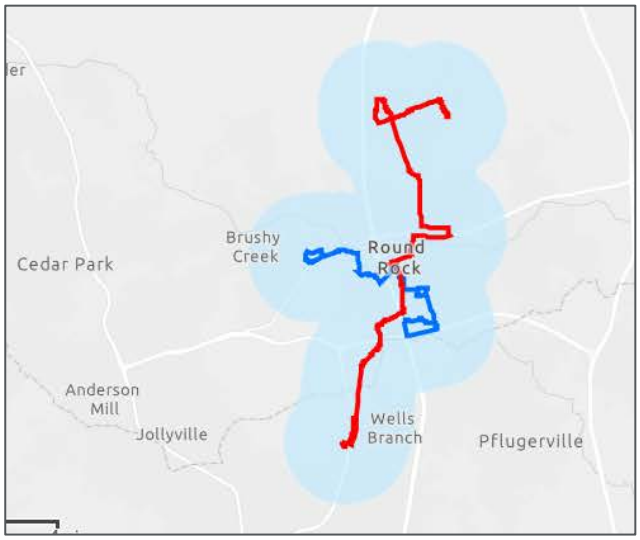


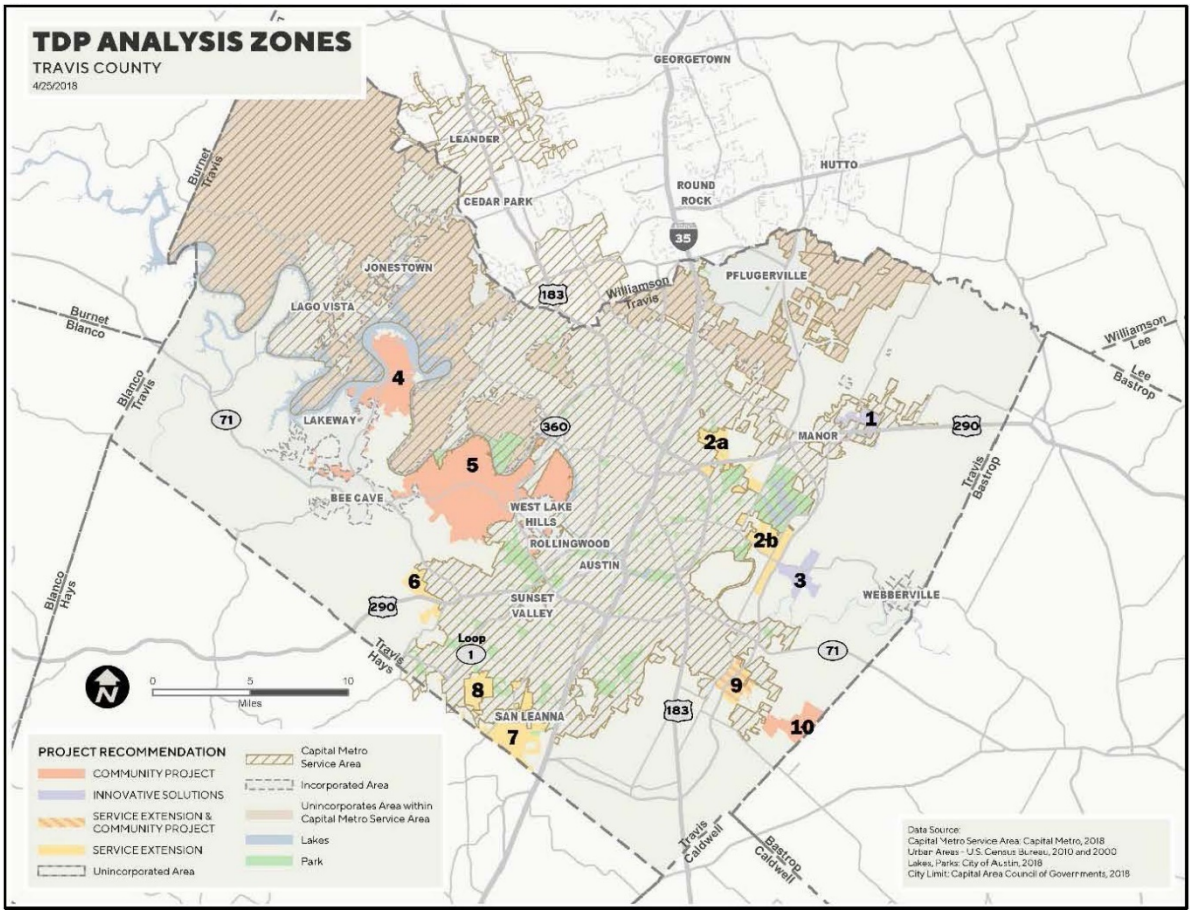
Figure IV-31.
Round Rock Service Area

Source:
City of Round Rock.



Responding to changing transportation needs. Agencies with responsibility for transportation planning and service delivery are either updating their approach to transit or have recently completed changes to routes and services. In 2016, Austin voters approved $720 million in bonds for transportation and mobility improvements along several key corridors. The City of Austin is developing the Austin Strategic Mobility Plan (ASMP) which updates the city's 1995 transportation plan. Through the community engagement process, the ASMP team found that residents from across the socioeconomic and demographic spectrum expressed preference for scenarios that emphasized investment in transit, bicycle, and pedestrian projects in key corridors and centers of activity. The Travis County Transit Development Plan prioritizes efficiently enhancing and expanding transit availability in the unincorporated areas of the county through Mobility on Demand pilot projects, community based solutions involving coordination between CARTS and nonprofits, and potential Service Extension Projects of CapMetro bus routes.

Figure IV-32.
Travis County Transit Development Plan Project Recommendations



Source: Travis County Transit Development Plan, 2018.

Resident perspectives on changing transportation needs. Many of the refugees who participated in focus groups would prefer to travel by bus, but those living in unincorporated Travis County have to share a car or get rides from family or coworkers because their neighborhood (Oak Hill) does not have bus services. *"All refugees take public transportation."* Focus group participants describe their ease with using buses because they have experience; the only challenge is getting bus passes. Several noted that the cost of the bus is high, especially for larger families.

Participants in an African American focus group do not feel that investment in public transit benefits them ("*what is so special about Metrorail*?") and are skeptical that they could function without a car. They would love better and more predictable transit service (example, Manor to South Austin).

Asian Indian focus group participants thought that a call and ride service for seniors that would help them get to the AARC, grocery store, airport, cultural events—even in the evenings—"*would be amazing*."

CapMetro ReMap 2018. During the AI study period, CapMetro implemented a significant change to its services; the change is known as ReMap. CapMetro's changes consolidated bus routes through a reimagining of the bus network into a "grid" network, similar to recent updates made in Houston.[6] The new system is intended to have greater frequency along existing routes, increasing the number of routes that receive service every 15 minutes, seven days per week, from six to 14.[7] As a result, many routes were modified, removed, and added. In total, CapMetro believes most of its prior routes have replacement routes to cover prior service—some with a slightly greater walk to transit. However, two routes were removed without replacements, including the 122 "Four Points Limited" route and the 970 "AMD/Lantana Campus" route.[8] The overall impact is 120,000 extra hours of bus service per year, an approximately 10 percent increase.[9] During the community engagement process for the ReMap, residents raised equity concerns about the proposed changes. A study by Farm&City found that the ReMap would increase access to high frequency transit for low income and non-White populations. As part of its FTA compliance process, CapMetro's Title VI analysis found that the proposed changes did have a disparate impact on minority populations, but concluded that those adverse impacts had been mitigated by other service changes or improvements in the system.[10]

Specific concerns raised by residents in the ReMap process include:

- A loss of access to St. David's North Austin Medical Center. CapMetro has stated that this route was modified due to low usage on that portion of the route.[11]
- Perception of reduced service to minority residents in East Austin.
- Longer walks to bus stops given Austin's lack of suitable sidewalks and safe pedestrian access.[12]
- General inconvenience and accessibility challenges along discontinued routes, including the 20/21 and others.

Figure IV-33 presents a protest flyer created by residents to draw attention to what they believed were inequities in the ReMap route changes.

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[6] https://medium.com/austin-metro-journal/why-you-should-be-bullish-on-cap-remap-32f165707fbf

[7] https://www.mystatesman.com/news/local/cap-metro-riders-brace-for-bus-system-overhaul-that-arrives-sunday/L59PjLSciykbLDOP7RPCkO/

[8] https://www.capmetro.org/remap-summary/#!

[9] https://www.mystatesman.com/news/local/cap-metro-riders-brace-for-bus-system-overhaul-that-arrives-sunday/L59PjLSciykbLDOP7RPCkO/

[10] https://www.capmetro.org/uploadedFiles/New2016/Public_Involvement/Board_Meetings/November-2017_Board-Meeting-Agenda-Packet.pdf, p. 148. See summary of findings and full report beginning on page 30 of the November 2017 Board Meeting Agenda Packet, linked to above.

[11] https://capmetroblog.com/2018/05/30/cap-remap-explainer-faq-edition/

[12] https://medium.com/austin-metro-journal/why-you-should-be-bullish-on-cap-remap-32f165707fbf

Figure IV-33. CapREMap Protest Flyer

Source:
AI Community engagement participant.

Focus group participants who are transit dependent discussed the impact of the recent CapMetro route changes. All of these participants described lost routes, increased time spent on buses, increased distance to walk or roll to bus stops, and a perception that the routes were changed to benefit white collar commuters at the expense of low income residents. *"They took the buses away from the poor." (Domestic violence survivor focus group)* One mother of four leaves SafePlace at 5:30 a.m. to take the first of three buses to get one son to Ortega school and then two other buses to take her other kids to school. None of the participants who use transit described positive impacts on the changes. This is likely due to the nature of the changes, which deemphasized local routes and prioritized high frequency transit. A transportation planning stakeholder familiar with the process characterized the ReMap process as focusing resources to reduce congestion by making transit more convenient for commuting, at a cost of reducing resources for local neighborhood oriented trips.

Examples of how the CapReMap changes negatively impacted transit dependent populations include[13]:

- *"SafePlace used to have access to seven buses, now there are only three and each of the three only goes west."*
- Participants in a reentry focus group repeatedly brought up the impact of bus route changes implemented by Capital Metro during the Cap ReMap process. One man reported that his bus now stops running at 9pm, requiring him to walk a long distance in a dangerous area to get home from work. Participants also reported that Cap Remap has created difficulties for folks living on the outer edges of the Austin region. Individuals have been pushed to the outskirts of the city due to rising housing costs, gentrification, social stigma against individuals with criminal records, etc. but now fewer bus lines are available to help those individuals get to work in Austin.
- One man reported that after Cap Remap, it now takes an extra forty minutes to cross town near Rundberg.
- An LGBTQ focus group participant described the difficulty of using the bus due to long distances between bus stops (sometimes a mile or more) and lack of sidewalks between stops.
- Participants in an Asian Indian focus group said that the ReMap changes and other route changes in the past three years resulted in the Asian American Resource Center no longer being served by bus routes. As a result, these Indian seniors are often isolated in their children's homes.

Disparities in cost of car insurance. A 2015 study by the Consumer Federation of America[14] found that major insurance companies charge 70 percent more in majority African American ZIP codes than in predominantly white ZIP codes for basic liability-only car insurance policies. The disparities were found in both urban and rural areas as well as in upper middle income neighborhoods:

- In urban areas—$1,797 average in African American neighborhoods compared to $1,126 in predominantly white neighborhoods;
- In rural areas—the disparity narrows, but is still significant—$669 vs. $542; and
- In upper middle income ZIP codes, the average cost in predominantly African American ZIP codes is $2,113 vs. $717—194 percent higher.

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[13] Focus groups for the AI were held in August and September 2018.

[14] https://consumerfed.org/press_release/major-auto-insurers-charge-good-drivers-70-more-in-african-american-zip-codes-than-in-white-zips/

Employment

Access to employment opportunities varies geographically, and, as discussed previously, many residents commute significant distances from their homes to work. Figures IV-34 and IV-35 demonstrate the number of jobs in the Austin-Round Rock metropolitan areas and comparison MSAs and the number of jobs reachable at different commute lengths.

Figure IV-34. Number of Jobs Reachable by Number of Minutes, 2017

	10 minutes	20 minutes	30 minutes	60 minutes	Employment
Austin	479	3,125	11,444	81,826	917,901
Charlotte	412	2,342	7,682	55,578	877,360
Denver	820	6,136	20,665	180,478	1,356,387
Kansas City	351	2,094	6,864	47,330	1,023,563
Minneapolis	558	4,455	18,029	146,905	1,794,806
Nashville	283	1,595	5,380	34,390	801,589
Sacramento	478	2,969	9,430	72,932	915,759
San Antonio	328	2,326	9,306	86,468	986,091
San Jose	654	5,173	19,254	203,107	909,053

Source:

Access Across America: Transit 2017, University of Minnesota Accessibility Observatory.

Figure IV-35. Rank of Accessibility by Metro Area, 2017

	Weighted Average	10-minute commute	30-minute commute
Austin	#22	#21	#20
Charlotte	#34	#28	#32
Denver	#10	#9	#10
Kansas City	#40	#38	#39
Minneapolis	#13	#17	#13
Nashville	#43	#44	#43
Sacramento	#28	#22	#28
San Antonio	#26	#31	#29
San Jose	#9	#15	#12

Source:

Access Across America: Transit 2017, University of Minnesota Accessibility Observatory.

Finding and keeping a job is not a concern for most residents who participated in the community engagement process, with one notable exception. Refugees referred to finding employment as a challenge, and that their prospects improved if they had someone—a friend, a case manager, or advocate—to vouch for them. A transgender refugee focus group participant shared that he had no difficulty getting his first job because his name matched his paperwork, but when he changed his name, his name and gender no longer matched his visa paperwork, making it difficult to find employment until his visa update process is completed. The typical job a refugee has pays $10 to $11/hour, equating to a rent payment of less than $500 per month. Many jobs are found through partnerships at hotels. The refugees have held jobs in their countries as teachers and electronic manufacturing. They would be happy to do anything with their hands: security guard, computer technician, auto mechanics. It is unusual for clients to find jobs that meet their qualifications. Language barriers are significant.

Stakeholders with organizations providing services to refugees noted that the cost of (re)training is a significant barrier for refugees looking to improve their employment prospects. Resources are not readily available to pay for programs as well as the lost income of the family member participating in training. Some certifications cost $1,200 to $4,000. In their experience, the Goodwill Excel program successfully helps refugees gain employment.

East Williamson County stakeholder focus group participants:

- There are a lot of jobs, and high demand for workers skilled in the trades.
- Career Life Ministries is offering an 18 month certification program for trades.
- A CNA program offered in Bartlett filled in one day.
- High demand for skills training and employed need skilled workers.
- "These aren't people who want to go to a college campus, but they will go for certificates that can get them working in highly paid jobs quickly."

Residents living in Williamson County discussed the skill mismatch between high paying employment opportunities available in Austin (high tech, professional white collar) and the more blue collar county residents.

- *"The high paying jobs in the Austin area are in computers and technology. Husband is a welder and there is no work for him here, so he lives and works in Port Arthur and comes home on the weekends." (Pflugerville intercept interview participant)*

Technology barriers. In focus groups with refugees and groups that included LEP residents, at least one participant in each group shared that they did not know how to use the Internet to complete tasks like planning a bus trip, job searching and submitting online applications, and finding ESL and other classes. When asked if they'd prefer to receive information in a different format, all responded that they would prefer to learn how to use the Internet.

Infrastructure and Services

In addition to the healthy neighborhood indicators and indicators of access to opportunity, focus group participants discussed their perspectives on public investment in infrastructure and other services in their neighborhood.

Georgetown resident and stakeholder perspectives. In a focus group with Georgetown African American and Hispanic residents, participants described their experiences with housing discrimination. This included:

- City investment displacing minorities instead of benefitting them;

- Selective enforcement of parking rules in front of minority-occupied homes;
- Locating the county jail in a low income minority neighborhood. *"They put things in our neighborhoods to jeopardize our way of life—escaped criminals run through our neighborhoods."*

The Georgetown stakeholder focus group acknowledged that public investment has been conducted in a way that infringes on minority neighborhoods instead of contributes to them; they feel the city doesn't include the voice of the people.

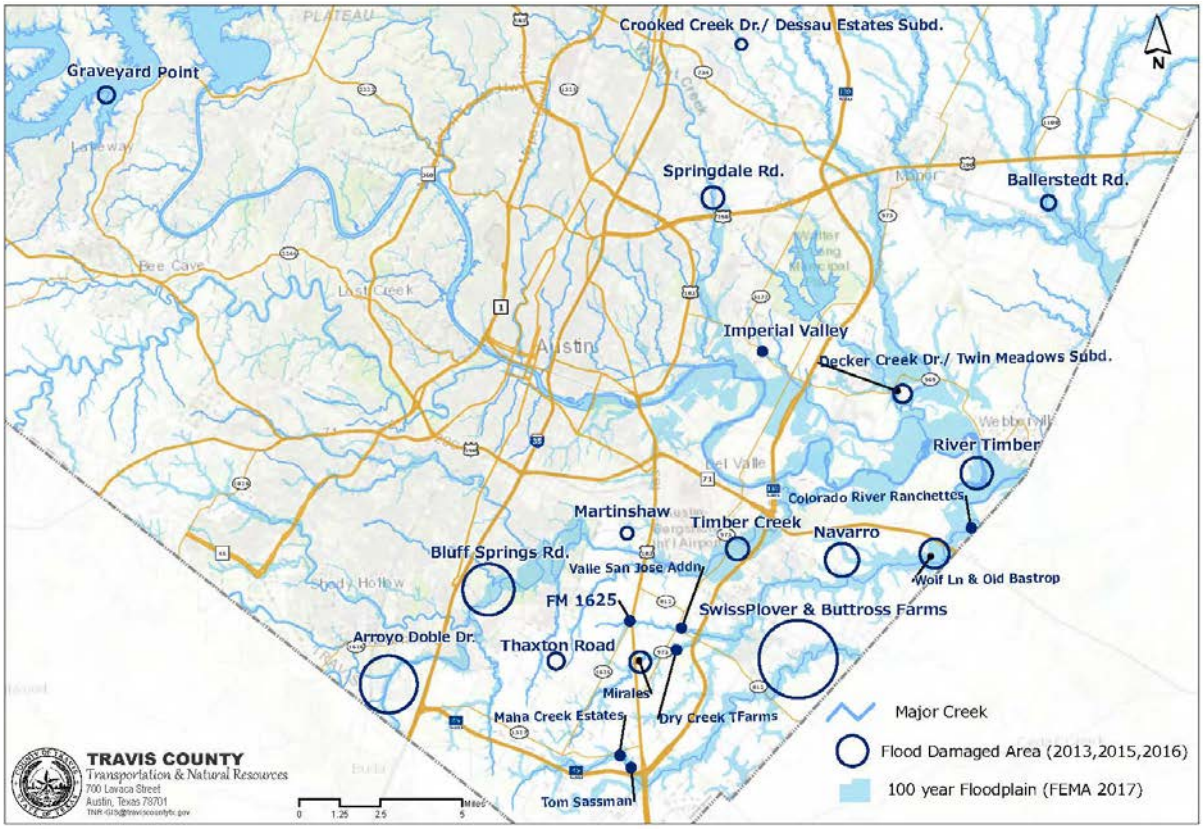
Flooding. Participants in the East Williamson County stakeholder focus groups raised flooding as an infrastructure concern in the county.

- Flooding is an issue in Taylor and East Williamson County. Some concern that new housing construction in the area will exacerbate flooding issues.
- The parts of Taylor that are prone to flooding are where the last of the affordable housing is located and that is also an area with more of a minority population.
- The people in those neighborhoods can't get homeowners' insurance because they're in a flood zone.

FEMA is currently revising the floodplain boundaries in parts of Williamson County. The public comment period on the revised map changes closed in November 2018.

Flooding is also an issue in Travis County. As shown in Figure IV-36, floods in 2013, 2015, and 2016 resulted in floods in a number of southcentral Travis County areas.

Figure IV-36.
Flood Damaged Areas in Travis County



Source: Travis County.

SECTION V.

DISABILITY AND ACCESS

SECTION V.
Disability and Access

This section examines the housing experience and access to opportunity for Central Texas residents with disabilities. In addition to analyses of publicly available data and findings from the community engagement process, this section includes information from relevant needs assessments and other studies. The needs of persons with disabilities are rarely captured in secondary data. This is because of the complexity of needs and correlation between disability and age. As such, much of this section focuses on an analysis of primary data, collected through focus groups and surveys.

Integration of Housing and Services

The Supreme Court's 1999 decision in *Olmstead v. L.C.* requires states "eliminate unnecessary segregation of persons with disabilities and to ensure that persons with disabilities receive services in the most integrated setting appropriate to their needs."[1] This landmark civil rights decision held that Title II of the Americans with Disabilities Act (ADA) prohibits unjustified segregation of individuals with disabilities.[2] While the decision addressed the needs of individuals seeking to leave institutional settings, it also applies to the state's provision of treatment, services, and supports to prevent institutionalization. To establish compliance with Title II of the ADA, the Supreme Court allowed public agencies the opportunity to develop plans (known as *Olmstead* Plans) to comply with the decision's integration mandate, rather than compliance through litigation.

[1] https://www.ada.gov/olmstead/

[2] https://www.ada.gov/olmstead/q&a_olmstead.htm

Olmstead in Texas—the Texas Promoting Independence Plan[3]. In response to the *Olmstead* decision, Texas' Health and Human Services Commission (HCSC) began the Promoting Independence Initiative (Initiative) in response to Executive Order GWB 99-2 and strengthened by RP-13. The HCSC appointed members to the Promoting Independence Advisory Board (now Independence Advisory Committee) and charged them with crafting the first Promoting Independence Plan, submitted to Governor in 2001. The most recent version of the plan was updated in 2016 and is informed by the analysis and the recommendations in the 2016 Promoting Independence Advisory Committee Stakeholder Report[4]. Implementation of the Initiative has required a transition of Texas' long-term services and supports (LTSS) system from an institutional orientation to a community-based system, a process that is ongoing and supported by legislative action and appropriations and Health and Human Services (HHS) policies. In addition to legislative action and state action, litigation has also prompted change.[5]

From 2001 through 2016, more than 44,000 Texas residents with disabilities moved from institutional settings to the community. Figure V-1 demonstrates the growth in the number of Texans receiving LTSS and living in individualized settings.

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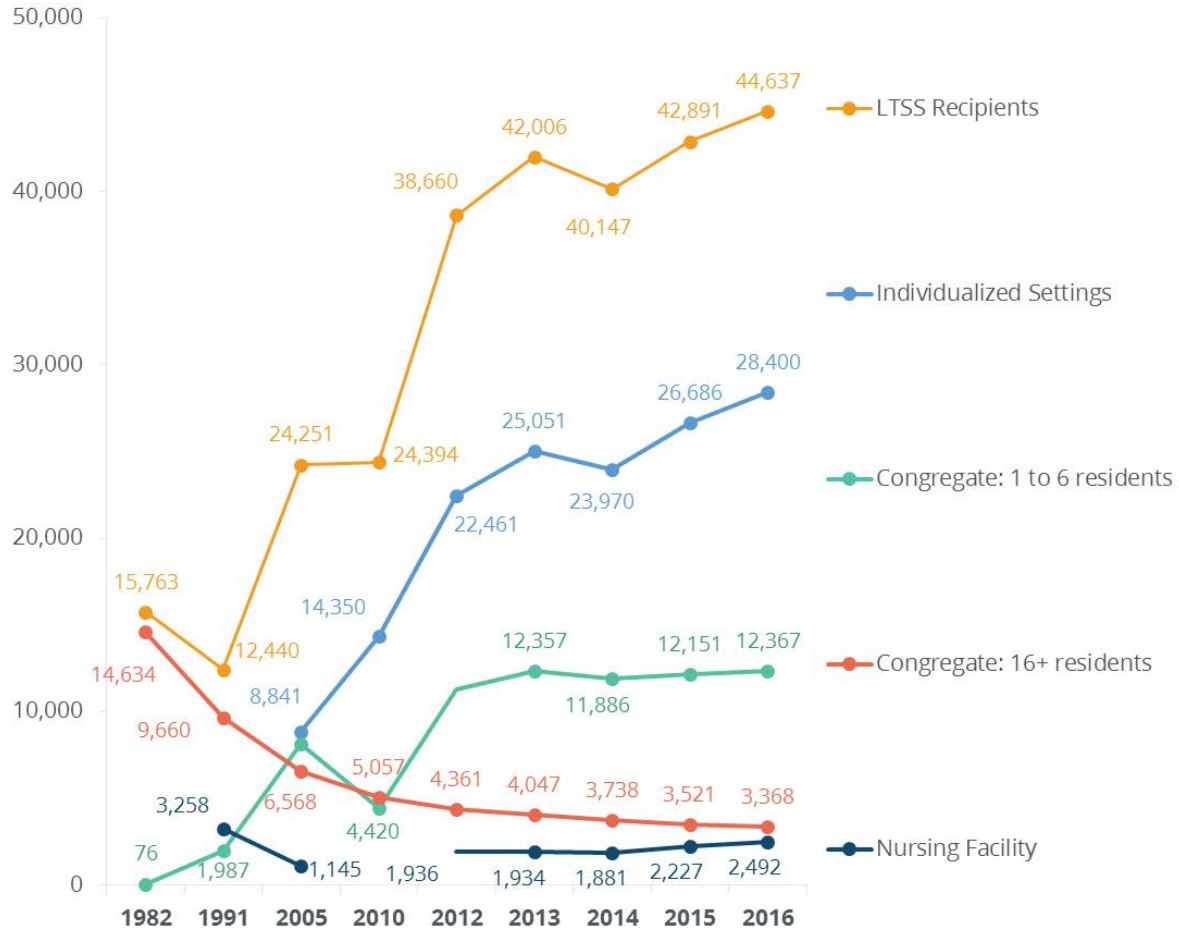
[3] https://hhs.texas.gov/sites/default/files/documents/laws-regulations/reports-presentations/2017/revised-tx-promoting-independence-plan-2016-sept-1-2017.pdf

[4] https://hhs.texas.gov/sites/default/files/documents/laws-regulations/reports-presentations/2017/piac-2016-stakeholder.pdf

[5] A notable case is *Seward et. al. v. Perry, et. al; United States v. Texas*, originally filed in 2010, which asserted that the State warehoused residents with intellectual or developmental disabilities in nursing homes. The State reached an interim settlement agreement in 2013, and a month-long trial in U.S. District Court concluded in November 2018. A ruling is forthcoming.

Figure V-1.
Trends in In-Home and Residential Supports for People with Intellectual or Developmental Disabilities, Texas, 1982-2016



Note: LTSS = Long Term Supports and Services. Congregate settings of 7 to 15 residents not shown for simplicity. In 2016, 502 residents lived in congregant settings with 7 to 15 residents. Individualized settings include the resident's own home, a family home, or a host/family foster home.

Source: Root Policy Research from Larson, S.A., Eschenbacher, H.J., Anderson, L.L., Taylor, B., Pettingell, S., Hewitt, A., Sowers, M., & Bourne, M.L. (2018). In-Home and Residential Long-Term Supports and Services for Persons with Intellectual or Developmental Disabilities: Status and trends through 2016. Minneapolis: University of Minnesota, Research and Training Center on Community Living, Institute on Community Integration. https://risp.umn.edu/

Another approach to understanding the extent to which residents with disabilities are able to choose community living is to look at the population of group quarters. Data on the number of residents with disabilities living in group quarters—correctional facilities, skilled nursing facilities, and non-institutionalized group settings—are only available at the state level. As shown in Figure V-2, persons with disabilities comprise 12 percent of Texas population, and 34 percent of the group quarters population.

- As estimated by the ACS, more than 17,000 Texans with disabilities between the ages of 18 and 64 live in non-correctional institutional settings (i.e., skilled nursing facilities[6]).

- People with disabilities comprise 26 percent of the Texas adult corrections population, twice the rate we would expect based on share of population alone.

Figure V-2.
Residents of Group Quarters, by Disability Status, State of Texas, 2017

	With a Disability		No Disability		Total	
Total population	3,298,334	12%	24,121,278	88%	27,419,612	100%
Group quarters population	207,440	34%	397,159	66%	604,599	100%
% Living in group quarters	6%		2%		2%	
Institutionalized group quarters						
Adult correctional facilities	67,264	39%	195,480	94%	262,744	69%
Skilled nursing facilities	98,657	57%	4,944	2%	103,601	27%
Ages 18 to 64	*17,283*		*1,305*		*18,588*	
65+	*81,374*		*3,639*		*85,013*	
Other institutionalized setting	5,979	3%	7,705	4%	13,684	4%
Total institutionalized	**171,900**	**100%**	**208,129**	**100%**	**380,029**	**100%**
Non-institutionalized group quarters						
Non-student group housing	28,738	81%	58,497	31%	87,235	39%
Student housing	6,802	19%	130,533	69%	137,335	61%
Total non-institutionalized	**35,540**	**100%**	**189,030**	**100%**	**224,570**	**100%**
Group quarters population						
Under age 18	4,355	2%	10,356	3%	14,711	2%
18 to 64	113,434	55%	379,048	95%	492,482	81%
65+	89,651	43%	7,755	2%	97,406	16%
		100%		100%		100%

Source: Root Policy Research from 2013-2017 ACS.

State and local in-home and residential supports. For many residents with disabilities, the promise of the *Olmstead* decision—the opportunity to live in the most integrated setting—is not possible without LTSS. In addition, people with disabilities living in the community may be at risk of institutionalization if LTSS supports are insufficient. Beginning in 2008, the Texas Legislature appropriated funding (~$71M) to enable Texas to participate in the federal Money Follows the Person Demonstration program. The Legislature provided additional funding in 2013 to participate in Community First Choice, a federal option that provides a 6 percent increase in federal matching funds for Medicaid to

[6] We believe that the ACS definition of skilled nursing facility is inclusive of the large (16+ resident) congregate living settings shown in Figure V-1.

support attendant and habilitation options for people with disabilities on the Texas STAR+PLUS Medicaid program. Texas participates in a total of six Medicaid waiver programs and one Home and Community Based Services (HCBS) waiver.

Wait lists for community services. Texas maintains an interest list for community-based programs, and Figure V-3 presents the number of Texans on a program Interest list and the number of years on the list[7]. Residents on an Interest list are not necessarily eligible for a program; eligibility determinations are made as funding becomes available, and residents are considered in the order in which they expressed interest (first come, first serve). As shown, demand for community-based supports remains high and exceeds available resources.

Figure V-3.
Size of Community Living Program Interest List and Years on List, 2018

	Community Living Assistance and Support Services (CLASS)		Deaf Blind with Multiple Disabilities (DBMD)		Home and Community-based Services (HCS)		Medically Dependent Children's Program (MDCP)	
May 2018 Interest List	67,038		416		93,284		16,840	
Years on Interest List								
Less than 1 year	6,511	10%	153	37%	8,479	9%	2,226	13%
1 year up to 2 years	6,066	9%	179	43%	8,973	10%	2,637	16%
2 years up to 3 years	5,588	8%	93	22%	8,577	9%	3,986	24%
3 years up to 4 years	4,809	7%			7,087	8%	4,914	29%
4 years up to 5 years	4,810	7%			6,900	7%	3,077	18%
5 years up to 10 years	29,706	44%			38,969	42%		
10 years or longer	9,545	14%			14,299	15%		

Source: Root Policy Research from https://hhs.texas.gov/about-hhs/records-statistics/interest-list-reduction.

State housing resources to support deinstitutionalization. "One of the barriers to successful relocation from an institutional setting is the lack of affordable, accessible, and integrated housing. Integrated housing is defined as normal, ordinary living arrangements typical of the general population. Integrated housing is achieved when individuals with disabilities have the choice of ordinary, typical housing units located among individuals who do not have disabilities or other special needs."[8] State housing resources allocated to support residents with disabilities moving to integrated settings include:

- **TDHCA's Section 811 Project Rental Assistance Program (Section 811 PRA).** Eligible populations include people with disabilities exiting institutions who are eligible

[7] https://hhs.texas.gov/about-hhs/records-statistics/interest-list-reduction

[8] 2016 Revised Texas Promoting Independence Plan, p.45.

for LTSS through a Medicaid waiver. Although Texas was approved for funding for 250 and 296 units in 2012 and 2013 TDHCA found that developers required incentives to participate in the program. As such, subsequent QAPs included points for Section 811 PRA participation. Tax credit developments in the Austin-Round Rock MSA are eligible.

- **Project Access vouchers.** TDHCA originally received 35 Section 8 vouchers for the Project Access program in 2001. When the program ended in 2003, the TDHCA board chose to continue funding the 35 vouchers, and voted to expand the program to 140 vouchers in 2013, and plans to expand to 165 households in 2019. The voucher "recycles" when the cost of the Project Access voucher is absorbed by a local public housing authority.

- **Amy Young Barrier Removal Program.** The Amy Young Barrier Removal program is funded by the Texas Housing Trust Fund and administered by TDHCA. The program offers one time grants up to $20,000 for home modifications for people with disabilities. The grant recipient may be a tenant or a homeowner and must be income qualified. In FY 2019, funding for the Amy Young Barrier Removal Program in Central Texas region is more than $150 million.[9] Participation in the program is not exclusive to residents with disabilities leaving institutions, but it can be used to support a transition.

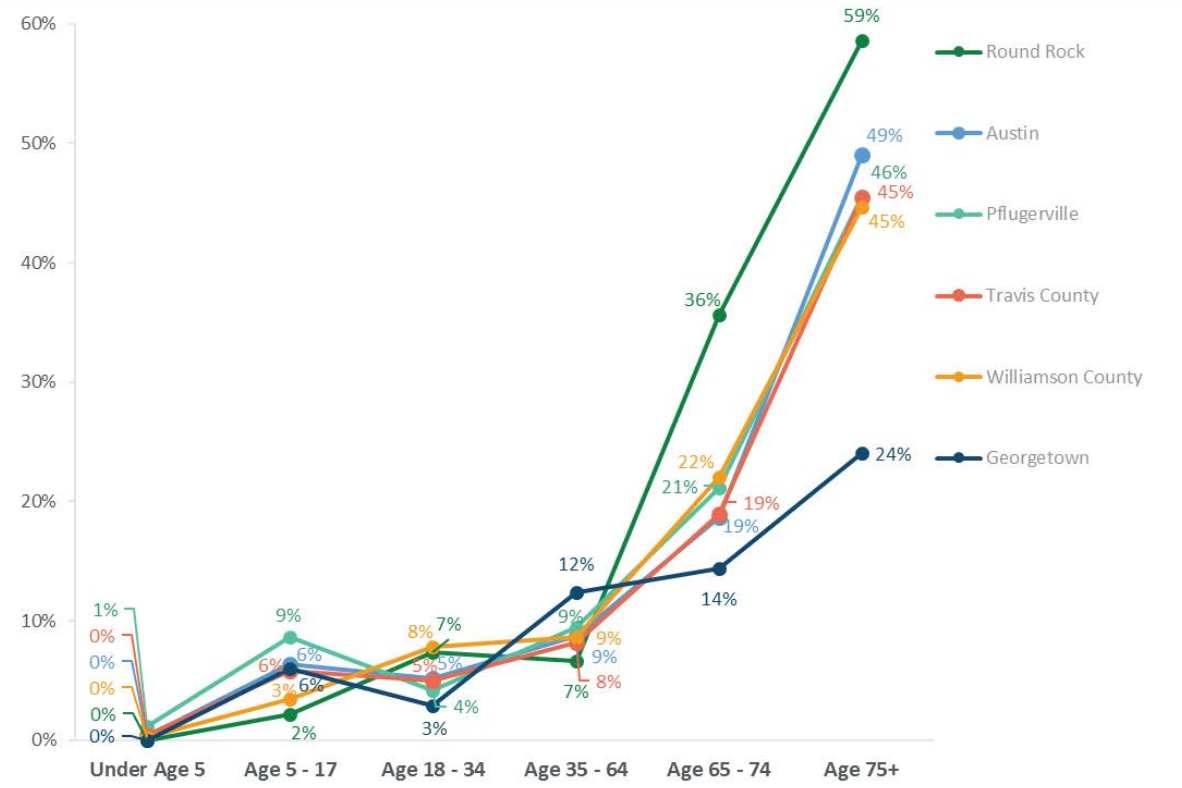
Population Profile

Nearly 150,000 residents of Central Texas have a disability, about 9 percent of the regional population.

Age. The incidence of disability increases by age. For example, eight percent of Central Texas residents ages 35 to 64 have a disability. This proportion jumps to 20 percent for the 65 to 74 age cohort and more than doubles to 45 percent of the population age 75 and older. Figure V-4 presents the proportion of each jurisdiction's population with a disability by age cohort. That only 24 percent of Georgetown's population age 75 and older has a disability suggests that Georgetown's older adults with disabilities are moving out of the City. Round Rock's higher incidence of disability in its oldest age cohort suggests that Round Rock attracts more older adults with disabilities than would be expected, given the regional average.

[9] http://tdhca.state.tx.us/htf/single-family/docs/19-AYBRP-NOFA.pdf

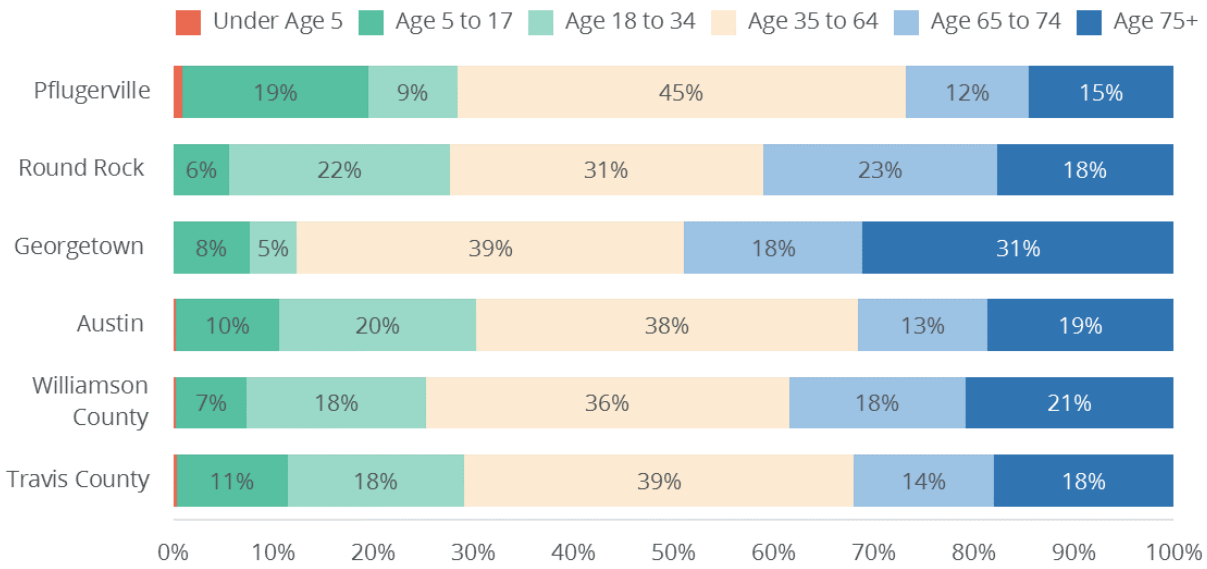
Figure V-4.
Share of Residents with Disabilities by Age Cohort, 2017



Source: Root Policy Research from 2017 ACS for all jurisdictions except Pflugerville (2013-2017 ACS).

Figure V-5 presents the age distribution of residents with disabilities by jurisdiction. It demonstrates that while people with disabilities comprise a near majority of the population ages 75 and older, this age cohort is not the greatest proportion of residents with disabilities. Rather, in each jurisdiction, residents ages 35 to 64 comprise the greatest proportion of residents with disabilities. In Pflugerville, nearly one in five residents with disabilities are between the ages of five and 17, about twice the rate of other communities.

Figure V-5.
Age Distribution of Residents with a Disability, by Jurisdiction



Source: Root Policy Research from 2017 ACS for all jurisdictions except Pflugerville (2013-2017 ACS).

Household size and composition. The resident survey provides information about the household size and composition of Central Texas residents with disabilities.[10] The median household size among survey respondents whose household includes a member with a disability is two members, and 12 percent live in large households (five or more members). Types of household composition vary by jurisdiction among survey respondents from disability households. Among households that include a member with a disability[11]:

- Nearly two in five have **children in the home** (39%). Nearly half (46%) of Pflugerville and 44 percent of Round Rock disability households have a child under 18 in the home, compared to 17 percent in Georgetown and 28 percent in Austin.
- One in four (24%) **live with a spouse/partner only**. This is higher in Travis County (34%) and Georgetown (31%), and lower in Williamson County (15%).
- Slightly more than one in five (22%) **live with a spouse/partner and children**. This household composition is most likely in Round Rock (36%) and Pflugerville (36%), and least likely in Austin (17%) and Georgetown (11%).

[10] It is important to note that data from the survey for Travis and Williamson counties *exclude* responses from Austin, Round Rock, Pflugerville, and Georgetown. More detail about the survey approach and analysis is found in Section VII.

[11] Note that the household member with a disability may be the respondent or another member of the household (i.e., the respondent's child, roommate, or family member).

- Nearly one in five (18%) **live alone**. Residents with a disability are most likely to live alone in Austin (23%), Williamson County (20%), and Georgetown (17%) and much less likely to live along in Pflugerville (10%), Travis County (9%), and Round Rock (2%).
- Less than one in five (17%) **live in multigenerational households**. Living with other adult family members is most common in Round Rock (30%) and Williamson County (24%).
- Nearly one in 10 (8%) **are single parent households**. This household type did not vary much by jurisdiction; and
- Slightly more than one in 20 (7%) **live in households that include roommates/friends**. This household type is most prevalent in Austin (9%) and Georgetown (9%).

Type of disability. Figure V-6 presents the number of residents with disabilities by jurisdiction and shows the prevalence of different types of difficulties captured in the 2017 ACS. Among residents with disabilities, ambulatory and/or cognitive difficulties are most common, followed by independent living difficulties and hearing difficulties. There is some variation by jurisdiction in the proportion of residents with different difficulties. For example, 47 percent of Austin residents with disabilities have a cognitive difficulty compared to 30 percent of Pflugerville residents with disabilities.

Figure V-6.
Disability Population, Type of Difficulty, by Jurisdiction

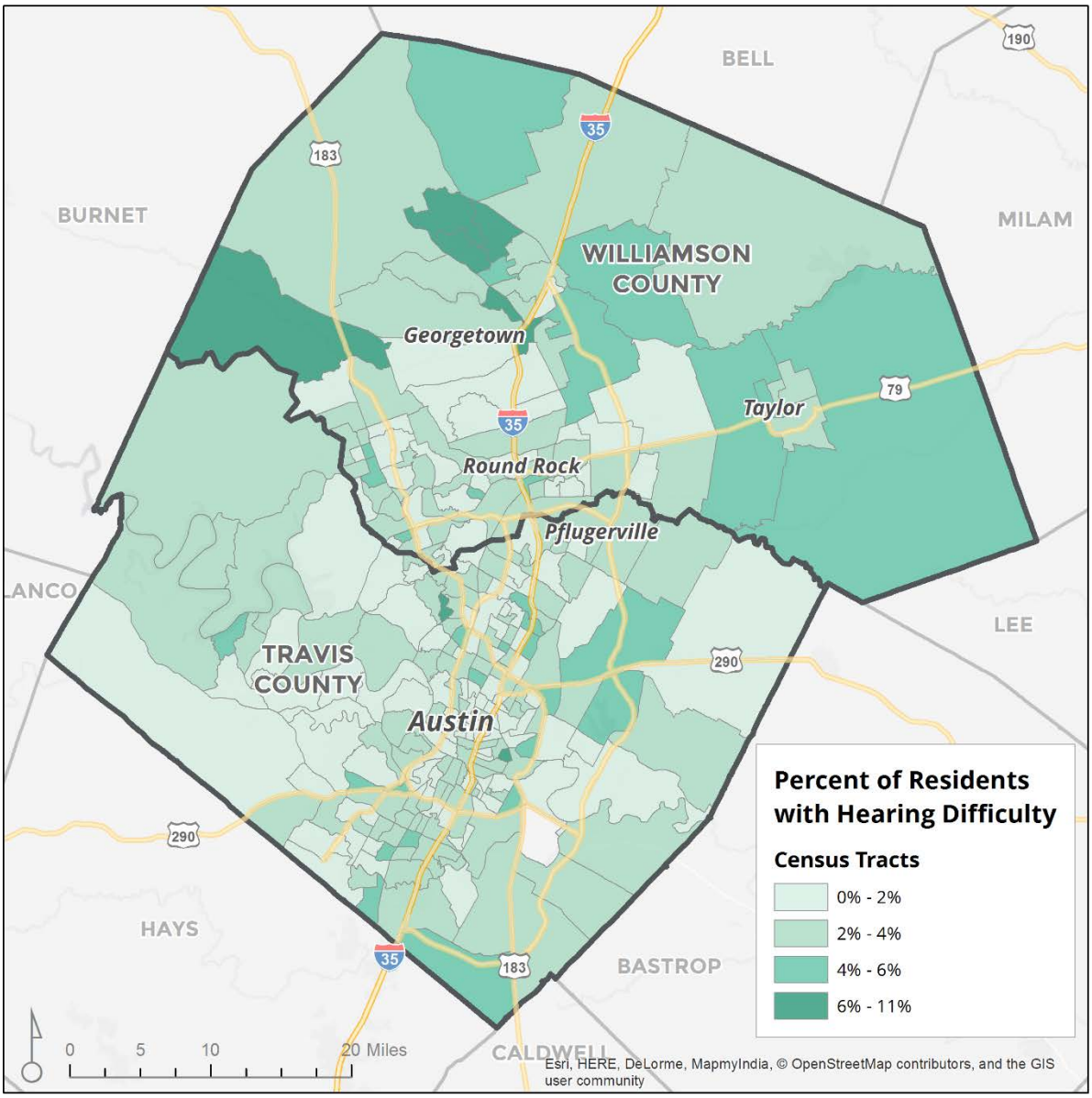
	Travis County		Austin		Round Rock		Pflugerville		Georgetown		Williamson County	
Residents with a Disability	100,869		81,664		10,351		5,390		7,815		51,704	
Type of Difficulty												
Vision difficulty	19,617	19%	14,397	18%	1,238	12%	706	13%	1,208	15%	7,479	14%
Hearing difficulty	25,385	25%	19,008	23%	3,396	33%	823	15%	2,177	28%	14,906	29%
Ambulatory difficulty	42,753	42%	34,923	43%	4,810	46%	2,271	42%	2,678	34%	22,945	44%
Cognitive difficulty	45,764	45%	38,077	47%	4,221	41%	1,602	30%	3,574	46%	20,900	40%
Self-care difficulty	14,060	14%	11,506	14%	1,894	18%	233	4%	1,183	15%	7,655	15%
Independent living difficulty	32,814	33%	26,459	32%	3,839	37%	1,726	32%	2,450	31%	17,945	35%

Source: Root Policy Research from the 2013-2017 ACS.

Section II examined where people with disabilities live in the region. HUD maps demonstrated that persons with disabilities live throughout the region. Figures V-7 through V-12 present where residents with disabilities live by type of difficulty. As shown in Figure V-7, residents with hearing difficulty live throughout the region with somewhat higher

proportions living in more rural areas in Williamson County and neighborhoods in northwest Austin and east Austin.

Figure V-7.
Percent of Residents with Hearing Difficulty, by Census Tract

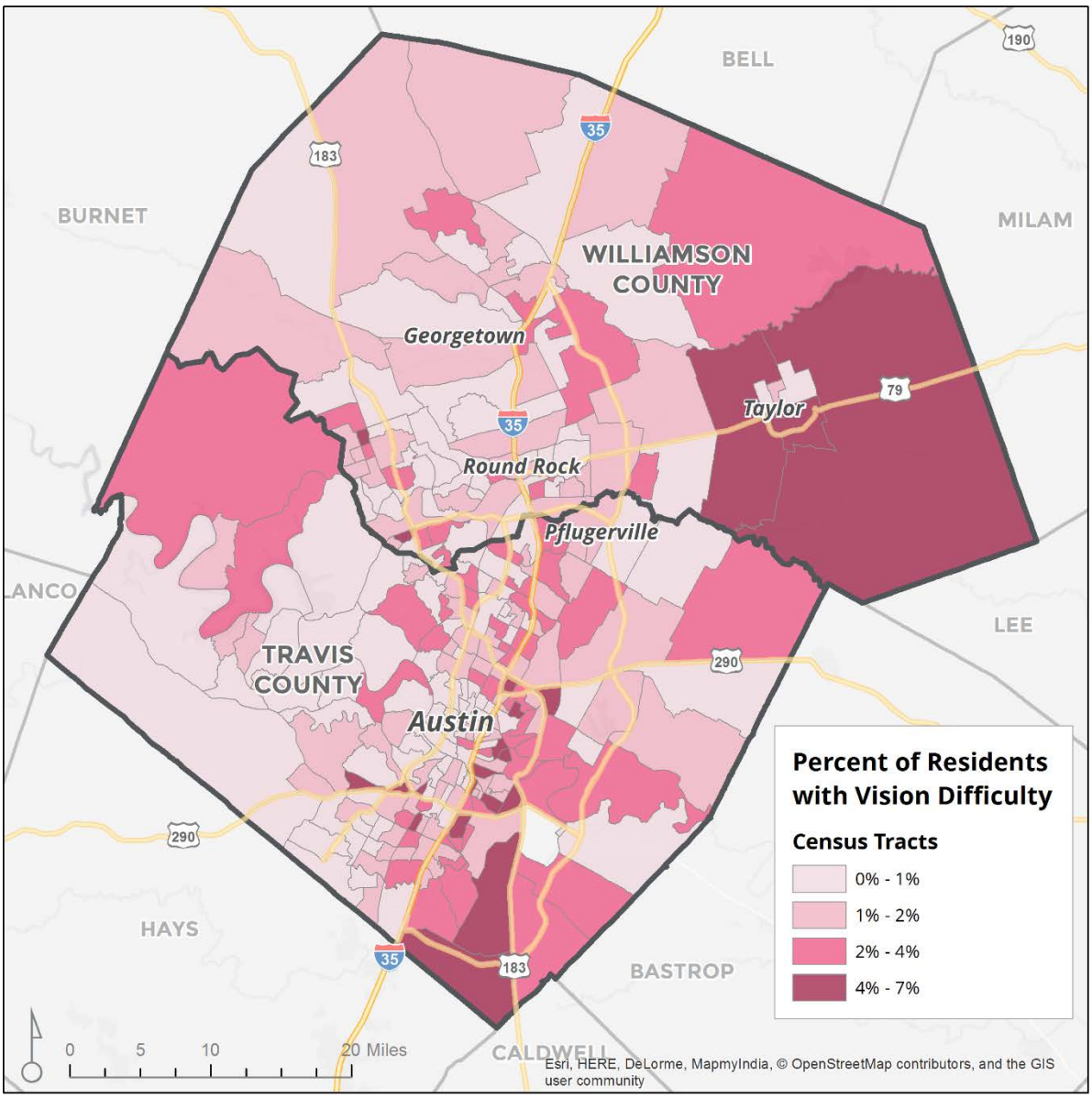


Note: The ACS defines hearing difficulty as being deaf or having serious difficulty hearing.

Source: Root Policy Research from the 2013-2017 ACS.

As with residents with hearing difficulties, residents with vision difficulty are also dispersed throughout the region, with somewhat higher proportions in east Williamson County and on the east side of I-35 in Austin and south Travis County.

Figure V-8.
Percent of Residents with Vision Difficulty, by Census Tract

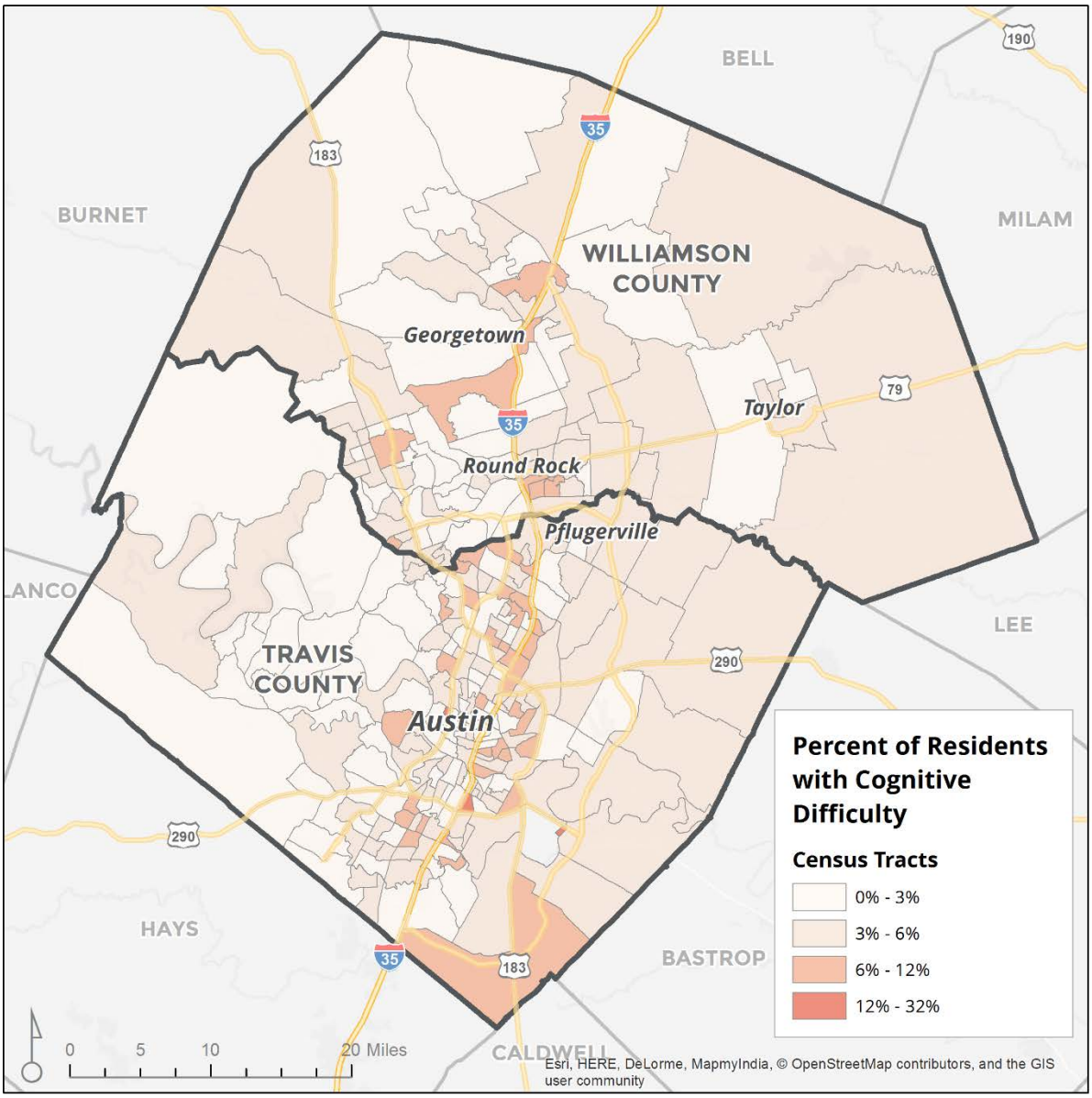


Note: The ACS defines vision difficulty as being blind or having serious difficulty seeing even when wearing glasses.

Source: Root Policy Research from the 2013-2017 ACS.

Residents with a cognitive difficulty are more likely to live along the I-35 corridor and less likely to live in rural areas.

Figure V-9.
Percent of Residents with Cognitive Difficulty, by Census Tract

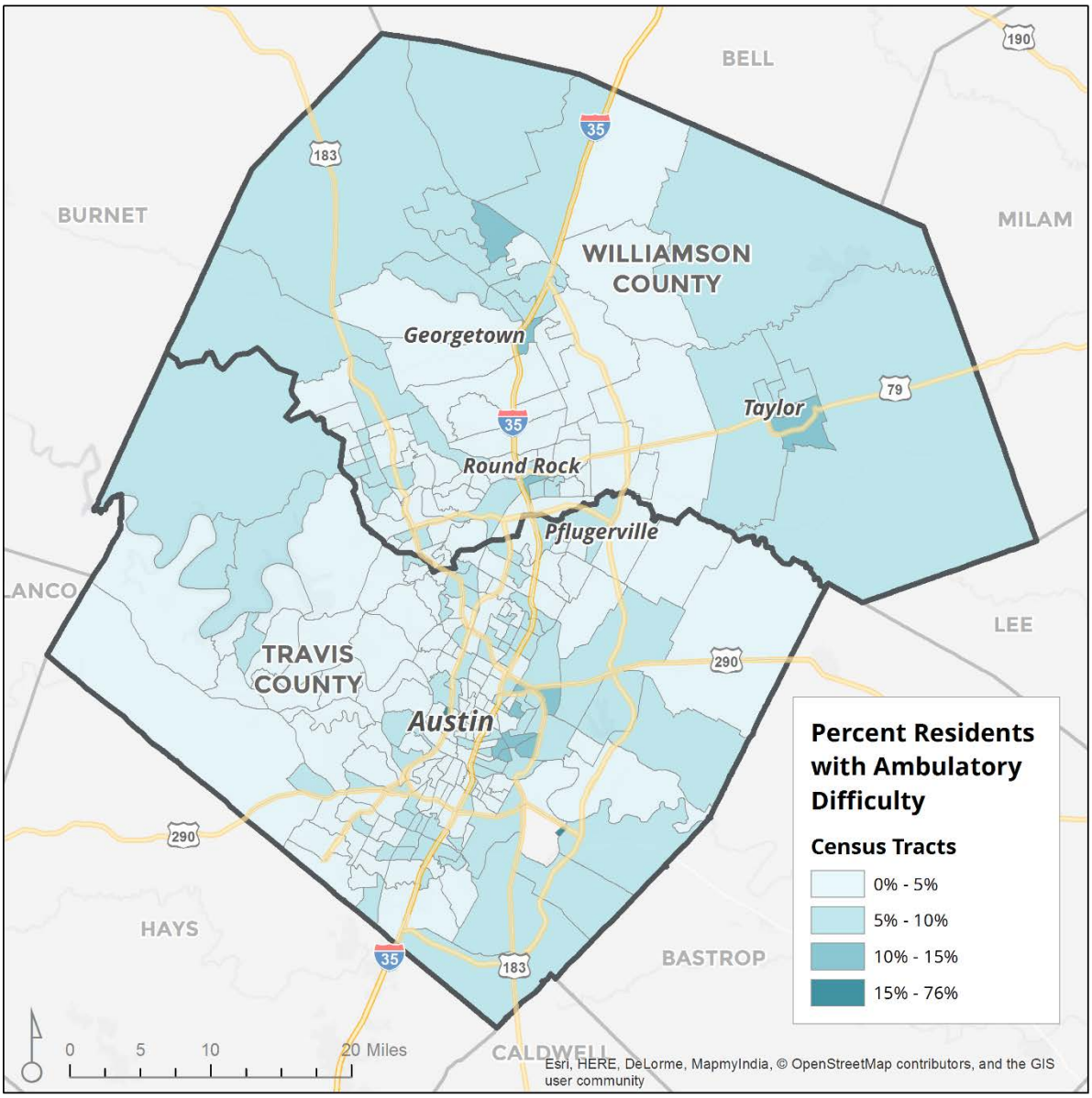


Note: The ACS defines cognitive difficulty as having serious difficulty concentrating, remembering, or making decisions due to a physical, mental or emotional condition.

Source: Root Policy Research from the 2013-2017 ACS.

With respect to residents with ambulatory difficulties, the pattern of dispersion across Census tracts is very similar to the map of where residents with cognitive difficulties live. In Austin, there are higher concentrations of residents with ambulatory difficulties east of I-35. In Williamson County, Census tracts in Georgetown, Round Rock and Taylor also have a higher proportion of residents with ambulatory difficulties.

Figure V-10.
Percent of Residents with Ambulatory Difficulty, by Census Tract

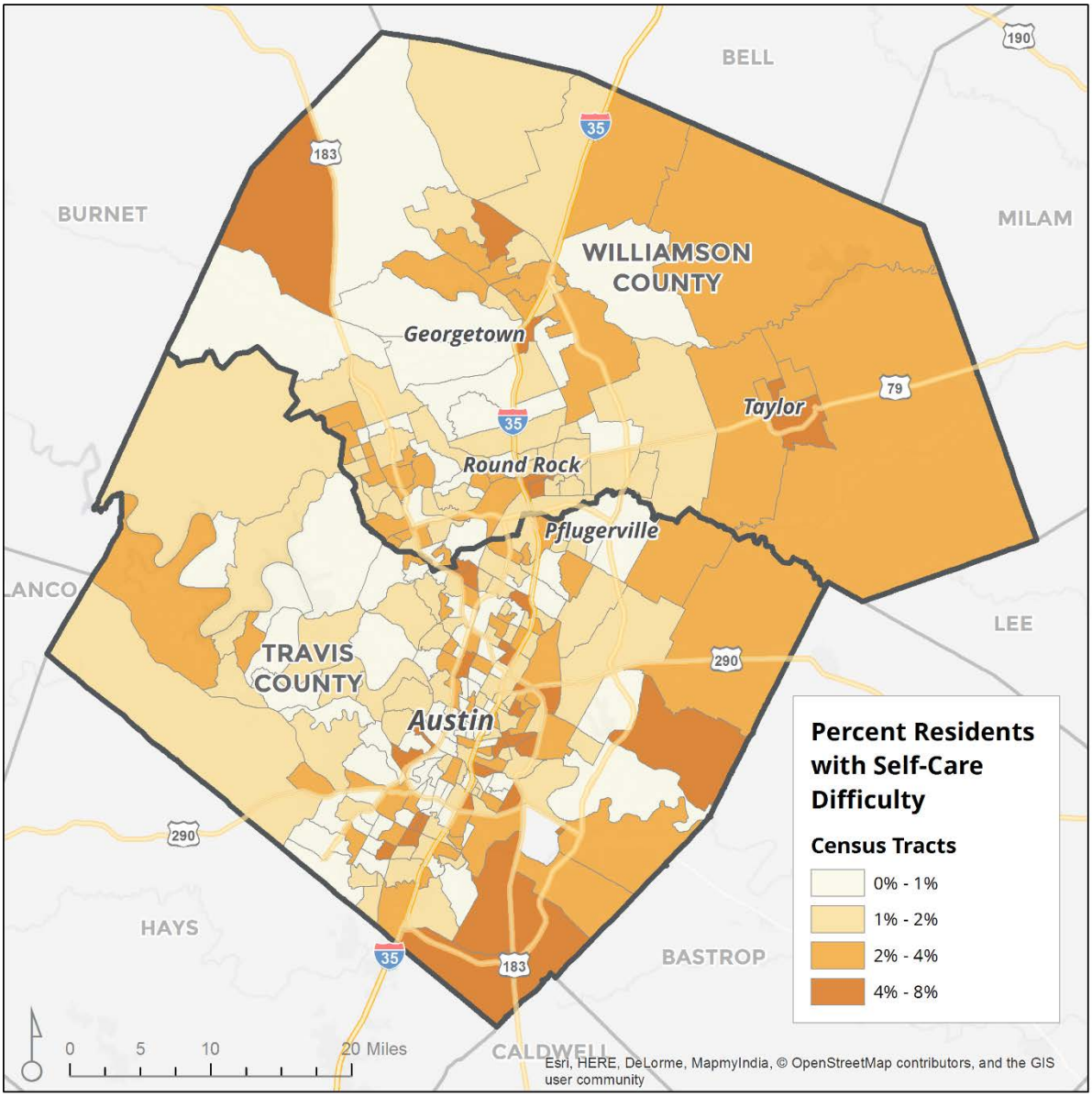


Note: The ACS defines ambulatory difficulty as having serious difficulty walking or climbing stairs.

Source: Root Policy Research from the 2013-2017 ACS.

Residents with self-care difficulties live throughout the region, and in all types of neighborhoods. Rural tracts in both Williamson and Travis counties have between four and eight percent of the population with self-care difficulties.

Figure V-11.
Percent of Residents with Self-Care Difficulty, by Census Tract

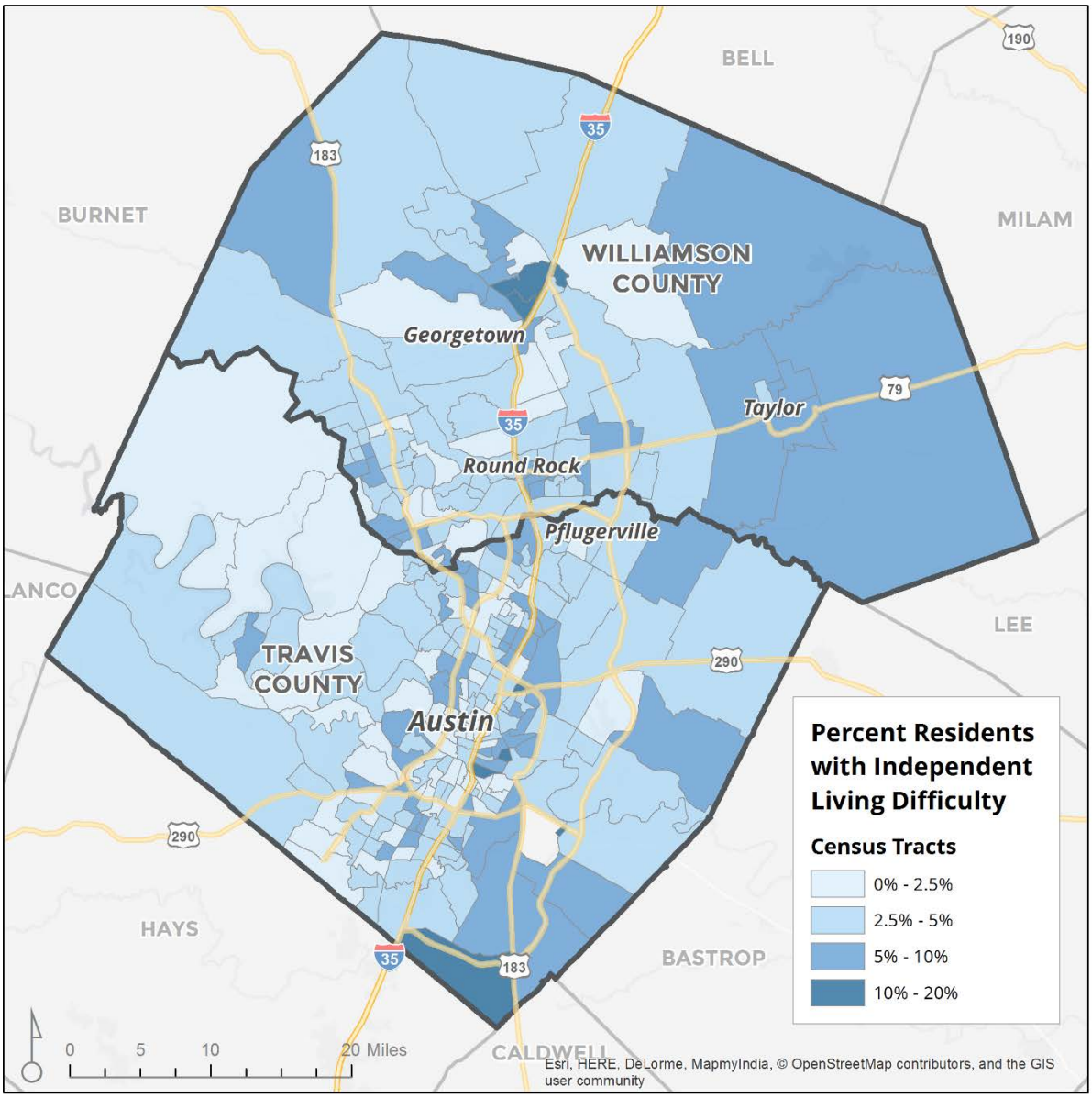


Note: The ACS defines self-care difficulty as having difficulty dressing or bathing.

Source: Root Policy Research from the 2013-2017 ACS.

As with residents with self-care difficulties, residents with independent living difficulties live throughout the region, and higher proportions of the population with independent living difficulties can be found in both rural and urban settings.

Figure V-12.
Percent of Residents with Independent Living Difficulty, by Census Tract



Note: The ACS defines independent living difficulty as having difficulty doing errands alone, such as visiting a doctor's office or going shopping, due to a physical, mental, or emotional condition.

Source: Root Policy Research from the 2013-2017 ACS.

Income and poverty. Median individual earnings for residents with and without a disability who have earnings are shown in Figure V-13. On average, the median earnings of residents of Central Texas who have a disability are $11,700 less than residents with earnings who do not have a disability.

Figure V-13. Median Earnings

Note:
Residents ages 16 and older with earnings. Data not available for Pflugerville.

Source:
Root Policy Research from 2013-2017 ACS.

	Median Earnings		
	With a Disability	*No Disability*	Difference
Travis County	$25,614	$37,305	($11,691)
Williamson County	$28,041	$41,024	($12,983)
Austin	$24,336	$36,492	($12,156)
Georgetown	$24,448	$35,377	($10,929)
Round Rock	$26,998	$37,711	($10,713)

Among all respondents to the Central Texas Fair Housing Survey[12] conducted for this study, the median household income is $50,000 up to $100,000. Among survey respondents whose household includes a member with a disability, more than one in five (22%) have annual household incomes less than $25,000 compared to seven percent of households that do not include a disability. The share of disability households with incomes less than $25,000 varied by jurisdiction:

- Georgetown (29% have incomes less than $25,000);
- Austin (25%);
- Round Rock (22%);
- Williamson County (17%);
- Travis County (11%); and
- Pflugerville (11%).

Disability income. The Supplemental Security Income (SSI) program is a cash assistance program providing monthly benefits to eligible low income residents with a disability, residents who are blind, and older adults. In 2018, the maximum monthly federal SSI payment for individuals was $750 per month and $1,125 for couples. Recipients of SSI are able to earn some income, but SSI payments decrease if income exceeds a monthly limit. Figure V-14 presents Federal SSI monthly maximum SSI payments, income limits, and monthly income. An individual receiving the monthly federal maximum and earning the monthly maximum income from wages will have a monthly income of $2,335 and an annual individual income of $28,000.

[12] See Section VII. Community Engagement Findings for a comprehensive analysis of the survey.

Figure V-14.
Monthly Federal SSI Income, 2018

Note:

If income exceeds monthly income limits, the monthly SSI payment is reduced.

Source:

Root Policy Research from Social Security Administration Publication No. 05-10003, February 2018.

	Individual	Couple
Monthly SSI Payment (maximum)	$750	$1,125
Monthly Income Limits		
Income only from wages	$1,585	$2,235
Income not from wages	$770	$1,145
Maximum total income		
If income earned from wages	$2,335	$3,360
If income not earned from wages	$1,520	$2,270
If no additional income	$750	$1,125

Not all residents with a disability meet the eligibility requirements for receipt of SSI, and SSI is not the only federal benefit program available to people with disabilities. Among survey respondents from households that include a member with a disability, about 12 percent report earning disability benefits. The share of surveyed households with disability income ranged from five percent in Georgetown to 15 percent in Travis County.

Poverty. Figure V-15 presents the proportion of residents living in poverty by age and disability status. As shown, in each jurisdiction except Georgetown, children with disabilities are more likely than other children to live in poverty, and this higher likelihood of living in poverty continues for residents with disabilities between the ages of 18 and 64 living in each of the participating jurisdictions. In general, **residents with disabilities between the ages of 18 and 64 are twice as likely to live in poverty as their 18 to 64 year old neighbors without disabilities**. Among adults age 65 and older, the disparity in poverty rates between people with and without disabilities remains for residents of Austin and Travis County, but narrows significantly among older adults living in Pflugerville, Round Rock, Georgetown, and Williamson County.

Figure V-15.
Percent of Population in Poverty, by Disability and Jurisdiction

	Under Age 18 % in Poverty		Ages 18 to 64 % in Poverty		Age 65 and Older % in Poverty	
	With Disability	*No Disability*	*With Disability*	*No Disability*	*With Disability*	*No Disability*
Travis County	25%	19%	22%	12%	12%	7%
Austin	30%	21%	24%	14%	13%	8%
Round Rock	32%	11%	16%	6%	7%	6%
Pflugerville	18%	11%	10%	5%	5%	6%
Georgetown	4%	8%	18%	9%	5%	3%
Williamson County	15%	8%	15%	6%	7%	4%

Source: Root Policy Research from the 2013-2017 ACS.

As shown in Figure V-16, households that include a member with a disability are twice as likely to receive food stamps than households that do not include a member with a

disability. Compared to other jurisdictions, a greater proportion of Austin and Travis County households that include a member with a disability received food stamps than similar households in Round Rock, Pflugerville, Georgetown, and Williamson County.

Figure V-16.
Households Receiving Food Stamps in the Past Year, by Disability and Jurisdiction

	Disability Households		Non-Disability Households		All Households	
	# Receiving Food Stamps	%	# Receiving Food Stamps	%	# Receiving Food Stamps	%
Travis County	14,120	19%	22,618	6%	36,738	8%
Austin	11,671	20%	19,414	6%	31,085	9%
Round Rock	984	14%	1,664	5%	2,648	7%
Pflugerville	434	11%	558	4%	992	5%
Georgetown	490	8%	499	3%	989	4%
Williamson County	3,392	10%	5,011	4%	8,403	5%

Note: Disability households include at least one member with a disability.

Source: Root Policy Research from 2013-2017 ACS.

Accessible and Affordable Housing

This section examines the extent to which persons with disabilities are able to exercise fair housing choice and are housed in the most integrated setting appropriate for their needs.

As specified in federal regulations: "The most integrated setting is one that enables individuals with disabilities to interact with nondisabled persons to the fullest extent possible, consistent with the requirements of the Americans with Disabilities Act, 42 USC. 12101, et seq., and Section 504 of the Rehabilitation Act of 1973, 29 USC 794. See 28 CFR. part. 35, App. A (2010) (addressing 25 CFR 35.130)." Under this principle, derived from the Supreme Court's decision in *Olmstead vs. L.C.*, institutionalized settings are to be avoided to the maximum possible extent in favor of settings in which persons with disabilities are integrated into the community.

Different types of modifications, accommodations and/or services may be needed to allow individuals with disabilities to live in integrated settings. For example, persons with physical disabilities may need units with universal design or accessibility features, both within the private market and publicly-supported housing stock, specific to their needs. Persons with other types of disabilities may require access to services and support—e.g., transportation assistance, personal care services—they need to live independently. Many persons with disabilities need housing that is affordable, as well as accessible. Affordability is a particularly acute concern for those relying on disability benefit programs like SSI.

Current housing choice and preferences. Similar to survey respondents overall, most of the respondents whose household includes a member with a disability are

homeowners (67% overall v. 60%). Homeownership rates among disability households participating in the survey are:

- Highest among Travis County respondents (86%), Williamson County (73%), and Pflugerville (72%); and
- Lower in Round Rock (58%), Georgetown (53%), and Austin (50%).

Regionally, one in 25 households (4%) are precariously housed[13]; this rate doubles to eight percent for households that include a member with a disability. Among survey respondents whose household includes a member with a disability, the proportion who are precariously housed varied by jurisdiction. Disability households are most likely to be precariously housed in Georgetown (18%) and Round Rock (14%) and are least likely to be precariously housed in Williamson County (6%) and Travis County (2%).

Most important factor when choosing current home. When choosing their current home, cost, liking the neighborhood, low crime/safety, proximity to work, and the type/layout of the home were most important to respondents whose household includes a member with a disability. These most important factors are very similar to respondents overall.

Desire to move. Regionally, about two in five (37%) survey respondents would move out of their current housing if they had the opportunity. Respondents whose household includes a member with a disability are more likely to want to move (46%). For these households, the desire to move is driven by wanting to live in less costly housing, becoming a homeowner, living in a bigger house/apartment, wanting to move to a different neighborhood, and to live in a more walkable/rollable/bikeable area. For those that want to move, the primary reasons why they have not are: can't afford to live anywhere else, can't pay moving expenses/deposits, can't find a better place to live, job is here, and family reasons.

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**, as shown in Figure V-17. The proportion of households living in homes that do not meet the accessibility needs of the member with a disability varies among the participating partners, ranging from a low of 10 percent of Williamson County respondents to 33 percent of Georgetown respondents, with Travis County (25%), Austin (21%), Round Rock (20%), and Pflugerville (19%) in between.

Among these households, the improvements or modifications needed include:

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[13] Precariously housed includes residents who are currently homeless, those staying with friends or family ("couch surfing"), or living in transitional or temporary housing.

- 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%).

Figure V-17.
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.

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.

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. More than one in 10 residents with disabilities (13%) 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 (4%). 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 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. Two in three respondents whose household includes a member with a disability worry that their rent will increase more than they can afford to pay.

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 that support living in integrated neighborhoods.

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)*

Barriers to homeownership. Among survey respondents with disabilities who rent, half (51%) want to buy a home, but can't afford the downpayment. The proportion wanting to buy is slightly lower than the regional average (58%). Among those who seriously looked for housing in the past five years, one in 10 households that include a member with a disability were denied mortgage lending (similar to the regional rate, 8%).

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)*

3X income policies and source of income policies. In focus groups, participants with disabilities who had recently searched for rental housing expressed difficulty finding landlords who did not require 3X the rent in income. Some stakeholders suggest that these requirements, particularly when posed to residents living on Social Security or Disability income, disparately impact residents with disabilities.

Among households that include a member with a disability, who were denied housing to rent or buy in the past five years, "landlord didn't accept the type of income I earn (social security or disability benefit)" was among the top five reasons they were denied housing.

Difficulty finding landlords who accept tenants with poor credit. Households that include a member with a disability are nearly twice as likely as others to report that they have difficulty finding a landlord due to bad credit/evictions/foreclosure history (17% v. 10% of regional respondents). Among those who seriously looked for housing in the past five years, one in 10 disability households were denied housing to rent due to their eviction history (11% v. 7% regionally).

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."*

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)* Residents whose household includes a member with a disability are more likely than other survey respondents to say they "need help taking care of self/home, but can't afford help" (13% v. 5% of regional respondents).

- *"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)*

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.

Criminal history. Among survey respondents who seriously looked for housing in the past five years, people with disabilities are twice as likely as other home seekers to be denied housing to rent due to their criminal history (11% v. 6%).

Displacement experience. Regionally, 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. Households that include a member with a disability are more likely than regional respondents to experience displacement (23%). When considered by housing situation, displacement rates vary dramatically. As with other survey respondents, homeowners are much less likely than renters and the precariously housed to have experienced housing displacement in the past five years—nine percent of homeowners compared to 41 percent of renters, and 50 percent of the precariously housed.

Reasons for displacement experienced by more than 10 percent of households that include a member with a disability include:

- **For homeowners**[14]—rent increased more than I could pay when I was a renter (40%), property taxes/other costs of homeownership (30%), and personal reasons/relationship reasons (15%);

- **For renters**—rent increased more than I could pay (36%), personal reasons/relationship reasons (23%), mold or other unsafe conditions (15%), landlord selling home (12%), and lost jobs/hours reduced (11%); and

- **For precariously housed residents**—rent increased more than I could pay (43%), personal reasons/relationship reasons (31%), evicted because I was behind on the rent (26%), lost jobs/hours reduced (20%), health/medical reasons (20%), landlord wanted to rent to someone else (14%), landlord refused to renew my lease (11%), and evicted for no reason (11%).

Experience with housing discrimination. Overall, 17 percent of the survey respondents whose household includes a member with a disability say that they experienced discrimination when they looked for housing to rent or buy in Central Texas. This varies by housing situation, from 11 percent of homeowners and 26 percent of renters to 31 percent of those who are currently precariously housed. The majority of these experiences occurred in the past five years. The top reasons offered for the discrimination they experienced are race or ethnicity, income, disability, criminal history, national origin and familial status. Respondents with disabilities' description of the reason they felt discriminated against include:

- *"Apartments—even some built by Community Foundations—do not have accessible bathrooms and showers. This creates an unaffordable barrier that discriminates against people with physical disabilities."*

- *"Because I don't have a physical disability. Most landlords don't believe you unless you have papers on you. You get the body scan and the frown, and then the 'all our units are full'."*

- *"I have a large service dog that helps me walk."*

- *"I have a criminal history, but the incidents occurred when I was uninsured, so my mental illness was not being treated. I explained this to leasing agents and stressed that I now have insurance and am receiving regular treatment. I also advised that I have a strong support network should my symptoms return. They did not seem sympathetic to my situation and refused to consider my application."*

[14] Note that the current housing situation—homeowner, renter, precariously housed, may be different from the respondent's housing situation at the time the displacement occurred.

- *"My service animal was called a pet and not allowed."*
- *"Given the runaround in the application process, excessive deposits, unreasonable income requirements, excessive inspections."*
- *"I felt limited by the fact only one company manages HUD 811 properties in Austin."*
- *"I had independent contractor income at the time and banks were very hesitant to lend to us. My husband has a physical disability and that can affect how we are treated."*
- *"She talked to me as if my understanding was that of a three to five year old child."*
- *"Turned down because my husband is in a wheelchair."*

In focus groups, participants discussed their experiences with housing discrimination.

- ***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)

- 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."*

- Stakeholder perspectives on disability and housing discrimination:
  - Cost-burdened households are more likely to be members of protected classes, especially single parents, people with disabilities, 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 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."*

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)

Access to Opportunity

The previous chapter focused on access to opportunity for members of all protected classes, including residents with disabilities. This section expands on that discussion with additional information and local efforts specific to increasing access to opportunity for residents with disabilities.

Healthy neighborhoods. With respect to healthy neighborhood attributes, survey respondents whose household includes a member with a disability had similar ratings as those of other members of protected classes, with two exceptions: residents with disabilities were slightly more likely to agree that there are grocery stores convenient to where they live and slightly more likely to agree that the neighborhoods in their area have the same quality of parks and recreation facilities. Transportation access and accessible first and last mile connections (e.g., sidewalks, crosswalks) from transit to community

amenities like parks and grocery stores are a more significant barrier than access to the amenities.

"The McBeth Rec Center in Travis County has great programs for residents with disabilities; social activities, etc. But, there's no bus that serves the center. So, people have to use MetroAccess; I don't know how else they get there." (Disability focus group participant)

In focus groups, residents with disabilities described how the large numbers of homeless and others loitering around their buildings at the Mary Lee Foundation campus make them feel unsafe when leaving their apartments.

"They make it so you can't go outside because it isn't safe." (Disability focus group participant)

Barriers to better access community amenities, facilities, and services, including health care. When asked what is needed in Central Texas to help the person with a disability in the household better access community amenities, facilities or services such as parks, libraries, government buildings, cultural facilities, and festivals/events, the greatest number of survey responses related to access to public transportation services. Overall, survey responses fell into five general categories:

- Access to transportation
    - *"A bus system that actually works in south Austin." (Austin survey respondent)*
    - *"Accessible, convenient and usable transit. Cedar Park does not have transit of any kind." (Williamson County survey respondent)*
    - *"Better Bus service in far South Central area." (Travis County survey respondent)*
    - *"Having these amenities in the neighborhood OR public transportation. Currently, there is NOTHING and NO ACCESS to public transportation. Nearest bus stop is 10 miles away." (Travis County survey respondent)*
    - *"Low cost public transportation outside of the Austin City limits." (Pflugerville survey respondent)*
- Accessible parking
    - *"Parking for disabled people, shuttle if needed when the parking for the disabled are all taken." (Pflugerville survey respondent)*
    - *"Handicap parking closer to Capitol or golf cart shuttles from distant parking. Plenty of shade and seating at events." (Georgetown survey respondent)*
- Inclusive spaces and events
    - *"An all access park in Southwest Austin and public transport for the disabled." (Austin survey respondent)*
    - *"Festivals need more golf carts for those with poor walking capabilities to get around inside of festival grounds." (Travis County survey respondent)*

- *"Shade, running water restroom facilities, and smooth walkways." (Pflugerville survey respondent)*

- More welcoming and understanding environments
  - *"A peer to attend with, accommodations for emotional support animals, more community education about autism. I'd love for people to understand my son makes verbal noise and can't help it." (Round Rock survey respondent)*
  - *"A supportive group or an event to celebrate disabilities." (Round Rock survey respondent)*

- Mental health care access
  - *"Easier access to care givers for mental health." (Pflugerville survey respondent)*

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.* Respondents whose household includes a member with a disability are less likely to feel welcome in all neighborhoods than regional respondents (47% v. 57%).

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

Section VII includes a discussion of survey respondents' perceptions of neighbor support for different types of housing, including housing uses specific for residents with disabilities and persons recovering from substance abuse. 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.

Example of welcoming and inclusive local government culture. The City of Round Rock's Parks and Recreation Department has an Adaptive and Inclusive Recreation[15] program area, and "strive(s) to create equal access to recreation, to help enhance an individual's quality of life." Programming includes arts and enrichment activities, aquatics, camps, fitness, social activities and special events, such as the Trunk or Treat event providing a trick or treating alternative for children with disabilities. In 2012 Round Rock opened the Play For All Park, and recently more than doubled its size. The Department also highlights their commitment to providing Inclusion Services. "The Round Rock Parks and Recreation Department promotes the power of choice to enhance the quality of life for

[15] https://www.roundrocktexas.gov/departments/parks-and-recreation/recreation/air/

individuals of all abilities. We do this by providing diverse, accessible recreation in an environment that fosters dignity, success, and fun. Through inclusion services, the department may provide reasonable staff support for those who prefer other Round Rock Parks and Recreation programs and/or activities. To request inclusion services, please call our administrative office at 512-218-5540 at least one month before the start of a program or class to discuss any accommodations that may be necessary."

The City of Austin has a visitability ordinance which requires that all new single family, duplex, and triplex units are visitable, and that at lease 10 percent of multifamily units are accessible and 25 percent are adaptable.[16] The City also supports the Mayor's Committee for People with Disabilities. The Committee members participate on a number of City task forces and chairs three subcommittees: Access and Public Policy, Education and Employment, and Awards and Outreach.

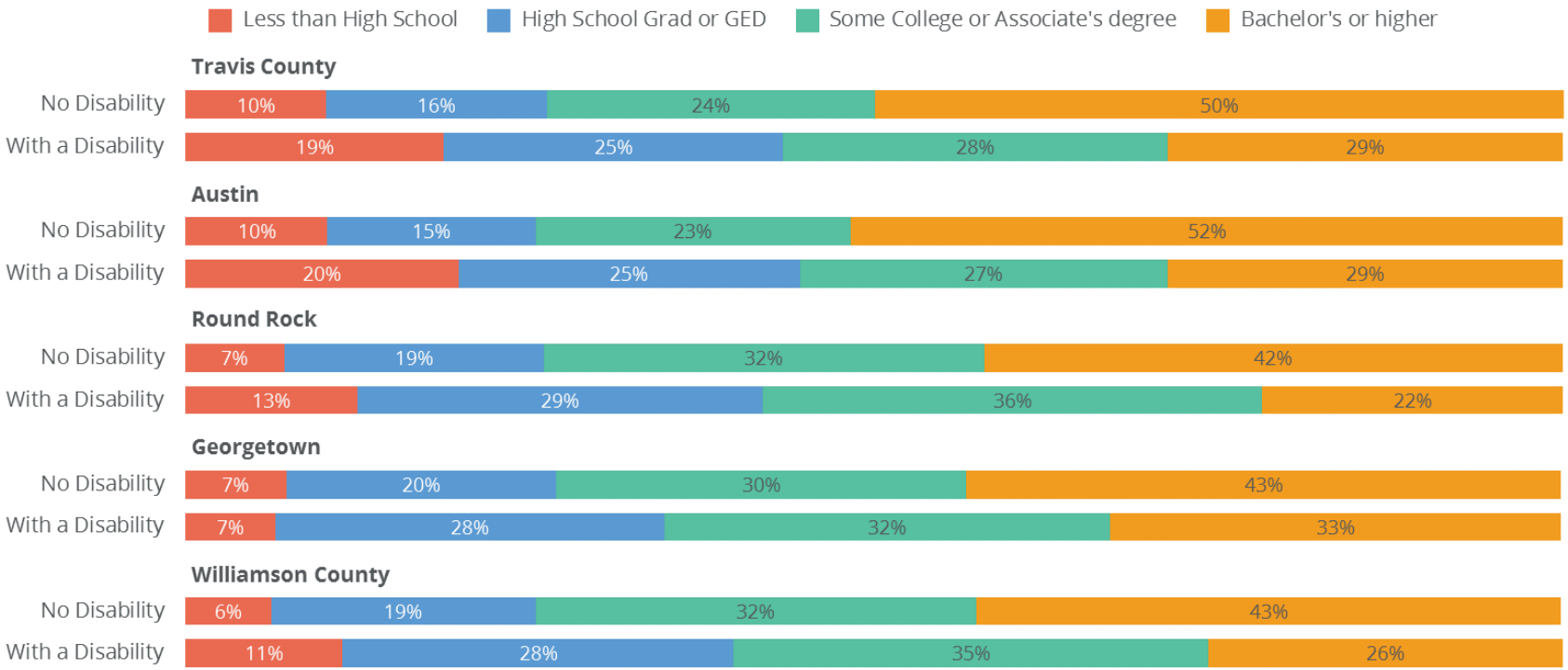
Education. Section IV included a detailed look at public school education opportunities. During the community engagement process, issues related to access to education for children with disabilities was not explicitly raised as a barrier, with one exception. In a focus group with mothers who are domestic violence survivors, one of the participants shared her story about learning that a UT Charter school serving children with mental illness. She described how the program has benefitted her son; the other mothers, several who mentioned they had children with PTSD or other behavioral health challenges were surprised that such choices were available. This suggests that knowledge of specialized programs or choices are not readily known by people who may need them most.

Another parent with a child with a disability in the Austin ISD shared that the *"Austin ISD has been very good accommodating the needs of my disabled child—accommodating her 504 plan, providing transportation." (Disability focus group participant)*

Figure V-18 compares the educational attainment of residents age 25 and older with a disability and without a disability. As shown, residents with a disability are more likely than residents without a disability to have less than a high school diploma/GED, and these rates are higher among residents with disabilities living in Austin and Travis County. In focus groups with residents with disabilities, participants did not raise any issues or describe particular challenges associated with accessing continuing education.

[16] http://www.austintexas.gov/sites/default/files/files/HR/ADA/coa-ada-impl-report-2015.pdf

Figure V-18.
Educational Attainment, by Disability Status and Jurisdiction



Note: Data not available for Pflugerville.

Source: Root Policy Research from 2013-2017 ACS.

Transportation and mobility. Transportation is the most significant barrier residents with disabilities must overcome in many aspects of their lives, but is particularly a barrier to living in the most independent, integrated setting possible. Without access to transportation, independent living is not truly available, as a lack of access to transportation limits where people can live, where they can shop or work, worship, go to school, and participate in the community. Among survey respondents whose household includes a member with a disability, nearly three in 10 identified *I can't get to public transit/bus/light rail easily or safely* and this is higher than the rate of respondents overall (21%).

Accessing paratransit. Under the ADA, providers of fixed route bus service are required to provide paratransit services within a ¾ mile radius of the fixed route line. Figures V-19 and V-20 map the ADA service areas for CapMetro/Metro Access on a weekday morning and a Saturday afternoon. Figure V-21 presents the Round Rock paratransit service area and Figure V-22 is the City of Georgetown's GoGeo transit routes. Paratransit service areas and times of availability are tied to when the fixed route system is running.

Each transit provider operates its own paratransit service and provides its own certification process for determining a resident's eligibility for paratransit as defined by the ADA (49 CFR PART 37.123). All of the operators require at least 24 hour notice to schedule a trip, and generally riders are given a window of arrival 15 minutes before or after their scheduled time.

- The MetroAccess website does not provide a downloadable copy of the eligibility application online; residents interested in applying must call MetroAccess eligibility staff or email the eligibility staff team.[17] The eligibility process includes completing an application and providing verification from a medical professional, an in-person interview and orientation by staff, a functional assessment (as needed), discussion of alternative transportation options for those deemed ineligible for services.[18] Riders must be recertified every four years. MetroAccess riders can book rides online or by phone; the phone option includes an automated telephone system available 24/7 and a call center operating during business hours.

- Round Rock's paratransit eligibility process requires an application, healthcare provider verification, and an interview. The application is available online[19] and completed forms can be mailed or emailed to the Round Rock Transit Coordinator. Information about service areas, reservations, and other procedures are only available

[17] https://www.capmetro.org/eligibility/

[18] https://www.capmetro.org/accessguide/#!

[19] https://www.roundrocktexas.gov/wp-content/uploads/2017/05/ADA-Eligibility-Application.pdf

in a PDF found under the website heading "What are the rules for Paratransit Service?"[20] However, the PDF does not include a phone number for reservations.

- CARTS offers discounted fares for residents with disabilities and the application for this discount is available online.[21] It is unclear if this form plus a medical professional's verification comprise the process for determining CARTS paratransit services. All of CARTS buses and vans are wheelchair accessible. To schedule a ride, passengers call 800-456-RIDE. A ride can be requested online, but will not be confirmed until a call center reservationist calls the requestor back (within 24 hours).

  GoGeo customers follow the same process for eligibility determination and ride scheduling for paratransit services as other CARTS customers. (CARTS operates GoGeo.) The GoGeo Transit website states that "Eligibility and screening through a paper application is provided by the Capital Area Rural Transportation System" but no links to the application or eligibility information are provided.[22]

[20] https://www.roundrocktexas.gov/wp-content/uploads/2018/07/ADA-Complementary-Paratransit-Policies-and-Procedures.pdf

[21] http://www.ridecarts.com/images/uploads/pdfs/Disability_Form.pdf

[22] https://gogeo.georgetown.org/paratransit-schedule/

Figure V-19. ADA Service Corridor, Morning Commute

Note:

CapMetro ADA Corridor Map for services from 6:30 am to 9:30 am, Monday thru Friday.

Source:

https://www.capmetro.org/service_maps/ada001.aspx.

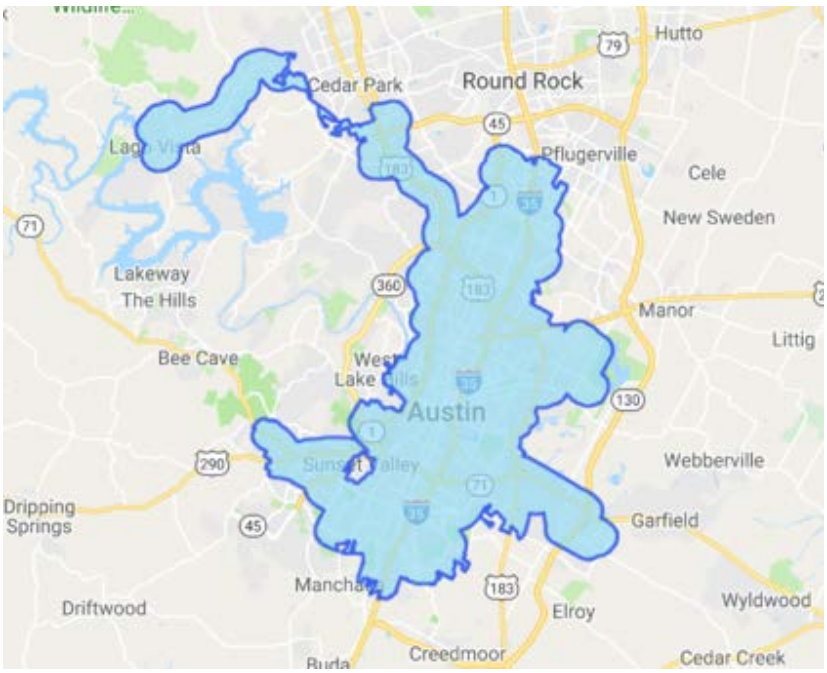


Figure V-20. CapMetro ADA Corridor, Saturdays

Note:

CapMetro ADA Corridor Map for services from 6:00 am to midnight.

Source:

https://www.capmetro.org/service_maps/ada001.aspx.

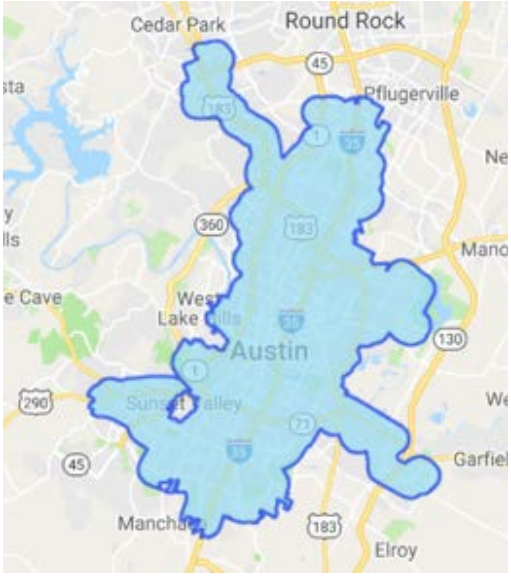


Figure V-21. Round Rock Paratransit Service Area

Source:
City of Round Rock.

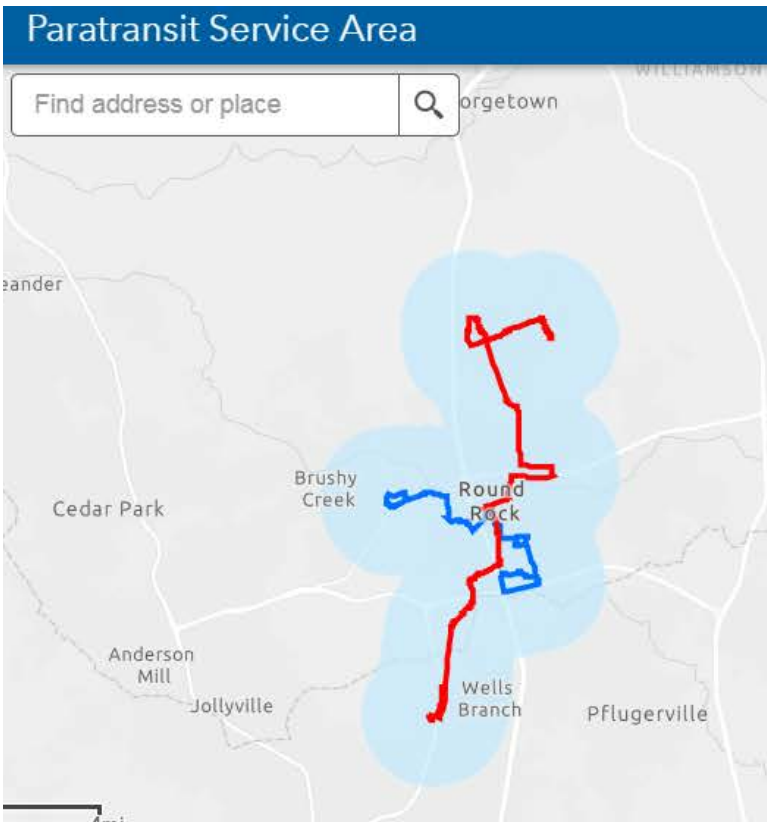
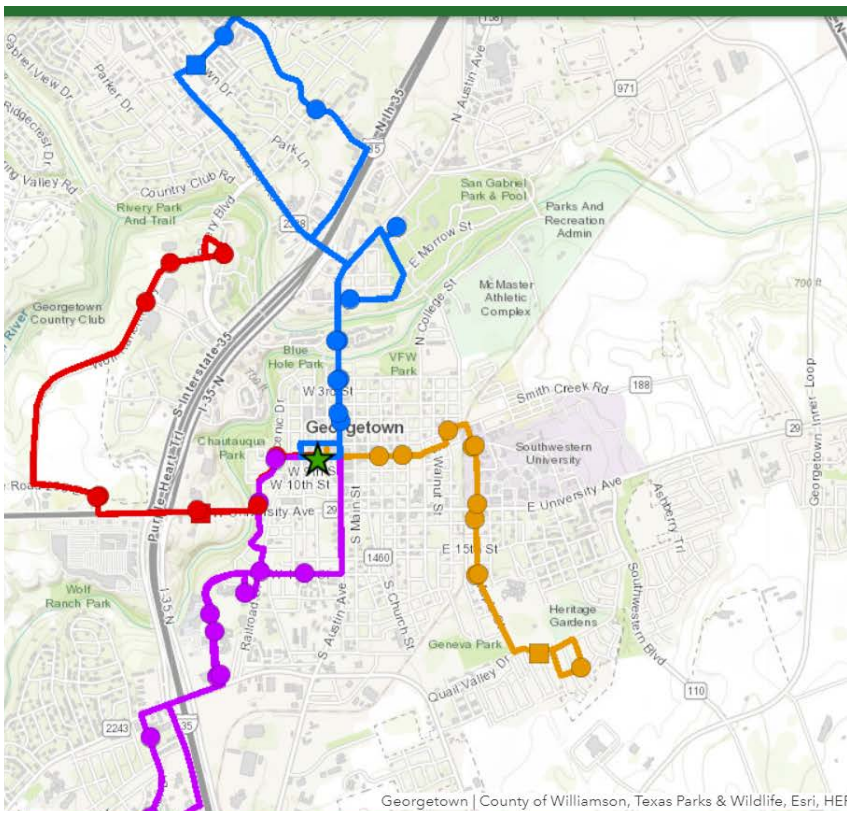


Figure V-22. City of Georgetown GoGeo Routes

Source:
City of Georgetown.



For residents with disabilities who are transit dependent, or who must rely on paratransit services, transportation is a significant barrier. Challenges are tied to service routes, frequency and hours of service, as well as operations policies and communications. With respect to paratransit and bus transportation, these include:

- Challenges associated with CapMetro/Metro Access:
    - MetroAccess must be scheduled three days in advance and it is typical to spend an entire day going back and forth from one appointment due to arrival and departure times. *"Most of the time, I get to places way too early and I have to sit outside and wait until the building or the office opens." (Disability focus group participant)*
    - *"The MetroAccess application is only available online."*[23] *(Disability focus group participant)* For residents without Internet access or who do not know how to use the Internet, the application can be requested by phone. However, focus group participants who requested MetroAccess applications by mail never received them.
    - Recent CapMetro changes to services and routes resulted in *"slightly improved service from East Austin to West Austin, but in order to make that improvement they cut service and routes from the North to the South." (Disability focus group participant)*
    - *"Now I have to take three buses and leave the house at 5:00 am so that my kids are at school by 7:30." (Disability focus group participant)*
    - *"Either send more funding to Cap Metro to get handicapped people around the city easier, or have an outside oversight board that will stop them from kicking people off the service. My girlfriend's condition worsened over the year, and they still kicked her off to get more buses for their service that competes with Uber and Lyft. That's WRONG." (Austin survey respondent)*
- Lack of bus service in Travis and Williamson counties, including a lack of routes to programs and facilities serving residents with disabilities.
    - *"Public bus on Buttercup Creek Blvd & Bell Boulevard." (Williamson County survey respondent)*
    - *"Transport service that does not require smart phone." (Pflugerville survey respondent)*
    - *"The transportation in Pflugerville for seniors who cannot drive is TERRIBLE we need help!" (Pflugerville survey respondent)*

[23] Note that the study team was unable to find the application on the MetroAccess website.

- *"Improve mobility. There are no Metro buses in Pflugerville." (Pflugerville survey respondent)*

Lack of first and last mile connections. An incomplete sidewalk network or inaccessible sidewalks, curbs without curb cuts, or broken sidewalks further restrict the places where residents with disabilities can go. One in four survey respondents whose household includes a member with a disability identified *inadequate sidewalks, street lights, draining, or other infrastructure in my neighborhood* as a challenge, somewhat higher than the regional average (20%). Disability focus group participants shared that there are many places downtown, including on routes to and from bus stops, that are not accessible for people in wheelchairs or using walkers.

"At the bus stop near Frontier Valley and Riverside, when you get off the bus there's not a ramp." (Disability focus group participant)

"The incomplete sidewalk and ramp network becomes series of dead ends." (Disability focus group participant)

"The City of Austin (public works) has been good in responding to their sidewalk master plan. The problem? Lack of funding. State and federal funds should be invested in this type of infrastructure." (Disability focus group participant)

Employment. Figure V-23 presents the share of Central Texas residents with disabilities ages 18 to 64 who are in the labor force and the percent who in the labor force but are unemployed. Overall, nearly three in five (59%) working age residents with a disability are in the labor force, and this is lower than the labor force participation rate of residents with no disability (84%). Overall, the unemployment rate of residents with a disability is 6 percent, twice the rate of residents with no disability (3%). Both labor force participation rates and unemployment rates vary widely by disability type. For example, residents with a hearing difficulty have the highest labor force participation rate (74%), but also the highest unemployment rate (16%).

Figure V-23. Labor Force Participation and Unemployment, Central Texas Residents Ages 18 to 64 with a Disability

Note:

All data are restricted to the working age population, residents ages 18 to 64.

Source:

Root Policy Research from 2017 ACS.

	Population	% of Population
All residents ages 18 to 64	1,169,911	100 100%
Residents ages 18 to 64 with a disability	85,201	7%
	% In the Labor Force	**% Unemployed**
All residents ages 18 to 64	81%	3%
With no disability	84%	3%
With a disability	59%	6%
With hearing difficulty	74%	16%
With vision difficulty	66%	6%
With cognitive difficulty	50%	9%
With ambulatory difficulty	43%	5%
With self-care difficulty	19%	6%
With independent living difficulty	34%	9%

Labor force participation and unemployment rates among working age adults with a disability vary by jurisdiction. Labor force participation is highest for residents with a disability living in Austin, Travis County and Pflugerville, and lowest in Georgetown and Round Rock. More than one in 10 (13%) of Round Rock residents with a disability in the labor force are unemployed.

Figure V-24. Labor Force Participation and Unemployment Rates, by Jurisdiction

Note:

All data are restricted to the working age population, residents ages 18 to 64.

Source:

Root Policy Research from 2017 ACS.

	% in the Labor Force		% Unemployed	
	With a Disability	*No Disability*	*With a Disability*	*No Disability*
Austin	64%	85%	5%	3%
Travis County	62%	84%	5%	3%
Round Rock	46%	84%	13%	5%
Pflugerville	62%	86%	3%	4%
Georgetown	43%	75%	0%	5%
Williamson County	53%	83%	8%	4%

Support for community-based, integrated employment. Under the Money Follows the Person Demonstration, Texas participated in an Employment Pilot to support community-based, integrated employment opportunities for residents with disabilities. One of the two pilot program participants was Bluebonnet Trails Community Services based in Round Rock and serving residents of Bastrop, Burnet, Caldwell, Fayette, Lee, and Williamson County. UT conducted an evaluation[24] of the Employment Pilot and identified

[24] https://disabilitystudies.utexas.edu/sites/default/files/DADS%20Report%20_FINAL.pdf

barriers experienced by both participants and providers in expanding access to integrated employment. These include:

- Participant barriers to integrated employment:
    - Fear of losing benefits;
    - Transportation issues;
    - Family support (or lack thereof); and
    - Safety concerns;
- Provider barriers to successfully supporting integrated employment opportunities for consumers with disabilities:
    - Staff turnover;
    - Difficulty finding and hiring qualified employment specialists; and
    - Reimbursement rates for services

Since the Employment Pilot, Bluebonnet Trails has continued to provide supported employment services for people with mental health and intellectual developmental disabilities.[25]

"(We need) a law where they wouldn't lose their disability income if they worked. Housing in Austin is too expensive. A person needs to work and keep all of their income. The poverty line guide needs to be raised." (Resident with a disability)

[25] http://bbtrails.org/supported-employment-services/

SECTION VI.

ZONING AND LAND USE ANALYSIS

SECTION VI.
Zoning and Land Use Analysis

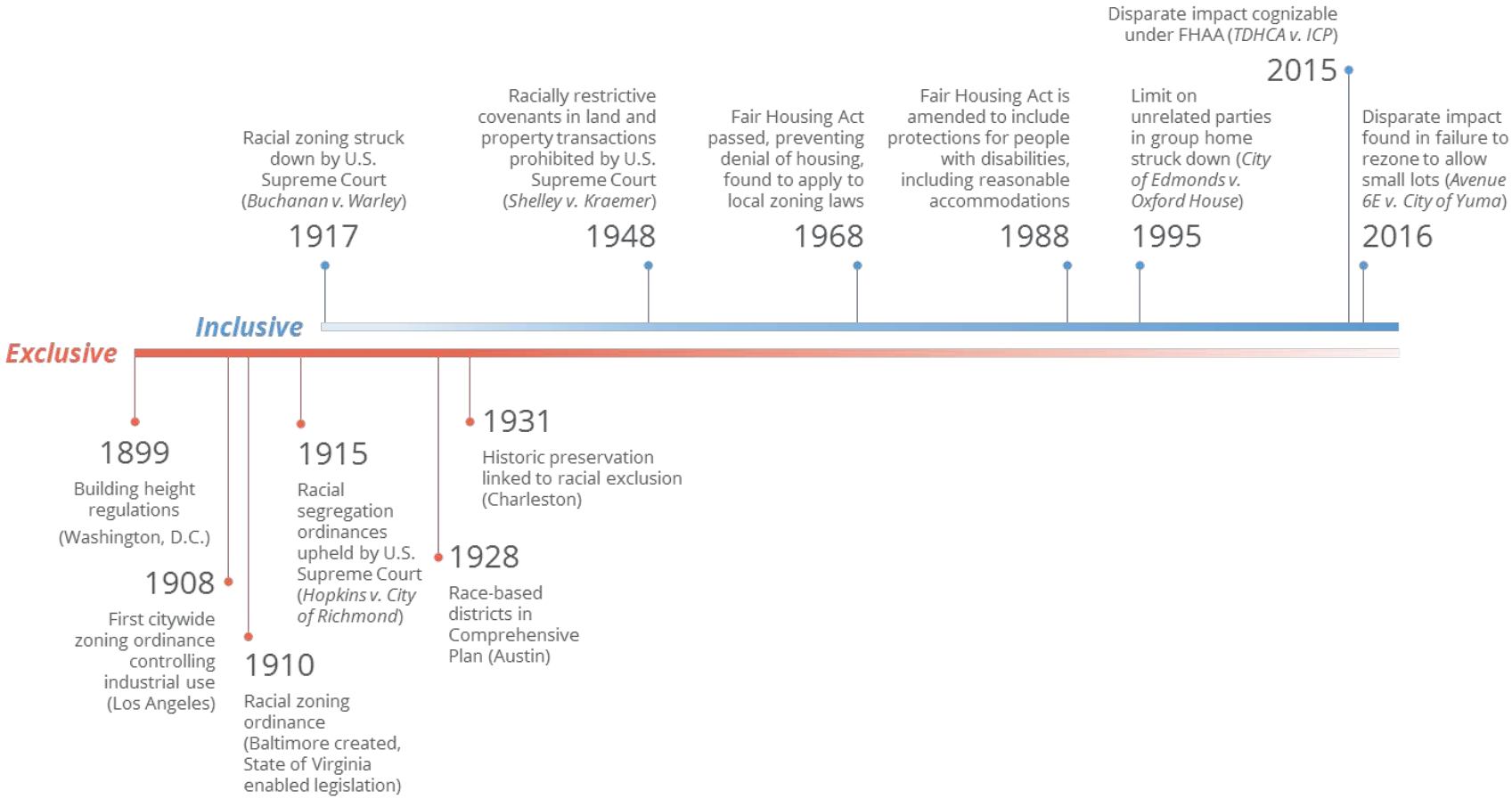
The zoning, building, and subdivision codes and regulations of Williamson and Travis Counties and the Cities of Austin, Georgetown, Pflugerville, Round Rock, and Taylor were reviewed to identify potential barriers to fair housing choice and reasonable accommodation under the federal Fair Housing Amendments Act (FHAA) and the Americans with Disabilities Act (ADA). This section discusses the findings from that review.

Zoning and Fair Housing

Zoning has existed in the U.S. for more than a century. Many early zoning codes were implemented to protect public health and improve living conditions in cities with growing industrial uses—and prevent these uses from spreading into residential areas. These practices, however, quickly evolved to exclude those working in the areas the codes were intended to contain, largely immigrants and African Americans. When direct exclusion ("racial zoning") was found to be illegal in 1917, cities adopted other, equally exclusive and legal practices, which were enabled by the lack of civil rights and fair housing laws.

The figure below shows some of the most critical zoning and land use actions and court decisions and their intent to include or exclude certain types of uses and residents. The figure helps demonstrate that zoning as a tool for inclusion is a fairly recent phenomenon.

Figure VI-1.
Zoning Timeline of Significant Inclusive and Exclusive Actions



Source: "The Racial Origins of Zoning in American Cities;" Silver, Christopher, from *Urban Planning and the African American Community: In the Shadows*; Manning Thomas, June and Marsha Ritzdorf.

Application of FHAA to zoning review. The Federal Fair Housing Act (referred to as the Fair Housing Amendments Act, or FHAA, in this section to acknowledge the full protections the act affords) creates the obligation that all levels of government not "make unavailable" housing to serve certain protected classes, as defined in the FHAA. Today, local governments typically "make housing unavailable" through errors of omission, either by not extending fair housing protections to the full range of citizens protected by federal law, or by failing to think through how facially neutral and well-intentioned laws and regulations could have unintentional discriminatory impacts. Many of these laws and regulations are found in zoning codes and land use regulations.

Housing cannot be denied to residents because of their race, color, religion, sex, national origin, age, familial status (which includes pregnant women and families with children under 18), or disability (which includes the frail elderly, persons with AIDS, persons with physical, cognitive and behavioral disabilities, and recovering alcoholics and drug addicts, but not current users who are not "recovering").

Unlike other types of violations of the FHAA (e.g., direct denial of a rental unit based on a tenant's race), fair housing barriers in zoning and land use are often related to potential or assumed use. As such, this review focuses on how local codes could limit opportunity for protected classes to occupy housing.

Disparate impact. The FHAA does not protect low income individuals and does not regulate or guarantee the affordability of housing.[1] Yet local codes determine the types of housing that are allowed, which is often linked to affordability. To the extent that certain protected classes are disproportionately impacted by codes, regulations or decisions about housing, a violation of the FHAA could be found through disparate impact.

Disparate impact was tested by the Texas Department of Housing & Community Affairs (TDHCA) v. Inclusive Communities Project, Inc. (ICP) case, in which the U.S. Supreme Court found that disparate impact claims are cognizable under the FHAA. The Court found that disparate impact theory was an important part of continuing efforts to integrate communities—yet the Court established standards under which disparate impact claims could be brought. These include proof by the plaintiff that the challenged

[1] Resident "source of income" protections are growing in popularity at the local level to address the challenges that residents with Housing Choice Vouchers face in finding landlords who accept vouchers.

policy causes a disparate impact on a protected class and that there is not a less discriminatory option that would serve the public interest.[2]

Occupancy, definitions, and accessibility. Land development codes may also limit housing for protected classes through restrictions on household occupancy, which can limit housing for persons with disabilities living in shared arrangements, cultures who typically live with extended families, and residents in precarious housing situations who need temporary shelter (e.g., residents who have been evicted from housing situations, disproportionately people of color and LGBTQ residents).

Similarly, definitions of “household” and “family” can create barriers to housing choice. Narrow definitions are also problematic in that they fail to recognize changes in how residents choose to live, which is more commonly in communal and informal settings (e.g., cooperative housing environments).

The FHAA also contains a direct requirement for accessible design and construction (all "covered multifamily dwellings" designed and constructed for first occupancy after March 13, 1991 to be accessible to and usable by people with disabilities) and permits persons with disabilities to make reasonable modifications to a dwelling unit in order to live safely and achieve equal enjoyment of the premises.

Practical Application

Some of the key factors in zoning codes, land regulations, and practices that most commonly result in barriers to fair housing choice and reasonable accommodation include:

- Site standards. Large lots or excessive setbacks between structures or from streets that can increase development costs and require special infrastructure;
- Density limits. Restriction on or prohibition of multifamily housing, accessory dwelling units, low floor area ratios (FAR) for multifamily or mixed-use development, or low density requirements;
- Use-specific standards. Special site or operational requirements for group homes for protected classes—namely, persons with disabilities—that are not required for other residences or groups;
- Public services. Additional requirements for infrastructure or essential municipal services not required for other residences or dwelling units;

[2] Schwemm, Robert G. and Bradford, Calvin, *Proving Disparate Impact in Fair Housing Cases after Inclusive Communities.*

- Definitions and occupancy. Definitions of family or occupancy limits that prohibit or limit the number of unrelated persons in a household and prevent alternative occupancies such as cooperative living environments;
- Procedures. Review procedures, public hearings, or notice requirements for different housing types, housing for protected classes, or low-income housing;
- Spacing. Minimum distance between group homes for protected classes, e.g., persons with disabilities, that are not required for other residences or groups;
- Reasonable accommodation. Regulations inhibiting modifications to housing for persons with disabilities or their ability to locate in certain neighborhoods;
- Code language. Local land development codes and standards that are not aligned with federal and state regulations governing fair housing and reasonable accommodation; and
- Implementation. Inadequate enforcement of FHAA design and construction requirements through lack of or poor building inspections.

Code Review

HUD's Fair Housing Planning Guide, Chapter 5, guided the code review for this AI. The results of the review are found in the following matrix, which lists the types of regulations and policies in land development codes that are indicators of impediments to fair housing was developed to show where potential barriers to fair housing may exist. Building codes were reviewed to determine nationally recognized building codes are adopted and the relationship of those codes to HUD-accepted codes (called "safe harbor" codes).

Matrix of Indicators of Land Development Codes Impediments to Fair Housing

INDICATOR	AUSTIN[1]	GEORGETOWN[3]	PFLUGERVILLE	ROUND ROCK[2]	TAYLOR[3]	TRAVIS COUNTY	WILLIAMSON COUNTY	TABLE NOTES/ COMMENTS
CODES								
1. Zoning Code	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**No**	**No**	**4**
Do zone districts allow a range of density and dwelling unit types? (Supports the placement of new or rehabilitated housing for lower-income households in a wide spectrum of neighborhoods)	Zone districts allow a variety of housing types and options for in-fill. Both incentive-based and non-incentive programs support affordable housing and diverse housing types, including secondary units, fee waivers, and density bonus.	Zone districts allow a variety of housing types and greater variety can be achieved through the Mixed-Use zone district where a "regulating plan" establishes densities and dwelling unit mix within sub-districts.	Zone districts allow a variety of housing types but multifamily is defined as "for rent" and not allowed in all of the same zone districts as other attached unit types (such as "condo") (See item #9).	Zone districts allow a variety of housing types and greater variety can be achieved through 3 new zone districts that allow for mixed-lot (SF-3) and mixed-use development (MU-R) and MU-G).	Zone districts have densities that will allow a variety of housing types but limitations on number of dwelling units/building in some zone districts may make it difficult to achieve allowed densities (see Item #9)	No zoning adopted per state law, although the county can achieve this through property deed restrictions. Coordination with City of Austin in its ETJ is achieved through jointly adopted subdivision regulations, allowing density, intensity of use and type of use transfers in certain areas.	No zoning adopted per state law. Without zoning there is no overall land use regulation to encourage and preserve land areas for a range of housing types and affordability levels.	**5, 6**
2. Building Code	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Some**	**Some**	**7**
Are nationally recognized building codes adopted? (Indicates that FHAA and ADA requirements for accessibility are followed)	IBC, 2015 IEBC, 2015 IECC, 2015 IFC, 2015 IPMC, 2015	IBC, 2012 IEBC, 2003 IFC, 2012 IPMC, 2003 IRC, 2012	IBC, 2015 IEBC, 2015 IECC, 2015 IFC, 2015 IPMC, 2015	IBC, 2015 IEBC, 2015 IECC, 2015 IRC, 2015 ICCPCBF, 2012	IBC, 2009 IECC, 2009 IFC, 2009 IRC, 2009	IRC, 2008 outside ETJs or the version of IRC adopted by the City within ETJ.	IFC, 2015 This code was first adopted in June 2018 to standardize the use of one edition of the IFC in unincorporated	**8**

INDICATOR	AUSTIN[1]	GEORGETOWN[3]	PFLUGERVILLE	ROUND ROCK[2]	TAYLOR[3]	TRAVIS COUNTY	WILLIAMSON COUNTY	TABLE NOTES/ COMMENTS
	IRC, 2015 Although the IBC, 2015 is adopted, not all the accessibility standards and requirements in Chapter 11, Accessibility, are adopted, including the section referencing ICC/ANSI A117.1, Accessible and Usable Buildings and Facilities, which is a HUD-recognized standard.	Chapter 11 of the IBC, 2012 edition includes accessibility standards that comply with ICC/ANSI A117.1, Accessible and Usable Buildings and Facilities, a HUD-recognized standard. Because the IBC, 2012 is adopted, it is likely that accessibility standards and requirements that comply with ADA and FHAA are followed in building construction.	IRC, 2015 Since the IBC, 2015 is adopted it is likely that accessibility standards and requirements that comply with ADA and FHAA are followed in building construction.	Standard Housing Code, 1994 (SBCCI) IGCC, 2015	The 2009 IBC does not comply with the accessibility requirements of ICC/ANSI A117.1, Accessible and Usable Buildings and Facilities, a HUD-recognized standard. Because the 2012 version of the IBC is not adopted, accessibility standards and requirements that comply with the ADA and FHAA may not be followed in building construction.	IFC, 2015, as amended by the county Because the IBC is not adopted it is unclear whether buildings constructed in unincorporated areas follow the accessibility standards and requirements of the ADA and FHAA. It is unclear how complaints about accessibility infractions are investigated and how compliance is obtained in the absence of an adopted building code.	areas. This both improves public safety and ensures uniform interpretation and application of the fire code for facilities serving FHAA protected classes, such as group homes. Because the IBC is adopted it is unclear whether buildings constructed in unincorporated areas follow the accessibility standards of the ADA and the FHAA. It is unclear how complaints about accessibility infractions are investigated and how compliance is obtained in the absence of an adopted building code.	

INDICATOR	AUSTIN[1]	GEORGETOWN[3]	PFLUGERVILLE	ROUND ROCK[2]	TAYLOR[3]	TRAVIS COUNTY	WILLIAMSON COUNTY	TABLE NOTES/ COMMENTS
3. Equal Levels of Infrastructure and Municipal Services *Are essential municipal services treated equally by development type and occupancy class?* *(Indicates equal treatment of facilities for FHAA-protected groups)*	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**9** No special requirements were identified in the land development codes reviewed, however there may be different requirements for infra-structure or services based on a local determination of the use category for an FHAA-protected use (e.g., group home) not included as a use in the local code's permitted use table.
4. Large Lot Sizes, Dimensions, or Dwelling Unit Size *Are there large lot size, setbacks, or lot widths or minimum standards for size of dwelling units?* *(Contributes to increased development costs and*	**No** Minimum lot sizes for SF-Detached range from 3,600 sq. ft. (SF-4B zone) to 10,000 sq. ft. (SF-1 zone), and 3,600	**No** Standard zone districts reflect typical lot sizes for suburban and semi-urban development with	**No** Minimum lot sizes for SF-Detached range from 5,000 sq. ft. (SF-MU zone) to 9,000 sq. ft. (SF-S zone) and ½ acre	**No** Minimum lot sizes for SF-Detached range from 4,356 sq. ft. (SF-D zone) to 10,000 sq. ft. (SF-R and SF-1 zones).	**No** Standard zone districts reflect typical lot sizes for semi-rural and suburban areas, with 7,000 sq. ft.	**No** OSSF permit requires: 1 acre/residential unit, regardless of whether public water supply is	**SITE STANDARDS** **No**	**10** **11**

INDICATOR	AUSTIN[1]	GEORGETOWN[3]	PFLUGERVILLE	ROUND ROCK[2]	TAYLOR[3]	TRAVIS COUNTY	WILLIAMSON COUNTY	TABLE NOTES/ COMMENTS
discourages attached or multifamily housing)	sq. ft. for townhomes. Note: In MF districts required site area is based on the number of bedrooms in each dwelling unit. This may limit the production of family-friendly dwelling units with 2 or more bedrooms. Dwelling Size: No requirement excepted in limited areas for second units.	lot sizes ranging from 5,500 sq. ft. to ½ acre for SF-Detached and 2,000 sq. ft. for townhome. Lot sizes may be reduced with a conservation subdivision or by including housing diversity (See Item #5). Dwelling Size: No requirement excepted for Housing Diversity Development: SF-Attached min. 3,500sq. ft. 2-Family min. 3,000 sq. ft.	(SF-E zone). The SF-R zone district requires variety in SF-Detached lot sizes within the zone district (see Item 5). Dwelling Size: All zone districts have minimum sizes for dwelling units, ranging from 600 sq. ft. for multifamily, 900 sq. ft. for SF-Attached, and 1,400 sq. ft. for SF-Detached. While these minimums may reflect typical house size for this area, having minimums may limit variety in bedrooms/du within each zone district. This may limit production of affordable housing and result in product mismatched to demand.	Lot sizes for attached units range from 2,500 sq. ft. (TH zone) to 3,500 sq. ft. (TF zone). The SF-3 district allows varied lot sizes within the zone district (see Item #5). A "Senior Housing" (SR) zone district restricts 80% of residential to housing for persons aged 55 or older. Dwelling Size: SF-3: 2,000 sq. ft. minimum on largest lots. No other zone district with minimum dwelling unit size	the smallest lot for SF-Detached. Lot size may be reduced to 6,000 sq. ft. through a Residential Planned Development Overlay (RPD). Dwelling Size: SF-Detached zone districts have minimum sizes (1,400 to 2,000 sq. ft.). Size may be reduced through RPD process. The minimum lot and DU size and a review process to reduce the minimum size may inhibit production of different types of SF-Detached units, which can limit affordable housing for families.	used. Multiple units may be on a single lot but must have 1 acre of land for each unit. Dwelling Size: No requirement		

INDICATOR	AUSTIN[1]	GEORGETOWN[3]	PFLUGERVILLE	ROUND ROCK[2]	TAYLOR[3]	TRAVIS COUNTY	WILLIAMSON COUNTY	TABLE NOTES/ COMMENTS
5. Requirements Favoring Low Density	**No**	**No**	**No**	**No**	**No**	**N/A**	Lot size is determined by the area required for on-site sewage facility (OSSF), established by the Wilco Health District. OSSF/no well: 1 acre minimum OSSF + Well: 2 acre minimum Duplex, triplex, and multifamily have special requirements that are not specified. Dwelling Size: No requirement	
Are the maximum densities, Floor Area Ratios (FAR) or building heights low? *(Indicator that certain housing types and densities cannot be achieved in a wide spectrum of neighborhoods)*	SF zone districts have lot sizes ranging from 3,600 – 10,000 sq. ft., allowing for a range of both urban and more suburban SF detached and SF attached housing (up to 12 du/ac).	Densities between 6 – 24 DU/acre are allowed in the MF-1, MF-2 and Mixed Use (MU) zone districts. Height limits range from 40 – 45 feet in these districts, which adequately	SF-Detached lots range from ½ acre to 5,000 sq. ft. SF-Attached lot sizes are a minimum of 2,500 sq. ft. The SF-R zone district requires a mix of lot sizes based on the total area of the	New zone districts allow greater variety in lot sizes for SF and small and large scale mixed-use. New SF-3 zone district allows lot sizing from 10,000 - 5,000 sq. ft. and requires	There are 3 SF zone districts, lot sizes ranging from 7,000 – 10,000 sq. ft., and a duplex zone district (D) with min. lot size of 7,000 sq. ft. These lot sizes are typical for semi-rural	No regulations. The number of dwelling units on a site is regulated by the IFC and by OSSF requirements based on site characteristics except in Austin ETJ where Austin/Travis	**N/A**	**12**

INDICATOR	AUSTIN[1]	GEORGETOWN[3]	PFLUGERVILLE	ROUND ROCK[2]	TAYLOR[3]	TRAVIS COUNTY	WILLIAMSON COUNTY	TABLE NOTES/ COMMENTS
	MF zone districts have densities ranging from 17 – 54 du/acre, allowing moderate to high density units. Incentives for affordable housing (e.g., density bonuses for set percentage and mix of affordable units) allow construction of different housing types with a mix of bedrooms. Compliance with City's S.M.A.R.T. housing policies allows a variety of housing types and lot sizes to be dispersed in certain zone districts and neighborhoods.	accommodate the allowed densities. Diversity in housing type is allowed in certain zones by setting development standards by housing type (rather than one standard for all types). At least 3 different housing types are required. This encourages more variety in price points and can increase affordably priced housing. A workforce housing incentive allows flexibility in certain development standards, including lot size, with the provision of specified percentage of	site (allowing lots as small as 6,250 sq. ft. with a set percentage of lots a minimum of 7,500 sq. ft. and 9,000 sq. ft.) MF densities range from 10 – 20 DU/acre. These are typical densities for multifamily development in suburban areas. The maximum building height of 38' may not allow the highest density to be achieved and may constrain variety in building design.	certain percentage of each size range, but with increased design standards over standard SF districts. SF-2 allows 3 housing types with lot sizing from 6,500 – 5,000 sq. ft. New MU-R and MU-G (mixed-use zones) allow small or large scale mixed-use development with more flexibility than provided in standard commercial zones. (See Item #9) Density for multifamily ranges from 12 - 20 du/acre. Higher density may be allowed through PUD. Density in PUD must be similar to that in the general plan for	suburban areas. Lot sizes in all SF and the D zone districts can be reduced to 6,000 sq. ft. through a residential planned development overlay (RPD). The MF-1 and MF-2 zone districts allow densities of up to 14 and 29 du/ac respectively. With RPD minimum site area is waived and more than one principal building allowed. Multifamily is allowed in B-1 and B-2 but is not permitted with commercial planned development overlay (CPD). The maximum building height of 35 feet in all residential zone districts may limit	joint subdivision regulations are adopted. The Development Concept section of the Land Water and Transportation Plan supports development adjacent to utilities, along the periphery of incorporated areas and in activity centers along designated transportation corridors. Public Improvement District (PID) policies favor creation of PIDs that increase opportunities for low to moderate affordable housing.		

INDICATOR	AUSTIN[1]	GEORGETOWN[3]	PFLUGERVILLE	ROUND ROCK[2]	TAYLOR[3]	TRAVIS COUNTY	WILLIAMSON COUNTY	TABLE NOTES/ COMMENTS
		affordable housing units.		the location. The review process and unknown maximum density may be a disincentive for creating higher density nodes through a PUD process.	variety in building form and dwelling unit type. This height limit may reduce the actual density that can be achieved particularly in the MF-2 zone. Building height may be increased to 80 feet in some zones with additional setbacks (no special review required) but the resulting smaller building footprint may impact the total number of units that can be achieved.			
6. Site Improvements for New Construction	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Unclear**	**No regulations.** Building size, height, and number of dwelling units on a site is regulated by the IFC and by OSSF requirements based on site characteristics.	
Are there special design requirements for buildings or	Subchapter F, Residential Design	Multifamily, townhouse,	Specific building materials and	Specific building materials and	Performance standards require	Because OSSF requirements are	**Unclear**	In general, specific architectural

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site improvements that increase development costs? *(Contributing factor in increased construction costs and increased housing costs which disproportionately affect lower-income households)*	and Compatibility Standards, applies to residential development in older neighborhoods, and Article 10, Compatibility Standards, applies to development in all other areas. These standards set building envelope parameters that may limit infill through secondary apartments and increase design and building costs for new dwellings thus impacting affordability.	manufactured housing parks, and 3+ units on one parcel must provide a specified number of common amenity features based on the total number of dwelling units in addition to required park or open space and must be maintained by the development. Multifamily must meet the landscaping requirements for non-residential. These additional development and long-term maintenance costs decrease affordability.	architectural details are required for all residential construction. More costly materials, such as stone, and architectural details, such as multiple roof planes and minimum transparency requirements, increase housing costs. These requirements are applied to all residential construction and do not single-out any protected class under FHAA. Multifamily is required to provide some garage or structured parking. This is an additional development cost that will decrease affordability.	architectural details are required townhome and multifamily construction. These standards provide a range of alternatives that may lower the cost impact associated with such design requirements. The SF-ML zone also has enhanced design standards for water detention facilities. These requirements are applied to all residential construction and do not single-out any protected class under FHAA.	use of indigenous architecture materials and City approval of secondary materials. Masonry veneers are required on all residential buildings (façade only in some districts, all sides in multifamily). These treatments increase construction cost and housing prices and decrease affordability.	determined on a case-by-case basis for multifamily and commercial buildings; the same building on a different site could require a different type of on-site sewage facility at a different cost point. Underground utilities required in Austin ETJ subject to Austin/Travis subdivision regulations.		standards for design and materials are not in conflict with FHAA as long as they are applied equally to all similar buildings (regardless of the building's use) and do not limit reasonable accommodation (e.g., wheelchair access). However, such standards add development cost and decrease affordability.

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7. Spacing or Dispersal Requirements	**Yes**	**No**	**No**	**No**	**No**	**No**	Because the OSSF requirements are determined on a case-by-case basis for multifamily and commercial buildings; the same building on a different site could require a different type of on-site sewage facility at a different cost point	
Are there minimum distances required between group homes or other housing for FHAA protected individuals or groups? *(Indicates exclusion or limits to housing choice for FHAA protected groups)*	Family Homes and Group Homes, excluding those for persons 60 and over, may not be located within a one-half mile radius of one another.						**No**	
8. Single Family Development Pattern	**No**	**No**	**No**	**No**	**Yes**	**No**		
Do development codes favor single-family lot development over cluster development? *(Indicates lack of housing options for a wide spectrum of residents)*	While there are no specific regulations for cluster development, a wide range of densities and housing types are	While there are no specific regulations for cluster development, there appear to be a range of development	There are no specific regulations for cluster development. However, the zone districts base the required minimum	While there are no specific regulations for cluster development, there appear to be a range of development	There are no specific regulations for cluster development. The lot sizes for the single-family residential, while	Austin/Travis Subdivision Regulations include standards for small lot, townhouse, and attached single-	**Yes**	

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	permitted by the land development code, including SF small lot. A cluster development may be considered through the Planned Unit Development process, which allows City Council to approve modifications to requirements of the code and also permits development bonuses when AH is provided in the PUD.	options and incentives to encourage a wide range of housing choices (see Items 4 and 5 above). A cluster development may be considered through the Planned Development Overlay process. Deviations from the standards of the base zone district may be approved to achieve specific objectives, including variety in housing, creative arrangement of land uses, and arranging building envelopes to take maximum advantage of the natural and manmade environment (see UDC section 3.06.040).	lot size on structure type, rather than setting one district-wide minimum lot size. In some cases, there is no minimum lot area, which may allow for clustering of units (the SF-R district has no minimum lot area for SF condo structures). A cluster development may be considered through the Planned Unit Development Overlay process but there are no specific standards for a cluster design.	options and incentives to encourage a wide range of housing choices (see Items 4 and 5 above).	not unusual for rural-suburban communities, are not conducive to cluster design. The Residential Planned Development (RPD) zone district allows multiple buildings on one lot. This is conducive to cluster development, but minimum lot sizes are required, which may conflict with a cluster design.	family development. Travis County Chapter 482 sets affordable housing as a primary goal in the establishment of public improvement districts (See Item #17) and does not restrict the type of units or site design (clustering). There are no specific subdivision standards for cluster development except as related to preservation and protection of water quality in certain areas.		

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9. **Multifamily Units**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	**Yes**	Subdivision regulations do not reference any residential building types (e.g., single-family, multifamily, townhome, etc.) or cluster development. Unless connected to an approved sanitary system, the minimum lot size is 1 acre for single family detached. Lot size for duplex, multifamily, and commercial buildings are determined based on OSSF requirements for the type of use or number of dwelling units. Without distinct subdivision standards for cluster development and different residential	

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							building types and with the limitations of OSSF permitting it may be difficult to develop any residential other than standard single-family detached.	
Are multifamily units allowed? *(Exclusion or prohibition of multifamily residences indicates limited housing options)*	Multifamily is defined as 3 or more dwelling units on a site (in one or more buildings) and includes condominium residential. Other specified MF-styles of housing are townhouses and retirement housing. Note: Condo residential is allowed in SF-5 and SF-6 but multifamily is not, prohibiting 3 and 4-unit buildings from these 2 zones. This building typology often addresses the	Multifamily attached dwelling units are allowed in the two multifamily zone districts and are allowed through a special use permit review and approval by City Council in the MUDT zone district and three commercial zone districts. The special review for multifamily dwelling units in some zone districts may inhibit production of multifamily. A range of other attached-style	Multifamily is defined as for rent housing product and condominium as an ownership housing product. Condominium is permitted in more residential zone districts than multifamily. Multifamily has a minimum dwelling unit size, required unit mix, and requires a specific use permit in some zone districts where condominium is permitted. A range of other attached-style	A diversity of multifamily housing types is allowed in many zone districts. The MF-1 and MF-2 zones allow "apartment" and "townhome". MF-1 also allows "multifamily house" (no more than 6 du/building). The MF-3 zone allows higher density multifamily through the PUD process. All the MU zones and commercial zones allow "upper story residential" and the MU-2 zone	There are two multifamily zone districts. Multifamily dwellings are also allowed in 3 non-residential zone districts and the Mixed-Use Downtown (DN) zone district. However, it is limited to "4-family". This limits denser multifamily production often necessary to support mixed use projects and limits the location of housing near key community services and shopping.	While there are no separate subdivision regulations for different types of residential uses, the county encourages denser development, including multifamily, in key locations. Multifamily is referenced in Chapter 82, Development Regulations, and is specifically called out as appropriate in "preferred commercial development areas".	**USES AND DEFINITIONS**	

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	"missing-middle" housing gap.	dwelling units is listed in the permitted uses table, including "upper-level residential".	dwelling units is listed in the permitted uses table., including a "live-work" unit type.	also allows "multifamily". Live/work units are allowed in the MU zone districts.	Allowed densities in the two MF zones may inhibit housing product in the 7 – 12 du/ac range. A unit type called "public housing" is listed in the permitted use table. The use of this term is confusing and may result in conflicts in the development of affordable housing (public housing is not permitted in the commercial districts where multifamily housing is permitted).	The Growth Guidance encourages denser development along SH 130 in the eastern part of the county, which may include small lot and multifamily development.		
10. Accessory Dwelling Units (ADUs) *Are ADUs allowed? (Indicates flexibility in code for a wide array of housing options)*	**Yes** Various types allowed: • Accessory apartments occupied by at least one person 60 or over.	**Yes** Housing Diversity regulations allow ADU as a unit-type. Allowed by Special Use Permit (approval by City Council) in the AG, RE, RL, RS, and MU-	**Yes** Allowed in all SF zone districts. Must meet certain design standards and no greater in size than the ground floor area of primary dwelling unit.	**Yes** Only allowed in MU-R	**No**	**Yes** A lot or site that has a single-family dwelling created prior to the approval of Chapter 48 of the Travis County Code of Ordinances may	**Unclear** Codes neither expressly allow nor prohibit. Including language in the subdivision regulations and other relevant codes will clarify	**13**

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	• Guest house for non-paying guests for SF residence on a lot ≥ 10,000 sq. ft. • Accessory dwelling for SF residence on a lot ≥ 15,000 sq. ft. for a person (and family) employed on-site. • Secondary apartments are a special use in certain zone districts if separate from principal dwelling	DT zone districts. Not allowed in any other zone districts.				add an accessory residential unit.	that a diversity of unit types is allowed and there is no prohibition or exclusion of any dwelling unit type. This is particularly important in the absence of a zoning code.	
11. Manufactured/ Mobile Homes (MH) *Are mobile or manufactured homes allowed?* *(Indicates flexibility in code for a wide array of housing options)*	**Yes** MH zone district allows mobile home parks and mobile home subdivisions. Subdivision must meet development standards of SF-2 district (5,750 sq. ft. lot minimum). MH park requires minimum 2,500 sq.	**Yes** Manufactured housing is permitted only in the MH zone district. Only one area is zoned MH in the City. A rezoning would be necessary for manufactured housing to be developed outside this zone district.	**Yes** MH zone district allows mobile home park or subdivision of at least 20 DUs. Mobile and manufactured homes are allowed only in this district. Minimum lot size of 4,500 sq. ft. and maximum density	**Yes** MH zone district allows manufactured and industrialized housing with min. lot size of 6,500 sq. ft. Industrialized housing is also allowed in SF-1, SF-	**Yes** The zoning code distinguishes between MH and "industrialized homes". MH is allowed only in the MH zone district, which requires a minimum lot size of 7,000 sq. ft. This is a large lot size requirement for	**Yes** Travis County Chapter 482 exempts manufactured home rental communities from platting requirements but does require an infrastructure development plan	**Not specified**	**14**

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	ft. space and 4,500 sq. ft. of site area per each unit MH park site size must be ≥ 90,000 sq. ft. and contain 20 or more MH spaces. Mobile home is not allowed in any other zone districts. Note: No definition of manufactured, modular, or industrial housing. Clarification is needed in the code to establish where manufactured and modular homes are allowed	Rezoning procedures require a public hearing, can be time-consuming, may result in special conditions, and increase costs of development.	of 8 du/acre are allowed, which follow HUD guidance. A rezoning would be necessary for manufactured housing to be developed outside this zone district. Rezoning procedures require a public hearing, can be time-consuming, may result in special conditions, and increase costs of development.	2, SF-D, and TF allow.	this type of housing, which increases land cost and inhibits the use of manufactured housing as an affordable housing option. However, industrialized homes (modular construction) are permitted in all residential zone districts and the DN district, which increases affordable housing options Citywide.	that meets certain standards. MH can be located anywhere in the county but OSSF regulations may make it difficult to create MH communities outside an ETJ because water and sewer services are less available outside ETJs.		
12. Facilities for Persons with Disabilities and Other FHAA Groups Allowed in a Wide Array of Locations	**Yes**	**Yes**	**No**	**Yes**	**Yes**	**No regulations**	**Yes**	**15**
If facilities for FHAA protected individuals or groups are excluded from residential zone districts either by use or	3 types of facilities are allowed: "Group Home" Class I General: more than 6 and up	Group Home is defined and 3 types are listed in the land use table:	"Group Home" is defined, with a reference to Texas Health and Safety Code Section	"Group Home" for ≤ 6 residents; is allowed in all residential zone	"Community home" (≤ 6 residents) is permitted per Texas Human Resources Code	It is unclear how State statutes governing various assisted living and group living	There are no restrictions on location or number of MH in a subdivision.	Several state laws govern various types of group care facilities and their location (see

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occupancy there may be disparate treatment.	to 15 residents plus 3 supervisory personnel; "Group Home" Class I Limited: 6 or fewer residents and 2 supervisory personnel. "Family Home": 6 or fewer residents plus 2 supervisory personnel. Group Homes are allowed in all but 5 zone districts, with Class I General a conditional use in all SF zone districts. Family Homes are allowed in all but 7 zone districts.	≤ 6 residents; 7 – 15 residents; and ≥ 6 residents. The 3 different types are allowed in a variety of zone districts, with the smallest group home type allowed in all SF, the TF and the TH zone districts. "Assisted Living", defined to generally be for persons 55+, is allowed only in multifamily, commercial, and mixed-use zone districts.	591.003 but is not listed as a use in the permitted use tables. "Assisted Living" is the only type of group living included in the permitted use tables and is permitted in the 2 multifamily zone districts, 2 of the non-residential districts, and all 3 of the corridor districts.	districts except MF-3. "Group Living" (no occupancy standards) is allowed only in PF-3, MU-1a, and SR. The C-1, C-2, AG, MU-2, and MU-L zone districts allow residential but do not allow either Group Home or Group Living. A "Senior Housing" (SR) zone district restricts 80% of residential to housing for persons aged 55 or older. (See narrative)	Section 123, in all residential zone districts (except R-A) and in the DN zone district. A special use permit is required in the I (Institutional) zone district. There is no use category for facilities with more than 6 residents. An "Assisted Living Facility" (10 or more elderly persons) is permitted or allowed by a special use permit in 12 of the 18 zone districts.	facilities are followed and whether the requirements of State regulations are monitored and enforced.	Specific reference to subdivision requirements for MH clarify that MH is allowed. Ownership MH must comply with subdivision regulations. Rental MH must prepare an infrastructure plan for County Engineer approval. Infrastructure requirements are not specified for rental MH development. MH can be located anywhere in the county but OSSF regulations may make it difficult to create MH communities outside an ETJ because water and sewer services are less available outside ETJs.	narrative). None of the local codes reviewed include all of the facilities regulated by state law. It is unclear how local land development codes treat these facilities because local codes may use different terms for the use, have different definitions for the same use, or not include the use.

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13. Definition of Family/Limit on Unrelated Persons	**No/Yes**	**No/Yes**	**Yes/Yes**	**No/No**	**Yes/Yes**	**No/No**	**No regulations**	**16**
Is there a definition of family and does it allow unrelated individuals, including persons with disabilities to share the same residence?	No definition of "family." Dwelling unit occupancy limits range from 3 to 6 unrelated adults based on housing type, zone district, and date use established or building permit issued. Ten (10) unrelated adults are allowed if the majority is 60 or older, self-sufficient, and live as a single, non-profit house-keeping unit.	No definition of "family." "Household" limits unrelated persons to 4 or fewer.	"Family" cannot exceed 4 unrelated persons occupying a dwelling unit and living as a single housekeeping unit.	No definition of "family." Term "household" used but is not defined. No occupancy limits found except as noted for "Group Home" use. (see Item #12.)	"Family" cannot exceed 4 unrelated persons occupying a dwelling unit.		It is unclear how State statutes governing various assisted living and group living facilities are followed and whether the requirements of State regulations are monitored and enforced.	
14. Occupancy Limits or Requirements	**No**	**No**	**No**	**No**	**No**	**No regulations**	**No/No**	**17**
Are there occupancy limits on the number of persons residing in a dwelling unit? *(Indicates exclusion of group or congregate living facilities*	No dwelling unit occupancy limits found in zoning code. The definitions of "Group Home	No dwelling unit occupancy limits found in zoning code. Three tiers of occupancy limits	No dwelling unit occupancy limits found in zoning code. The definition of Group Home sets	No dwelling unit occupancy limits found in zoning code. The definition of Group Home sets	No dwelling unit occupancy limits found in zoning code. Community Home occupancy limits	In the absence of a zoning code occupancy limits would defer to any adopted building		See also Item #13, Definition of Family, and Table Note 16. Note: FHAA does not set an

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for persons protected under FHAA)	General" and "Group Home Limited" set occupancy limits that parallel state law. See Item #12. These limits do not conflict with FHAA.	for Group Homes (see Item #12). These limits do not conflict with FHAA.	occupancy limits that parallel state law. Assisted Living definition references state law governing this use but appears to only reference the "personal care services" section and not the use and occupancy section.	occupancy limits that parallel state law.	parallel state law. These limits do not conflict with FHAA.	and life/safety codes		occupancy standard, but a group home in a SF district must be reasonably accommodated.
15. Special review, public hearing, or notice?	**Yes**	**Yes**	**Unclear**	**No**	**Yes**	**No regulations**	**No regulations**	**18**
Is public input required for exceptions to zoning and land-use rules? *(Indicates different treatment of an FHAA protected class if the process is not the same for all applicants)*	A conditional use review is required for "Group Home, General" in all SF districts. This type of Group Home accommodates 7 – 15 residents plus supervisory personnel. Group Homes with 6 or fewer residents plus supervisory personnel are	Special Use Permit required for Group Home (7 – 15 persons) in MUDT zone district and for Group Home (16 or more) in MF-1, MF-2 and PF zone districts. Assisted Living requires Special Use Permit in MF-1 and MUDT zone districts.	Although "Group Home" is defined, it is not a listed use in the permitted use tables, making it unclear where this use is permitted and what, if any, review process is required. Any other group living that is not in the permitted use tables would be	"Group Home" and "Group Living" must comply with state licensing (except in SR zone). No special review required. (See Item #12.)	No special review required for "Community Home" (see Item #12). "Assisted Living Facility" (10 or more elderly persons) is allowed in a wide array of zone district but requires a special use permit in all single-family (except R-A), duplex, and	Since there is no zoning, there are no special review procedures for different types of land uses. Other applicable regulations do not specifically identify buildings or facilities for groups protected by FHAA for special reviews.	In the absence of a zoning code occupancy limits would defer to any adopted building and life/safety codes	Any group living not included in a local code's permitted use tables would be subject to a determination on how the use fits with listed uses and may be subject to a special review or text amendment requiring a public hearing process. FHAA does not set an occupancy

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	permitted in all SF districts.		subject to the same uncertainty.		standard business zone-districts.			standard, but a group home in a SF district must be reasonably accommodated.
16. References to Fair Housing Act and Americans with Disabilities Act *Do local codes include language that indicates they are instituting regulations that adhere to the provisions of these acts?* *(Indicates that federal and state provisions are being followed)*	**ADA – Yes** **FHAA - Yes** References to ADA are throughout the code, including: A percentage of units in certain zone districts must be accessible to persons with disabilities. A "clear zone" for sidewalks complying with ADA and Texas Accessibility standards. Recreational facilities must comply with the ADA accessibility Guidelines for	**ADA – Yes** **FHAA - No** Sidewalks must meet ADA requirements and be clear of obstructions and maintain accessibility per ADA standards. No reference to FHAA.	**ADA - No** **FHAA - No** While ADA is not specifically referenced, compliance with Texas and ANSI accessibility standards for the design, location, but not number, of accessible parking spaces is required. No reference to FHAA.	**ADA - No** **FHAA - No** No references to ADA or FHAA found in land development codes. Section 42-310 states City Council may designate for City-controlled land and private property owners may for their land. No minimum number required but must conform with marking standards found in 16 Texas Transportation Code Section 681.011	**ADA – Yes** **FHAA - No** Sidewalks must comply with ADA and the number and design of parking spaces for persons with disabilities are required to comply with ADA and Texas Architectural Barriers Act. No reference to FHAA.	**ADA - Yes** **FHAA - Yes** Austin/Travis Joint Subdivision Regulations require sidewalks meeting state and federal accessibility standards to be installed in subdivisions. Travis County Land Development Code Chapter 482 requires design of any public accommodations meet ADA requirements. Travis County Chapter 481, Public Improvement District (PID), states the county's desire	**POLICIES AND PROCEDURES** No regulations	**19** A best practice for land development codes is to include as a purpose to provide housing choice for residents and to comply with applicable federal and state law regarding housing choice and accessibility.

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	recreational facilities. Accessible parking spaces are required per "UBC" 25-6-474 Compliance with FHAA is required by Title 5, Civil Rights. This section prohibits housing discrimination in accordance with FHAA and establishes a process to review complaints of discriminatory practices including any that may involve state or local zoning or other land use regulations.			No reference to FHAA.		to comply with Titles VIII (fair housing) and VI (anti-discrimination) of the Civil Rights Act and sets affordable and fair housing requirements for the establishment of PIDs.		
17. Able to modify or vary zoning and building standards for reasonable accommodation in residences	**Yes**	**Unclear**	**Unclear**	**Unclear**	**Unclear**	**Unclear**	Since there is no zoning, there are no special review procedures for different types of land uses. Other applicable regulations do not	

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							specifically identify buildings or facilities for groups protected by FHAA for special reviews.	
Do regulations allow persons with disabilities to make modifications to residences for reasonable accommodation? *(Indicates flexibility to make housing accessible to disabled persons)*	Austin Code of Ordinances Title 2, Administration, Chapter 2-14, Reasonable Accommodation, implements a process to allow modifications to requirements of the City code based on reasonable accommodation under FHAA. Such decisions are made by the director of the department responsible for implementing the requirement and are not subject to a public hearing process.	The zoning code provides a process for requesting a variance, however the criteria for granting a variance do not align with a modification solely for reasonable accommodation. The adopted IBC allows appeal of decisions of the building official and decisions can be made based on "alternate equivalency" to meeting the IBC requirement.	The zoning code provides a process for requesting a variance, however the criteria for granting a variance do not align with a modification solely for reasonable accommodation. Any variance that is requested for a reasonable accommodation that affects the exterior of the structure may require review by Board of Appeals and the Planning Commission, adding public review and potential conflicts between the two review procedures and approvals.	The zoning code provides a process for requesting a variance, however the criteria for granting a variance do not align with a modification solely for reasonable accommodation. The adopted IBC allows appeal of decisions of the building official and decisions can be made based on "alternate equivalency" to meeting the IBC requirement.	The zoning code variance process includes language that allows a variance based on a "demonstrable and unusual hardship or difficulty." There is no language that ties the unusual hardship to the physical features of the land. This appears to allow consideration of variances for reasonable accommodation. However, Texas state law may only authorize variances to be based on the physical features of the site.	Travis County Home Repair and Rehabilitation Services program (Chapter 79) provides assistance to low-income households for modifications to make a residence accessible. Types of modifications covered by the program are specified, and includes both internal and external modifications, such as wheelchair ramps or lowering sinks. However, there is no clear process for a reasonable accommodation request. Such a	**ADA - No** **FHAA - No**	A best practice is to establish procedures to process a reasonable accommodation request. Such procedures should be included in the local land development code.

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						request would be processed under the procedures and criteria as for any modification to the IFC adopted by Travis County.		
							No references to ADA or FHAA found in land development codes.	
							Unclear	
							There is no clear process for a reasonable accommodation request (see item #2). Such a request would be processed under the procedures and criteria as for any modification to the various versions of the IFCs adopted by the ESDs.	

Themes and Potential Issues

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

- State regulations that prohibit or limit certain land use powers of local government;
- Vagueness in how group homes are treated in local codes;
- Mismatched density relative to housing types in a zone district that would be needed to facilitate affordable housing to meet housing needs; and
- Absence of references to state and federal laws in local codes.

These are discussed in detail below with, where identifiable, the potential impact on protected classes.

State Barriers to Land Use Regulation and Inclusive Zoning

There are a variety of state laws that affect what a local jurisdiction can and cannot with its land use regulatory powers. Texas state laws that may regulate land use authority are found throughout the state statutes. Some are specific to the type of jurisdiction (e.g., only regulate county authority), while others are use-specific (e.g., authorization for and regulations of "community home"). The following state regulations either directly impact the scope of what a local jurisdiction can do, or may create confusion in how a particular use is to be treated at the local level.

No Zoning in Counties

The State of Texas grants authority to municipalities to create zone districts and regulate land development in those zone districts. This includes setbacks, lot coverage, building height, and density. However zoning powers are not granted to counties, with a few exceptions for specific listed areas of counties in specific areas of the state. The majority of Texas counties have limited power to guide development and, in the absence of zoning, private deed restrictions and covenants usually govern land use and development.

Counties are authorized to enforce private restrictions for a subdivision or development that are recorded in real property records. This authorization includes enforcement of private restrictions on uses, setbacks, lot size, type and number of buildings or other structures that may be built within a particular subdivision or development. Counties are specifically prohibited from enforcing restrictions relating to race or any other restriction that violates the state or federal constitution (Texas Property Code, Sec. 203.003(b)). However, in the absence of zoning with its over-arching application of zone districts with accompanying use and density standards, it is difficult to identify discrepancies in how the language of private deed restrictions and covenants may be interpreted and enforced by the county. Furthermore, zoning allows for the equal application of rules and standards in

all areas with the same zone district designation, regardless of location, and a more intentional way of planning that facilitates access to jobs and needed services.

The lack of zoning in counties also may lead to unequal housing choices for individuals and groups protected under FHAA. Zoning is an important land use tool that indicates where and how a community provides for a range of zone districts for various housing types at different densities. Without zoning, a county has limited tools to respond to the fair housing and accessibility needs of its residents.

The extra-territorial jurisdiction authority of cities, authorized by Texas Local Government Code, Sec. 212.003, allows a municipality to extend some land use authority outside its corporate boundaries and within the extraterritorial jurisdiction of the municipality. This includes subdivision and platting regulations but does not allow cities to impose zoning on areas within their extraterritorial jurisdiction that are not in their corporate limits. However, counties can enter into intergovernmental agreements with municipalities to clarify procedures for land development in an extraterritorial (ETJ) and identify priorities for service extension. Travis County and the City of Austin have joint subdivision regulations.

The state has authorized certain specific counties or unique areas to implement zoning. These areas are specified in Texas Local Government Code, Chapter 231. None of the jurisdictions in the study review area are subject to the provisions of this Chapter.

Inclusionary Zoning Limitations and Related Housing Incentives

Inclusionary zoning is tool for local governments to encourage the production of affordable housing units in conjunction with new development. Development incentives and/or density bonuses are established in the zoning code and are available to a developer in exchange for the developer providing affordable units. Incentives can include smaller lot sizes for single-family detached dwellings, parking reductions, fee waivers, or impact fee discounts. Density bonuses generally allow a greater number of dwelling units or floor area ratio. Usually the developer is required to build affordable units as part of the proposed development, at another location, or pay into a fund that is earmarked for affordable housing (payment-in-lieu). Inclusionary programs can be mandatory or voluntary. The most common inclusionary tool is to allow a density bonus (more units or more floor area than allowed in the zone district without the affordable component) in exchange for a certain number of affordable housing units, and the municipality also sets its own definition of "affordable." A municipality can set its own ratios for how much to increase density in exchange for a certain number of affordable units. These ratios are unique to each community since development costs, market demand for affordable housing units, and affordability levels (income to housing cost) are different in each community.

State statutes limit the inclusionary zoning authority of Texas municipalities. Texas Local Government Code Section 214.905 prohibits a municipality from adopting any regulations that would set a maximum sale price (except in limited circumstances) for ownership units. In addition, rent control is not available as a general tool for Texas cities or counties to

promote housing affordability. Local Government Code Section 214.902 prohibits municipalities from establishing rent control except in the event of a disaster and then only with approval of the governor.

However, Texas Local Government Code Section 214.905 authorizes municipalities to "create incentives, contract commitments, density bonuses, or other voluntary programs designed to increase the supply of moderate or lower-cost housing units." Mandatory requirements for affordable housing are not allowed under the state statute, but voluntary programs that allow a developer to choose whether or not to take advantage of the offered incentives in exchange for affordable housing units are allowed.

Of the municipalities in this assessment, only the Austin and Georgetown zoning codes incorporate voluntary inclusionary housing incentives for affordable housing.

Austin incentives. Austin has a variety of incentive programs, some of which are tailored to specific neighborhoods of the City, such as the university area and others that encourage certain types of housing, such as "micro-units." However, the number of incentives, differing terms of affordability, variety of conditions, and layering of review-types may be confusing to both the community and the developer. Some examples of the incentives offered for the inclusion of affordable units include:

- Citywide S.M.A.R.T. housing program offers fee waivers for development meeting location, accessibility, energy, and mixed-income standards. The level of fee waiver is pegged to the percentage of affordable units available to households with incomes between 80 and 120 percent of median family income (MFI) depending on the location of the development.
- Density bonuses in select locations of the City created by neighborhood-specific regulating plans. For example, Rainey Street and North Burnet-Gateway both have regulating plans with affordable housing incentives that are codified in the zoning code. As mentioned above, parts of the University Neighborhood have a density bonus incentive for affordable housing specific to that neighborhood.
- Density bonuses along transit corridors and in transit-oriented development.
- Relaxed development standards in two single-family residential zone districts for developments complying with the S.M.A.R.T. housing standards.
- Relaxed development specific to "vertical-mixed use" buildings along certain corridors with the inclusion of affordable housing in the building.

Figure VI-2 shows the incentives offered by housing type, location, and building type.

Figure VI-2. Austin Affordability Levels and Terms by AH Incentive

Key: Shaded Cell = No Requirement BD = Bedroom CPR = Community Preservation and Revitalization Area DU = Dwelling Unit MF= Multi-Family GR = Group Residential

AFFORDABLE HOUSING TERMS	Location Specific					Overlay Zoning				Building Type		City-wide	Base Districts	
	Downtown	Rainey Street	East Riverside Corridor	Festival Beach [i]	North Burnet/ Gateway	Transit Oriented Development	University Neighborhood Overlay [ii]	University Neighborhood Housing Fund [iii]	Planned Unit Development	Vertical Mixed-Use	Multifamily [iv]	S.M.A.R.T. Housing	SF-2 and SF-3[v]	MF-2, MF-3, and MF-4 [vi]
AH Requirement														
AH Dwelling Units Required Percent of total DUs				Total DUs: 450		25[vii]	20 (DUs or BRs)	30 (DUs or BRs)	10[viii]	10	10	10	10	10
AH Floor Area Required Percent of bonus floor area	50	5[ix]	50		10[x]				5					
Owner Occupied														
Affordability Level Percent of Area Median Income	120	80	80		80	In CPR: 60 Out of CPR: 60 - 80			80	5 @ 80 and 5 @ 100	80	80	80	5 @ 80 and 5 @ 100
Affordability Term Years	99	99	99		99				Perpetuity	99	99	1	1	99
Rental														
Affordability Level Percent of Area Median Income	80	80	60	310 DUs @ 60 40 DUs @ 30	60	30 – 50	10 @ 60 and 10 @ 50	50	60	80	40	60	60	60
Affordability Term Years	40	40	40		40		40	40	40	40	40	5	5	40
Housing Choice Voucher Required to Take	Yes	Yes		100 AH @ 30 or 50[xi]					Yes					
Other Requirements														
Dwelling Unit Size/Type Square feet (sf) or number of bedrooms	[xii]	AH bdrm mix equal to overall bdrm mix									Micro Unit (≤ 500 sf) and 3 bd DUs			
Fee In-Lieu[xiii] ($/bonus floor area)	3 - 10		0.50[xiv]		6[xv]		1/net rentable MF or GR		6[xvi]					
Optional Land In-Lieu Percent of habitable floor area									20					

[i] AH applies only to a site < 15 acres with congregate care and retail uses.

[ii] Requirements listed are for multifamily or group residential use established after 2/24/2014.

[iii] Requirement if City funds allocated to the project in the University Neighborhood Overlay.

[iv] Applies to any multi-family use located in a TOD or on a Core Transit Corridor or Future Core Transit Corridor. At least one unit must be AH.

[v] Must comply with S.M.A.R.T. Housing Program.

[vi] Applies to property that has not been developed or is developed as agriculture. Must comply with S.M.A.R.T. Housing Program.

[vii] Stated as a goal, not a requirement, for a housing feasibility analysis required for a TOD station area plan; specific affordable housing requirements set by individual station area plans.

[viii] If ownership housing is in the PUD the ownership AH requirement must be met. If rental housing is in the PUD the rental AH requirement must be met.

[ix] Percent of square footage of dwelling units developed within the 8:1 floor area ratio.

[x] Applies to residential and residential mixed-use projects.

[xi] For households at 30% MFI and receiving rent subsidy or at 50% MFI with or without rent subsidy

[xii] Additional floor area bonus for "family-friendly" units.

[xiii] Amount as shown in Land Development Code (MuniCode version 8/9/2018) and may not reflect periodic fee adjustments as authorized by the code.

[xiv] Optional for residential project; required for non-residential with building height over 90 feet.

[xv] Residential pays 100%/commercial pays 50% of total fee in-lieu.

[xvi] Required to be paid by projects with no residential units

Clearly, Austin is providing many options for developers to choose to include affordable housing in developments. The incentives address a range of affordability levels, with most in the 60 to 80 percent MFI range. Ideally, the incentives could produce lower MFIs, perhaps with additional public sector support, to better address the needs of very low income individuals who would need to stretch financially to afford these rents, namely, persons with disabilities living on public assistance. Furthermore, it is important that a mix of dwelling unit types are made available through zoning incentive practices. For inclusionary programs to be effective, the units produced need to equally benefit different FHAA protected classes and developments that favor studio and 1-bedroom apartments do not supply housing for and benefit families.

The degree to which these requirements work in concert to close the affordability gap—and accommodate a wide variety of protected classes with housing needs—should be monitored. Similarly, studies that are completed to evaluate the feasibility of future density bonuses should examine a variety of unit sizes and on-site amenities that are important to accommodate the needs of families, persons with disabilities, residents of national origins living in extended family environments, and very low income residents (less than 50 percent of MFI).

Georgetown incentives. Georgetown encourages diversity in housing by allowing alternate lot sizing and dimensional standards when a developer includes at least three different housing types, from a specified list of house-typologies, in developments in certain zone districts. However, there is no requirement for affordable units in the housing diversity regulations since the goal is to encourage different housing types, with different price points, as a way of increasing and dispersing the amount of affordably priced houses in the City. In sum, this incentive may not be producing units that are linked to need due to the lack of affordability requirements.

Georgetown also has a voluntary workforce housing incentive applicable in certain zone districts. This allows relaxed development standards, including smaller lot sizes, in the RS (single-family residential), TF (two-family residential), and TH (townhome) zone districts when 20 percent of the housing units are deed restricted for 10 years at 80 percent of the area median family income. Multifamily developments in the two MF zone districts can also take advantage of relaxed development standards and can only achieve the maximum number of dwelling units per building when five percent of the dwelling units are provided as workforce housing (per the same affordability restrictions).

Round Rock's recent update to the zoning code did not add any inclusionary housing provisions. However, it did include a new single-family zone district that allows mixed lot sizes within a development. This zone—Single-Family Mixed Lot (SF-3)—requires a development to have a certain percentage of lots in specific size ranges, from 5,000 sq. ft. to 10,000 sq. ft. This brings some diversity in single-family detached housing product within new development. This incentive should be monitored for its ability to produce affordably priced units.

Pflugerville's zoning code does not contain any inclusionary housing incentives. Production of affordable housing units could be augmented with incentives that target missing middle housing, usually aimed to households at 80 to 120 percent of MFI. Densities in the mid-range of between eight to 12 dwelling units per acre often can produce housing affordable to these income levels. Relaxing minimum lot size requirements from 5,000 sq. ft. to 4,000 sq. ft. could encourage both new development with an affordable component and in-fill housing that would provide affordable housing opportunities dispersed throughout the community.

Voluntary inclusionary zoning incentives are not available in Williamson and Travis counties since counties in Texas are not authorized to implement zoning. However, the counties have taken steps to pursue fair housing and affordable housing options.

Travis County adopted a series of related policies and programs that target fair housing practices and affordable housing:

- The legislation for the establishment of a Public Improvement District (PID) states Travis County's commitment to affirmatively furthering fair housing per the Fair Housing Act in the creation of PIDs.
- The PID policy includes an affordable and fair housing policy section that establishes the county's commitment to mechanisms to create affordable housing, diversity in housing types, and mixed-income neighborhoods dispersed throughout the county.
- The PID policy supports the creation of PIDs that increase affordable housing for households with incomes 80 percent or below the MFI.
- Affordable and Fair Housing Policies and Procedures that set forth 11 value statements that support affordable and fair housing and includes a process for the review of properties seeking low income housing tax credits or Travis County/Travis County Corporations' investment.

These policies create a foundation that both supports and directs the inclusion of affordable housing in the unincorporated areas of the county, and in the case of the Travis County Corporations, across all of Travis County including incorporated areas. They also establish clear review procedures for affordable housing financed with tax credits that reduces risk and delay (and therefore costs) for developers.

Williamson County also created the position of Fire Marshal in early 2018 to better coordinate fire and emergency services in the county. This resulted in the adoption of the International Fire Code, 2015 edition, for the unincorporated area of the county, giving the county its first countywide fire code. This is the only building-related code adopted by the county. Since the code is nationally recognized, its use will help ensure that building

standards related to accessibility and group living situations will be uniformly applied in the unincorporated areas of the county.

In addition to the measures described above, counties can consider other developer incentives, such as reduced fees or streamlined permit review, to reduce development costs and increase housing affordability.

Inconsistencies in Treatment of Group Homes

The term "group home" broadly refers to a congregate housing arrangement for a group of unrelated people. Residents of group homes typically share a characteristic or situation, often a disability, that makes community-based living a preferred alternative. Group homes take many forms—some offer temporary housing and others are permanent; some offer on-site medical services and 24 hour staff, others offer minimal or no on-site services.

What these homes do have in common is their protections under the FHAA. Since group homes most often serve a specific protected class, barriers to siting or development have more of a direct impact than developments that serve lower income households in general.

The most common regulations that create barriers to group homes—and, as such, could be found to violate the FHAA—involve definitions and size, occupancy, special review, and siting. These are reviewed in turn below.

Regulation of Specific Group Home Types, Group Living and Housing by Texas Statutes

Texas state statutes regulate specific types of housing that are relevant to FHAA. This includes:

- Manufactured Homes - Texas Occupations Code Chapter 1201
- Assisted Living Facilities - Texas Health and Safety Code Chapter 247
- Boarding Home - Texas Health and Safety Code Chapter 260
- Convalescent and Nursing Homes - Texas Health and Safety Code Chapter 242
- Group Homes – Texas Health and Safety Code Chapter 591
- Homeless Shelters – Texas Local Government Code Section 244 (applicable only to cities with a population over 1.6 million)
- Community Homes – Texas Human Resources Code Chapter 123

None of the codes reviewed referenced all of these regulated facilities, all of which may serve one or more of the FHAA protected classes of people.

It is important to be aware of these state-regulated facilities and ensure they are allowed in local codes, whether by name or by inclusion in a broader land use category. For example, the state regulations for Community Homes state that the use and operation of a community home that meets the qualifications of Chapter 123 is a use by right and is authorized in any district zoned as residential. Only the Taylor zoning code actually includes the term "community home". This zoning code follows state statute and allows a "community home" for six or fewer persons as a use by right in all residential zone districts.

Confusion can arise at the local level if a facility is not listed as an allowed used or included in the definition of an allowed use. Similar facilities may be labeled as different uses, and be subject to different development requirements and review procedures.

While local jurisdictions may be deferring to state statutes in lieu of identifying these uses in their own regulations, by not including them leaves their status unclear and subject to interpretation. Sometimes these facilities are regulated or referenced in other sections of the local code of ordinances but are not listed in the zoning code. Although this was not found in the codes reviewed, this assessment only covered a review of the land development codes.

Aligning terminology and including all regulated uses in the zoning code streamlines review and approval processes and ensures consistent processing for similar facilities. Local zoning codes should minimize confusion with state statutes by specifically referencing all applicable state statutes, using the same or substantially similar terms for group and congregate living facilities, including definitions of these facilities, listing these facilities as uses, and identifying the zone districts where they are allowed.

Local regulations for manufactured and mobile homes are better aligned with state statutes, likely due to Section 1201.004 stating that the definitions used in Chapter 1201, Manufactured Housing, are binding on all political subdivisions of the state, including home rule municipalities. Local zoning, building and subdivision ordinances should be reviewed to ensure they are congruent with the provisions and definitions of Chapter 1201.

Challenges with Treatment of Group Homes. The local codes reviewed are inconsistent in the treatment of group homes and could be improved. For example, Pflugerville defines "group home" and references the state statute governing such facilities, but only lists "assisted living facility" as a use in the permitted uses tables in the zoning code. Pflugerville is also silent as to where and how "group homes" are allowed.

Austin allows both "group homes" and "family homes" of six or fewer residents, and appears to distinguish between the two by type of disability and FHAA protected class. The definition of "group home" specifically references the Americans with Disabilities Act (ADA) and lists some protected classes, while "family home" lists a range of illnesses and disorders. There are only three zone districts where group homes are permitted, and family homes are not. This distinction may make sense from a land use perspective, but it

may not from a fair housing perspective. Austin also includes both "family home" and "group home"' in the "civic use" category of the permitted uses table rather than in "residential use." This may conflict with FHAA if non-residential site development standards are required for these uses in zone districts that establish land use by the broader land use categories of the permitted use table (specifically in the TNC zone district where land use categories, not uses, are allocated as a not to exceed percentage of the total land).

It should be noted that "group homes" are regulated by Texas Health and Safety Code Chapter 591, and are defined as "a residential arrangement, other than a residential care facility, operated by the department or a community center in which not more than 15 persons with mental retardation voluntarily live and under appropriate supervision may share responsibilities for operation of the living unit." Chapter 591 establishes a licensing system for group homes but does regulate how local jurisdictions treat group homes in terms of zoning or land use decisions. Note also that "group home" under this state statute is specific to "persons with mental retardation" and does not include all other protected classes under FHAA. Since the State narrowly defines "group home" for only one protected class, local zoning codes using the term "group home" must define it and the definition should clearly include all FHAA-protected classes. Referencing the state statute does not provide cover for fair housing violations.

The **Taylor** zoning code uses a different term, "community home" and does not use "group home." "Community home" has a definition that broadly encompasses a range of facilities that may serve FHAA-protected persons. The only use standard for "community home" is to be licensed by the State of Texas. Although the licensing provision may prohibit some forms of group living for FHAA-protected classes (since it is likely that all such facilities do not have State licensing requirements), the intent here seems to be consistent with state law.

Local zoning codes should clearly include group homes as a use and generally should allow group homes in a broad range of zone districts, including at least one (and preferably all) residential zone districts. Group homes can be allowed by right provided that they comply with the zone district's standards regulating scale, character, and parking. Ignoring group homes in local codes could result in a request for "reasonable accommodation" under FHAA. Failure to provide "reasonable accommodation" could be a violation of federal law. (See also Lack of Clear Procedures for Reasonable Accommodation, below.)

A best practice is to specifically include a definition of "disabled" or potential residents of group homes that captures the most recent case law:

"Residents may include the homeless, those with social, behavioral or disciplinary problems, the elderly, those in hospice care, those avoiding domestic abuse, and/or disabled (which includes the frail, physically disabled, mentally ill, mentally retarded, persons with HIV/AIDS, and recovering from alcohol or drug addiction), but shall not include (1) current alcohol or drug

addicts that are not in a treatment program for recovery, (2) a facility for adults in or diverted from the correctional system, (3) fraternities or sororities, or (4) health care facilities."

Both counties in the study area could adopt an ordinance or resolution stating that group homes are allowed in residential areas. This clarifies that group home facilities for FHAA-protected persons are treated as residential uses for both developers and for county staff.

Procedural Barriers to Group Homes or Reasonable Accommodation

Zoning codes sometimes require a special review or conditional use review for group homes serving FHAA protected persons. When these reviews require public hearing process decisions may be made based not on the merits of the application and how it meets the criteria of the zoning code, but instead on factors that are outside the established review criteria. This can result in disparate treatment for protected persons under FHAA.

The codes reviewed for this assessment in general do not require special reviews for small group homes (usually categorized as having six or fewer persons). However, larger group homes of between seven and 15 persons usually do require a review process. This distinction in size is fairly common and does not in itself constitute disparate treatment. A best practice is for larger homes to truly be on the "larger" size (10 or more individuals) to avoid a practice where a group home functions as a larger single family home that accommodates a large family and is not subject to review.

Since there is no zoning in Williamson and Travis counties, there are no regulations pertaining to group homes.

In **all the municipalities except Austin**, a reasonable accommodation request for an exception to or modification of a development standard in the land development code would defer to the variance procedure. The criteria for granting a variance request are based on a hardship related to the land or site that is pre-existing, not caused by the applicant, and is unique to the property. However, a reasonable accommodation request usually is based on the unique circumstances of the individual and the need for modifications in order to allow the individuals with disabilities to reasonably use a dwelling unit. Such accommodation requests are often made to accommodate wheelchair ramps but may also involve changes in certain design standards in order to provide the reasonable accommodation. Criteria for approval based on the unique circumstances of a building or site, as used for most variance hearings, usually are not adequate to address reasonable accommodation requests.

Even if a reasonable accommodation request is taken through the variance process another complication with using the variance process of the zoning code is that a public hearing is required before an appointed board. Although all variances are processed in the same manner, the unique nature of a reasonable accommodation request could raise

concerns about unequal treatment. Whenever a public hearing is required there is potential for discriminatory treatment resulting from public input that may include speculation about the disabilities and the impact on neighborhoods and safety. As well, it is unlikely, based on the criteria generally used to decide variance cases, that the reviewing board will be able to approve the request.

In addition, layers of regulations and standards that require a separate review process based on a request for reasonable accommodation. In the jurisdictions with historic preservation regulations, **Austin, Georgetown, and Round Rock**, exterior alterations to a landmark or other protected structure must be reviewed for compliance with specific design standards intended to preserve and protect the exterior features of the structure. There is no provision clarifying how this review is coordinated with a request for a variance to a setback for a wheelchair ramp which is often considered an exterior alteration that must be designed to comply with historic design standards.

Some minor modifications to historic building that do not impact the overall character or design features of the building can be reviewed and approved administratively. Some codes have general guidelines while others are more explicit about what type of modification qualifies for administrative review (and no public hearing). Both Round Rock's and Georgetown's historic review standards for administrative approval specifically list wheelchair ramps as an alteration eligible for administrative only review. In the case of Georgetown an initial installation may require review by the approving authority and a public hearing. Austin's code allows administrative review of features that do not "visually affect the historic character of the structure or site from an adjacent public street", however it is unclear if a wheelchair ramp would qualify for administrative review.

Unique to Austin's code is a specific process for the review of reasonable accommodation requests (see Chapter 2-14 Austin Code of Ordinances). While it is unclear how this process may be coordinated with design review requirements of the historic preservation code and other district-specific design standards, this process eliminates the variance process for a reasonable accommodation request. This process clarifies how a reasonable accommodation is considered and removes such requests from consideration under procedures and criteria that do not fit the circumstances of the request.

If the reasonable accommodation request does not qualify for administrative review, a public hearing before an appointed board is required. This subjects the applicant who is requesting reasonable accommodation to two public hearings, open to the same potential for speculative public input described above. Each process, a variance and the historic review, on its own may not be overly lengthy or complex it may be both discouraging and costly to negotiate both processes. As well, designing an exterior feature to meet historic design standards and, in some cases, neighborhood-specific design standards could be disproportionately costly to an applicant requesting a modification for reasonable accommodation.

In Williamson and Travis counties, review and approval of a reasonable accommodation devolves to the adopted building and life/safety codes (in the form of the fire code). However, it is unclear how review among these codes and any other codes that may affect development, such as the subdivision regulations, are coordinated for a reasonable accommodation request. The new fire marshal position in Williamson County is a positive step that may centralize these types of reviews. This will help establish a track record for consistency in decision-making for reasonable accommodation requests.

Interestingly, Travis County has a program that provides assistance to low-income households targeting accessibility. The program covers internal and external modifications, including wheelchair ramps. The program does not identify how such improvements are processed for permit approvals (either building or zoning) making unclear how to resolve a reasonable accommodation request should the modification be in conflict with any applicable standards. Adding provisions that explain the full approval process for modifications, including requests for reasonable accommodation, would better integrate this program with building and zoning review.

Conflicts between Occupancy, Definition of Family, and Group Homes

Occupancy limits in zoning codes can raise conflicts with FHAA. Such limitations can be in the form of restricting the number of persons that can reside in a dwelling unit type or in dwelling units in a specific zone districts. Conflicts can also occur when "family" is defined to restrict the number of unrelated persons that can reside together in a dwelling unit.

Pflugerville and Taylor both have a definition of "family" in their zoning codes. In both cases the definition restricts the number unrelated persons living in a dwelling unit to a maximum of four. This could be in conflict with the commonly accepted eight or fewer unrelated persons constituting a "household" or "family". When crafting occupancy for group homes, many codes allow up to six residents plus two supervisory personnel.

Uniquely, Austin sets occupancy limits between three and six unrelated adults based on housing type, zone district, and the date the use was established—which could lead to disparate opportunities depending on the zone. Austin also has a different occupancy limit for unrelated adults where a majority of the adults are aged 60 or over. In this case as many as 10 older adults may live together as a "single, non-profit housekeeping unit," allowing older adults wishing to live in semi-congregate settings to live together and support their needs.

Often family or household size is regulated in communities where there is concern about household size because of pressures in the housing market that may lead to overcrowding. Examples include university towns or seasonal resort communities. In these cases, the definition of family, household, or occupancy limitations should include "any group whose right to live together is protected under the Fair Housing Act."

All of the codes reviewed have occupancy limits for group homes. Small facilities are for six or fewer persons and large facilities are for up to 15 persons, with differing provisions for supervisory staff. The occupancy limitations are intended, in part, to address concerns about size and compatibility with residential neighborhoods. That said, six persons is on the lower end of a reasonable number of persons per facility for smaller facilities; many communities use eight.

Past litigation regarding whether group homes are classified as a residential use or a commercial use is important to note. Generally, courts have required that group homes with the characteristics of single-family homes (size and number of people) must be treated as a residential use. This means group homes should be allowed by right or as special use permit in at least one residential zone district.

To avoid potential issues with FHAA local codes should allow as a use by right small group homes and other residential facilities (ideally, eight or fewer persons) serving an FHAA protected class in all residential zone districts. Larger group homes (8 – 15 persons) should be allowed in multifamily zone districts and considered in mixed-use zone districts and business or industrial districts where residential uses are allowed.

Density and Use Gaps in Zoning Regulations

Mix of Density. Density can be an issue if zoning favors only large lot, low-density development or if other standards and allowed building types do not allow the mid- or high-density ranges set in specific zone districts. In the first case, housing choice is limited to higher-priced lots with single-family homes and in the second case the range of housing cannot be achieved resulting in fewer and higher cost housing than intended. Both of these situations directly affect persons with lower incomes and may disproportionately affect persons with disabilities and minorities since they usually make up a greater percentage of lower-income households.

In general, **Austin** has a good mix of density choices for both single- family and multi-unit development. Density ranges seem to accommodate the “missing-middle” to large extent, but some housing types may be underrepresented. However, there is a gap in lot sizing that would prohibit small-lot townhouse residential from being developed. The minimum lot size for both attached in detached single-family development is 3,600 sq. ft. This is suitable for detached housing, but townhouse development is appropriate on smaller lots which would add a low to moderate affordability level in the single-family housing market. Tiny homes, a new trend in the housing market, also could be accommodated on much smaller lots, adding a new single-family detached option to the affordable housing segment of the market.

All other municipalities in the study area set 5,000 sq. ft. – 7,000 sq. ft. as the minimum lot size in the highest density single-family detached zone district. These are typical lot sizes for suburban development and semi-rural/suburban development. However, it is

important to allow flexibility in the zoning code so that these minimums can be adjusted for smaller lot developments. This can allow for small in-fill projects or add variety in a larger scale development.

Pflugerville has relatively low densities and building height requirements for multifamily development. The maximum density allowed for multifamily is 20 dwelling units per acre. The density ranges for multifamily accommodate in-fill development with small-scale multifamily product (e.g., 4 to 8-unit buildings). However, there are limited options for increases in density that can assist in the production of other types of affordable housing options.

The Downtown District Overlay (DD) waives the base zone district development standards for properties within the overlay. This may allow for infill opportunities that would not otherwise be viable under the base zone district requirements. But it is unclear whether the allowed densities in the base zone districts can be increased. The parking standards for this overlay district likely control density and this relationship needs further study to determine that relationship. Reducing parking standards in walkable neighborhoods with a variety of services available decrease development costs and can increase affordability. The only other means to relax development standards is through the Planned Unit Development District (PUD). This process allows City Council to approve "minor deviations from conventional zoning or subdivision regulations." Without criteria establishing the standards for a PUD approval it is ambiguous as to this tool's effectiveness in creating housing opportunities at higher densities.

Round Rock's zone districts have a range of densities that accommodate a variety of housing types. However single-family detached dwelling units on lots smaller than 5,000 sq. ft. can only be achieved through a Planned Unit Development (PUD). Rezoning to PUD is linked to the general plan and must reflect the density shown in the general plan for the location. The City Council can require lower densities to achieve this but can also approve higher densities. It is good zoning practice to link zoning decisions with a community's adopted general or comprehensive plan. For the PUD process to be effective in creating innovative land use solutions, as stated in the intent statement for the PUD district, the general plan needs to be regularly reviewed and updated to be congruent with current housing needs and community goals.

Georgetown sets 5,500 sq. ft. as the smallest lot size for single-family detached dwelling units. Yet this can be decreased through the Housing Diversity provisions. These require three different housing types to be included in the development plan.

The PUD process is available for development anywhere in the City and creating variety in housing types is one of six criteria used for approval. Still, because the PUD process often requires a lengthy review process with several public hearings, it adds cost to the development of any housing product.

Taylor's minimum lot size for single-family detached dwelling units is 7,000 sq. ft., which can be reduced to 6,000 sq. ft. through a Residential Planned Development Overlay. As noted above, extra layers of review add cost to development. This can be especially problematic for affordable housing development targeting low and moderate-income households. In these types of development, finance margins can be very tight, and any additional cost can impact the number of units built in a development as well as the price points for the dwelling units.

Taylor also has minimum dwelling unit sizes for single-family detached units of 1,400 to 2,000 sq. ft. Minimum size requirements also can increase housing development costs and it limits the ability of the community to respond to changes in housing trends.

Pflugerville also requires minimum dwelling unit sizes and, in multifamily zone districts, a specific mix of dwelling unit type (either by number of bedrooms in multifamily buildings or by attached/detached in single-family developments). In both cities these size requirements are not overly large, but any size requirement can increase development costs and create dwelling units that do not respond to the real housing need in the community. If only certain sized units are built, certain types of households (e.g., families or single-parent households) may become excluded from the community. If dwelling unit size is important in to the community it should be linked to a housing needs study demonstrating the housing gaps for different household sizes. This is relevant to the production of "family-friendly" dwelling units, which may be lacking in the rental market.

Use

The **Taylor** zoning code includes a type of residential use called "public housing." It is unclear how "public housing" is different from the other residential uses listed in the permitted uses table. These other residential uses are defined based on dwelling unit type and form (e.g., --family or multifamily). Public housing is defined based on funding source the income level of residents. However, public housing is built in all dwelling unit forms listed in the permitted uses tables.

By having a specific land use called out as "public housing" creates stigma for the housing product, even if it looks like any other housing product in a neighborhood. The "public housing" use is permitted in almost all the same zone districts as other forms of residential development, it is not permitted in any of the business zone districts where almost all other forms of residential development are permitted. The only residential use not permitted in business zone districts is manufactured home parks and subdivisions and industrialized homes. With the "public housing" use not permitted in business zone districts, where mixed-use usually occurs, it is unclear whether affordable housing would be allowed in the residential component. It should be noted that Taylor staff is aware of the conflict the "public housing" use category can cause and will be looking at this issue when updates to the zoning code are discussed.

The **Round Rock** zoning code includes a zoning district specific for senior housing. The SR, Senior Housing zone district allows apartments, townhomes, and group living but all are restricted to senior residents. Senior housing must house at least one person aged 55 or older in at least 80 percent of the dwelling units and have a "demonstrable" intent to house persons age 55 or over. The district is also used as a transitional buffer between lower intensity residential areas and commercial uses.

Care needs to be taken with any zoning district that restricts occupancy to a single group. Although the Fair Housing Act provides exceptions for senior housing, these exceptions are interpreted to apply to properties or a planned community, rather than an entire zoning district. Differential treatment of zoning to benefit certain types of residents carries the risk of a disparate impact challenges and the City should consider amending this provision to avoid such a challenge.

Pflugerville code lists both "multifamily" and "condominium" as uses. The definition of "multifamily" specifies this housing type as "for rent." A zone district that allows "condominium" and not "multifamily" could be prohibiting rental housing product. This type of prohibition inhibits the dispersion of housing product, and therefore housing choice, throughout the community.

County Policies

Since both Williamson and Travis Counties are limited in their authority to regulate development, density is not addressed in local ordinances. Lot size, building height, and lot coverage, all determine density, but are not regulated in by either county. Density in the counties is regulated where on-site sewage is required. State regulations for on-site sewage require minimum lot sizes of one acre per dwelling unit development. Site size requirements for multi-unit development vary based on soils, topography, and other site-specific factors. This means that single-family development in the counties can only occur on large lots unless served by an approved sanitary sewer system. This does not mean that smaller lot development is prohibited but it does mean that smaller lot single-family development and multifamily development in the counties will more likely occur in a City's ETJ where sanitary service is being extended or in other targeted areas in the counties where PIDs are allowed.

Travis County has policies in place to support PIDs that target lower income households and that provide affordable housing. Williamson County has the opportunity to identify key areas for infrastructure improvements and improvement districts to support affordable housing programs. This may be especially effective given its new intergovernmental agreement with the Texas Housing Foundation. Working with this organization Williamson County can set priorities to align county resources with affordable housing efforts.

Absence of References to Federal and State Laws

Only Travis County and Austin have explicit policy statements and technical standards that specifically reference federal and state laws governing fair housing and accessibility. The policy statements establish each jurisdiction's commitment to pursuing fair housing, accessibility, and affordable housing.

None of the other jurisdictions zoning codes recognize the Fair Housing Amendments Act (FHAA) or have a statement indicating a commitment to the provision of fair housing. This does not mean the jurisdiction lacks a housing policy or plan. Rather it means that any such policies may not be integrated into the zoning code or other adopted development regulations. Incorporating fair housing goals and policies into the zoning code creates the framework for land use decision-making that is congruent with FHAA.

References to the American with Disabilities Act (ADA) or the accessibility provisions of FHAA are found in sections of most of the land development codes reviewed. However, none of the codes reference all of the applicable standards for a given requirement. For instance, Georgetown requires compliance with ADA in the construction of sidewalks but does not reference ADA standards for parking. Pflugerville does not reference ADA at all but does require compliance with State and ANSI accessible parking standards, but not the number of accessible spaces required. Round Rock also does not reference ADA, nor is there a requirement to provide accessible parking spaces. Rather, the code states that private owners may provide accessible parking spaces that conform to State regulations for the marking of disabled parking spaces and provides for enforcement against illegal parking in marked spaces.

This inconsistent treatment of ADA requirements in local zoning codes leads to unpredictable enforcement of standards that must be followed to avoid claims of discrimination or disparate treatment under FHAA and ADA. In some cases, the jurisdiction may simply be assuming that compliance with the International Building Code (IBC) suffices for compliance with FHAA and ADA. To some extent this is may be true, but having FHAA, ADA, and appropriate state regulations cross-referenced in the zoning code avoids confusion and assures that important requirements are not over-looked in the preparation of site development plans and zoning approvals. A site development plan that receives a zoning approval because the zoning code does not include a disabled parking space requirement may run into trouble during the building permit process if the building code has the requirement. It is also unclear to have some but not all of the FHAA or ADA requirements cited in the zoning code. This implies that provisions that are not cited in the local code can be ignored. To avoid confusion a best practice is to simply require compliance with FHAA and ADA as amended from time to time.

The Parking Conundrum

Excessive parking requirements are typically thought to raise the costs of development; they also fail to recognize how residents' living and transportation preferences are

changing. However, reductions in parking minimums can lead to increased neighbor opposition to developments due to concerns about on-street parking and can be used to defeat approval of affordable housing developments.

Adequate parking is also important for people with disabilities, who often rely on vehicles to reach needed services, and low income residents, who are increasingly finding affordable housing in suburban and rural areas.

In sum, despite what codes may imply, there is no ideal formula for accommodating parking demand. As such, parking standards should be reviewed regularly and must be flexible enough to meet residents' changing preferences and varied needs.

Summary of Limitations in Zoning and Land Use and Effect on Protected Classes

The following figure summarizes the potential effects of the zoning and land use regulations discussed above on protected classes.

Figure VI-3.
Areas Where Zoning Codes May Not Accommodate Actual and Potential Living Arrangements of Protected Classes

Protected Class	Aspect of Codes that Presents Challenge
Persons with physical disabilities	1) Development incentives may not produce affordable, accessible units. 2) Limits on where group homes are allowed. 3) Variances required for reasonable accommodations.
Persons with cognitive or behavioral challenges	1) Small facilities defined as < 6 persons which is not always economically feasible. 2) Limits on where group homes are allowed. 3) Variances required for reasonable accommodations.
Persons in recovery	Above, in addition to: 4) Boarding homes and group homes are not allowed in some residential settings, in which recovery is most successful. 6) PUD-oriented planning can lead to resistance by Homeowners Associations (HOAs) for diversity in dwelling units and types of living arrangements. Limiting options can force residents into settings that are in poor condition, unsafe, and lacking supportive services.
Households providing temporary housing to friends facing homelessness, who have been evicted (disproportionately likely to be households of color, families escaping domestic violence)	Limits on unrelated persons. Persons who have been evicted and people with criminal backgrounds who cannot find housing may need to live in temporary or permanent unrelated parties in semi-group settings. Limiting options can force residents into settings that are in poor condition, unsafe, and lacking supportive services.
Extremely low income residents (overlap with many protected class categories listed above)	Development incentives may not produce units that are affordable at needed levels. Not all cities include incentives in their codes.
Families with children and larger families	Development incentives may not produce units that are large enough to house families, especially larger families Not all cities include incentives in their codes.
LGBTQ without marriage certificate	Limits on unrelated persons present a challenge for LGBTQ communities, including those who have been ostracized by their families and/or communities and need to live with unrelated parties in temporary or permanent semi-group settings.
All protected classes needing a range of affordable housing	1) Minimum lot sizes that do not accommodate missing middle housing (townhomes, rowhomes); lack of diversity in zoning for alternative housing types growing in demand. 2) Minimum home sizes can raise costs, do not promote affordability, and do not acknowledge current trends in small dwelling units.

Source: Root Policy Research.

The remainder of this section discusses positive aspects of land use regulations in two parts:

1) Local advances in the study area that constructively address accessibility and affordable housing; and

2) Best practices that may assist local communities in addressing fair housing, accessibility, affordability.

Local Advances in Affordable Housing and Accessibility

The section above provided some examples of the positive efforts to incorporate fair housing, accessibility, and affordable housing policies and practices in local codes and policies reviewed for this assessment. This section also examined how the communities are proactively addressing affordable housing needs that could affect housing availability of protected classes, including:

- Williamson County's intergovernmental agreement with the Texas Housing Foundation to support and increase affordable efforts countywide.
- Travis County's policies to target affordable housing in the formation of public improvement districts and opportunity areas.
- On-going voluntary inclusionary housing incentives in two of the communities in the study (Austin and Georgetown).
- Zoning provisions that allow mixed-lot size development in Round Rock and Pflugerville.

Non-inclusionary zoning techniques, such as the mixed- lot development districts, in Round Rock and Pflugerville, are important steps in broadening housing choice. These efforts are not targeted to particular income groups, like the voluntary inclusionary housing regulations in Austin and Georgetown. But they do allow flexibility in zoning requirements without a mandatory special review process with public hearings, lowering development costs. This opens up options in housing product and price points. Saving time in the review process, as compared to undergoing a public review process, adds to cost reductions. While flexibility in development regulations are not enough to tackle housing gaps for the very low and low-income household, it can provide housing in the much-needed "missing middle" range (households with 80 -120 percent MFI).

As well, several jurisdictions are taking some unique steps that address fair housing and accessibility. This includes:

- Williamson County's creation of a new Fire Marshal position and adoption of the International Fire Code. This will help ensure that group homes are treated equally in

meeting construction standards and in code interpretations for reasonable accommodation issues related to fire code requirements.

- Travis County's policies to support fair housing.
- Travis County's program to fund home modifications to improve accessibility.
- Austin's codified procedure for reasonable accommodation requests.

A noteworthy emerging trend in the study area are "tiny home" developments. Several of these small home (around 500 sq. ft.) developments are being built in the study area. They deliver innovative housing solutions to a surprising range of households:

- Community First! Village provides affordable permanent housing options for the disabled and chronically homeless persons. The master planned community with tiny homes, spaces for RVs, and a variety of community facilities and resources for residents.
- Constellation ATX, is a new tiny home development with 85 lots located south of Austin in Travis County. It is planned to have a variety of community amenities including a clubhouse, outdoor common areas, and recreational features. The lots will be 99-year leasehold arrangements with developer-arranged financing. This will ease financing for prospective buyers since some banks may not be willing to lend on such a new development concept.
- Village Farm is a 152-lot tiny home master planned development east of Austin in Travis County. It is planned with a variety of amenities including community gardens, retail, small parks, and neighborhood school.

Further examination of the challenges encountered by these projects as they went through the development review process may identify specific regulations or review procedures that need to be modified to foster similar projects. New zoning or subdivision provisions may be needed to encourage this type of development as an affordable housing option.

Best Practices in Fair Housing and Affordable Housing

Many practices that support fair housing and affordable housing can be found in the land development codes of communities included in this assessment. These include:

- Variety in lot sizes for single-family detached homes (ranging from10,000 sq. ft. to as low as 4,350 sq. ft.)
- Zone districts for duplex and two-family housing types
- Zone districts for multifamily housing.

- Mixed-use zone districts
- Mixed-lot zone districts
- Transit-oriented development zone districts
- Mechanisms, such as planned unit development (PUD) that allow flexibility in zone district development standards (setbacks, lot size, density, height, parking) and clustering of dwelling units
- Voluntary inclusionary incentives for affordable housing (density bonuses or relaxed development standards)
- Overlay zone districts that target incentives for affordable housing
- Specific plans or regulating plans that set neighborhood-specific development goals and standards that make it easier to rezone properties for mixed-use and affordable housing
- Accessory dwelling units
- Small unit incentives
- Permit fee waivers for developments with affordable housing or that are high priority unit types, e.g., accessory dwelling units, small unit, or infill development
- Reduced parking standards for locations near transit or for certain housing types (e.g., senior housing)

Some jurisdictions have a included a robust assortment of these land use techniques to encourage both the production of affordable housing and the promotion of fair housing and accessibility for all residents. Not all the municipalities in the study have all these tools in place. Having working examples of these tools in nearby communities creates an opportunity learn first-hand about the tool and how it works in the Williamson-Travis County region—and the communities without the tools above should consider their application after examining their success in peer communities in the region.

Some best practices to consider incorporating into local land development codes include:

- **Adaptive re-use of existing non-residential buildings.** Some communities are creating zoning standards to accommodate the repurposing of former commercial or industrial buildings and vacant lots to a residential use. Often the building to be repurposed does not "fit" into any of the existing residential zone districts or the planned unit development standards do not have enough flexibility to permit the

repurposing. Special zone district or exceptions may need to be added to existing zoning codes to pave the way for adaptive re-use projects.

- **Manufactured homes in more zone districts.** Many zoning codes only allow manufactured homes in one specific zone district. Manufactured homes are designed and built to minimum standards. Manufactured homes have lower construction costs making them an important option for meeting the demands in the "missing-middle" housing category. Clarifying the minimum requirements for manufactured homes and including them in standard residential zone districts expands the housing choice options in the community and helps to disperse household income levels. The Round Rock code allows "industrialized Housing" in four of its lower density (single-family and two-family) zone districts.

- **Floating affordable housing overlay zone.** A floating zone establishes development standards for a particular use or type of development articulated as a goal of the community. The zone is not assigned to particular parcels or areas of a City until an application is made. A floating affordable housing zone would include specific requirements related to the affordable housing goals of the community. This usually is a set of voluntary inclusionary requirements. For instance, increased density or height in exchange for a certain percentage of housing for certain household income levels. Or a floating district could allow greater flexibility in development standards for small lot development or higher densities for multifamily development. The zone district also sets out conditions for approval of the zone district for a particular piece of property. These can include special requirements for neighborhood compatibility, minimum site area, or proximity to certain services (e.g., transit).

  The advantage of the floating affordable housing overlay zone is that it can stimulate affordable housing solutions in a dispersed manner across many different zoning districts and neighborhoods. It can be used to implement neighborhood or special area plans without creating individualized zone districts specific to each plan. The floating zone district should be written to ensure that local concerns about compatibility of uses (transportation; water and sewer service; design continuity; visual and noise impact; open space and public amenities; effect on nearby property values) are addressed when the application is made for the zone district designation, and that the zone(s) offer access to opportunity (quality schools, employment, transportation).

- **Dynamic Zoning.** This term refers to flexibility in zoning requirements to allow small differences in density within existing zone districts by-right. This approach encourages infill in a way that creates some housing diversity in a neighborhood without overwhelming the development features of the neighborhood. A three-story building at a corner has a different impact on the structural character of a block than that same building at the center of the block. This requires the zoning district standards to written to reflect the contextual environment of the area being zoned and permit some of that context to change over time. These contextual changes may

allow certain percentage of buildings on the block may include an additional story (an inclusionary policy would require that extra story to be affordable). Or they may allow higher buildings on corner lots. Another feature could be that these contextual changes could be allowed to automatically reset to the new context as incremental changes occur. This type of zoning may not be suitable for all zone districts, but this may be a good tool where mixed-use is desired, near transit hubs, and in redevelopment areas.

Since zoning is not a land use tool available to Williamson and Travis counties, their efforts in supporting fair housing, accessibility, affordable housing must take a different form than the tools available to municipalities. Subdivision regulations often contain provisions that contribute to the cost of development. Common practices in counties include:

- Specific subdivision standards for small lot, duplex, triplex, and townhome development where allowed by adequate infrastructure;
- Cluster subdivisions: Travis County allows cluster subdivisions in certain areas to preserve sensitive environmental areas;
- Reduction in roadway setback standards in subdivision regulations;
- Reduction in required roadway widths in subdivision regulations; and
- Permit fee waivers for developments in identified target areas or including small lots or priority housing types.

Some best practices that are currently being implemented by the counties include:

- Policies that link public infrastructure to affordable housing goals. Travis County has adopted a series of policies that state its commitment to affordable housing and linking the establishment of public improvement districts (PID) with targeted opportunity areas that improve low-income areas and support affordable housing.
- Targeted funding to improve dwelling units in compliance with accessibility standards. Travis County a housing rehabilitation program to fund accessibility improvements in residential units.
- Partnering with local affordable housing agencies and non-profit developers. Williamson County entered into an agreement with the Texas Housing Foundation to support and develop affordable housing development in that county.

Other best practices the counties can consider incorporating into their polices and regulations are:

- Expedite development review and permitting for preferred development types that meet affordable housing goals, serve an FHAA protected class, or are located in specific planning areas.
- Identify county-owned land and real estate assets that could be developed as affordable housing or as a facility for an FHAA protected class.
- Establish areas eligible for small lot and cluster subdivisions.
- Manufactured home and tiny home subdivision regulations. As noted above, manufactured homes have lower construction costs making them an important option for meeting the demands in the "missing-middle" housing category. Updating the subdivision standards for manufactured homes and including provisions for tiny homes housing choice options is encouraged. Subdivision regulations that allow or encourage a mix of manufactured and stick-built homes can add better dispersion of affordable housing in the counties. This could also be achieved by simply clarifying that manufactured homes are allowed in any approved subdivision.

The use of these land use tools discussed in this section all can expand affordable housing opportunities. The set of tools used in any given community needs to be based on local housing needs, economic conditions, and comprehensive planning goals. What works in one community may not in another. All communities will need to monitor the effectiveness of its land use regulations in eliminating barriers to fair housing and in providing diverse housing choice that meets the income levels of all residents.

SECTION VII.

COMMUNITY ENGAGEMENT FINDINGS

SECTION VII.
Community Engagement Findings

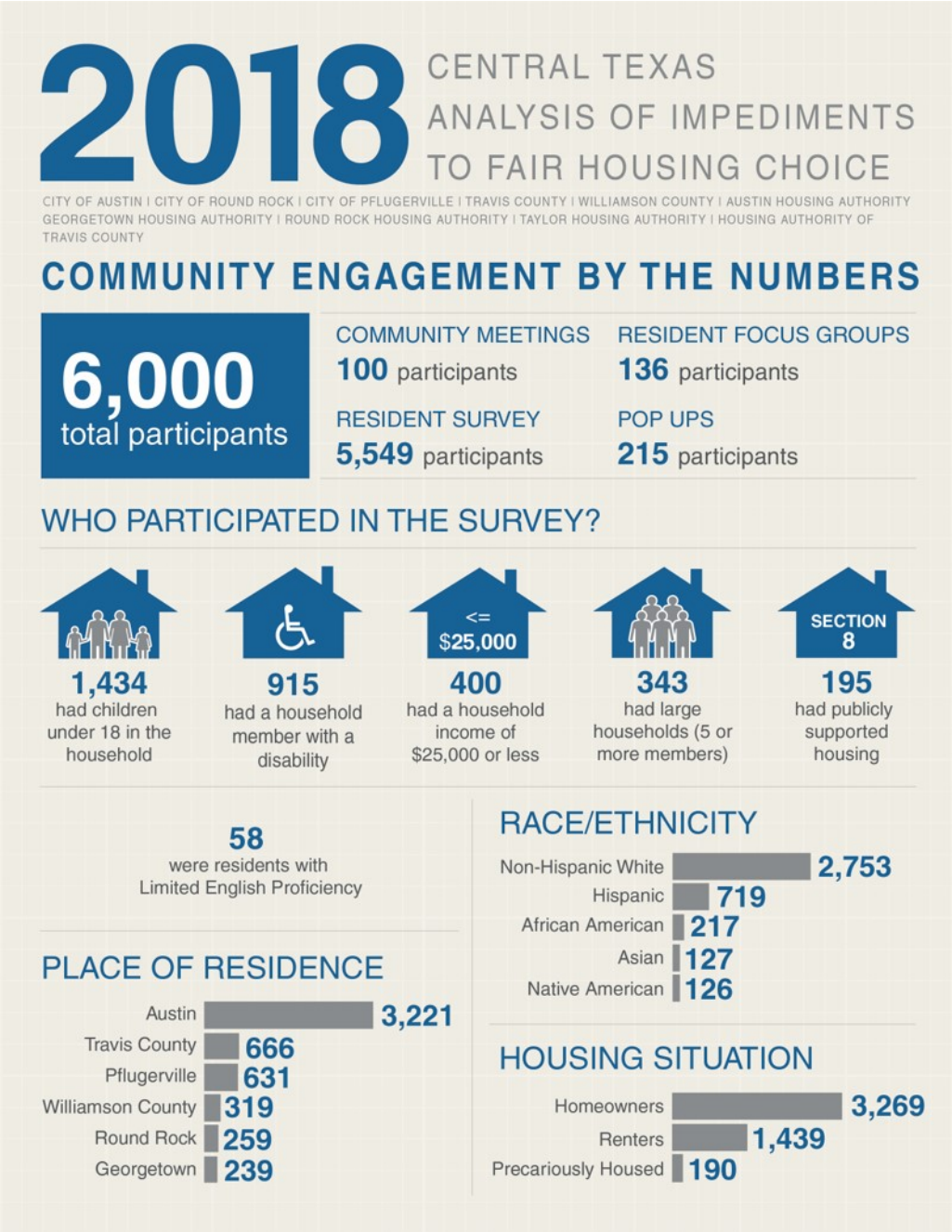
This section reports the findings from the community engagement process for the Central Texas AI. It explores residents' housing choices and preferences, challenges and experiences with displacement and housing discrimination, and access to opportunity.

Community Engagement Elements

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

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



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;
- Park Pop Up Play Day 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 AI public comment period. The draft AI 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, 2019 a regionwide community meeting was held to discuss the draft AI findings and proposed goals and action items. This meeting was held in Round Rock at the Baca Center. Free transportation from five departure locations in Austin and Travis County, child care, interpretation and translation, food and beverages, and entertainment by the Austin-based children's song and dance group Creative Action was provided at the event. The 100 attendees lived throughout the region, including east Williamson County, Georgetown, Round Rock, Pflugerville, Austin, and Travis County. Participants ranged in age from small children to older adults, renters and homeowners, African American, Hispanic, and White residents, long time residents and newcomers to the region, people with disabilities, and people with limited English proficiency. Live scribe poet Adrian Molina memorialized the community dialogue in his poem *Take Creative Action*, found at the end of this section.

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-2 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	4 Type of home/layout of home
5 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

1. Cost/I could afford it
2. Like the neighborhood
3. Type of home/layout of home
4. Close to work/job opportunities
5. Close to quality public schools

INCOME LESS THAN $25,000

1. Cost/I could afford it
2. Needed somewhere to live and it was available
3. Close to work/job opportunities
4. Low crime rate/safe
5. Like the neighborhood

RENTERS

1. Cost/I could afford it
2. Close to work/job opportunities
3. Landlord accepts pets
4. Like the neighborhood
5. Low crime rate/safe

REGION

1. Cost/I could afford it
2. Like the neighborhood
3. Close to work/job opportunities
4. Type of home/layout of home
5. Low crime rate/safe

PRECARIOUSLY HOUSED

1. Cost/I could afford it
2. Needed somewhere to live and it was available
3. Close to family/friends
4. Close to work/job opportunities
5. Low crime rate/safe

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

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	5 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
5 Close to quality public schools	5 TIE: Low crime rate/safe & Close to quality public schools	5 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

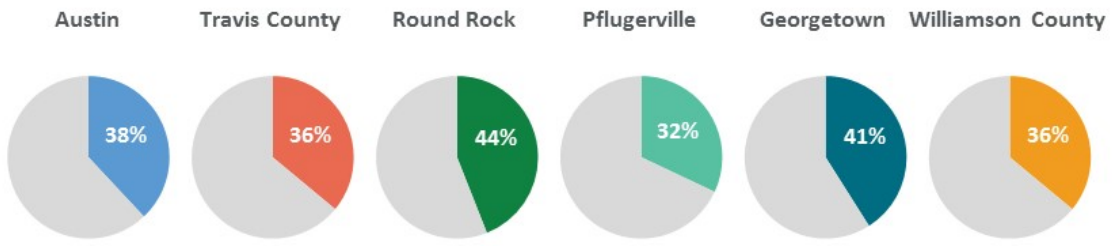
Source: Root Policy Research from the 2018 Central Texas Fair Housing Survey.

Desire to Move

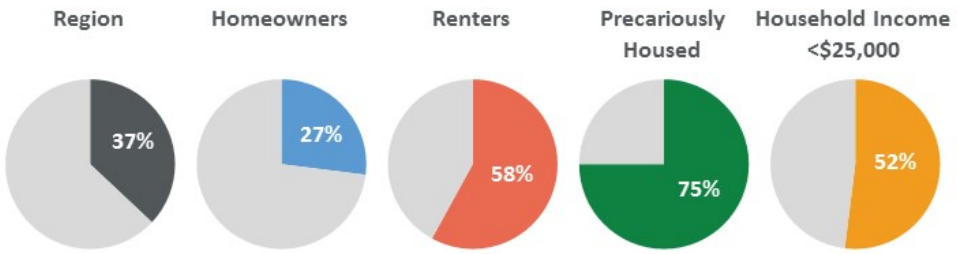
Overall, nearly two in five survey respondents would move if they had the opportunity. Renters and the precariously housed are more likely than homeowners to want to move.

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

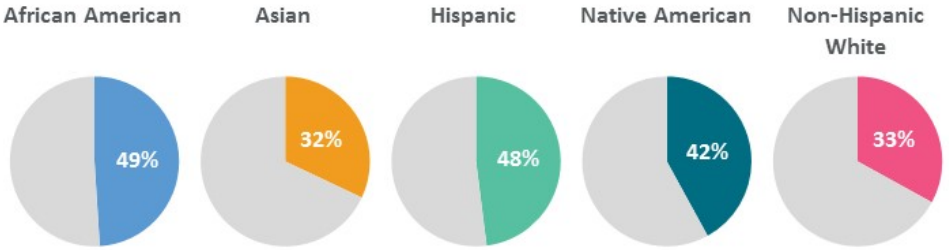
By Jurisdiction and Selected Characteristics



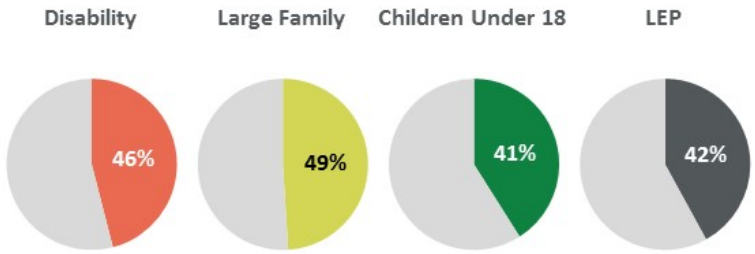
By Region, Housing Situation, and Income



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	1 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
5 More walkable/bikeable area	5 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	4 Want to move to different neighborhood
5 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
5 Want to move to different neighborhood	5 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	1 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	5 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	1 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	5 More walkable/bikeable area	5 Want to move to different neighborhood

ASIAN	NON-HISPANIC WHITE	CHILDREN UNDER 18
1 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
5 TIE: Get something less expensive & Closer to work	5 More walkable/bikeable area	5 Get something less expensive

HISPANIC	DISABILITY	LEP
1 Want to buy a home	1 Get something less expensive	1 -
2 Bigger house/apartment	2 Want to buy a home	2 -
3 Want to move to different neighborhood	3 Bigger house/apartment	3 -
4 Get something less expensive	4 Want to move to different neighborhood	4 -
5 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

1. Can't afford to live anywhere else
2. Can't pay moving expenses, deposits
3. Can't find a better place to live
4. Job is here
5. Need to find a new job

PFLUGERVILLE

1. Can't afford to live anywhere else
2. Can't pay moving expenses, deposits
3. Can't find a better place to live
4. Job is here
5. Need to find a new job

TRAVIS COUNTY

1. Can't afford to live anywhere else
2. Can't pay moving expenses, deposits
3. Can't find a better place to live
4. Other family reasons
5. TIE: Family/friends are here & Can't sell home

GEORGETOWN

1. Can't afford to live anywhere else
2. Can't pay moving expense, deposits
3. Can't find a better place to live
4. Job is here
5. Other family reasons

ROUND ROCK

1. Can't afford to live anywhere else
2. Can't pay moving expenses, deposits
3. Job is here
4. Can't find a better place to live
5. Family/friends are here

WILLIAMSON COUNTY

1. Can't afford to live anywhere else
2. Can't pay moving expenses, deposits
3. Job is here
4. Need to find a new job
5. 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

1. Can't afford to live anywhere else
2. Can't find a better place to live
3. Job is here
4. Family/friends are here
5. Other family reasons

INCOME LESS THAN $25,000

1. Can't afford to live anywhere else
2. Can't pay moving expenses, deposits
3. Need to find a new job
4. Can't find a better place to live
5. Rentals are all full; can't find a place to rent

RENTERS

1. Can't afford to live anywhere else
2. Can't pay moving expenses, deposits
3. Can't find a better place to live
4. Job is here
5. Need to find a new job

REGION

1. Can't afford to live anywhere else
2. Can't pay moving expenses, deposits
3. Can't find a better place to live
4. Job is here
5. Need to find a new job

PRECARIOUSLY HOUSED

1. Can't afford to live anywhere else
2. Can't pay moving expense, deposits
3. Can't find a landlord to rent to me due to my credit, eviction or foreclosure history
4. Family/friends are here
5. Need to find a new job

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

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, four

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 one 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;
- Nine percent of African American respondents;
- Eight percent of households that include a member with a disability; and
- Seven 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:

- Seven percent of precariously housed residents;
- One in 20 (5%) of households with incomes less than $25,000;
- Four percent of African American respondents; and
- Three 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.

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

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
5 Need to find a new job	5 -	5 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	2 Can't pay moving expenses, deposits
3 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 Job is here
5 -	5 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	1 -
2 Can't pay moving expenses, deposits	2 Can't pay moving expenses, deposits	2 -
3 Can't find a better place to live	3 Can't find a better place to live	3 -
4 Job is here	4 Job is here	4 -
5 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, nine 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.

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

- Higher than Region (>5ppt)
- About the same as Region (+/- 5 ppt)
- Lower than Region (<5 ppt)

Percent of Residents Experiencing a Housing Challenge	Austin	Travis County	Round Rock	Pflugerville	Georgetown	Williamson 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%

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.

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%

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

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	LEP	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%
I 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%

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.

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 rent 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

[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

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

Note: Displacement did not necessarily occur within current community of residence. The respondents' current housing situation (i.e., homeowner) may be a different type of housing situation than when displacement occurred. - 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."*

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

- 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.

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

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	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%
I 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.

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

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	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%	-	8%
Landlord did not return emails asking about a unit	13%	6%	9%	11%	8%	12%	6%	9%	-	8%
A bank or other lender charged me a high interest rate on my home loan	8%	8%	11%	4%	4%	10%	8%	10%	-	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%	-	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%	-	3%
I requested a disability accommodation for myself or my family and it was not made	3%	1%	0%	0%	1%	5%	0%	0%	-	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:

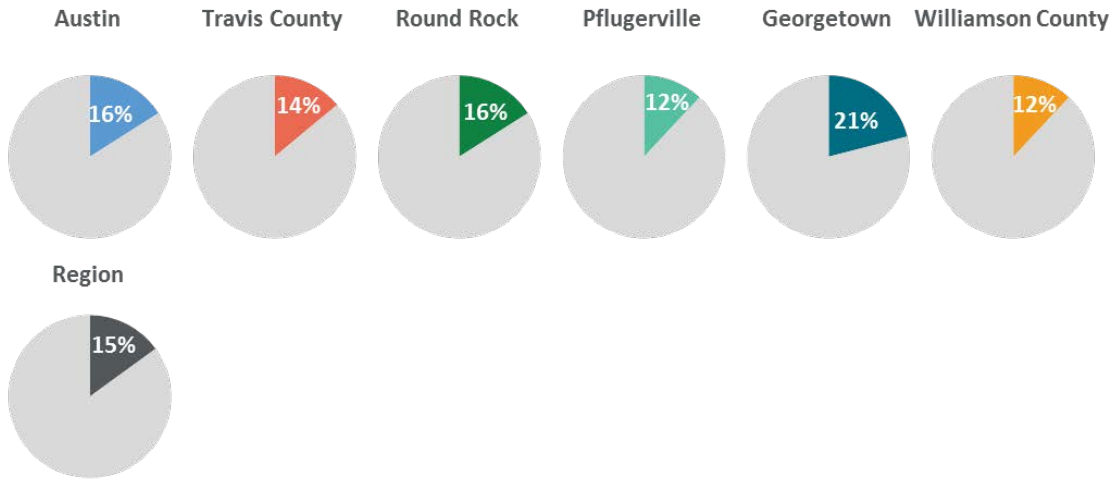
    - Nearly twice as likely to have been denied due to criminal history (11% versus 6%); and
    - More likely to have been denied due to eviction history (11% versus 7%).

- 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

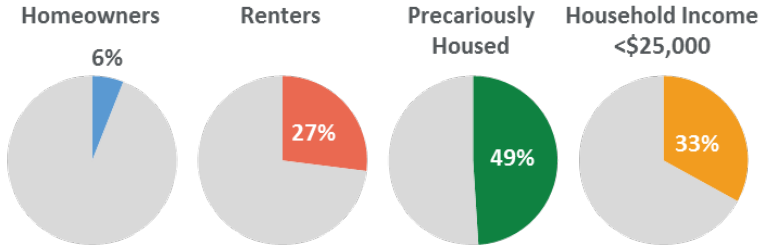
- Large family households are nearly six times more likely to have been denied due to their family size (17% versus 3%).

Figure VII-21.
Percent Denied Housing to Rent or Buy in the Region in the Past Five Years

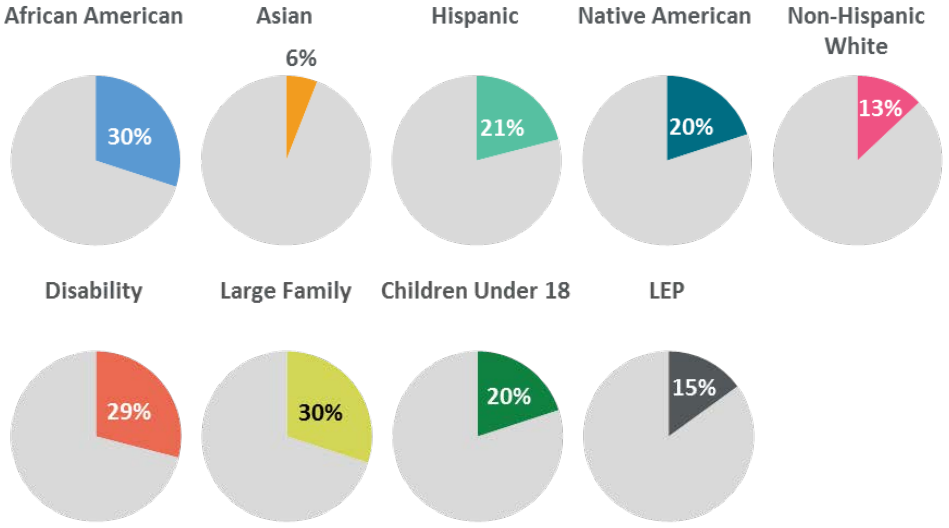
By Jurisdiction and Selected Characteristics



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

1. Income too low
2. Bad credit
3. Other buyer offered a higher price
4. Other applicant willing to pay more for rent
5. Other buyer offered to pay cash

PFLUGERVILLE

1. Income too low
2. Bad credit
3. Other applicant willing to pay more for rent
4. Other buyer offered a higher price
5. Landlord didn't allow pets

TRAVIS COUNTY

1. Bad credit
2. Income too low
3. Other buyer offered a higher price
4. Other buyer offered to pay cash
5. -

GEORGETOWN

1. Bad credit
2. Income too low
3. Foreclosure history
4. Race/ethnicity
5. Other buyer offered a higher price

ROUND ROCK

1. Income too low
2. Bad credit
3. Landlord didn't allow pets
4. Landlord didn't accept the type of income I earn (social security or disability benefit)
5. -

WILLIAMSON COUNTY

1. Income too low
2. Bad credit
3. Other buyer offered a higher price
4. Landlord didn't allow pets
5. 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

1. Other buyer offered a higher price
2. Income too low
3. Other buyer offered to pay cash
4. Bad credit
5. Other applicant willing to pay more for rent

INCOME LESS THAN $25,000

1. Income too low
2. Bad credit
3. Landlord didn't accept the type of income I earn (social security or disability benefit)
4. Eviction history
5. Lack of stable housing record

RENTERS

1. Income too low
2. Bad credit
3. Other applicant willing to pay more for rent
4. Landlord didn't allow pets
5. Other buyer offered a higher price

REGION

1. Income too low
2. Bad credit
3. Other buyer offered a higher price
4. Other applicant willing to pay more for rent
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.
When you looked for housing in the Central Texas region in the past five years, were you ever denied housing to rent or buy? Why were you denied? By Selected Protected Classes

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
5 Eviction history	5 Landlord didn't accept the type of income I earn (social security or disability benefit)	5 Eviction history

ASIAN	NON-HISPANIC WHITE	CHILDREN UNDER 18
1 -	1 Income too low	1 Bad credit
2 -	2 Bad credit	2 Income too low
3 -	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
5 -	5 Other buyer offered to pay cash	5 Other buyer offered to pay cash

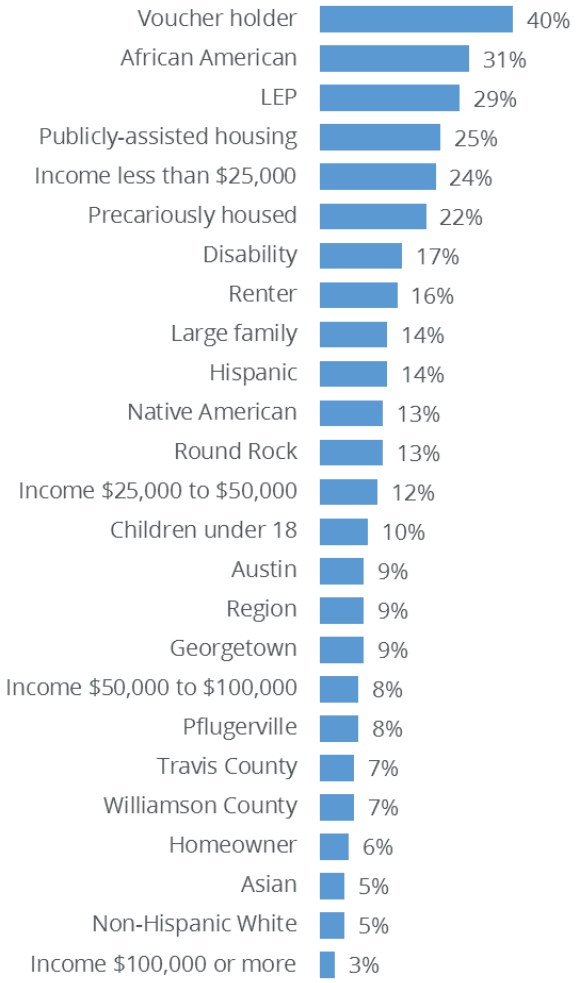
HISPANIC	DISABILITY	LEP
1 Bad credit	1 Income too low	1 -
2 Income too low	2 Bad credit	2 -
3 Other buyer offered a higher price	3 Other applicant willing to pay more for rent	3 -
4 Other applicant willing to pay more for rent	4 Other buyer offered a higher price	4 -
5 Other buyer offered to pay cash	5 Landlord didn't accept the type of income I earn (social security or disability benefit)	5 -

Note: - sample size too small to report. 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.

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 Austin[2] 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."*

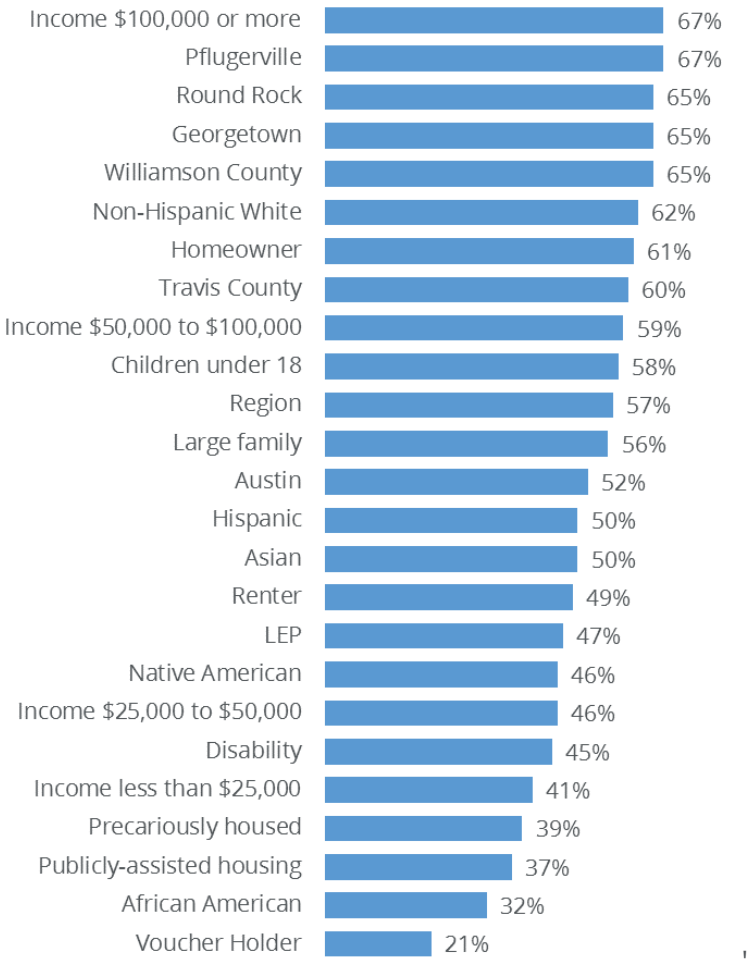
Neighborhood and Community

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 zero to nine where a rating of zero means strongly disagree and a rating of nine 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.

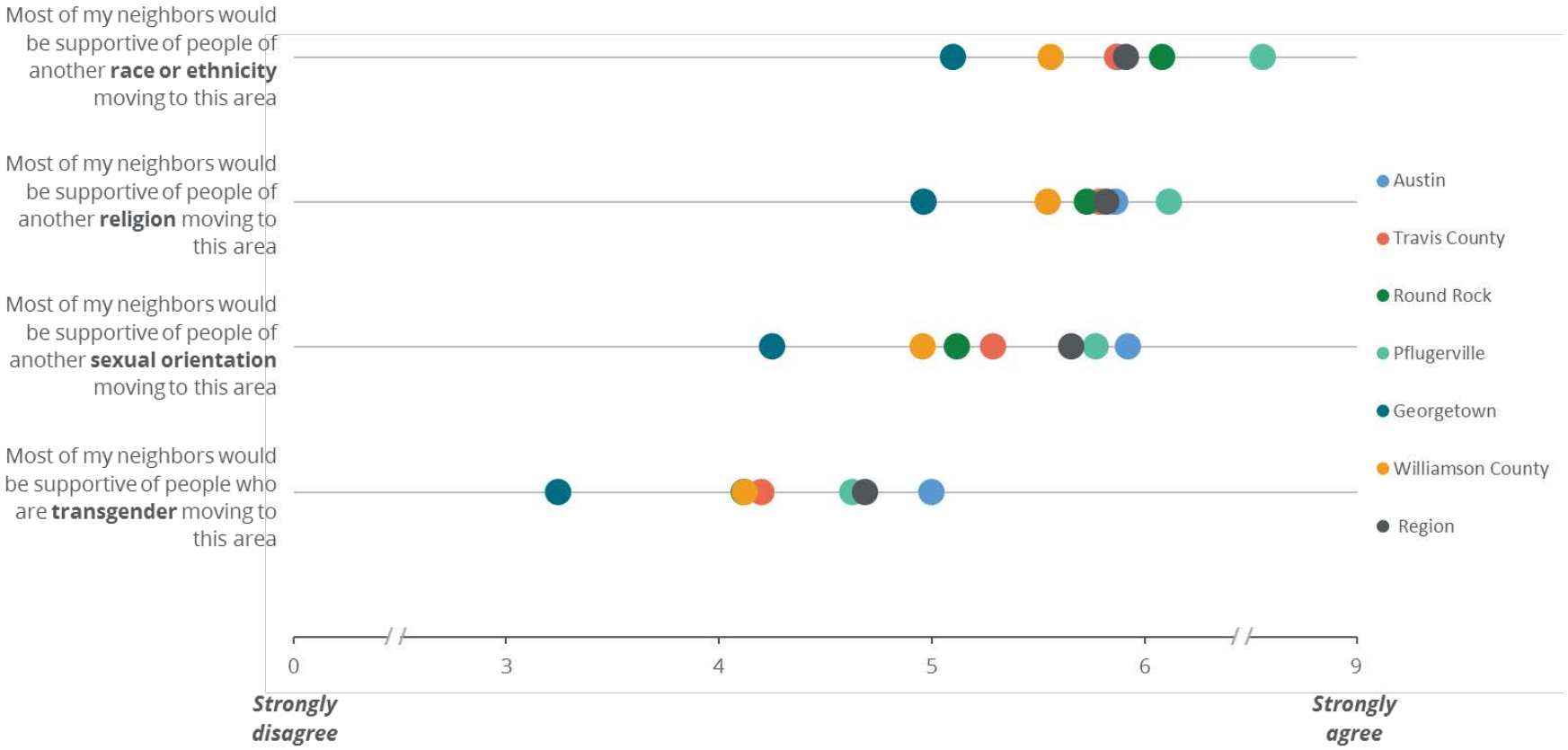
On average, survey respondents somewhat agree that most of their neighbors would be supportive of people of a different race or ethnicity, religion, or sexual orientation moving into the neighborhood, and somewhat disagree that their neighbors would be supportive of someone who is transgender.

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.

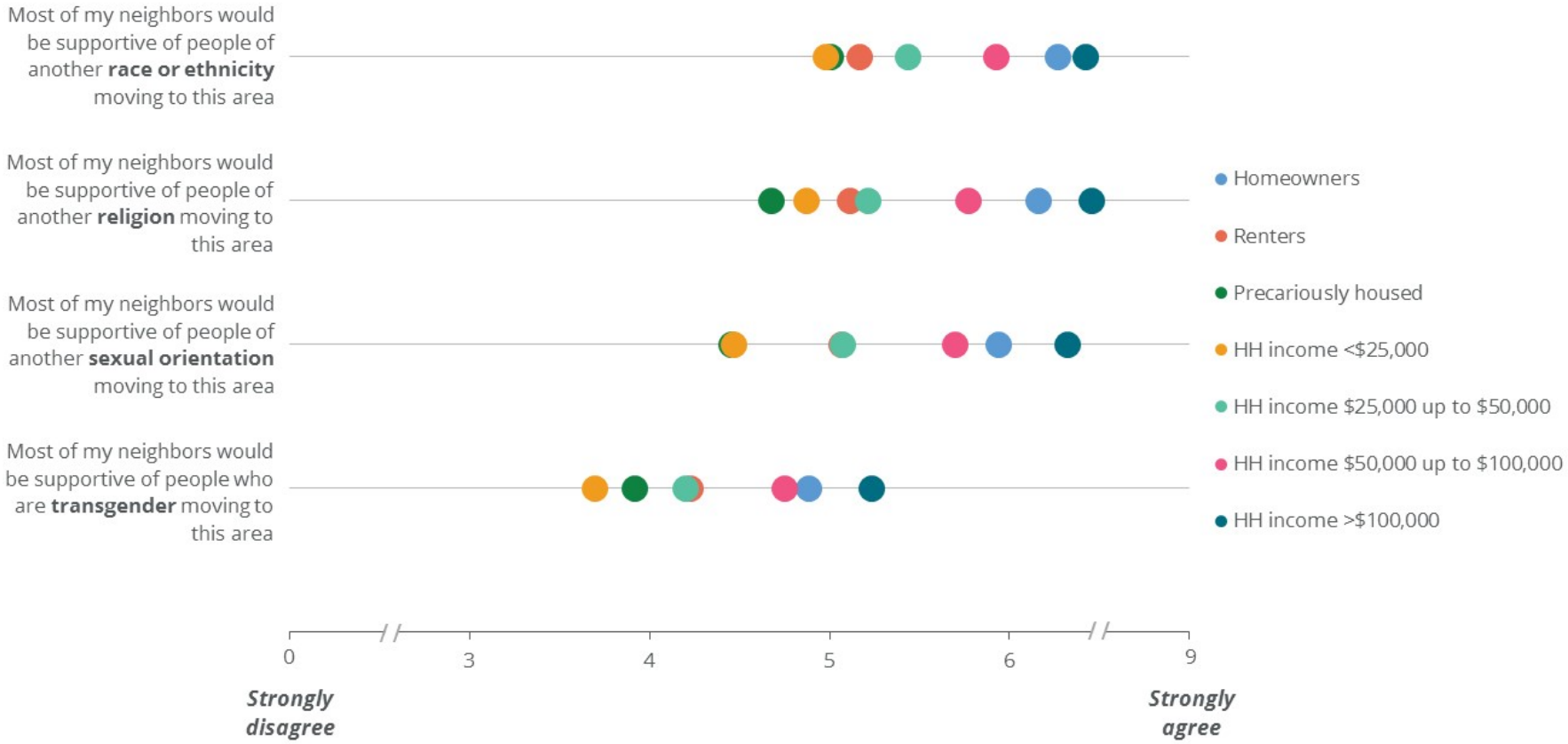
- Pflugerville residents are most likely to think their neighbors would be supportive of people of a different race, ethnicity or religion moving into the neighborhood.
- Austin residents are most likely to support people of a different sexual orientation or who are transgender.
- On average, homeowners, 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.

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



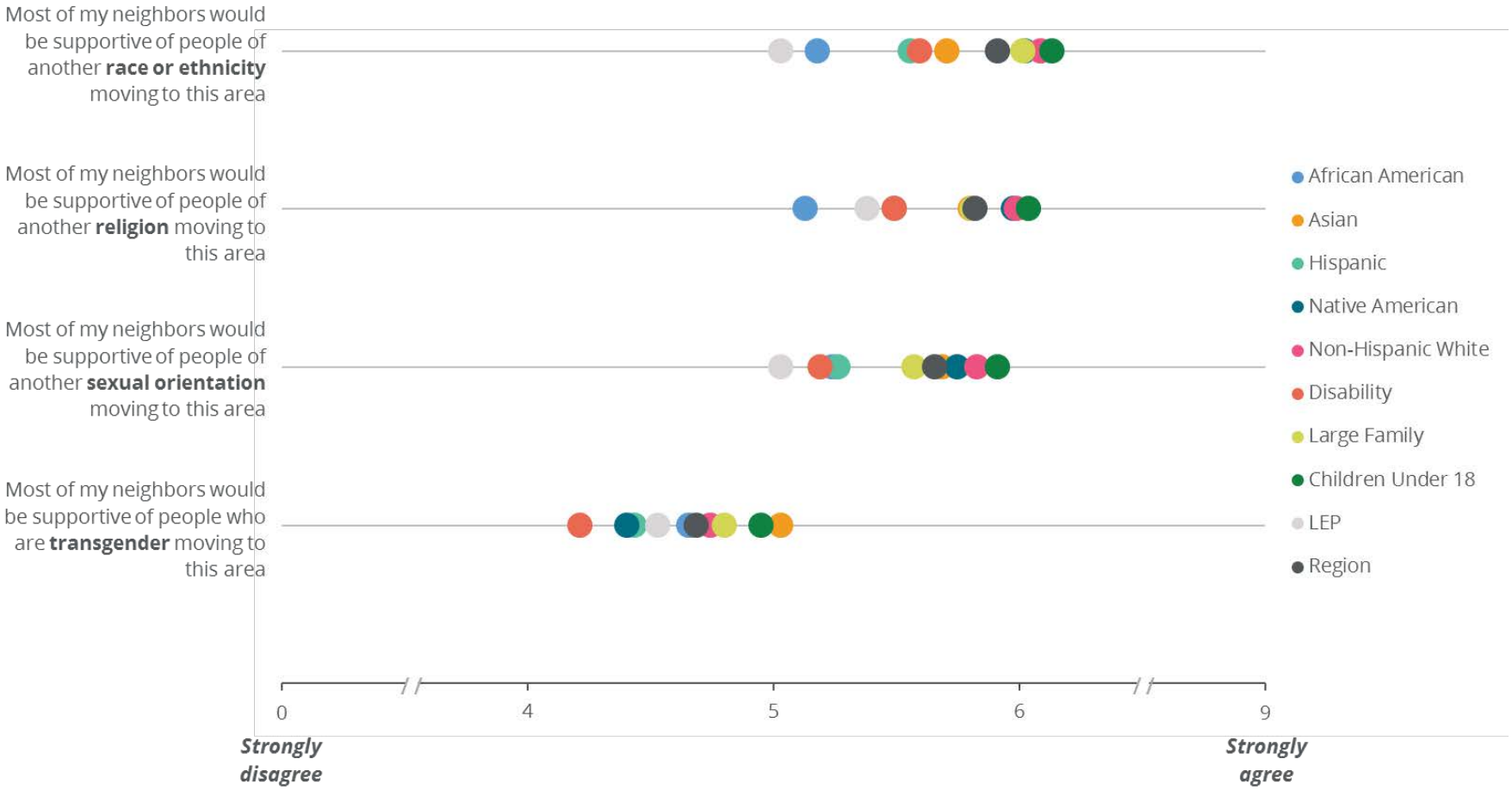
Source: Root Policy Research from the 2018 Central Texas Fair Housing Survey.

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



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

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



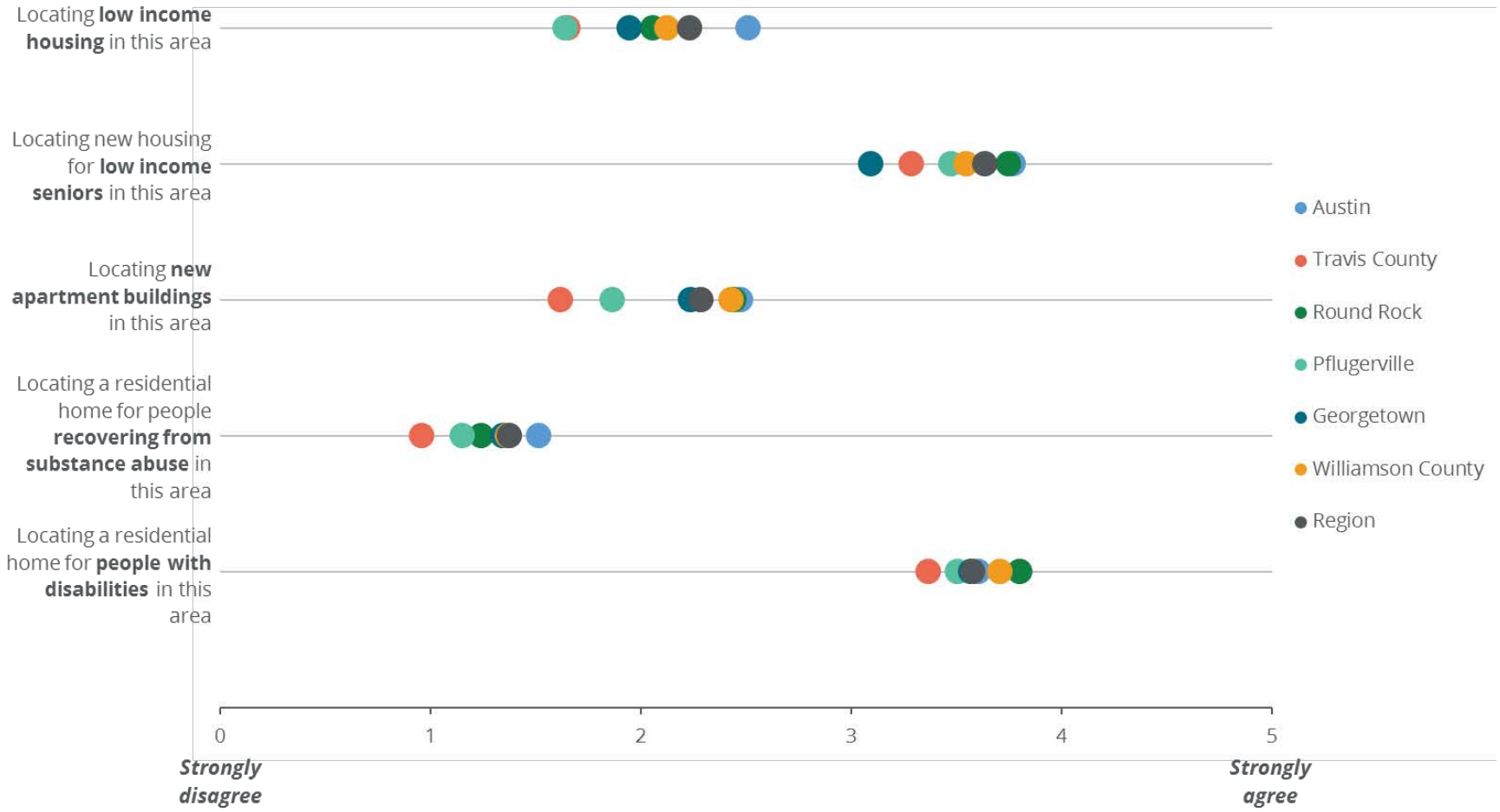
Source: Root Policy Research from the 2018 Central Texas Fair Housing Survey.

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.

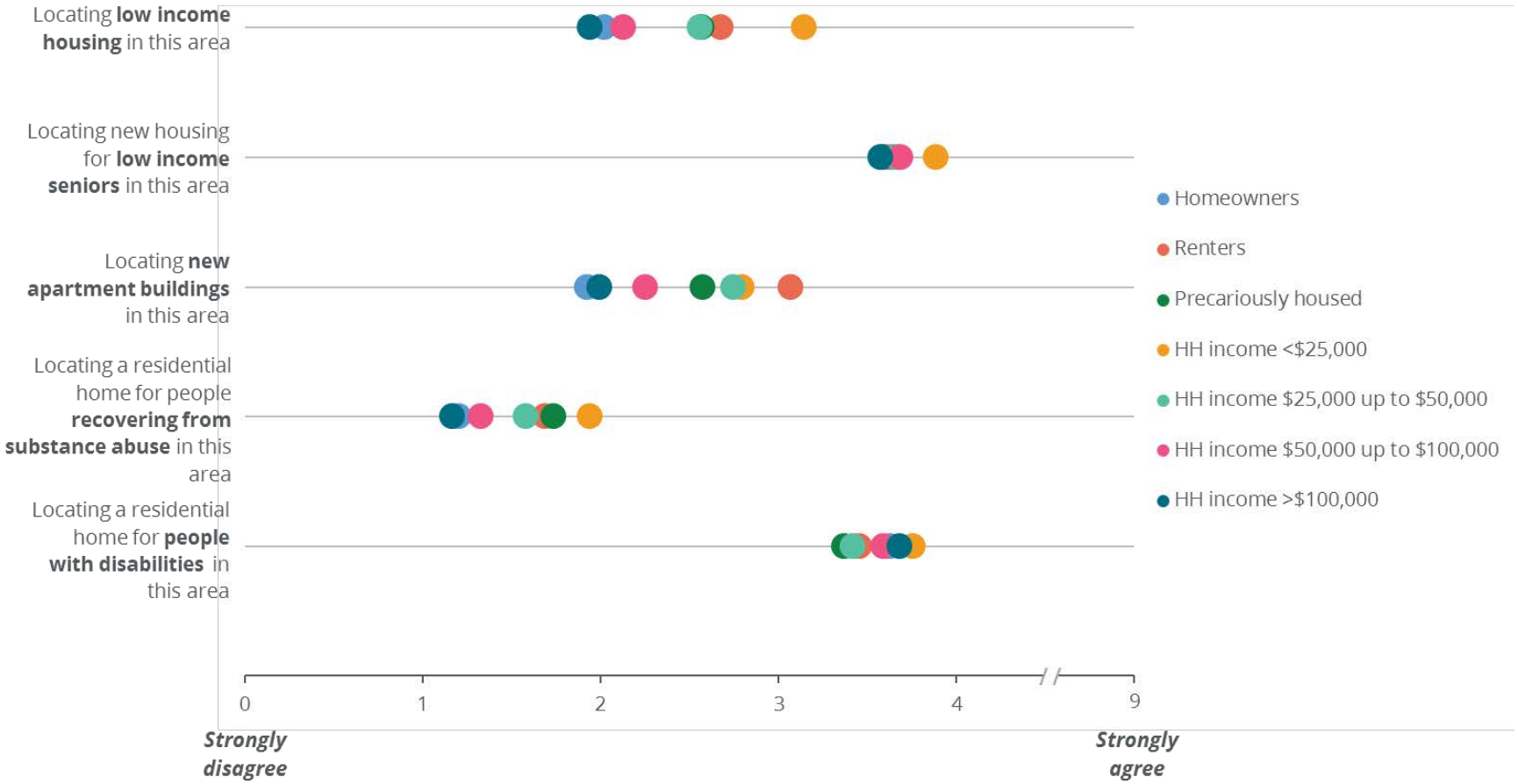
- Overall, the extent to which respondents disagree that their neighbors would support these housing types and uses do not vary much by jurisdiction.
    - Austin residents being slightly more likely to think their neighbors will support low income housing; and
    - Travis County and Pflugerville residents 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.
Most of my neighbors would be supportive of locating…low income housing…housing for low income 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



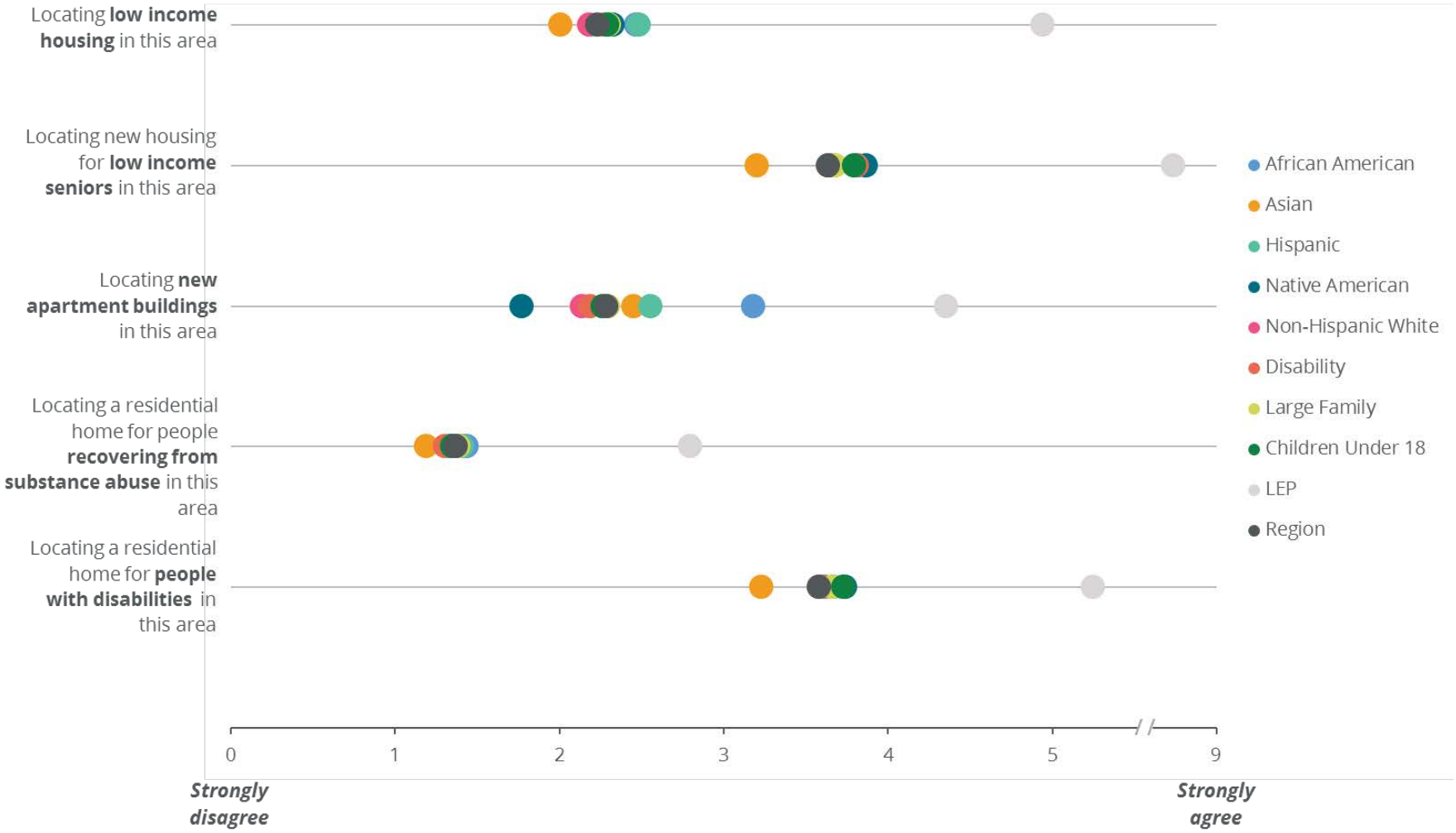
Source: Root Policy Research from the 2018 Central Texas Fair Housing Survey.

Figure VII-31.
Most of my neighbors would be supportive of locating…low income housing…housing for low income seniors…new apartment buildings…a residential home for people recovering from substance abuse… a residential home for people with disabilities … in this area. By Tenure and Income



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

Figure VII-32.
Most of my neighbors would be supportive of locating...low income housing...housing for low income 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



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.

Attendees at the March 2019 regional community meeting reviewed the findings of the AI, participated in a deliberative dialogue, and cast three votes for the regional goals they would have the jurisdictions prioritize. During the discussion, residents described their support for expanding housing choice and increasing economic opportunity, and working together as a region but also within communities to realize the promises of the civil rights movement and the Fair Housing Act. Much of the discussion of how to make impactful progress hinged on the importance of leadership from elected officials, the development community, HUD, and other public agencies. As one attendee said, "*The community is here; where are they*?"

After reviewing the AI findings and discussing the results, community members had the opportunity to cast three "votes" for the draft goals they want the region to prioritize. Figure VII-34 summarizes the results. The greatest proportion of attendees prioritized:

- *Require/incentivize reasonable policies for tenant criminal history and legal unearned income* (46% of participants);
- *Invest in neighborhoods of poverty and expand affordable housing* (35%);
- *Increase homeownership opportunities* (31%);
- *Regional accountability to implement fair housing goals* (27%);
- *Improve living conditions for low income residents* (21%); and
- *Connect low income residents to job opportunities* (21%).

Figure VII-34.
Community Member Regional Goal Prioritization Exercise

Goal	% of Voters
Require/incentivize reasonable policies for tenant criminal history and legal unearned income	46%
Invest in neighborhoods of poverty and expand affordable housing	35%
Increase homeownership opportunities	31%
Regional accountability to implement fair housing goals	27%
Improve living conditions for low income residents	21%
Connect low income residents to job opportunities	21%
Incentivize landlords to rent to people with disabilities and who participate in the HCV/Section 8 program	17%
rent income requirements on people who rely on social security or disability income	17%
Fund tenant fair housing education	15%
Further a regional transportation vision and affirm that "accessible" transportation is more that ADA compliant buses and stops	15%
Set a goal for developing a range of affordable housing units	13%
Market property tax exemptions/deferrals to seniors	8%
Confirm that accessibility and weatherization improvements do not increase property tax valuations	6%
classes	6%
Invest in jobs and supportive services in affordable suburban areas	6%
Foster a culture of inclusion for residents with disabilities	6%
Make recommended zoning code updates	4%
(Austin) implement actions to address displacement risks	2%

Source: Root Policy Research from the March 2019 Community Meeting Goal Prioritization Exercise.

Live scribe poet Adrian Molina created the poem *Take Creative Action* during the event to capture the experiences and sentiments shared by community members. Inspired by the Austin-based children's song and dance troupe Creative Action, which performed during the event, the poem eloquently captures residents' perspectives and desire for action.

Take Creative Action

A live scribe poem by Adrian H Molina
created at the Home Bigger than Houses forum
reflecting the experience and sentiments of community
Round Rock, Texas, March 9th, 2019

How do we
move from paper to reality? Trying
to make the adhesive tape stick
to the posters, hoping to pull
the sticky notes off the maps
to rearrange data into equity,
possibilities and opportunities.

Can we be Creative Action?

Beyond what we have known—
our inequality
so out of fashion
but so cemented
into our concrete realities.

Can we be Creative Action?

Do we have the patience to become
roses in the sun
sticking together through thorns
as a human family
beyond the run of the show,
beyond the time we are scheduled for?

Can we be Creative Action?

Can we step
into a future in which healthy food
and affordable housing are rights?
And if not, why not? Whose universe
are we living in
and who are our neighbors
if we do not enjoy the same chances
to live vibrantly?

Who are our neighbors
if not our children, the elderly,
the disabled, laborers
and people of all colors?

"The biggest challenge," chiquita said
"is facing god
when you have done something wrong."
So how to we heal our social wrongs?
As money looks away,
the usual problems—
"a lack of capital,"
"discrimination,"
"inadequate transportation,"
"unreasonable restrictions"
—reservations. Can we reserve
the right to be brave?

Can we be Creative Action?

Questions:

"Why did we come here?"
Meaning here, in this body, on this planet?
It was not to be mediocre. It could not have been
to accept the status quo. Time is limited, so
"what are the solutions"
when everyone is seeking home? How
can we contribute to real change
painting new colors on our doors?

Open.

We need to vote everyday.
Every word.
Every action, every inaction.
Every breath.

"Who is not in the room?"
"Where are the elected officials?"
"The developers?" "The city planners?"
"HUD?"
"The community is Here."

Can we be Creative Action?

This might be our only hope left—US
who show up to community meetings
in rec rooms and senior centers
on Saturday mornings
to ask the hard questions.
It might just be US—
a lonely, scary, powerful
and connecting reality that we are the last stand for humanity.

Community: Take Creative Action.

SECTION VIII.

GOALS AND ACTION ITEMS

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 AI 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 is manifested 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 AI. 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 implementation of regional fair housing goals and affordable housing interests. The group will also consult with area experts on housing equity and economic opportunity, K-12 educational leaders, local and regional transit providers, and public works staff. This Group will 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 will be established to guide the work of the Group. They will produce a progress report annually (that can be folded into jurisdiction CAPERs) that will have a 30-day public comment and review.

Subsequent action items include the following, which would be overseen by the Working Group, except when they are jurisdiction specific.

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 implementation of regional fair housing goals and affordable housing interests. The Group will consult with area experts on housing equity and economic opportunity, K-12 educational leaders, local and regional transit providers, and public works staff. This Group will 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 will be established to guide the work of the Group. They will produce a progress report annually (that can be folded into jurisdiction CAPERS) that will have a 30-day public comment and review.**	Capacity limitations to implement fair housing action items that are impactful and long-lasting.	Lead: Travis County HHS. Membership from all Central Texas Regional AI participating partners	0-3 months: identify members and initial workplan; 3-6 months: hold first meeting and develop a group charter; 1-5 years: establish workplan and achieve short term goals outlined in this Fair Housing Plan.
2	**Explore the feasibility to 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, explore the improvement of an active marketing and uniformity of downpayment assistance program information. Explore possible funding sources to determine the development of an affirmative marketing plan and plan to provide homeowner assistance with forms/applications targeting under-represented residents. If implemented, have a pilot program in operation within the next five years.
3	**Working with foundations and private partners, explore and possibly 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. Explore possible funding sources to determine feasibility of acquiring funds to achieve goal. Depending on results of feasibility study, develop a proposal to funders.

Proposed Action Items (Continued)

ROW #	FAIR HOUSING ACTIONS	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES
	REGIONAL ACTION ITEMS			
4	**Collaborate to explore the feasibility to fund fair housing testing to better understand the prevalence and impact of "3x rent" eligibility policies in rental housing and the intersection of those policies and refusal to accept unearned income such as child support and disability payments.**	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.	Part of Working Group workplan	As part of Working Group work plan, explore possible funding sources to determine feasibility of acquiring funds to achieve goal. Depending on results of feasibility study, develop a proposal to funders to fund testing in 3x rent policies that examine the potential of a disparate impact on persons with disabilities and families with children.
5	**Explore the feasibility and funding options, through a public-private partnership with area marketing firms, to establish a replicable affirmative marketing program and guiding principles for developers of rental housing, leasing agents and property managers, homebuilders, and real estate agents. This may include a marketing strategy to address Not-in-My-Backyard Syndrome (NIMBYism) in the region. 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, explore possible funding sources to determine feasibility of acquiring funds to achieve goal. Depending on results of feasibility study, develop a proposal to funders to establish a replicable marketing affirmative marketing program and guiding principles for developers of rental housing, leasing agents and property managers, homebuilders, and real estate agents.
	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	0-6 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, trusted parties (church leaders, community organizers), community and senior centers, and social media to increase awareness of the exemption and build partnerships with community groups.**	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.

Proposed Action Items (Continued)

ROW #	FAIR HOUSING ACTIONS	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES
	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	Ongoing; raise awareness through the City Intergovernmental Relations Office, city leadership and city advocacy groups, and communication with receptive leaders at the state level.
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 will include: 1) Prioritize City-subsidized affordable units that are appropriately sized for households or are at risk or experiencing displacement; 2) Increase participation of communities of color in funding investment recommendations and include cultural displacement in decision making; 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) Pilot a neighborhood-based process to mitigate displacement by better connecting people of color with resources to mitigate displacement which could include: 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. This will include the effectiveness of the equity and inclusion framework currently being implemented within City of Austin departments.**	Capacity limitations to implement fair housing action items that are impactful and long-lasting.	City of Austin	To be determined.

Proposed Action Items (Continued)

ROW #	FAIR HOUSING ACTIONS	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES
	CITY OF AUSTIN ACTION ITEMS			
4	**Encourage developers and landlords who benefit from public funding and development incentives to adopt reasonable policies on tenant criminal history, accept legal unearned income in consideration of the ability to pay rent, and not discriminate based on source of income.**	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.
5	**Bring forward the recommendation that incentives for the development of affordable housing for households below 50%, 60% and 80% MFI be included in Land Development Code revisions.**	Lack of affordable housing disproportionately impacting protected classes with lower incomes and higher poverty rates. Lack of affordable housing citywide exacerbates segregation created through historical policies and practices. The city is limited in its ability by state law to use inclusionary zoning as a tool to broaden housing choice.	City of Austin	Staff will monitor and modify the Density Bonus program to ensure it will create a quantifiable increase in long-term, on-site affordable units, of which a minimum of 10% are accessible. As part of that monitoring, staff will collect data on protected classes and families with children residing in units created through the City's density bonus and other incentive programs.
6	**Bring forward recommendations to modify land use and regulatory requirements that could expand housing choice and reduce housing access barriers through Land Development Code process.**	Overly complex land use regulations limit housing choice and create impediments to housing affordability. These include: minimum site area requirements for multifamily housing, limits on accessory dwelling units, compatibility standards, overly restrictive neighborhood plans and excessive parking requirements.	City of Austin	TBD; part of Land Development Code revisions.
7	**Bring forward recommendations to modify VMU and PUD ordinances to require 60% MFI rental and 80% owner throughout Austin when on-site affordable units are required.**	Lack of affordable housing disproportionately impacting protected classes with lower incomes and higher poverty rates. Lack of affordable housing citywide exacerbates segregation created through historical policies and practices. The city is limited in its ability by state law to use inclusionary zoning as a tool to broaden housing choice.	City of Austin	Staff will collect data on protected classes and families with children residing in units created through VMU and PUD programs.

Proposed Action Items (Continued)

ROW #	FAIR HOUSING ACTIONS	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES
	CITY OF AUSTIN ACTION ITEMS			
8	**Conduct an analysis and calibration of S.M.A.R.T. Housing incentives to function in high opportunity**	Difference in access to opportunity for protected classes.	City of Austin	To be determined.
9	**Increase transparency of monitoring of existing accessible units to ensure consistency.**	The City's historical lack of enforcement of city codes governing the maintenance of housing stock in different neighborhoods disproportionately impacts protected classes, influences housing preferences and restricts access to opportunities.	City of Austin	To be determined.
10	**The City's efforts to institute cross-departmental planning will include a focus on improvement of infrastructure and housing development in areas of minority/low-income concentration and integration of housing for different incomes in these areas.**	The City's historical lack of enforcement of city codes governing the maintenance of housing stock in different neighborhoods disproportionately impacts protected classes, influences housing preferences and restricts access to opportunities.	City of Austin	To be determined; may be integrated into regional work plan.
11	**Collaborate with partners and disseminate data to develop an online list and map of units created through city incentives and developer agreement programs to increase information available to members of protected classes.**	Information on housing choice is not widely available in languages other than English and/or in accessible formats. No information is available to people who are members of protected classes about possibilities to live in housing that was created in higher opportunity areas through city incentive and developer agreement programs.	City of Austin	To be determined.
12	**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.	City of Austin	Staff will bring this barrier and its impacts to the attention of the City of Austin representatives on the Capital Metro board of directors.

Proposed Action Items (Continued)

ROW #	FAIR HOUSING ACTIONS	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES
	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.	All County Departments and Travis County Commissioners Court	0-5 years: Continue to invest HUD block-grant funds and other County, bond, and grant funds to provide improvements in high poverty areas. 3-5 years: Prioritize investments 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.	All County Departments and Travis County Commissioners Court	0-9 months: Create an asset opportunity map that can be updated regularly to inform changing opportunity and investment strategies; 1-5 years: Prioritize investments to 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 in coordination with other regional jurisdictions. 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.	All County Departments and Travis County Commissioners Court	3-9 months: Create housing goals as an outcome of the County's housing market analysis; 9-12 months: begin implementation. 2-5 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 to mitigate impacts of displacement outside the urban core**	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.	All County Departments and Travis County Commissioners Court	Ongoing: Continue to collaborate with transit providers to create innovative solutions that serve particular neighborhood connection needs; 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 specifically with regard to connectivity to job centers.

Proposed Action Items (Continued)

ROW #	FAIR HOUSING ACTIONS	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES
	ROUND ROCK, PFLUGERVILLE, GEORGETOWN, TRAVIS, AND WILLIAMSON COUNTIES ACTION ITEMS			
1	**Nurture and drive job growth, commercial and retail development, and supportive services to quickly developing micro-economies in more affordable suburban areas in existing growth plane. Engage employers in discussions about affordable housing needs to build the potential for public-private partnerships**	Residents with lower access to opportunity and a history of barriers to economic opportunity than residents in the region overall: African Americans, persons of Hispanic descent, refugees, LEP residents, families with children living in poverty.	All jurisdictions	Implement as part of newly improved economic development strategies and implementation plan (under development in Travis County) and in accordance with Travis County's Land Water Transportation Plan.
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 continue to implement its Transit Development Plan and continue to promote Project Connect.
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	All jurisdictions	Develop draft text amendments within 6 months; implement within 18 months.
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	Develop a workplan to accomplish with 3 months of the finalization of the AI and Consolidated Plans; implement action item with 18 months.

Proposed Action Items (Continued)

ROW #	FAIR HOUSING ACTIONS	FAIR HOUSING ISSUES/IMPEDIMENTS	RESPONSIBLE PARTY	METRICS AND MILESTONES
	ROUND ROCK, PFLUGERVILLE, GEORGETOWN, TRAVIS, AND WILLIAMSON COUNTIES ACTION ITEMS			
5	**Require developers and landlords who receive public funding and development incentives to adopt reasonable policies on tenant criminal history, accept legal unearned income in consideration of the ability to pay rent, and do not discriminate based on source of income**	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	**Explore the feasibility to 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, refugees, and families with children (all of whom may be denied housing based on source of income as a pretext for other types of discrimination)**	Disproportionate housing needs; displacement; discrimination.	All jurisdictions as part of funding allocations	To the extent feasible, fund fair housing activities including testing and counseling. If funding testing, beginning with dedicating resources to identifying testing organizations and developing a methodology. Conduct number of tests in the recommended testing program for this Action Step. Analyze and initiate compliance enforcement by 2020.
7	**As part of the new requirement in Consolidated Planning to understand impacts around disaster recovery, explore the feasibility to examine how disinvestment and inequities in infrastructure planning have contributed to natural hazards' risks and include mitigation in five-year action plans**	Disproportionate housing needs; displacement; discrimination.	All jurisdictions as part of funding allocations	To the extent possible, complete with next five-year Consolidated Plan and update annually as new data become available.
	PARTICIPATING HOUSING AUTHORITIES			
1	**Implement the revisions recommended in Section III of the Central Texas Regional AI**	Disproportionate housing needs; displacement; discrimination.	All PHAs	Address recommendations within 9 months.

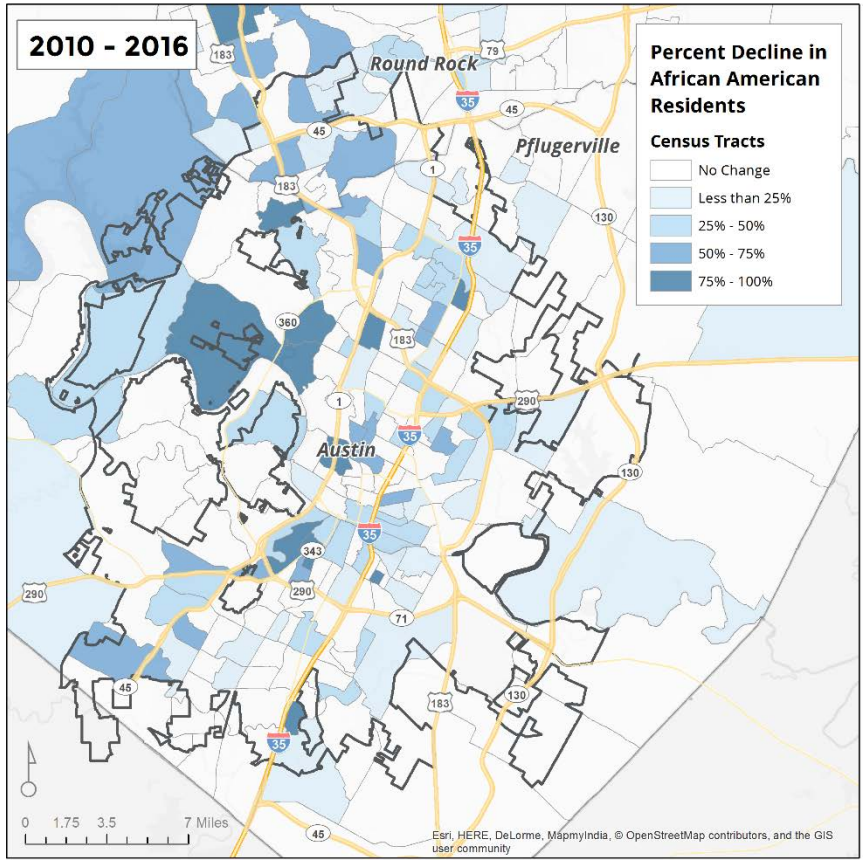
Source: Participating Partners in Central Texas AI and Root Policy Research.

APPENDIX A.

JURISDICTION LEVEL MAPS

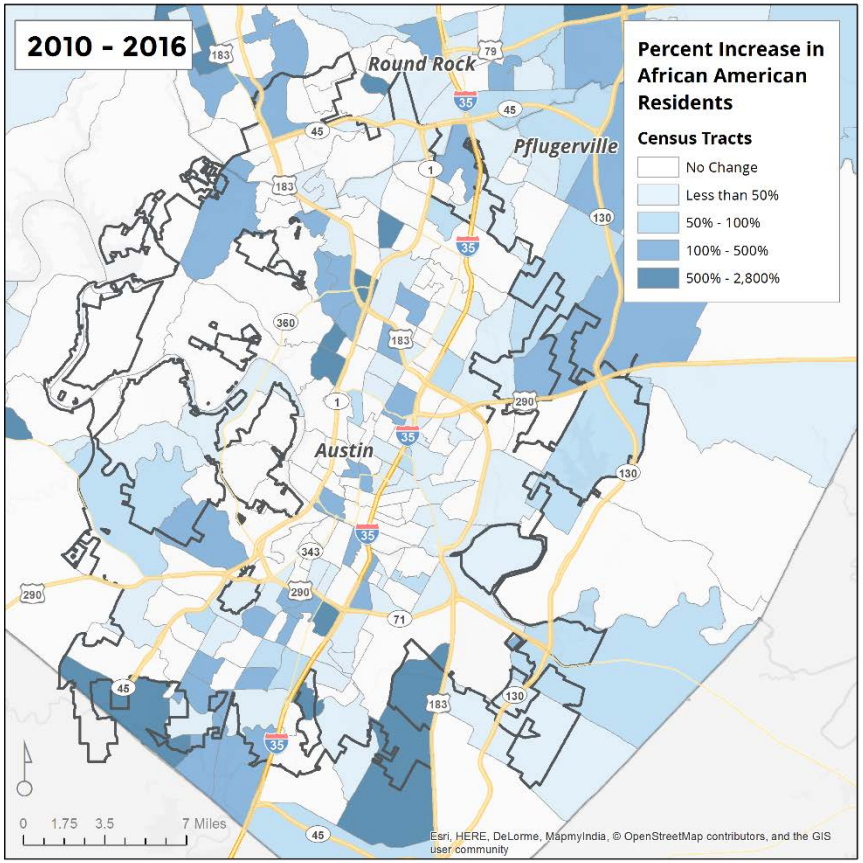
AUSTIN

Figure 1.
AUSTIN – Percent Decline in African American Residents Residents by Census Tract, 2010 to 2016



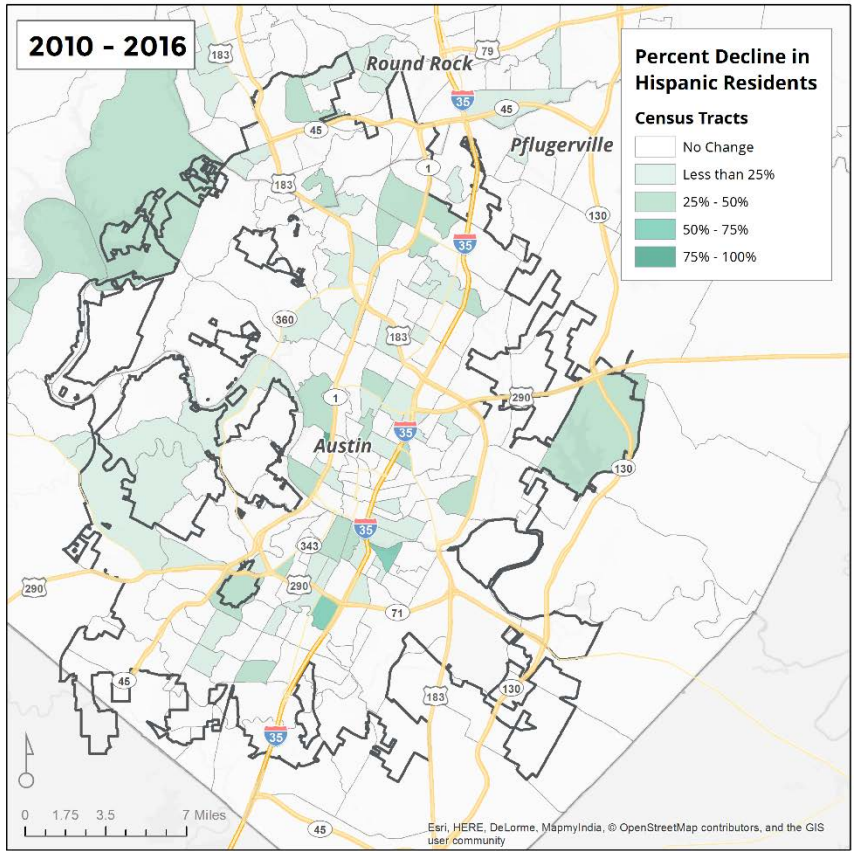
Source: American Community Survey, 2012-2016.

Figure 2.
AUSTIN - Percent Increase in African American by Census Tract, 2010 to 2016



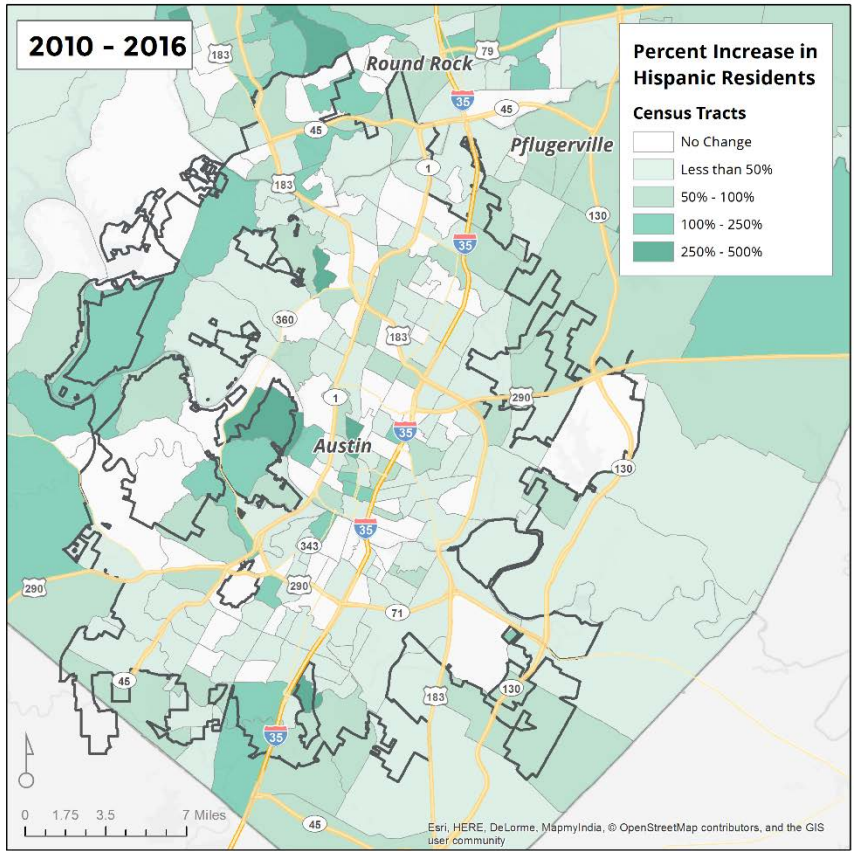
Source: American Community Survey, 2012-2016.

Figure 3.
AUSTIN – Percent Decline in Hispanic Residents by Census Tract, 2010 to 2016



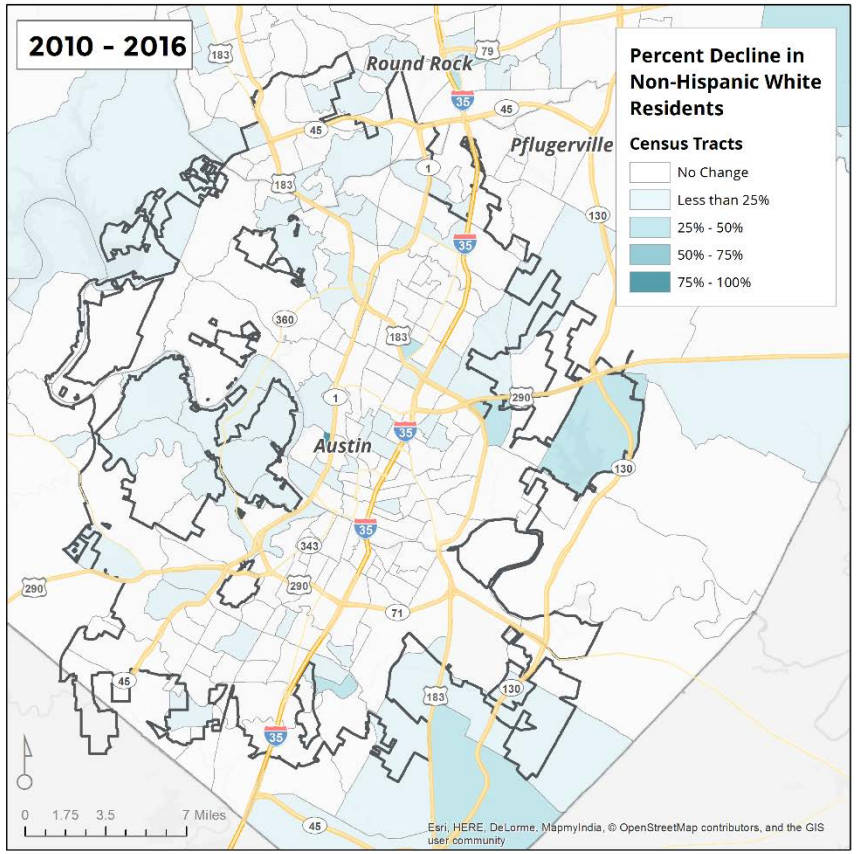
Source: American Community Survey, 2012-2016.

Figure 4.
AUSTIN – Percent Increase in Hispanic Residents by Census Tract, 2010 to 2016



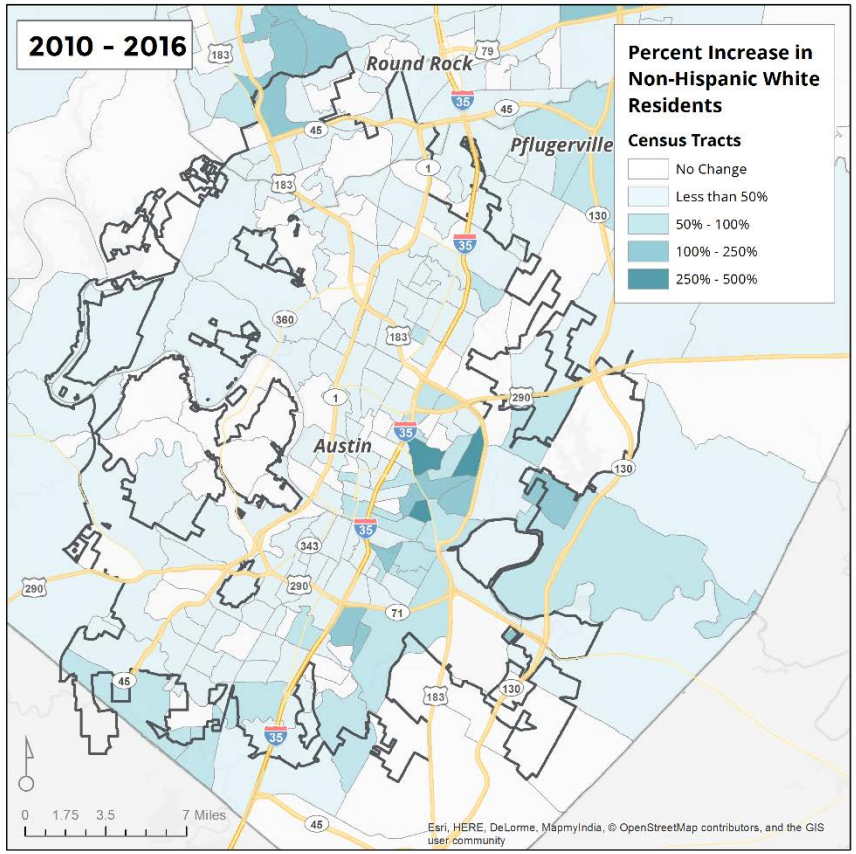
Source: American Community Survey, 2012-2016.

Figure 5.
AUSTIN – Percent Decline in Non-Hispanic White Residents by Census Tract, 2010 to 2016



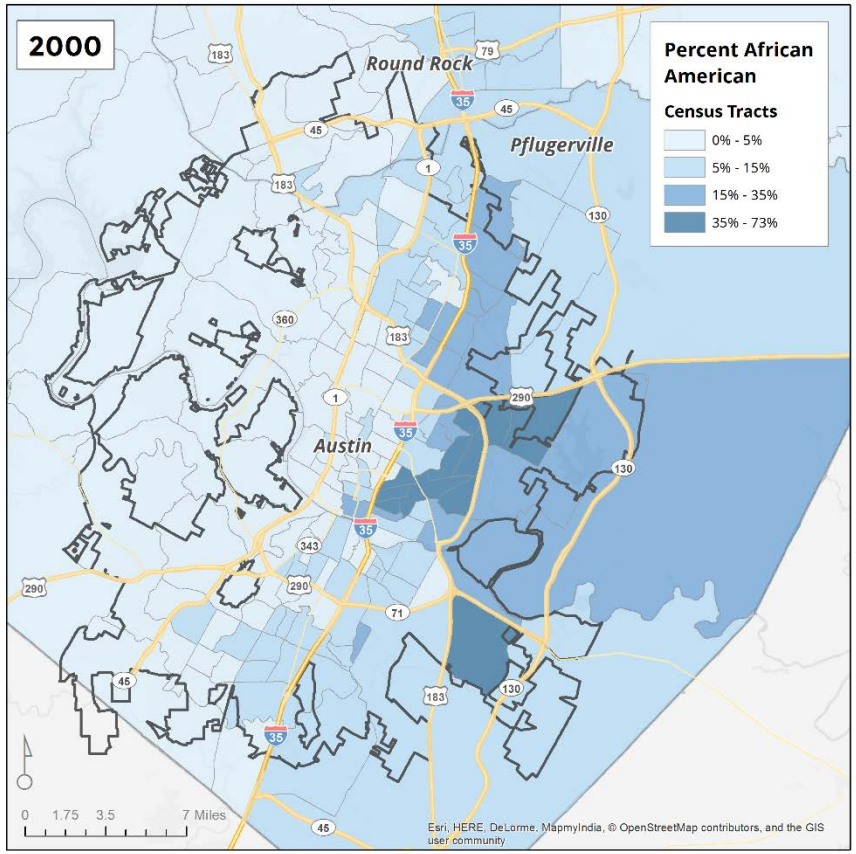
Source: American Community Survey, 2012-2016.

Figure 6.
AUSTIN – Percent Increase in Non-Hispanic White Residents by Census Tract, 2010 to 2016



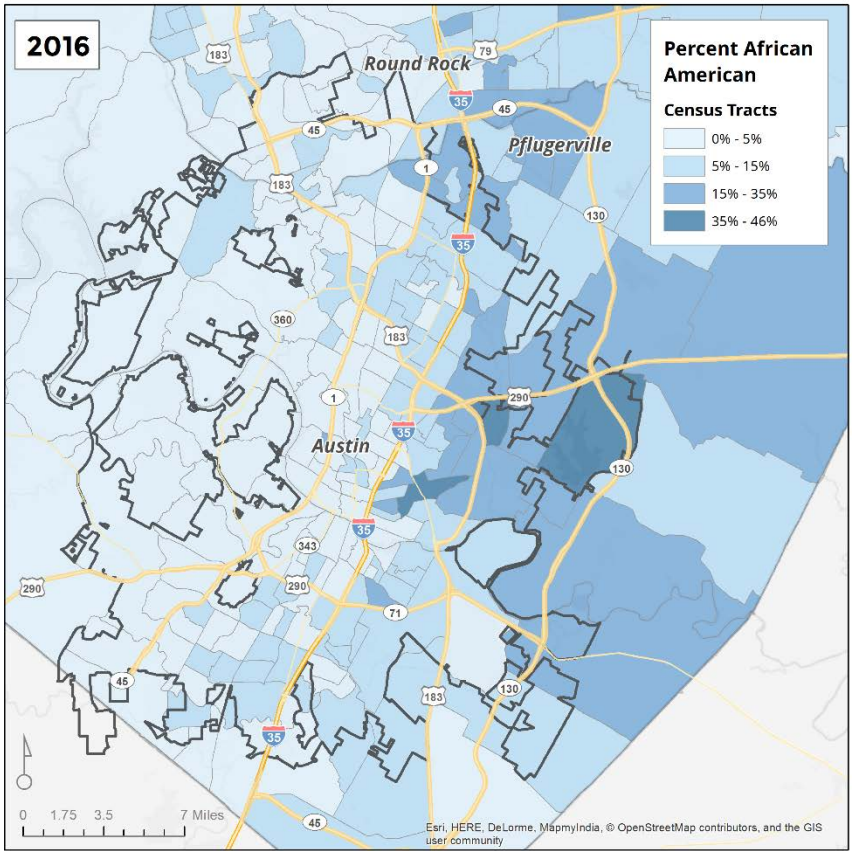
Source: American Community Survey, 2012-2016.

Figure 7.
AUSTIN – Percent African American by Census Tract, 2000



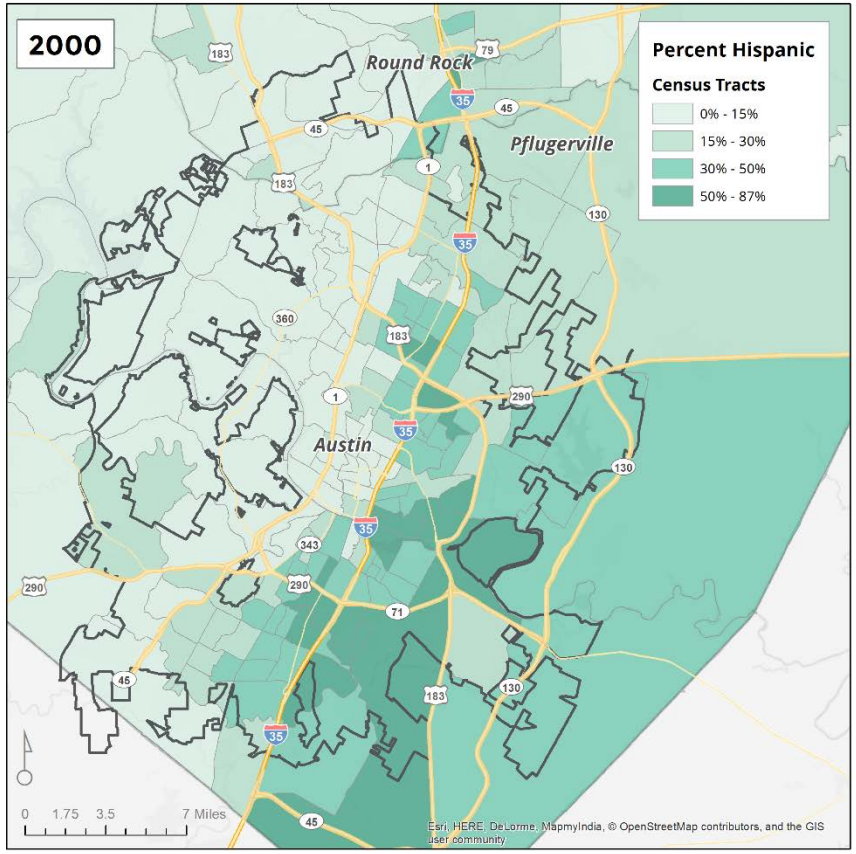
Source: 2000 US Census.

Figure 8.
AUSTIN – Percent African American by Census Tract, 2016



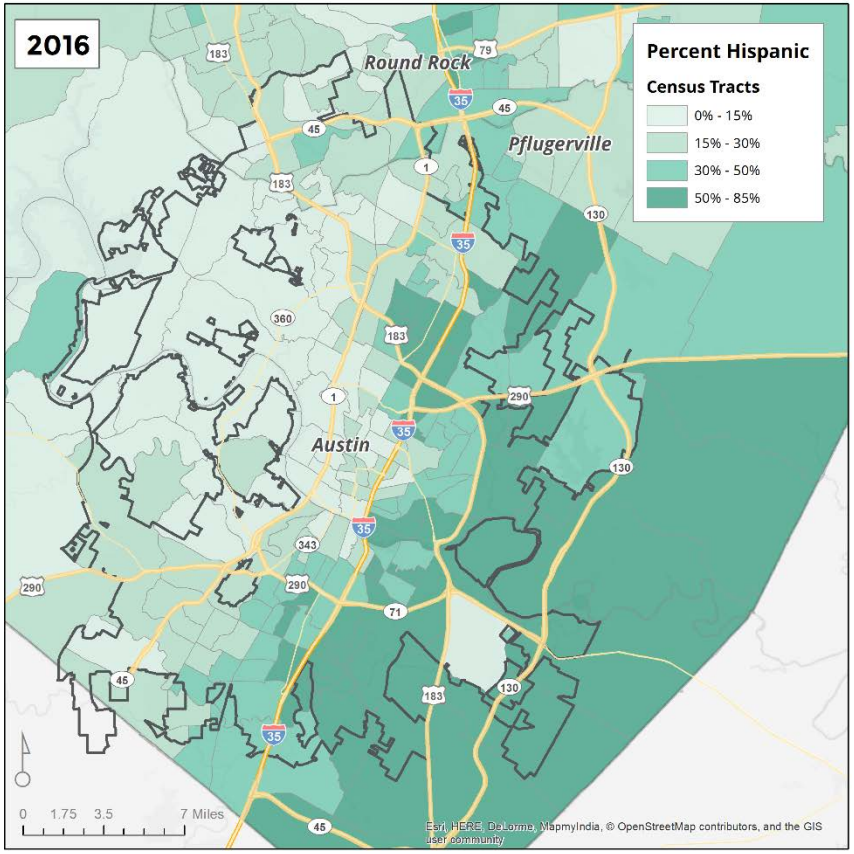
Source: American Community Survey, 2012-2016.

Figure 9.
AUSTIN – Percent Hispanic by Census Tract, 2000



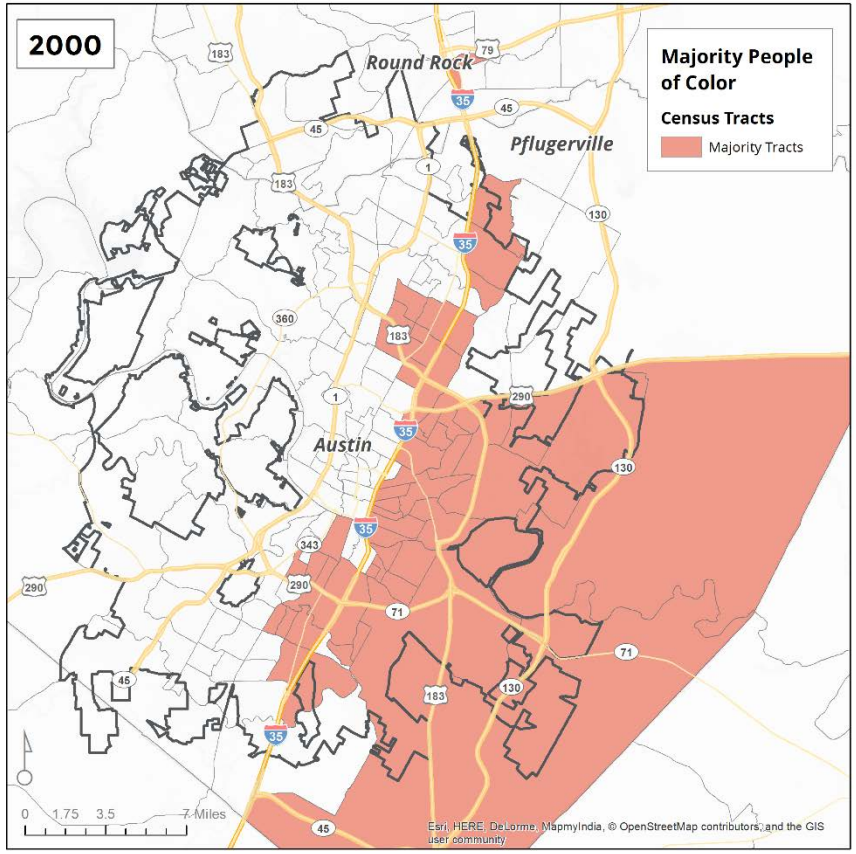
Source: 2000 US Census.

Figure 10.
AUSTIN – Percent Hispanic by Census Tract, 2016



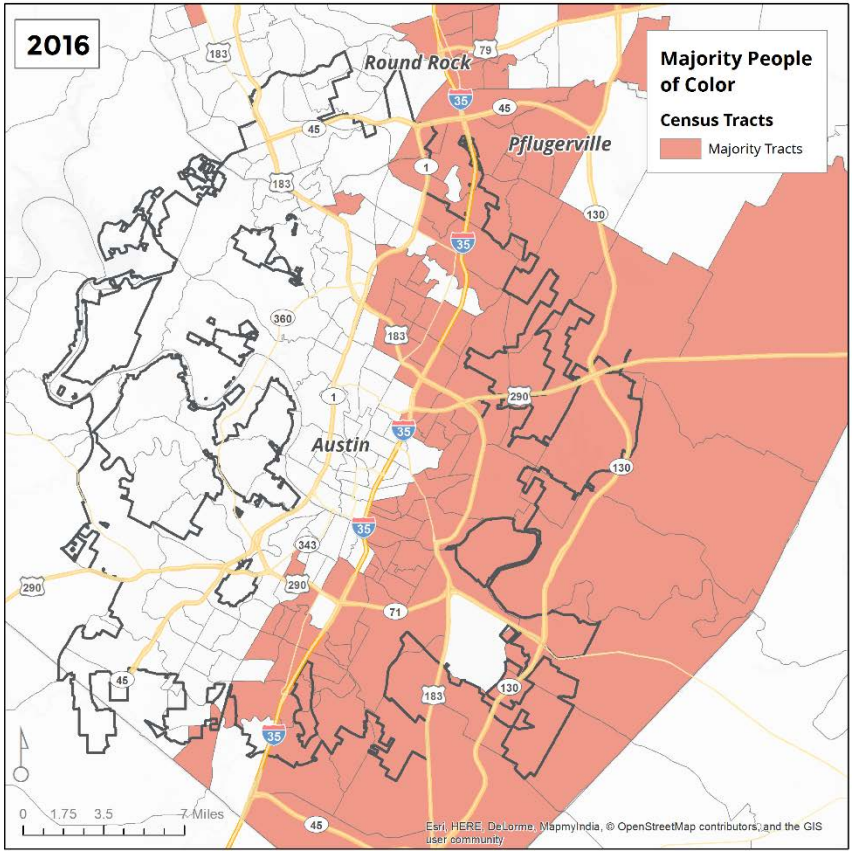
Source: American Community Survey, 2012-2016.

Figure 11.
AUSTIN – Majority People of Color by Census Tract, 2000



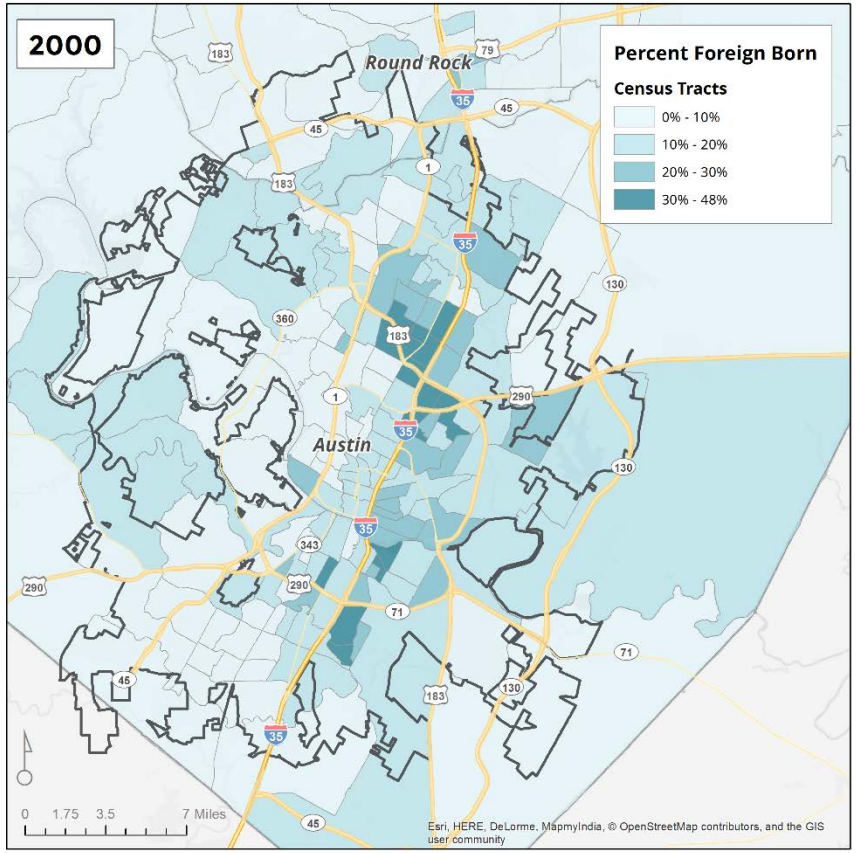
Source: 2000 US Census.

Figure 12.
AUSTIN – Majority People of Color by Census Tract, 2016



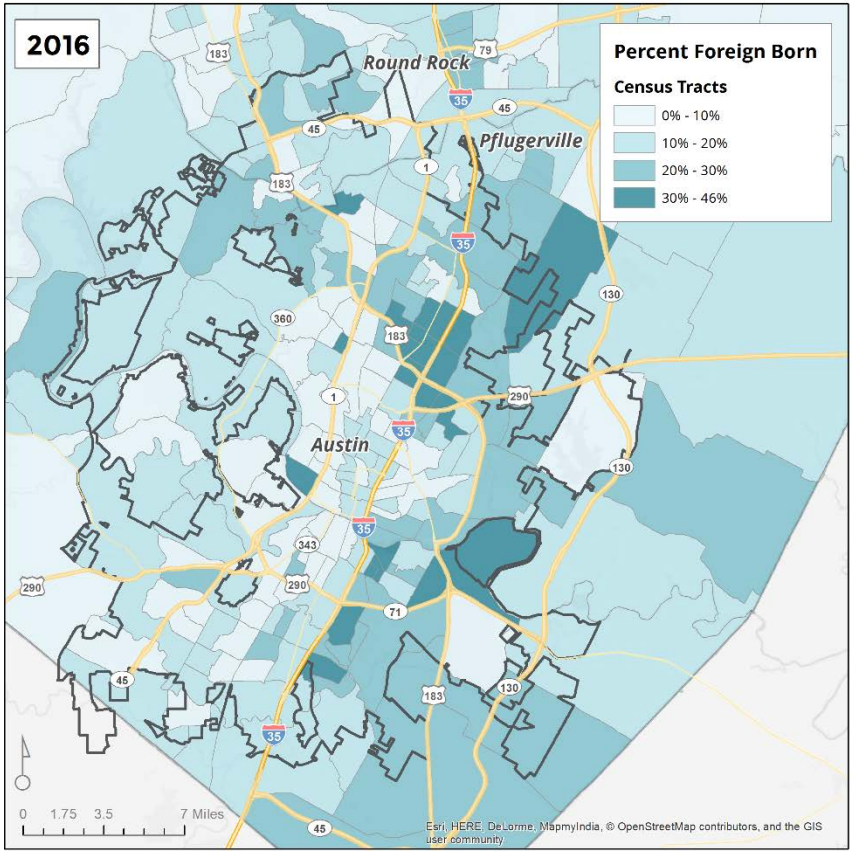
Source: American Community Survey, 2012-2016.

Figure 13.
AUSTIN – Percent Foreign Born by Census Tract, 2000



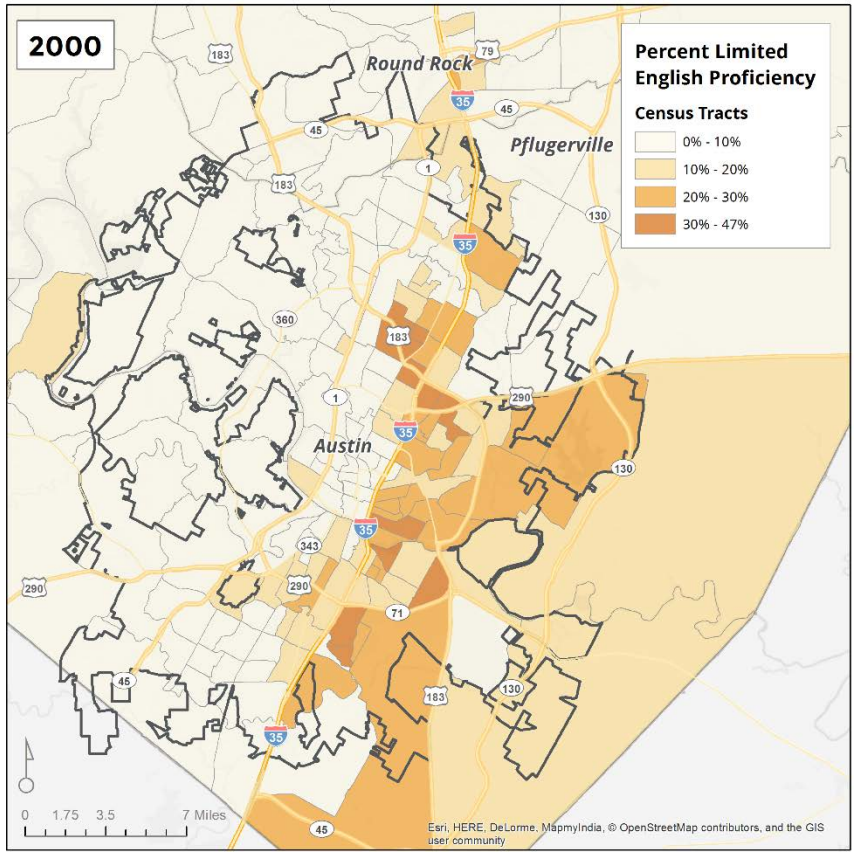
Source: 2000 US Census.

Figure 14.
AUSTIN – Percent Foreign Born by Census Tract, 2016



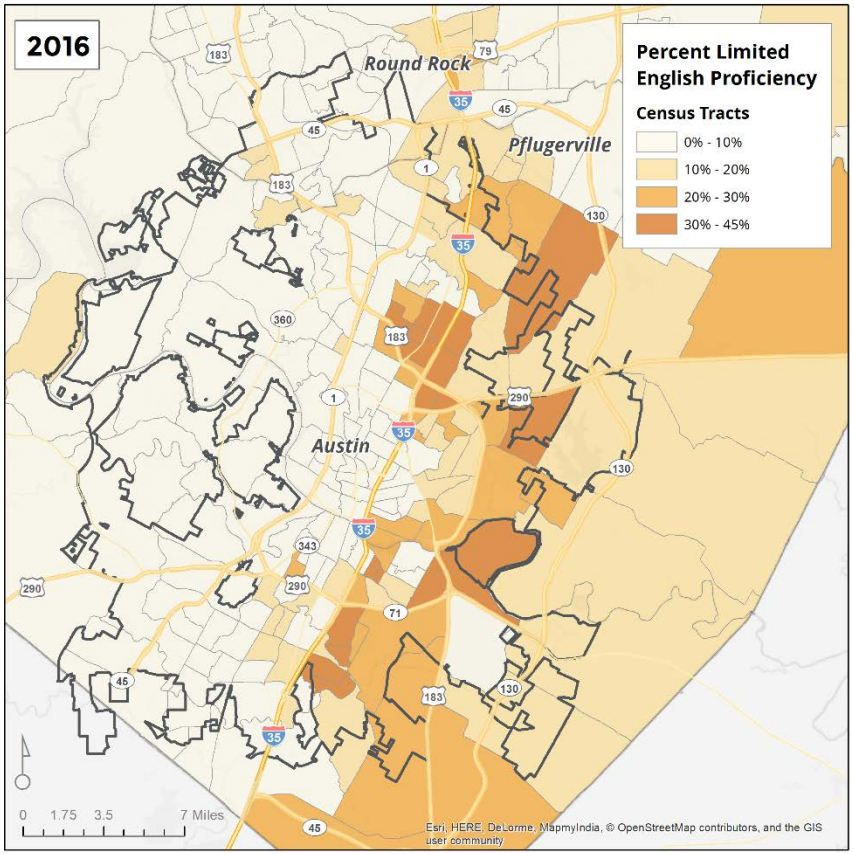
Source: American Community Survey, 2012-2016.

Figure 15.
AUSTIN – Percent Limited English Proficiency by Census Tract, 2000



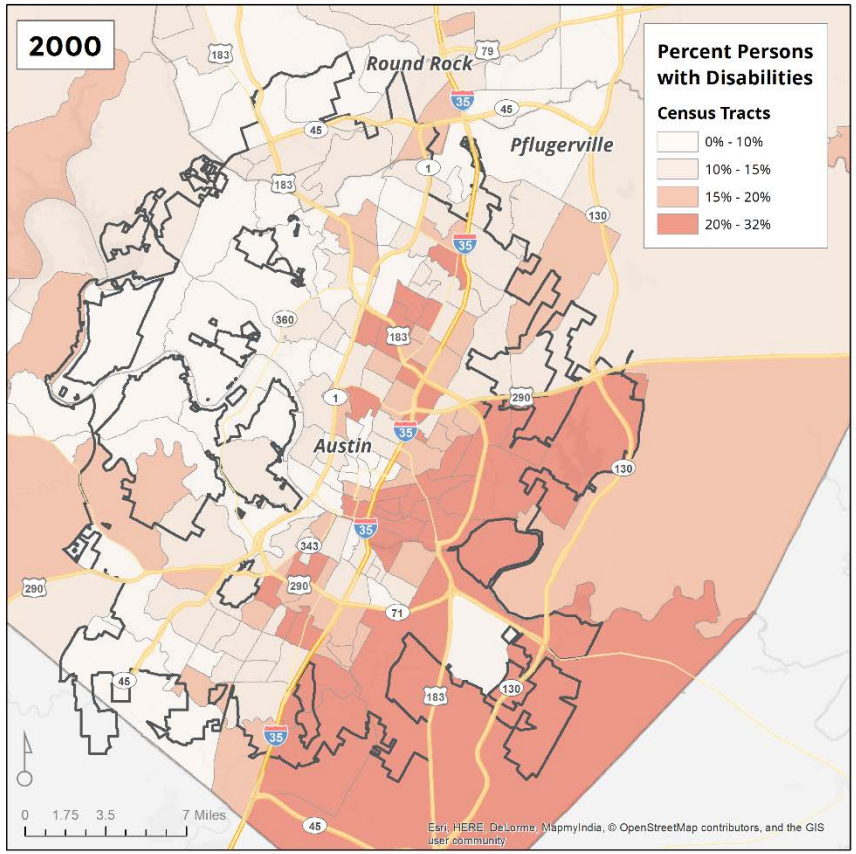
Source: 2000 US Census.

Figure 16.
AUSTIN – Percent Limited English Proficiency by Census Tract, 2016



Source: American Community Survey, 2012-2016.

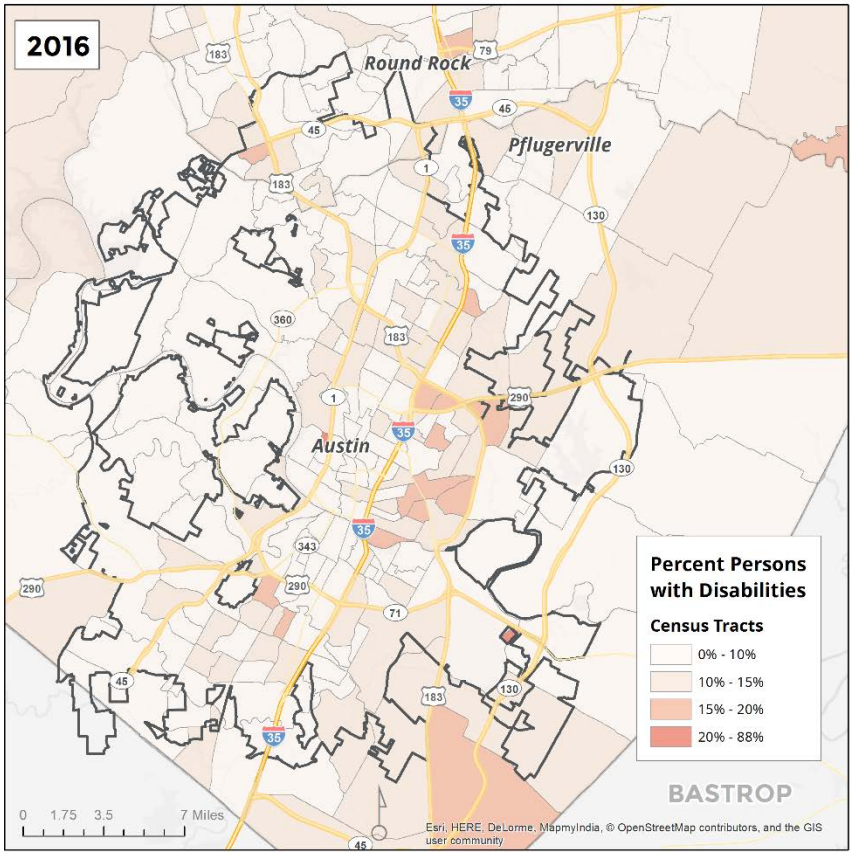
Figure 17.
AUSTIN – Percent Persons with Disabilities by Census Tract, 2000



Note: Includes employment disability, which is not captured in the 2016 map.

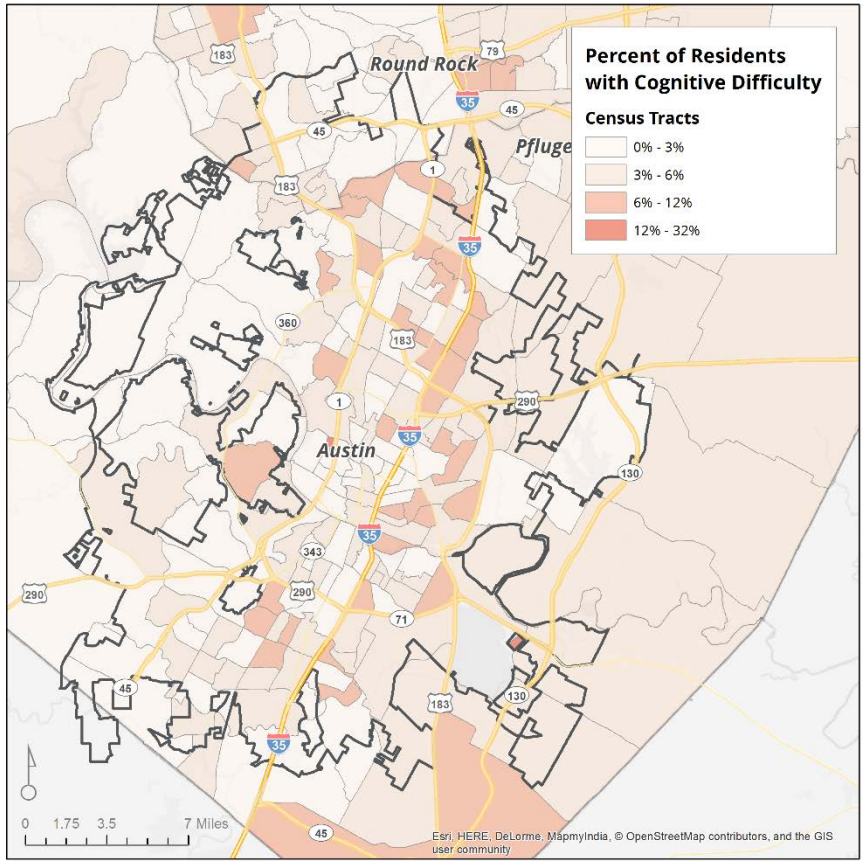
Source: 2000 US Census.

Figure 18.
AUSTIN – Percent Persons with Disabilities by Census Tract, 2016



Source: American Community Survey, 2012-2016.

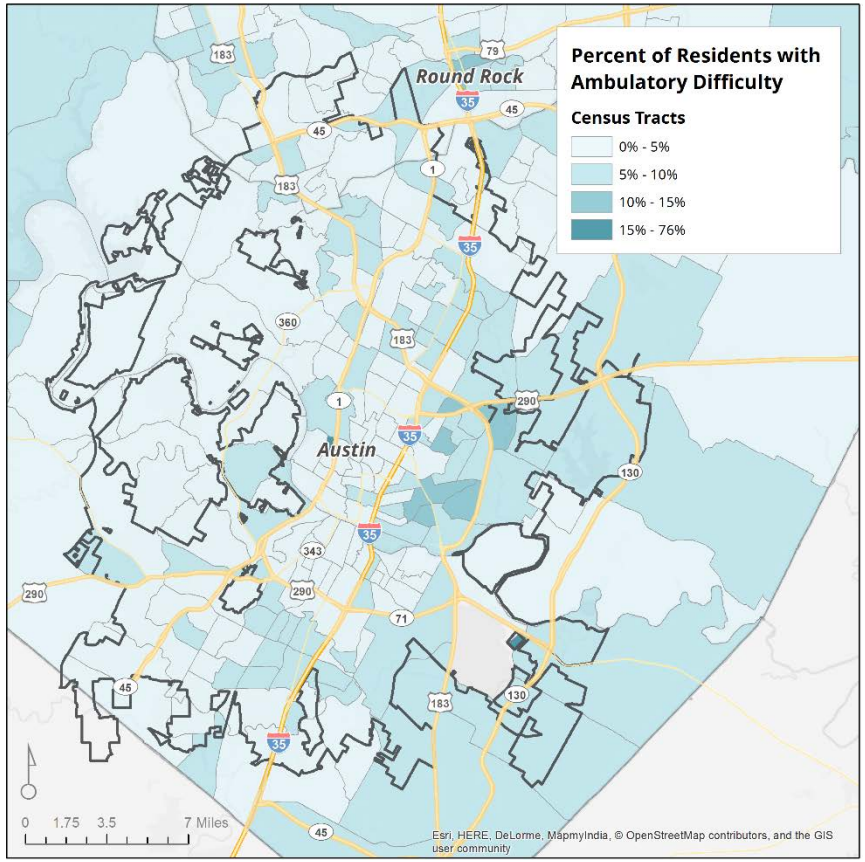
Figure 19.
AUSTIN – Percent of Residents with Cognitive Difficulty, by Census Tract



Note: The ACS defines cognitive difficulty as having serious difficulty concentrating, remembering, or making decisions due to a physical, mental or emotional condition.

Source: Root Policy Research from the 2013-2017 ACS.

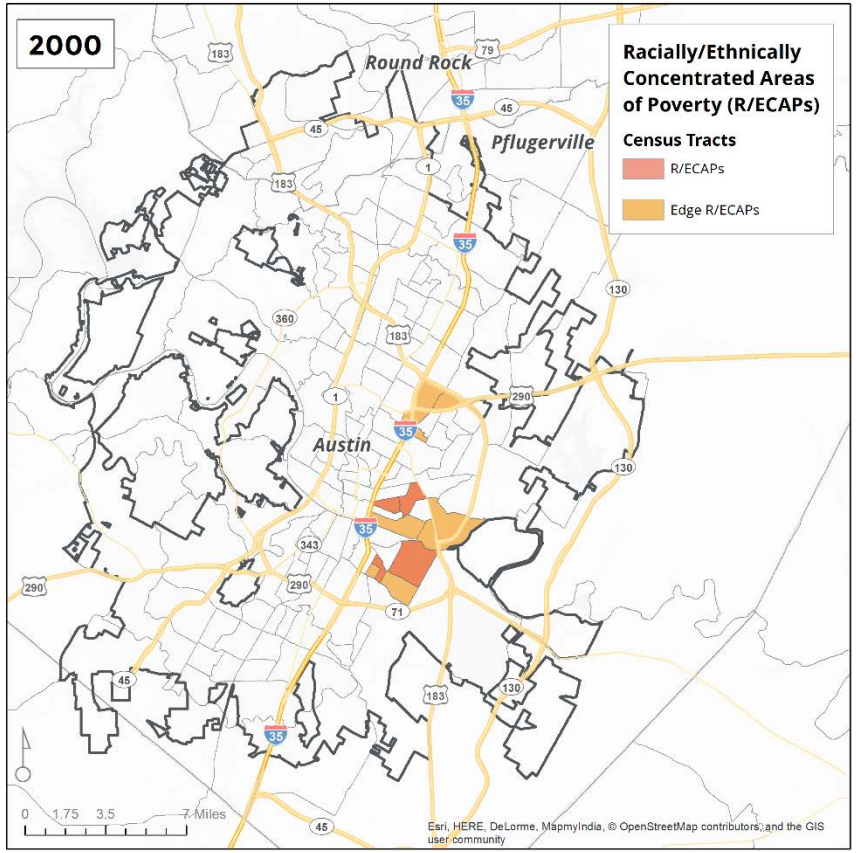
Figure 20.
AUSTIN – Percent of Residents with Ambulatory Difficulty, by Census Tract



Note: The ACS defines ambulatory difficulty as having serious difficulty walking or climbing stairs.

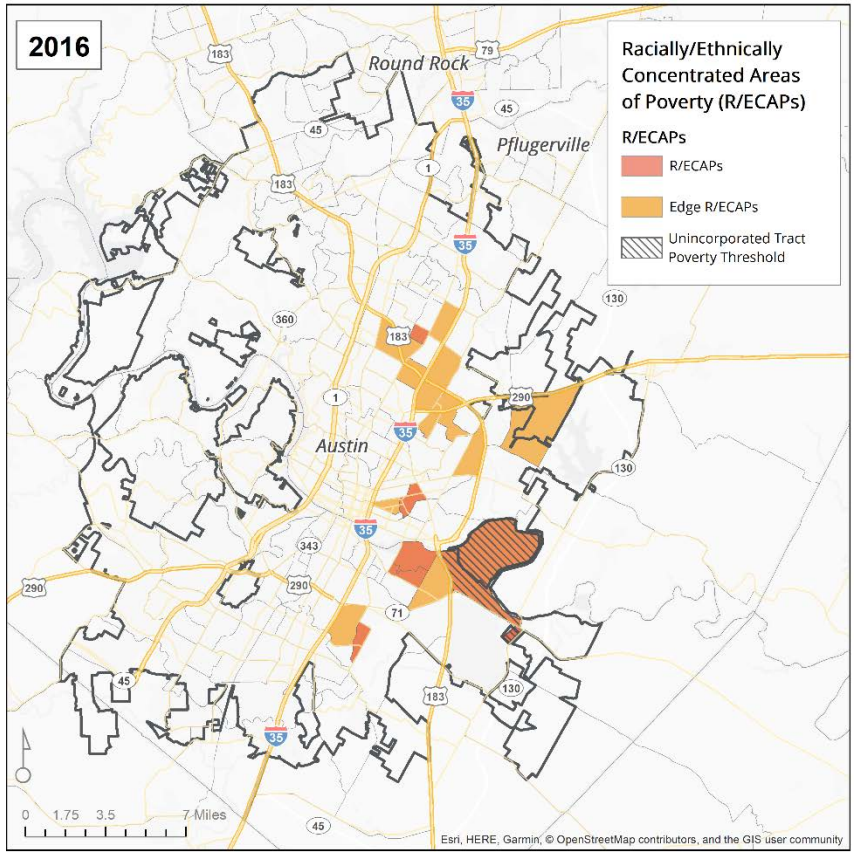
Source: Root Policy Research from the 2013-2017 ACS.

Figure 21.
AUSTIN – R/ECAPS and Edge R/ECAPs, 2000



Source: 2000 US Census.

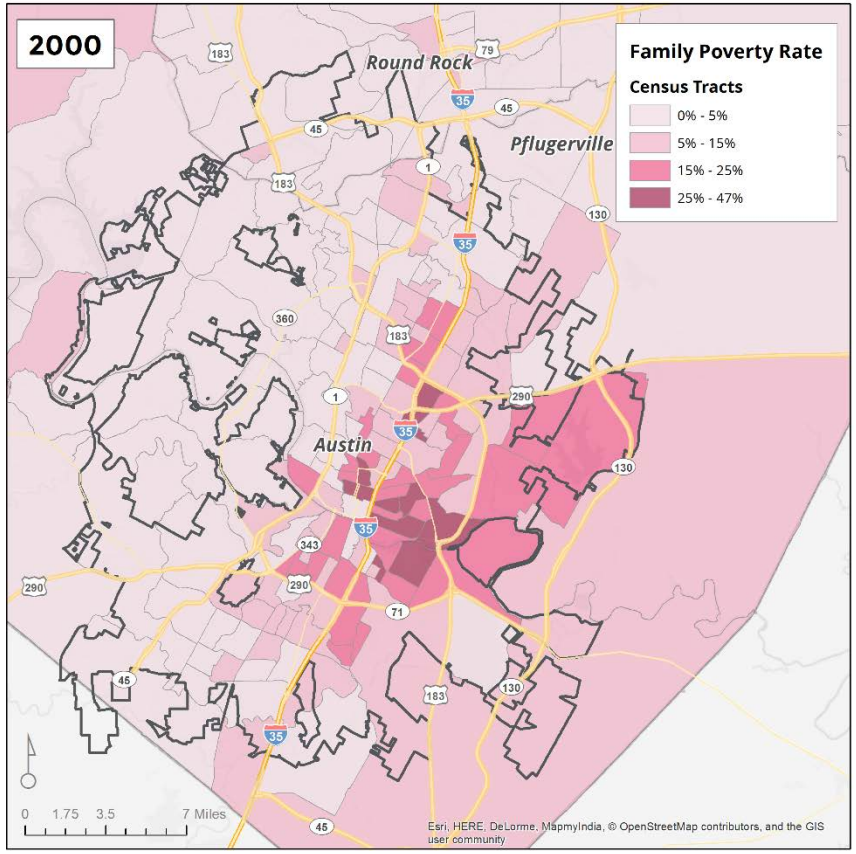
Figure 22.
AUSTIN – R/ECAPS and Edge R/ECAPs, 2016



Note: The unincorporated tract poverty threshold uses an alternative poverty rate of 36% for the R/ECAP definition, which is three times the average of the poverty rate of fully unincorporated tracts.

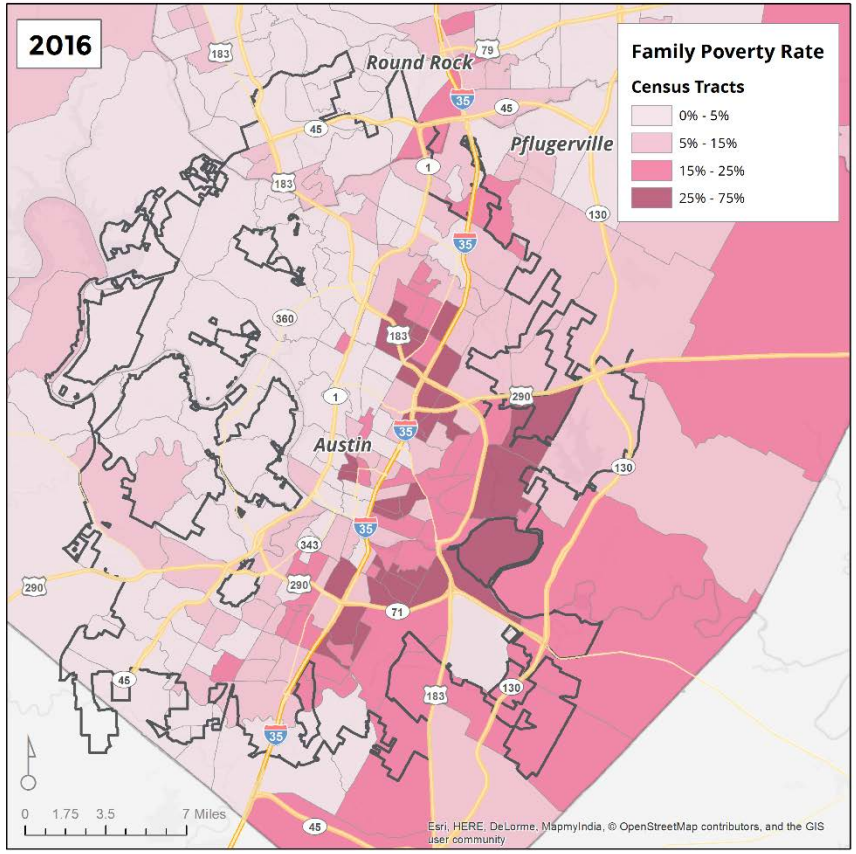
Source: American Community Survey, 2012-2016.

Figure 23.
AUSTIN – Percent Poverty by Census Tract, 2000



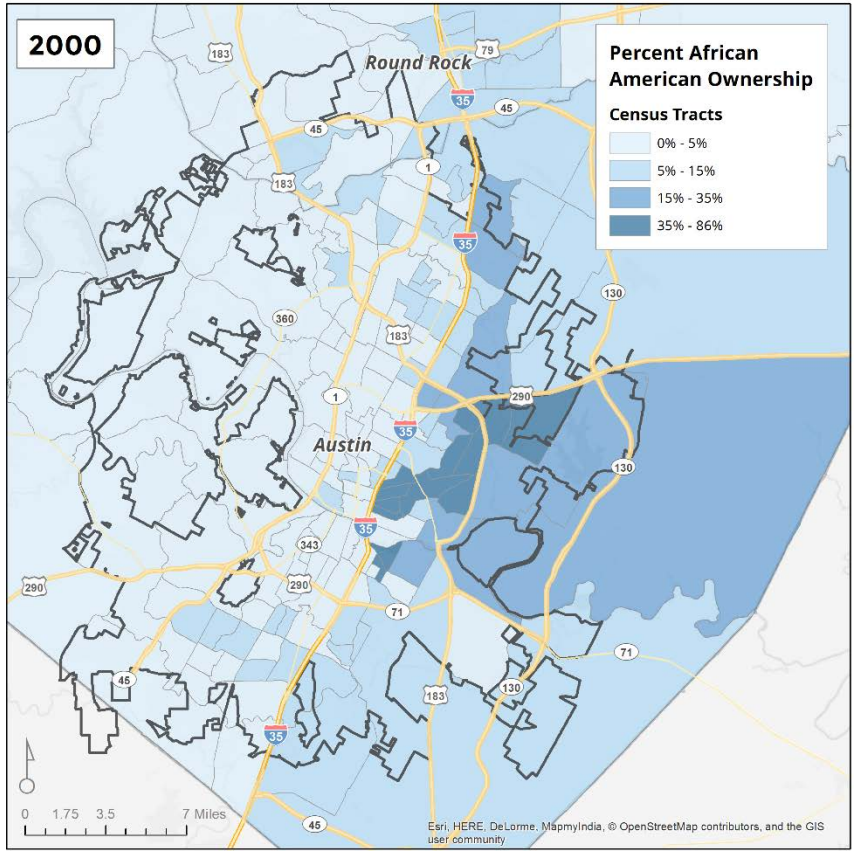
Source: 2000 US Census.

Figure 24.
AUSTIN – Percent Poverty by Census Tract, 2016



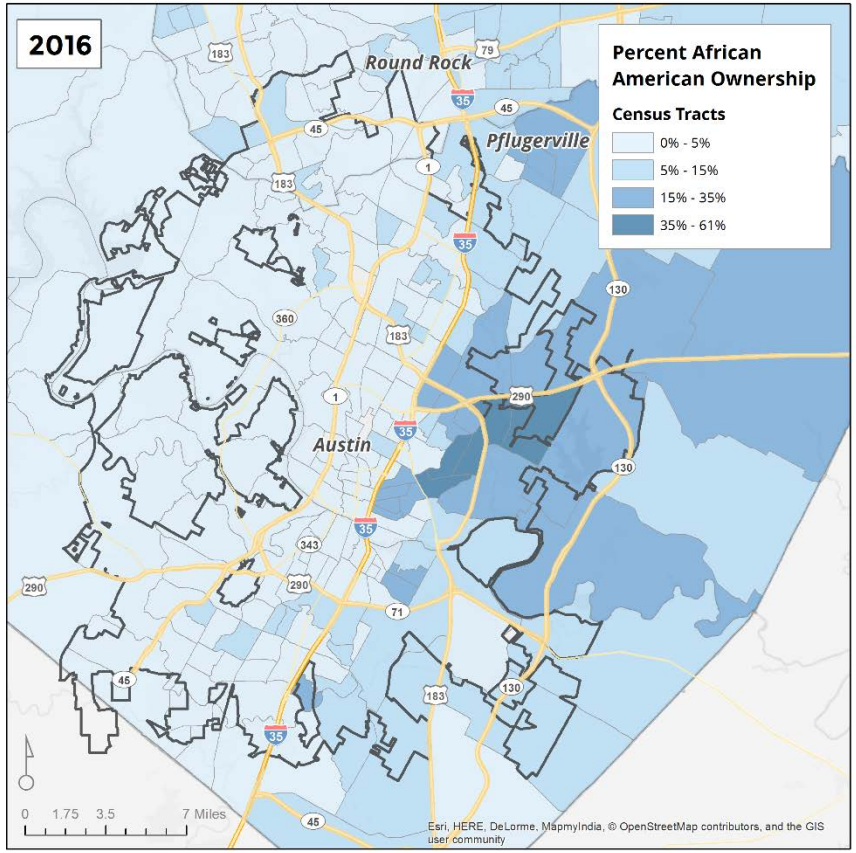
Source: American Community Survey, 2012-2016.

Figure 25.
AUSTIN – Percent African American Ownership, 2000



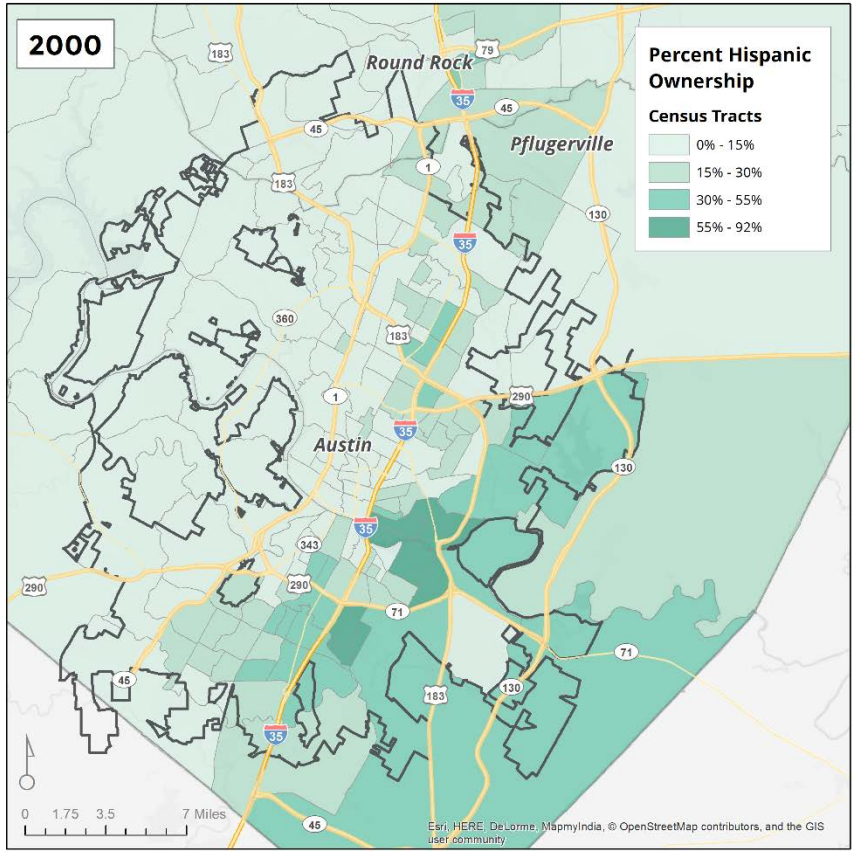
Source: 2000 US Census.

Figure 26.
AUSTIN – Percent African American Ownership, 2016



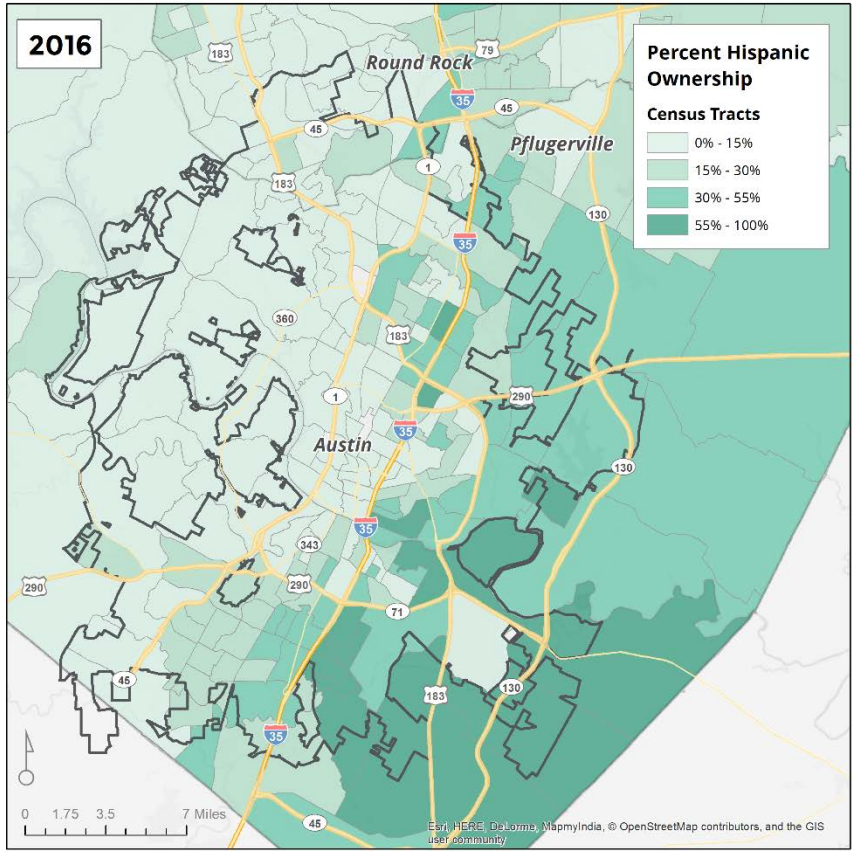
Source: American Community Survey, 2012-2016.

Figure 27.
AUSTIN – Percent Hispanic Ownership, 2000



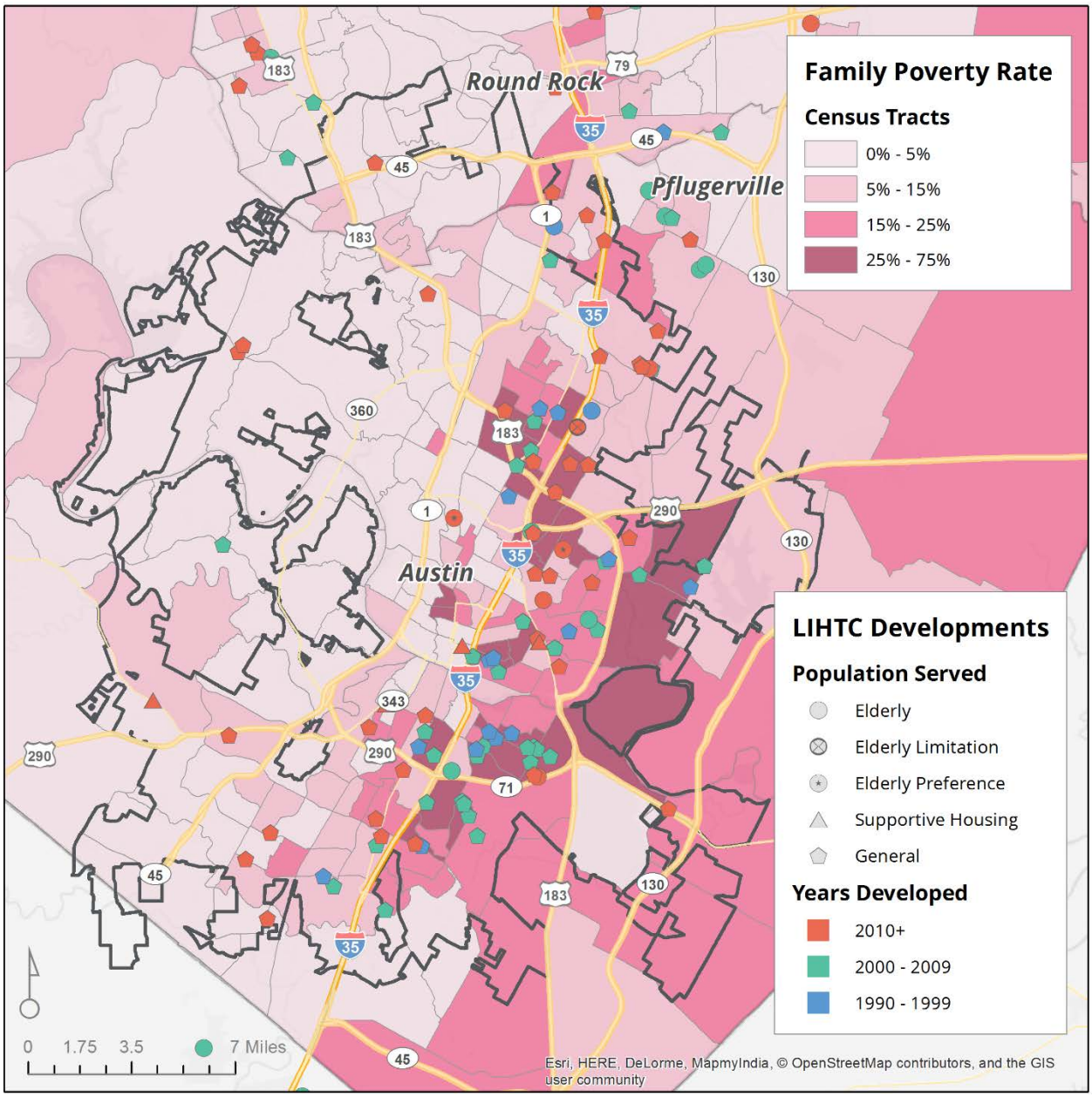
Source: 2000 US Census.

Figure 28.
AUSTIN – Percent Hispanic Ownership, 2016



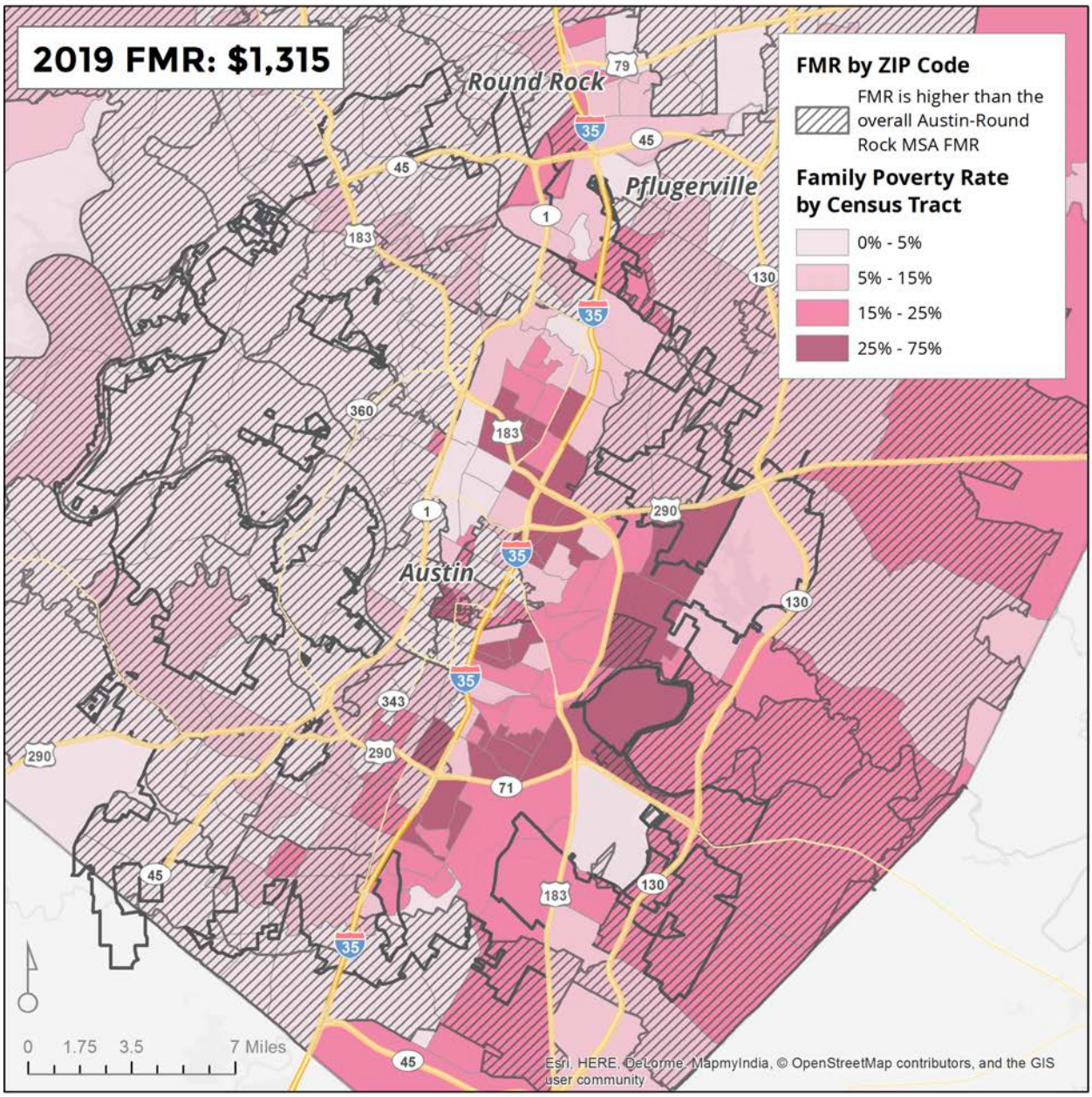
Source: American Community Survey, 2012-2016

Figure 29.
AUSTIN – Low-Income Housing Tax Credit (LIHTC) Developments and Poverty Rate by Census Tract, 2016 (Poverty) and 2018 (LIHTC)



Source: TDHCA, ACS 2012-2016.

Figure 30.
AUSTIN – Small Area Fair Market Rents (FMR) and Poverty Rates by Census Tract, 2016 (Poverty) and 2019 (FMR)

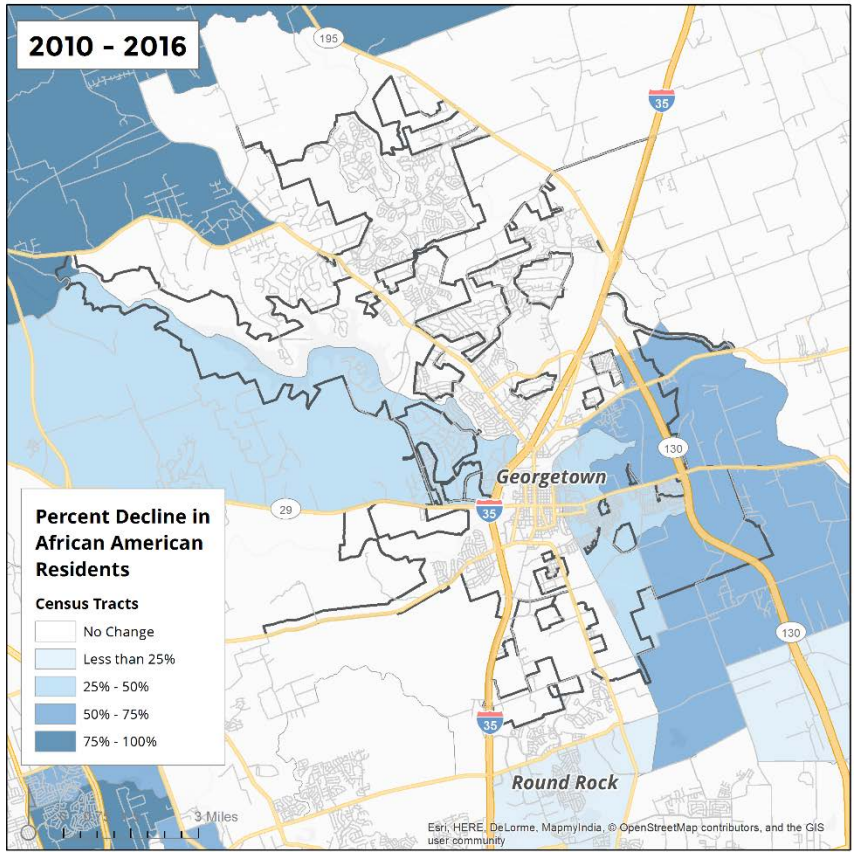


Note: The 2019 2-bedroom FMR for the Austin-Round Rock area is $1,315. The crosshatch indicates a ZIP code where the zip code FMR is higher than metro wide FMR.

Source: www.huduser.org; Fair Market Rent database.

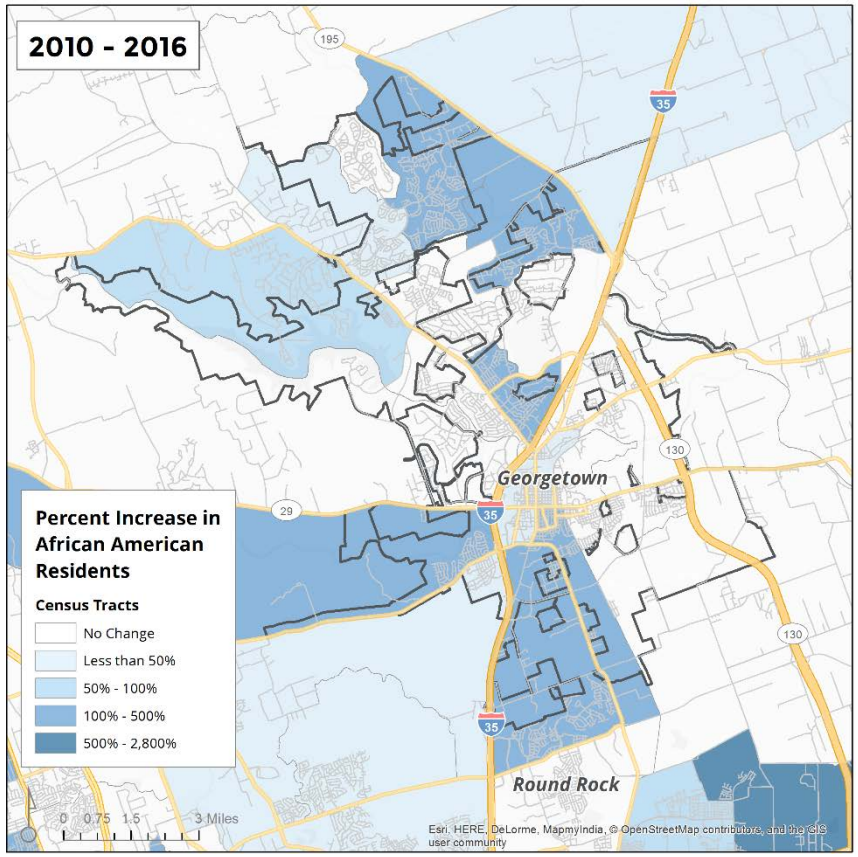
GEORGETOWN

Figure 1.
GEORGETOWN – Percent Decline in African American Residents by Census Tract, 2010 to 2016



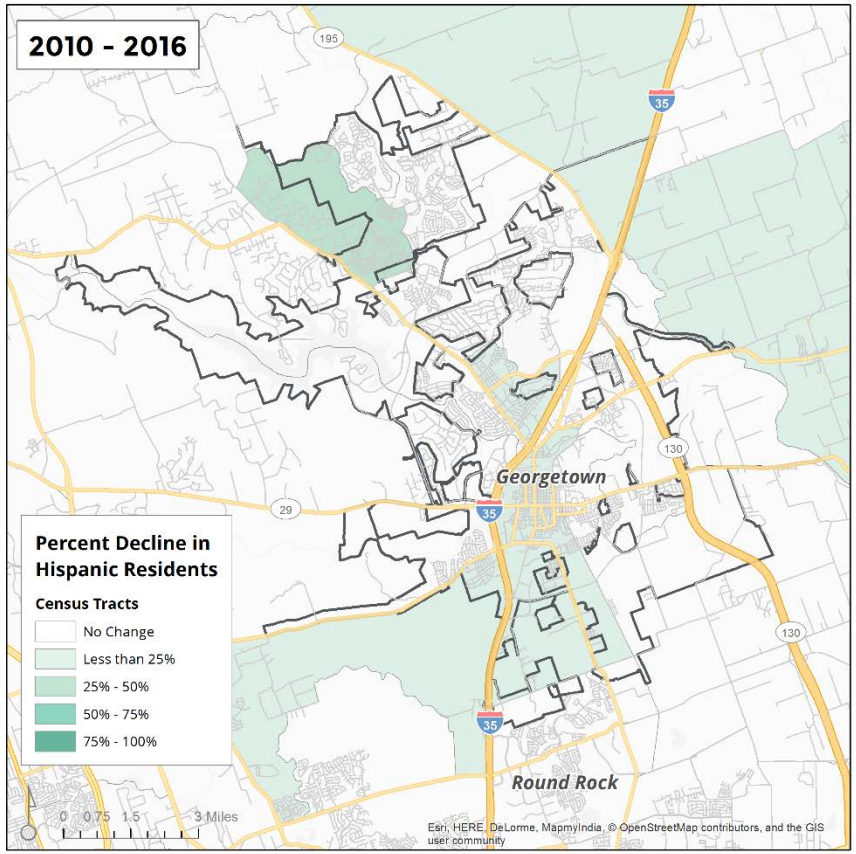
Source: American Community Survey, 2012-2016.

Figure 2.
GEORGETOWN - Percent Increase in African American Residents by Census Tract, 2010 to 2016



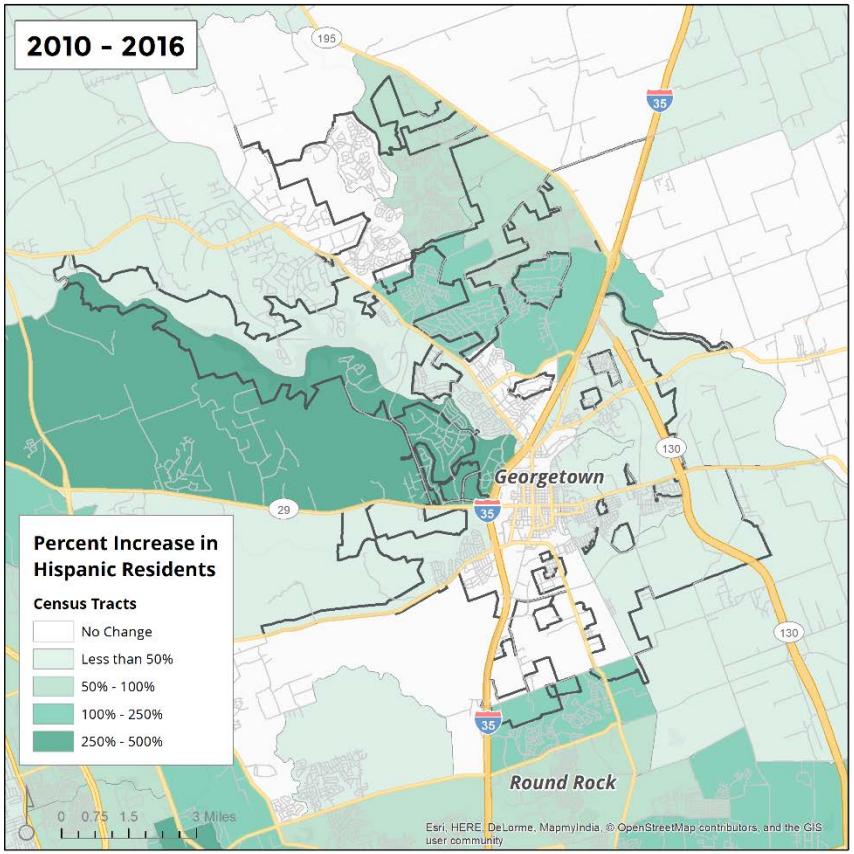
Source: American Community Survey, 2012-2016.

Figure 3.
GEORGETOWN – Percent Decline in Hispanic Residents by Census Tract, 2010 to 2016



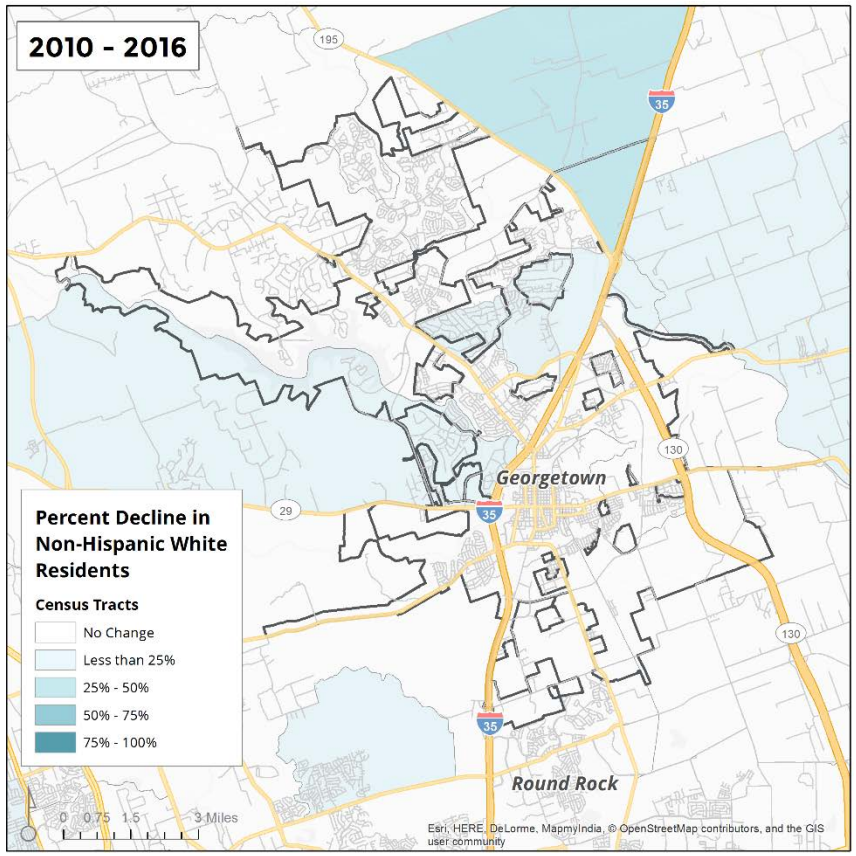
Source: American Community Survey, 2012-2016.

Figure 4.
GEORGETOWN – Percent Increase in Hispanic Residents by Census Tract, 2010 to 2016



Source: American Community Survey, 2012-2016.

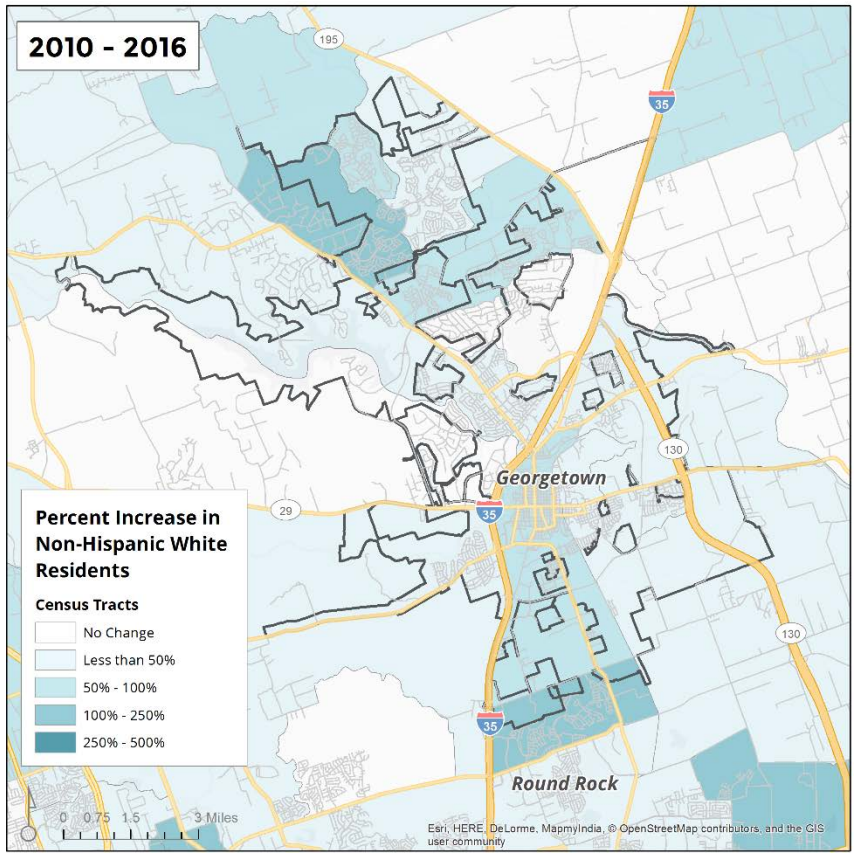
Figure 5.
GEORGETOWN – Percent Decline in Non-Hispanic White White
Residents by Census Tract, 2010 to 2016



Source: American Community Survey, 2012-2016.

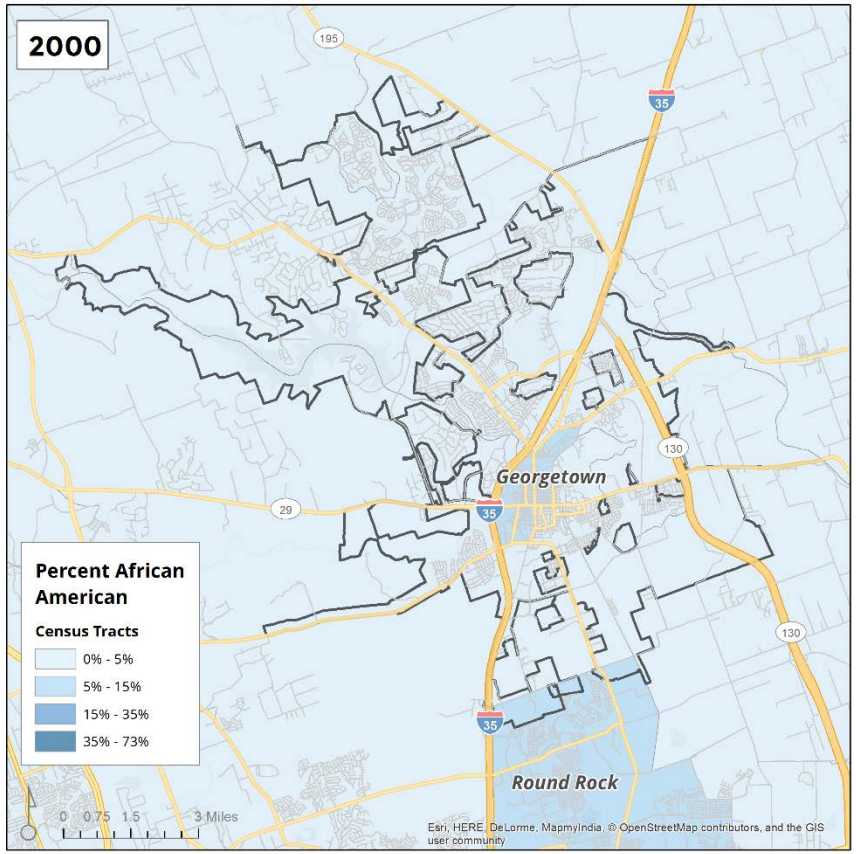
Figure 6.
GEORGETOWN – Percent Increase in Non-Hispanic

Residents by Census Tract, 2010 to 2016



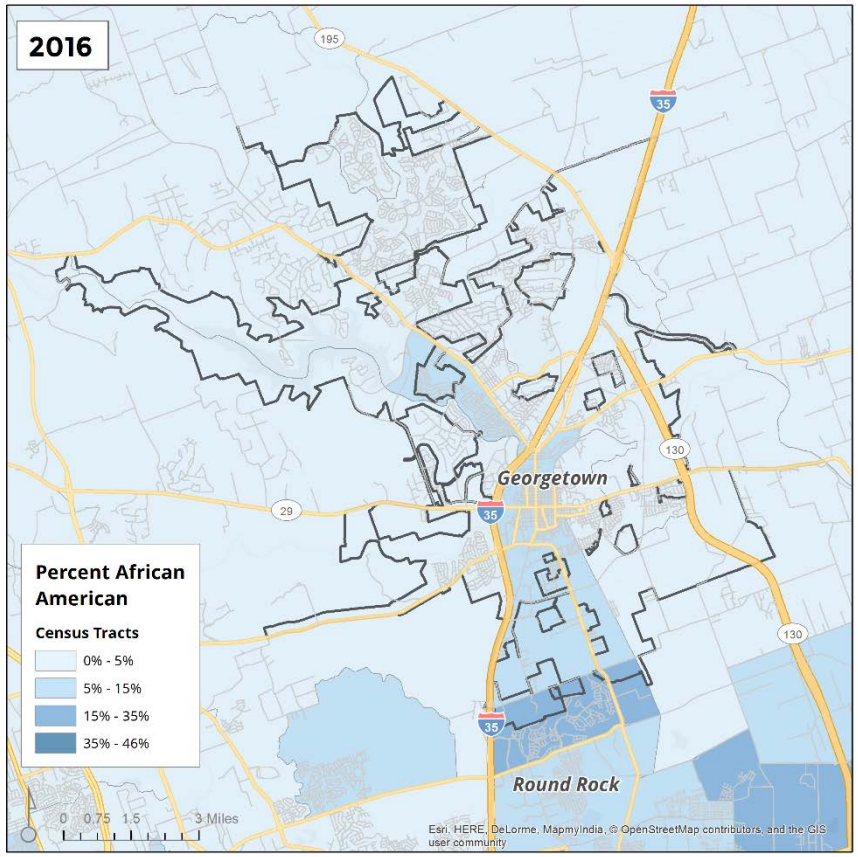
Source: American Community Survey, 2012-2016.

Figure 7.
GEORGETOWN – Percent African American by Census Tract, 2000



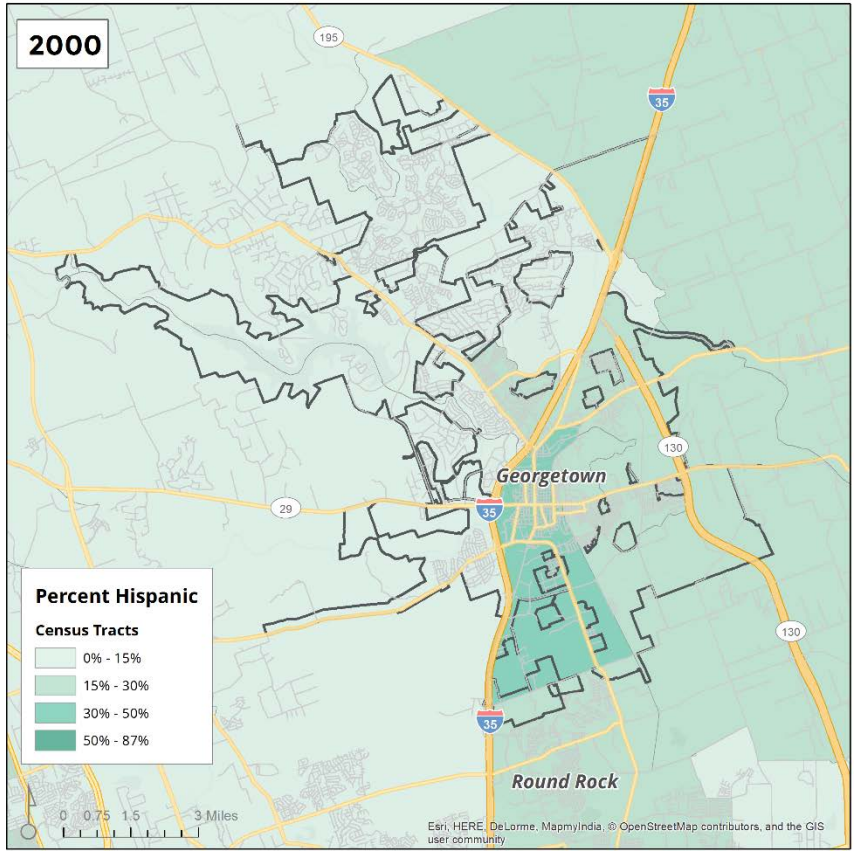
Source: 2000 US Census.

Figure 8.
GEORGETOWN – Percent African American by Census Tract, 2016



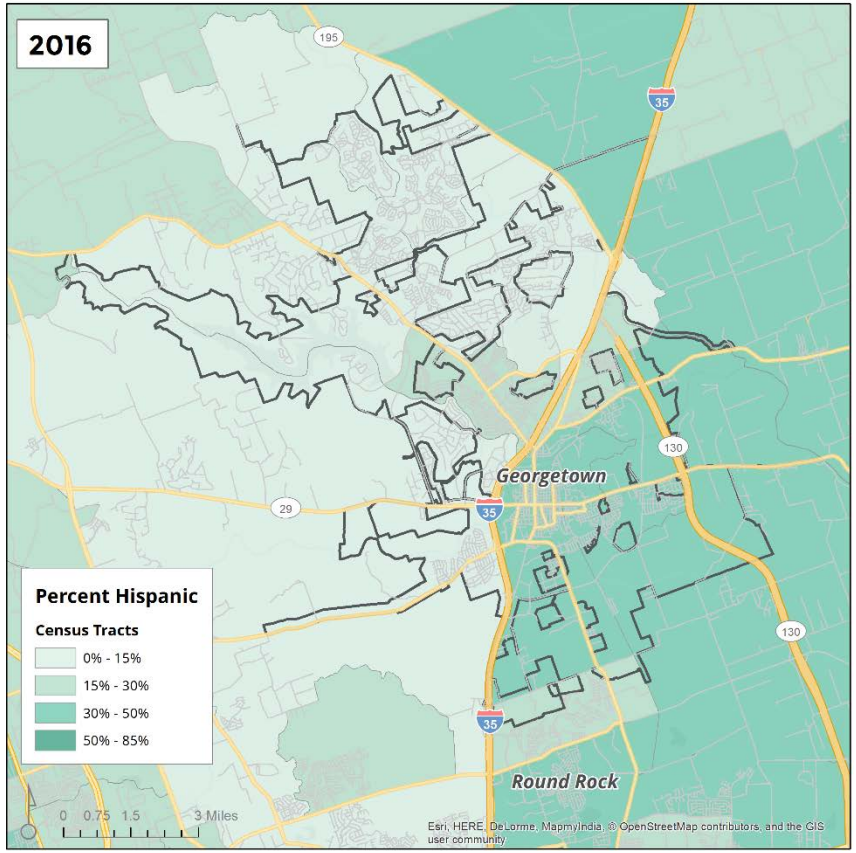
Source: American Community Survey, 2012-2016.

Figure 9.
GEORGETOWN – Percent Hispanic by Census Tract, 2000



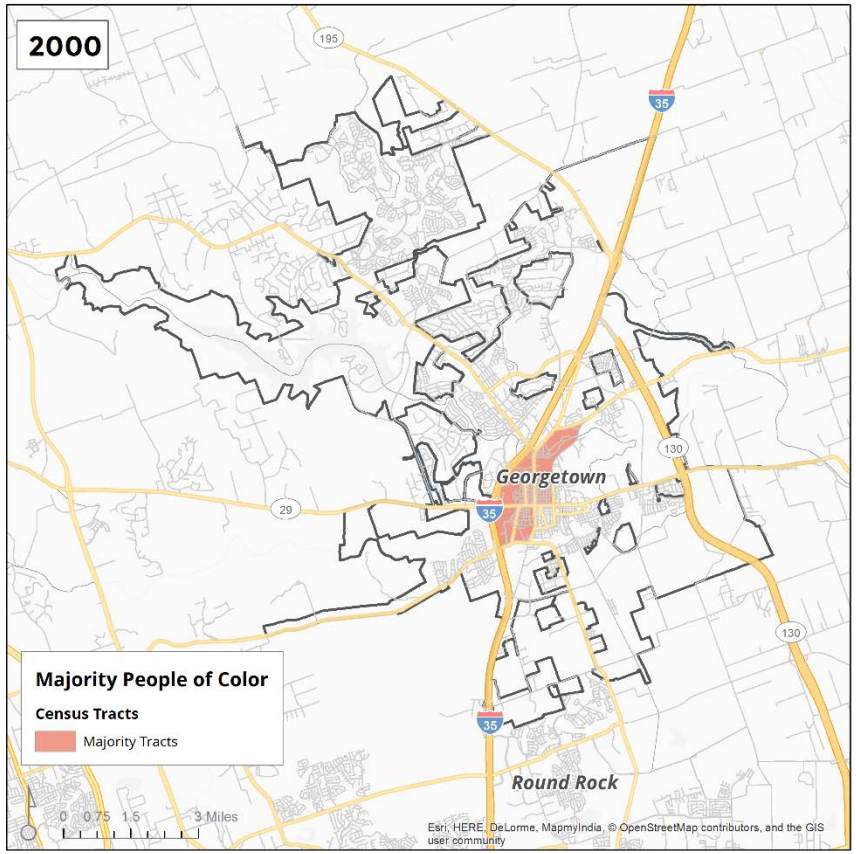
Source: 2000 US Census.

Figure 10.
GEORGETOWN – Percent Hispanic by Census Tract, 2016



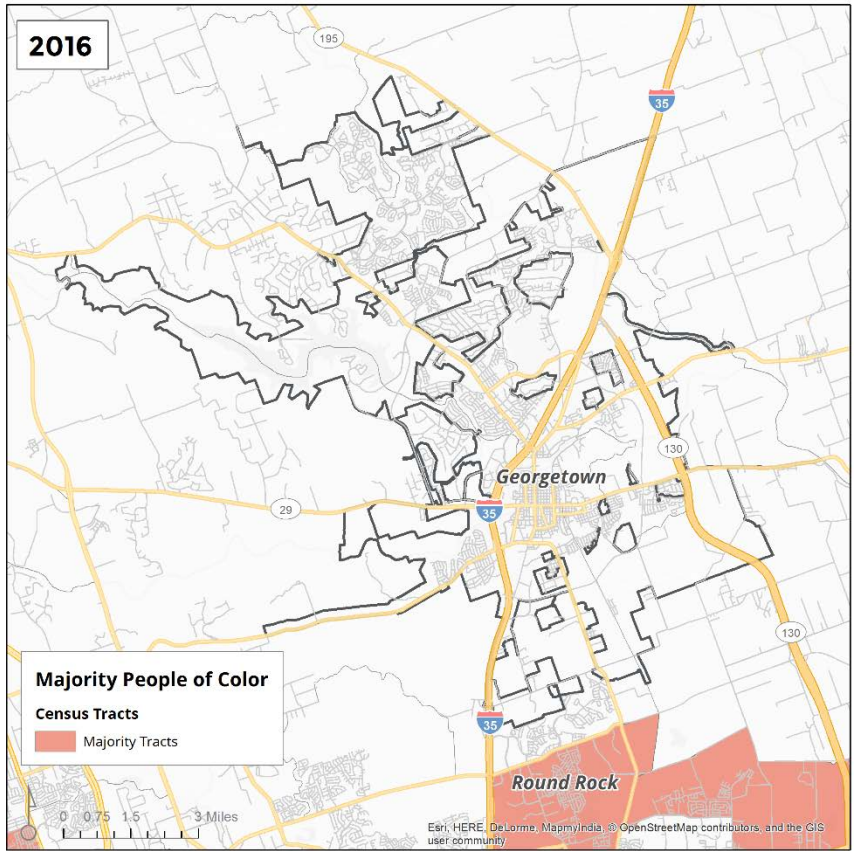
Source: American Community Survey, 2012-2016.

Figure 11.
GEORGETOWN – Majority People of Color by Census Tract, 2000



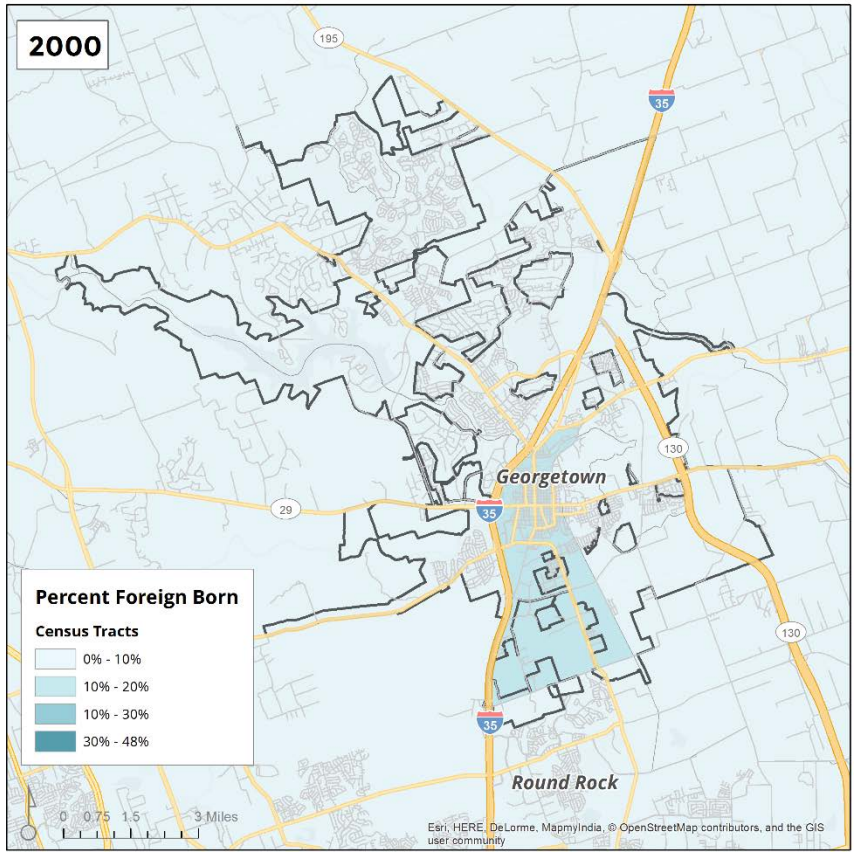
Source: 2000 US Census.

Figure 12.
GEORGETOWN – Majority People of Color by Census Tract, 2016



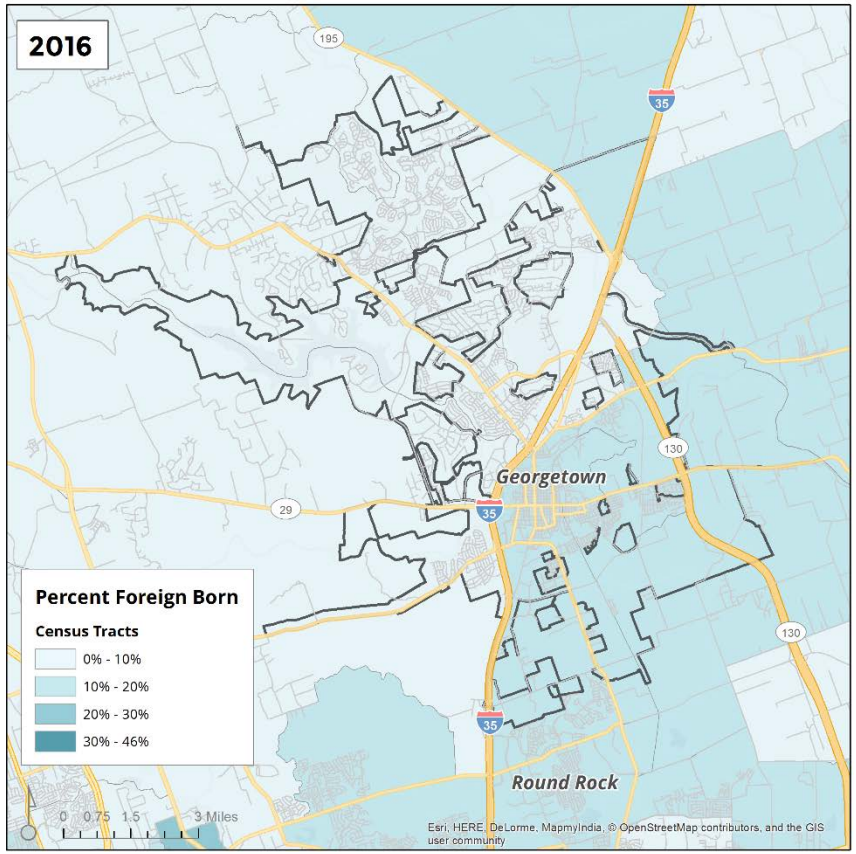
Source: American Community Survey, 2012-2016.

Figure 13.
GEORGETOWN – Percent Foreign Born by Census Tract, 2000



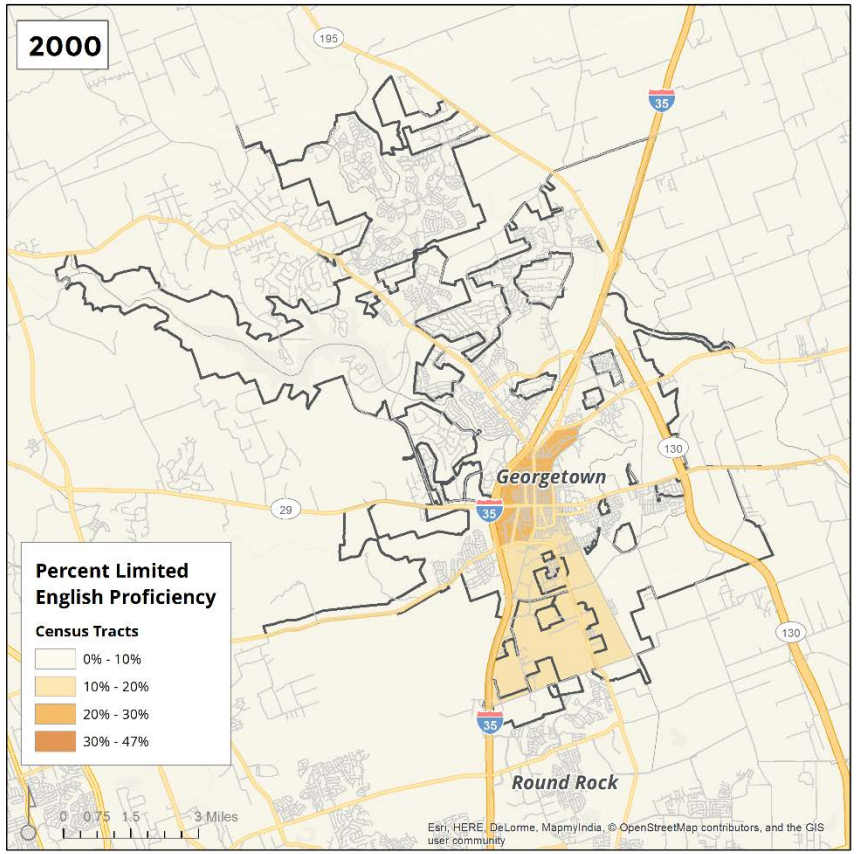
Source: 2000 US Census.

Figure 14.
GEORGETOWN – Percent Foreign Born by Census Tract, 2016



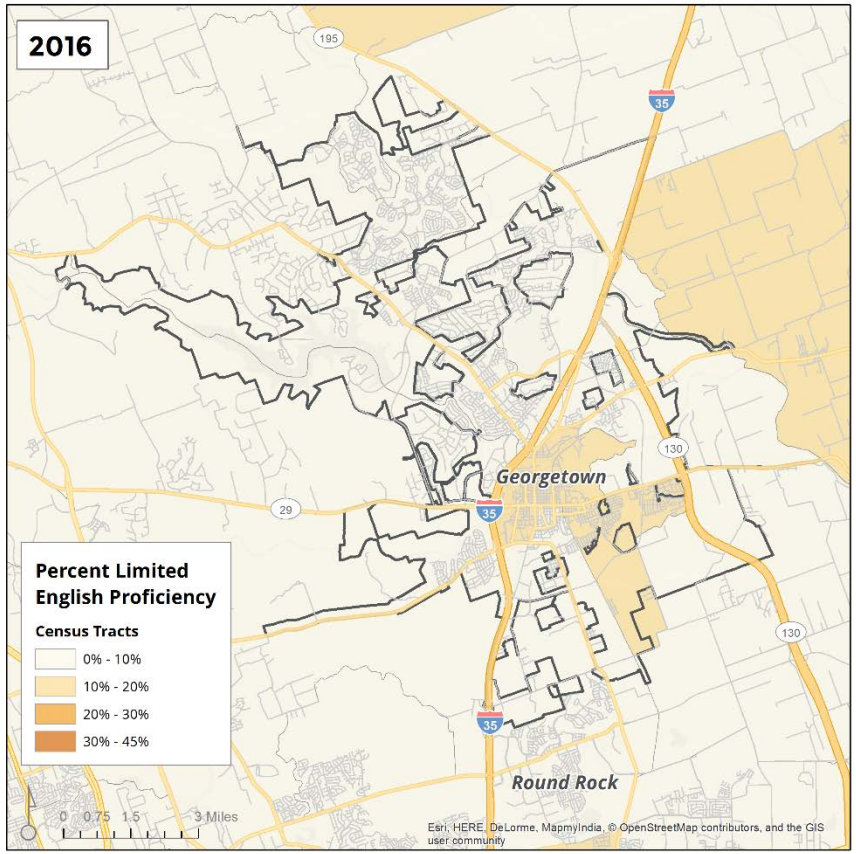
Source: American Community Survey, 2012-2016.

Figure 15.
GEORGETOWN – Percent Limited English Proficiency by Census Tract, 2000



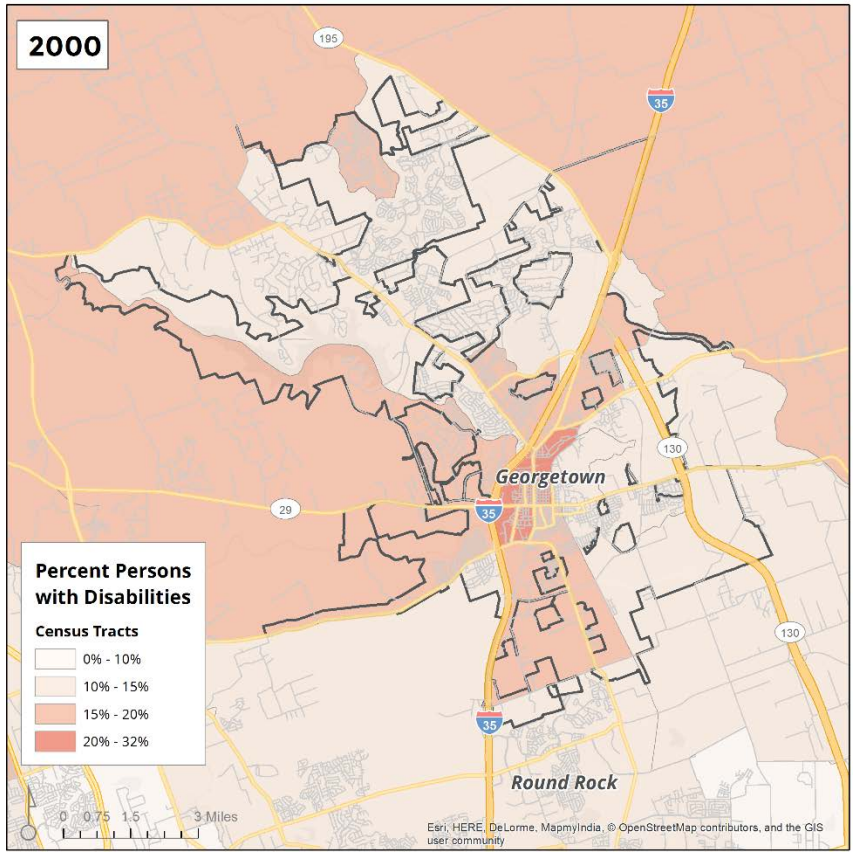
Source: 2000 US Census.

Figure 16.
GEORGETOWN – Percent Limited English Proficiency by Census Tract, 2016



Source: American Community Survey, 2012-2016.

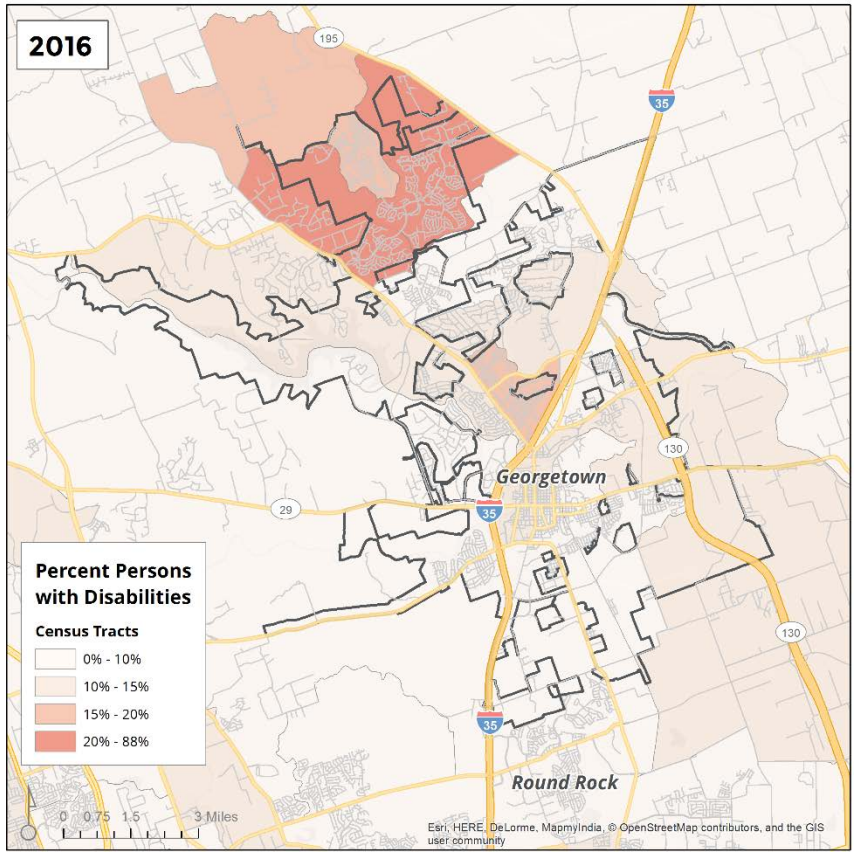
Figure 17.
GEORGETOWN – Percent Persons with Disabilities by Census Tract, 2000



Note: Includes employment disability, which is not captured in the 2016 map.

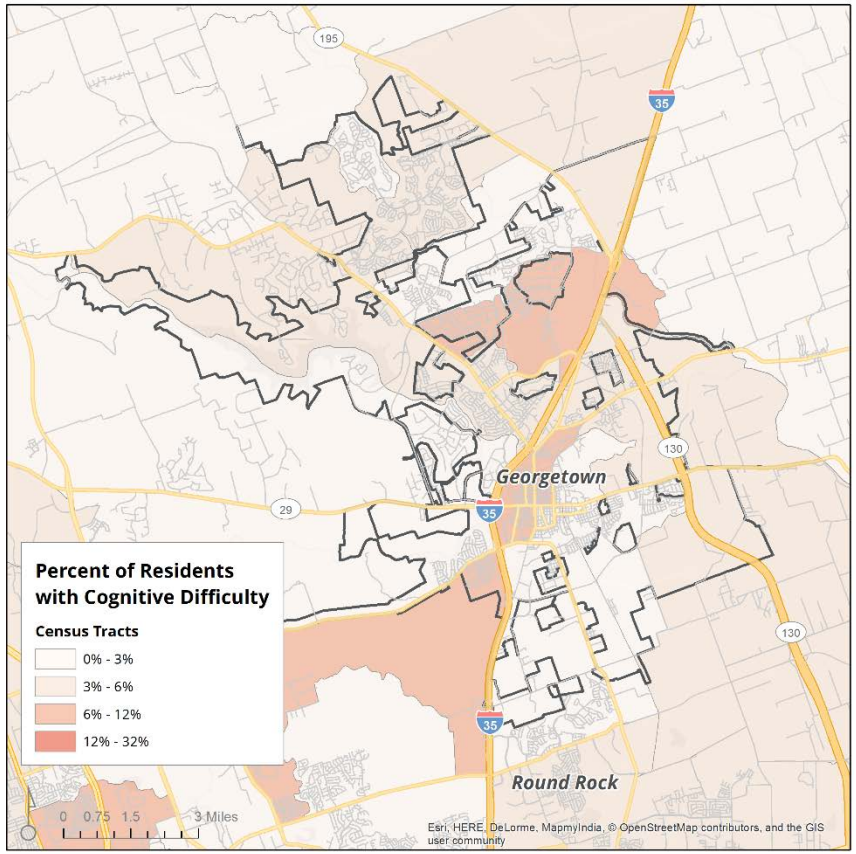
Source: 2000 US Census.

Figure 18.
GEORGETOWN – Percent Persons with Disabilities by Census Tract, 2016



Source: American Community Survey, 2012-2016.

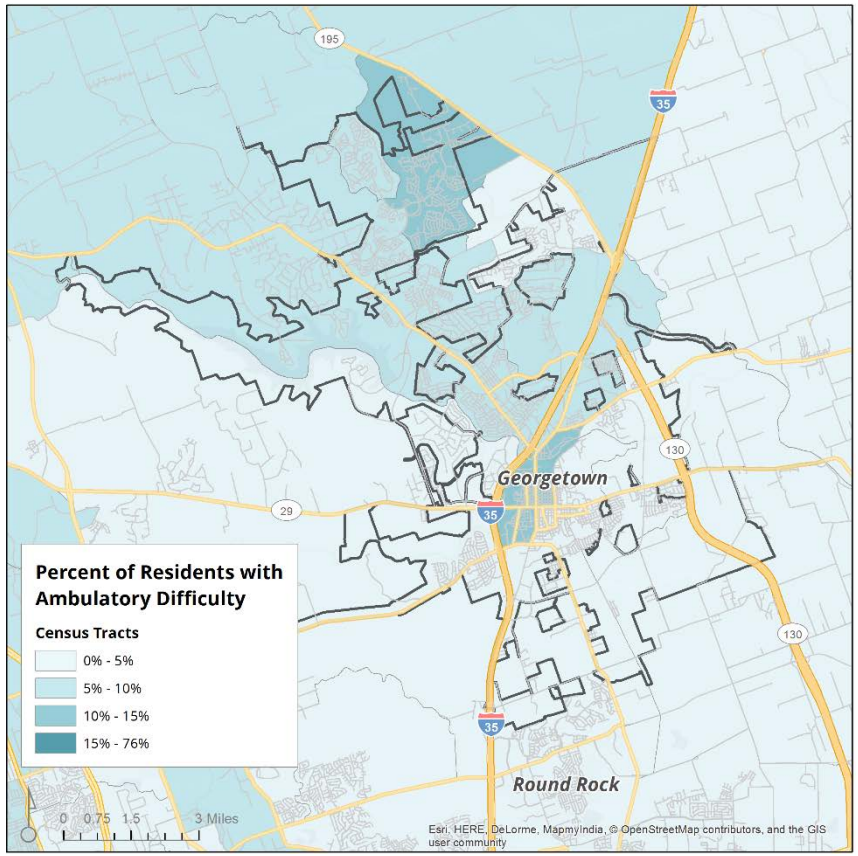
Figure 19.
GEORGETOWN – Percent of Residents with Cognitive Difficulty, by Census Tract



Note: The ACS defines cognitive difficulty as having serious difficulty concentrating, remembering, or making decisions due to a physical, mental or emotional condition.

Source: Root Policy Research from the 2013-2017 ACS.

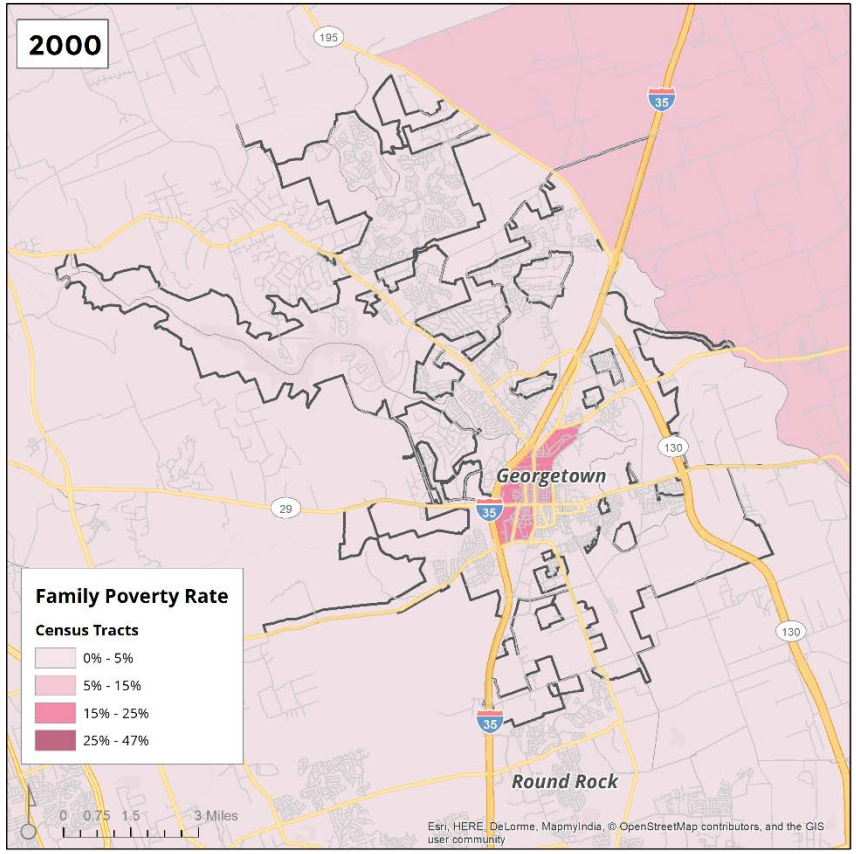
Figure 20.
GEORGETOWN – Percent of Residents with Ambulatory Difficulty, by Census Tract



Note: The ACS defines ambulatory difficulty as having serious difficulty walking or climbing stairs.

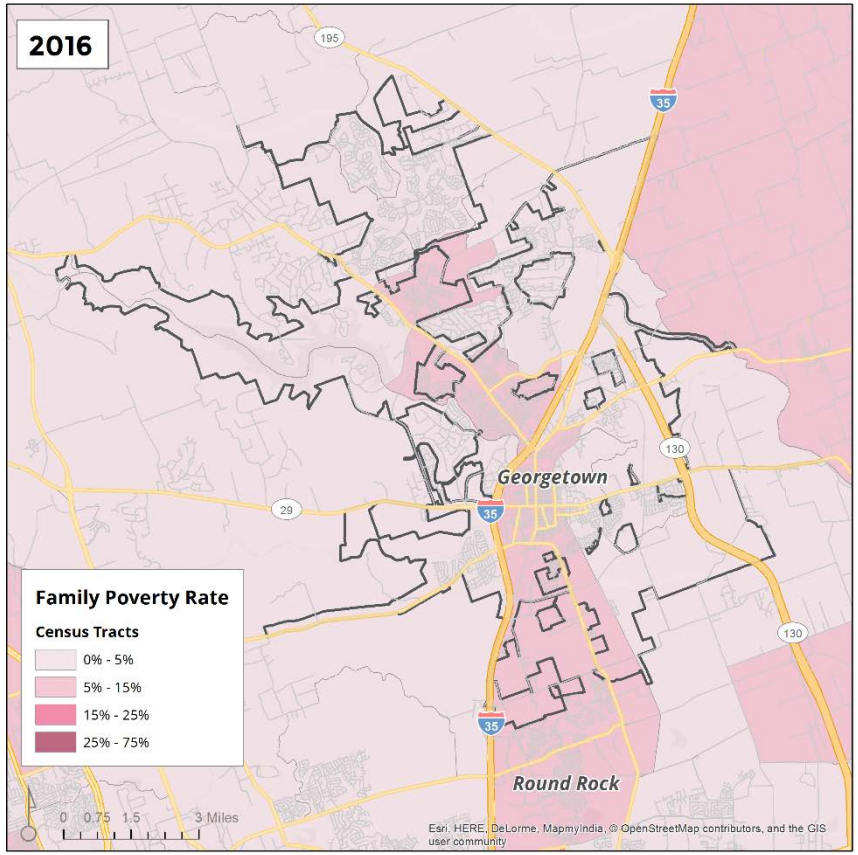
Source: Root Policy Research from the 2013-2017 ACS.

Figure 21.
GEORGETOWN – Percent Poverty by Census Tract, 2000



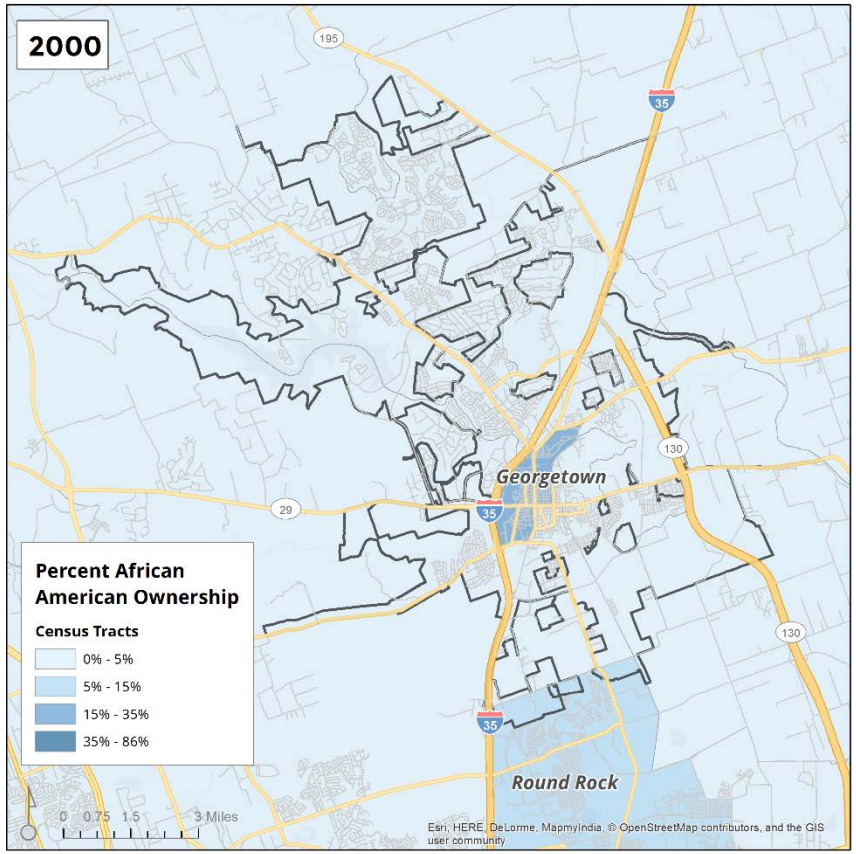
Source: 2000 US Census.

Figure 22.
GEORGETOWN – Percent Poverty by Census Tract, 2016



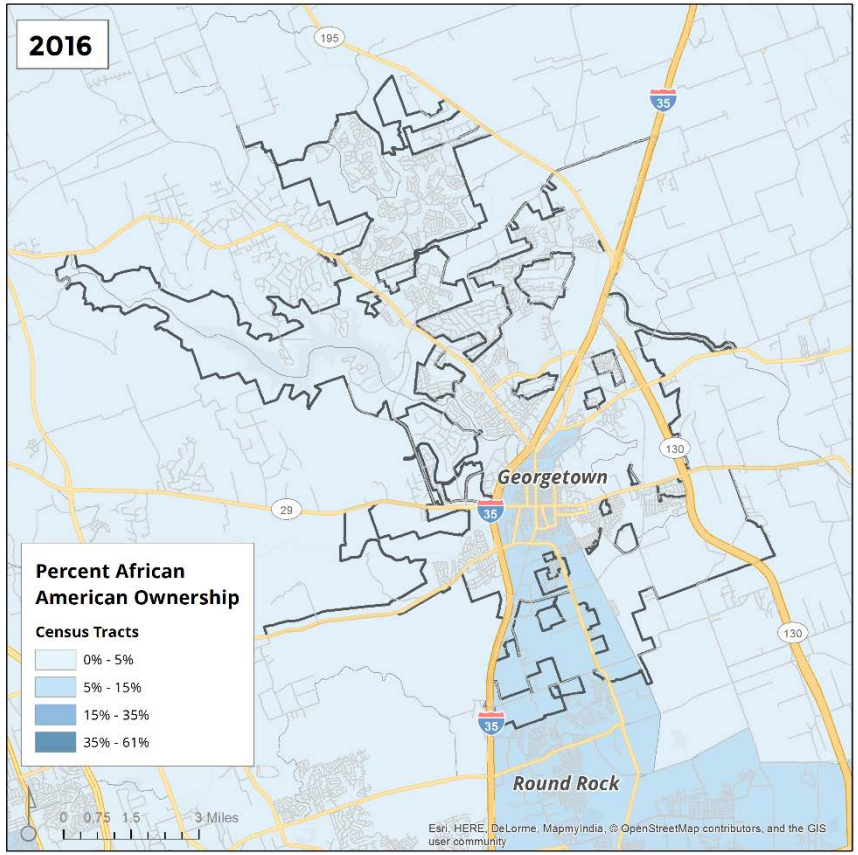
Source: American Community Survey, 2012-2016.

Figure 23.
GEORGETOWN – Percent African American Ownership, 2000



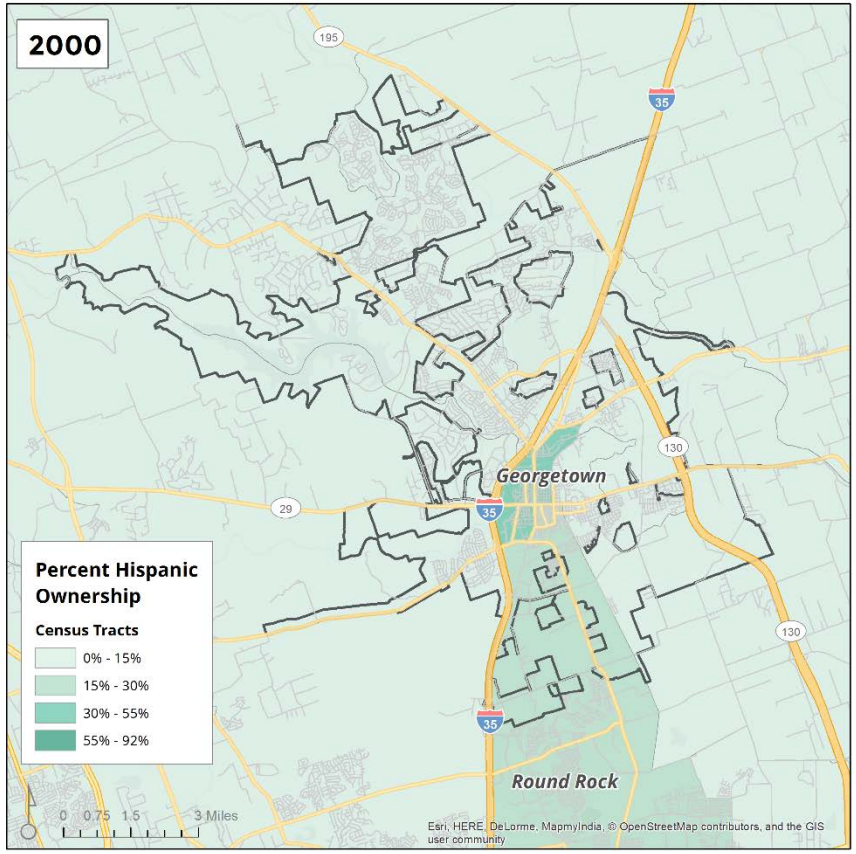
Source: 2000 US Census.

Figure 24.
GEORGETOWN – Percent African American Ownership, 2016



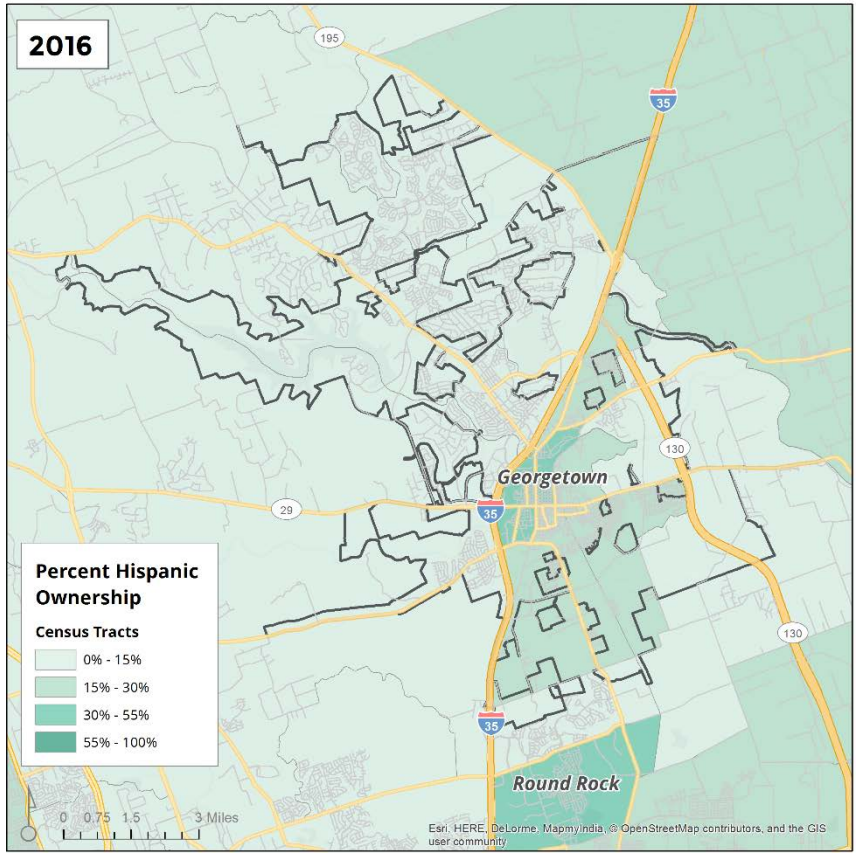
Source: American Community Survey, 2012-2016.

Figure 25.
GEORGETOWN – Percent Hispanic Ownership, 2000



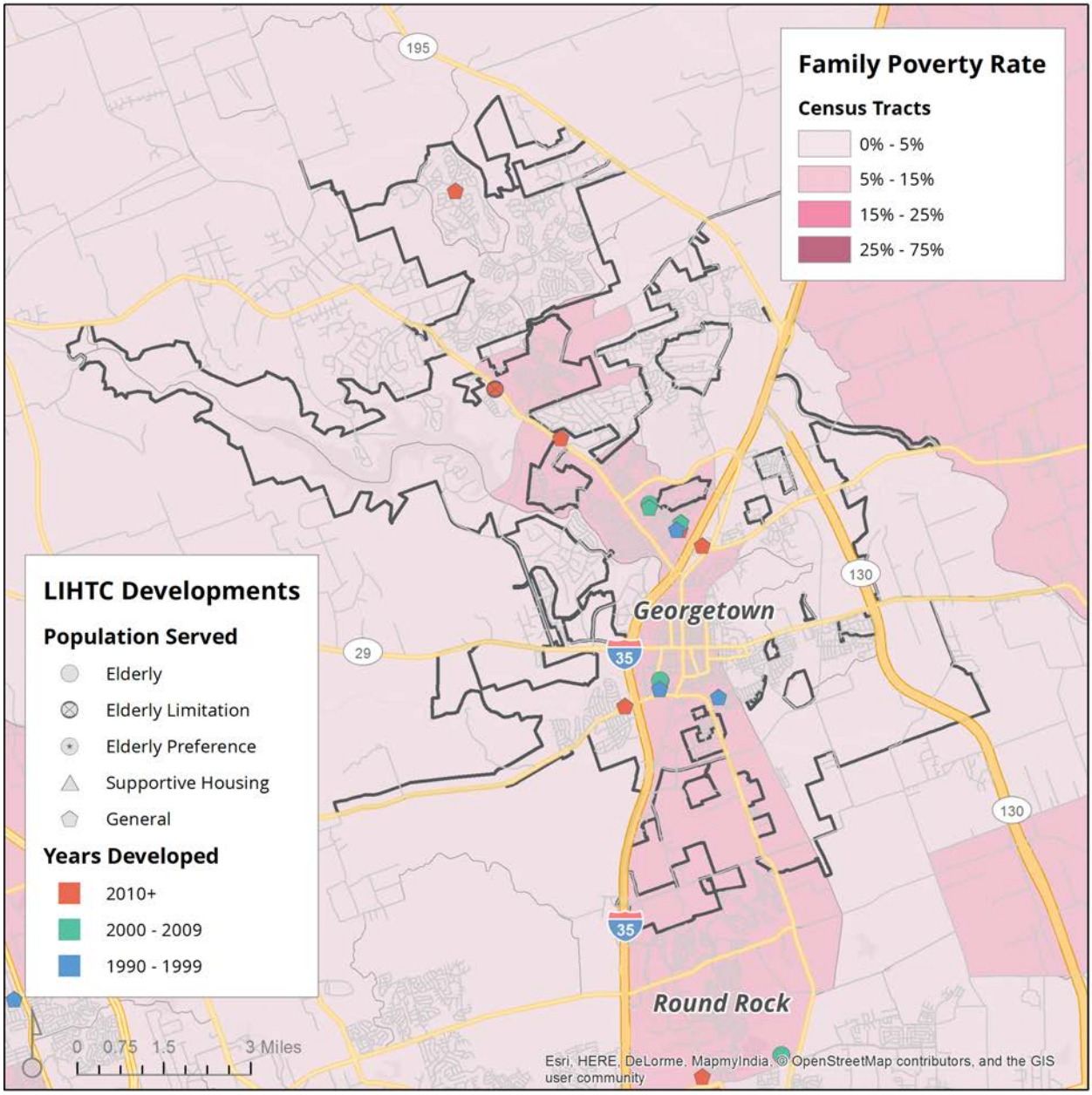
Source: 2000 US Census.

Figure 26.
GEORGETOWN – Percent Hispanic Ownership, 2016



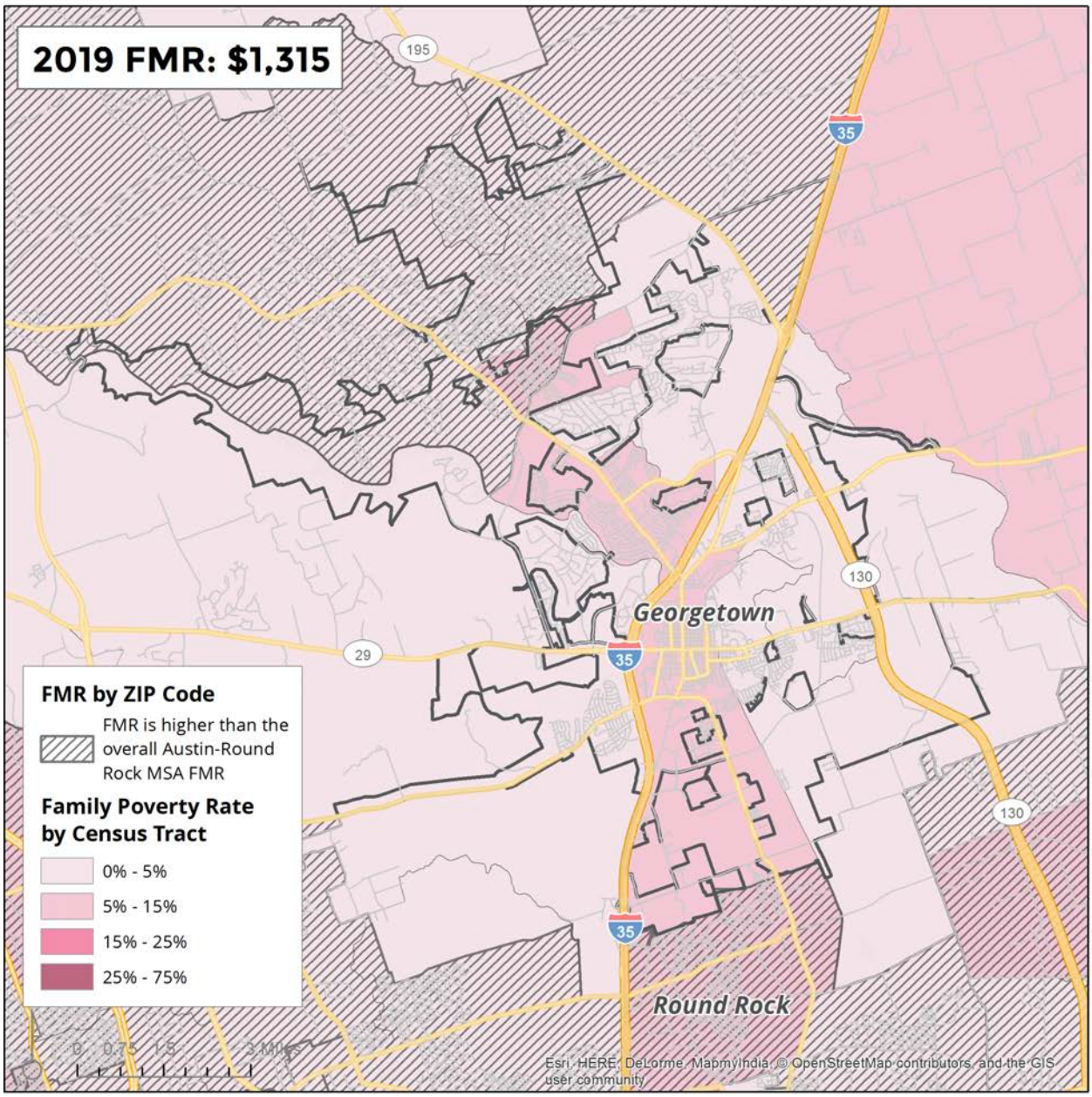
Source: American Community Survey, 2012-2016

Figure 27.
GEORGETOWN – Low-Income Housing Tax Credit (LIHTC) Developments and Poverty Rate by Census Tract, 2016 (Poverty) and 2018 (LIHTC)



Source: TDHCA, ACS 2012-2016.

Figure 28.
GEORGETOWN – Small Area Fair Market Rents (FMR) and Poverty Rates by Census Tract, 2016 (Poverty) and 2019 (FMR)

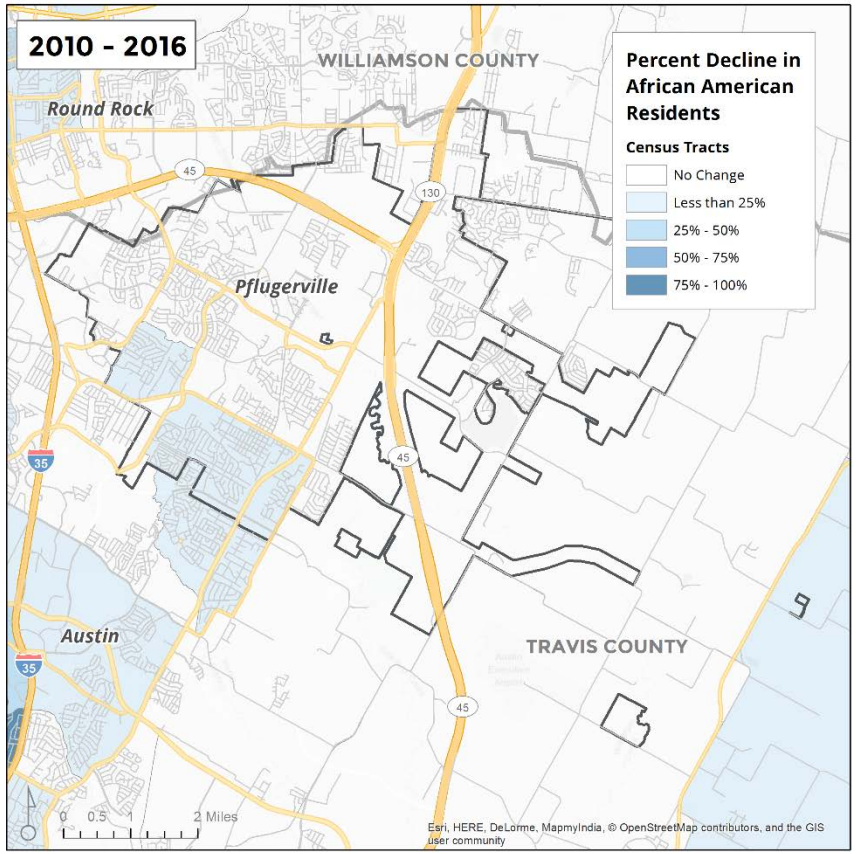


Note: The 2019 2-bedroom FMR for the Austin-Round Rock area is $1,315. The crosshatch indicates a ZIP code where the zip code FMR is higher than metro wide FMR.

Source: www.huduser.org; Fair Market Rent database.

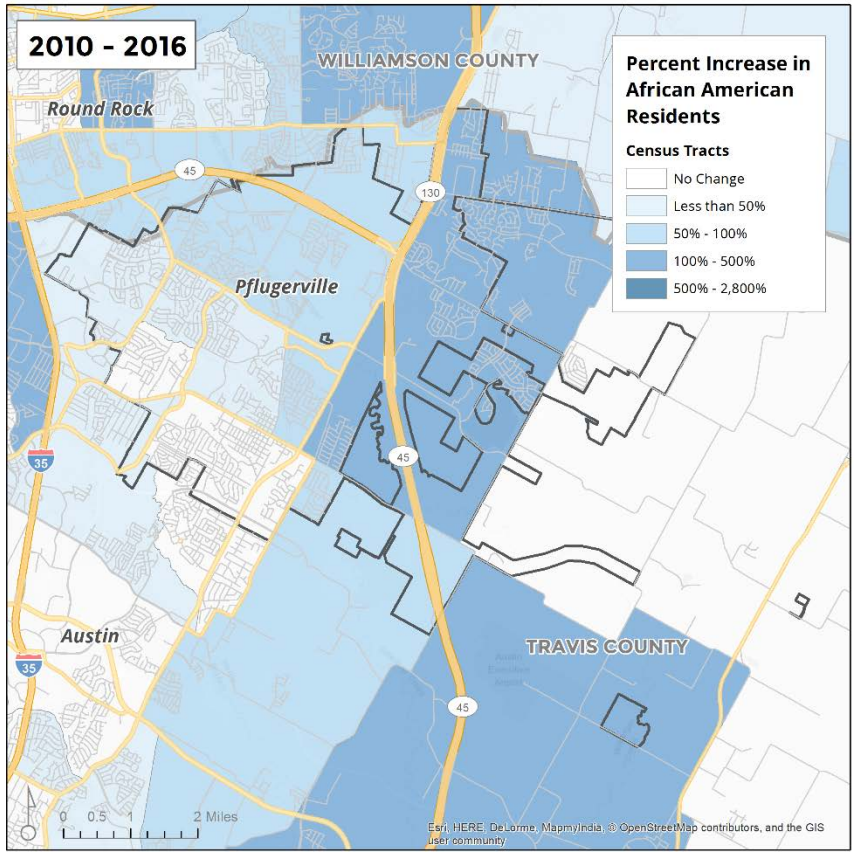
PFLUGERVILLE

Figure 1.
PFLUGERVILLE – Percent Decline in African American Residents by Census Tract, 2010 to 2016



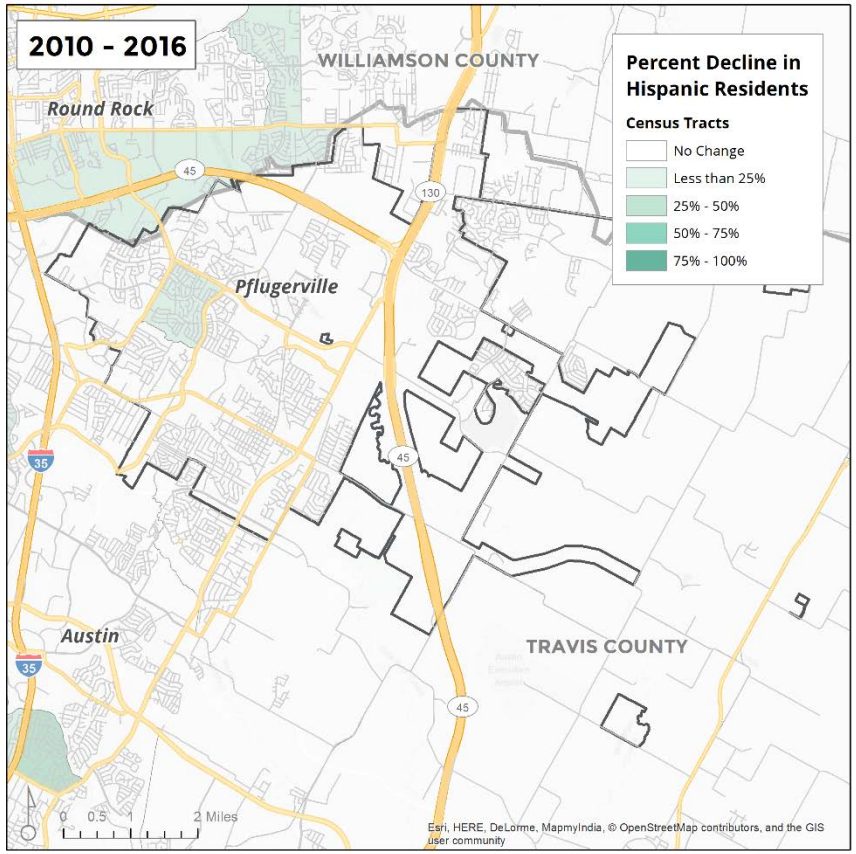
Source: American Community Survey, 2012-2016.

Figure 2.
PFLUGERVILLE - Percent Increase in African American Residents by Census Tract, 2010 to 2016



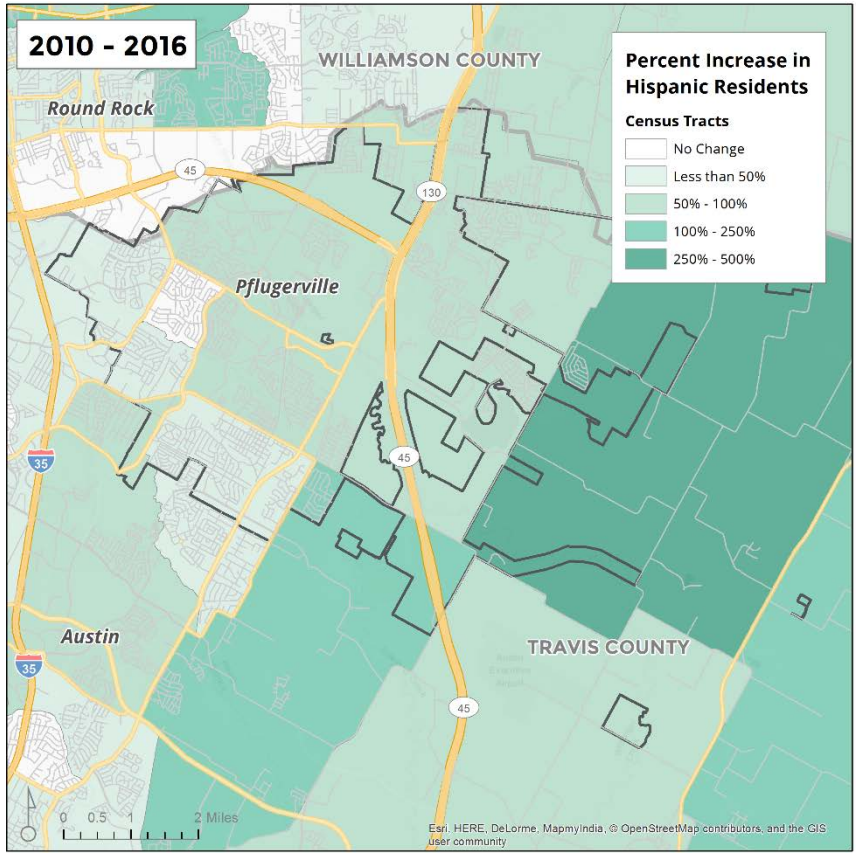
Source: American Community Survey, 2012-2016.

Figure 3.
PFLUGERVILLE – Percent Decline in Hispanic Residents by Census Tract, 2010 to 2016



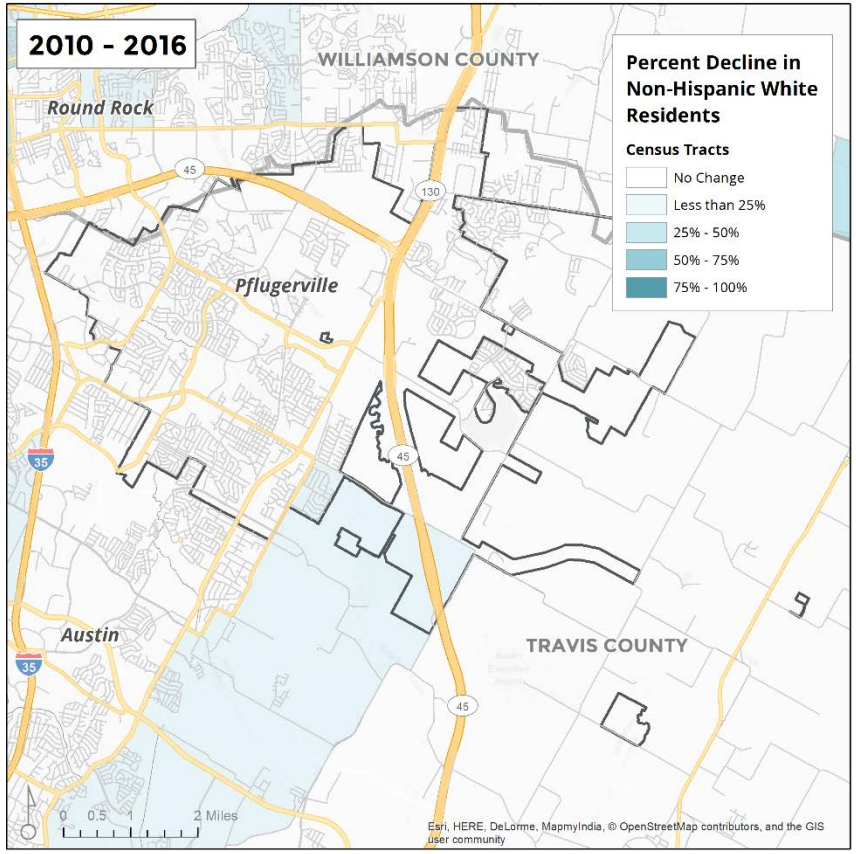
Source: American Community Survey, 2012-2016.

Figure 4.
PFLUGERVILLE – Percent Increase in Hispanic Residents by Census Tract, 2010 to 2016



Source: American Community Survey, 2012-2016.

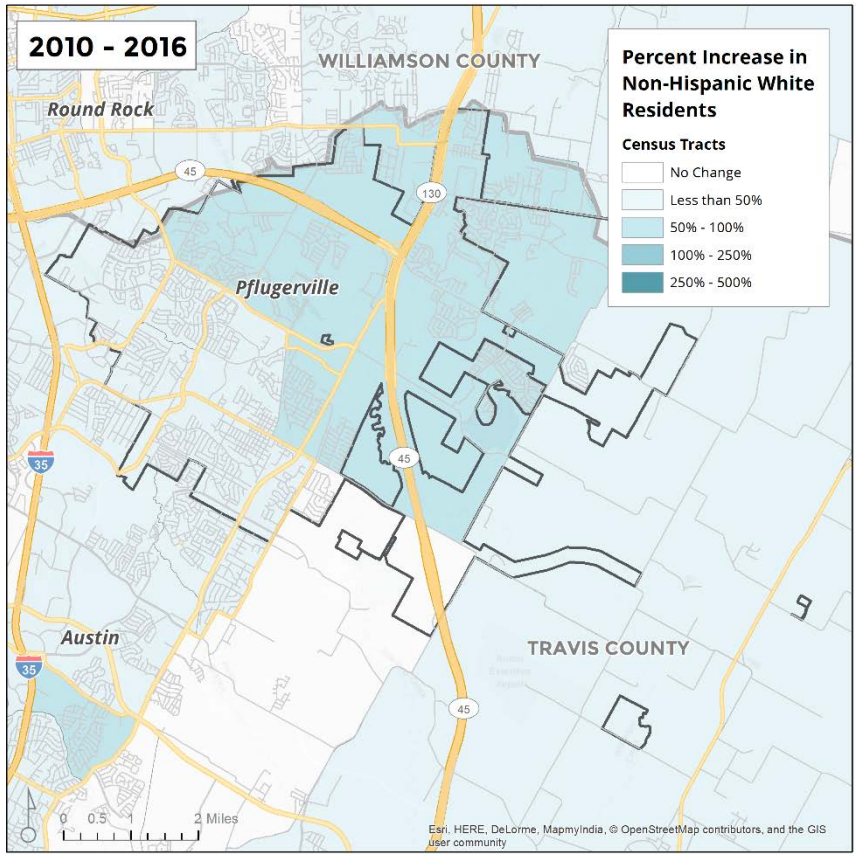
Figure 5.
PFLUGERVILLE – Percent Decline in Non-Hispanic White White
Residents by Census Tract, 2010 to 2016



Source: American Community Survey, 2012-2016.

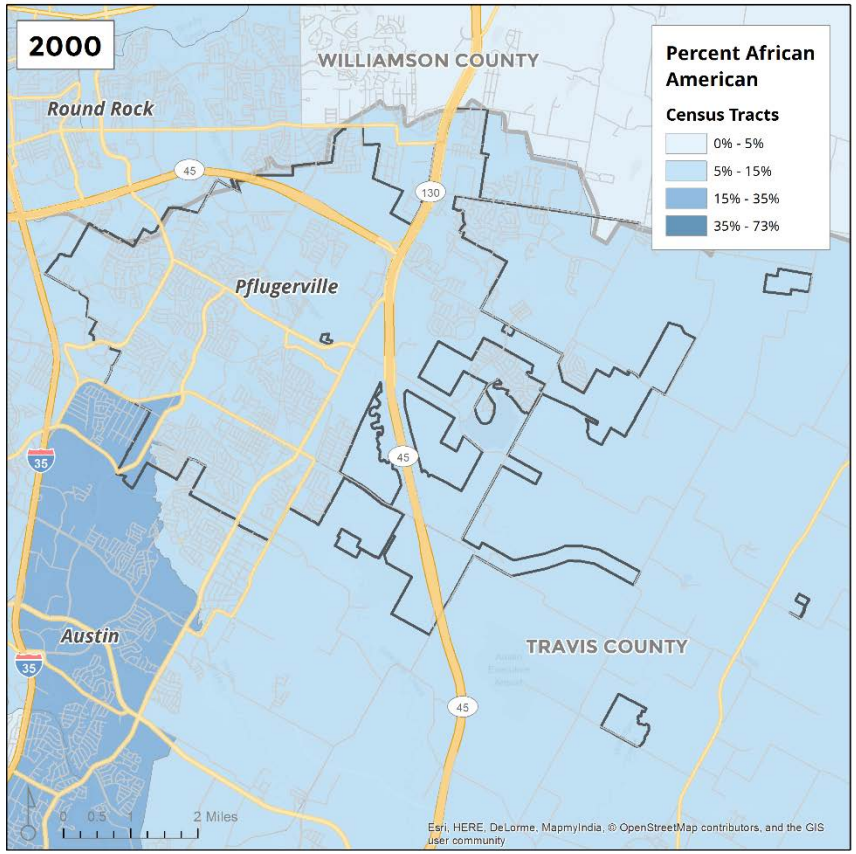
Figure 6.
PFLUGERVILLE – Percent Increase in Non-Hispanic

Residents by Census Tract, 2010 to 2016



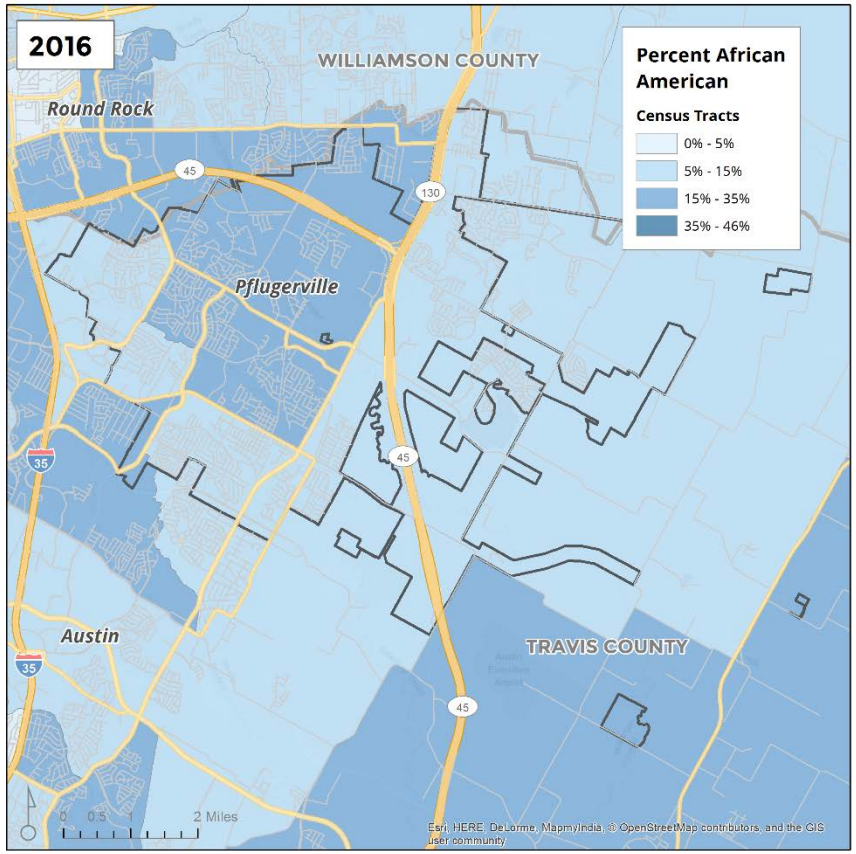
Source: American Community Survey, 2012-2016.

Figure 7.
PFLUGERVILLE – Percent African American by Census Tract, 2000



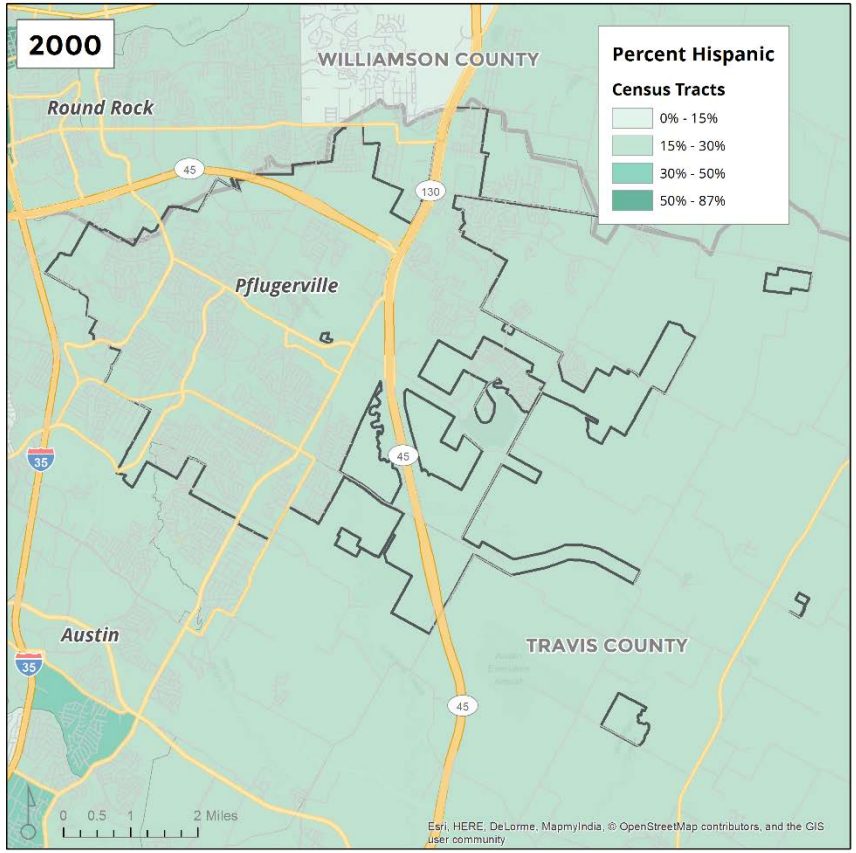
Source: 2000 US Census.

Figure 8.
PFLUGERVILLE – Percent African American by Census Tract, 2016



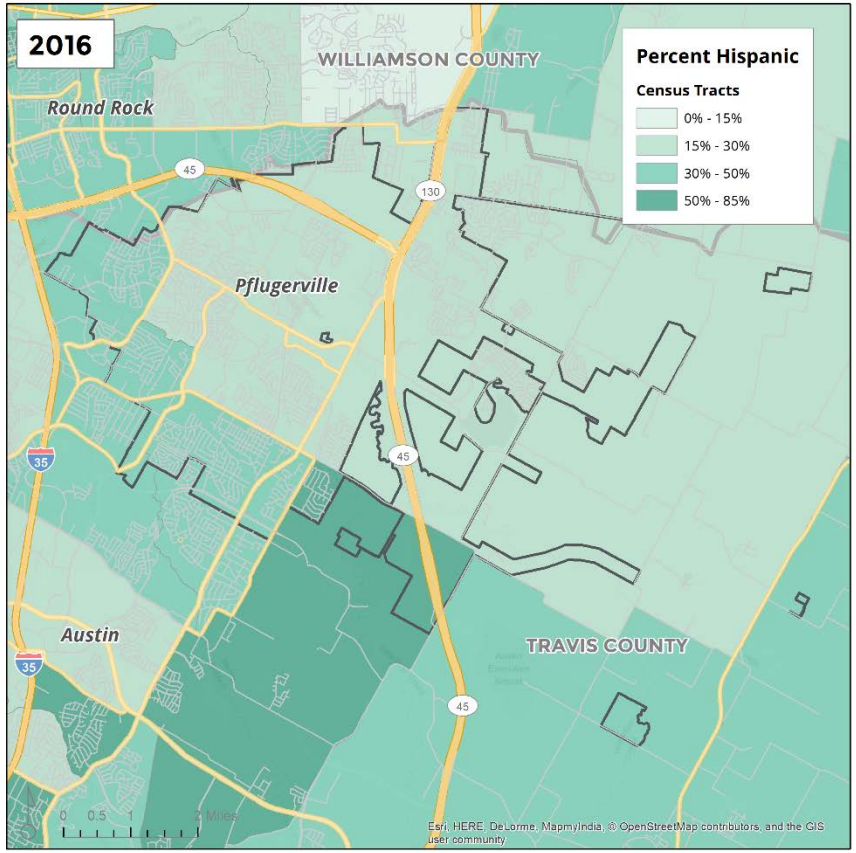
Source: American Community Survey, 2012-2016.

Figure 9.
PFLUGERVILLE – Percent Hispanic by Census Tract, 2000



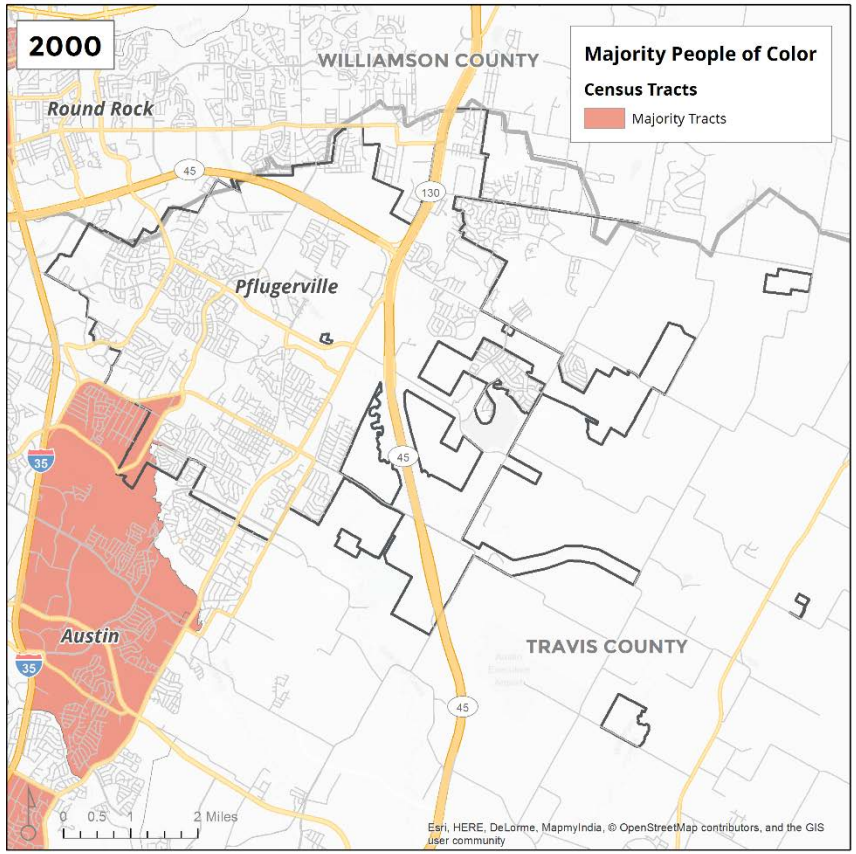
Source: 2000 US Census.

Figure 10.
PFLUGERVILLE – Percent Hispanic by Census Tract, 2016



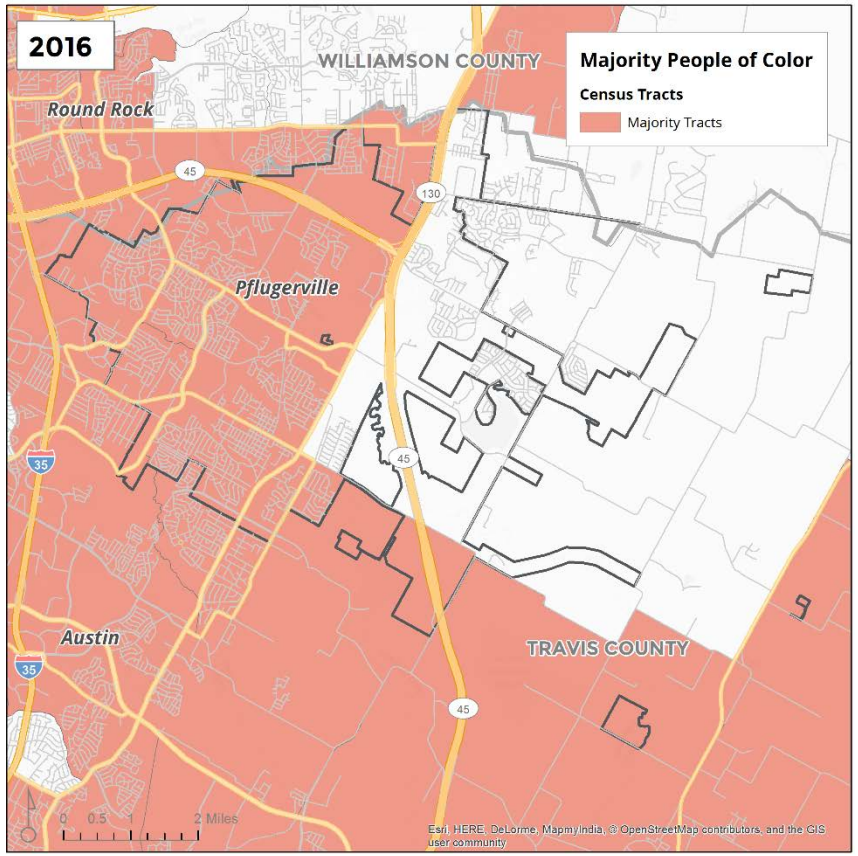
Source: American Community Survey, 2012-2016.

Figure 11.
PFLUGERVILLE – Majority People of Color by Census Tract, 2000



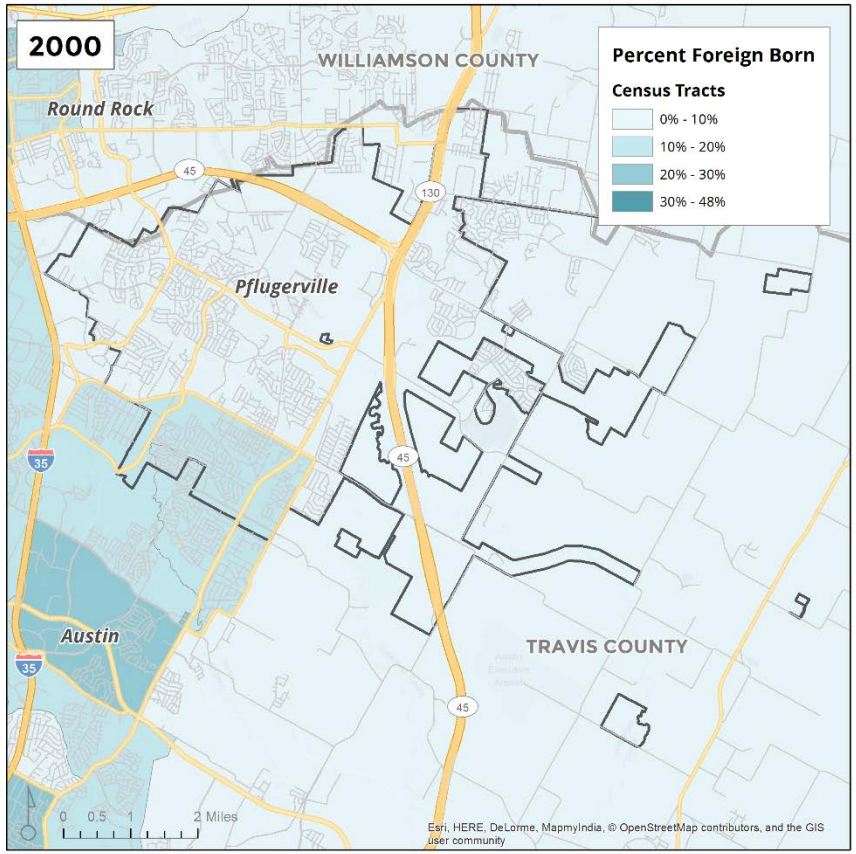
Source: 2000 US Census.

Figure 12.
PFLUGERVILLE – Majority People of Color by Census Tract, 2016



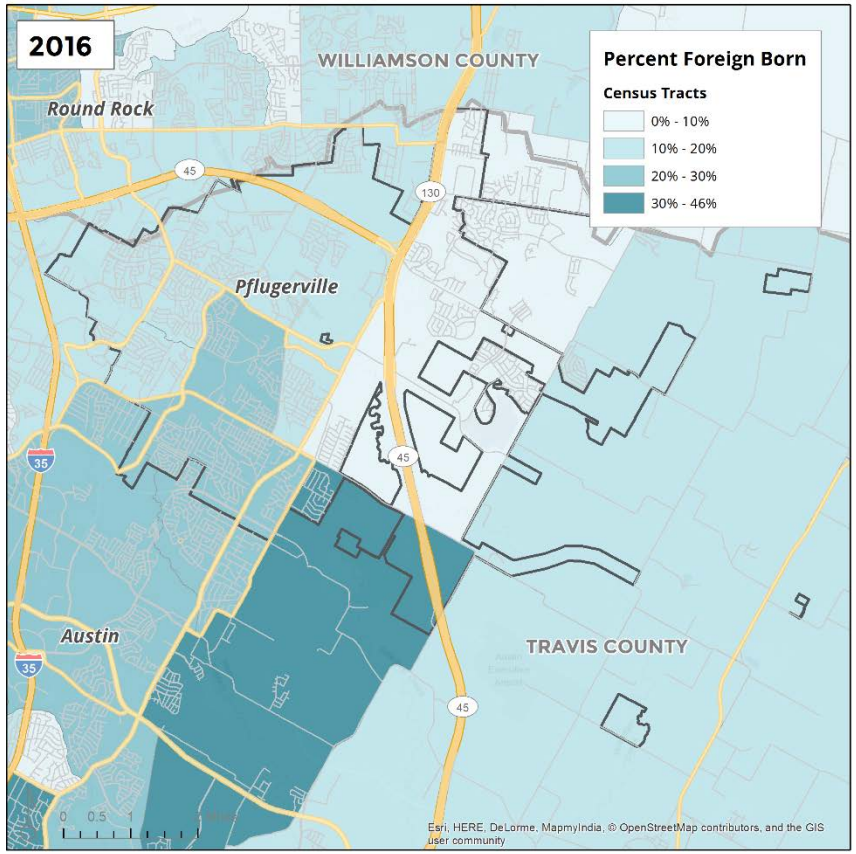
Source: American Community Survey, 2012-2016.

Figure 13.
PFLUGERVILLE – Percent Foreign Born by Census Tract, 2000



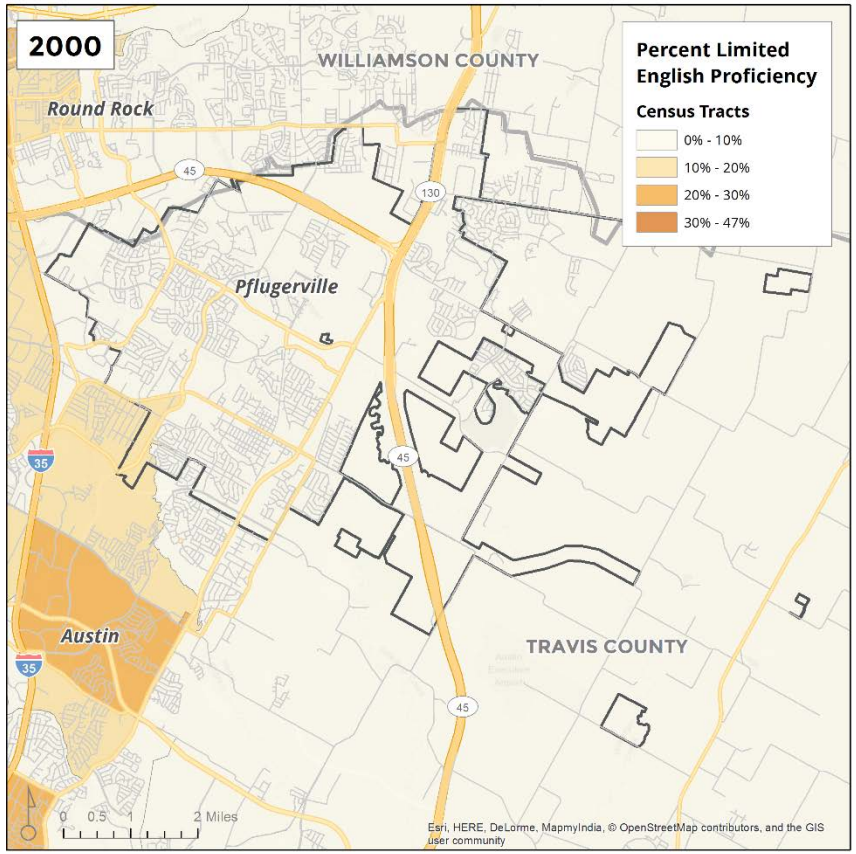
Source: 2000 US Census.

Figure 14.
PFLUGERVILLE – Percent Foreign Born by Census Tract, 2016



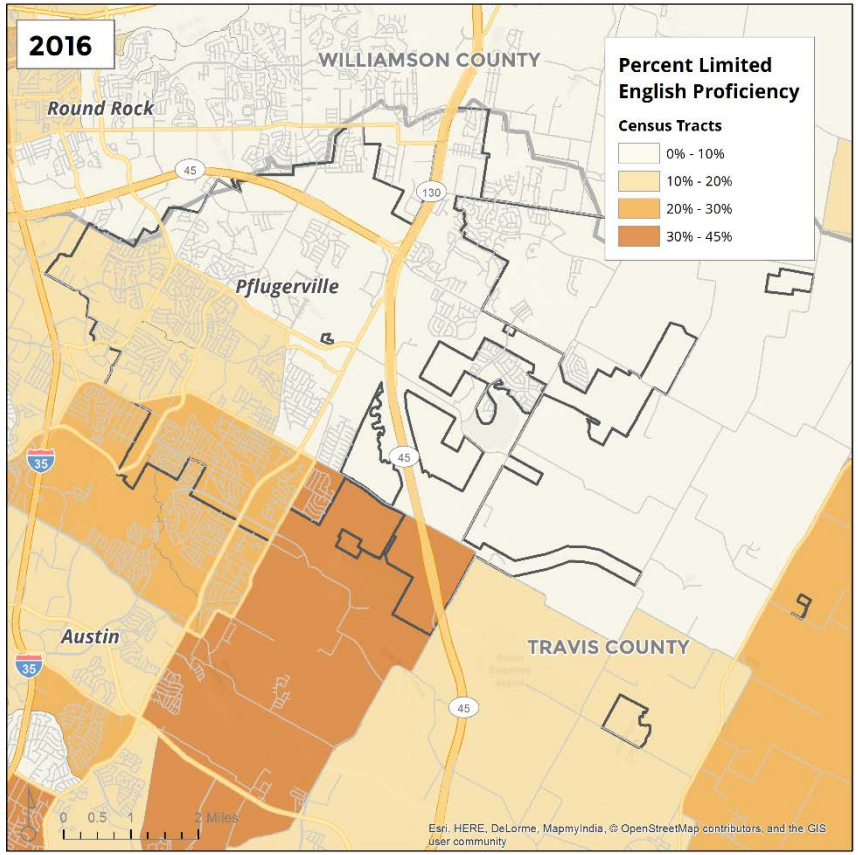
Source: American Community Survey, 2012-2016.

Figure 15.
PFLUGERVILLE – Percent Limited English Proficiency by Census Tract, 2000



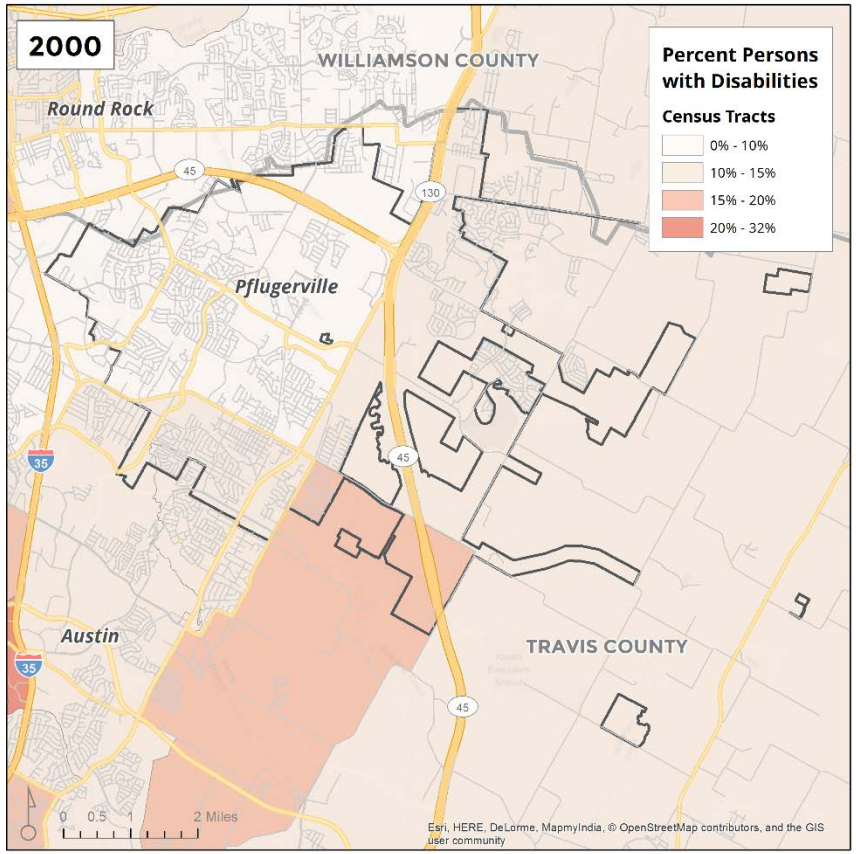
Source: 2000 US Census.

Figure 16.
PFLUGERVILLE – Percent Limited English Proficiency by Census Tract, 2016



Source: American Community Survey, 2012-2016.

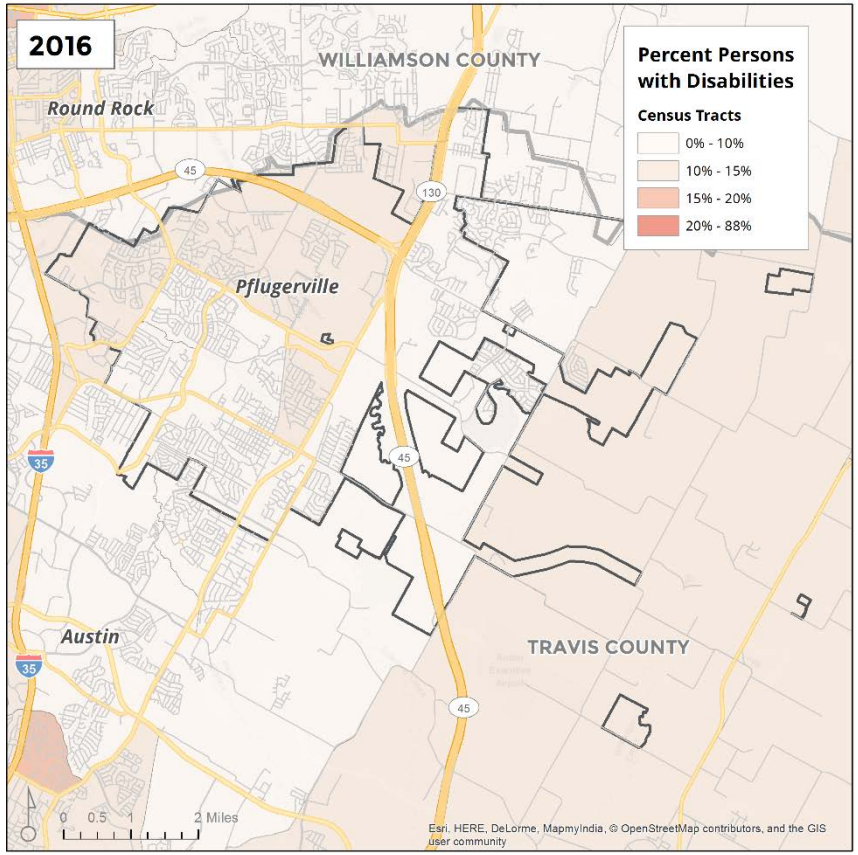
Figure 17.
PFLUGERVILLE – Percent Persons with Disabilities by Census Tract, 2000



Note: Includes employment disability, which is not captured in the 2016 map.

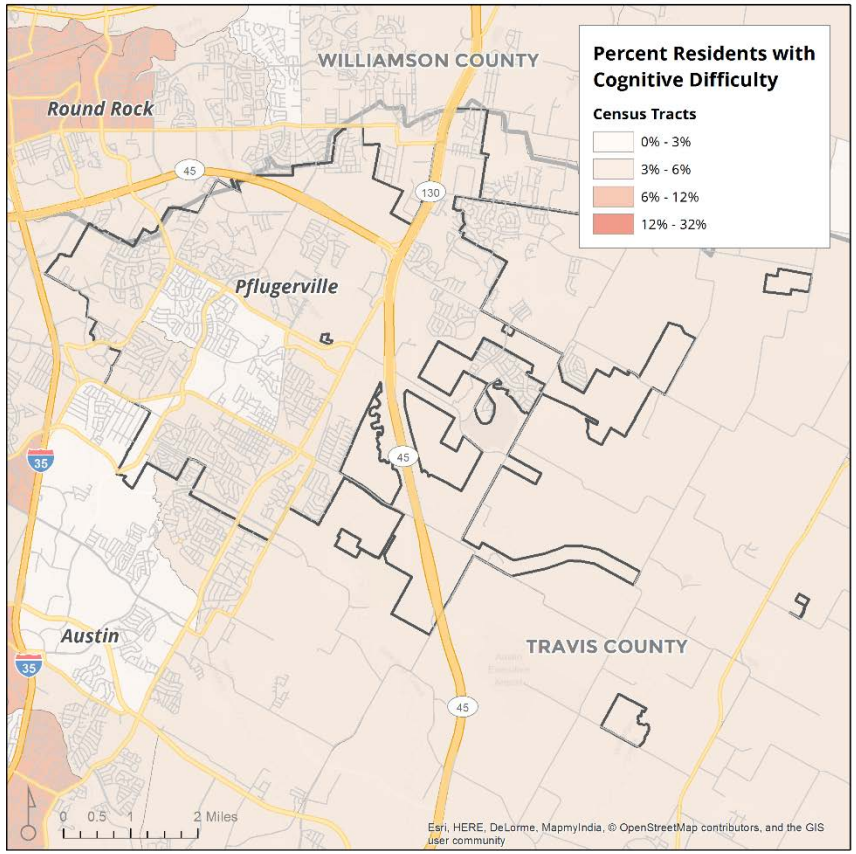
Source: 2000 US Census.

Figure 18.
PFLUGERVILLE – Percent Persons with Disabilities by Census Tract, 2016



Source: American Community Survey, 2012-2016.

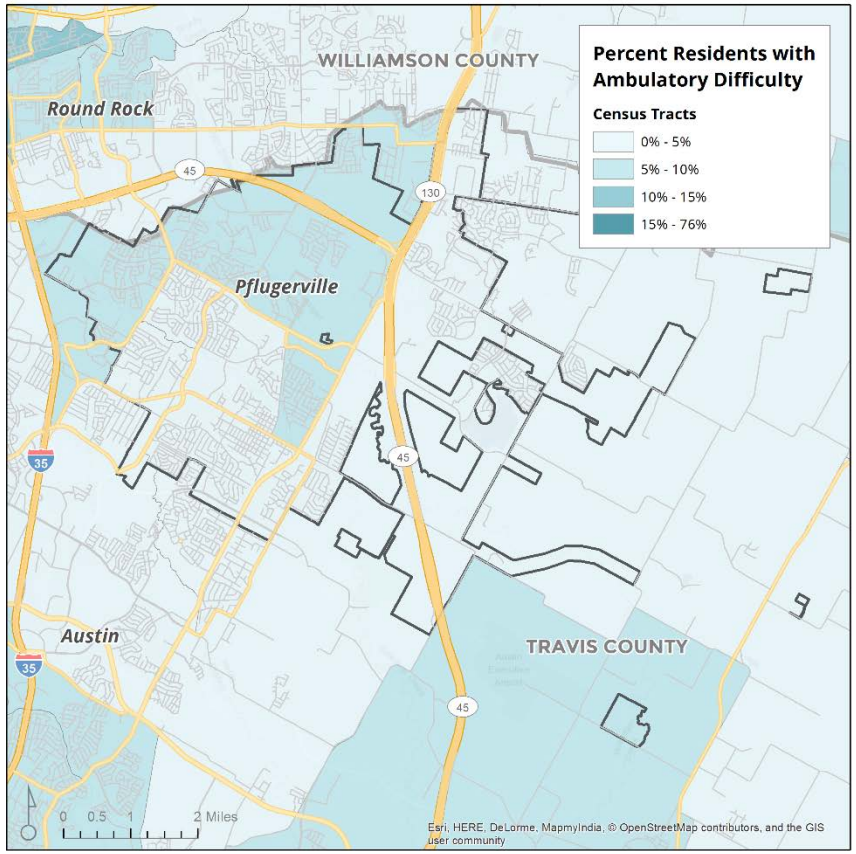
Figure 19.
PFLUGERVILLE – Percent of Residents with Cognitive Difficulty, by Census Tract



Note: The ACS defines cognitive difficulty as having serious difficulty concentrating, remembering, or making decisions due to a physical, mental or emotional condition.

Source: Root Policy Research from the 2013-2017 ACS.

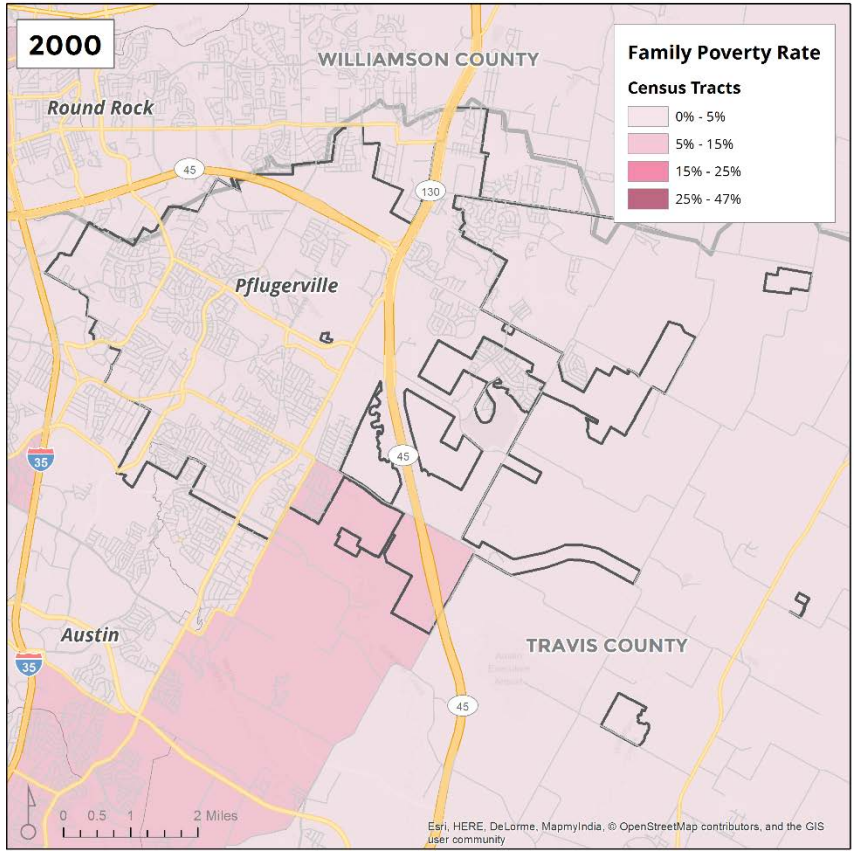
Figure 20.
PFLUGERVILLE – Percent of Residents with Ambulatory Difficulty, by Census Tract



Note: The ACS defines ambulatory difficulty as having serious difficulty walking or climbing stairs.

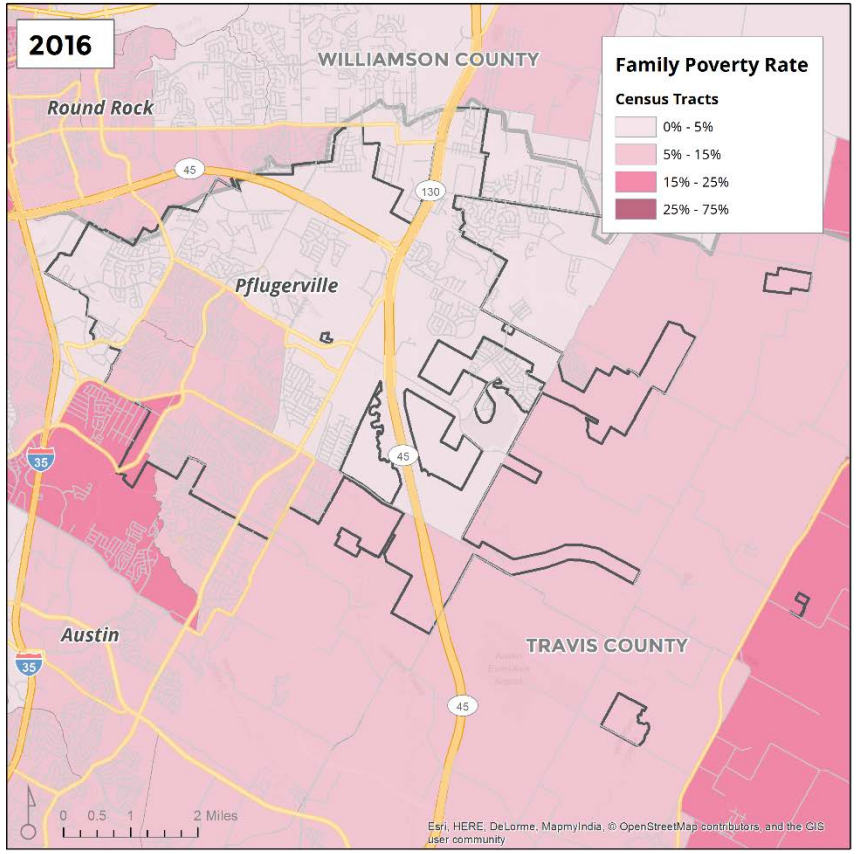
Source: Root Policy Research from the 2013-2017 ACS.

Figure 21.
PFLUGERVILLE – Percent Poverty by Census Tract, 2000



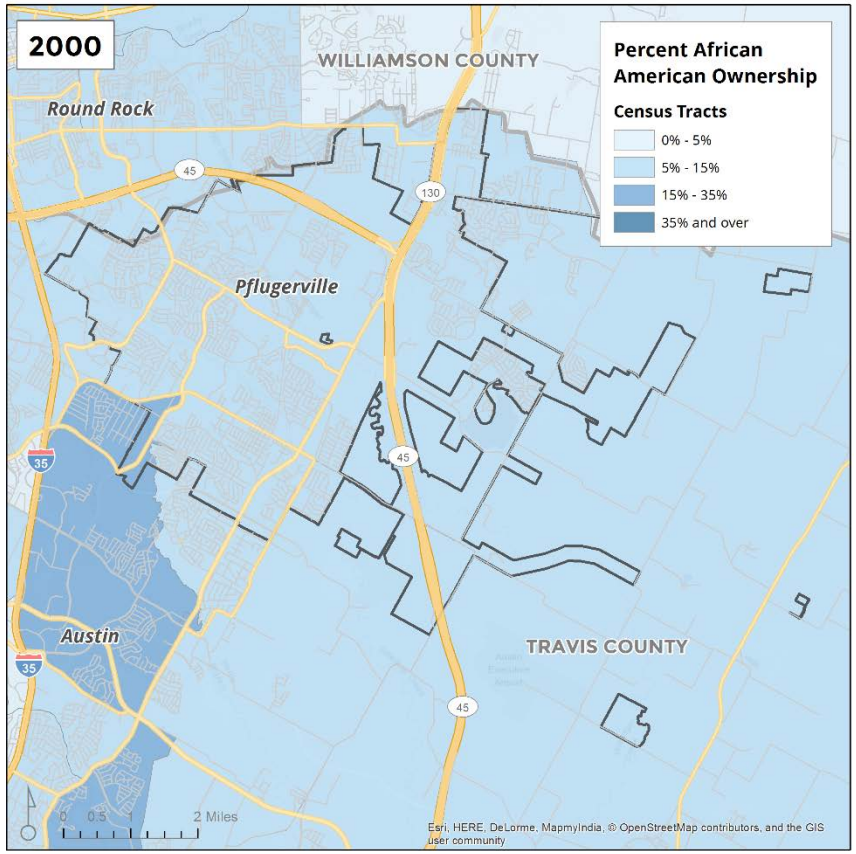
Source: 2000 US Census.

Figure 22.
PFLUGERVILLE – Percent Poverty by Census Tract, 2016



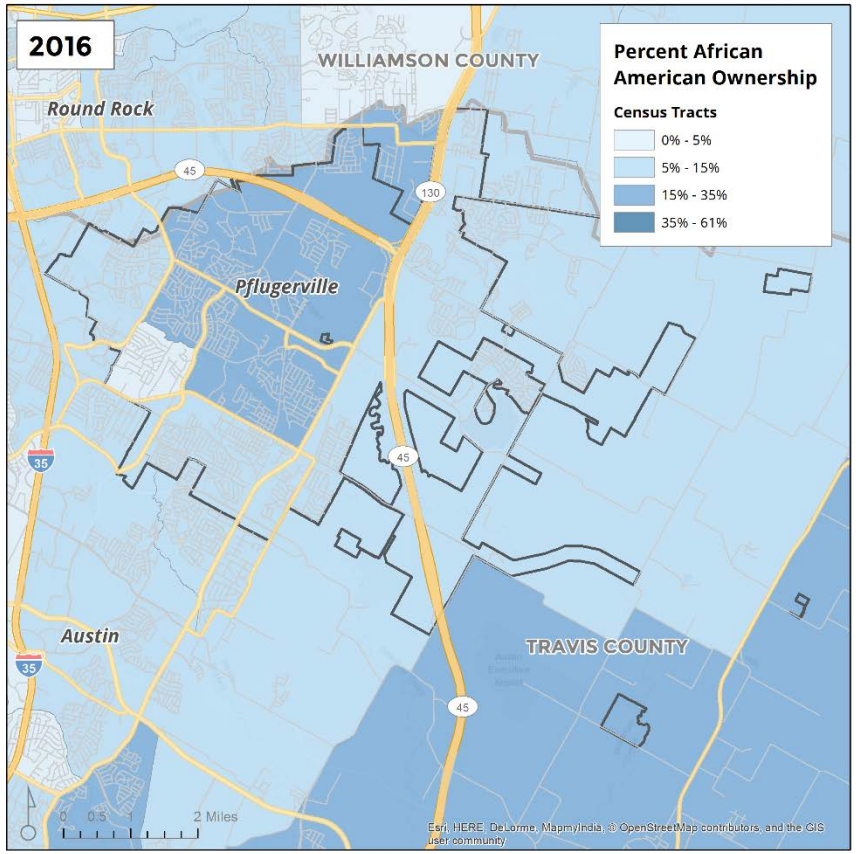
Source: American Community Survey, 2012-2016.

Figure 23.
PFLUGERVILLE – Percent African American Ownership, 2000



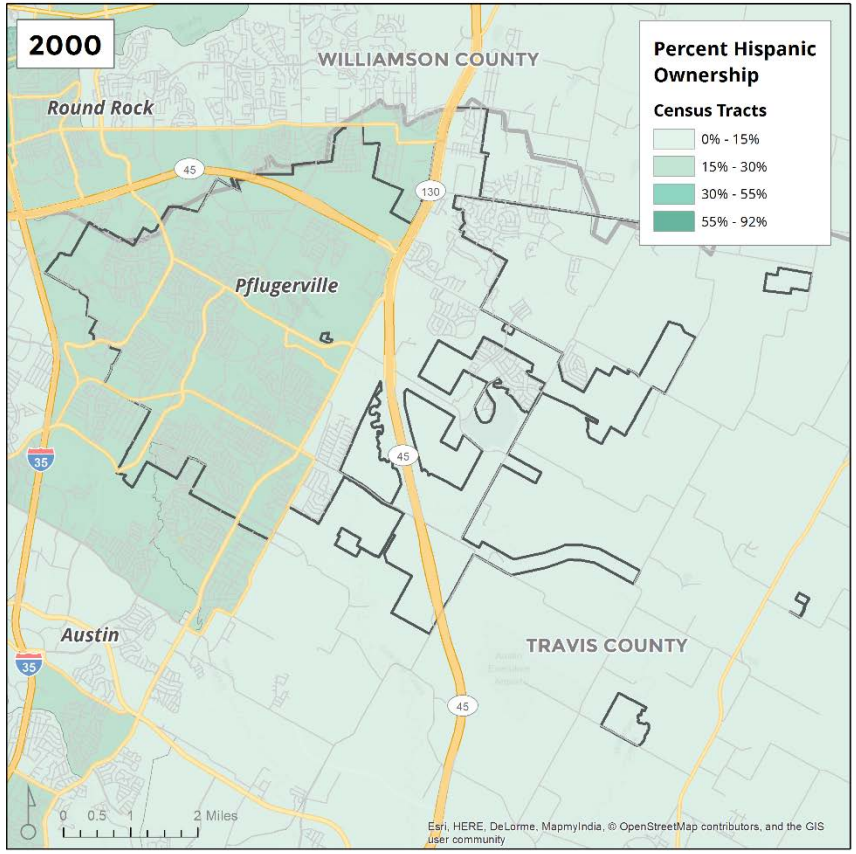
Source: 2000 US Census.

Figure 24.
PFLUGERVILLE – Percent African American Ownership, 2016



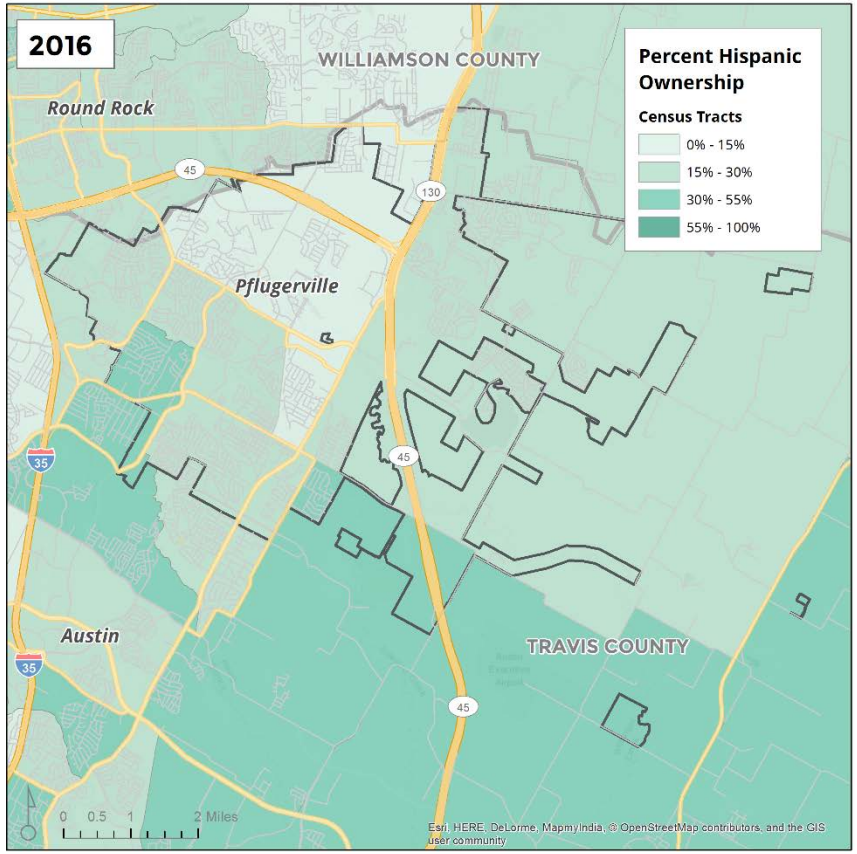
Source: American Community Survey, 2012-2016.

Figure 25.
PFLUGERVILLE – Percent Hispanic Ownership, 2000



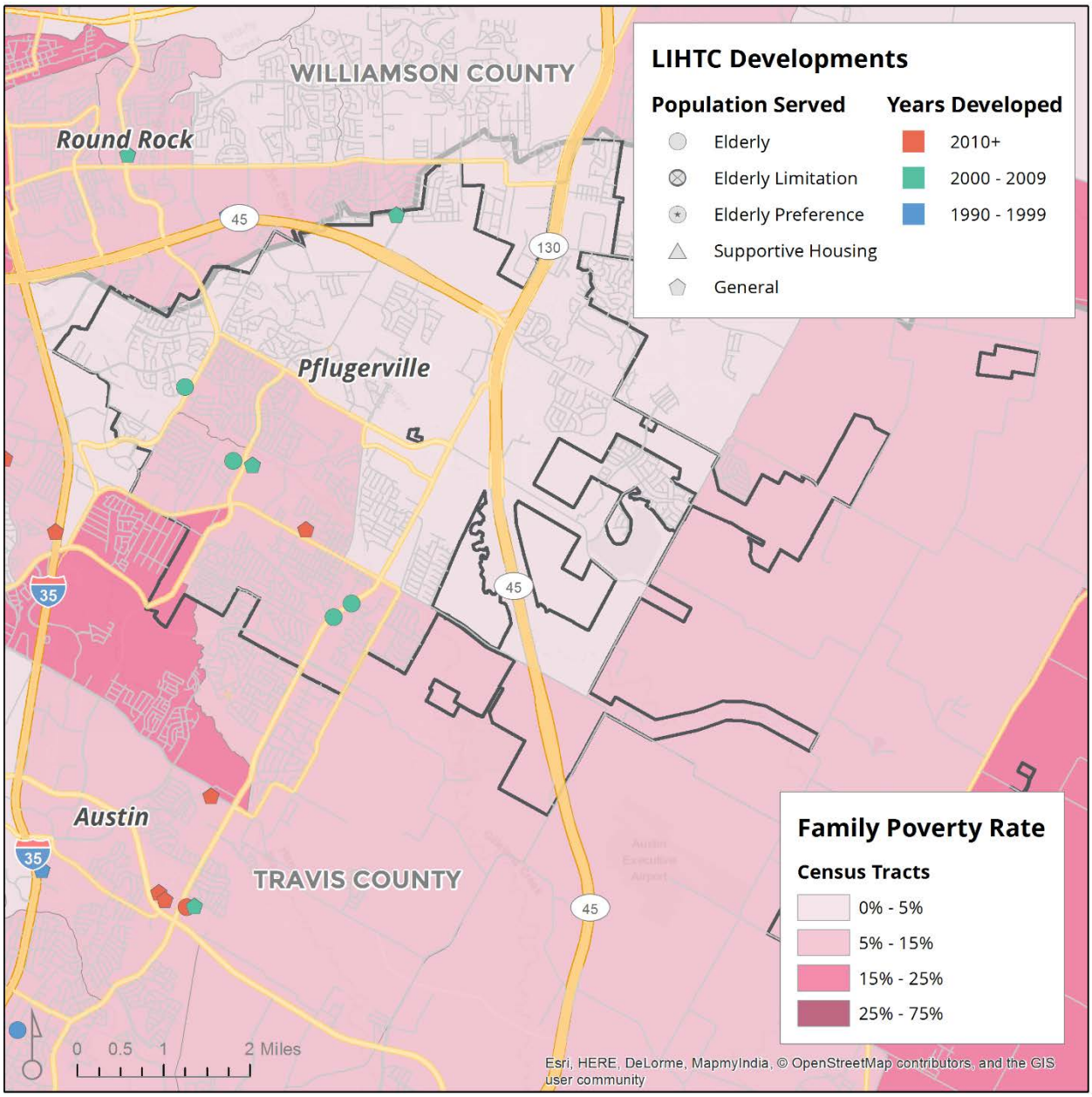
Source: 2000 US Census.

Figure 26.
PFLUGERVILLE – Percent Hispanic Ownership, 2016



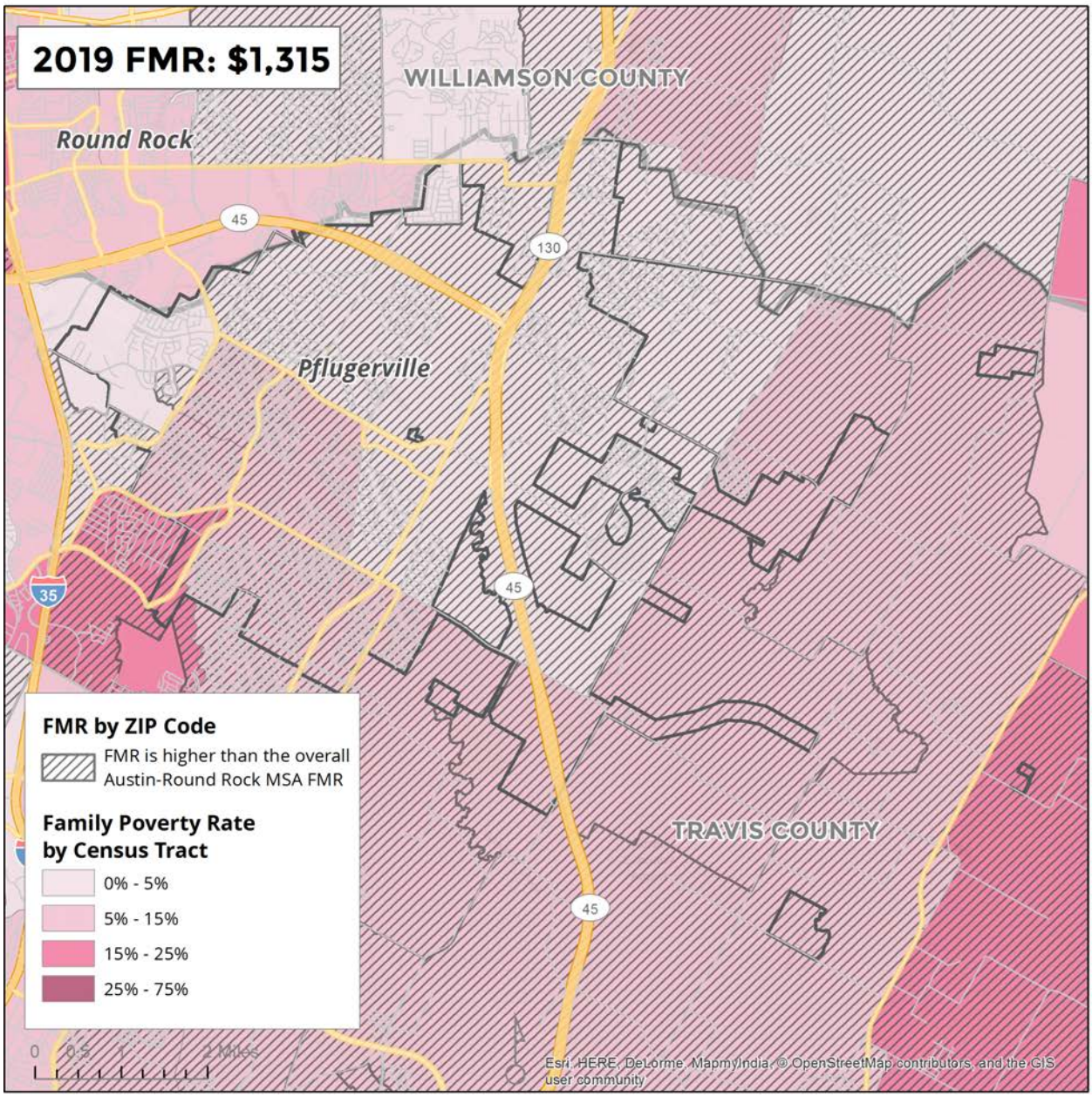
Source: American Community Survey, 2012-2016

Figure 27.
PFLUGERVILLE – Low-Income Housing Tax Credit (LIHTC) Developments and Poverty Rate by Census Tract, 2016 (Poverty) and 2018 (LIHTC)



Source: TDHCA, ACS 2012-2016.

Figure 28.
PFLUGERVILLE – Small Area Fair Market Rents (FMR) and Poverty Rates by Census Tract, 2016 (Poverty) and 2019 (FMR)

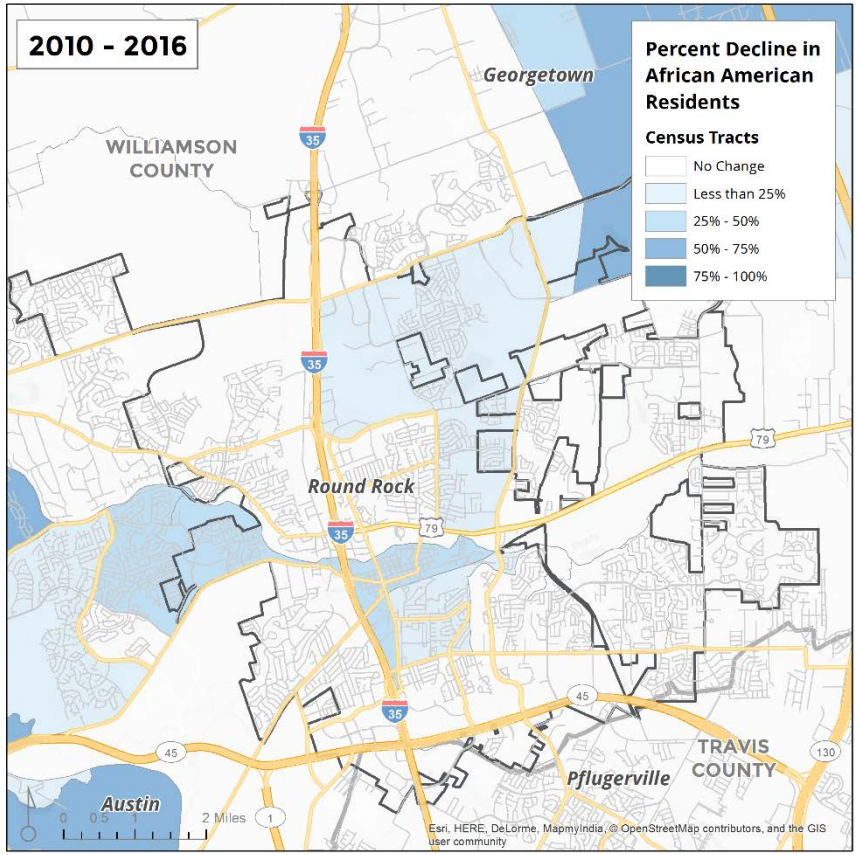


Note: The 2019 2-bedroom FMR for the Austin-Round Rock area is $1,315. The crosshatch indicates a ZIP code where the zip code FMR is higher than metro wide FMR.

Source: www.huduser.org; Fair Market Rent database.

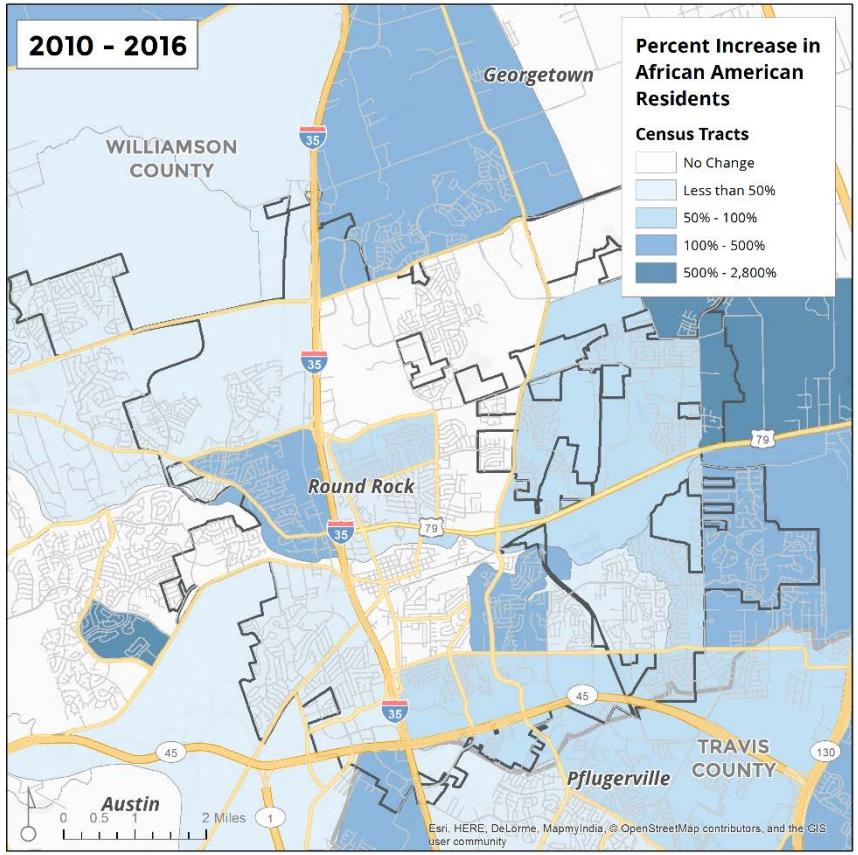
ROUND ROCK

Figure 1.
ROUND ROCK – Percent Decline in African American Residents by Census Tract, 2010 to 2016



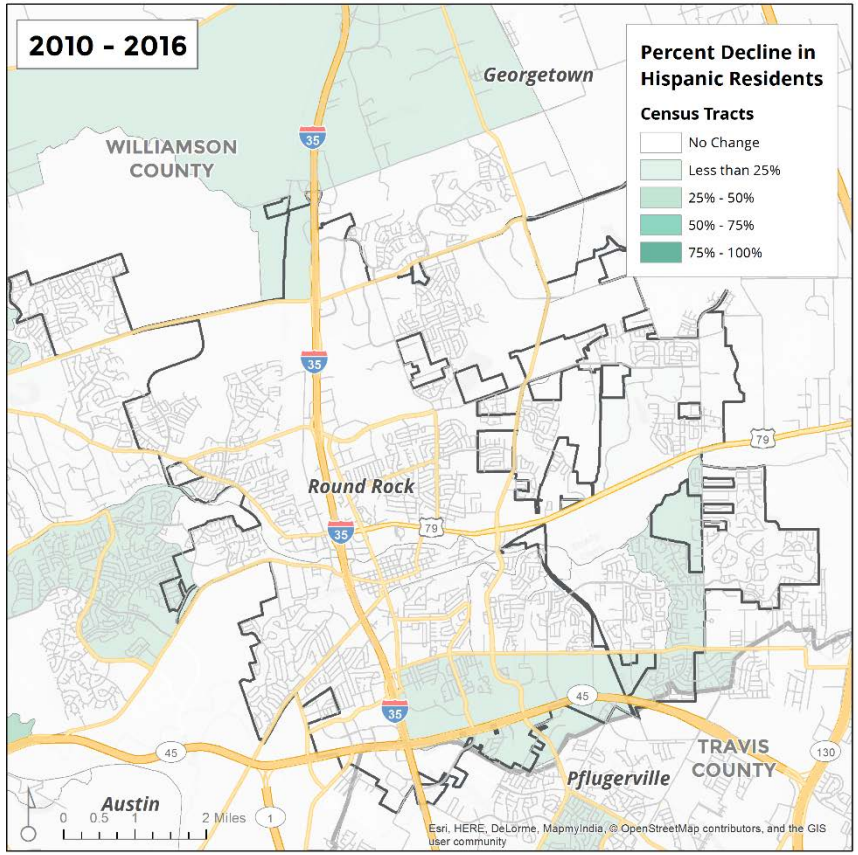
Source: American Community Survey, 2012-2016.

Figure 2.
ROUND ROCK - Percent Increase in African American Residents by Census Tract, 2010 to 2016



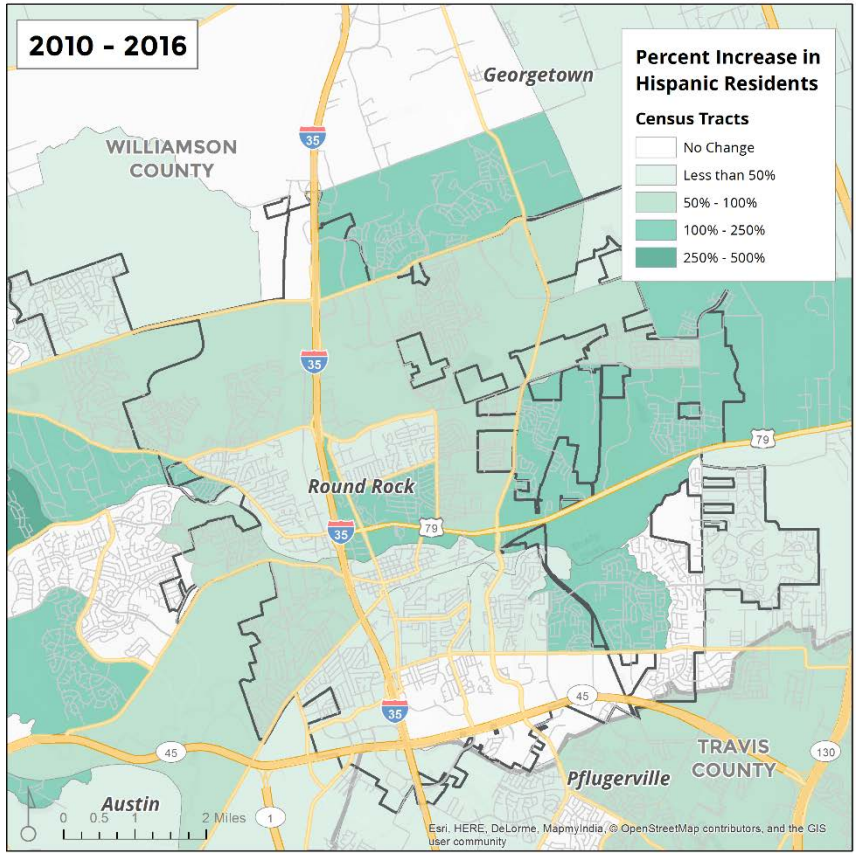
Source: American Community Survey, 2012-2016.

Figure 3.
ROUND ROCK – Percent Decline in Hispanic Residents by Census Tract, 2010 to 2016



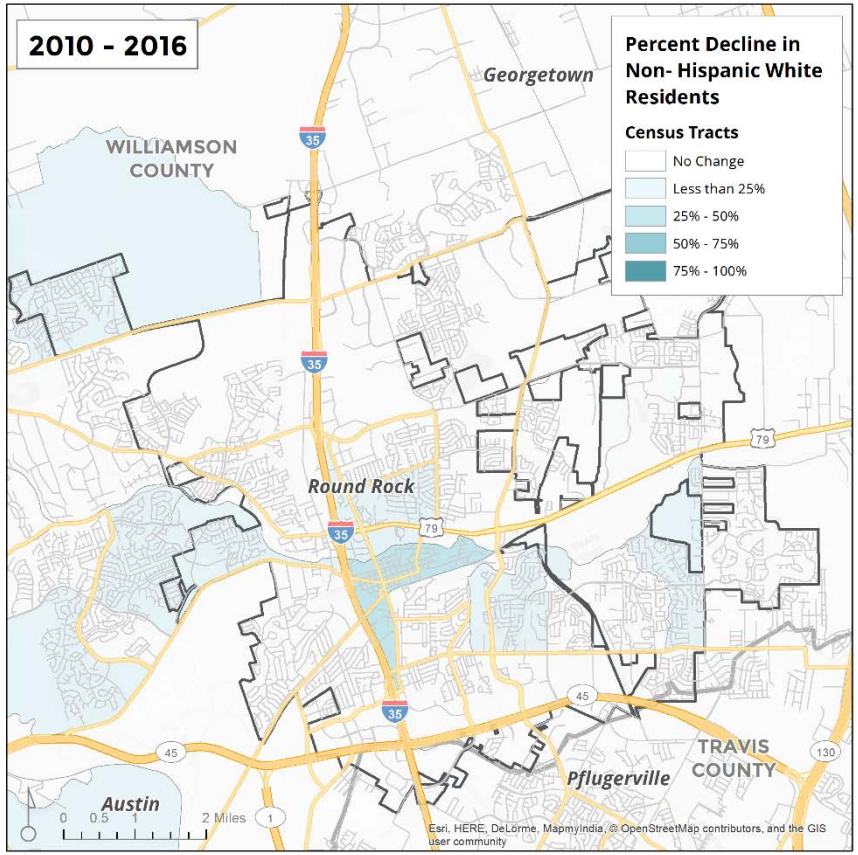
Source: American Community Survey, 2012-2016.

Figure 4.
ROUND ROCK – Percent Increase in Hispanic Residents by Census Tract, 2010 to 2016



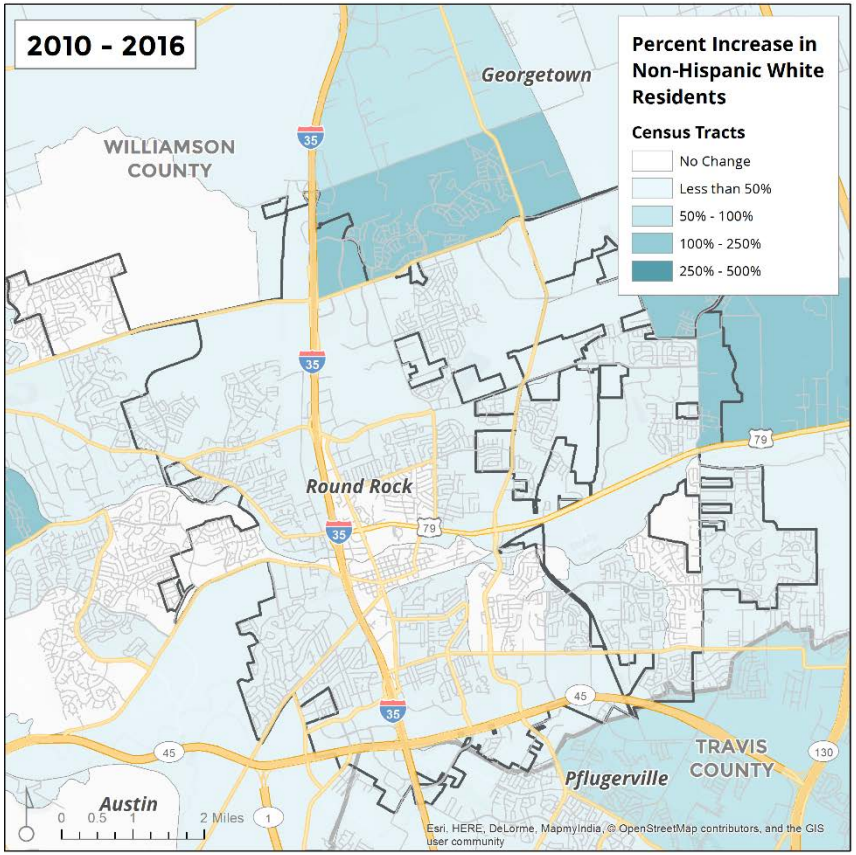
Source: American Community Survey, 2012-2016.

Figure 5.
ROUND ROCK – Percent Decline in Non-Hispanic White Residents by Census Tract, 2010 to 2016



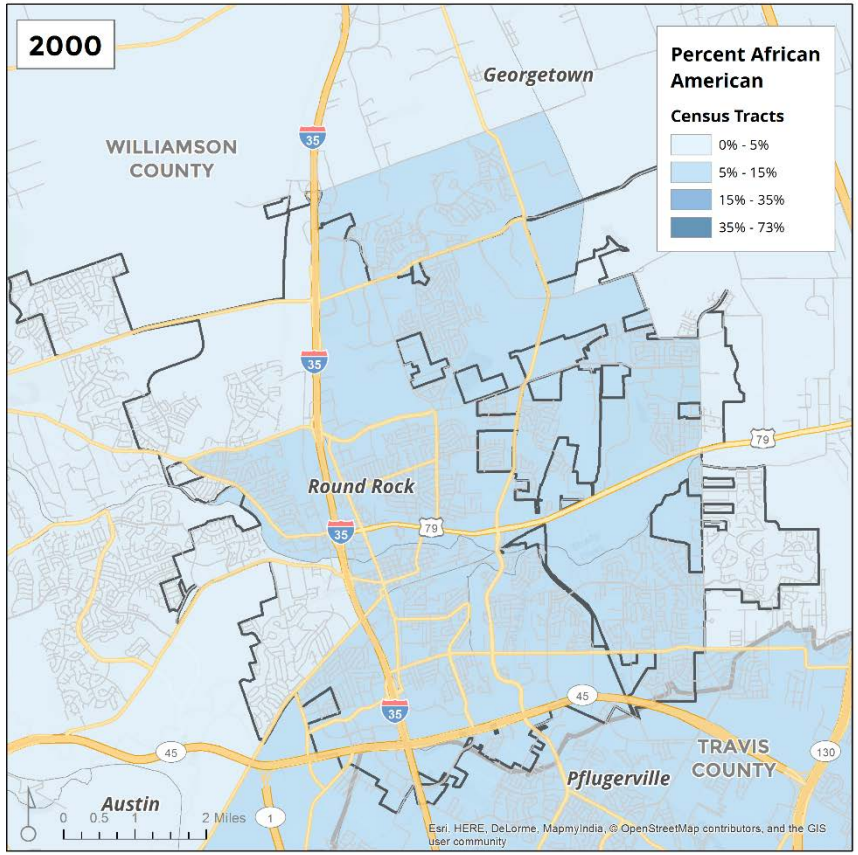
Source: American Community Survey, 2012-2016.

Figure 6.
ROUND ROCK – Percent Increase in Non-Hispanic White Residents by Census Tract, 2010 to 2016



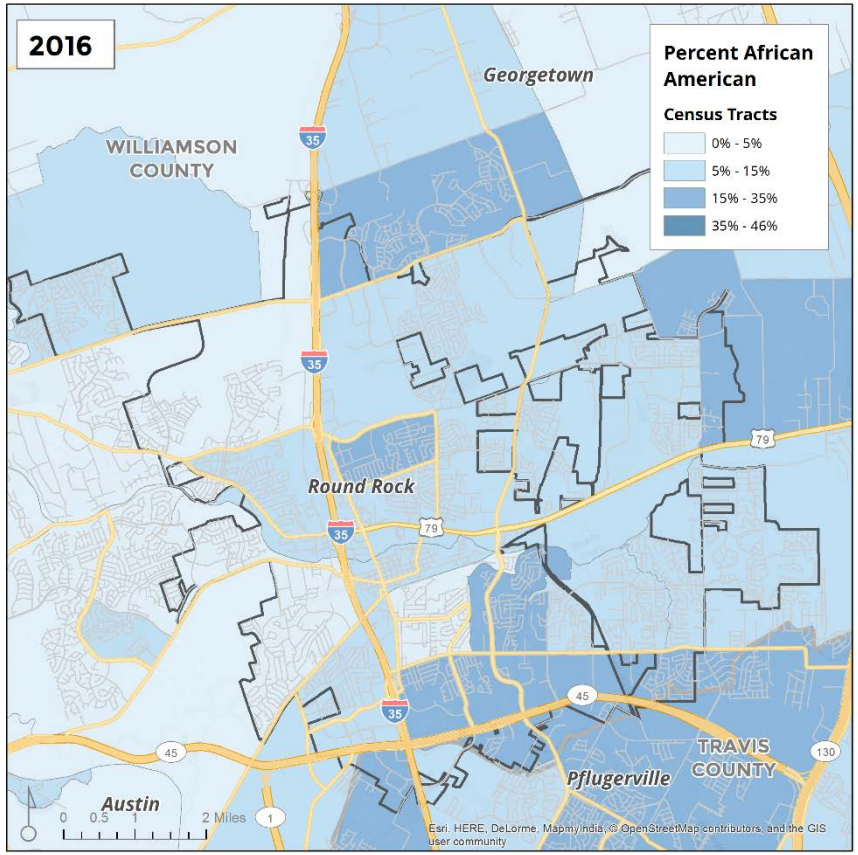
Source: American Community Survey, 2012-2016.

Figure 7.
ROUND ROCK – Percent African American by Census Tract, 2000



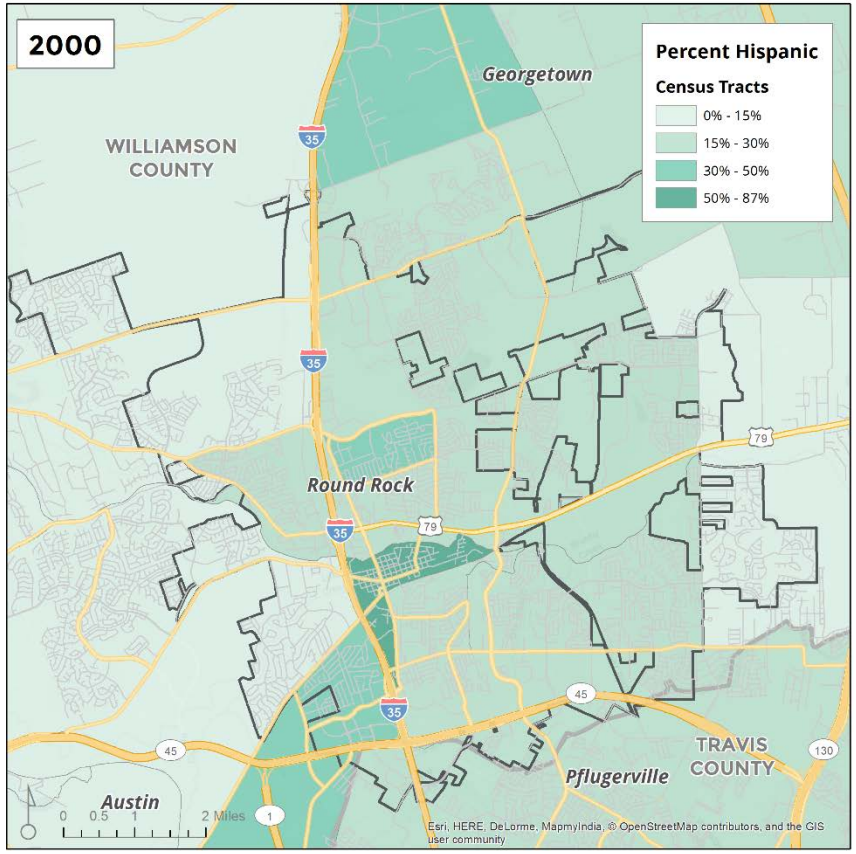
Source: 2000 US Census.

Figure 8.
ROUND ROCK – Percent African American by Census Tract, 2016



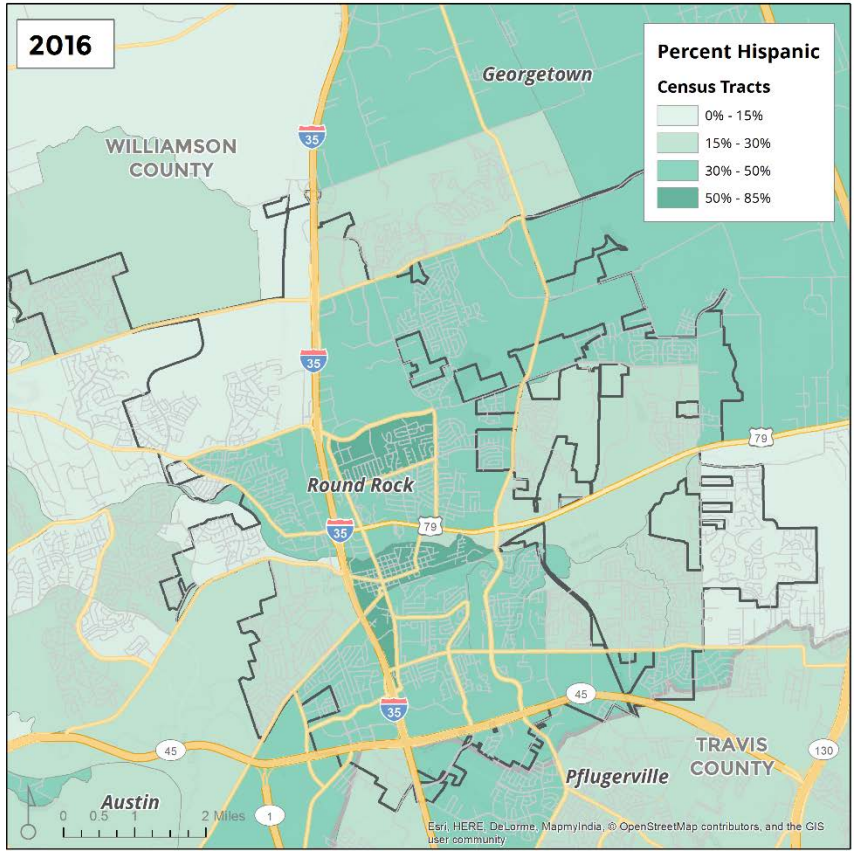
Source: American Community Survey, 2012-2016.

Figure 9.
ROUND ROCK – Percent Hispanic by Census Tract, 2000



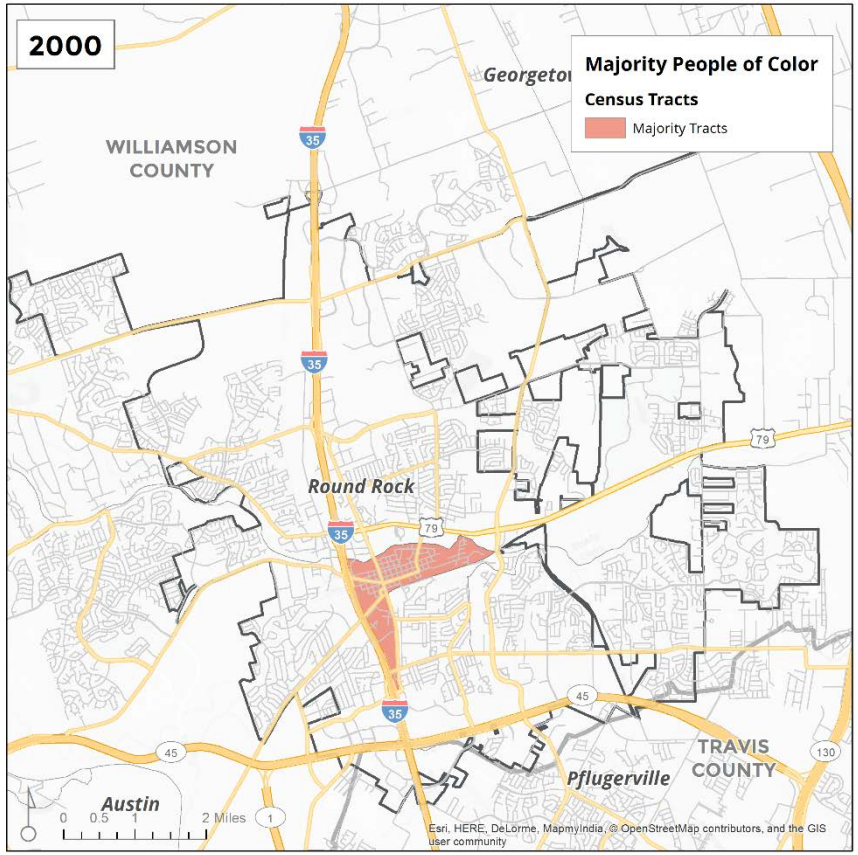
Source: 2000 US Census.

Figure 10.
ROUND ROCK – Percent Hispanic by Census Tract, 2016



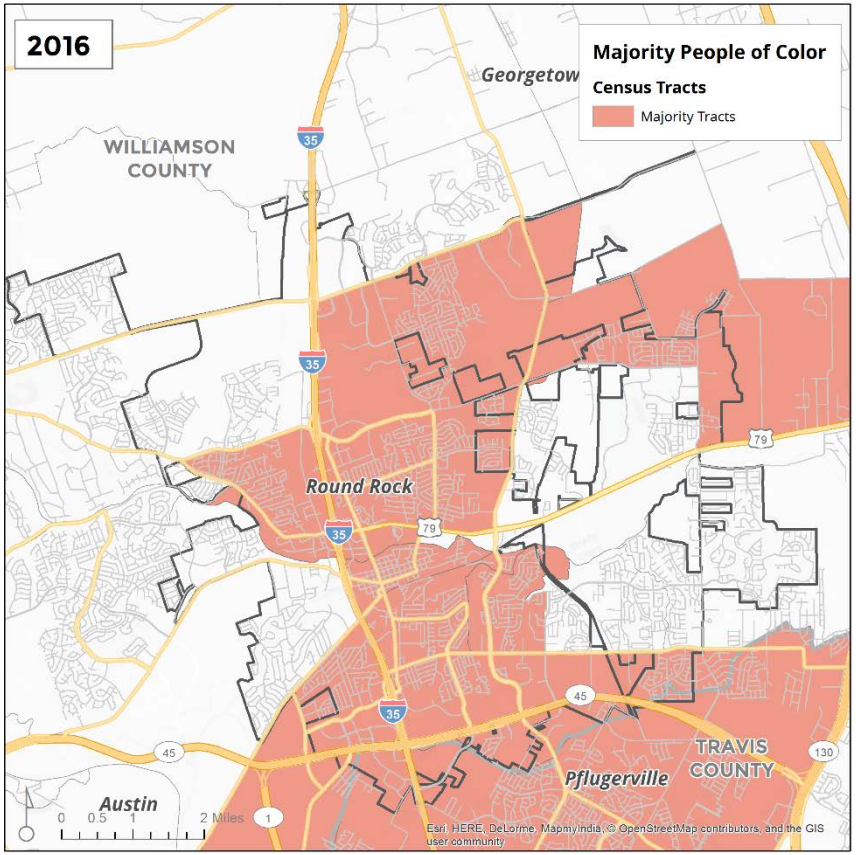
Source: American Community Survey, 2012-2016.

Figure 11.
ROUND ROCK – Majority People of Color by Census Tract, 2000



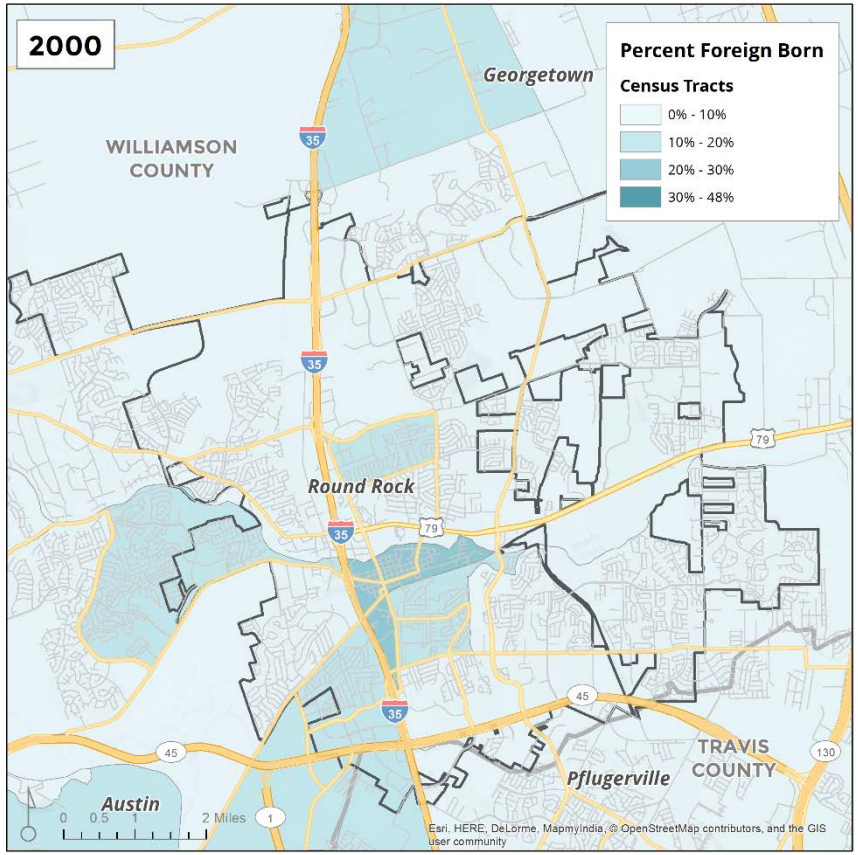
Source: 2000 US Census.

Figure 12.
ROUND ROCK – Majority People of Color by Census Tract, 2016



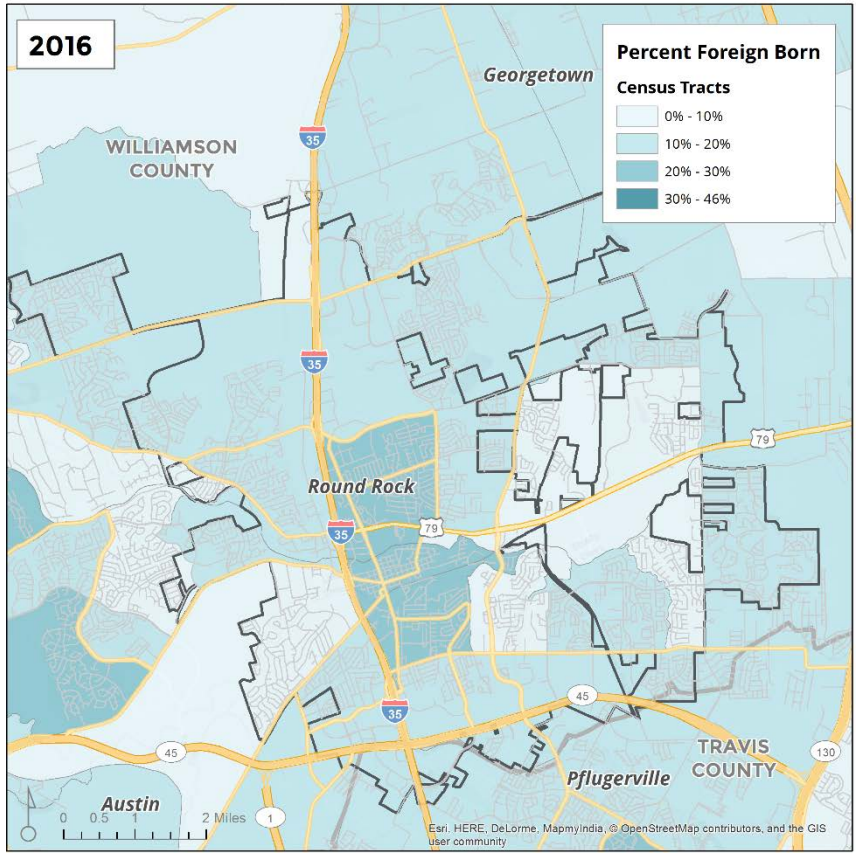
Source: American Community Survey, 2012-2016.

Figure 13.
ROUND ROCK – Percent Foreign Born by Census Tract, 2000



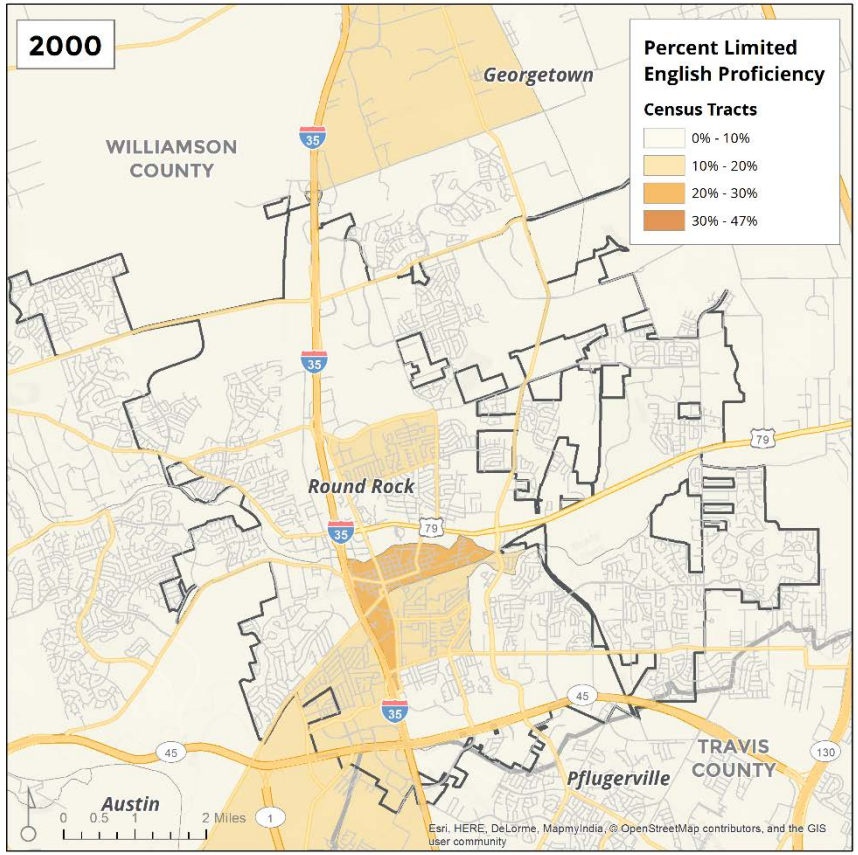
Source: 2000 US Census.

Figure 14.
ROUND ROCK – Percent Foreign Born by Census Tract, 2016



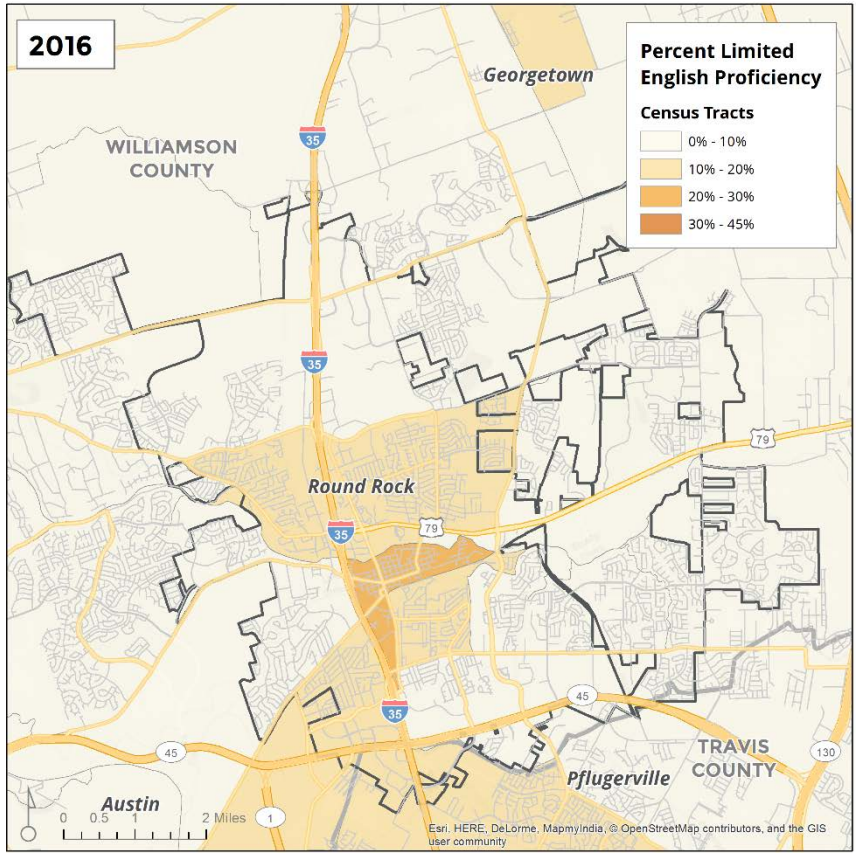
Source: American Community Survey, 2012-2016.

Figure 15.
ROUND ROCK – Percent Limited English Proficiency by Census Tract, 2000



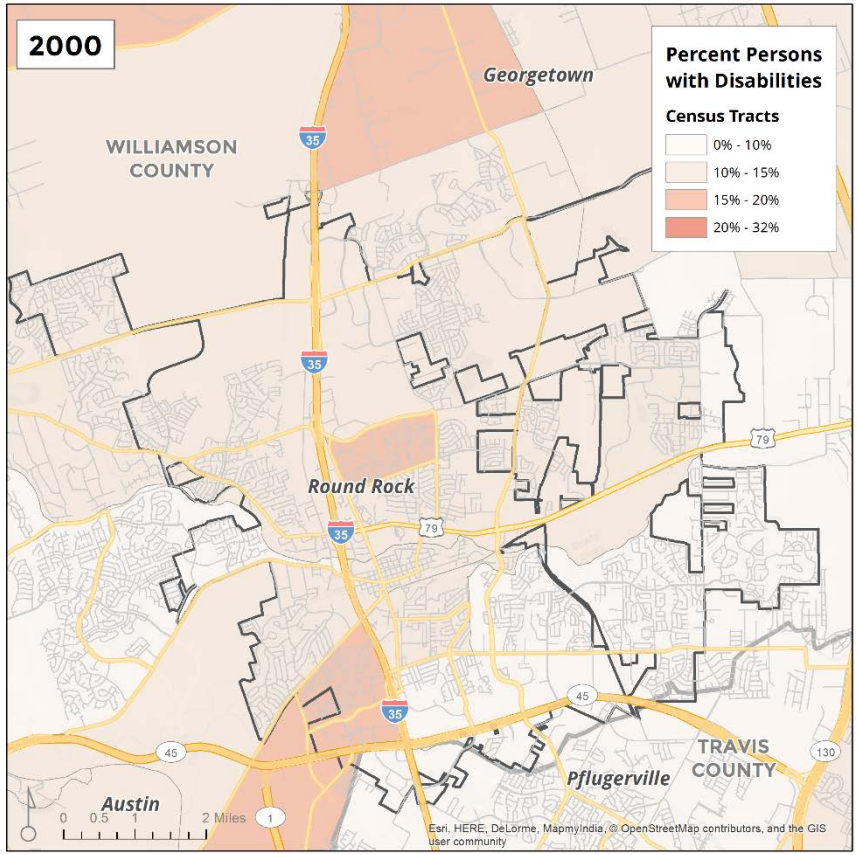
Source: 2000 US Census.

Figure 16.
ROUND ROCK – Percent Limited English Proficiency by Census Tract, 2016



Source: American Community Survey, 2012-2016.

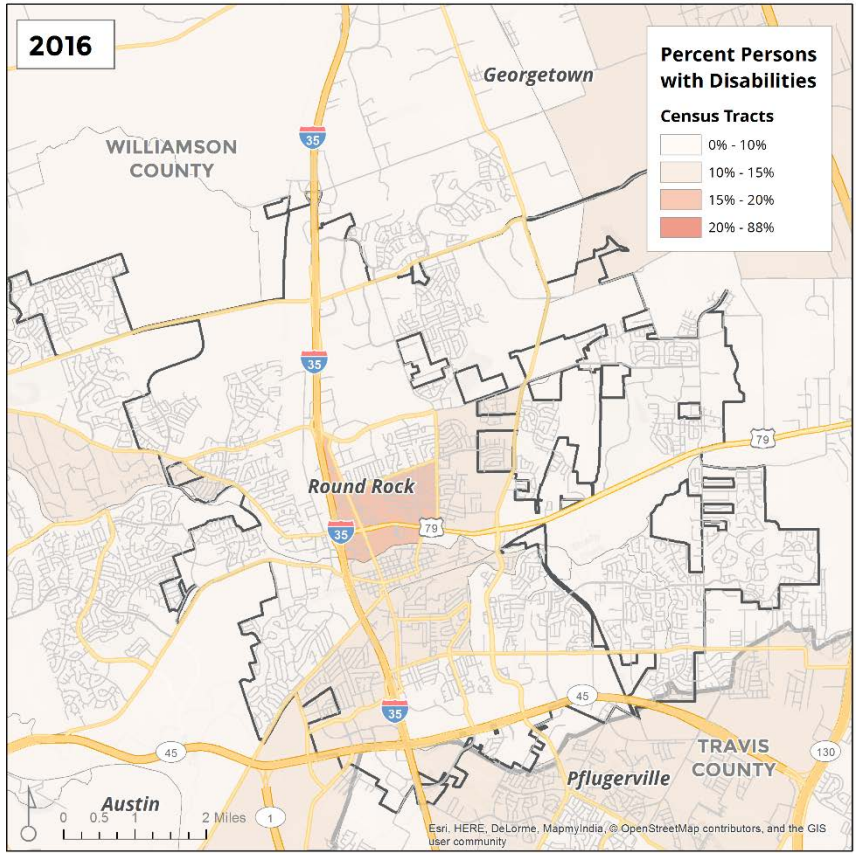
Figure 17.
ROUND ROCK – Percent Persons with Disabilities by Census Tract, 2000



Note: Includes employment disability, which is not captured in the 2016 map.

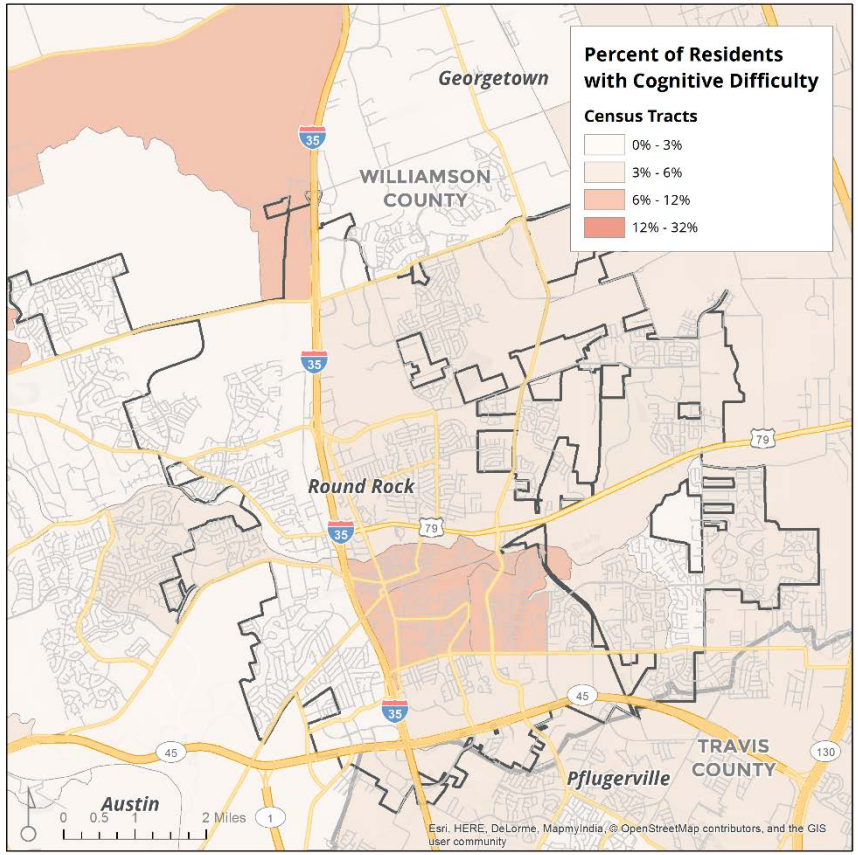
Source: 2000 US Census.

Figure 18.
ROUND ROCK – Percent Persons with Disabilities by Census Tract, 2016



Source: American Community Survey, 2012-2016.

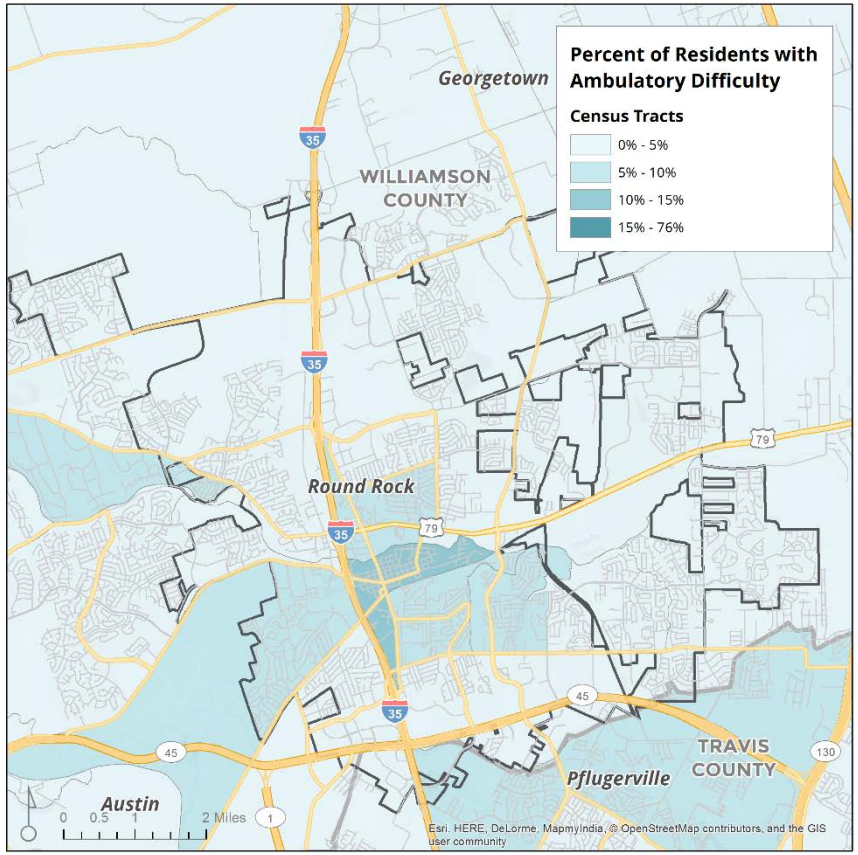
Figure 19.
ROUND ROCK – Percent of Residents with Cognitive Difficulty, by Census Tract



Note: The ACS defines cognitive difficulty as having serious difficulty concentrating, remembering, or making decisions due to a physical, mental or emotional condition.

Source: Root Policy Research from the 2013-2017 ACS.

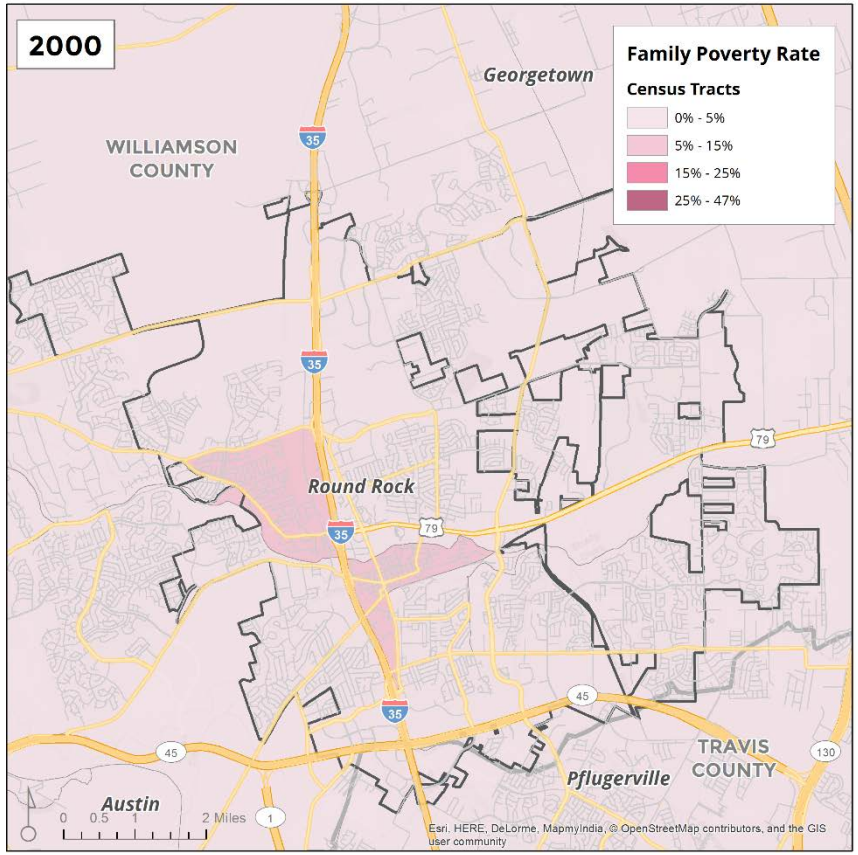
Figure 20.
ROUND ROCK – Percent of Residents with Ambulatory Difficulty, by Census Tract



Note: The ACS defines ambulatory difficulty as having serious difficulty walking or climbing stairs.

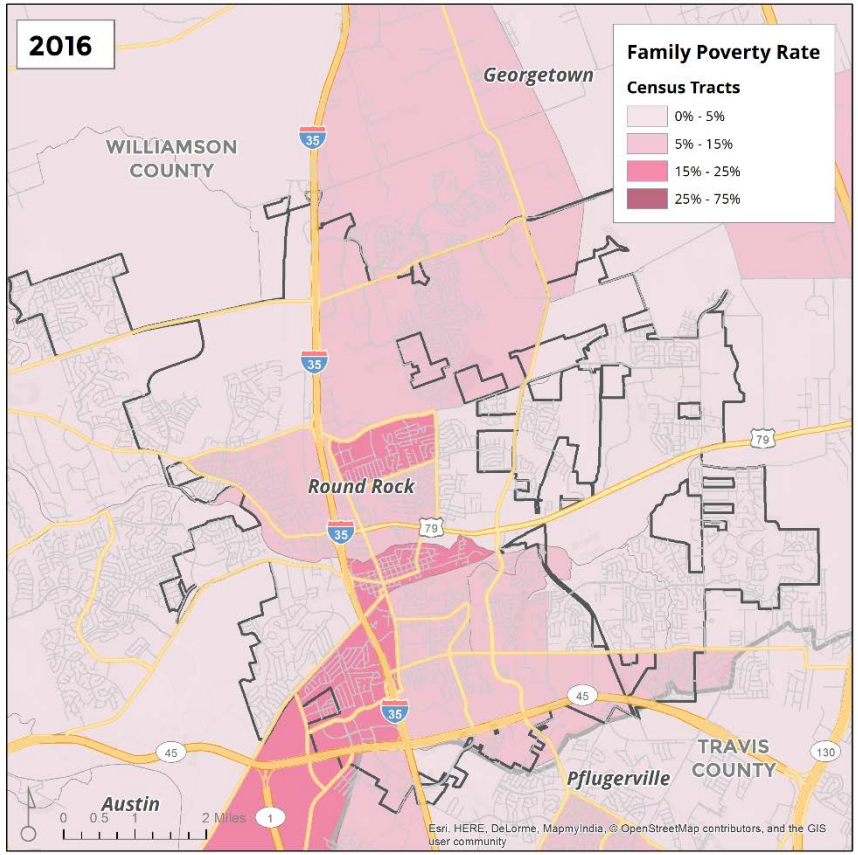
Source: Root Policy Research from the 2013-2017 ACS.

Figure 21.
ROUND ROCK – Percent Poverty by Census Tract, 2000



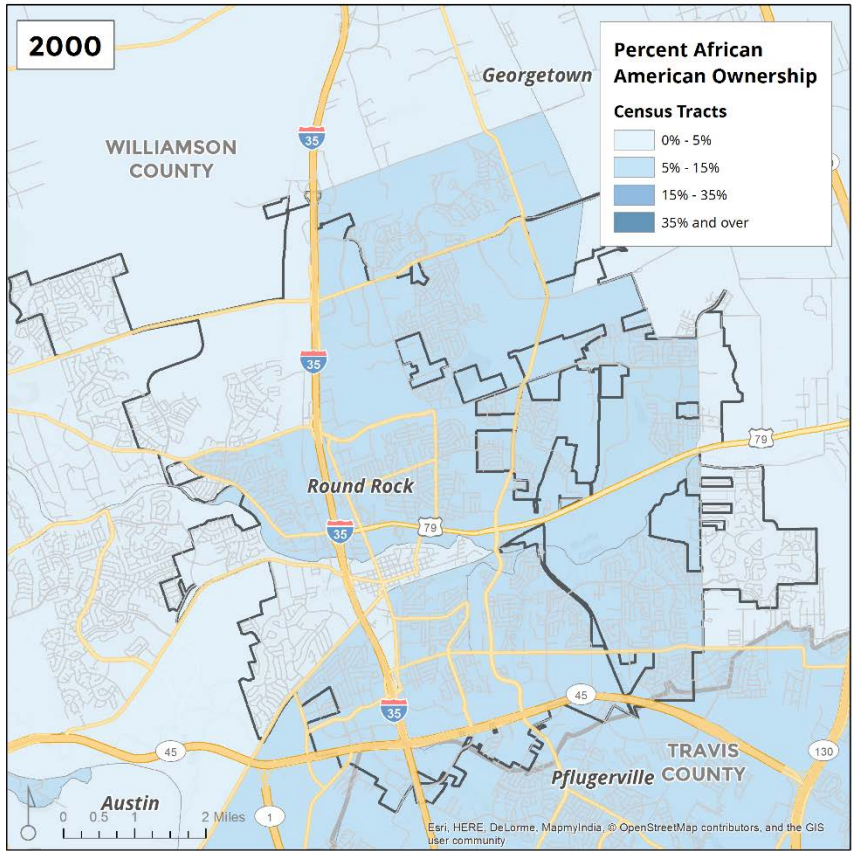
Source: 2000 US Census.

Figure 22.
ROUND ROCK – Percent Poverty by Census Tract, 2016



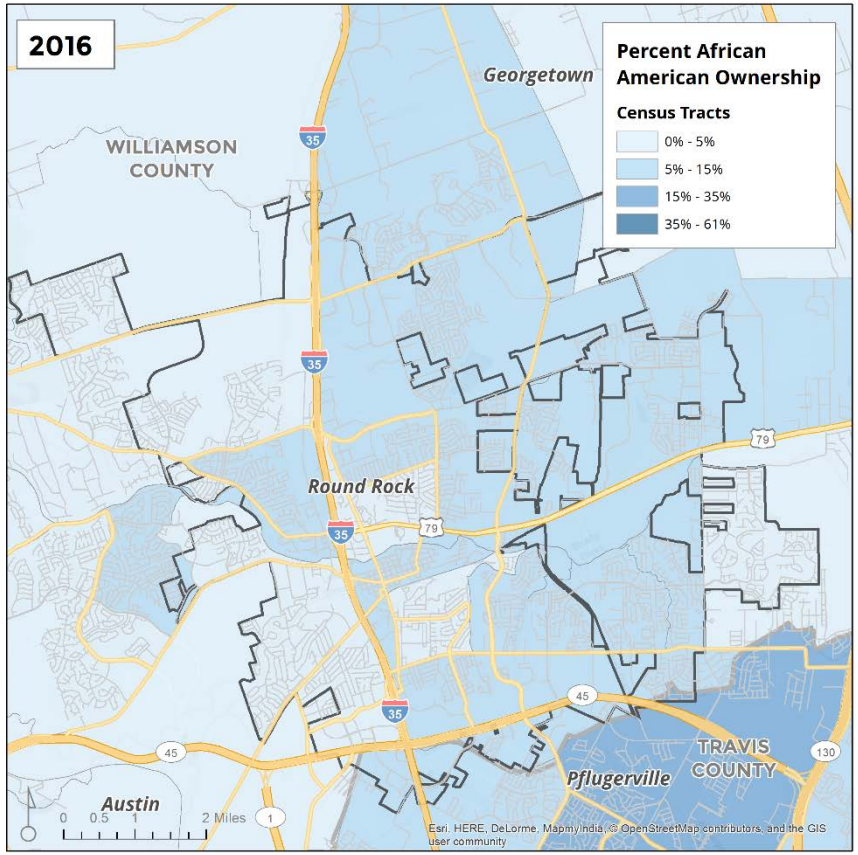
Source: American Community Survey, 2012-2016.

Figure 23.
ROUND ROCK – Percent African American Ownership, 2000



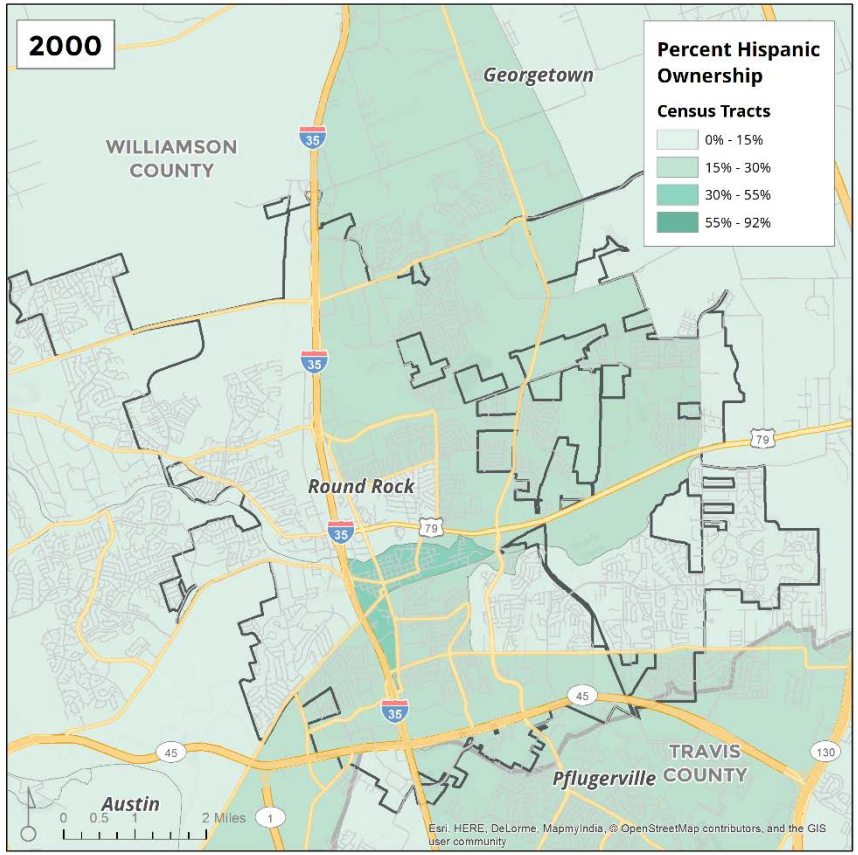
Source: 2000 US Census.

Figure 24.
ROUND ROCK – Percent African American Ownership, 2016



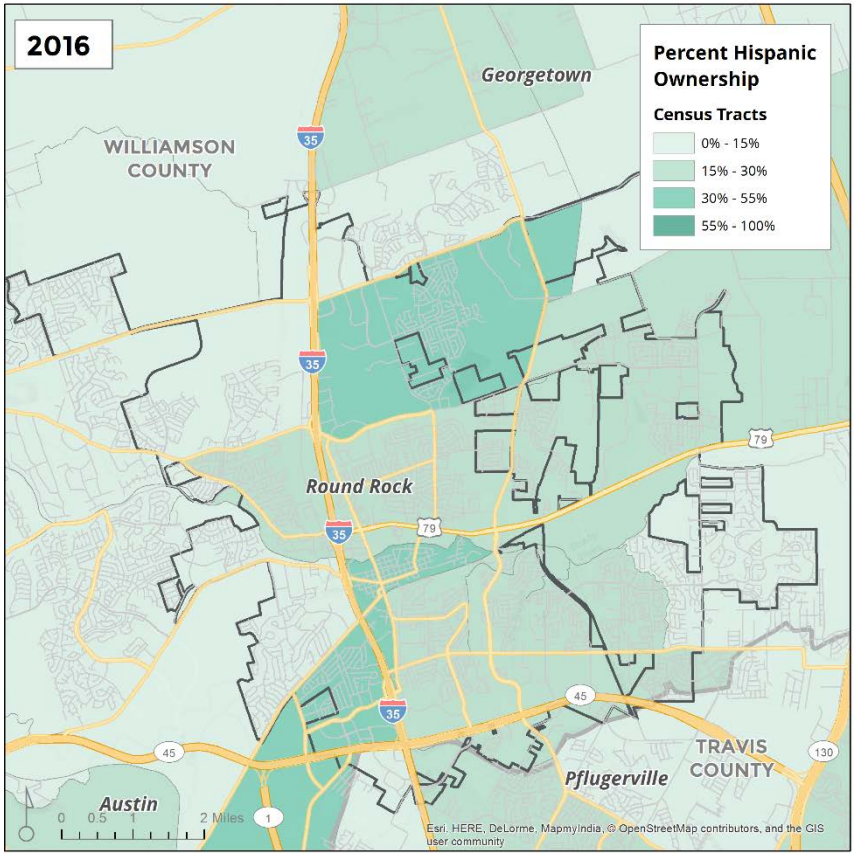
Source: American Community Survey, 2012-2016.

Figure 25.
ROUND ROCK – Percent Hispanic Ownership, 2000



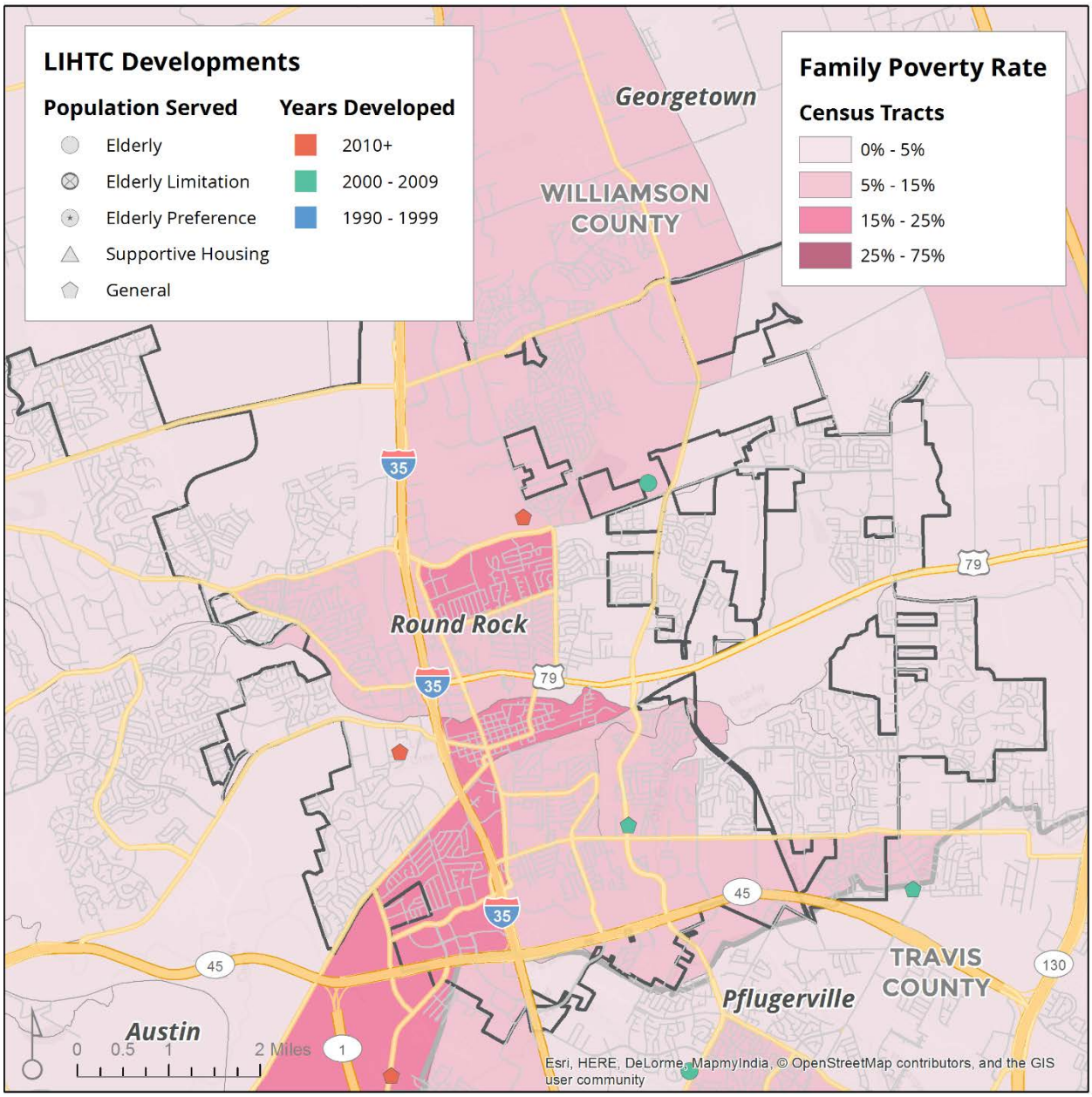
Source: 2000 US Census.

Figure 26.
ROUND ROCK – Percent Hispanic Ownership, 2016



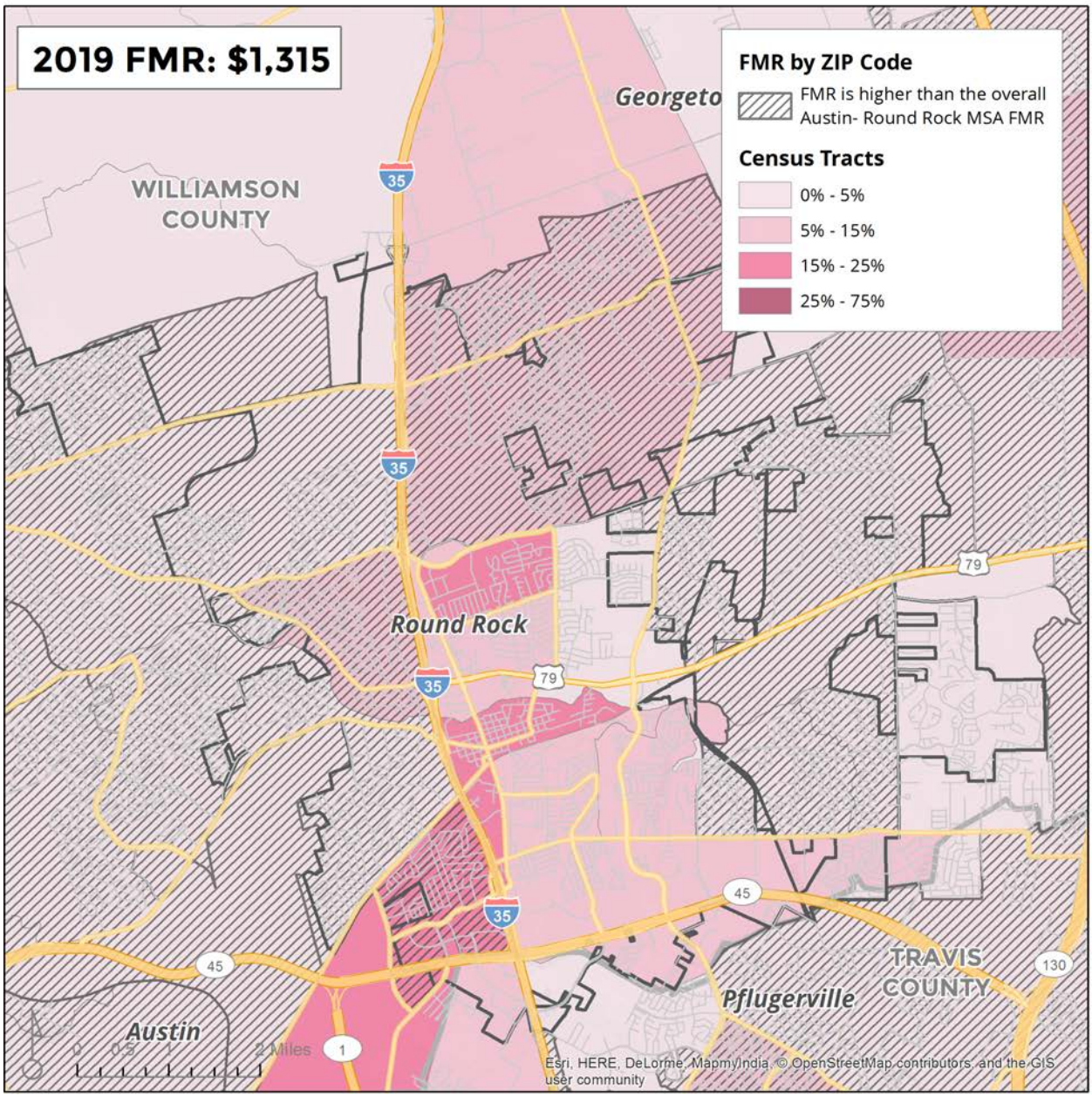
Source: American Community Survey, 2012-2016

Figure 27.
ROUND ROCK – Low-Income Housing Tax Credit (LIHTC) Developments and Poverty Rate by Census Tract, 2016 (Poverty) and 2018 (LIHTC)



Source: TDHCA, ACS 2012-2016.

Figure 28.
ROUND ROCK – Small Area Fair Market Rents (FMR) and Poverty Rates by Census Tract, 2016 (Poverty) and 2019 (FMR)

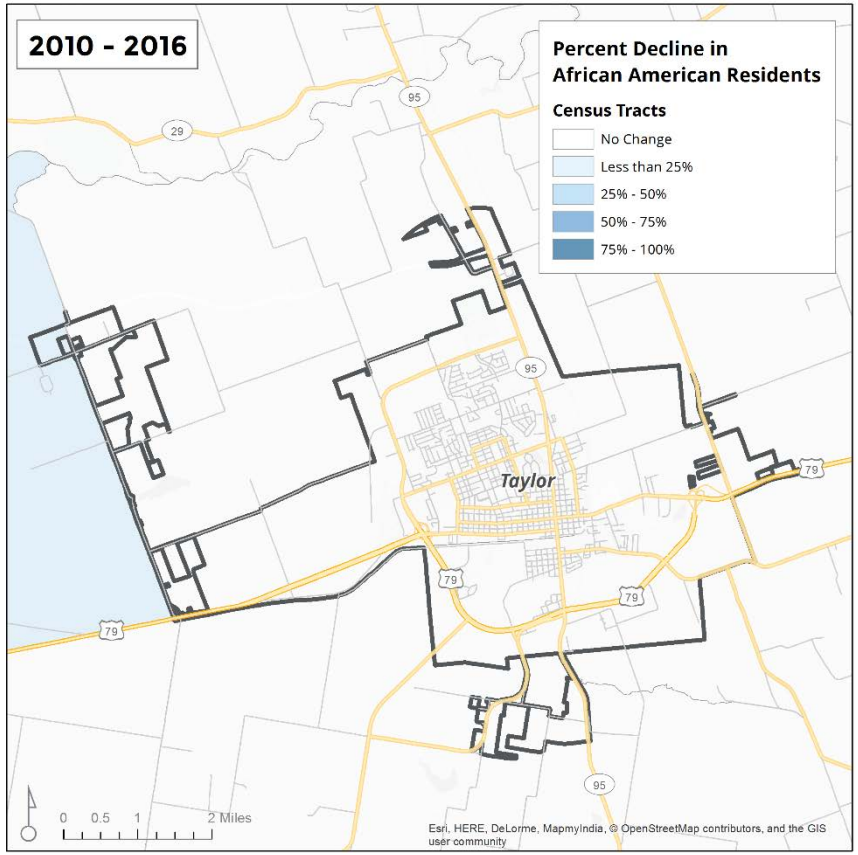


Note: The 2019 2-bedroom FMR for the Austin-Round Rock area is $1,315. The crosshatch indicates a ZIP code where the zip code FMR is higher than metro wide FMR.

Source: www.huduser.org; Fair Market Rent database.

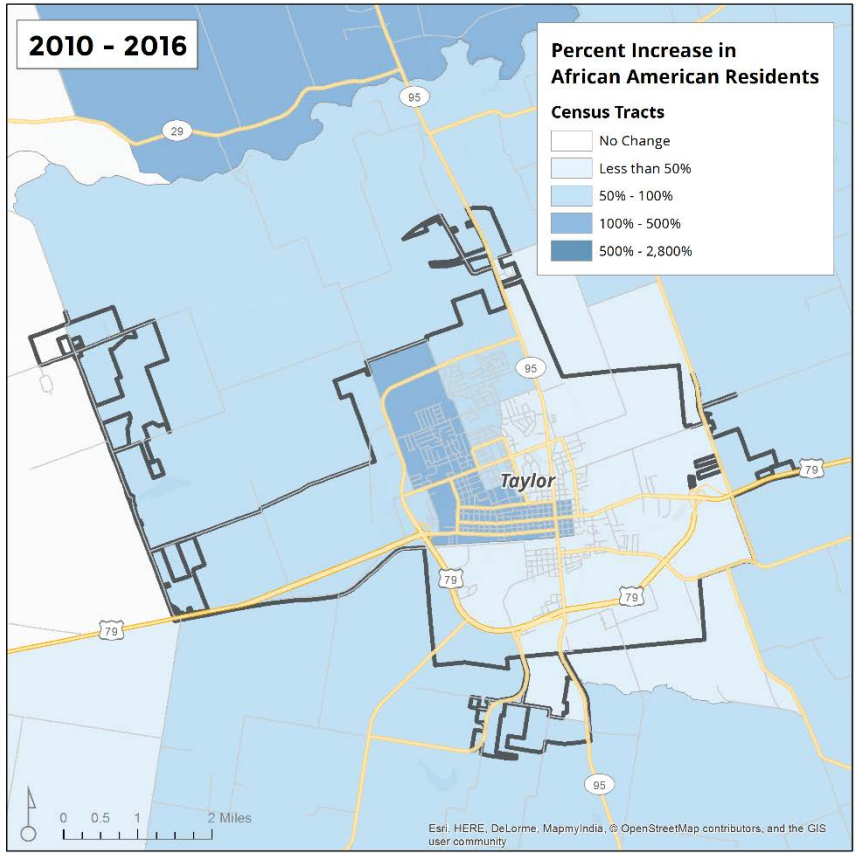
TAYLOR

Figure 1.
TAYLOR – Percent Decline in African American Residents Residents by Census Tract, 2010 to 2016



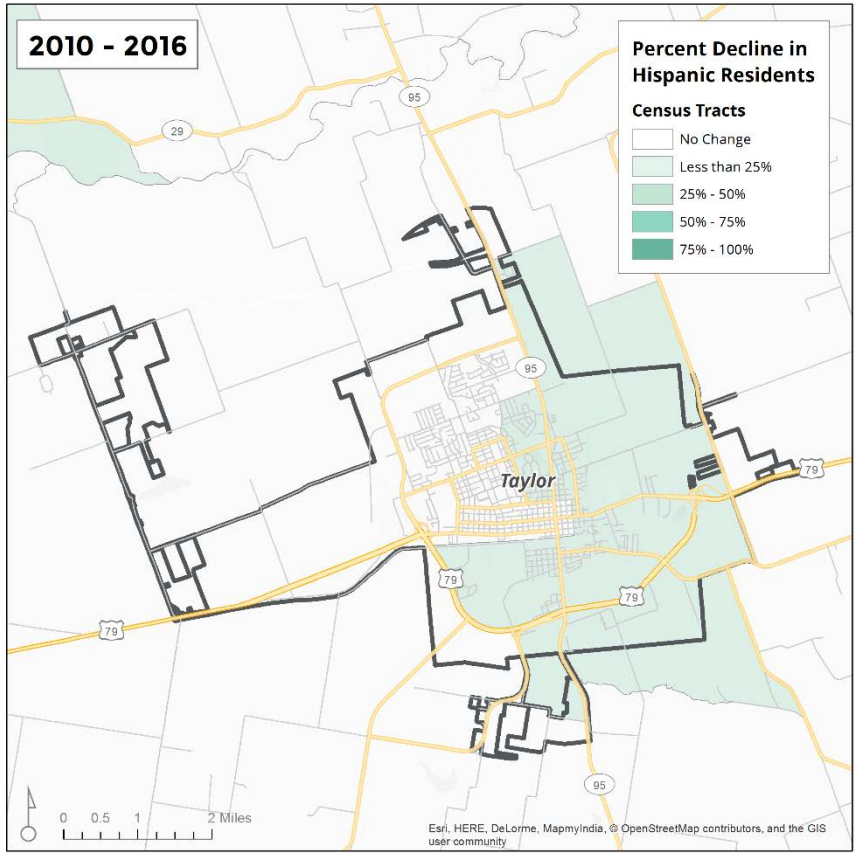
Source: American Community Survey, 2012-2016.

Figure 2.
TAYLOR - Percent Increase in African American by Census Tract, 2010 to 2016



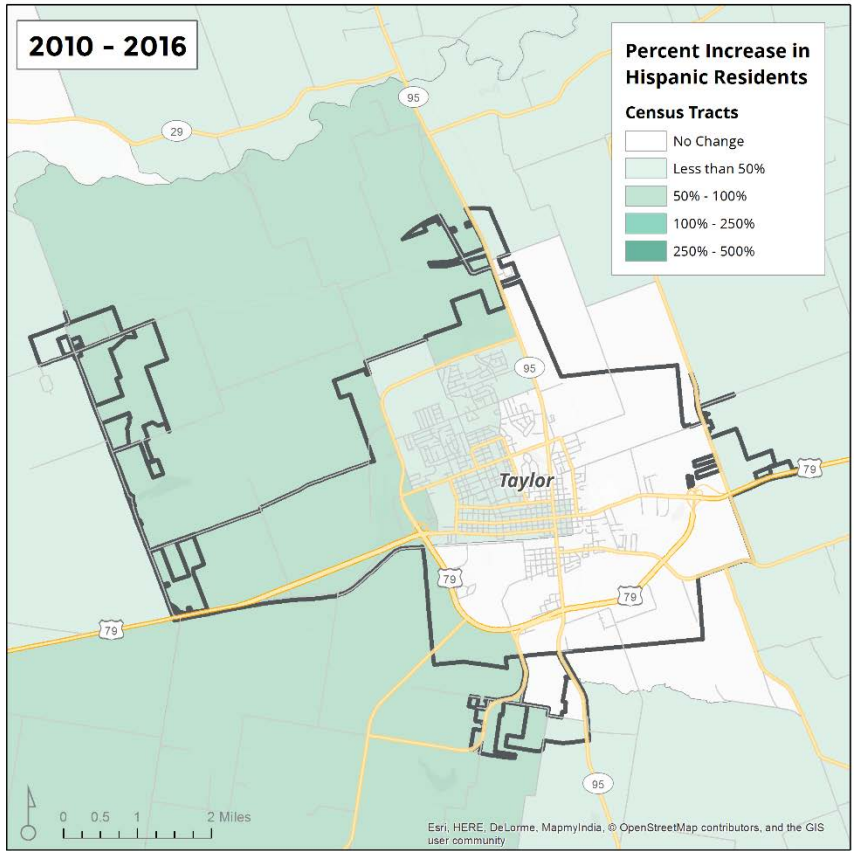
Source: American Community Survey, 2012-2016.

Figure 3.
TAYLOR – Percent Decline in Hispanic Residents by Census Tract, 2010 to 2016



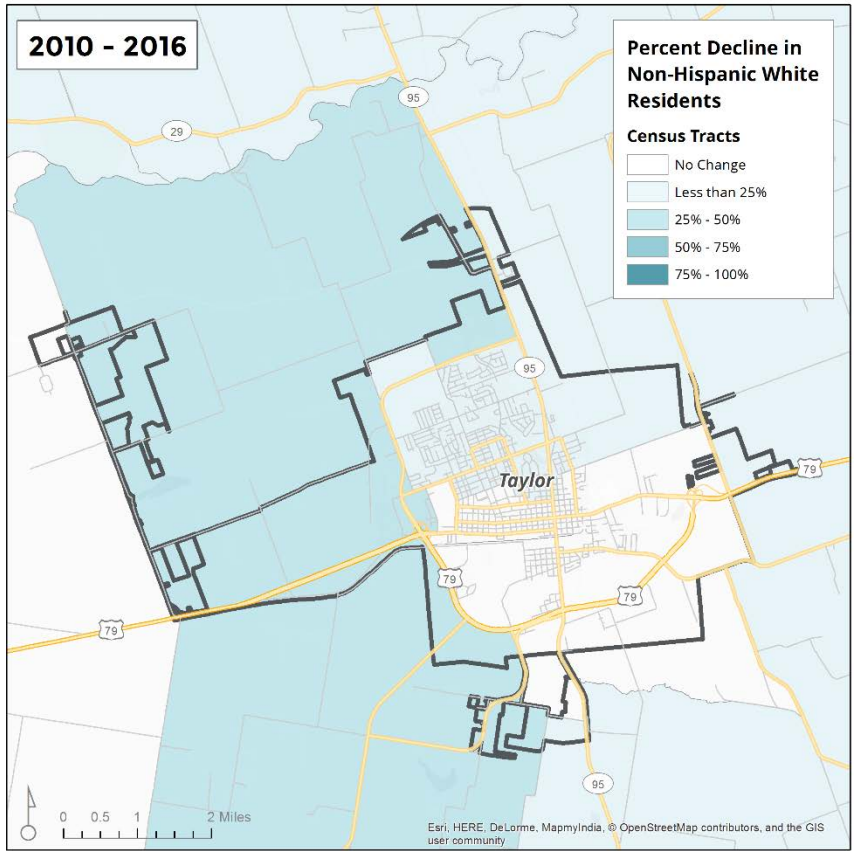
Source: American Community Survey, 2012-2016.

Figure 4.
TAYLOR – Percent Increase in Hispanic Residents by Census Tract, 2010 to 2016



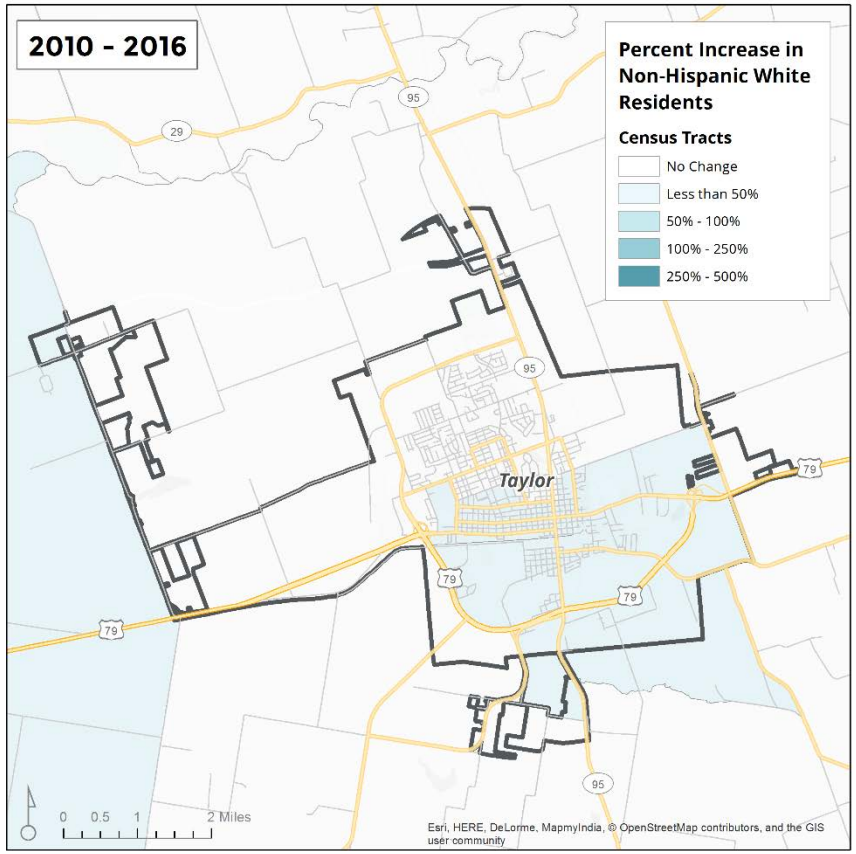
Source: American Community Survey, 2012-2016.

Figure 5.
TAYLOR – Percent Decline in Non-Hispanic White Residents by Census Tract, 2010 to 2016



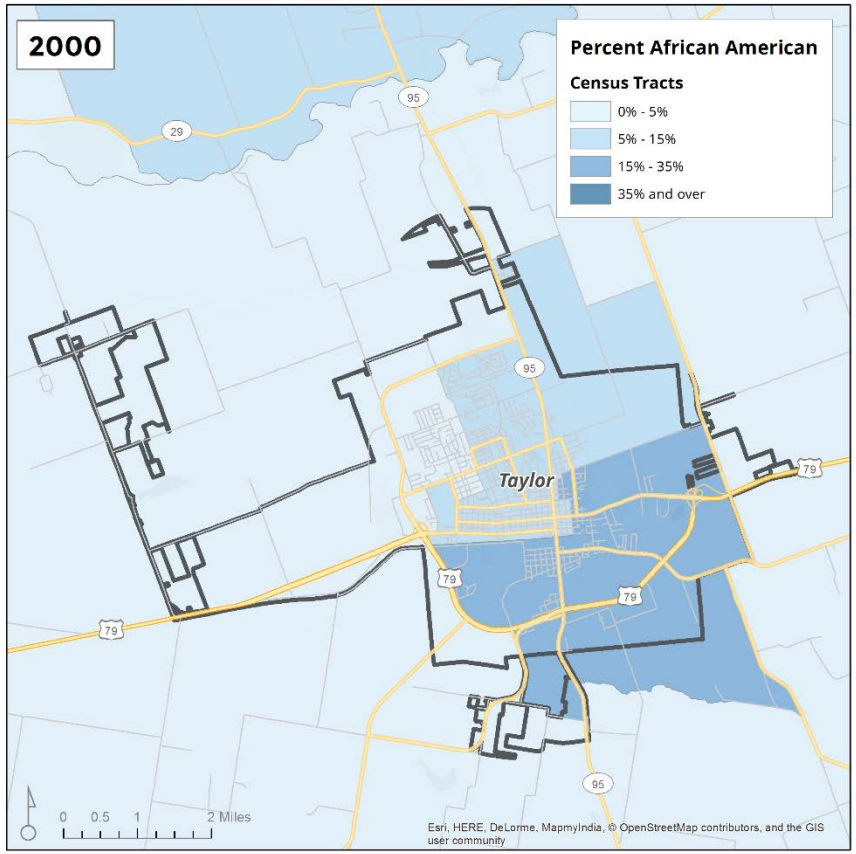
Source: American Community Survey, 2012-2016.

Figure 6.
TAYLOR – Percent Increase in Non-Hispanic White Residents by Census Tract, 2010 to 2016



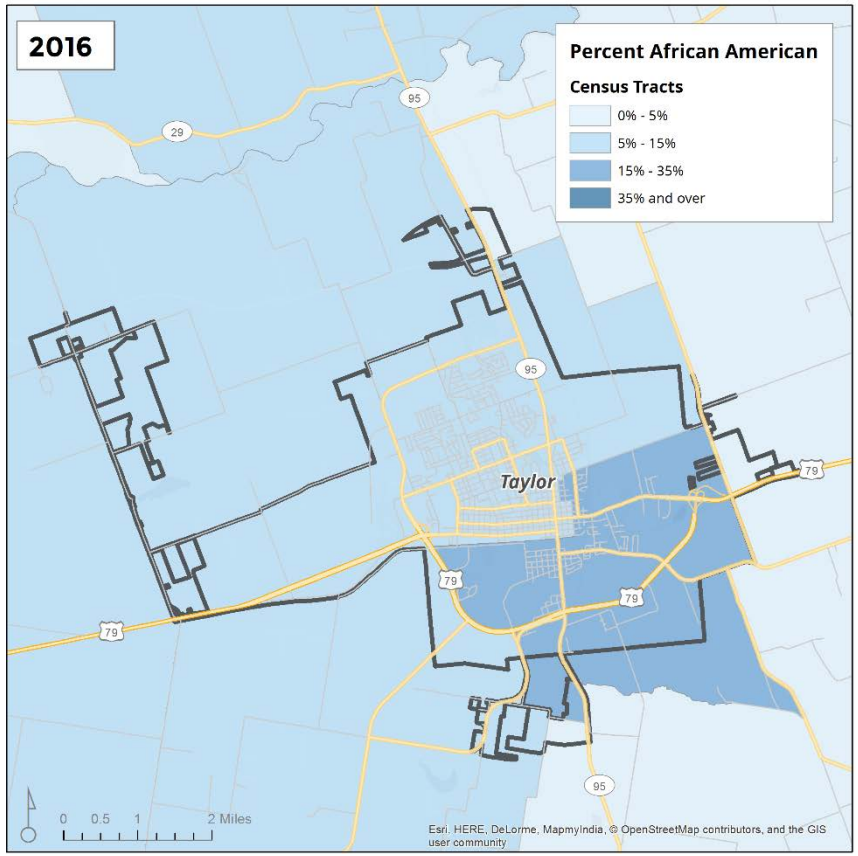
Source: American Community Survey, 2012-2016.

Figure 7.
TAYLOR – Percent African American by Census Tract, 2000



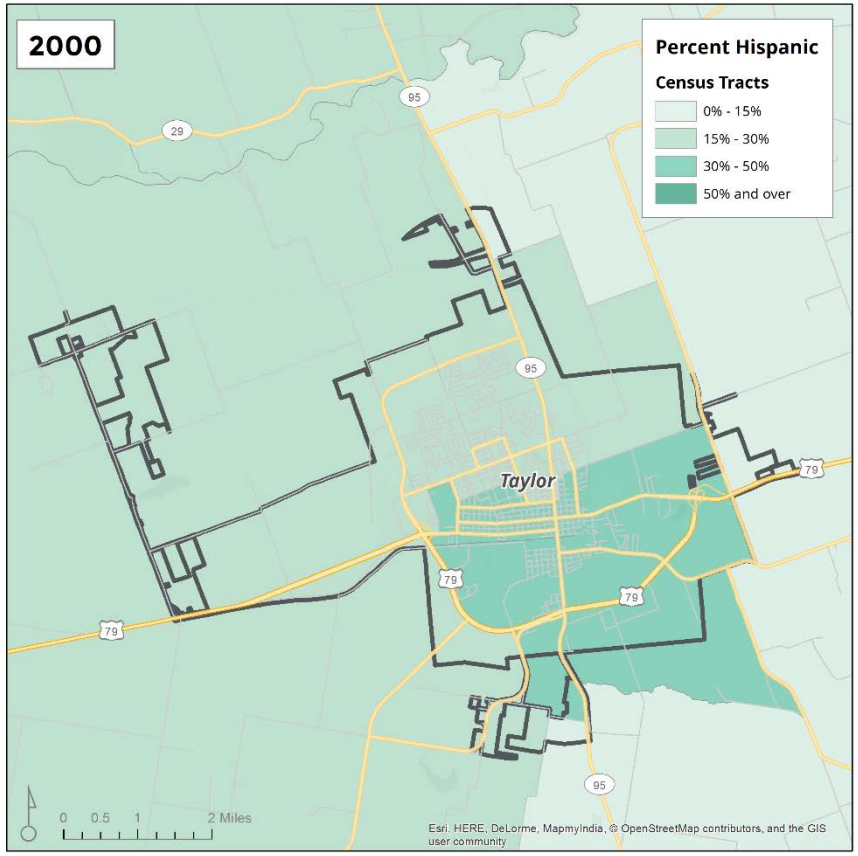
Source: 2000 US Census.

Figure 8.
TAYLOR – Percent African American by Census Tract, 2016



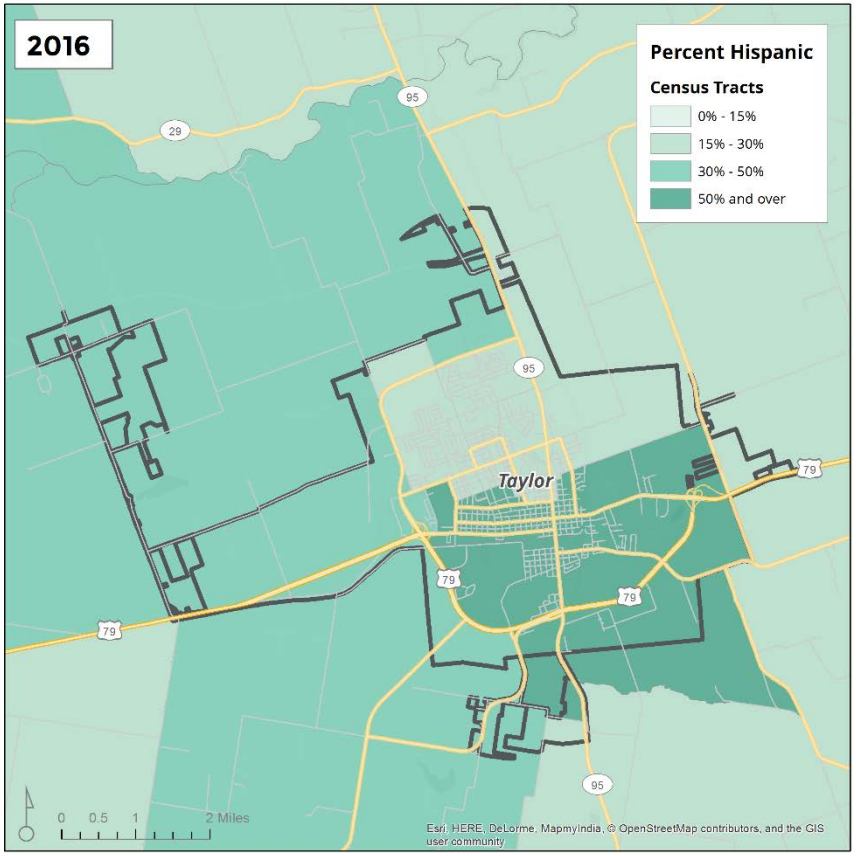
Source: American Community Survey, 2012-2016.

Figure 9.
TAYLOR – Percent Hispanic by Census Tract, 2000



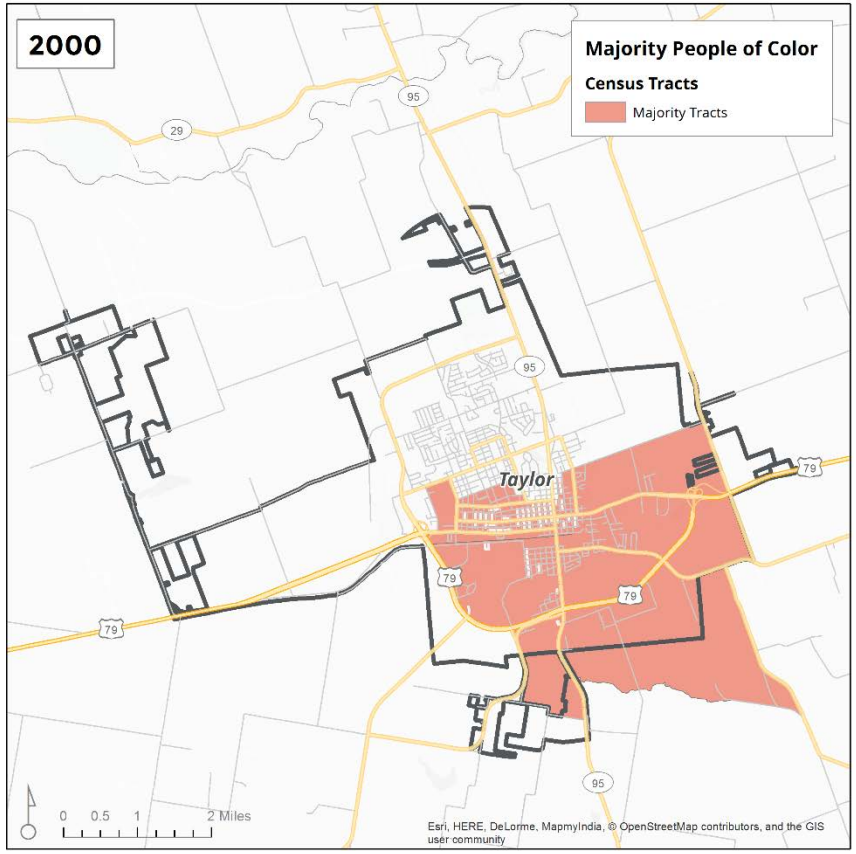
Source: 2000 US Census.

Figure 10.
TAYLOR – Percent Hispanic by Census Tract, 2016



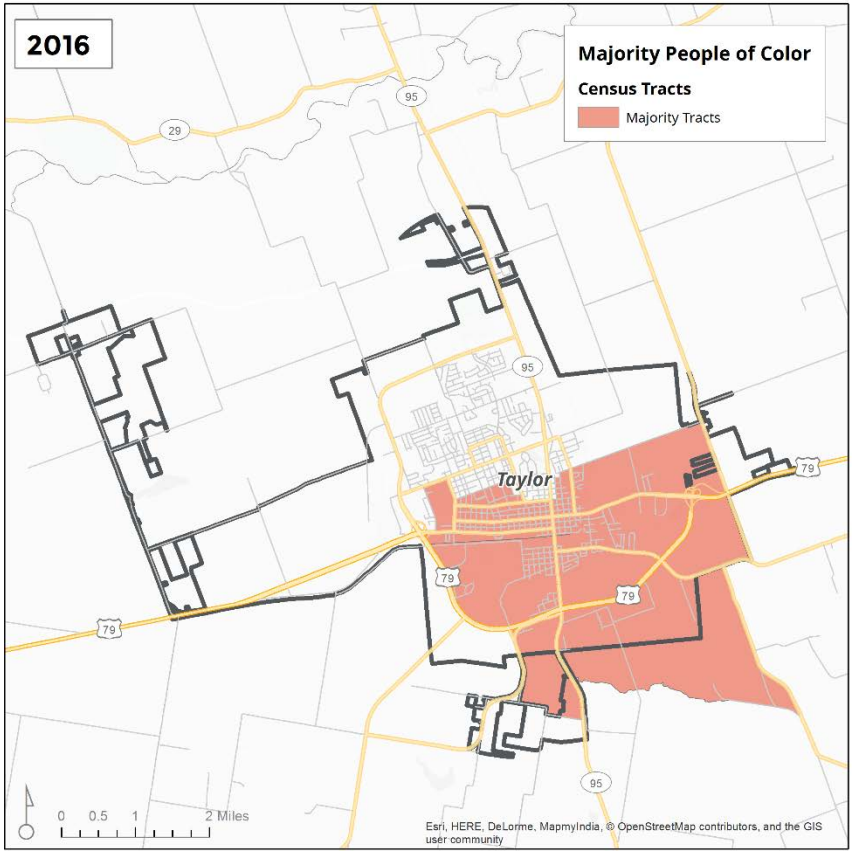
Source: American Community Survey, 2012-2016.

Figure 11.
TAYLOR – Majority People of Color by Census Tract, 2000



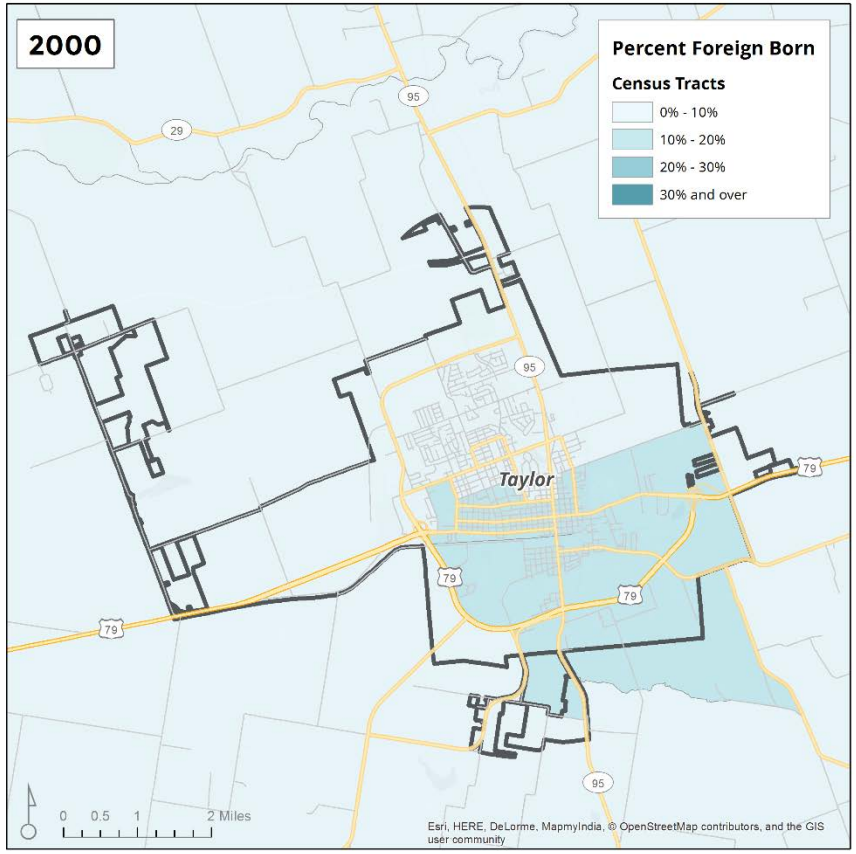
Source: 2000 US Census.

Figure 12.
TAYLOR – Majority People of Color by Census Tract, 2016



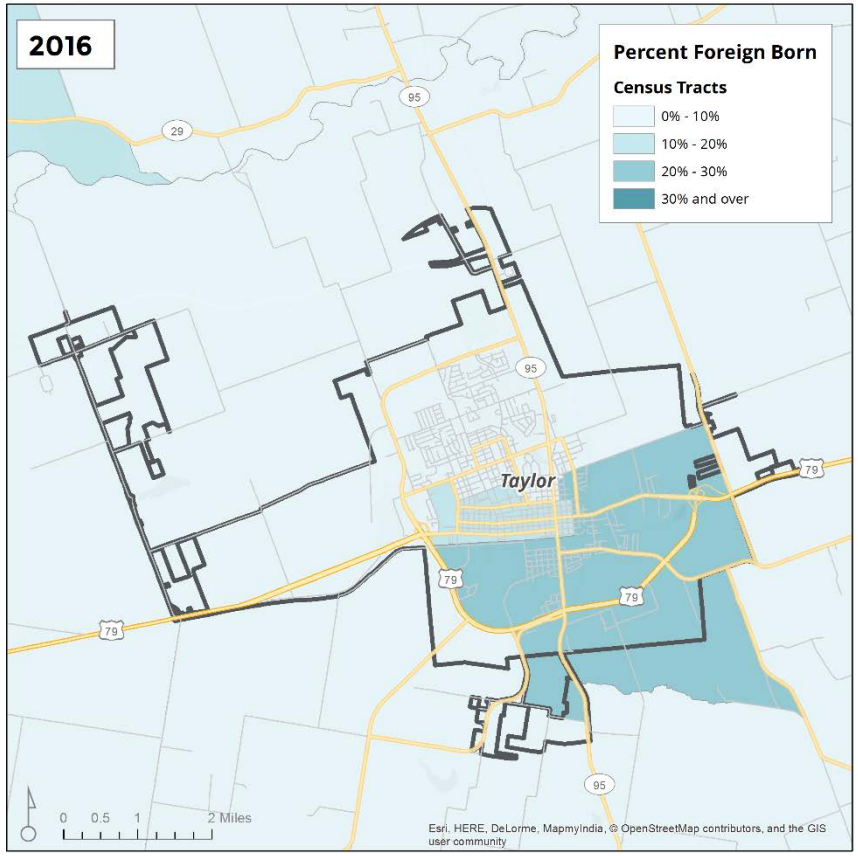
Source: American Community Survey, 2012-2016.

Figure 13.
TAYLOR – Percent Foreign Born by Census Tract, 2000



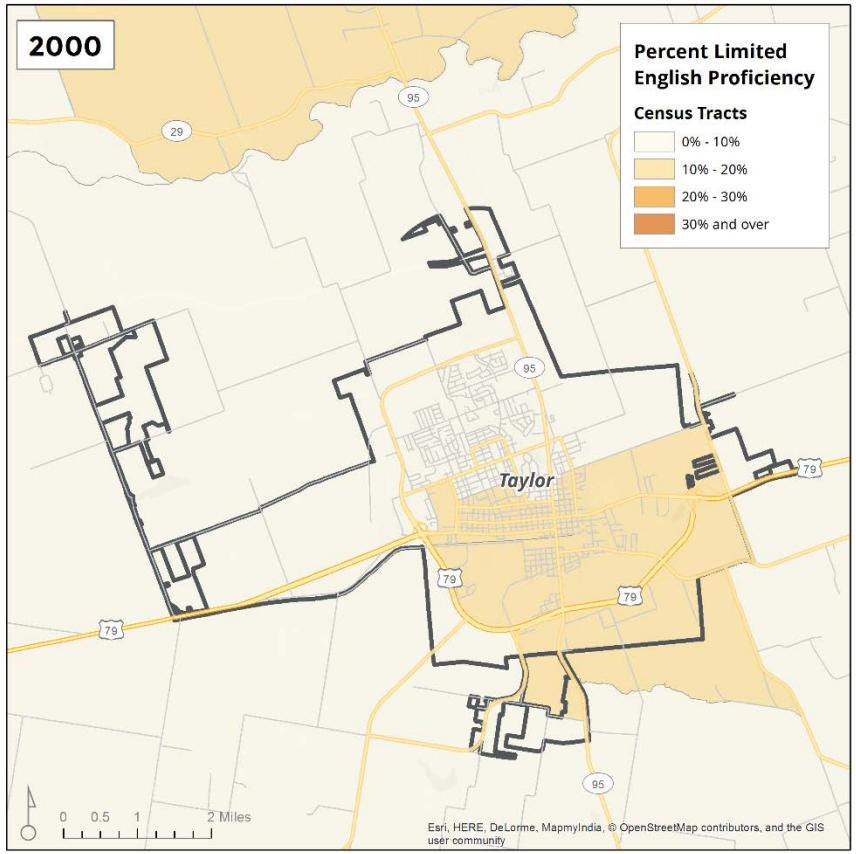
Source: 2000 US Census.

Figure 14.
TAYLOR – Percent Foreign Born by Census Tract, 2016



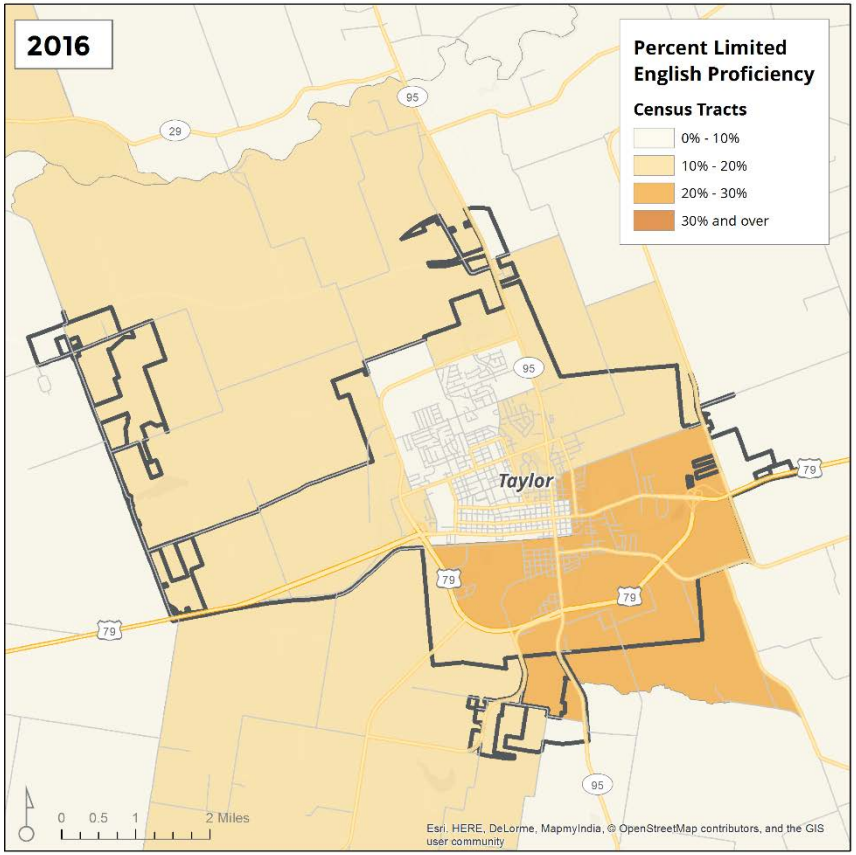
Source: American Community Survey, 2012-2016.

Figure 15.
TAYLOR – Percent Limited English Proficiency by Census Tract, 2000



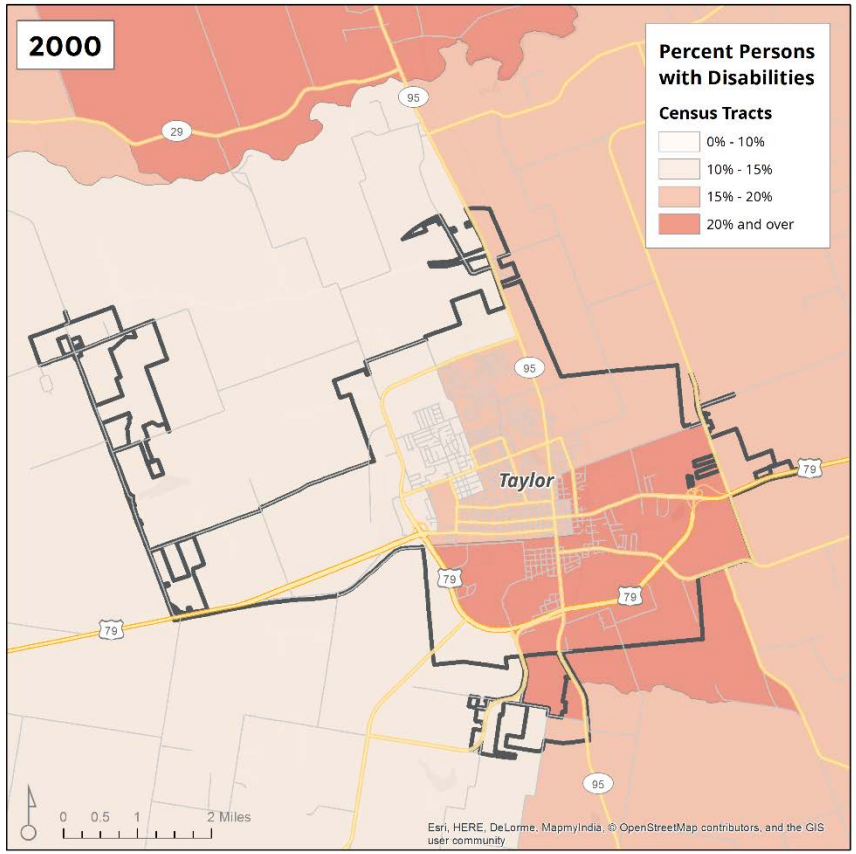
Source: 2000 US Census.

Figure 16.
TAYLOR – Percent Limited English Proficiency by Census Tract, 2016



Source: American Community Survey, 2012-2016.

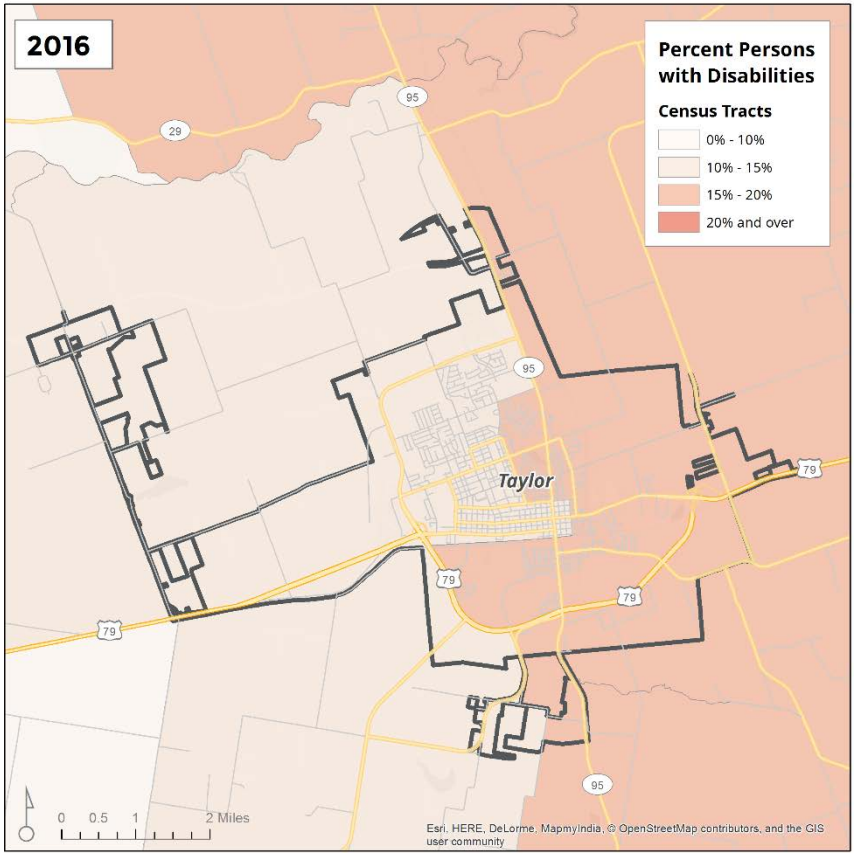
Figure 17.
TAYLOR – Percent Persons with Disabilities by Census Tract, 2000



Note: Includes employment disability, which is not captured in the 2016 map.

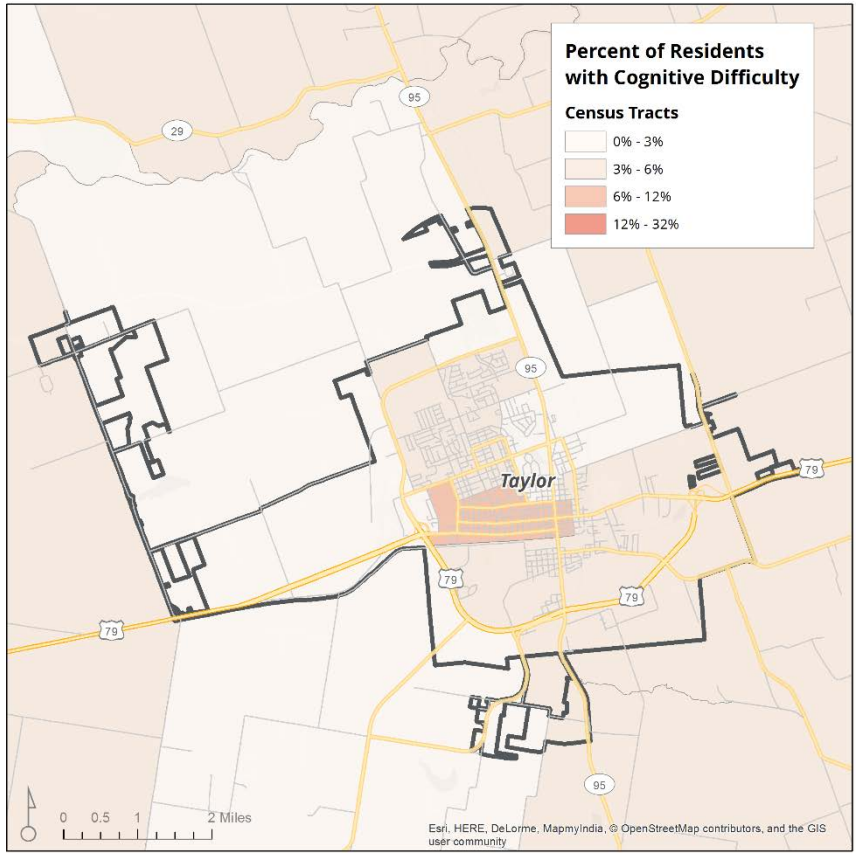
Source: 2000 US Census.

Figure 18.
TAYLOR – Percent Persons with Disabilities by Census Tract, 2016



Source: American Community Survey, 2012-2016.

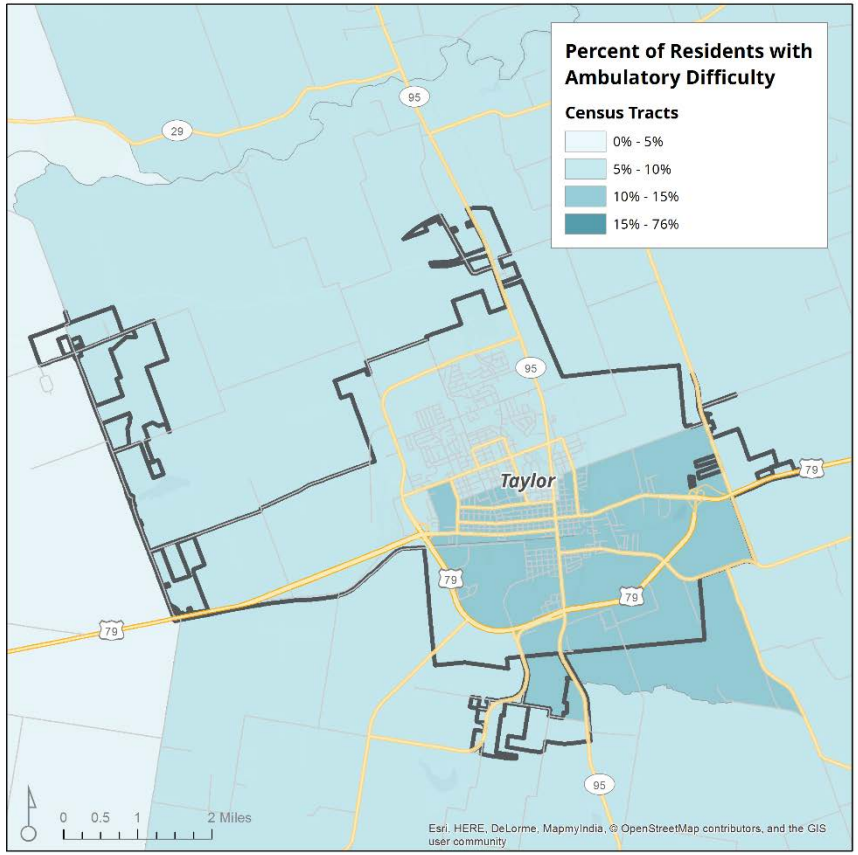
Figure 19.
TAYLOR – Percent of Residents with Cognitive Difficulty, by Census Tract



Note: The ACS defines cognitive difficulty as having serious difficulty concentrating, remembering, or making decisions due to a physical, mental or emotional condition.

Source: Root Policy Research from the 2013-2017 ACS.

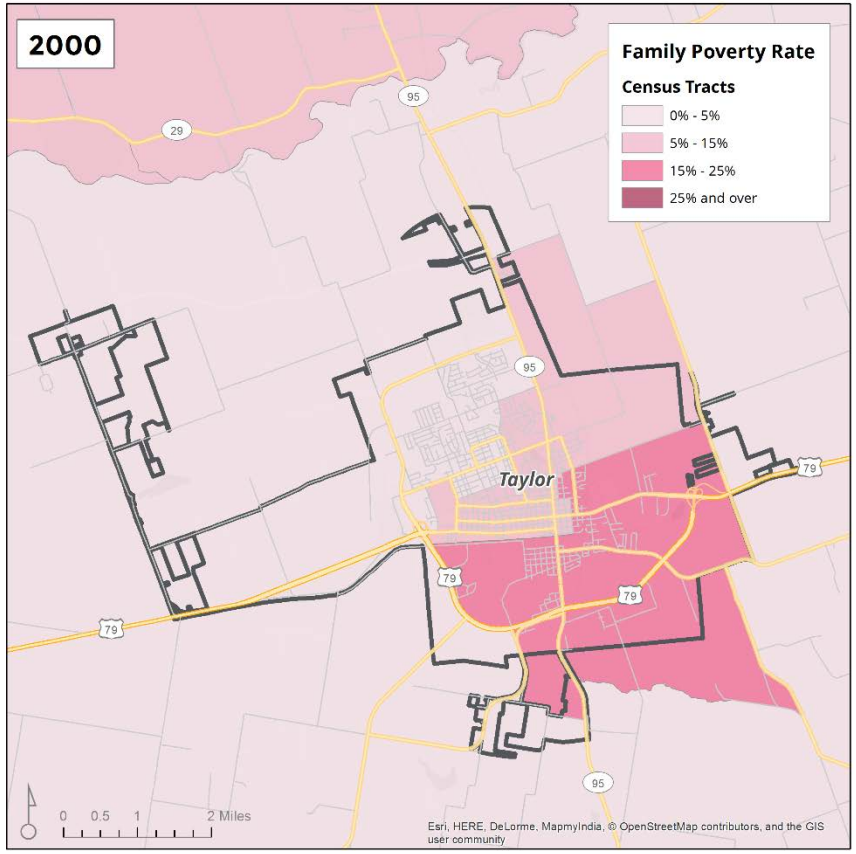
Figure 20.
TAYLOR – Percent of Residents with Ambulatory Difficulty, by Census Tract



Note: The ACS defines ambulatory difficulty as having serious difficulty walking or climbing stairs.

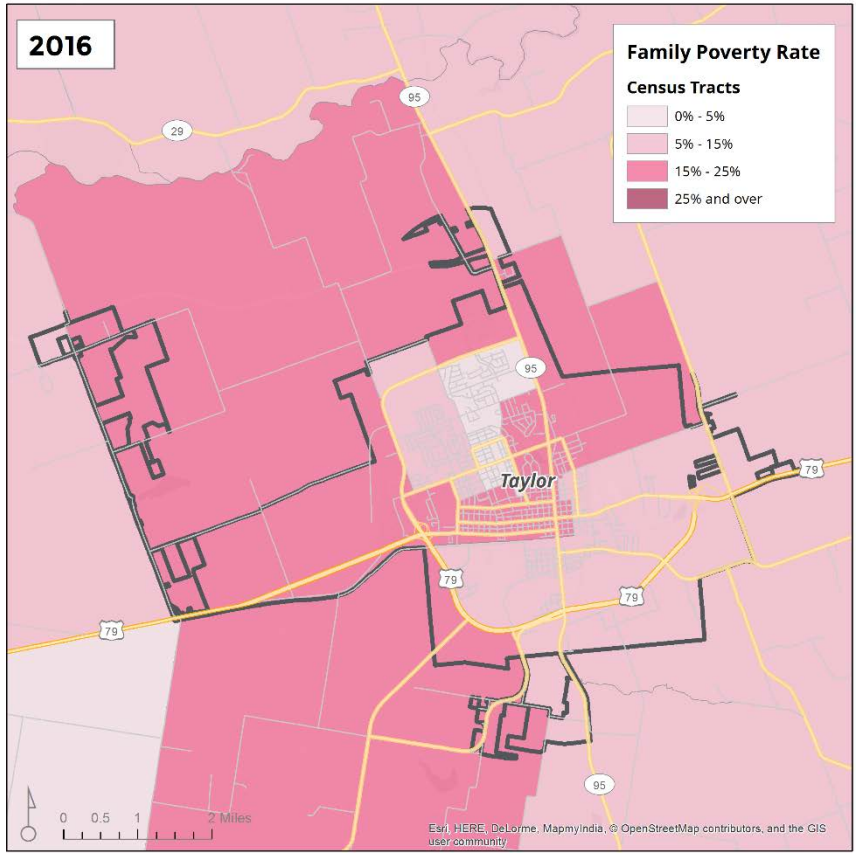
Source: Root Policy Research from the 2013-2017 ACS.

Figure 21.
TAYLOR – Percent Poverty by Census Tract, 2000



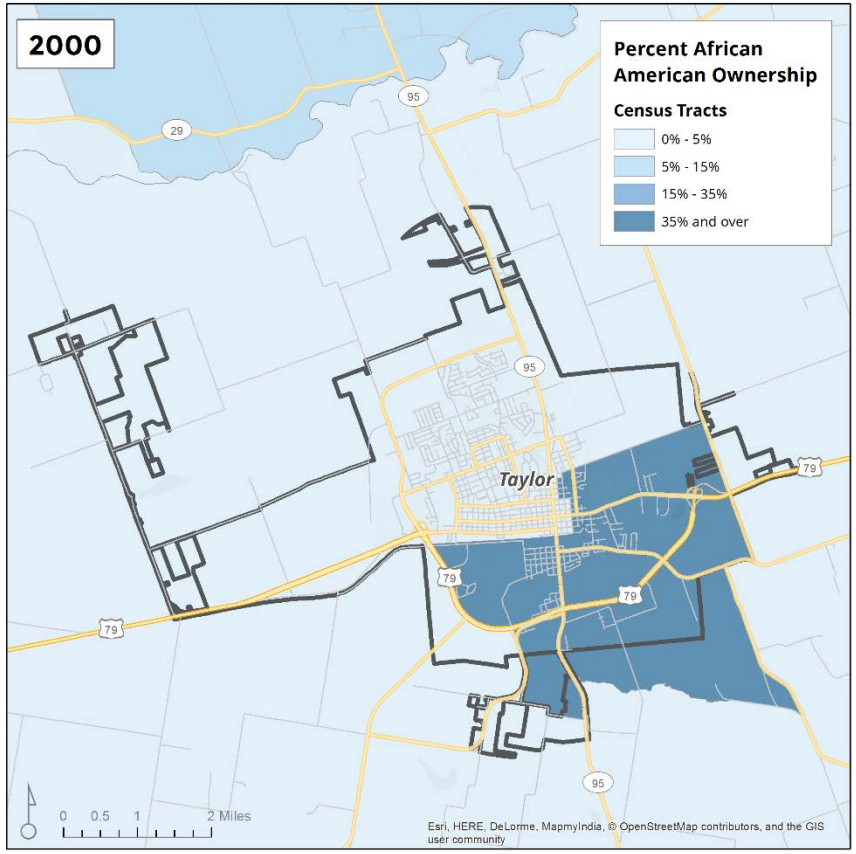
Source: 2000 US Census.

Figure 22.
TAYLOR – Percent Poverty by Census Tract, 2016



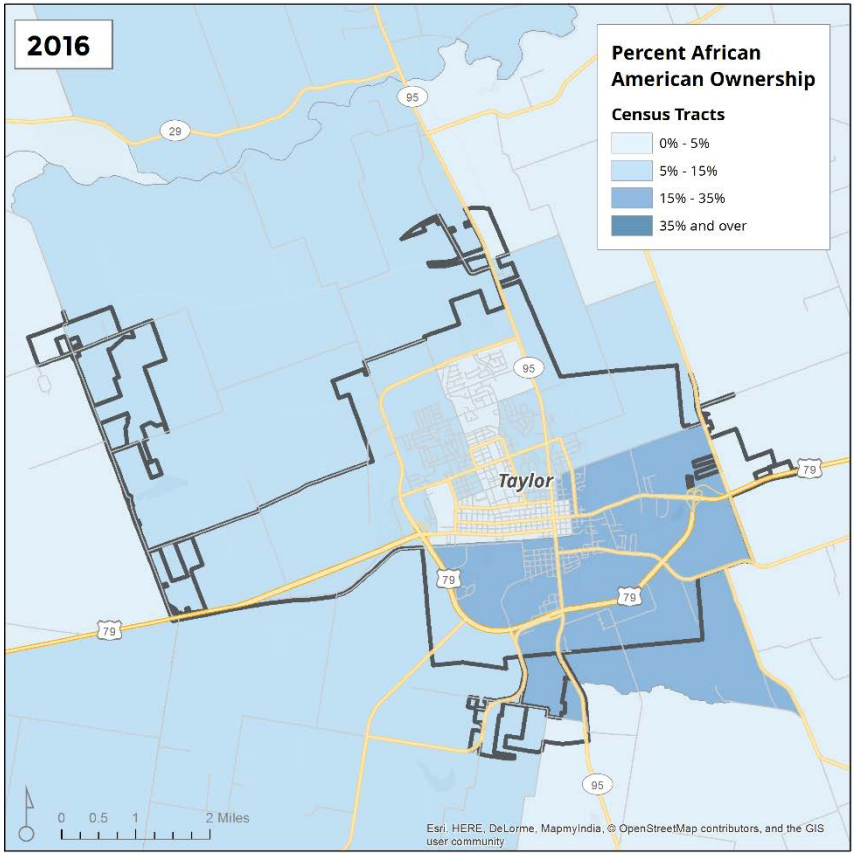
Source: American Community Survey, 2012-2016.

Figure 23.
TAYLOR – Percent African American Ownership, 2000



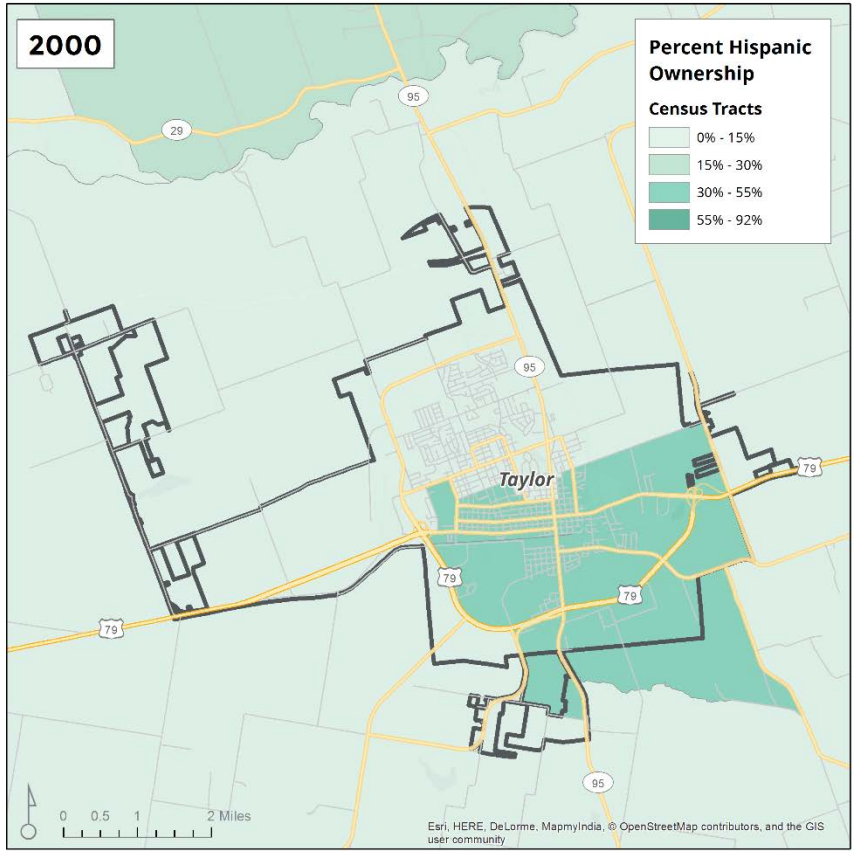
Source: 2000 US Census.

Figure 24.
TAYLOR – Percent African American Ownership, 2016



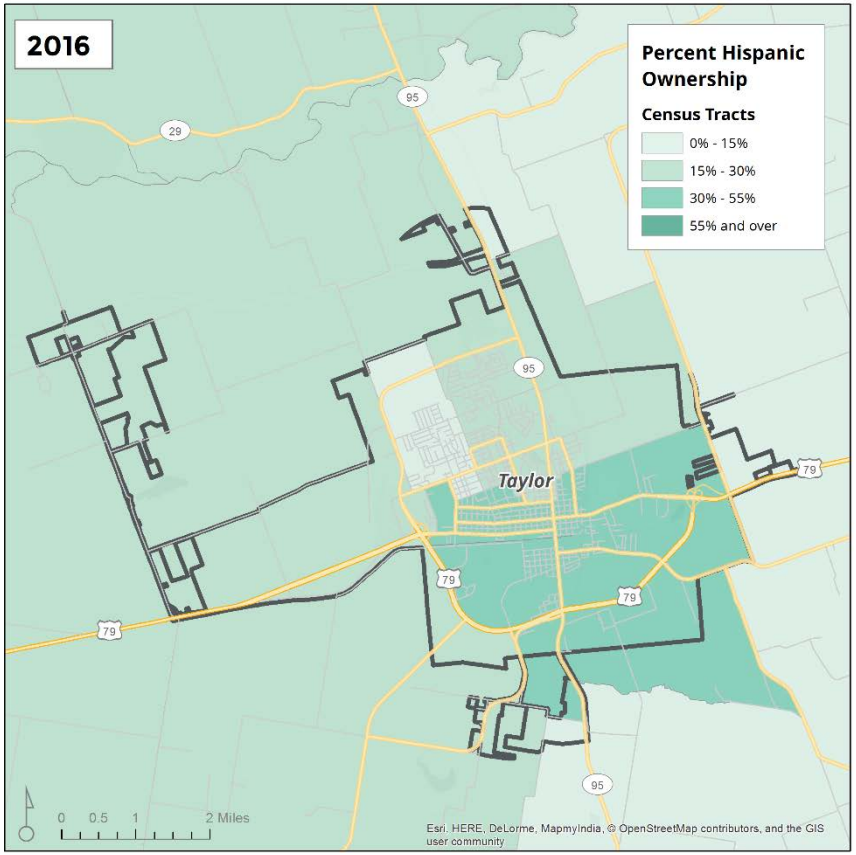
Source: American Community Survey, 2012-2016.

Figure 25.
TAYLOR – Percent Hispanic Ownership, 2000



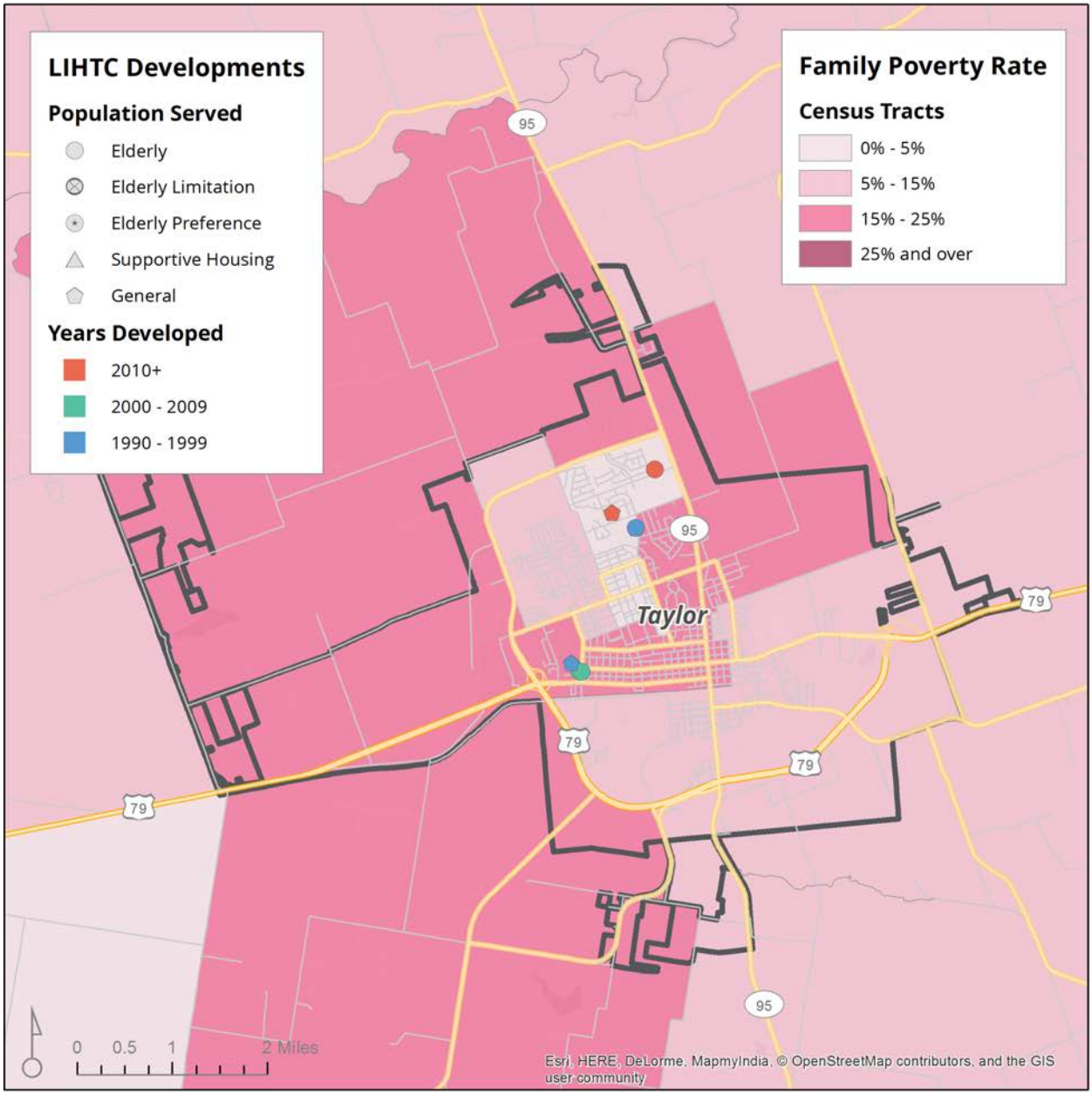
Source: 2000 US Census.

Figure 26.
TAYLOR – Percent Hispanic Ownership, 2016



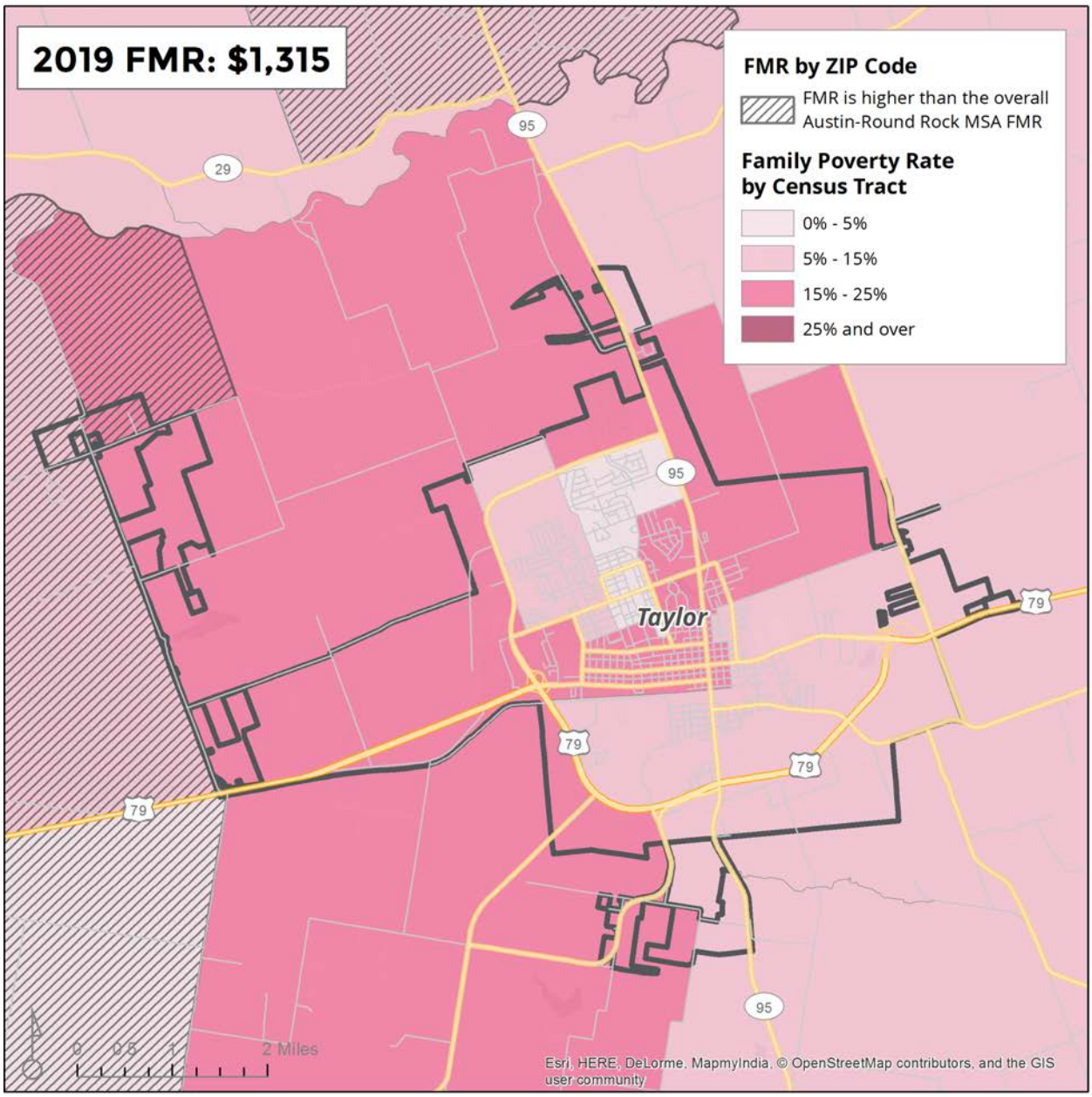
Source: American Community Survey, 2012-2016

Figure 27.
TAYLOR – Low-Income Housing Tax Credit (LIHTC) Developments and Poverty Rate by Census Tract, 2016 (Poverty) and 2018 (LIHTC)



Source: TDHCA, ACS 2012-2016.

Figure 28.
TAYLOR – Small Area Fair Market Rents (FMR) and Poverty Rates by Census Tract, 2016 (Poverty) and 2019 (FMR)

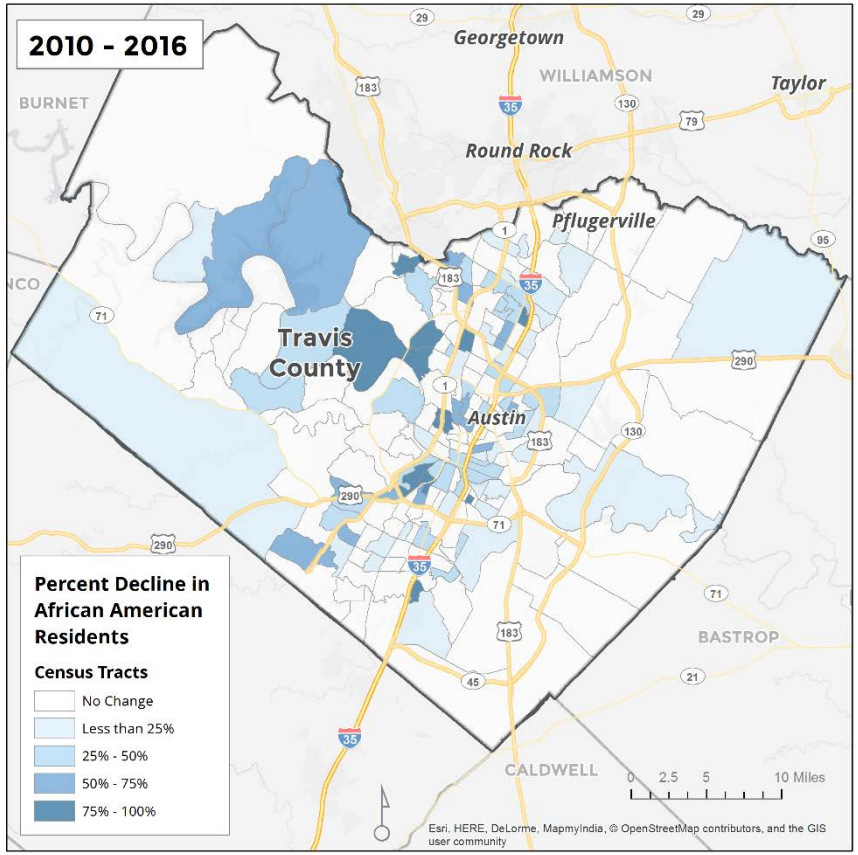


Note: The 2019 2-bedroom FMR for the Austin-Round Rock area is $1,315. The crosshatch indicates a ZIP code where the zip code FMR is higher than metro wide FMR.

Source: www.huduser.org; Fair Market Rent database.

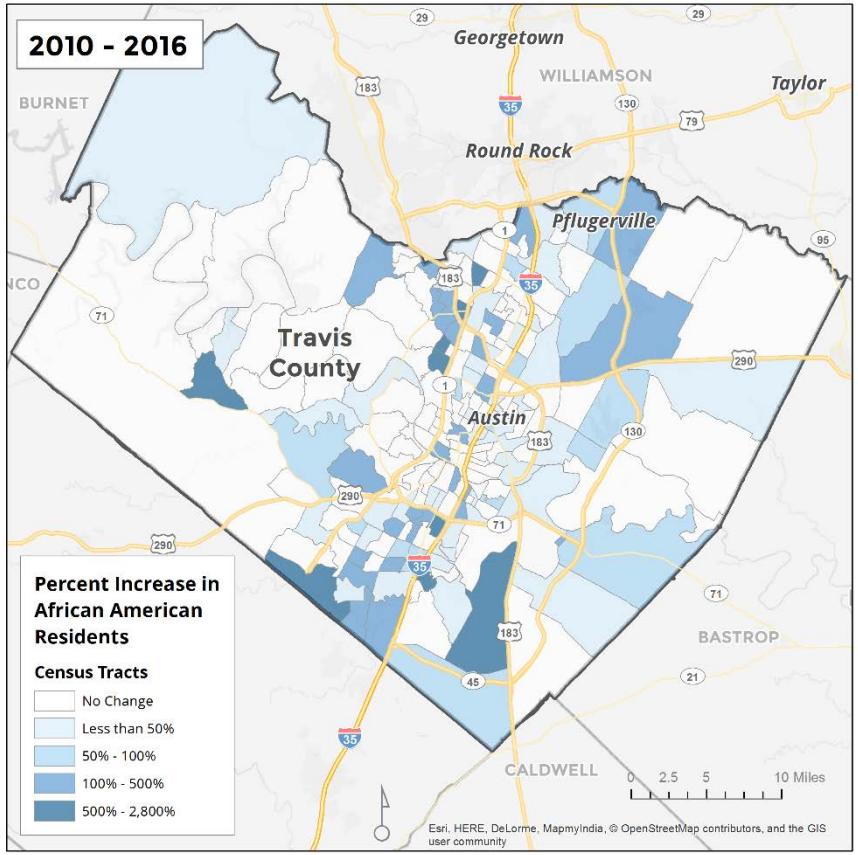
TRAVIS COUNTY

Figure 1.
TRAVIS COUNTY – Percent Decline in African American Residents by Census Tract, 2010 to 2016



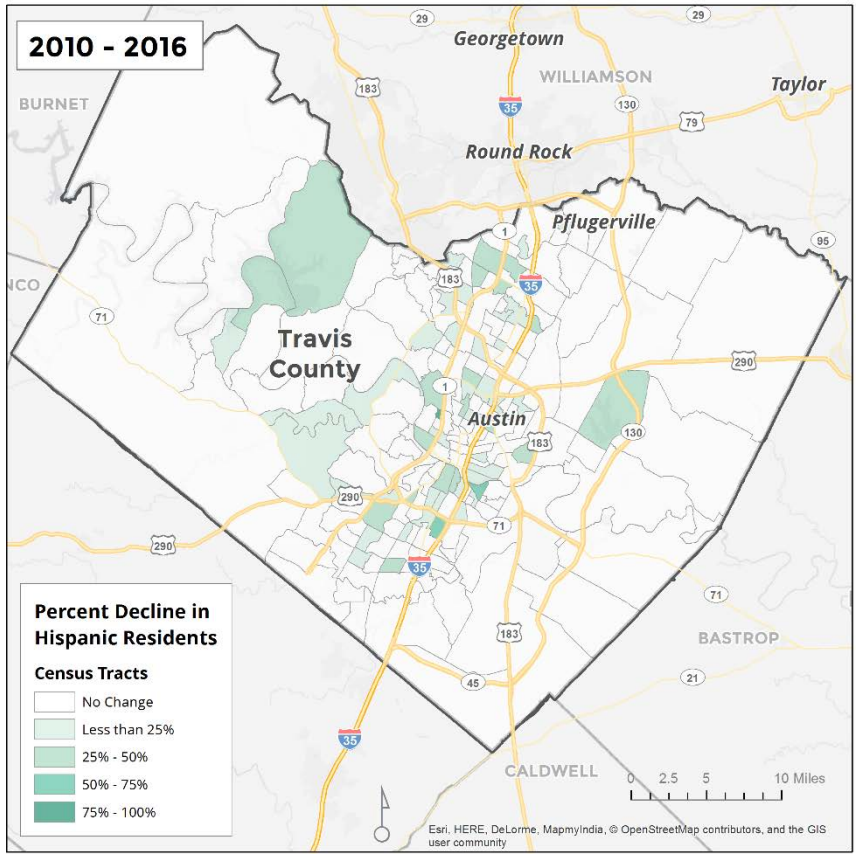
Source: American Community Survey, 2012-2016.

Figure 2.
TRAVIS COUNTY - Percent Increase in African American Residents by Census Tract, 2010 to 2016



Source: American Community Survey, 2012-2016.

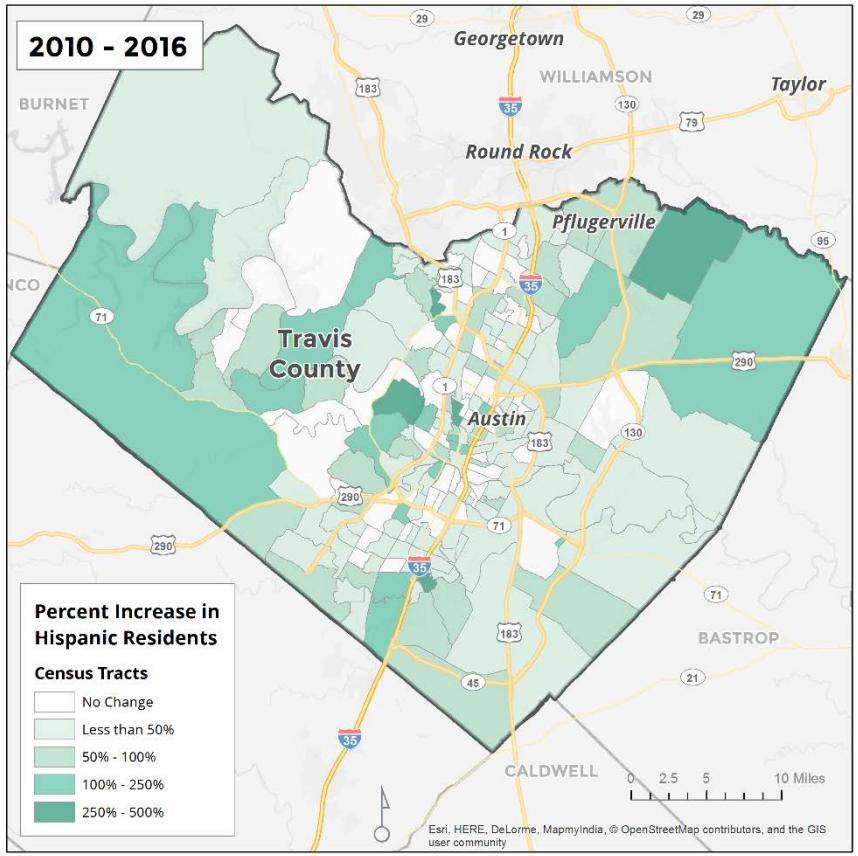
Figure 3.
TRAVIS COUNTY – Percent Decline in Hispanic Residents Residents
by Census Tract, 2010 to 2016



Source: American Community Survey, 2012-2016.

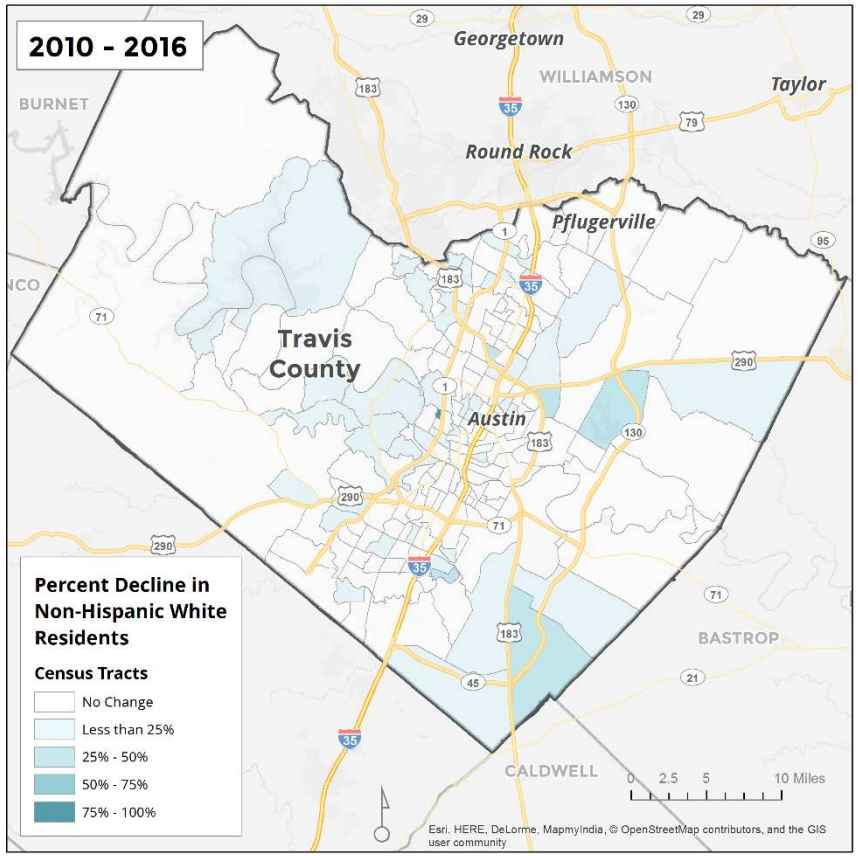
Figure 4.
TRAVIS COUNTY – Percent Increase in Hispanic

by Census Tract, 2010 to 2016



Source: American Community Survey, 2012-2016.

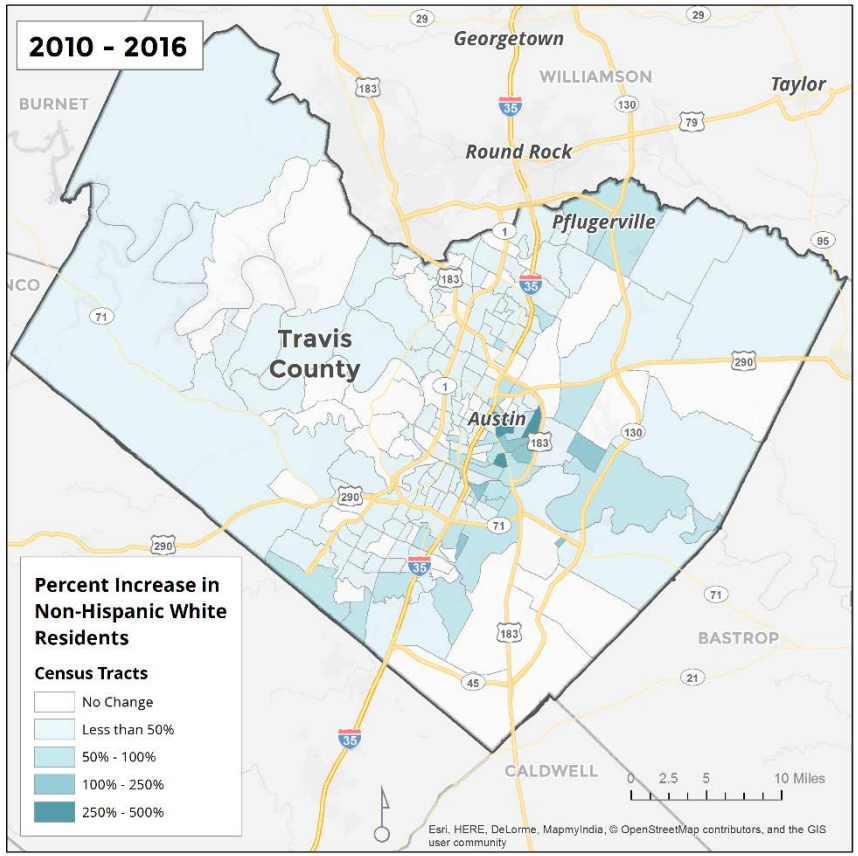
Figure 5.
TRAVIS COUNTY – Percent Decline in Non-Hispanic White White
Residents by Census Tract, 2010 to 2016



Source: American Community Survey, 2012-2016.

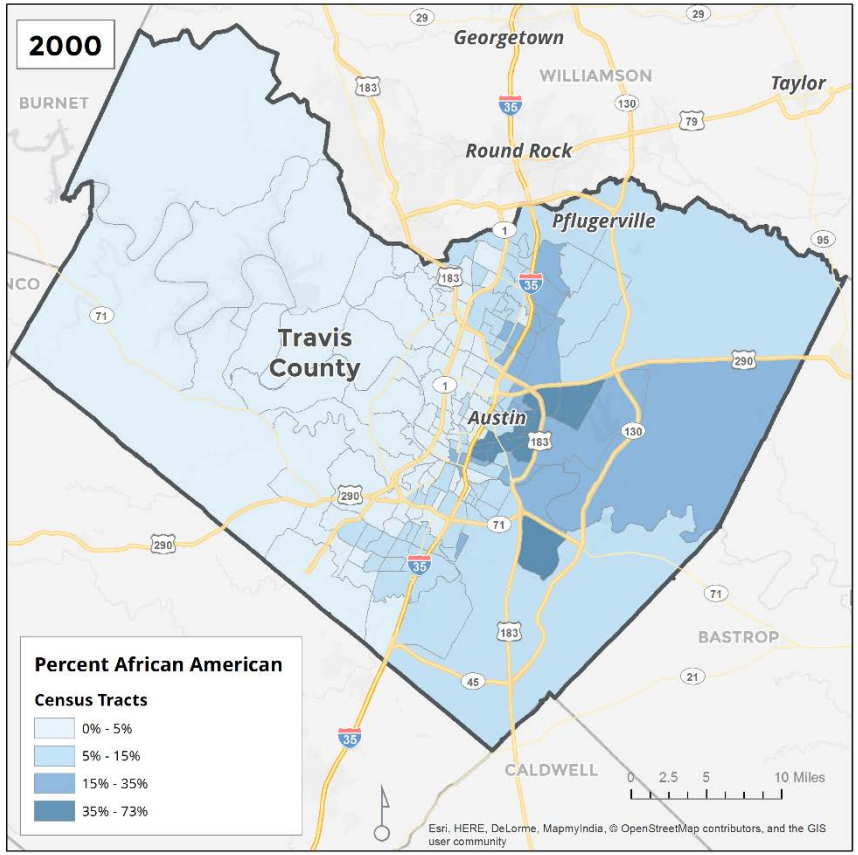
Figure 6.
TRAVIS COUNTY – Percent Increase in Non-Hispanic

Residents by Census Tract, 2010 to 2016



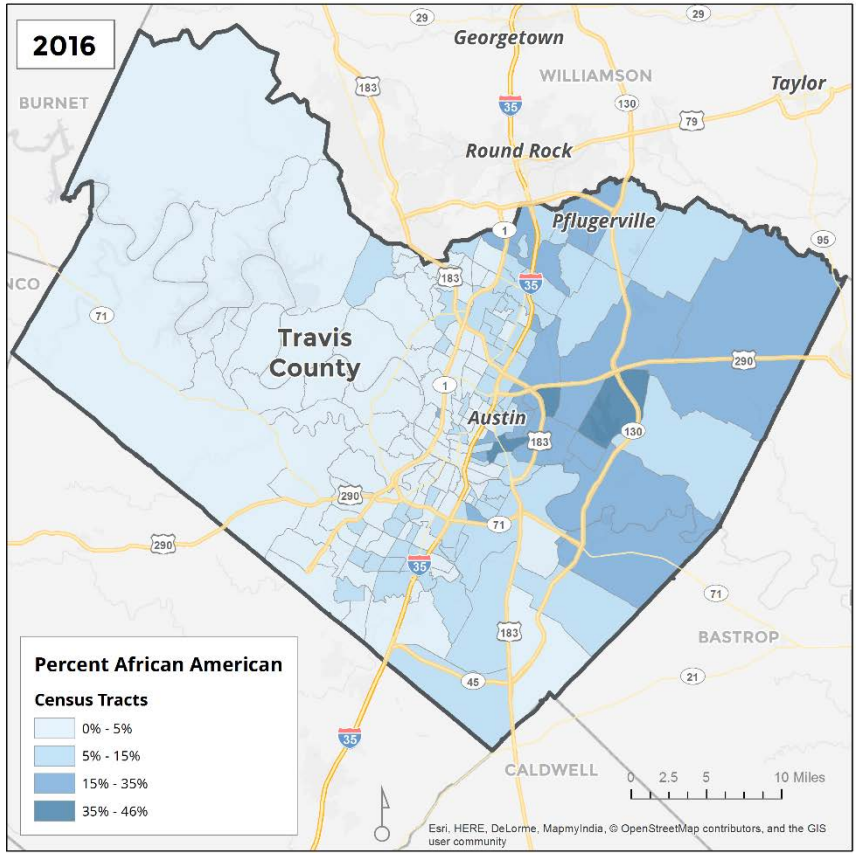
Source: American Community Survey, 2012-2016.

Figure 7.
TRAVIS COUNTY – Percent African American by Census Tract, 2000



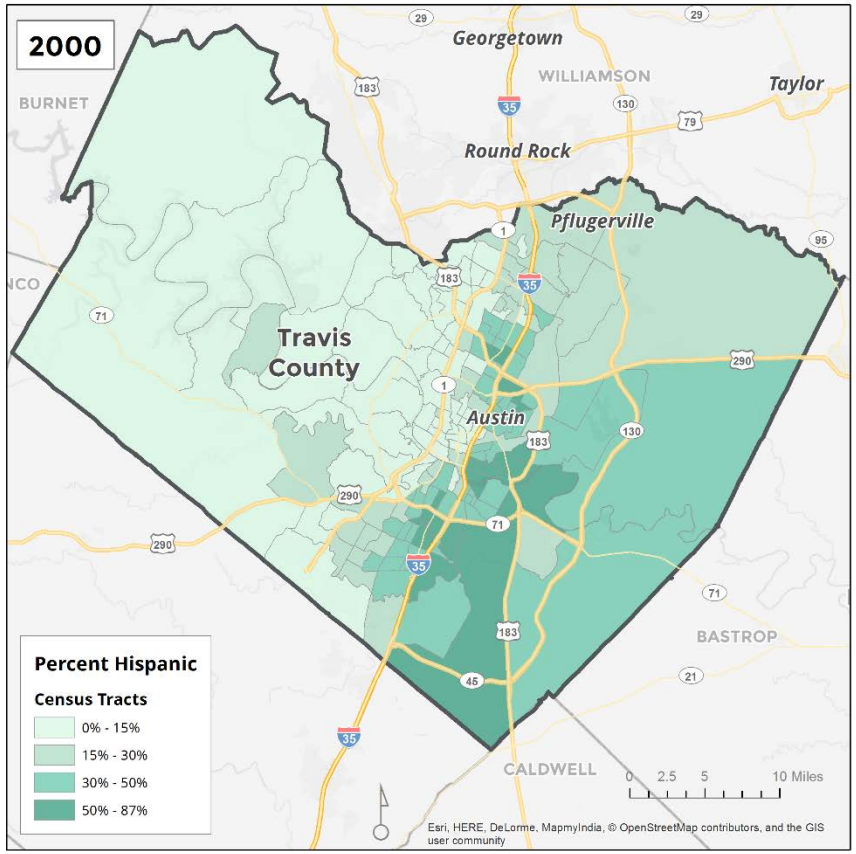
Source: 2000 US Census.

Figure 8.
TRAVIS COUNTY – Percent African American by Census Tract, 2016



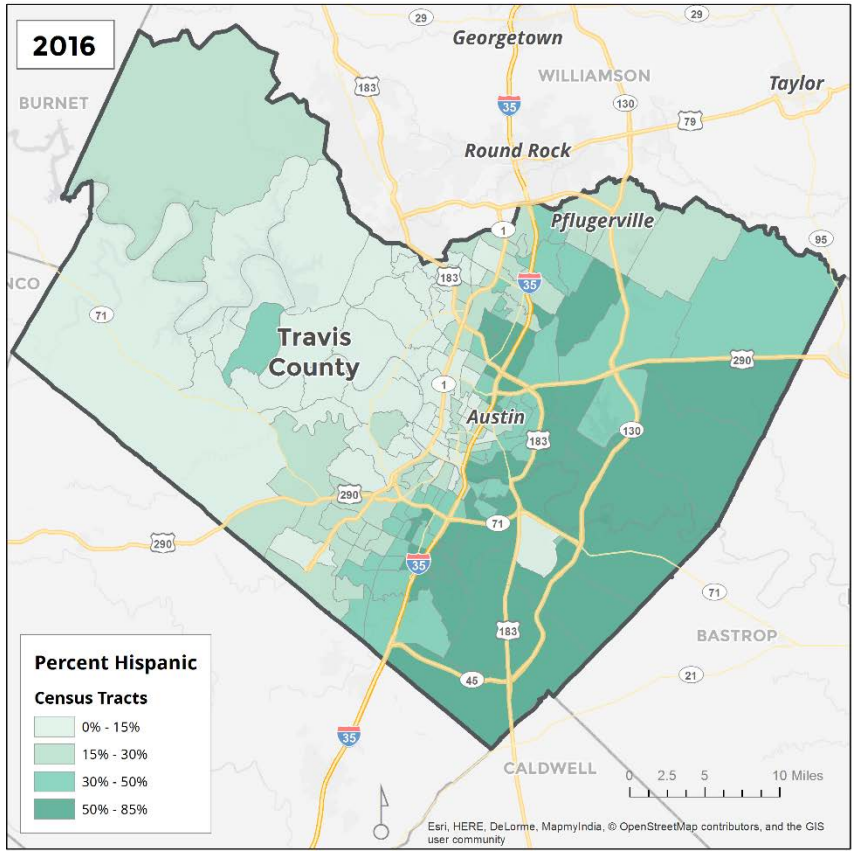
Source: American Community Survey, 2012-2016.

Figure 9.
TRAVIS COUNTY – Percent Hispanic by Census Tract, 2000



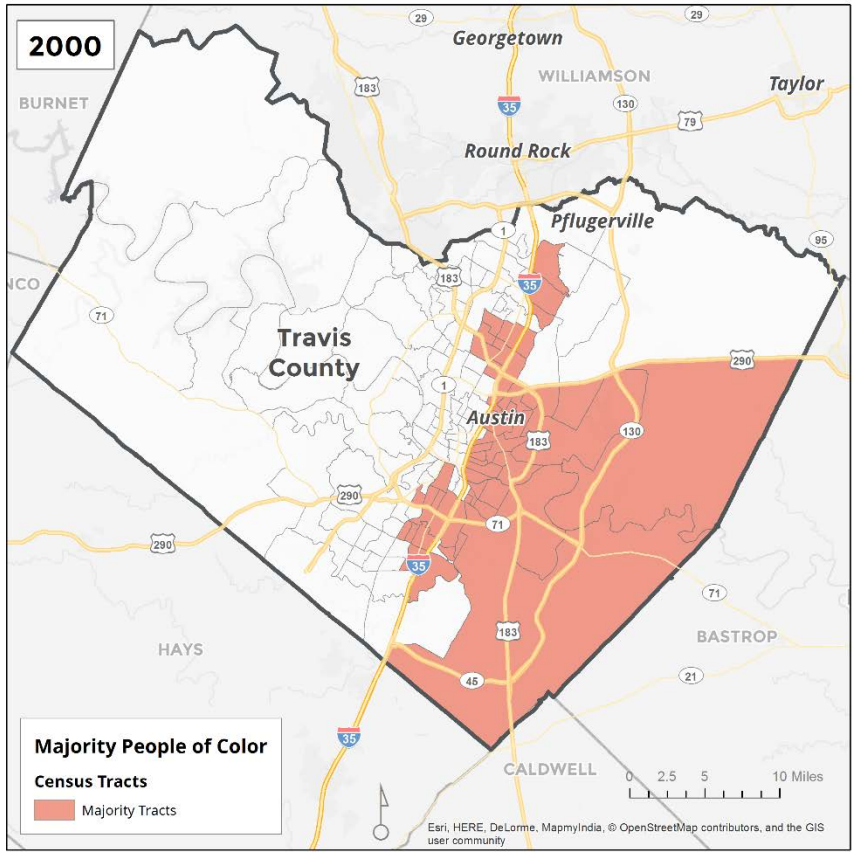
Source: 2000 US Census.

Figure 10.
TRAVIS COUNTY – Percent Hispanic by Census Tract, 2016



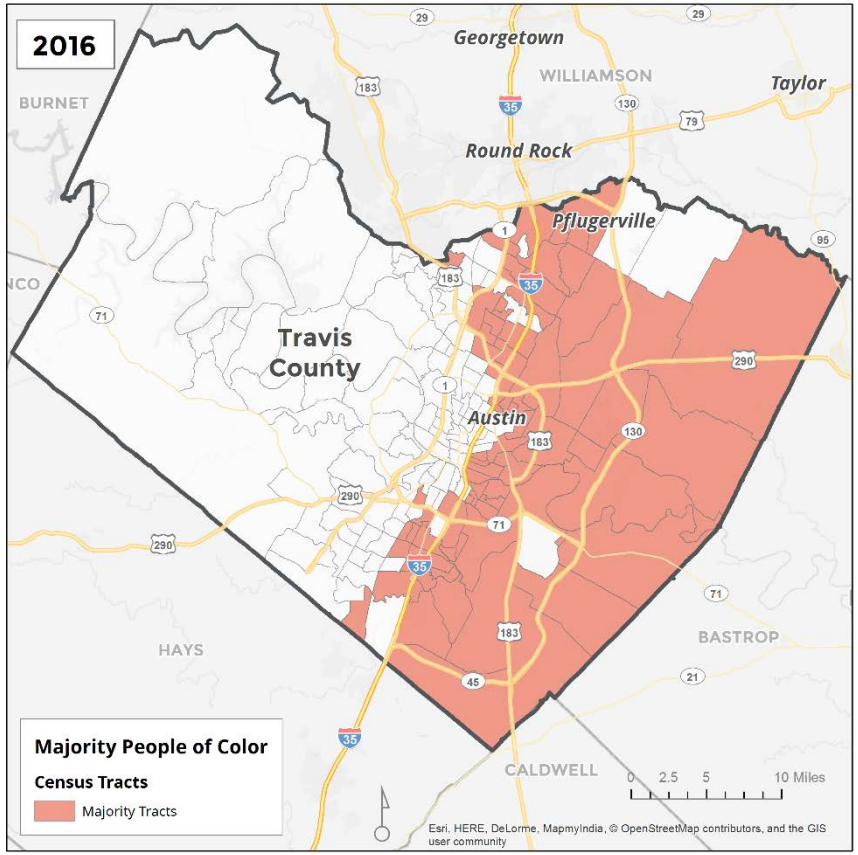
Source: American Community Survey, 2012-2016.

Figure 11.
TRAVIS COUNTY – Majority People of Color by Census Tract, 2000



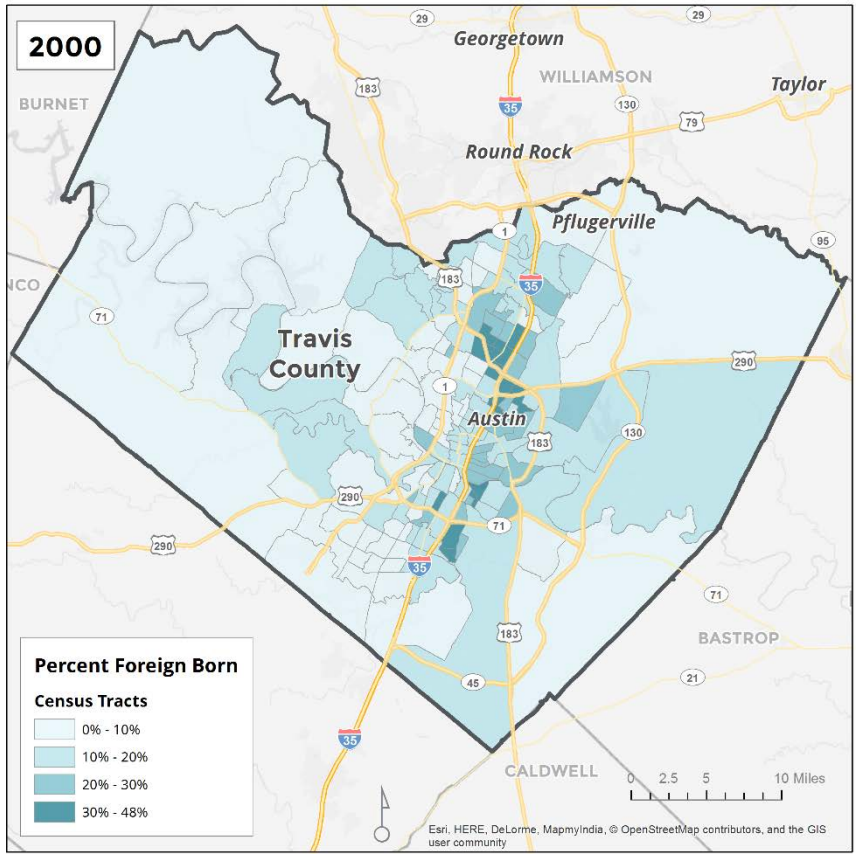
Source: 2000 US Census.

Figure 12.
TRAVIS COUNTY – Majority People of Color by Census Tract, 2016



Source: American Community Survey, 2012-2016.

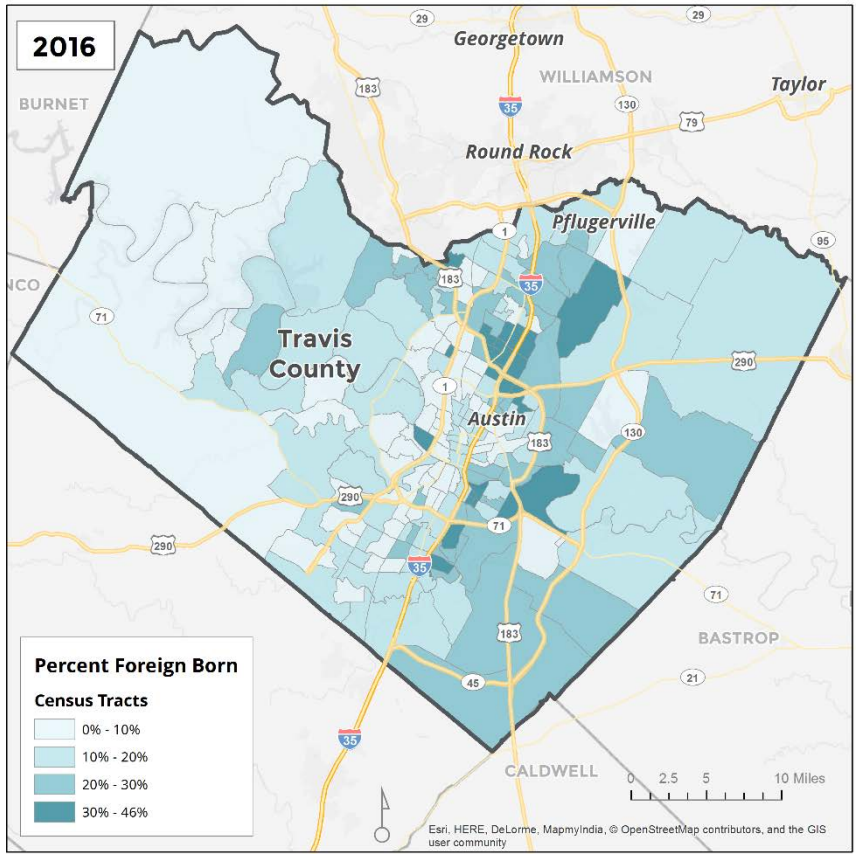
Figure 13.
TRAVIS COUNTY – Percent Foreign Born by Census Tract, Tract,
2000



Source: 2000 US Census.

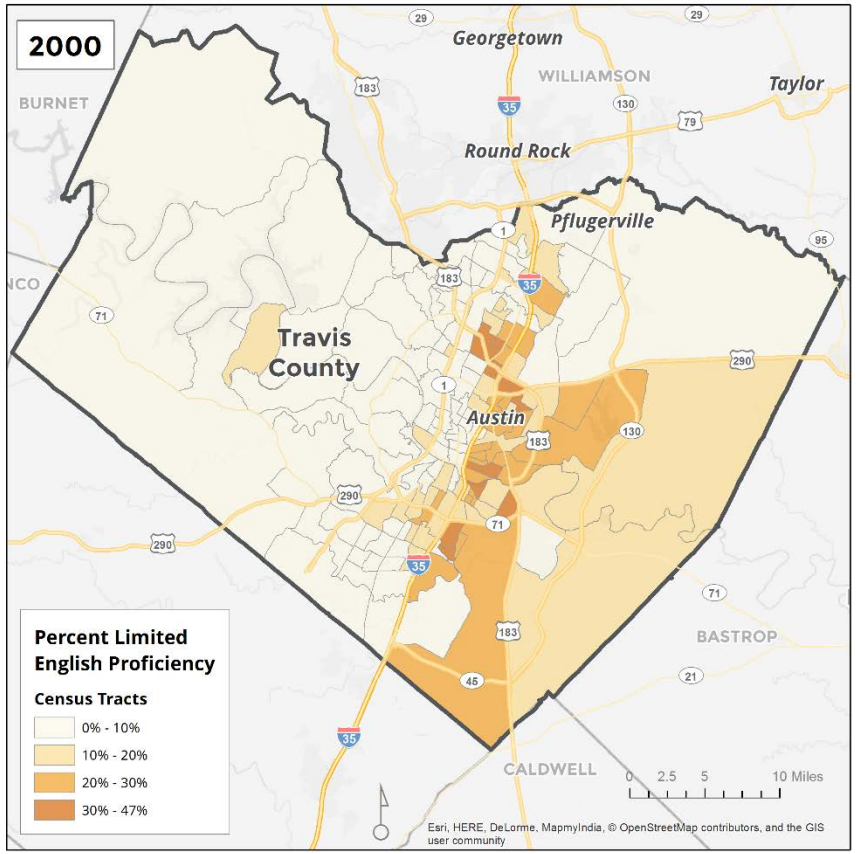
Figure 14.
TRAVIS COUNTY – Percent Foreign Born by Census

2016



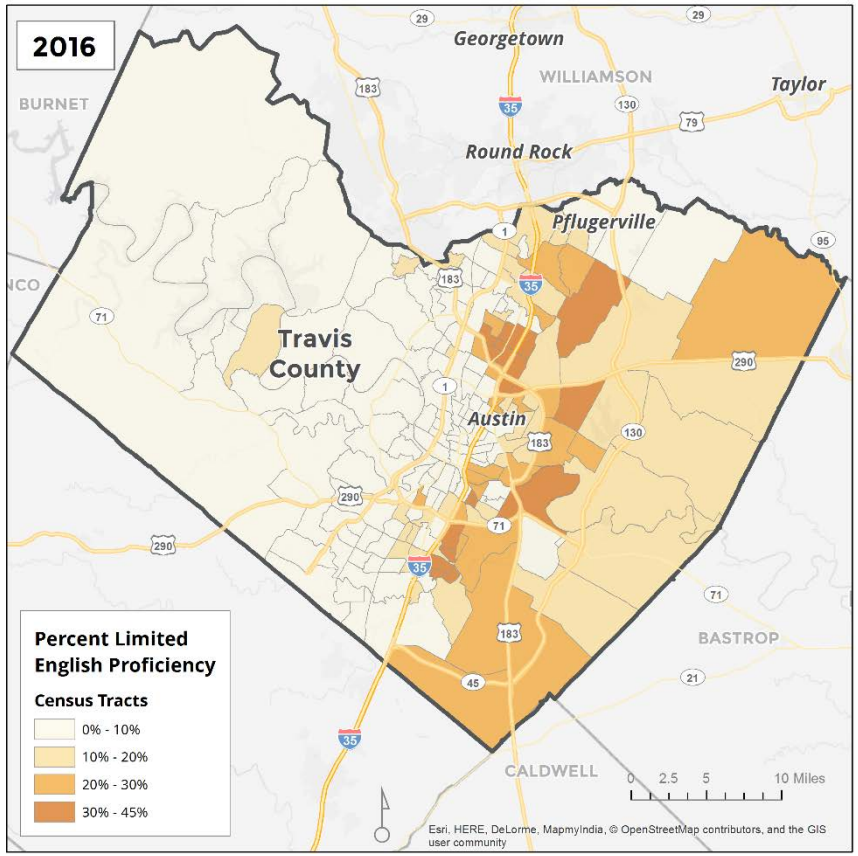
Source: American Community Survey, 2012-2016.

Figure 15.
TRAVIS COUNTY – Percent Limited English Proficiency by Census Tract, 2000



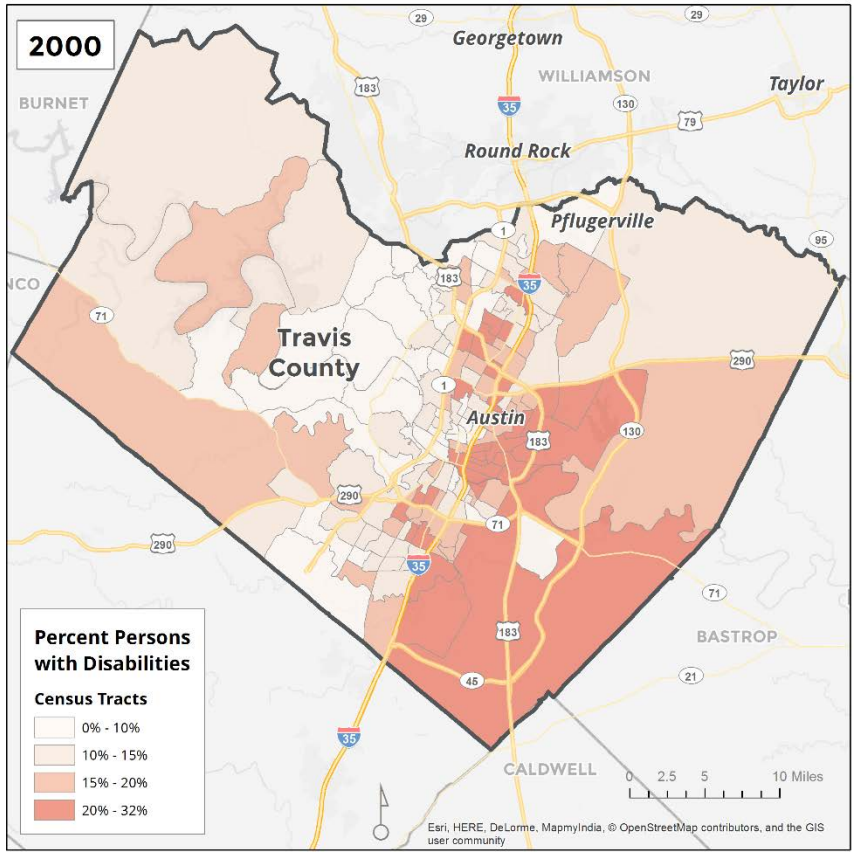
Source: 2000 US Census.

Figure 16.
TRAVIS COUNTY – Percent Limited English Proficiency by Census Tract, 2016



Source: American Community Survey, 2012-2016.

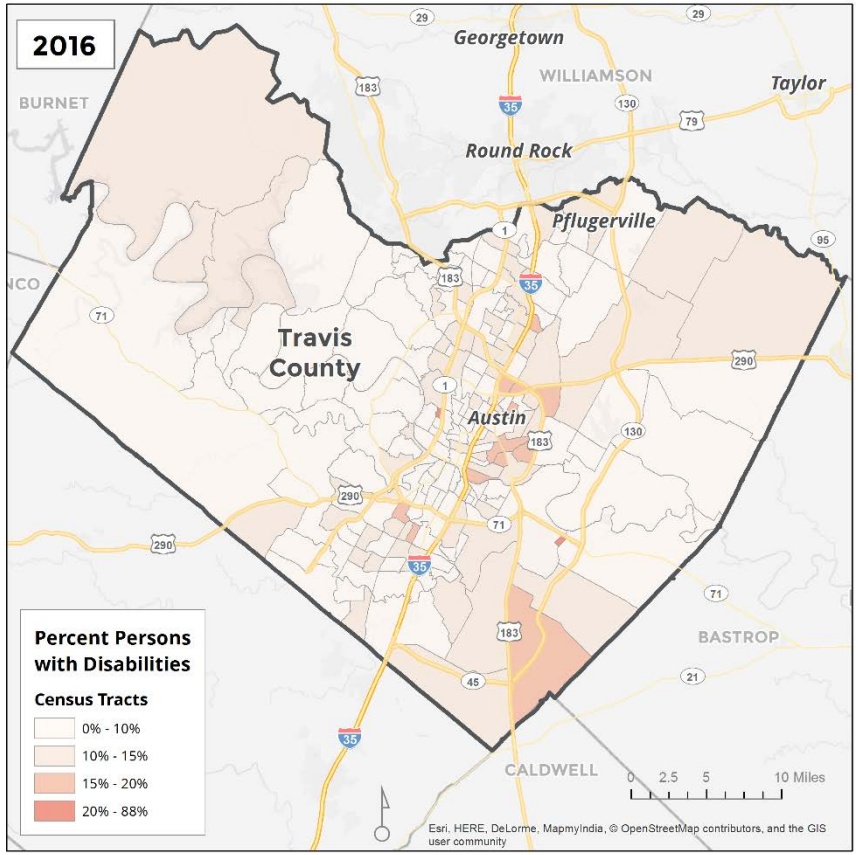
Figure 17.
TRAVIS COUNTY – Percent Persons with Disabilities by Census Tract, 2000



Note: Includes employment disability, which is not captured in the 2016 map.

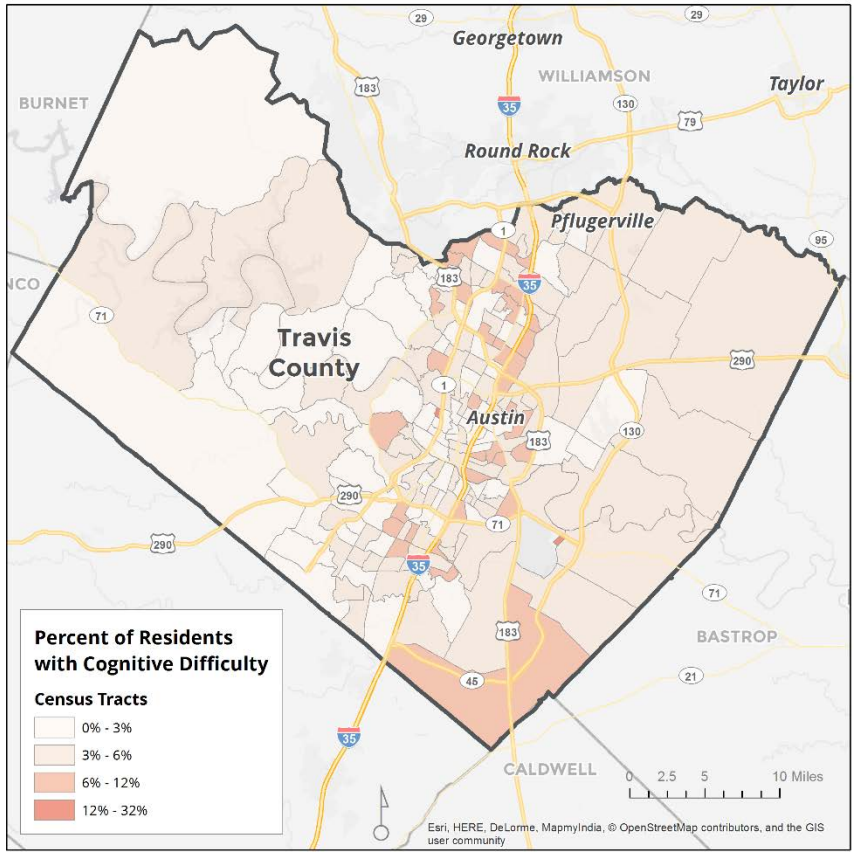
Source: 2000 US Census.

Figure 18.
TRAVIS COUNTY – Percent Persons with Disabilities by Census Tract, 2016



Source: American Community Survey, 2012-2016.

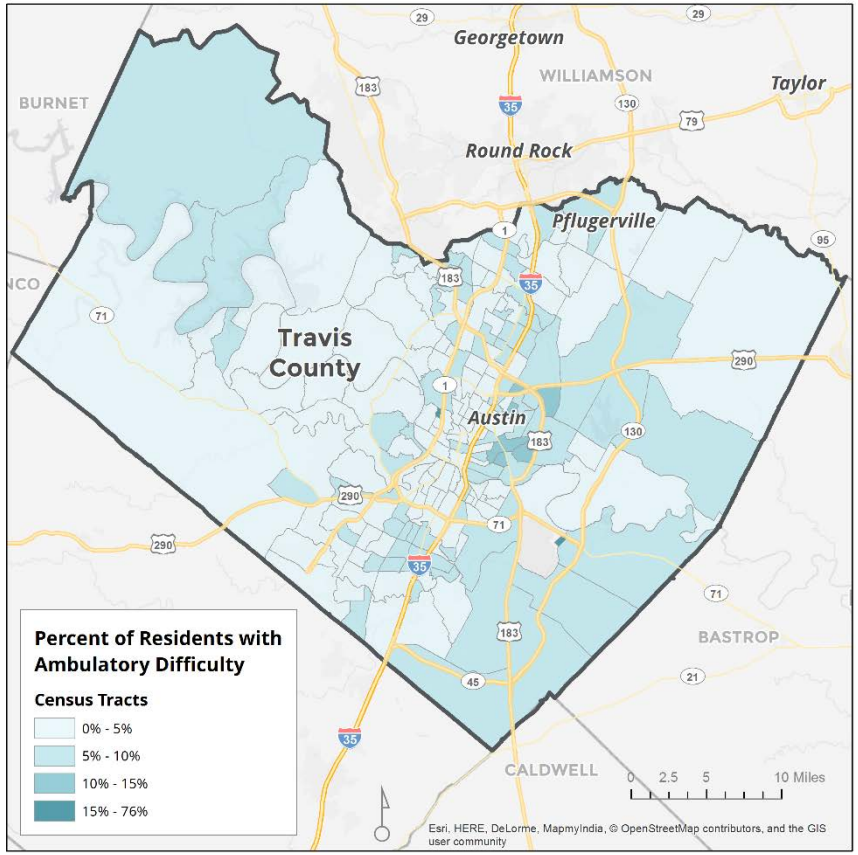
Figure 19.
TRAVIS COUNTY – Percent of Residents with Cognitive Difficulty, by Census Tract



Note: The ACS defines cognitive difficulty as having serious difficulty concentrating, remembering, or making decisions due to a physical, mental or emotional condition.

Source: Root Policy Research from the 2013-2017 ACS.

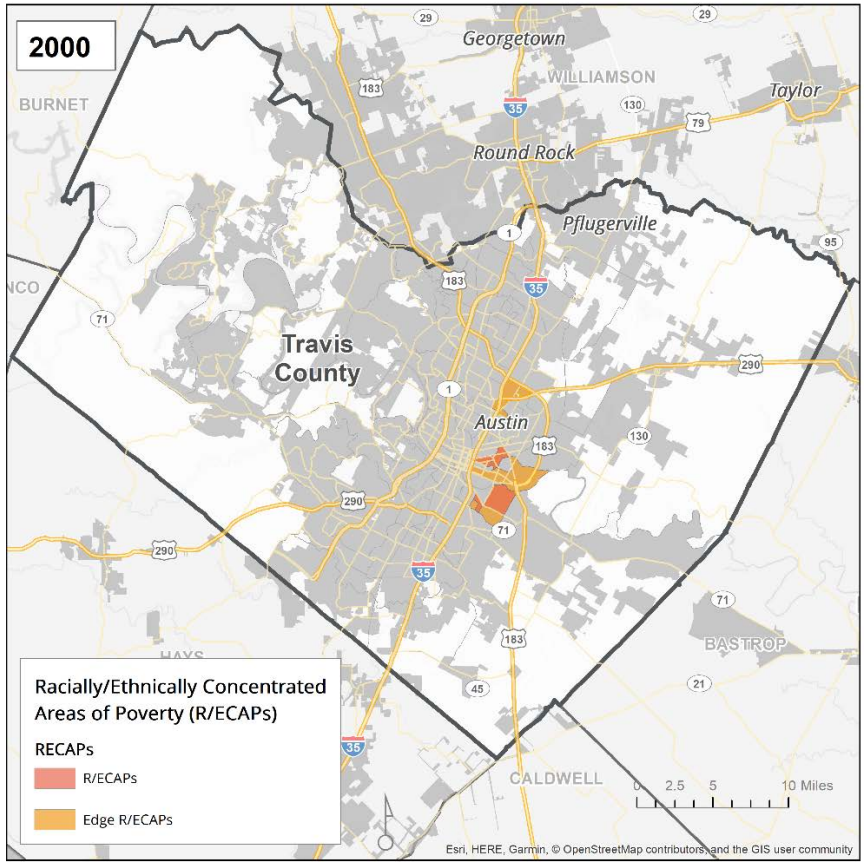
Figure 20.
TRAVIS COUNTY – Percent of Residents with Ambulatory Difficulty, by Census Tract



Note: The ACS defines ambulatory difficulty as having serious difficulty walking or climbing stairs.

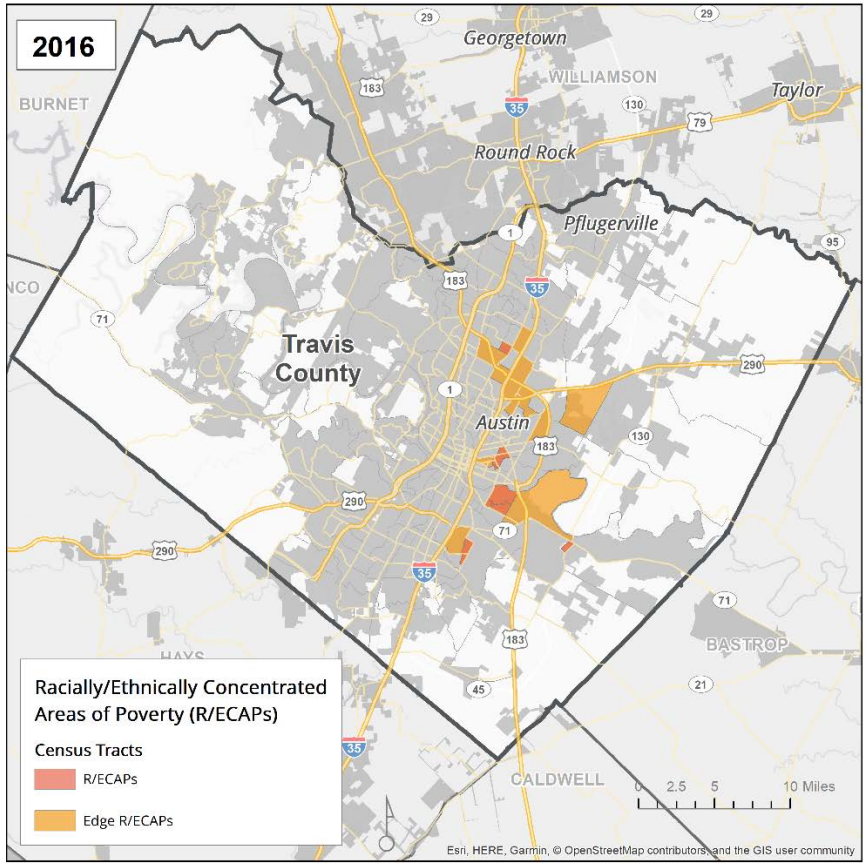
Source: Root Policy Research from the 2013-2017 ACS.

Figure 21.
TRAVIS COUNTY – R/ECAPS and Edge R/ECAPs, 2000



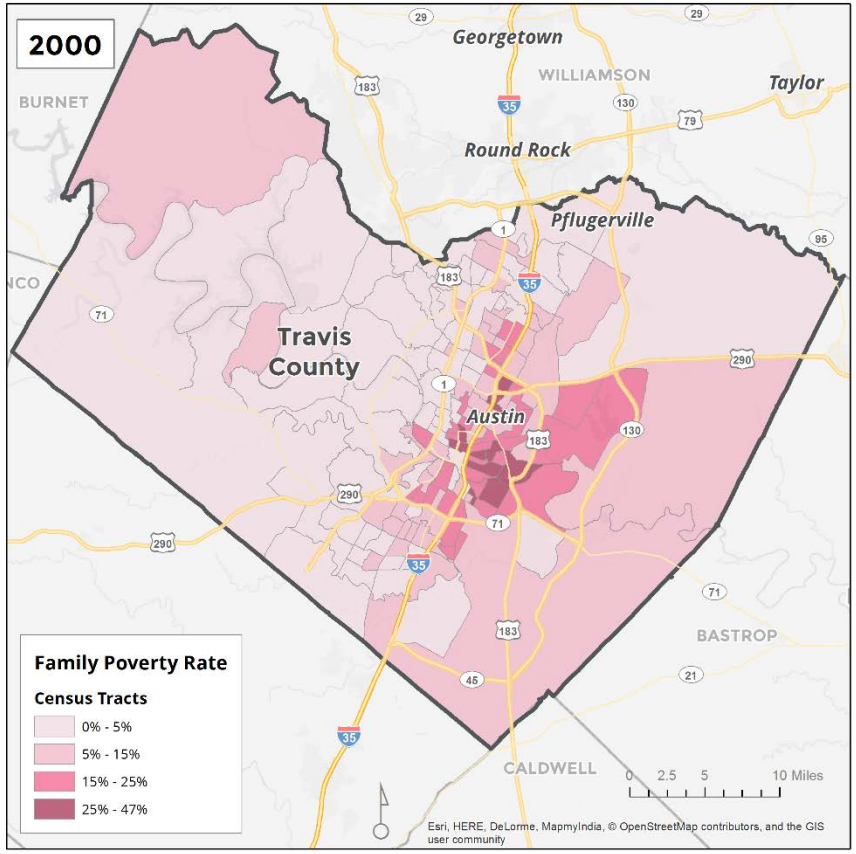
Source: 2000 US Census.

Figure 22.
TRAVIS COUNTY – R/ECAPS and Edge R/ECAPs, 2016



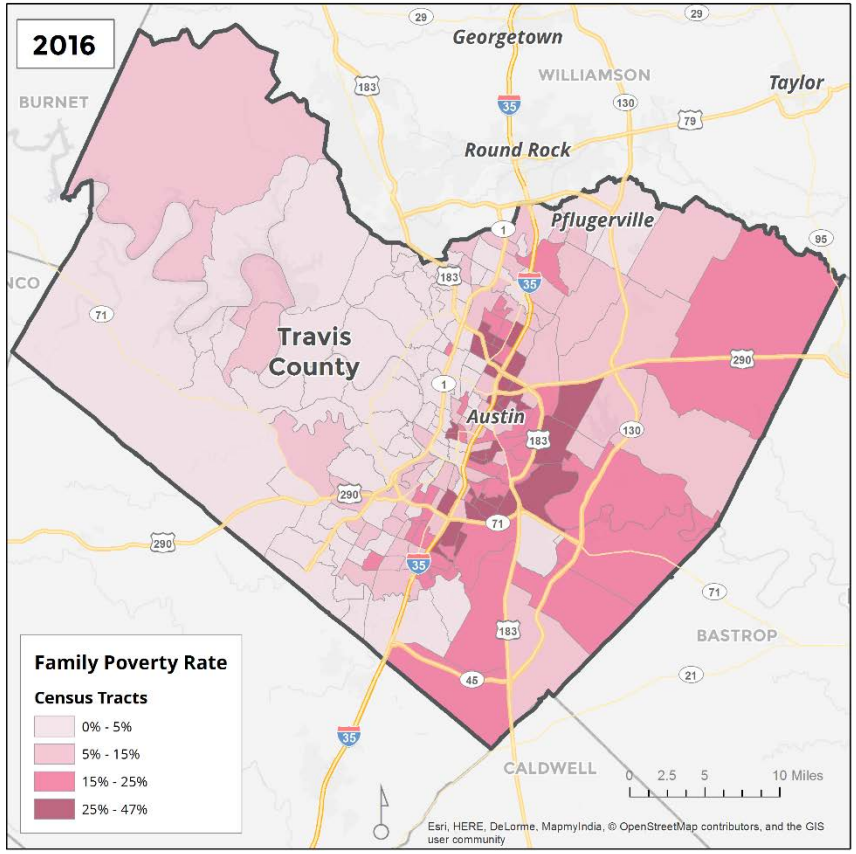
Source: American Community Survey, 2012-2016.

Figure 23.
TRAVIS COUNTY – Percent Poverty by Census Tract, 2000



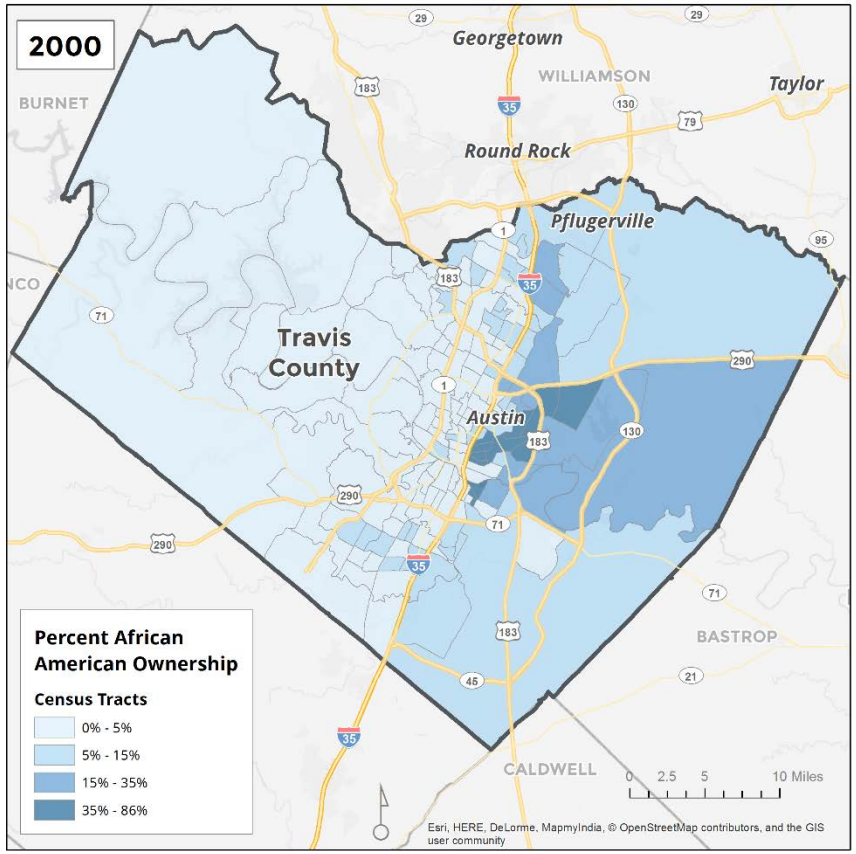
Source: 2000 US Census.

Figure 24.
TRAVIS COUNTY – Percent Poverty by Census Tract, 2016



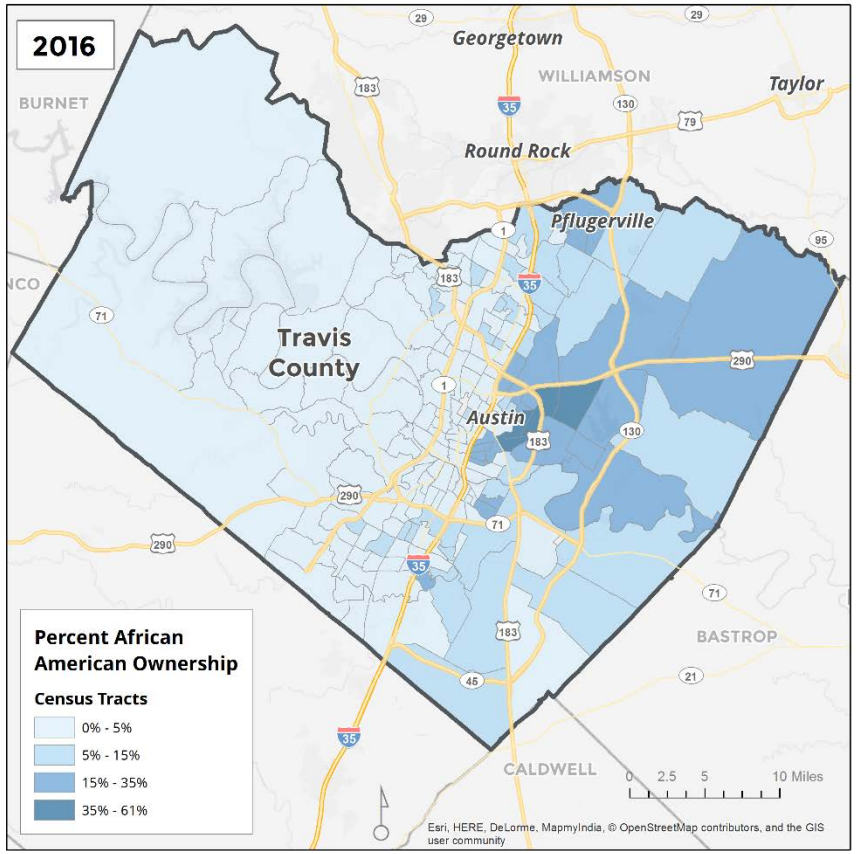
Source: American Community Survey, 2012-2016.

Figure 25.
TRAVIS COUNTY – Percent African American Ownership, 2000



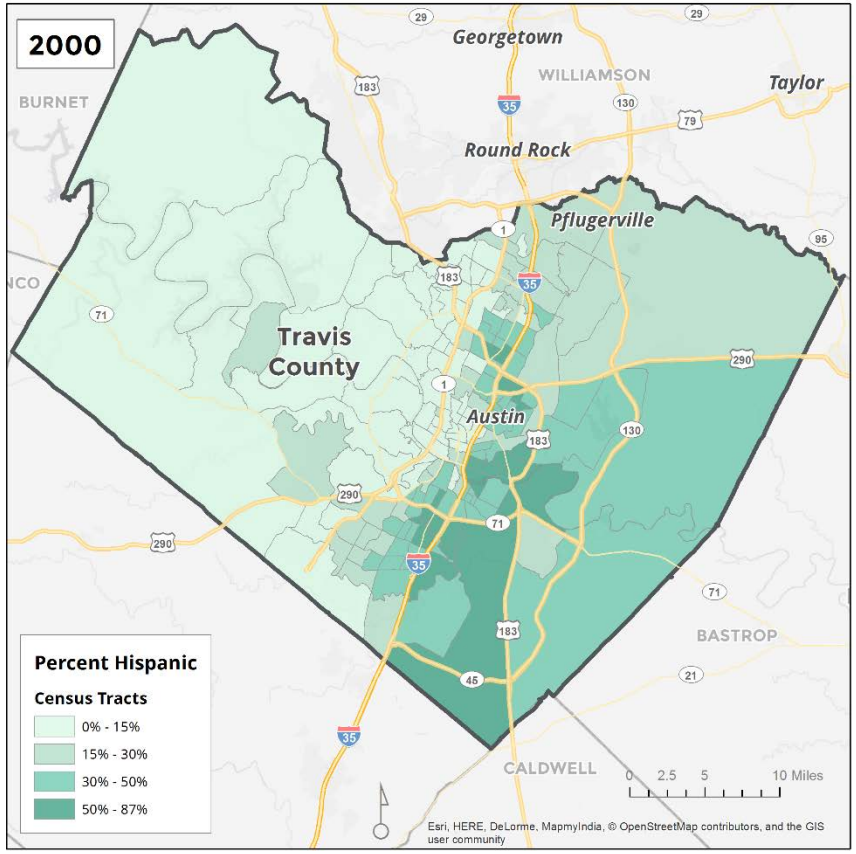
Source: 2000 US Census.

Figure 26.
TRAVIS COUNTY – Percent African American Ownership, 2016



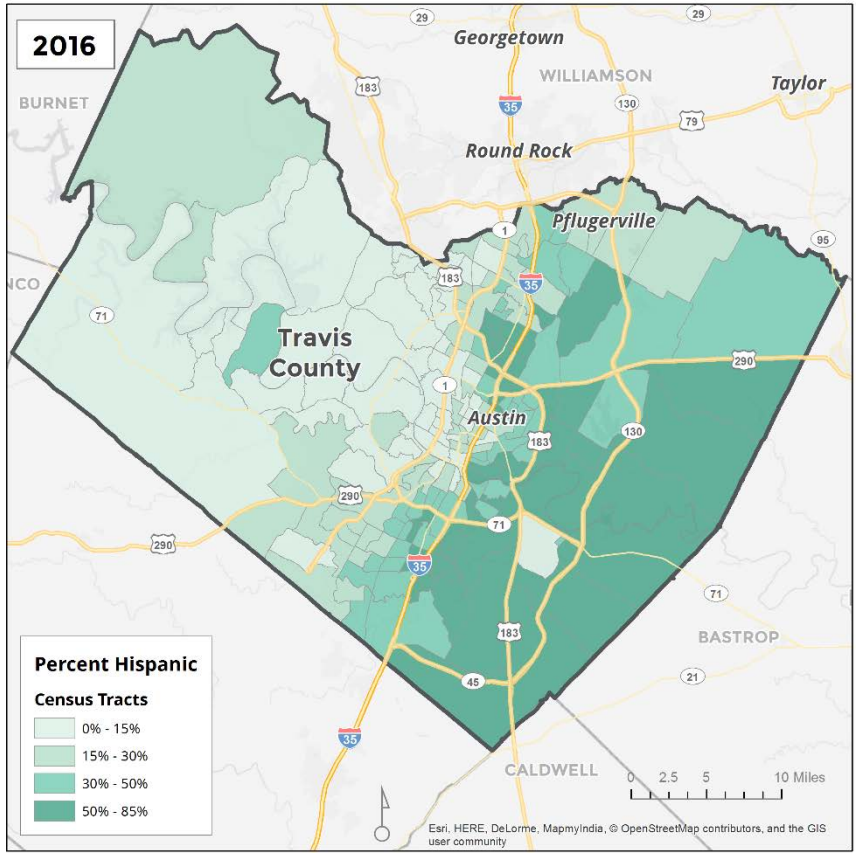
Source: American Community Survey, 2012-2016.

Figure 27.
TRAVIS COUNTY – Percent Hispanic Ownership, 2000



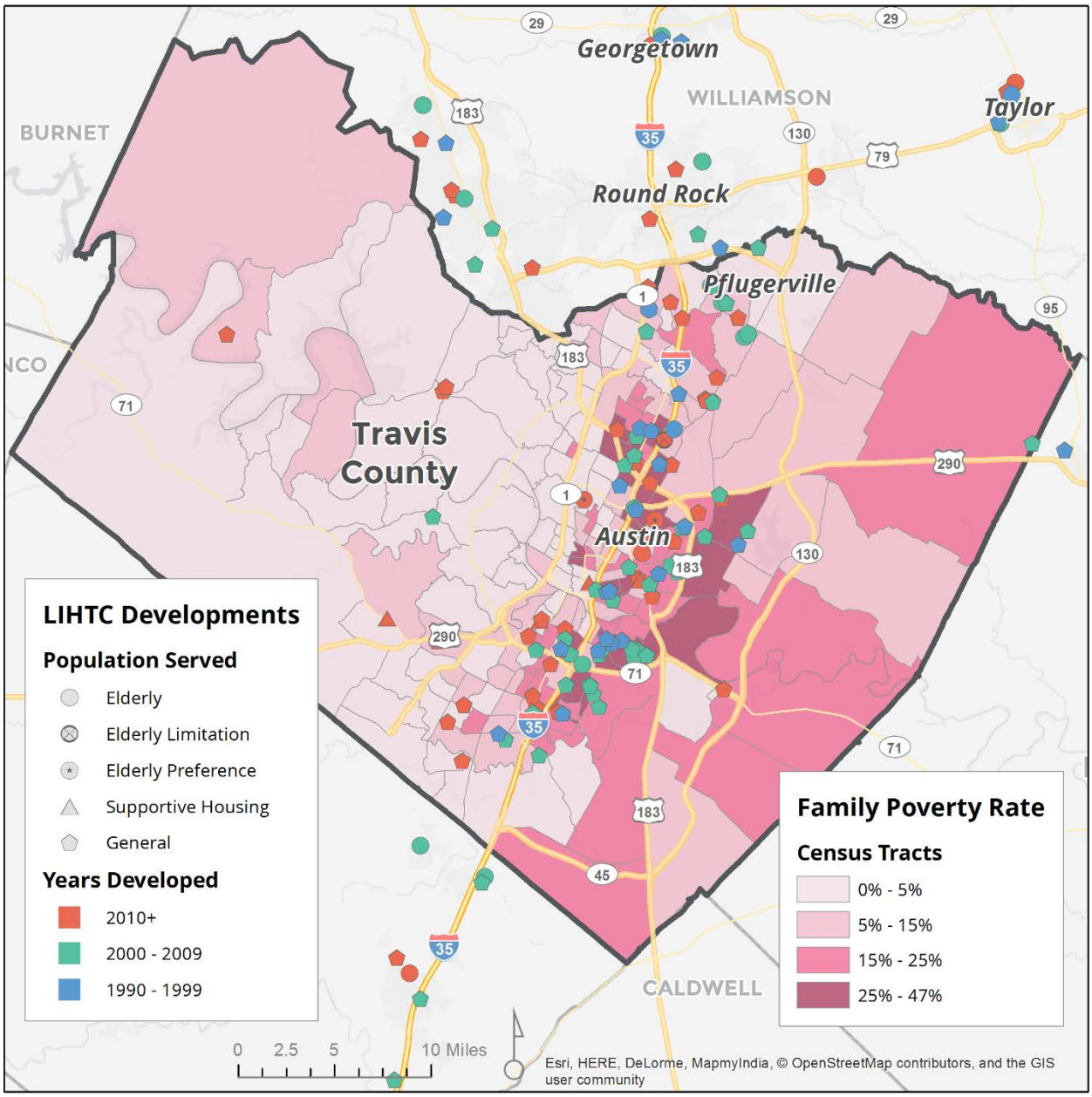
Source: 2000 US Census.

Figure 28.
TRAVIS COUNTY – Percent Hispanic Ownership, 2016



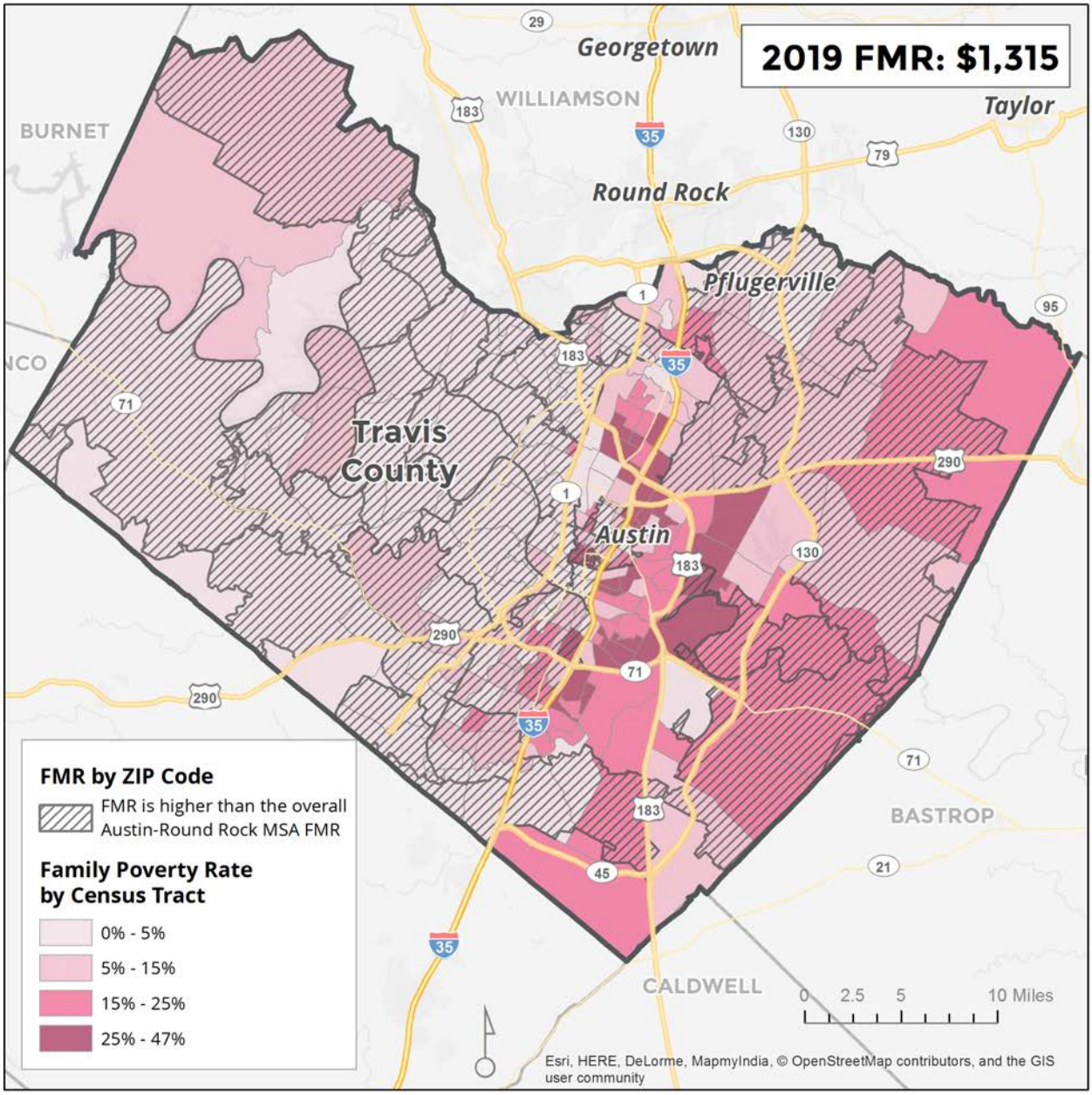
Source: American Community Survey, 2012-2016

Figure 29.
TRAVIS COUNTY – Low-Income Housing Tax Credit (LIHTC) Developments and Poverty Rate by Census Tract, 2016 (Poverty) and 2018 (LIHTC)



Source: TDHCA, ACS 2012-2016.

Figure 30.
TRAVIS COUNTY – Small Area Fair Market Rents (FMR) and Poverty Rates by Census Tract, 2016 (Poverty) and 2019 (FMR)

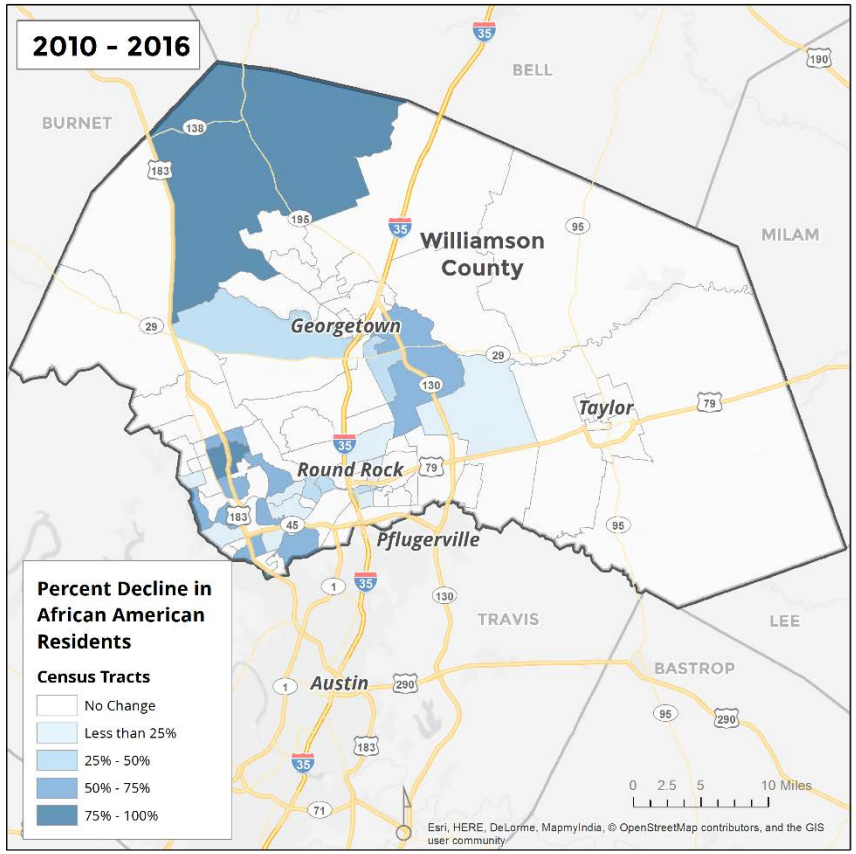


Note: The 2019 2-bedroom FMR for the Austin-Round Rock area is $1,315. The crosshatch indicates a ZIP code where the zip code FMR is higher than metro wide FMR.

Source: www.huduser.org; Fair Market Rent database.

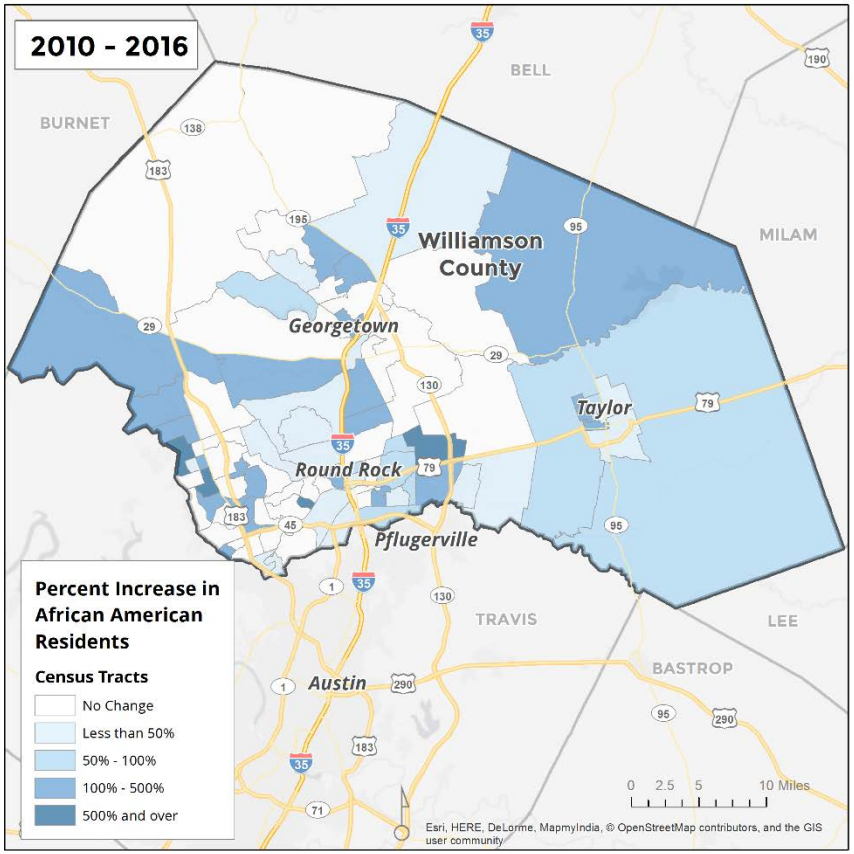
WILLIAMSON COUNTY

Figure 1.
WILLIAMSON COUNTY – Percent Decline in African American Residents by Census Tract, 2010 to 2016



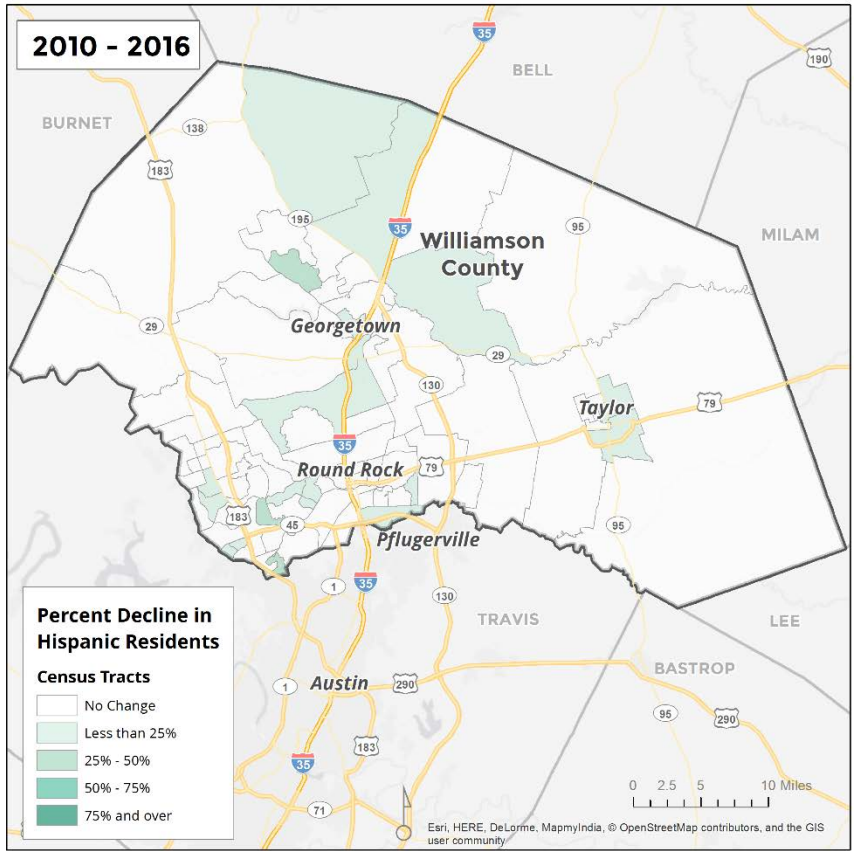
Source: American Community Survey, 2012-2016.

Figure 2.
WILLIAMSON COUNTY - Percent Increase in African American Residents by Census Tract, 2010 to 2016



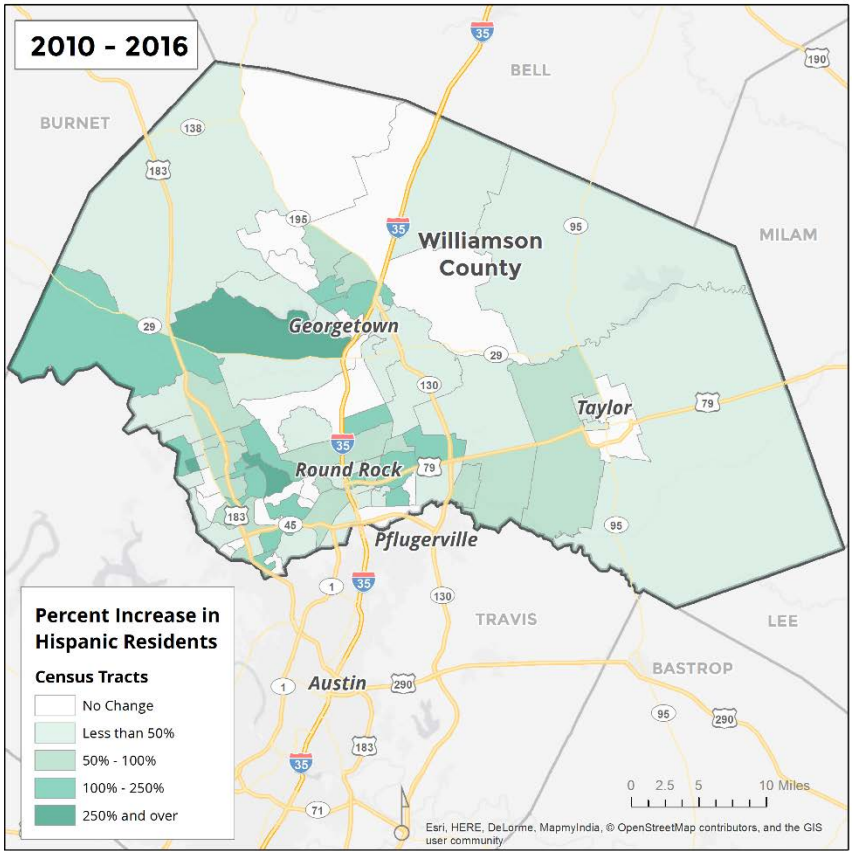
Source: American Community Survey, 2012-2016.

Figure 3.
WILLIAMSON COUNTY – Percent Decline in Hispanic Residents by Census Tract, 2010 to 2016



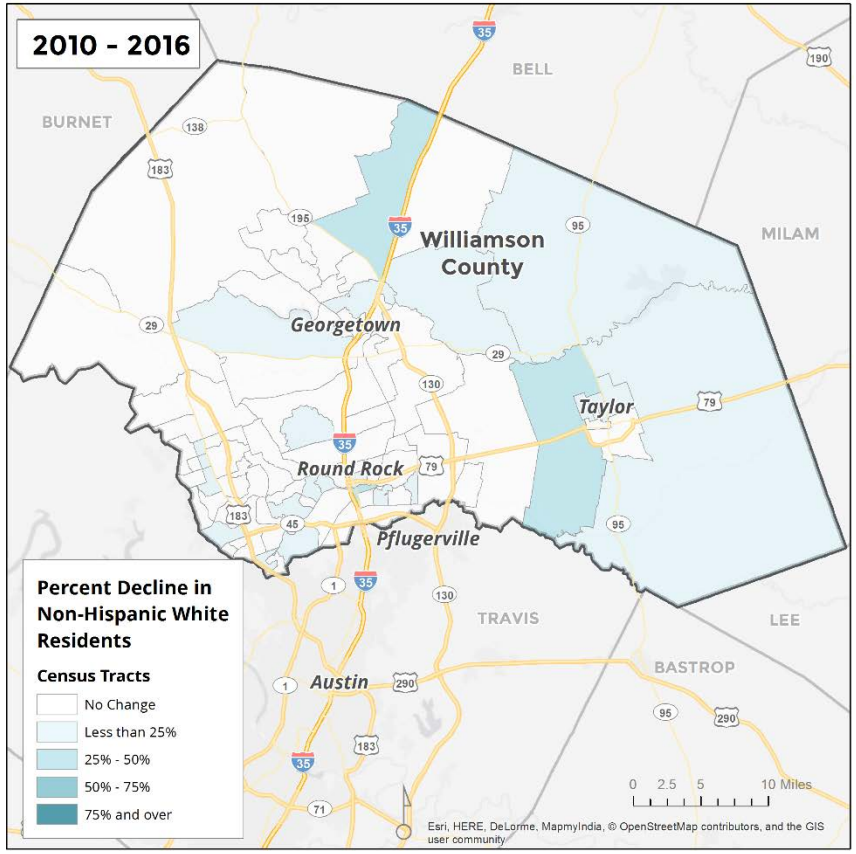
Source: American Community Survey, 2012-2016.

Figure 4.
WILLIAMSON COUNTY – Percent Increase in Hispanic Residents by Census Tract, 2010 to 2016



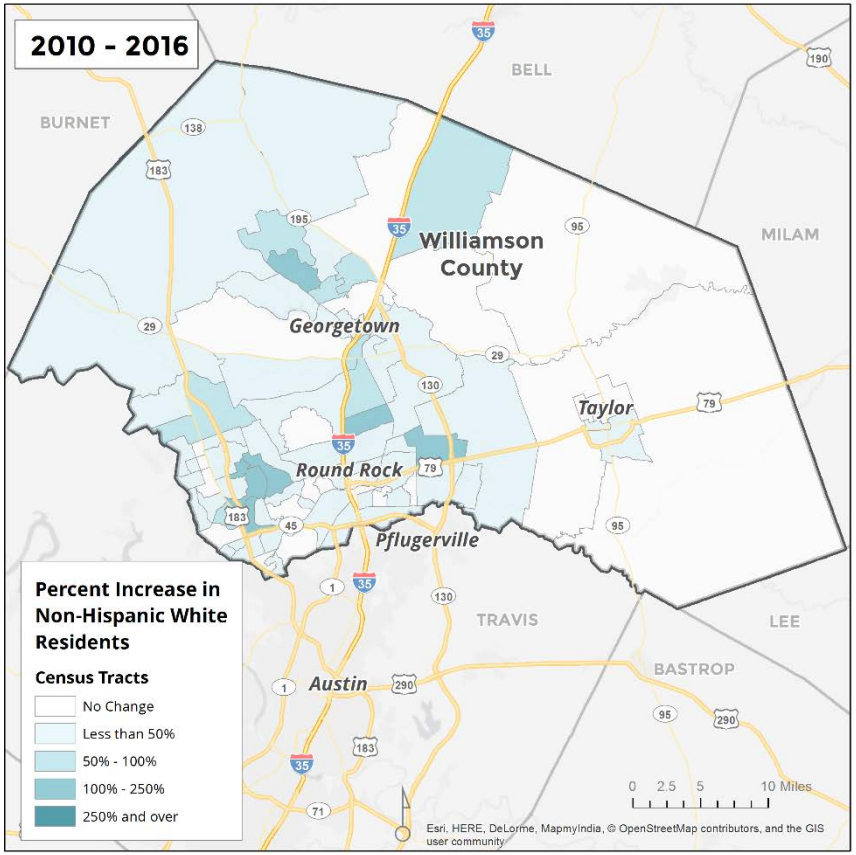
Source: American Community Survey, 2012-2016.

Figure 5.
WILLIAMSON COUNTY – Percent Decline in Non-Hispanic White Residents by Census Tract, 2010 to 2016



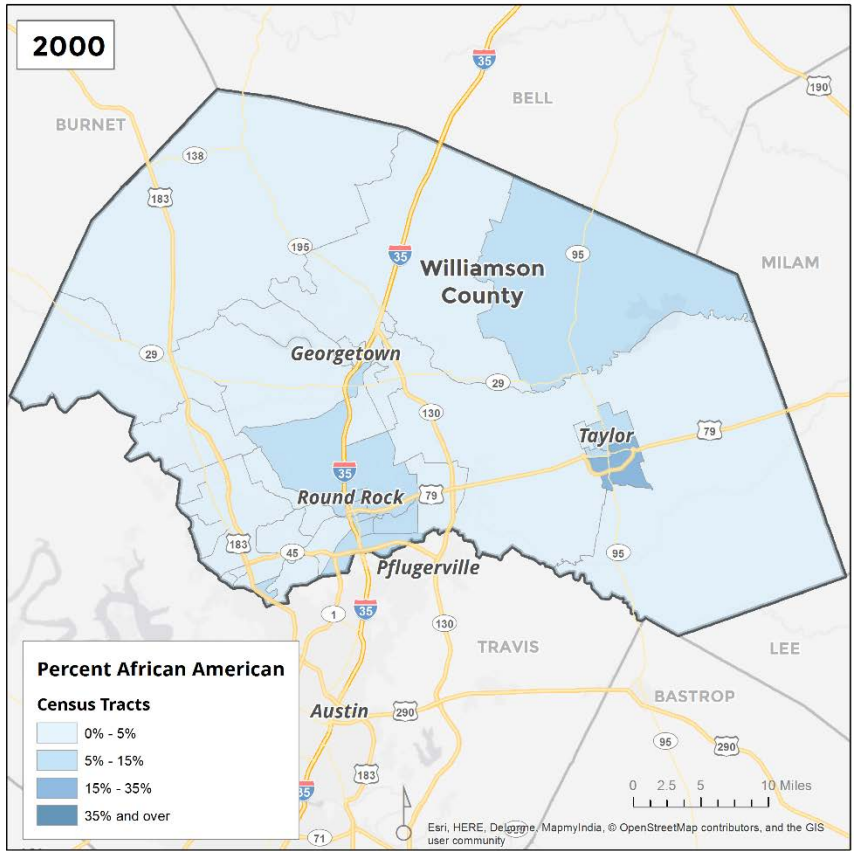
Source: American Community Survey, 2012-2016.

Figure 6.
WILLIAMSON COUNTY – Percent Increase in Non-White Residents by Census Tract, 2010 to 2016



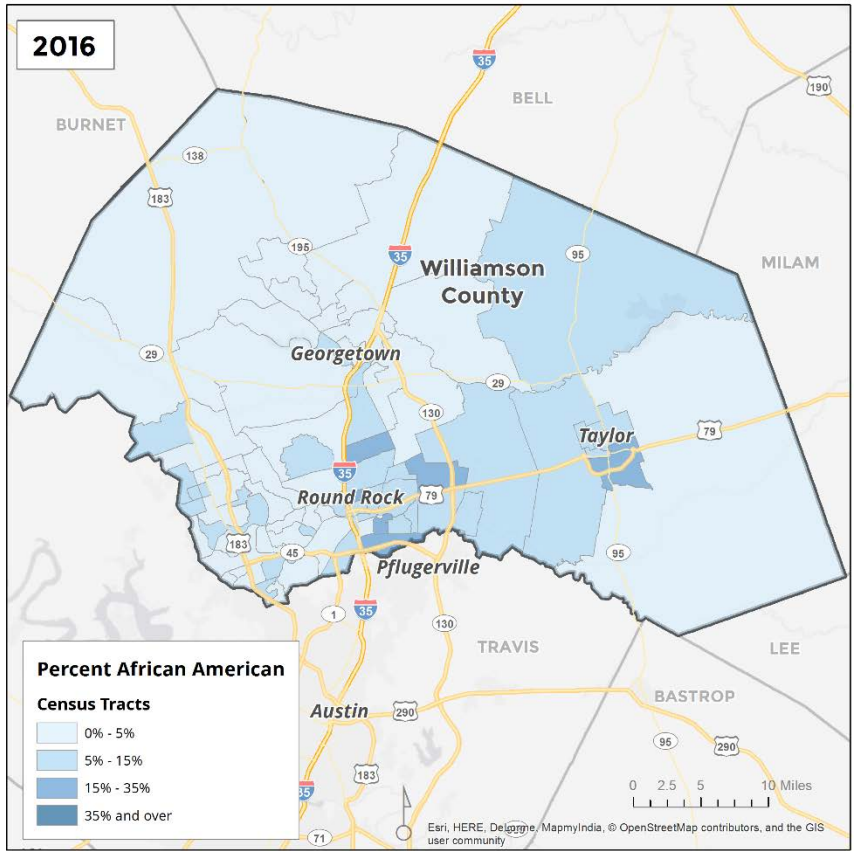
Source: American Community Survey, 2012-2016.

Figure 7.
WILLIAMSON COUNTY – Percent African American by Census Tract, 2000



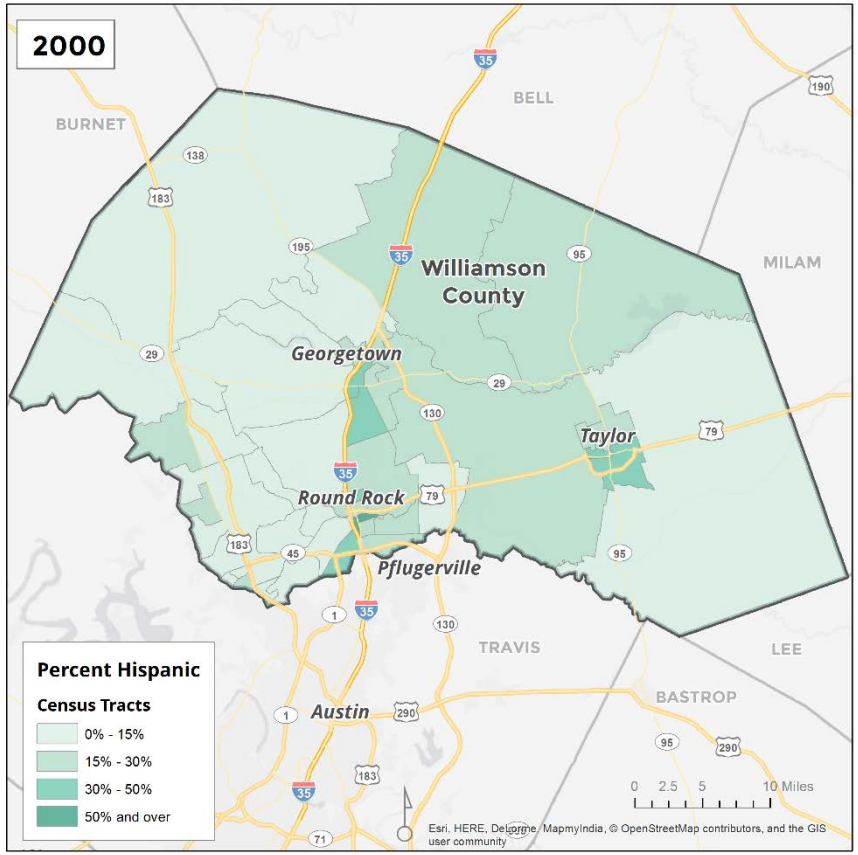
Source: 2000 US Census.

Figure 8.
WILLIAMSON COUNTY – Percent African American by Census Tract, 2016



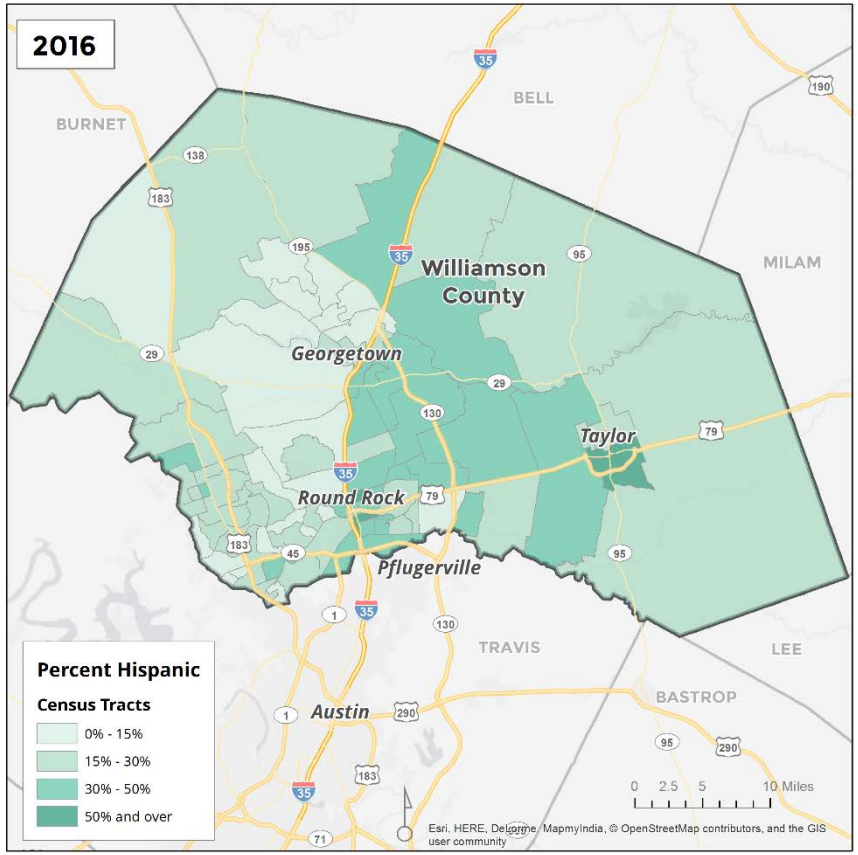
Source: American Community Survey, 2012-2016.

Figure 9.
WILLIAMSON COUNTY – Percent Hispanic by Census Tract, 2000



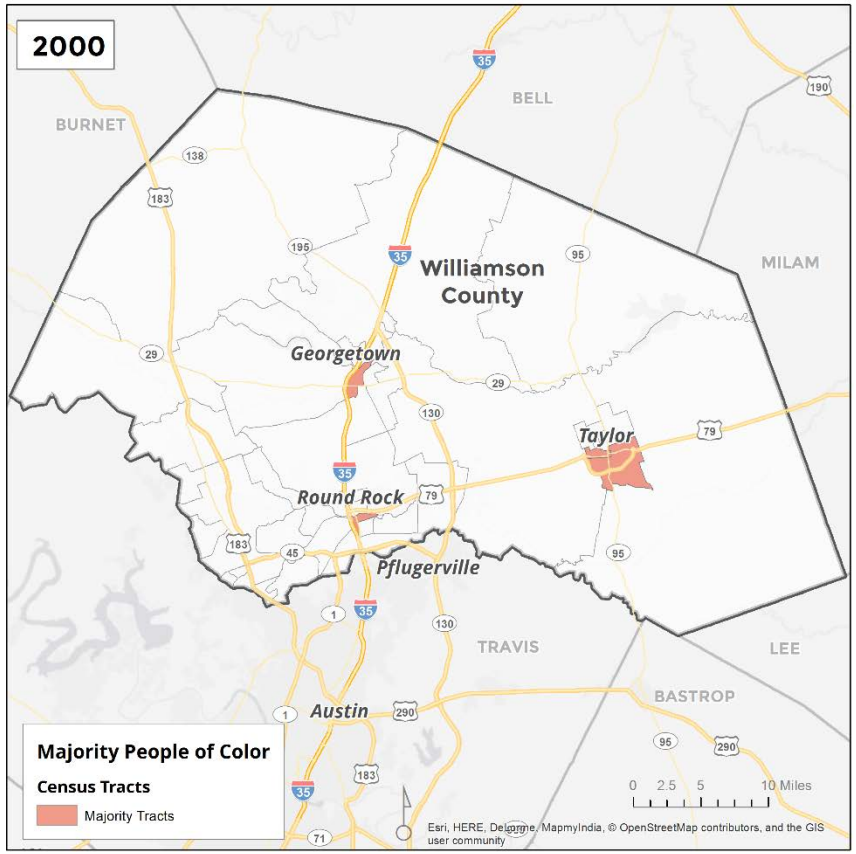
Source: 2000 US Census.

Figure 10.
WILLIAMSON COUNTY – Percent Hispanic by Census Tract, 2016



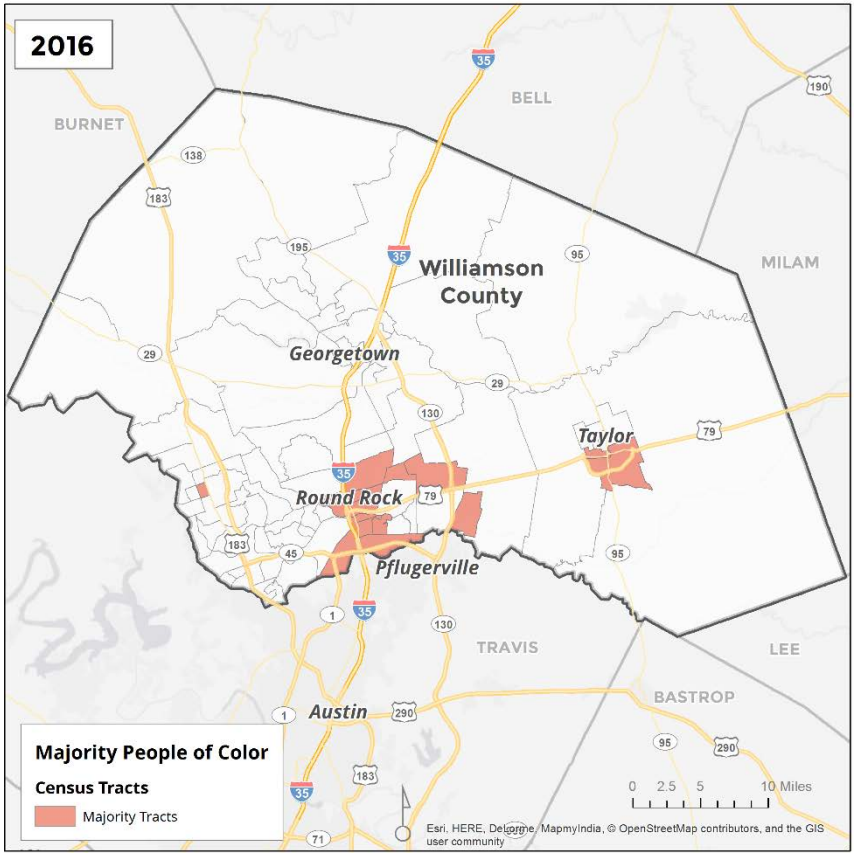
Source: American Community Survey, 2012-2016.

Figure 11.
WILLIAMSON COUNTY – Majority People of Color by Census Tract, 2000



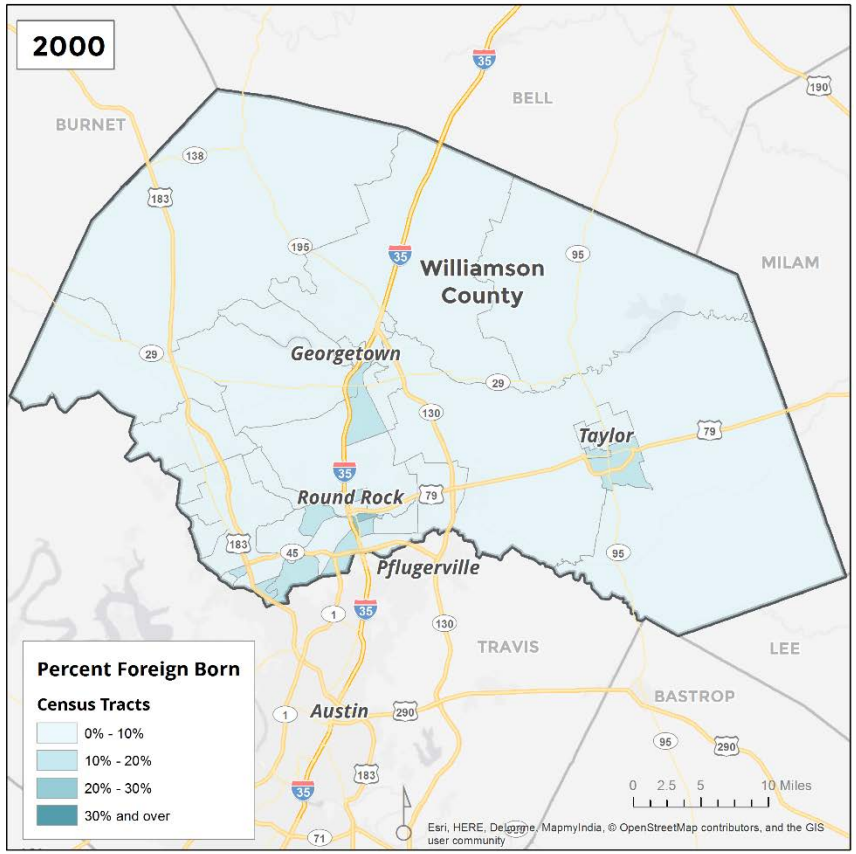
Source: 2000 US Census.

Figure 12.
WILLIAMSON COUNTY – Majority People of Color by Census Tract, 2016



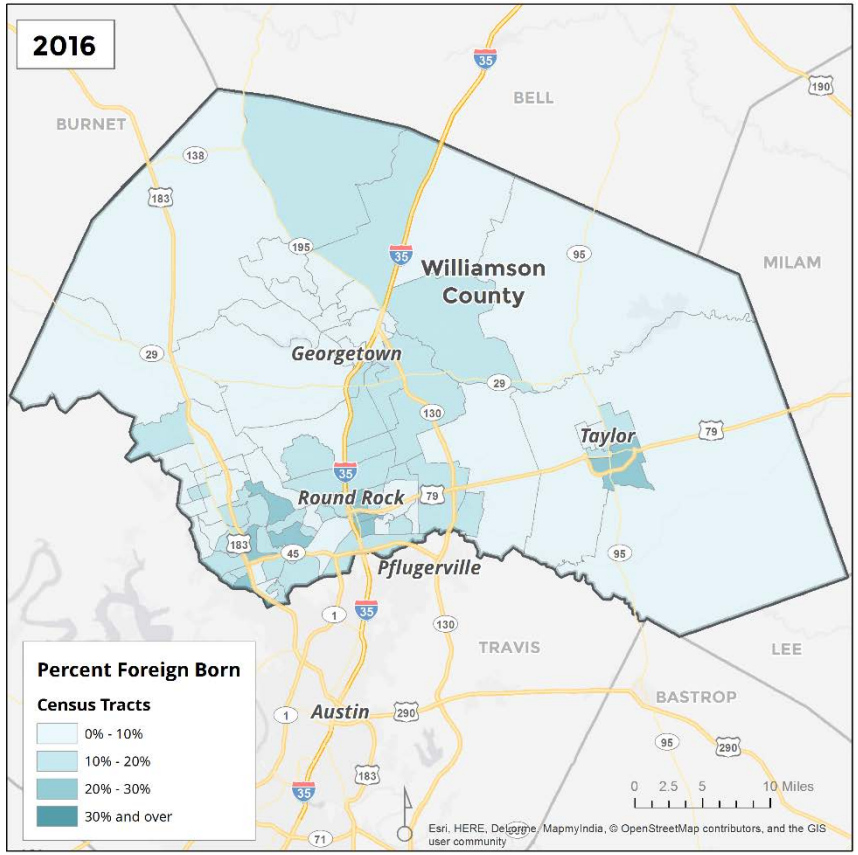
Source: American Community Survey, 2012-2016.

Figure 13.
WILLIAMSON COUNTY – Percent Foreign Born by Census Tract, 2000



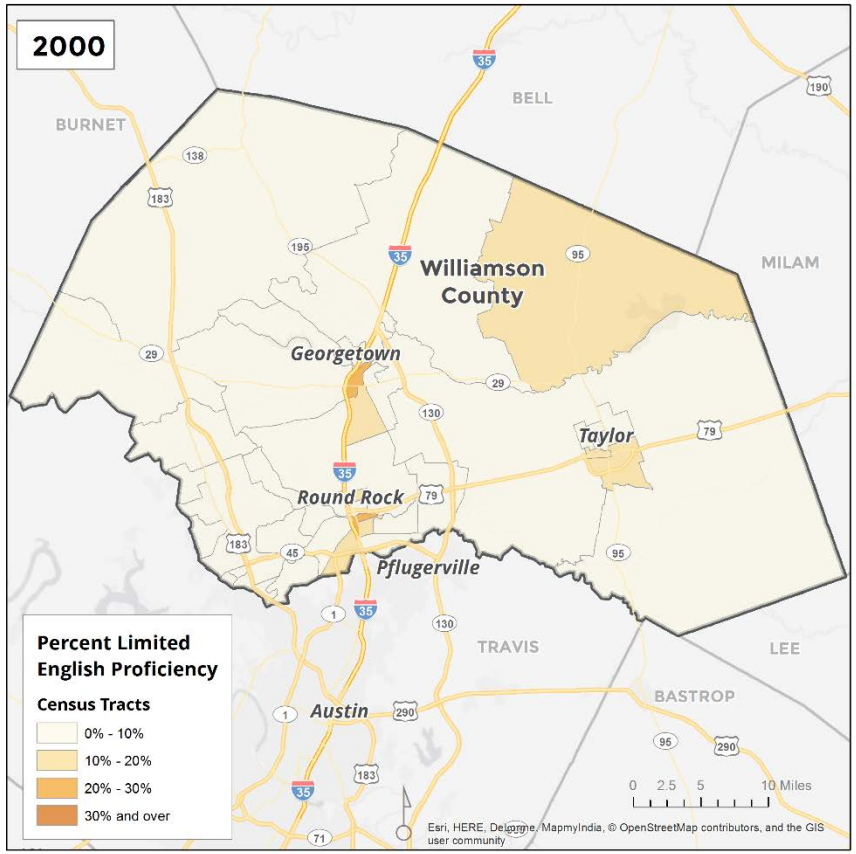
Source: 2000 US Census.

Figure 14.
WILLIAMSON COUNTY – Percent Foreign Born by Census Tract, 2016



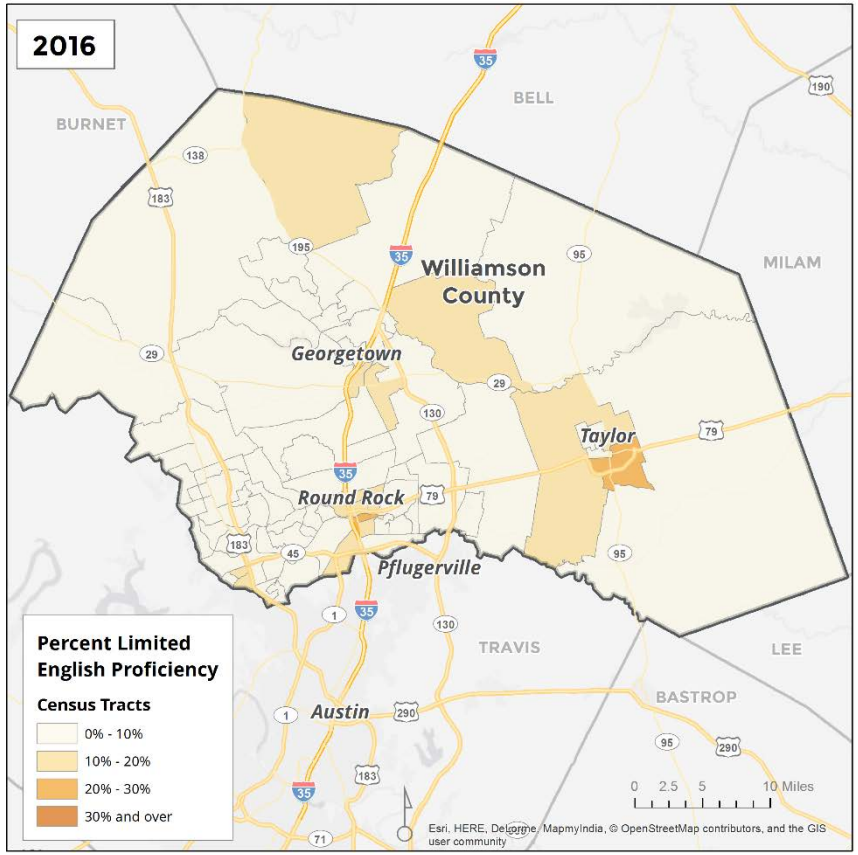
Source: American Community Survey, 2012-2016.

Figure 15.
WILLIAMSON COUNTY – Percent Limited English Proficiency by Census Tract, 2000



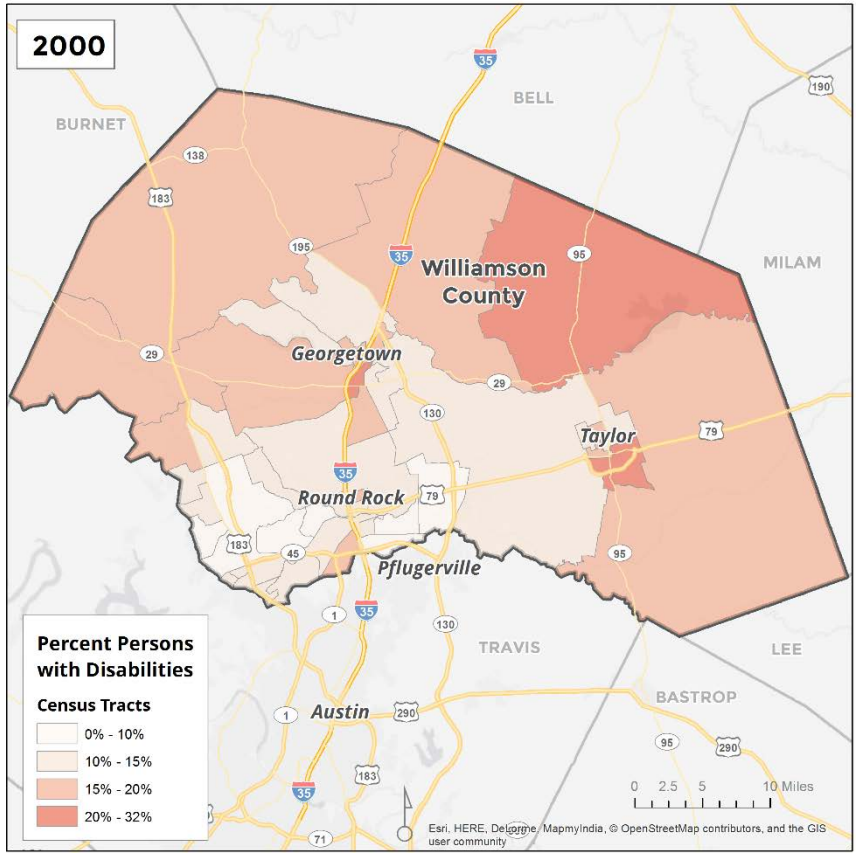
Source: 2000 US Census.

Figure 16.
WILLIAMSON COUNTY – Percent Limited English Proficiency by Census Tract, 2016



Source: American Community Survey, 2012-2016.

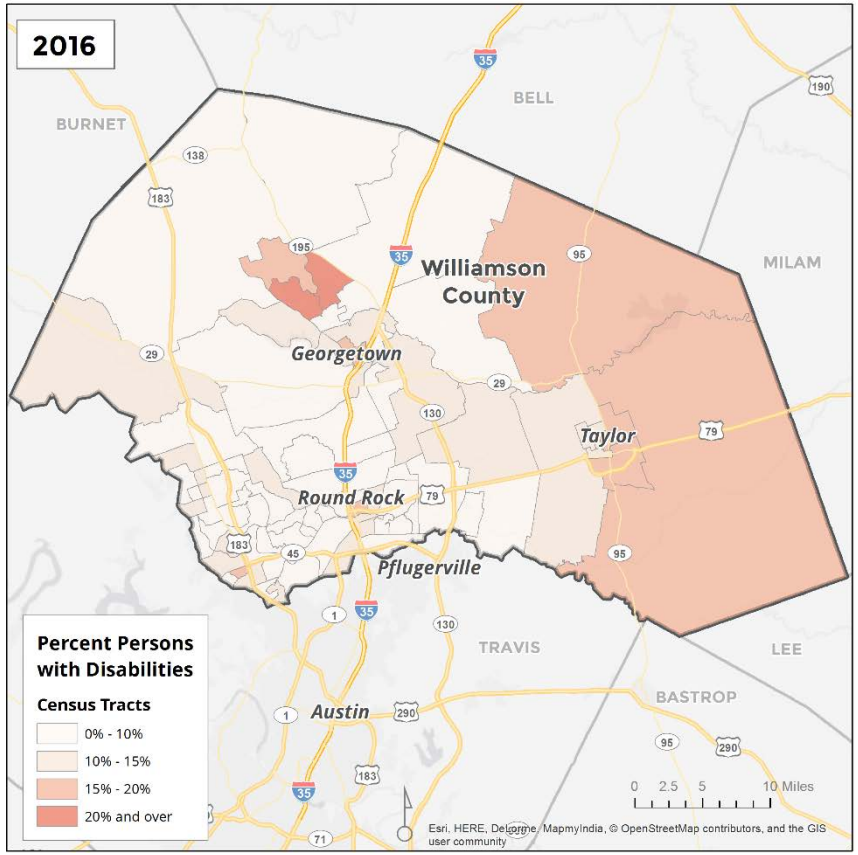
Figure 17.
WILLIAMSON COUNTY – Percent Persons with Disabilities by Census Tract, 2000



Note: Includes employment disability, which is not captured in the 2016 map.

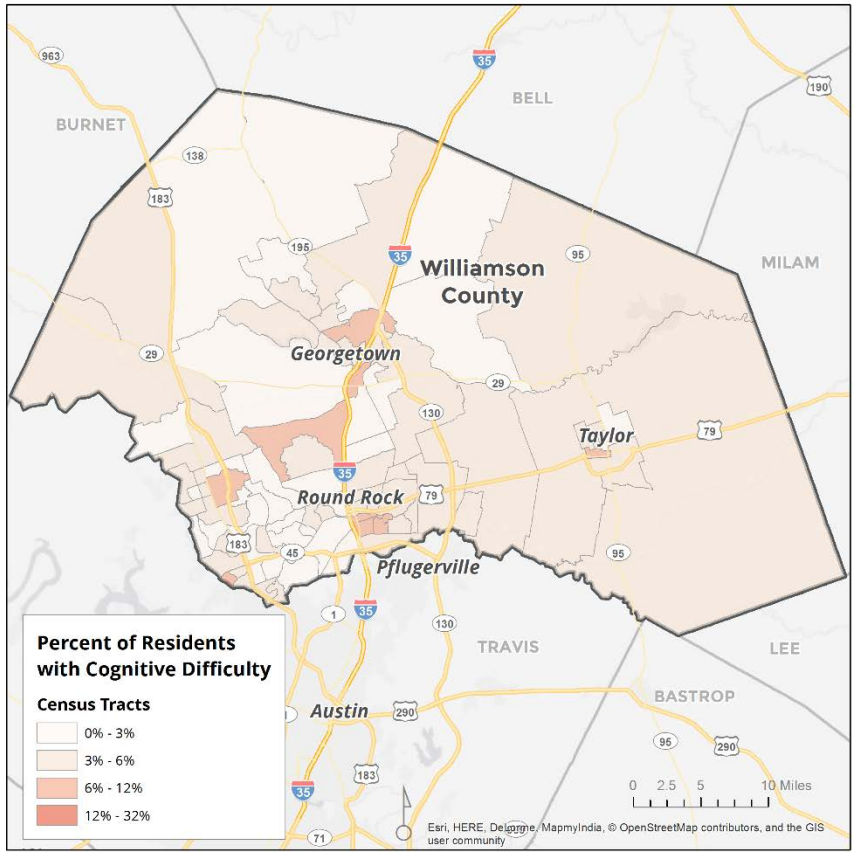
Source: 2000 US Census.

Figure 18.
WILLIAMSON COUNTY – Percent Persons with Disabilities by Census Tract, 2016



Source: American Community Survey, 2012-2016.

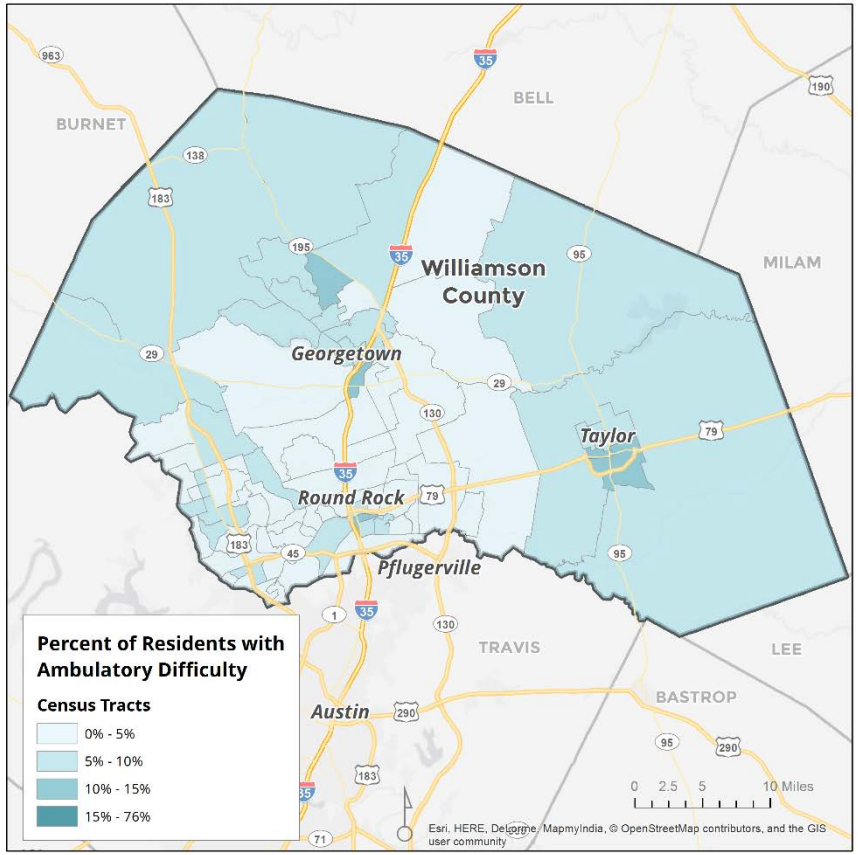
Figure 19.
WILLIAMSON COUNTY – Percent of Residents with Cognitive Difficulty, by Census Tract



Note: The ACS defines cognitive difficulty as having serious difficulty concentrating, remembering, or making decisions due to a physical, mental or emotional condition.

Source: Root Policy Research from the 2013-2017 ACS.

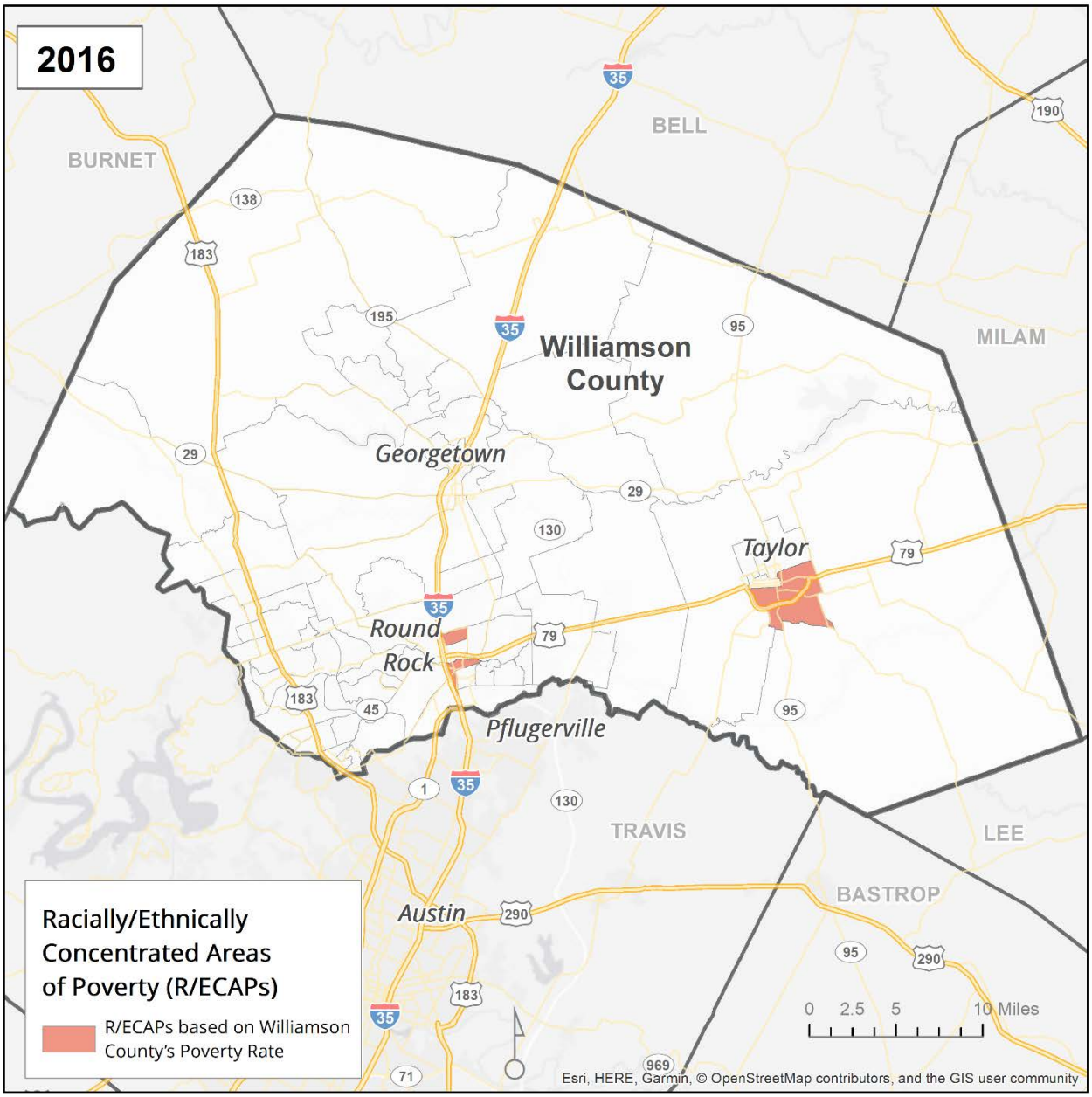
Figure 20.
WILLIAMSON COUNTY – Percent of Residents with Ambulatory Difficulty, by Census Tract



Note: The ACS defines ambulatory difficulty as having serious difficulty walking or climbing stairs.

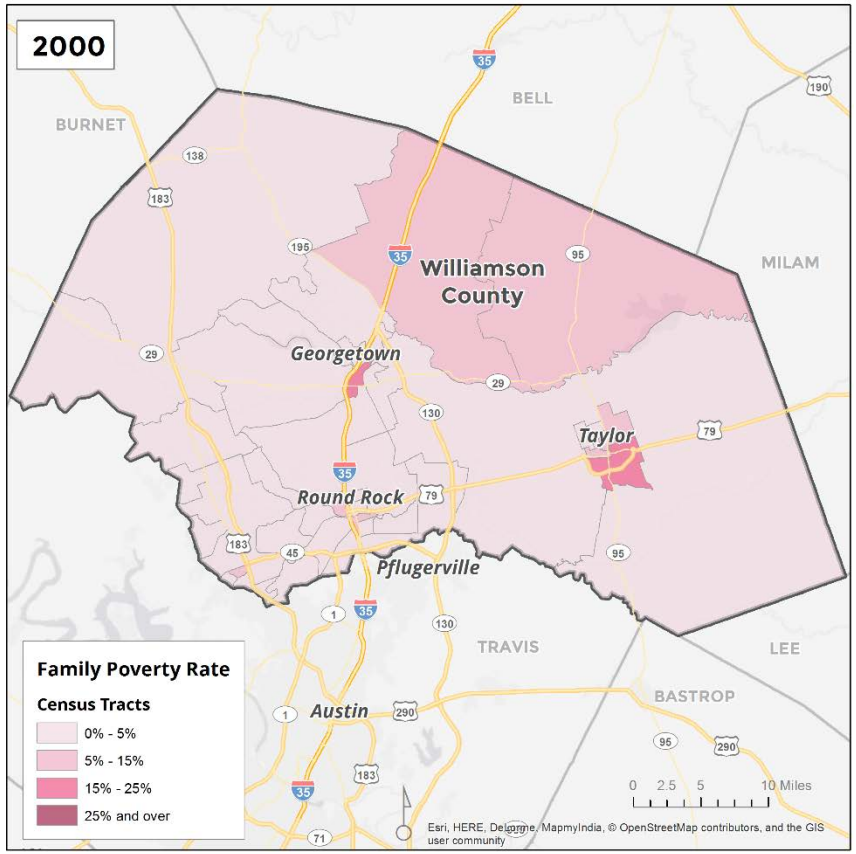
Source: Root Policy Research from the 2013-2017 ACS.

Figure 21.
WILLIAMSON COUNTY – R/ECAPS based on Williamson County's Poverty Rate, 2016



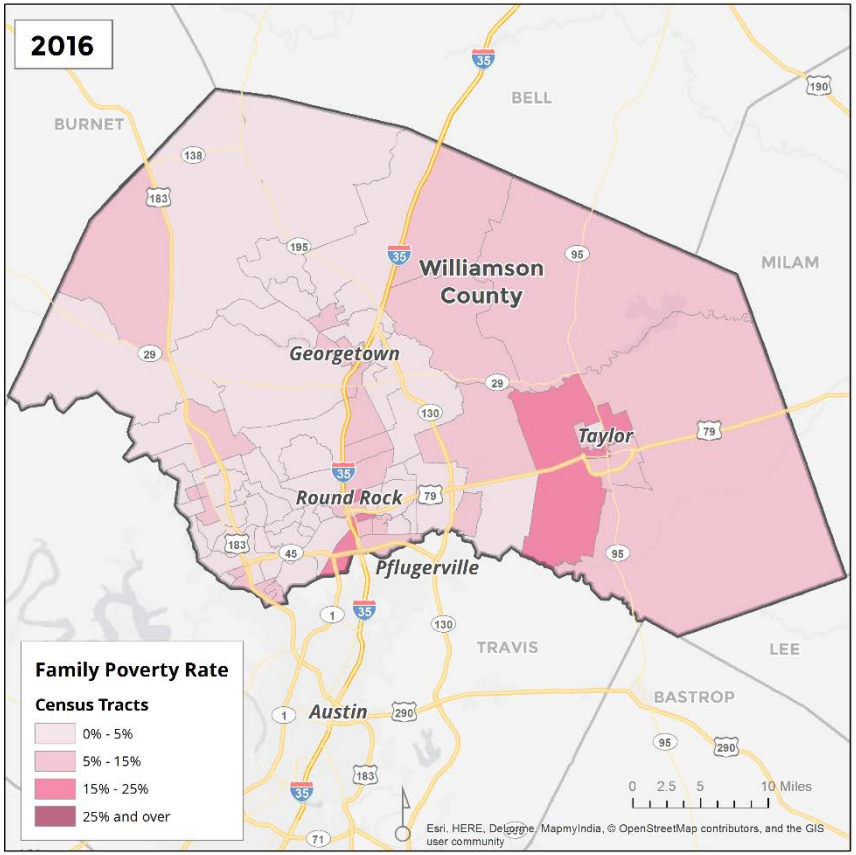
Source: American Community Survey, 2012-2016.

Figure 22.
WILLIAMSON COUNTY – Percent Poverty by Census Tract, 2000



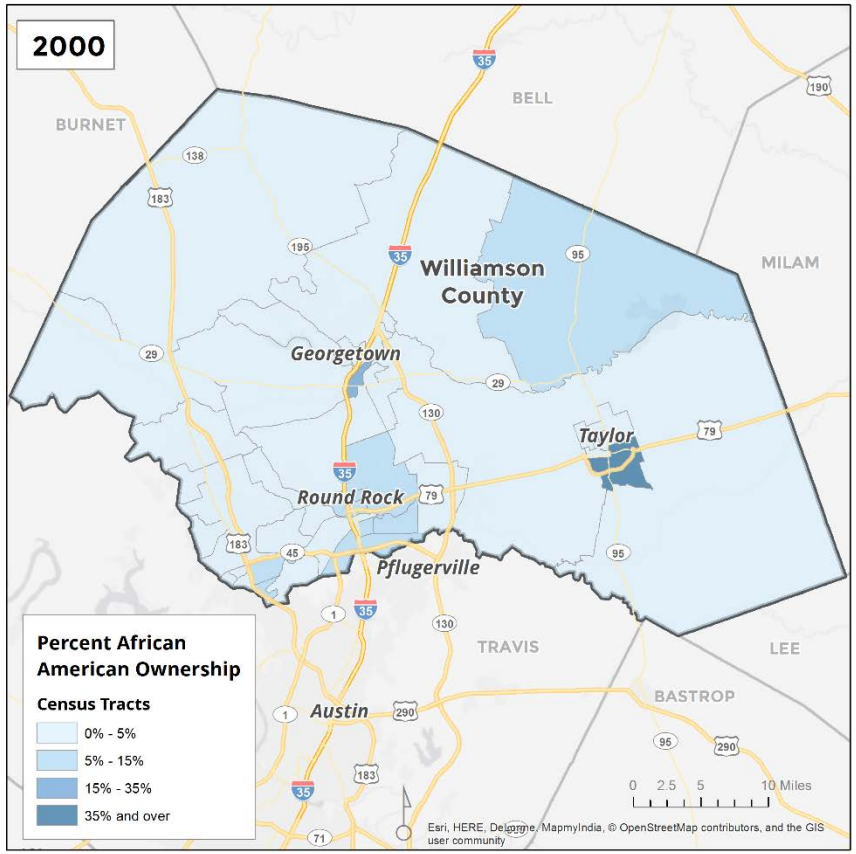
Source: 2000 US Census.

Figure 23.
WILLIAMSON COUNTY – Percent Poverty by Census Tract, 2016



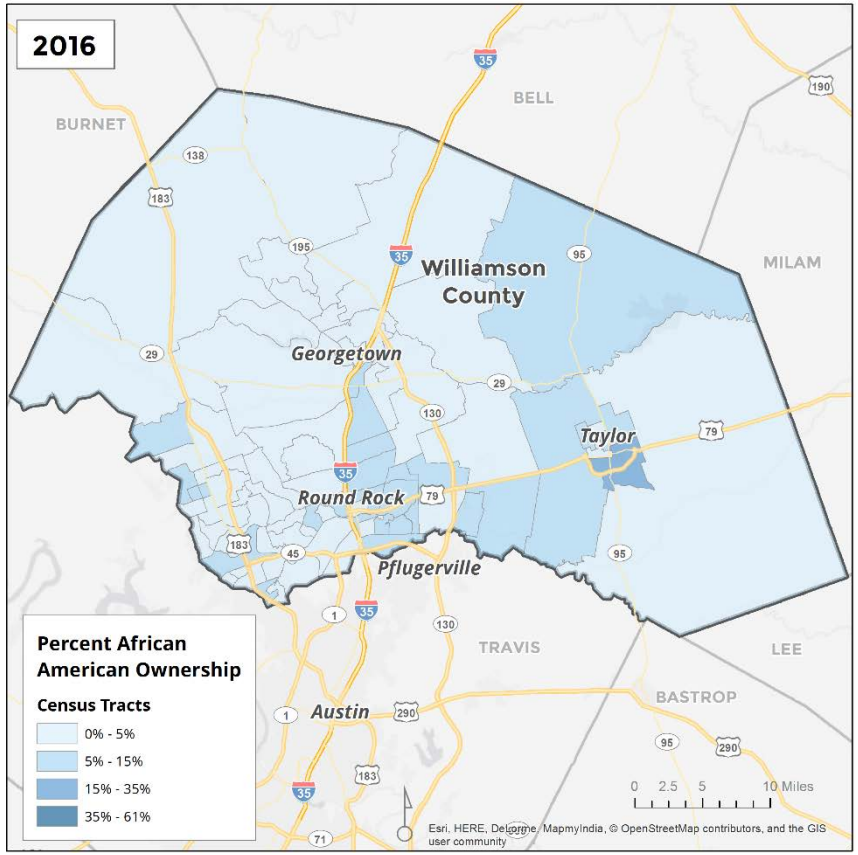
Source: American Community Survey, 2012-2016.

Figure 24.
WILLIAMSON COUNTY – Percent African American Ownership, 2000



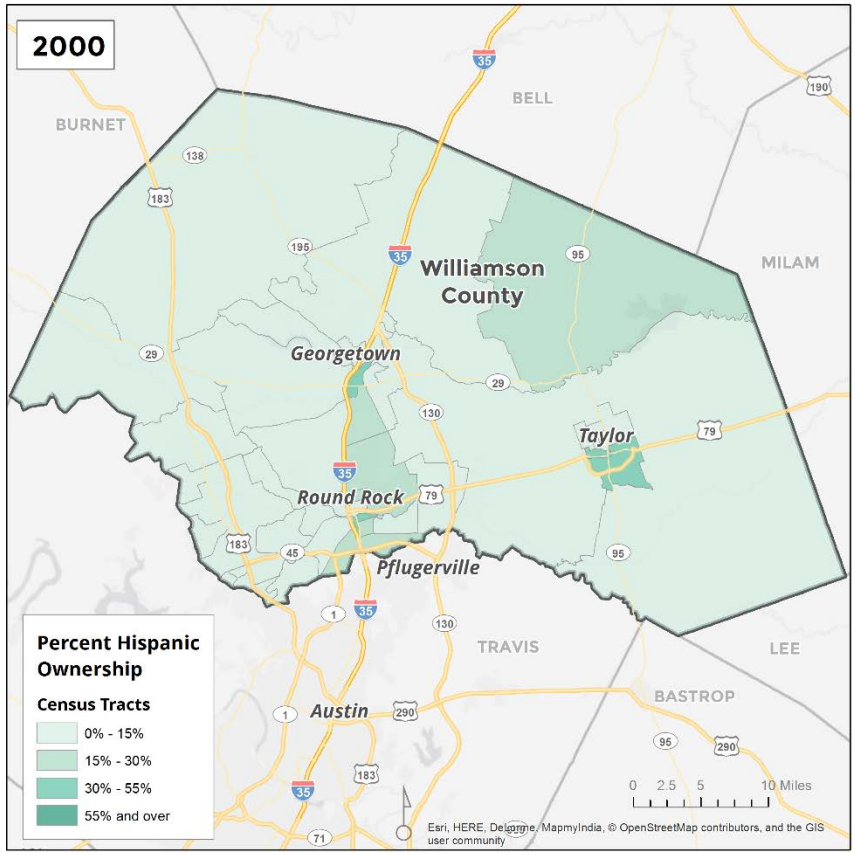
Source: 2000 US Census.

Figure 25.
WILLIAMSON COUNTY – Percent African American Ownership, 2016



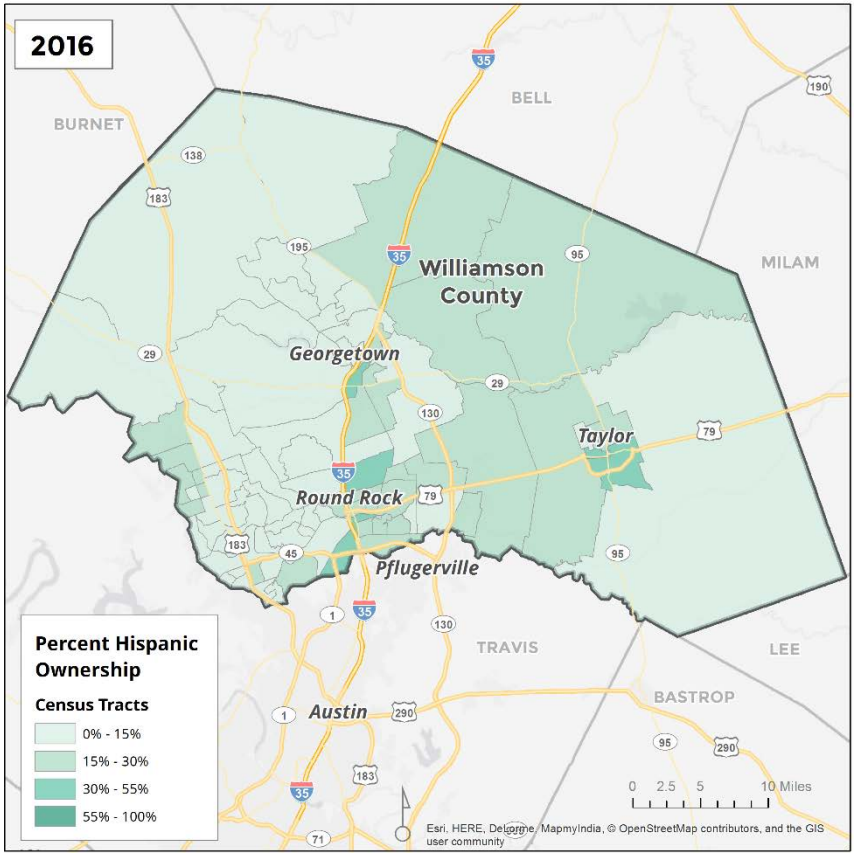
Source: American Community Survey, 2012-2016.

Figure 26.
WILLIAMSON COUNTY – Percent Hispanic Ownership, 2000



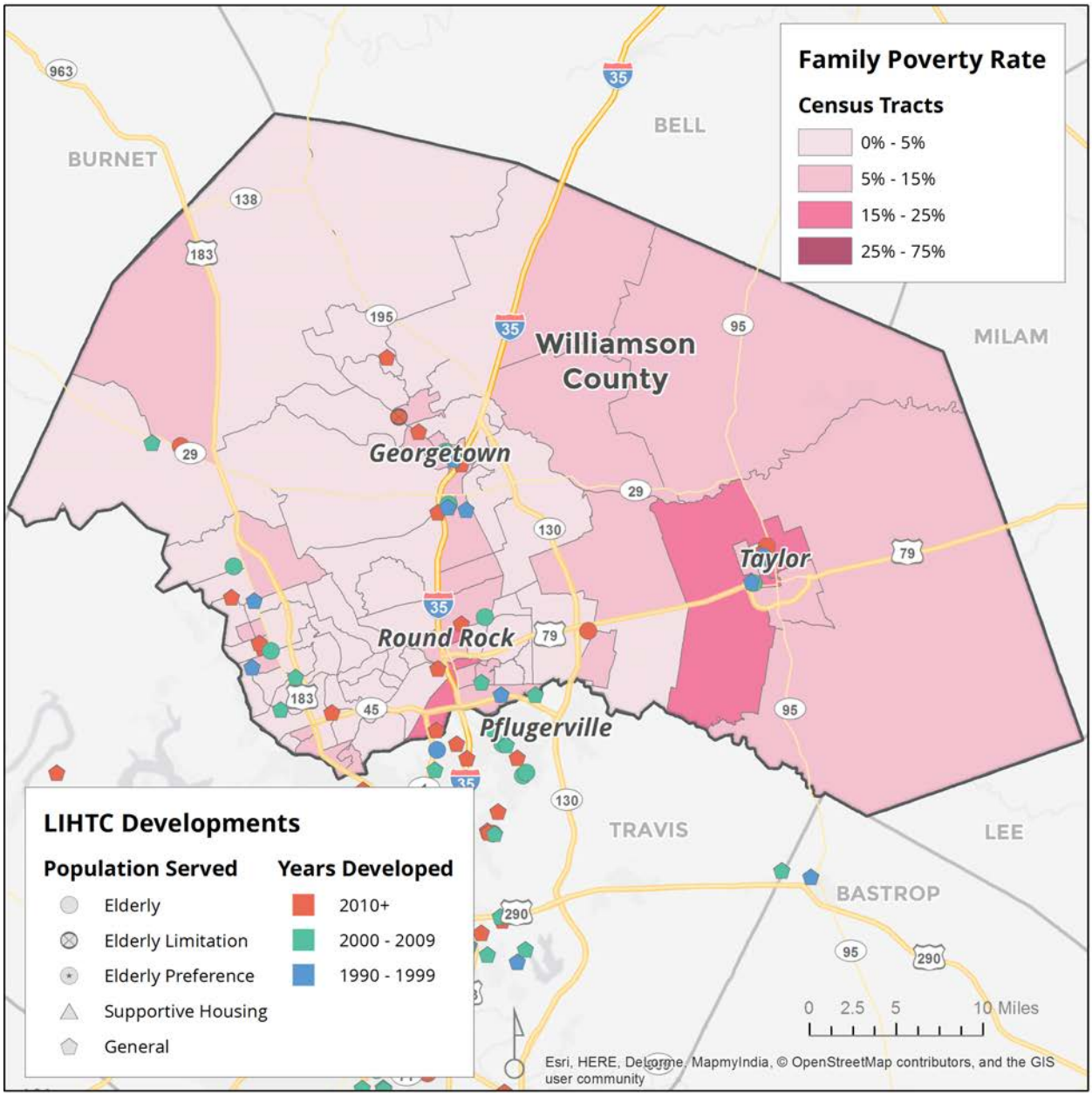
Source: 2000 US Census.

Figure 27.
WILLIAMSON COUNTY – Percent Hispanic Ownership, 2016



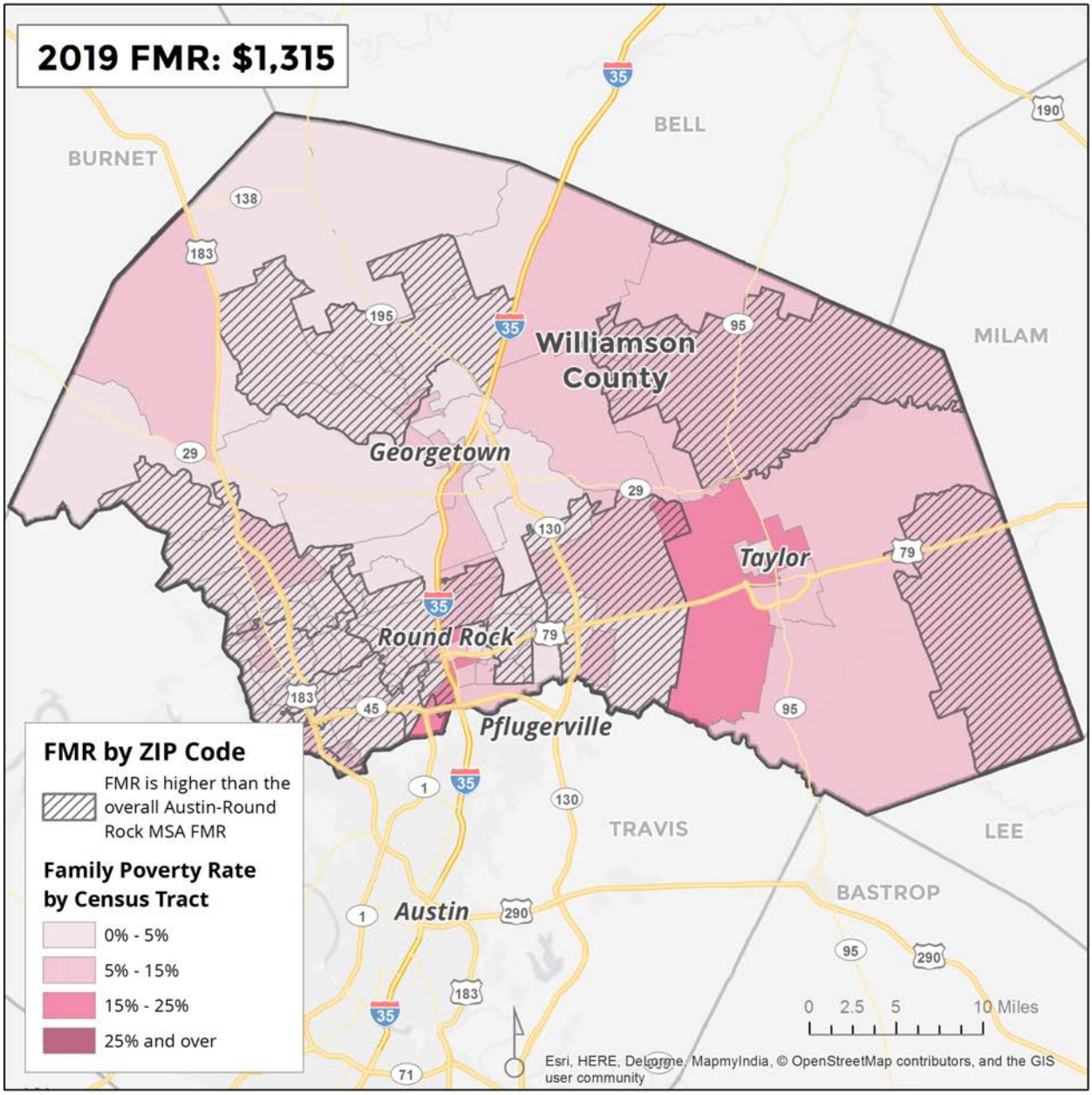
Source: American Community Survey, 2012-2016

Figure 28.
WILLIAMSON COUNTY – Low-Income Housing Tax Credit (LIHTC) Developments and Poverty Rate by Census Tract, 2016 (Poverty) and 2018 (LIHTC)



Source: TDHCA, ACS 2012-2016.

Figure 29.
WILLIAMSON COUNTY – Small Area Fair Market Rents (FMR) and Poverty Rates by Census Tract, 2016 (Poverty) and 2019 (FMR)



Note: The 2019 2-bedroom FMR for the Austin-Round Rock area is $1,315. The crosshatch indicates a ZIP code where the zip code FMR is higher than metro wide FMR.

Source: www.huduser.org; Fair Market Rent database.

APPENDIX B.

GLOSSARY

Fair Housing and Housing Market Glossary

Accessory Dwelling Unit is a small dwelling on the same grounds as and ancillary to a single-family home.

Affirmatively Furthering Fair Housing means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a program participant's activities and programs relating to housing and urban development. (24 C.F.R. § 5.152).

Affordable Housing is housing in which the household pays no more than 30% of its income for gross housing costs, including utilities.

Affordability Period is the length of time that a housing unit is required to maintain its below-market rent or sales price.

Consolidated Plan is the document that is submitted to HUD that serves as the comprehensive housing affordability strategy, community development plan, and submissions for funding under any of the Community Planning and Development formula grant programs (e.g., CDBG, ESG, HOME, and HOPWA), that is prepared in accordance with the process described in this part. (24 C.F.R. § 91.5).

Cooperative (co-op) Housing is housing where residents own shares and occupy a specific unit.

Deep Affordability is the level of affordability needed to serve extremely low-income households.

Density Bonus is a regulation that allows more (height, density, etc.) than is permitted by base zoning in exchange for certain public benefits.

Disability (1) The term "disability" means, with respect to an individual:

1. A physical or mental impairment that substantially limits one or more major life activities of such individual;

2. A record of such an impairment; or

3. Being regarded as having such an impairment.

(2) The term "disability" as used herein shall be interpreted consistent with the definition of such term under section 504 of the Rehabilitation Act of 1973, as amended by the ADA Amendments Act of 2008. This definition does not change the definition of "disability" or "disabled person" adopted pursuant to a HUD program statute for purposes of determining an individual's eligibility to participate in a housing program that serves a specified population. (24 C.F.R. § 5.152).

Disproportionate Housing Needs refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups or the total population experiencing that category of housing need in the applicable geographic area. For purposes of this definition, categories of housing need are based on such factors as cost burden, severe cost burden, overcrowding, and substandard housing conditions, as those terms are applied in the Assessment Tool. (24 C.F.R. § 5.152).

Extremely Low Income describes households whose income is at or below 30% of the area median family income.

Fair Housing Act is a 1968 federal act intended to protect the buyer or renter of a dwelling from seller or landlord discrimination. Its primary prohibition makes it unlawful to refuse to sell, rent to, or negotiate with any person because of that person's Inclusion In a protected class (such as race, color, religion, etc.).

Fair Housing Choice means that individuals and families have the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers related to race, color, religion, sex, familial status, national origin, or disability. Fair housing choice encompasses:

1. Actual choice, which means the existence of realistic housing options;

2. Protected choice, which means housing that can be accessed without discrimination; and

3. Enabled choice, which means realistic access to sufficient information regarding options so that any choice is informed. For persons with disabilities, fair housing choice and access to opportunity include access to accessible housing and housing in the most integrated setting appropriate to an individual's needs as required under Federal civil rights law, including disability-related services that an individual needs to live in such housing (24 C.F.R. § 5.152)

Fair Housing Barrier. A Fair Housing Barrier is a condition, policy, or practice that restricts fair housing choice or access to opportunity, and includes such conditions as ongoing local or regional segregation or lack of integration, racially or ethnically concentrated areas of poverty, significant disparities in access to opportunity, disproportionate housing needs, and evidence of discrimination or violations of civil rights law or regulations related to housing. Participation in "housing programs serving specified populations," as defined in this section, does not present a fair housing issue of segregation, provided that such programs are administered by program participants so that the programs comply with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d–2000d–4) (Nondiscrimination in Federally Assisted Programs); the Fair Housing Act (42 U.S.C. 3601–19), including the duty to affirmatively further fair housing; section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794); the Americans with Disabilities Act (42 U.S.C. 12101, et seq.); and other Federal civil rights statutes and regulations. (24 C.F.R. § 5.152).

High Frequency Transit are routes providing service every 15 minutes (or better) throughout most of the day on weekdays and Saturdays.

High Opportunity Areas typically include access to jobs, transportation, education, and a healthy environment. These factors can affect a person's social mobility, health, and access to employment.

Housing First is an approach to housing that focuses on quickly housing people who are experiencing homelessness first, and then providing support services as needed. A core element is lower tenant screening criteria regarding behaviors like sobriety, criminal history, or credit history.

Housing Programs Serving Specified Populations are HUD and Federal housing programs, including designations in the programs, as applicable, such as HUD's Supportive Housing for the Elderly, Supportive Housing for Persons with Disabilities, homeless assistance programs under the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11301 et seq.), and housing designated under section 7 of the United States Housing Act of 1937 (42 U.S.C. 1437e), that:

1. Serve specific identified populations; and

2. Comply with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d– 2000d–4) (Nondiscrimination in Federally Assisted Programs); the Fair Housing Act (42 U.S.C. 3601–19), including the duty to affirmatively further fair housing; section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794); the Americans with Disabilities Act (42 U.S.C. 12101, et seq.); and other Federal civil rights statutes and regulations.

(24 C.F.R. § 5.152).

Inclusionary Zoning is a regulation that mandates the provision of housing units at below-market prices.

Income-Restricted Affordable Housing refers to housing for which renters or buyers must meet specific income guidelines to be able to live in the unit. This guideline is generally defined in terms of a percent of median family income (MFI).

Integration means a condition, within the program participant's geographic area of analysis, as guided by the Assessment Tool, in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area. For individuals with disabilities, integration also means that such individuals are able to access housing and services in the most integrated setting appropriate to the individual's needs. The most integrated setting is one that enables individuals with disabilities to interact with persons without disabilities to the fullest extent possible, consistent with the requirements of the Americans with Disabilities Act (42 U.S.C. 12101 et seq.) and section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794). See 28 CFR part 35, appendix B (addressing 28 CFR 35.130 and providing guidance on the American with Disabilities Act regulation on nondiscrimination on the basis of disability in State and local government services). (24 C.F.R. § 5.152).

Jurisdiction. A State or unit of general local government. (24 C.F.R. § 91.5).

Low Income describes households whose income is at or below 80% of the area median family income, or MFI. Subsets include extremely low income (0-30% of MFI) and very low income (30-50%).

Market-rate is the price one must pay to purchase or rent a home on the open real estate market.

Meaningful Actions means significant actions that are designed and can be reasonably expected to achieve a material positive change that affirmatively furthers fair housing by, for example, increasing fair housing choice or decreasing disparities in access to opportunity. (24 C.F.R. § 5.15.2)

Median Family Income (MFI) is the amount of money earned by a family in a metropolitan statistical area that divides the income distribution of all families in that area into two equal parts- half having incomes above that amount and half below.

Micro-Unit is a small, self-contained living space designed to accommodate basic human needs.

Missing Middle is the range of dwelling types between detached homes and mid-rise apartments.

Moderate Income describes households whose income is between 81% and 120% of the area median family income.

Permanent Supportive Housing (PSH) is housing that pairs supportive services with a housing unit and is especially effective for people who have been experiencing chronic homelessness and have multiple barriers to housing (like mental illness, addiction, disabilities, etc).

Planned Unit Development (PUD) is a zoning district that describes large or complex developments being planned as a single continuous project, or projects that require greater design flexibility than typical zoning allows.

Protected Characteristics are race, color, religion, sex, familial status, national origin, having a disability, and having a type of disability. (24 C.F.R. § 5.152).

Protected Class means a group of persons who have the same protected characteristic; e.g., a group of persons who are of the same race are a protected class. Similarly, a person who has a mobility disability is a member of the protected class of persons with disabilities and a member of the protected class of persons with mobility disabilities. (24 C.F.R. § 5.152).

Racially or Ethnically Concentrated Area of Poverty (RECAP) means a geographic area with significant concentrations of poverty and minority populations. (24 C.F.R. § 5.152).

Regionally Collaborating Program Participants refers to joint participants, at least two of which are consolidated plan program participants. A PHA may participate in a regional assessment in accordance with PHA Plan participation requirements under 24 CFR 903.15(a)(1). Regionally collaborating participants conduct and submit a single AFH (regional AFH) in accordance with § 5.156. (24 C.F.R. § 5.152).

Segregation means a condition, within the program participant's geographic area of analysis, as guided by the Assessment Tool, in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area. For persons with disabilities, segregation includes a condition in which the housing or services are not in the most integrated setting appropriate to an individual's needs in accordance with the requirements of the Americans with Disabilities Act (42 U.S.C. 12101, et seq.), and section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794). (See 28 CFR part 35, appendix B, addressing 25 CFR 35.130.) Participation in "housing programs serving specified populations" as defined in this section does not present a fair housing issue of segregation, provided that such programs are administered to comply with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d 2000d–4) (Nondiscrimination in Federally Assisted Programs): The Fair Housing Act (42 U.S.C. 3601–19), including the duty to affirmatively further fair housing: section 504 of the Rehabilitation Act of 1973 (29 U.S.C.

794); the Americans with Disabilities Act (42 U.S.C. 12101, et seq.); and other Federal civil rights statutes and regulations. (24 C.F.R. § 5.152).

Subsidized Housing is housing assisted with public funding for low-to moderate-income persons and families.

Tax Increment Financing (TIF) is a financing tool that can be used to encourage development within a certain area. A property tax baseline is set for the area and the increment of taxes that are collected each year above that baseline is used to fund development in the area.

Workforce Housing is housing affordable to households earning 60% to 100% of the area median family income.