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/

CREATED
08/20/2019

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.

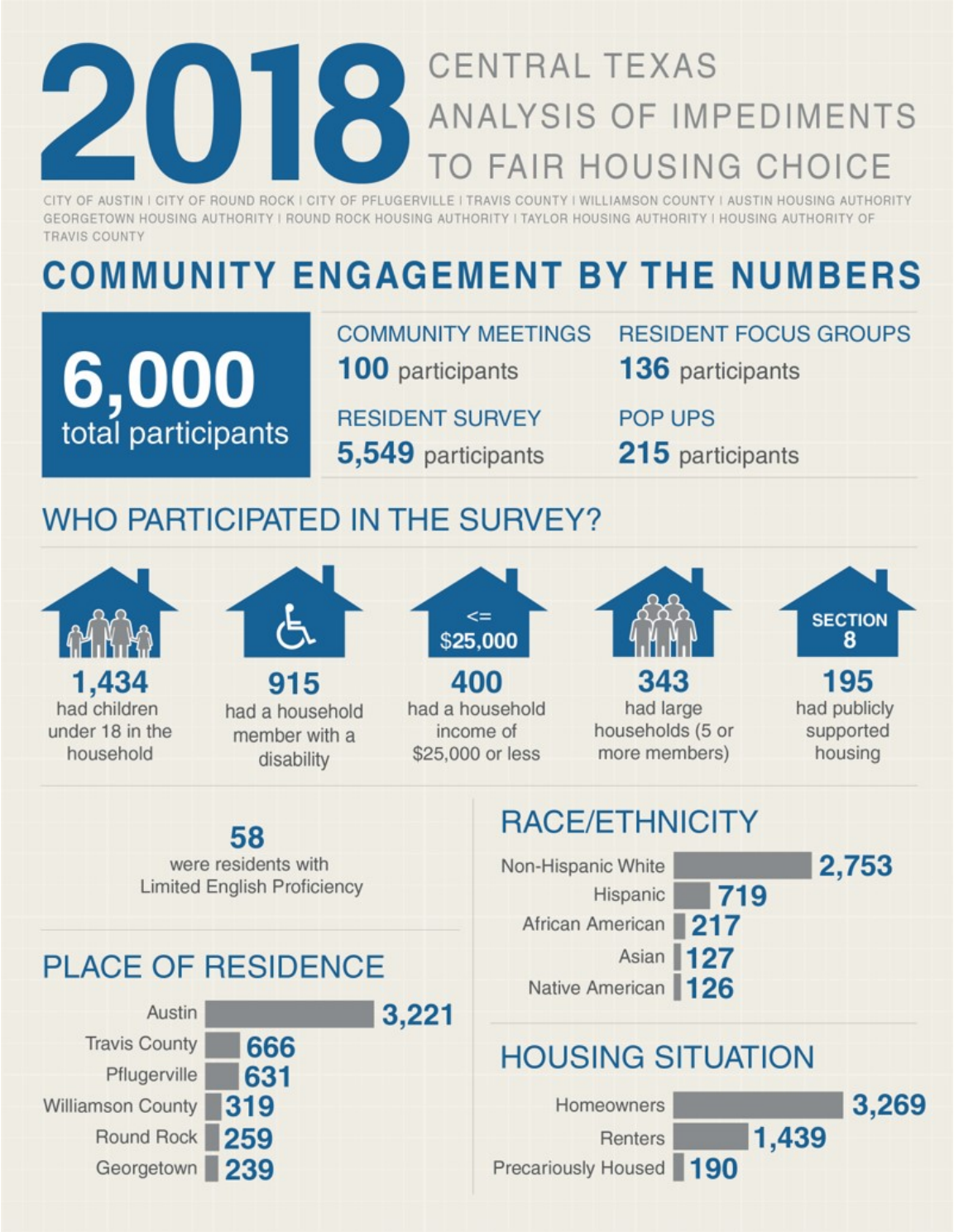
More than 200 residents also participated in community events. A resident survey was available in Arabic, Chinese, English, Korean, Spanish, and Vietnamese, and accessible to participants using assistive devices (e.g., screen readers).

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.