



City of Austin's Annual Customer Assistance Program
AFFORDABLE ENERGY SUMMIT





Low Income Displacement Services

NHCD & The Office of Innovation i-team





Roadmap

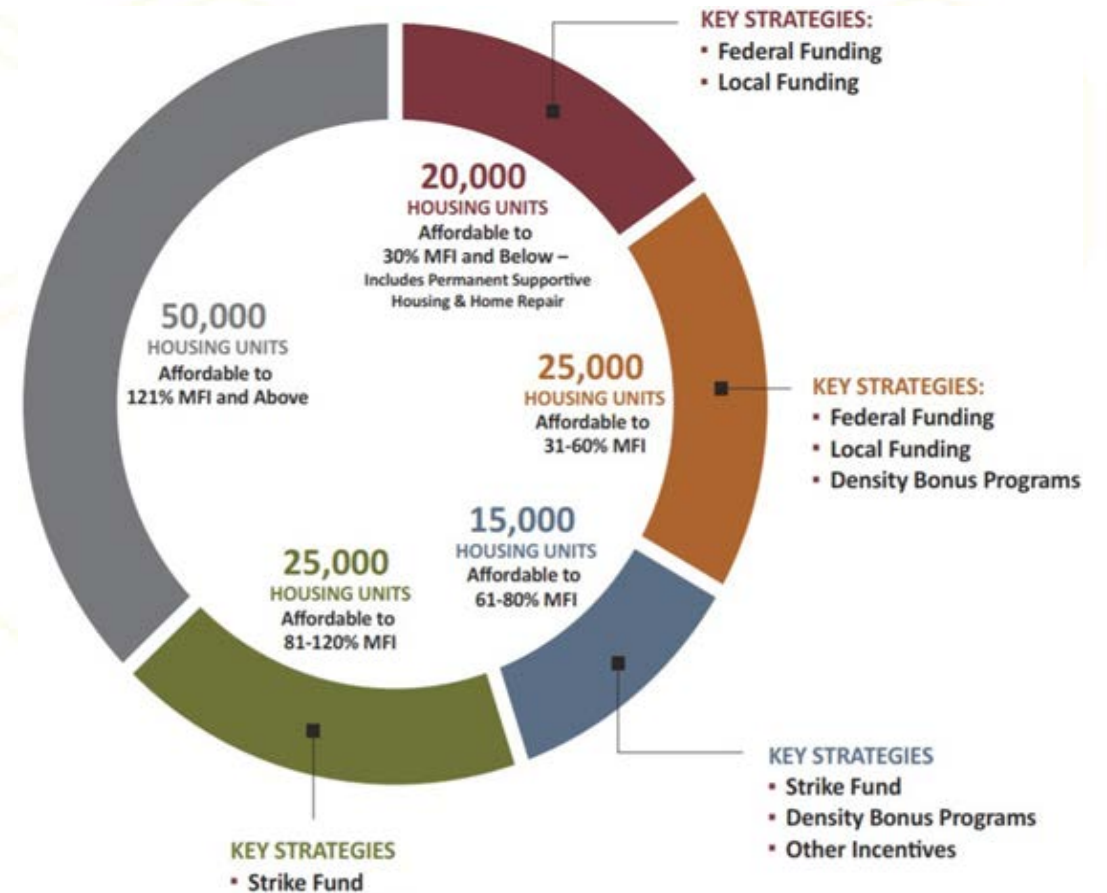
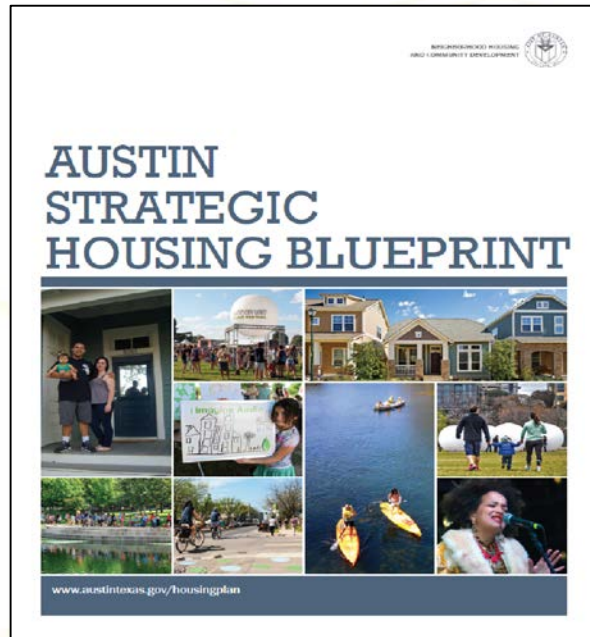
1. NHCD and iTeam Collaboration
2. Displacement
3. Financial Resilience
4. Data & Available Assistance
5. Available Assistance & The Resident Experience



NHCD & i-team Collaboration



Housing Blueprint Goals



The Blueprint calls for 60,000 affordable units below 80% MFI over the next 10 years



Blueprint Community Values



- Prevent Households from Being Priced Out of Austin



- Foster Equitable, Integrated and Diverse Communities



- Invest in Housing for Those Most in Need



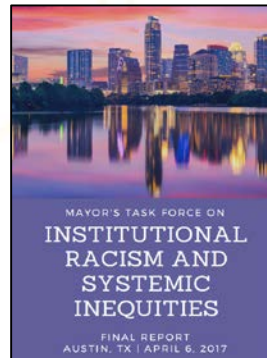
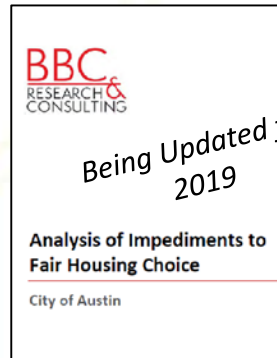
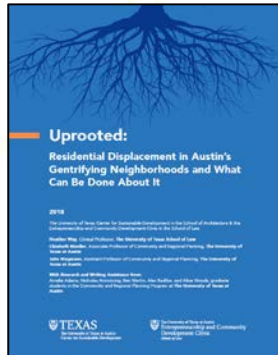
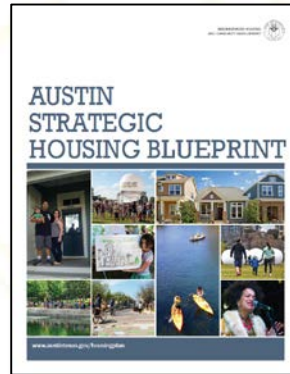
- Create New and Affordable Housing Choices for All Austinites in All Parts of Austin



- Help Austinites Reduce their Household Costs



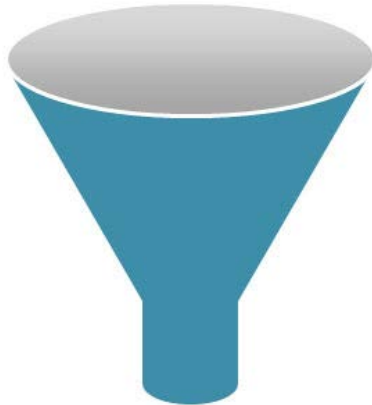
600+ Displacement Mitigation Strategies Reviewed





Displacement Mitigation Strategies Review

Displacement Mitigation Recommendations Narrowing Process



612

(Records Tagged)

335

(Actionable Records)

143

(Records in NHCD's control)

103

(Records prioritized)

15

(Short Term Recommended Strategies)



Displacement



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

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



Displacement is defined as:

Displacement is when a person has to move but does not want to.

Displacement derives from gentrification when vulnerable residents in a historically underinvested neighborhood face rising costs, while newer more affluent residents move in.



Eviction Types

- **Formal Evictions**
 - Formal evictions result from an official eviction being filed with the County.
 - Share: potentially 24%
- **Informal Evictions & Forced Moves**
 - An informal eviction includes when a landlord simply tells a family to leave, or changes the locks.
 - Other forced moves result from landlord foreclosure or building condemnation.
 - Share: potentially 76%



An Austin with low displacement is a place where

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

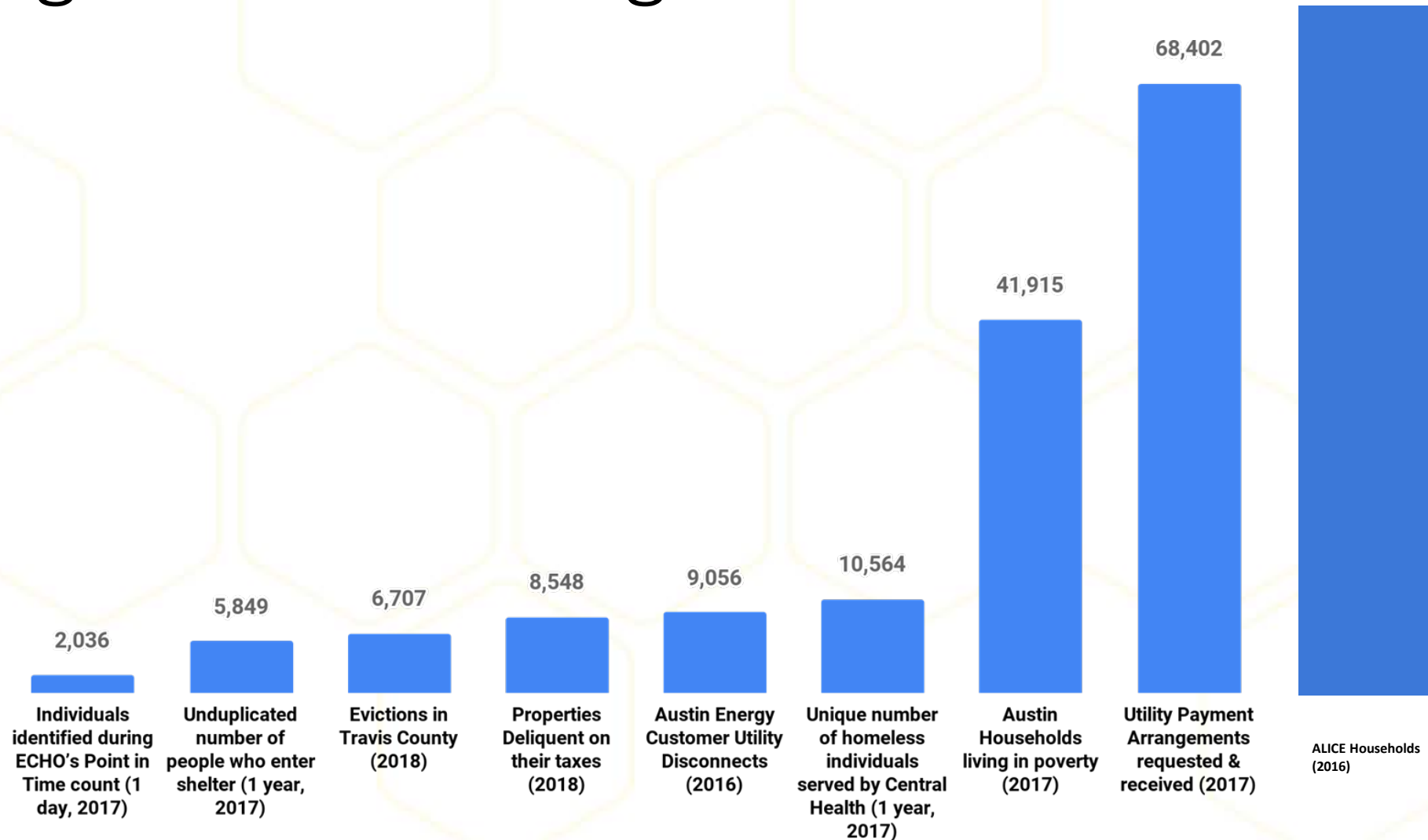
- because they have:
 - **no disadvantages** produced by historical racial inequity & segregation
 - **agency and capacity** to architect changes in their neighborhood
 - **financial resilience** and economic opportunity
 - enough **housing stock options** for all levels of income



Financial Resilience



Signals on the magnitude of need





ALICE: Asset-Limited, Income-Constrained, Employed

Minimal budget *higher than adjusted Federal Poverty Level*

Working poor, survival budget, no cushion for unexpected expenses



Below ALICE Threshold
21% 42%

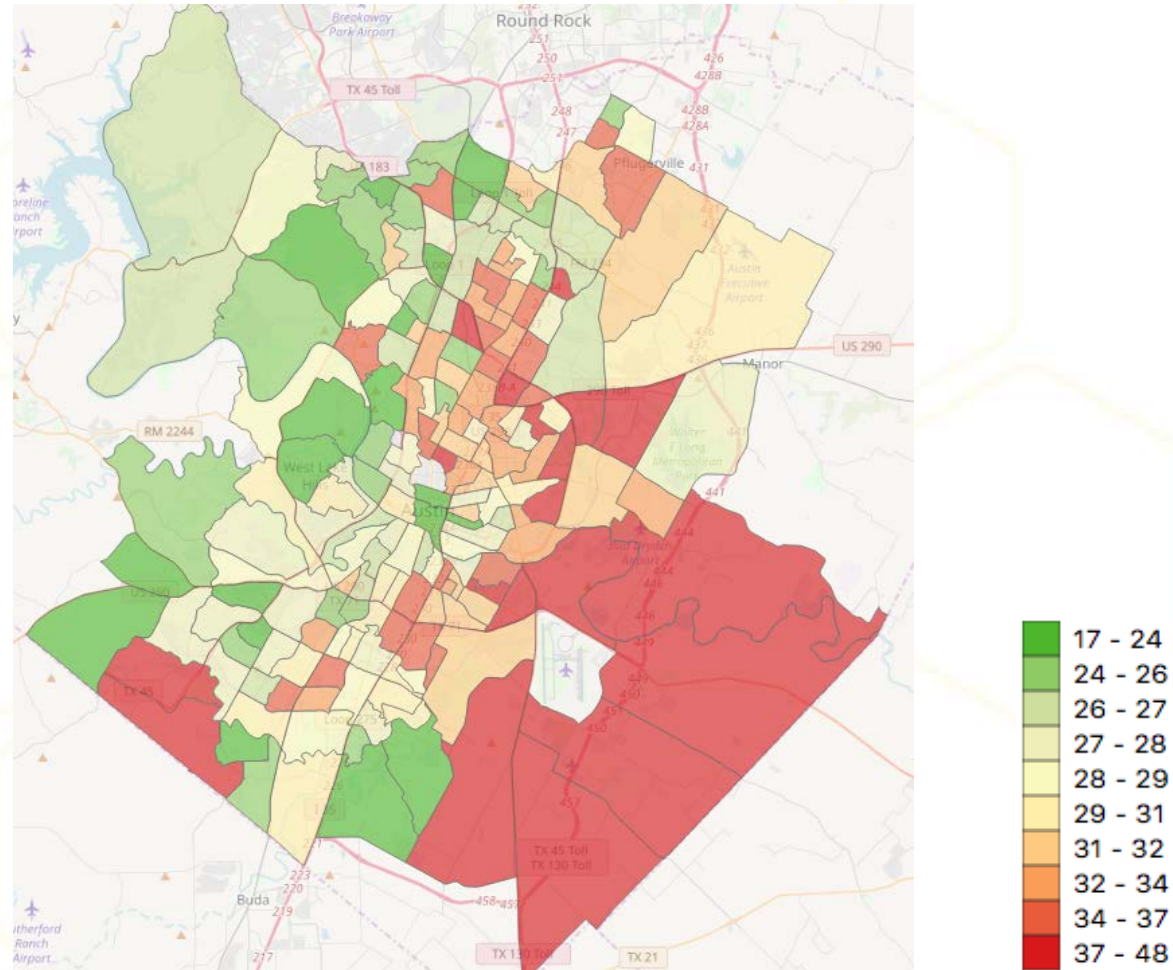
Travis County

Household Survival Budget - Travis, Texas, 2016		
	Single Adult	2 Adults, 1 Infant, 1 Preschooler
Housing	\$740	\$1,126
Child Care	\$0	\$1,377
Food	\$158	\$525
Transportation	\$322	\$644
Health Care	\$196	\$726
Technology	\$55	\$75
Miscellaneous	\$172	\$498
Taxes	\$244	\$503
Monthly Total	\$1,887	\$5,474
ANNUAL TOTAL	\$22,644	\$65,688
Hourly Wage	\$11.32	\$32.84

Source: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and xxxx, 2016.

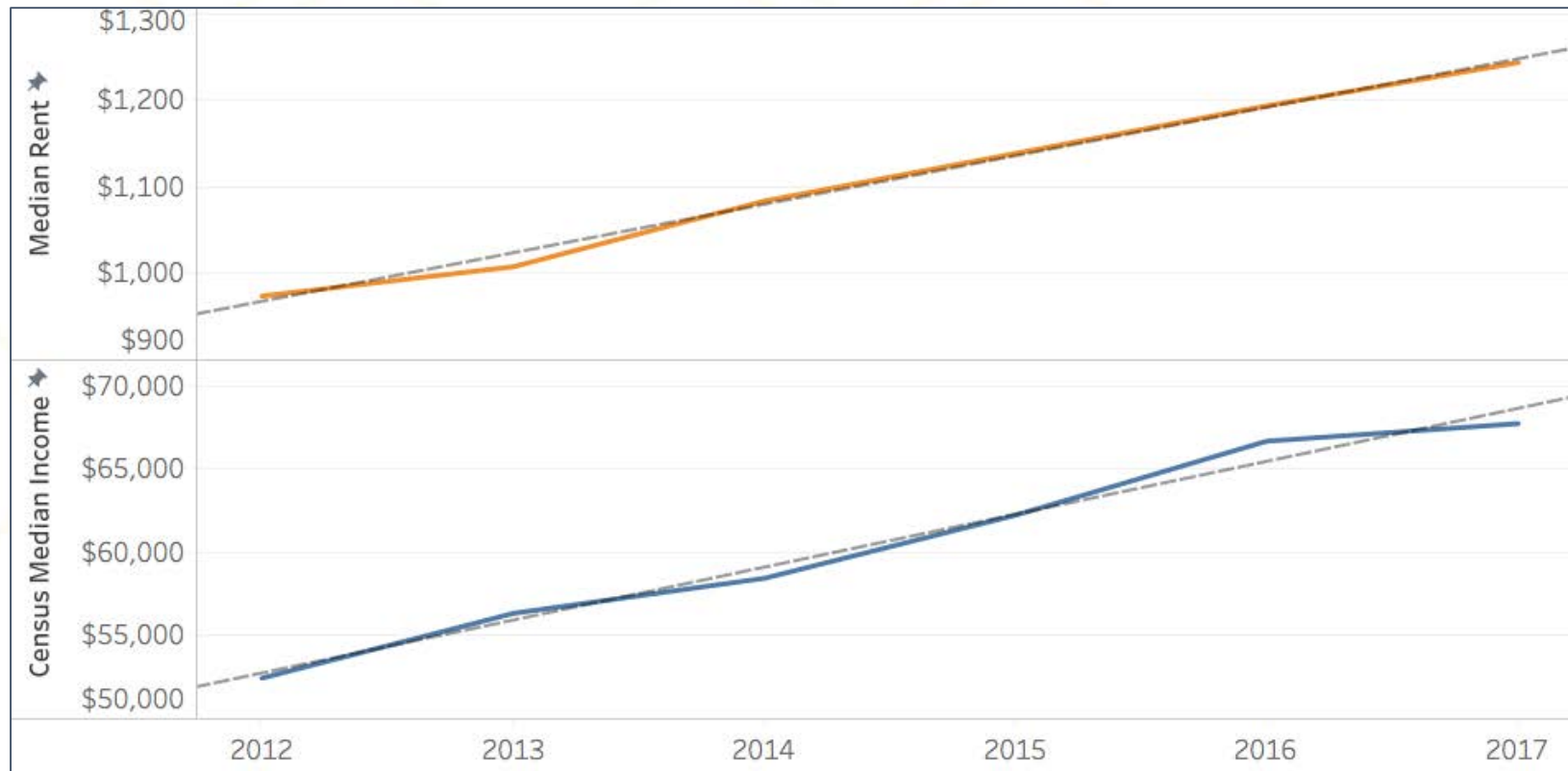


Nearly half of Austin renters are rent burdened



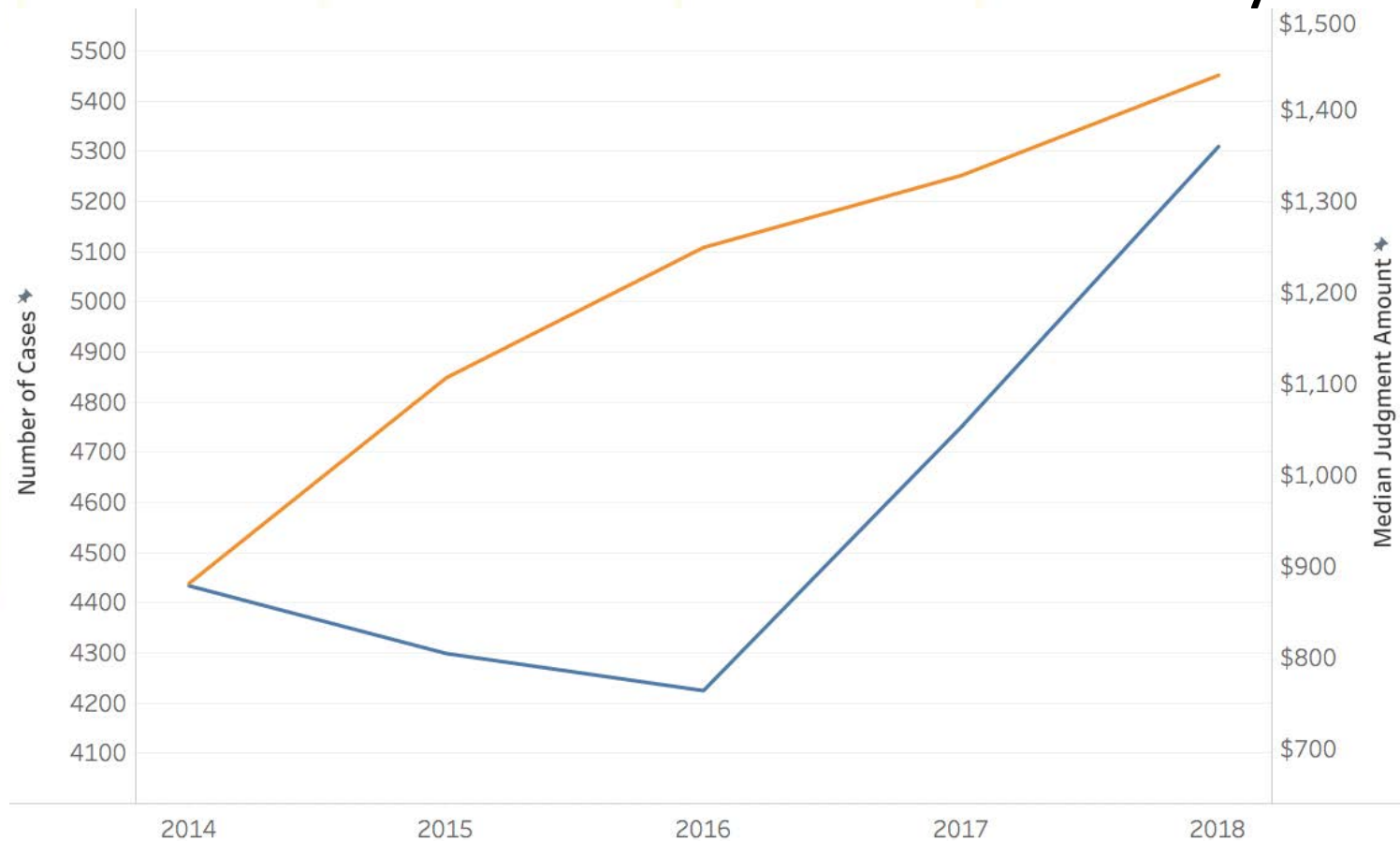


Household income has grown in the last 5 years but not enough to catch up to rising rents.





Evictions Over Time in Travis County



Source: Travis County Data



Formal Evictions Data

6,707

Evictions in Travis County (2018)

\$1,428

Median amount owed in formal evictions in Austin 2018

\$7.87M

Is the total amount owed for all evictions in Austin (2018)

95%

Of evictions in Austin were the result of nonpayment (2018)



Formal Evictions in Other Cities

- **Austin: 2.7%**
- Dallas: 5.6%
- San Francisco: 1.6%
- Denver: 2.5%
- LA: 1.9%



Formal Evictions: Austin Compared to the Country

Question	Austin Renters Households	United States Renters Households
Unable to pay all or part of the rent in last 3 months	4.2%	6.2%
Threatened with eviction notice	1.2%	1.8%
Received court or Formal Evictions: Austin Compared to the Country derved eviction notice	.1%	.4%
Answered very or somewhat likely of leaving home within two months due to eviction	7.8%	7.2%

(American Housing Survey 2013, last year of Austin data)



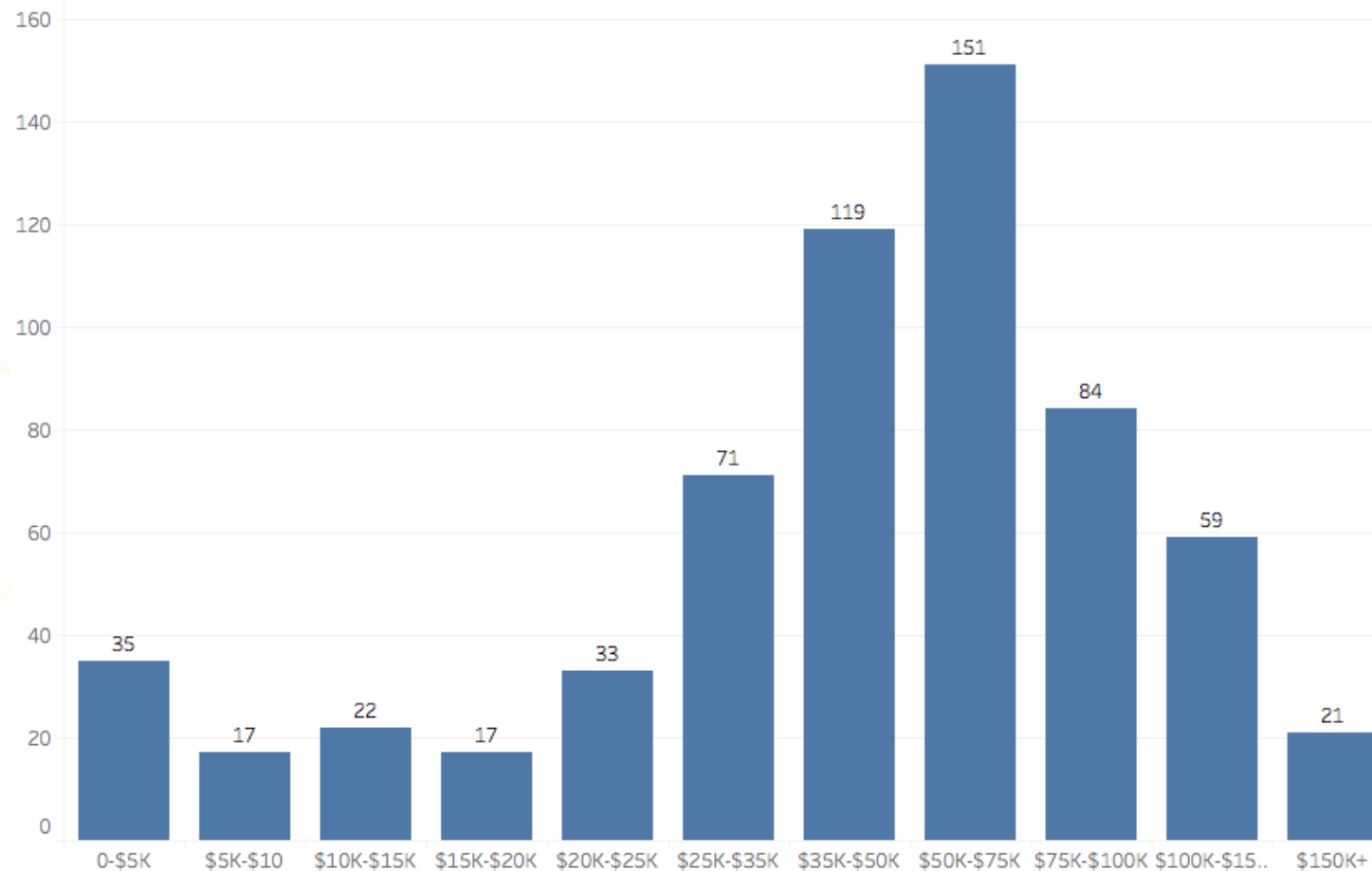
Similarity in Vulnerability for Formal Evictions & Displacement

	Percent Displaced
Jurisdiction	
Austin	16%
Travis County	13%
Round Rock	13%
Pflugerville	10%
Georgetown	14%
Williamson County	17%
Region	14%
Tenure	
Homeowners	7%
Renters	29%
Precariously housed	42%
Race/Ethnicity	
African American	23%
Asian	12%
Hispanic	19%
Native American	20%
Non-Hispanic White	13%

Source: Analysis of Impediments to Fair Housing in Central Texas Survey



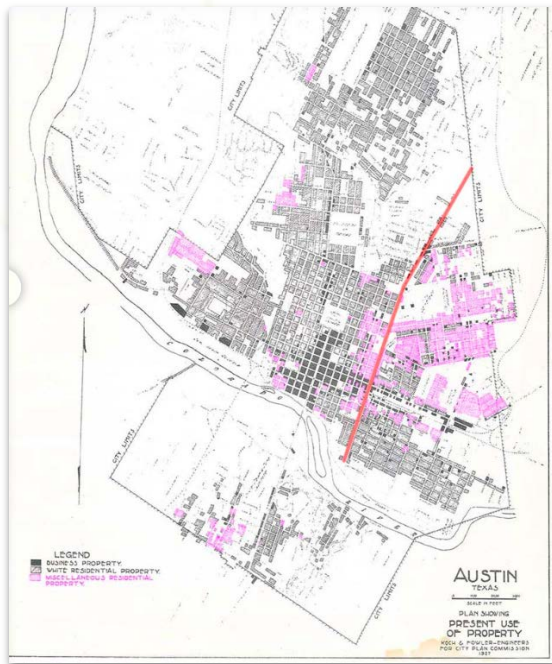
Income Patterns of Displacement



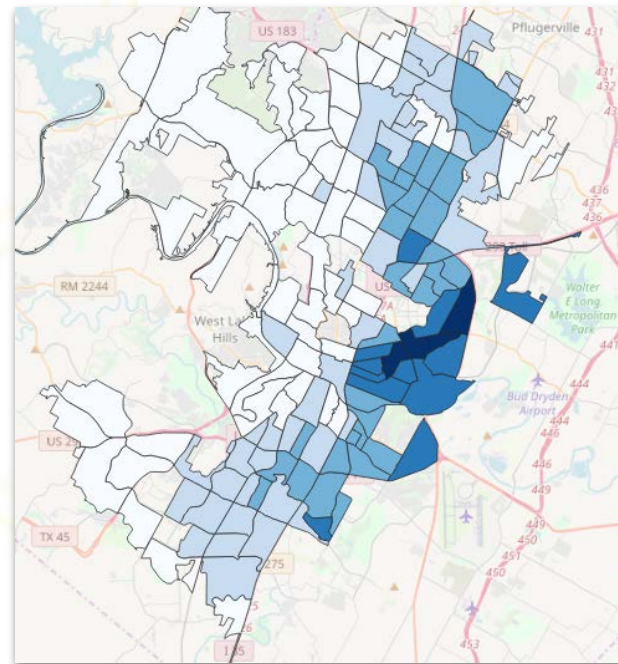
Source: Analysis of Impediments to Fair Housing in Central Texas Survey



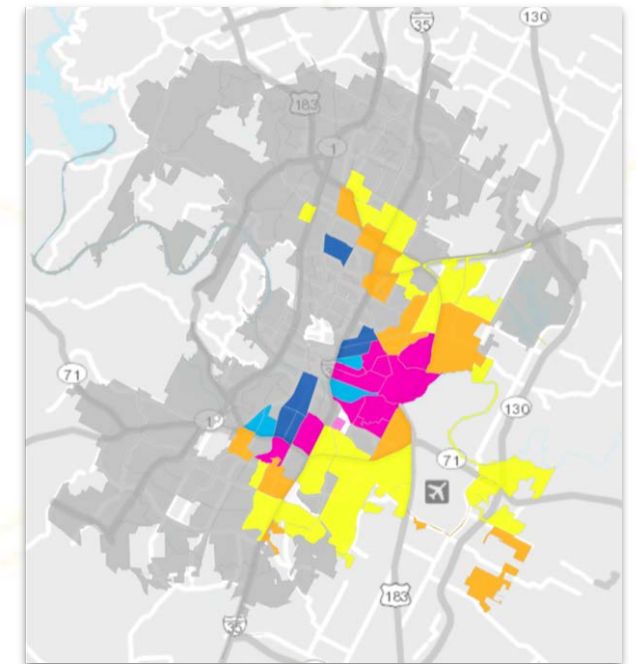
1928 Plan: Tri-racial Segregation



2000 Racial Identification by Census Tract



2016 - Gentrification

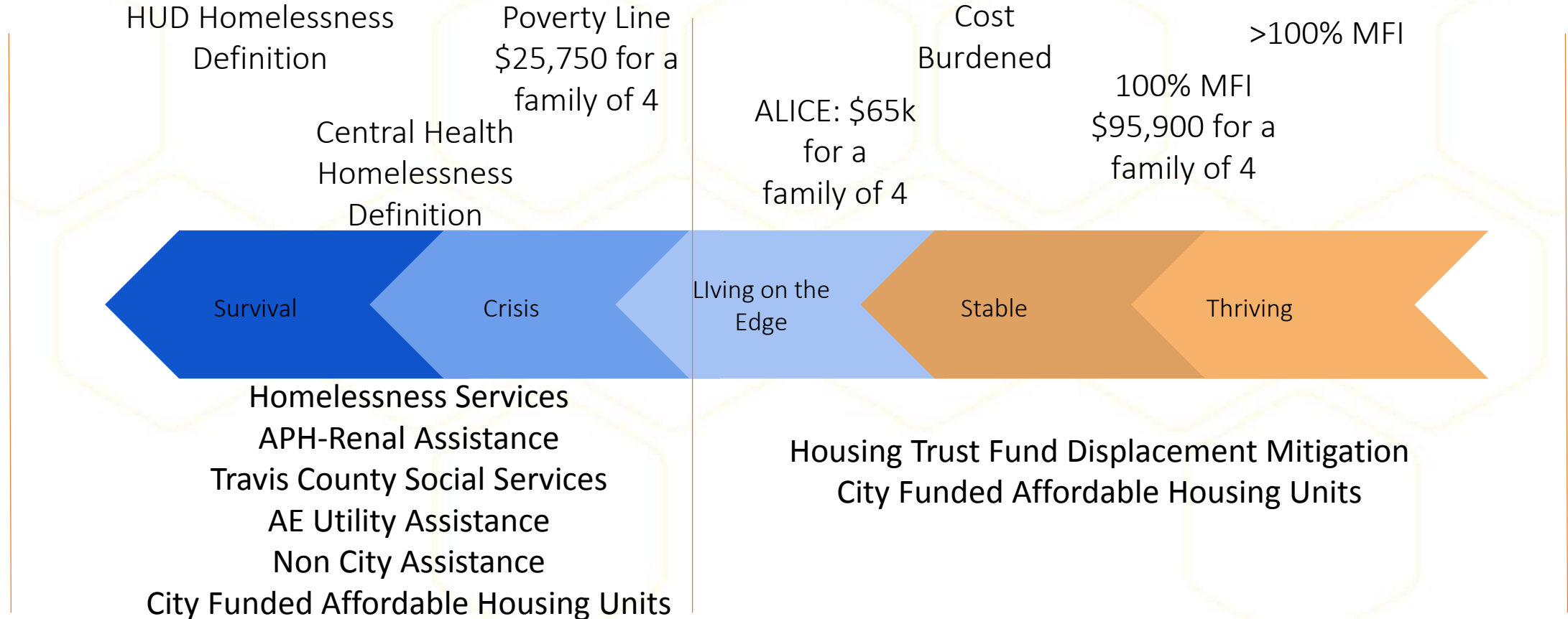




Data & Available Assistance

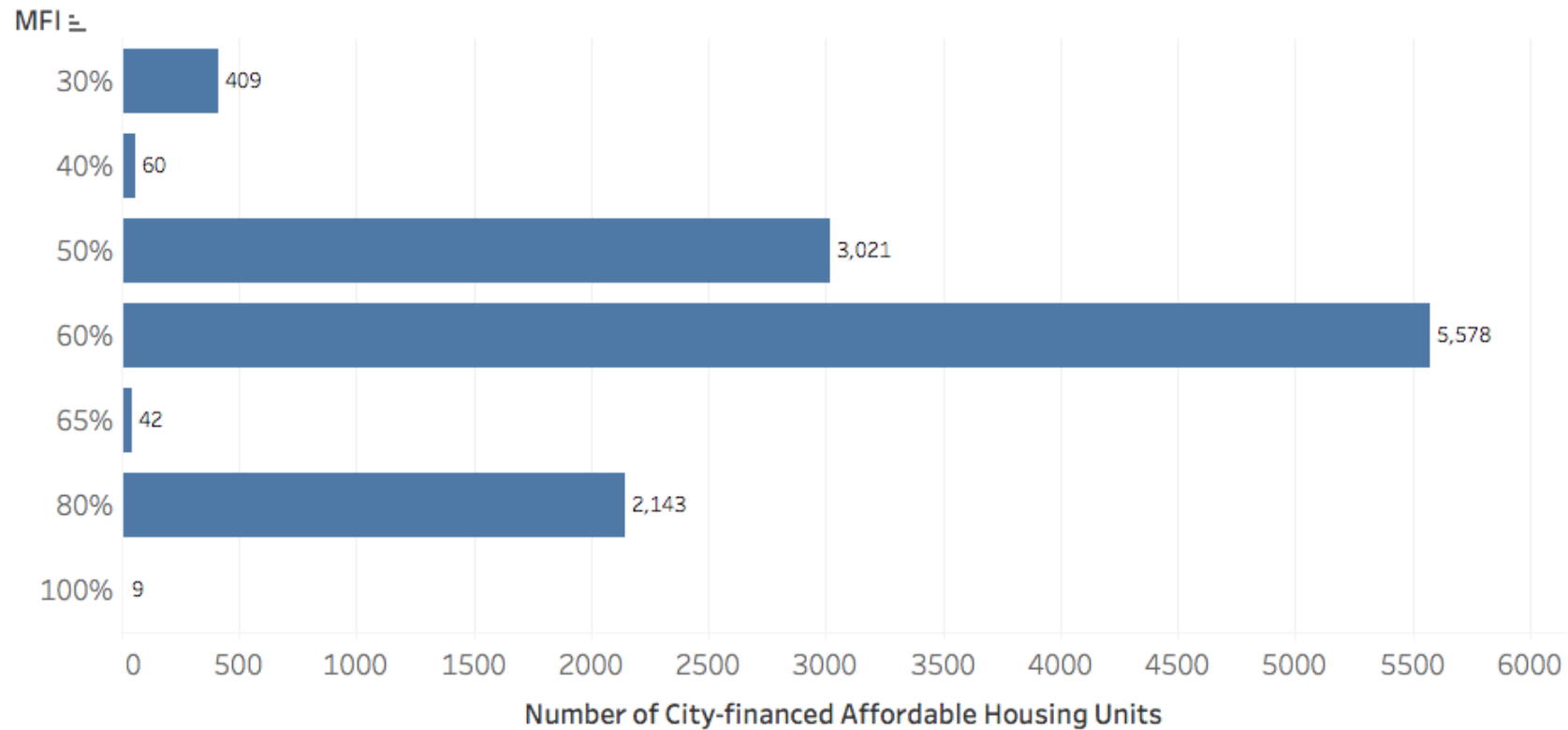


Austin i-team: Catalyzing innovation for a better resident experience with the social safety net





City-Financed Affordable Housing Units





Assistance & the Resident Experience



Austin Energy Research

- **Research Questions**

- What is the median income of people whose services are disconnected?
- How many service disconnections result in a displacement?
- What is the relationship between utility disconnects and evictions?



Notice of Non-payment

Disconnection Notice

Disconnection

Eviction Notice

Eviction

I'm most proud of...

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I'm most proud of...

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I wish that...

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Questions