

# Displacement Mitigation

Austin i-team Research Synthesis  
August 2019



# Austin i-team

From priority 1 on homelessness to priority 2 on mitigating displacement, the Austin i-team is dedicated to making our social safety net a trampoline.

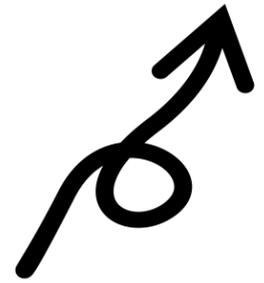


## Deteriorating Path

People are deteriorating in a complex system.

## Resilient Path

Despite barriers, people are resilient.



# What's inside

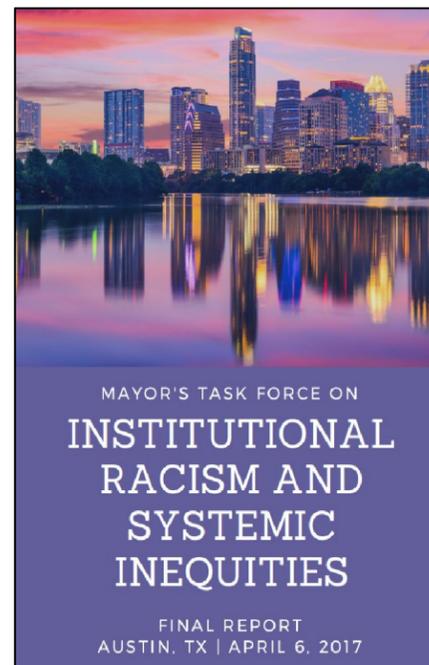
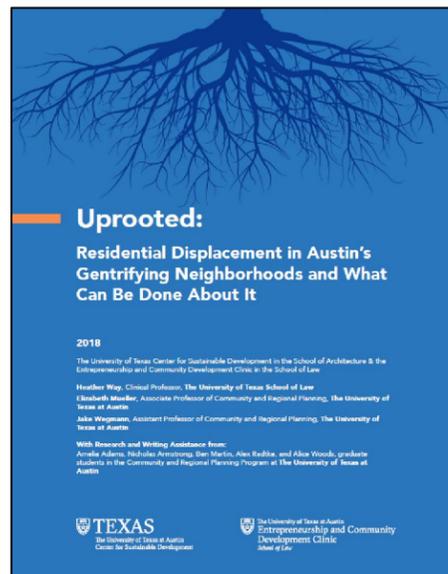
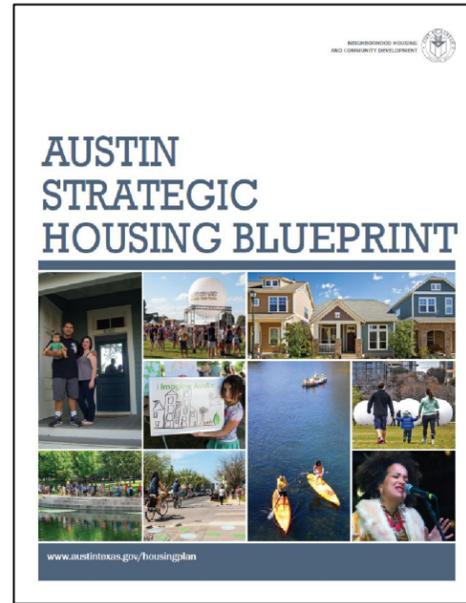
1. [Background](#) - framing priority 2
2. [Centering question](#) - *right mix of services per stage of gentrification to stabilize neighbors*
  - a. [neighbors](#)
  - b. [neighborhoods](#)
  - c. [mix of services](#)
  - d. stabilized neighbors and neighborhoods
3. Solutions preview and [areas of opportunity](#)
4. [Financial Resilience Data](#)
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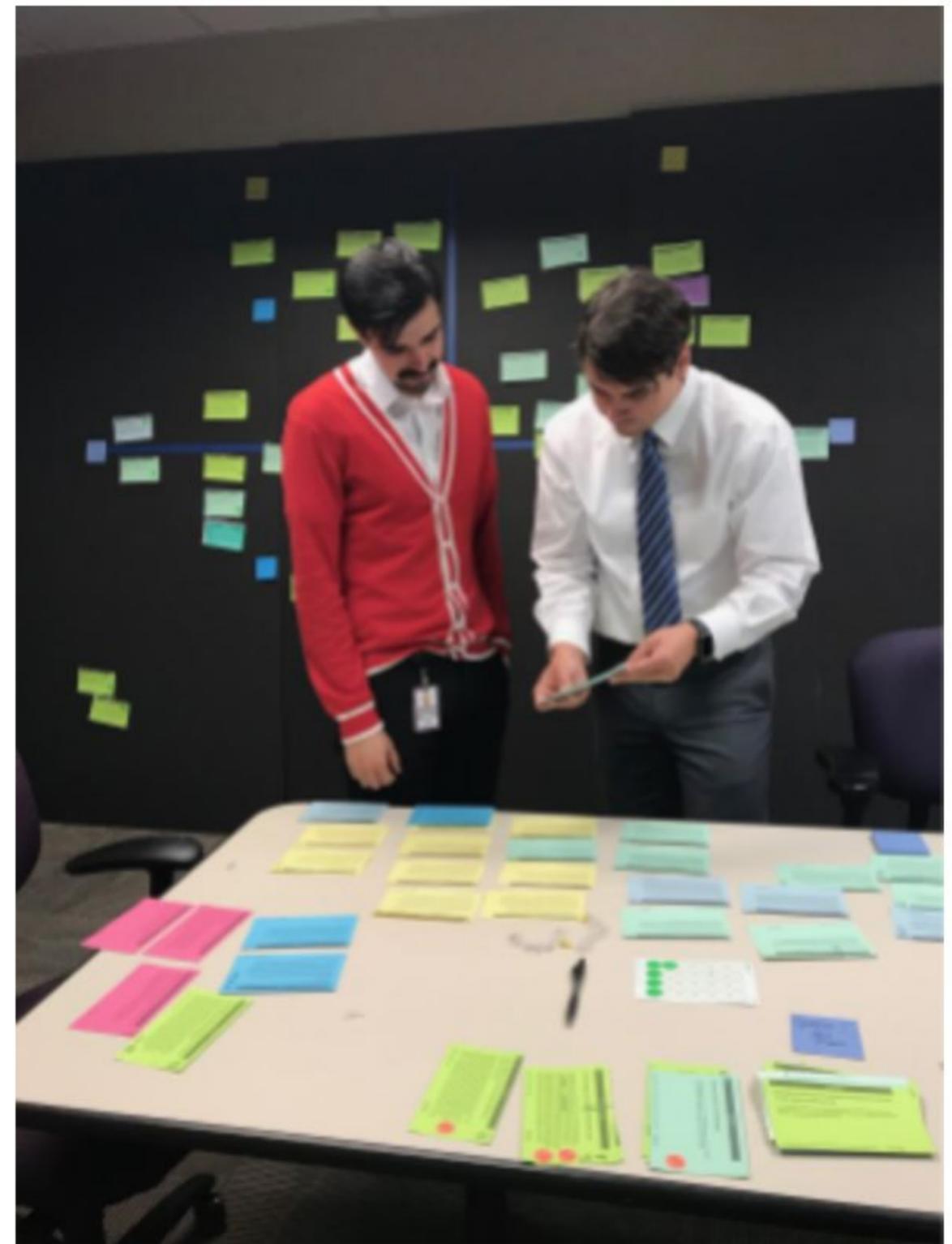
# Framing the Displacement Mitigation Project

# Why are we talking about displacement?

Six reports with over 300 specific recommendations



# Framing the i-team priority 2 involved synthesizing the reports



Colleagues from Neighborhood Housing and Community Development assess impact/effort of 300 recommendations received

# Displacement mitigation problem framing

Strengthen social, economic, cultural, and educational fabric of the city

Promote healthy, stabilized communities

Residents struggle with rising housing costs

**How might we alleviate acute displacement pressure in gentrifying neighborhoods?**

Barriers to acquiring wealth, land

patterns of institutionalized racism and historical segregation

assessed land/home/business value is reset every year - rising property taxes

Renters lack claim to stay in home as prices increase

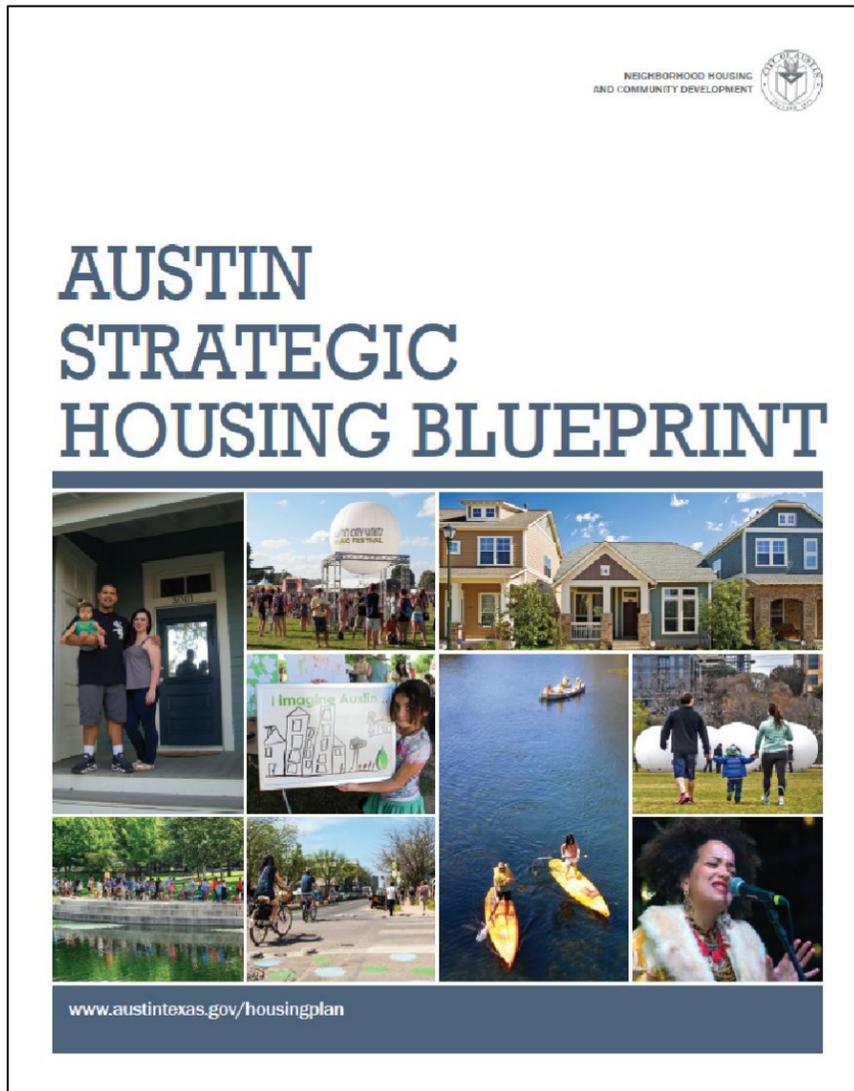
**Residents face barriers in accessing needed assistance**

Homeowners struggle to hold onto property

# Common Policy Tools Unavailable in Texas

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

# Formally establishing the i-team role



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

Innovation Office's iTeam will prototype a neighborhood-based process to facilitate and connect:

- People of color to easily-accessible database of affordable units
- Households in need to opportunities to reduce utility costs
- Seniors in need to service providers that address displacement
- Eligible homeowners with property tax exemptions
- Tenants facing displacement with assistance programs

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# Centering question

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

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

# Defining displacement

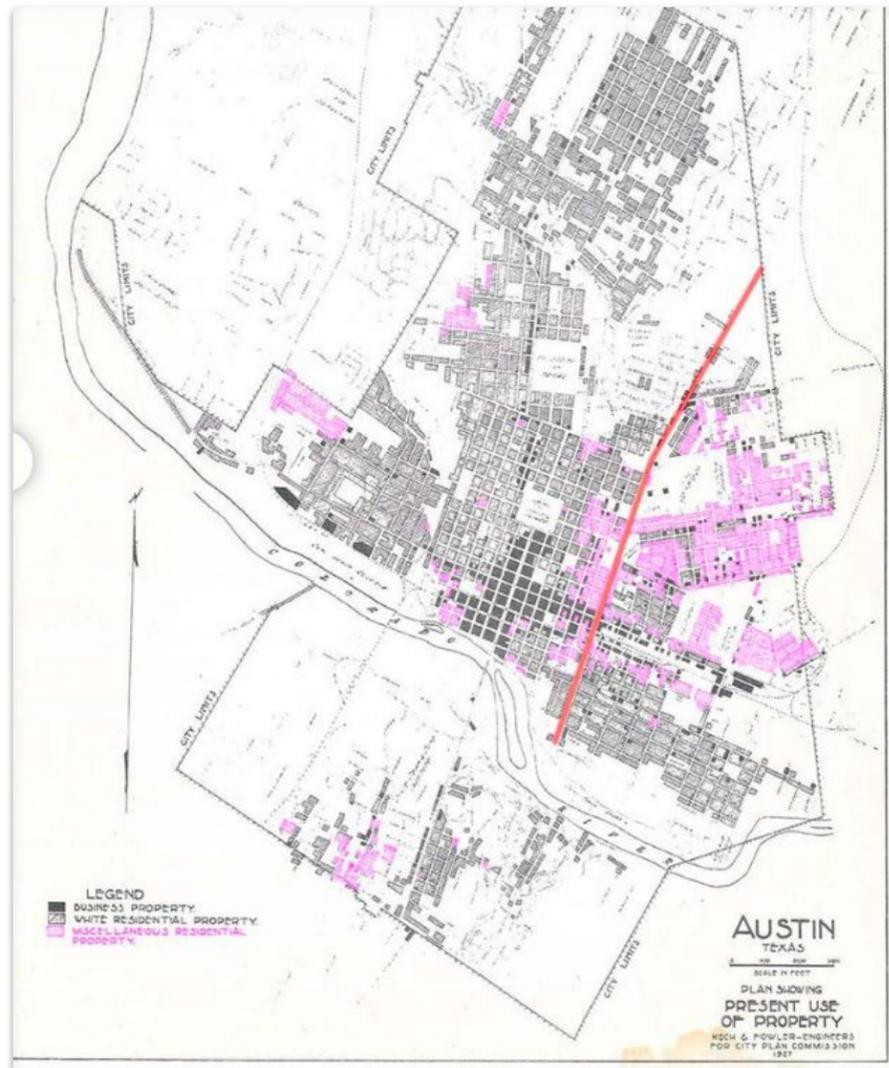
# Displacement

Moving from your home **when you do not want to.**

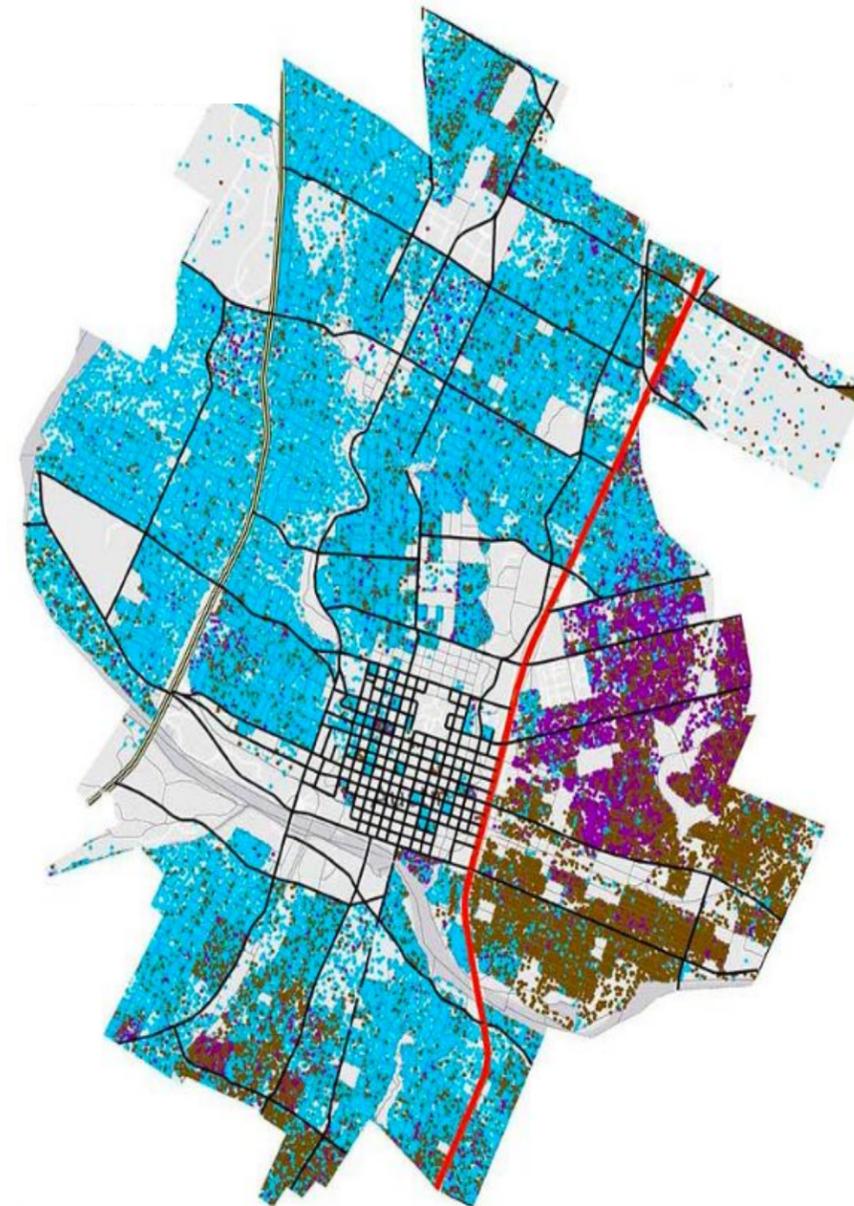
**Displacement derives from gentrification** when vulnerable residents in a historically underinvested in neighborhood face rising costs, while newer more affluent residents move in.

# Contending with history

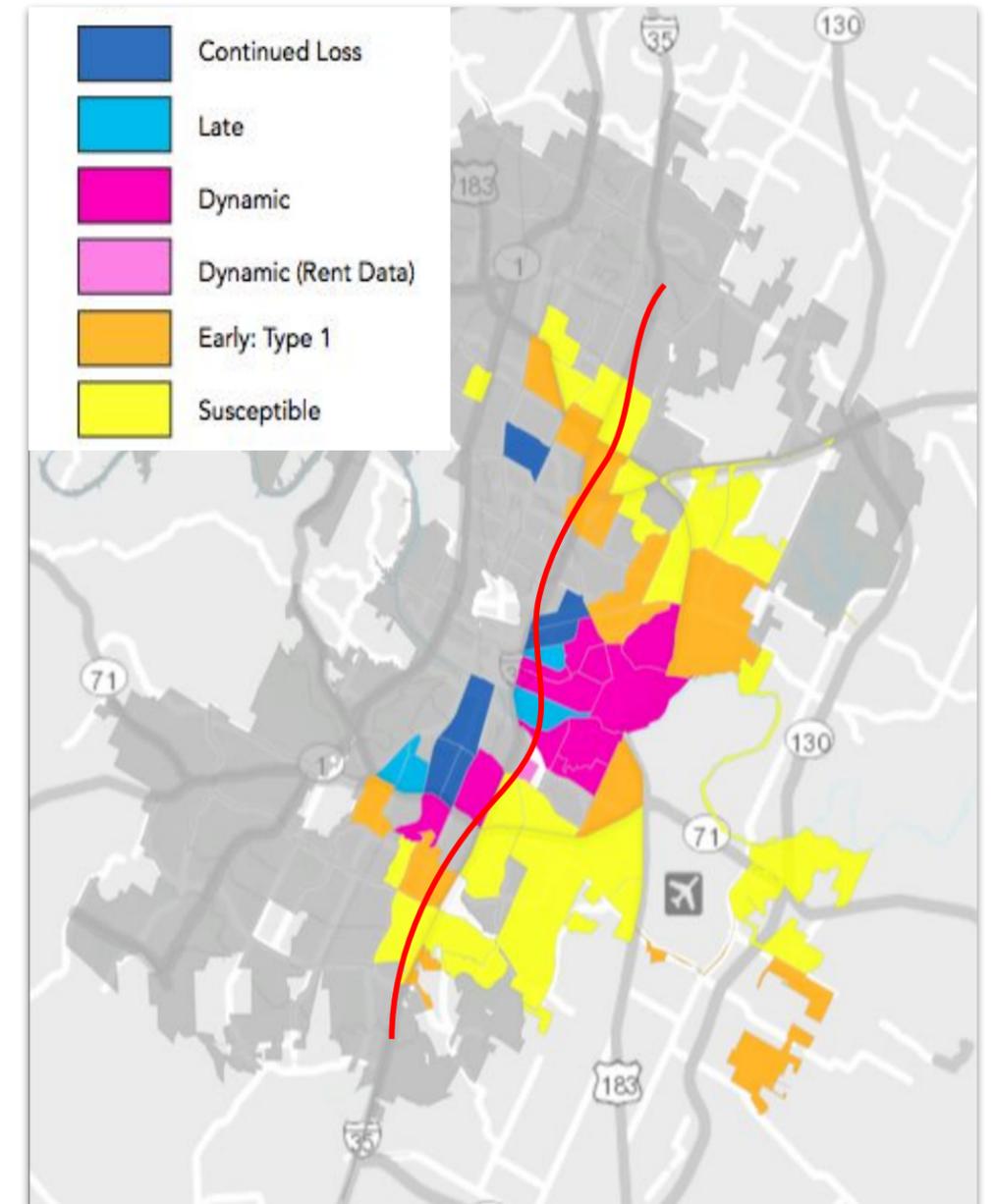
## 1928 Plan: Tri-racial Segregation



## 2000 Racial Identification

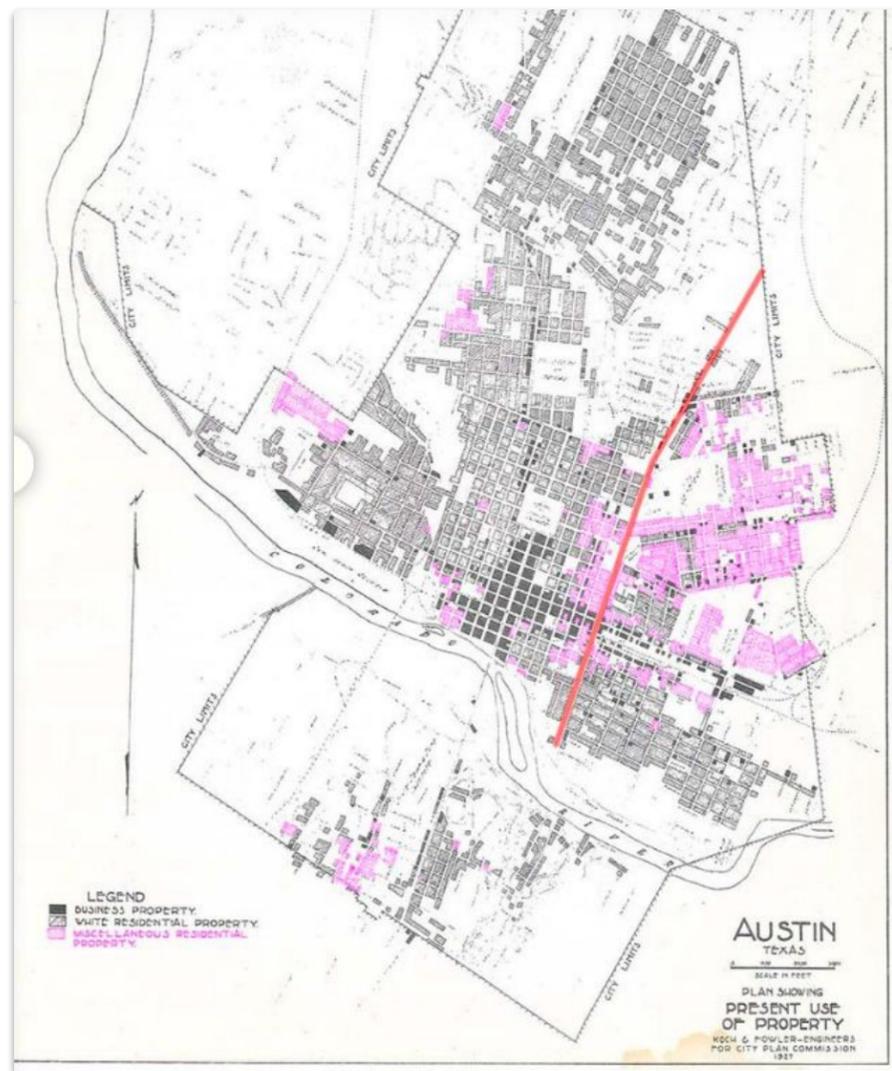


## 2016 - Gentrification

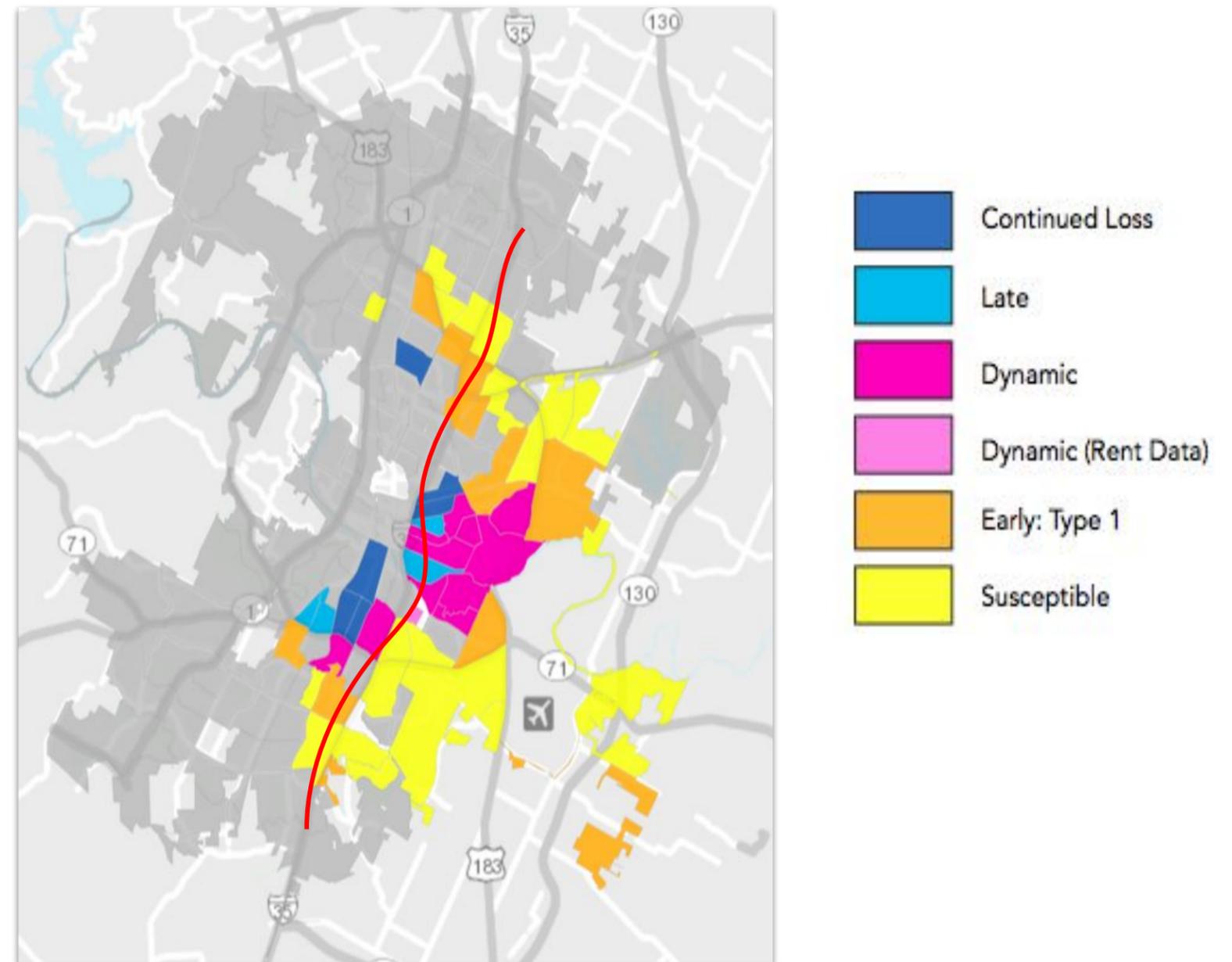


# History of underinvestment

1928 Plan: Tri-racial  
Segregation



2016 -  
Gentrification



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

## Similarity in Vulnerability for Evictions & Displacement

Source: Analysis of Impediments to Fair Housing Central Texas 2019

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**Understanding the characteristics  
of neighbors and neighborhoods  
under pressure.**

**Neighbors**

# Vulnerability factors

Not all vulnerability characteristics are created equal when predicting displacement. When seeking to prevent displacement, we look at a combination of demographic and situation.

1. Living in **poverty** is a risk factor, however, a financially constrained middle class - 80% MFI or \$75,000 for a family of four - is a new precipice for displacement.
2. Households of **color** are more vulnerable to displacement regardless of any other factor. Non-white **renter** households face a heightened risk.
3. Being a renter is a high risk factor; being a renter who is cost-burdened is a stronger predictor of risk.
4. **Children** and their families are at risk of displacement, which is worsened if those families live in poverty; they are particularly vulnerable when they are single parent headed households of color.
5. **Seniors** in poverty are at a heightened risk of displacement even compared to other seniors.
6. People with **disabilities** or families that support them are at risk, regardless of their economic situation.
7. People with **bad credit** are at risk, no matter their demographic.
8. Heads of household over age 25 **without a bachelor's degree** are at a heightened risk.

***Call to action:** How might we address the universe of need in a resource constrained environment?*

## Universe of Need in Austin's Gentrifying Neighborhoods

Categories Vulnerable to Displacement	Owner*	Renter*	How to use this data
Children in poverty	30,905		Focus services and funding at families with children.
Female-led households with no husband present with children in poverty	17,930		
Male-led households, no wife present, children in poverty	2,000		
Seniors	8,441	5,584	Seniors have different kinds of needs
People with disabilities	34,880		Focus services and funding on people with disabilities.
Renter households	-	88,555	Universe of need could be up to the stated number
Renter Households making less than 80% MFI (Renters are more likely housing cost-burdened than homeowners.)	-	69,957	Financial literacy services for higher ranges of MFI + lower range of cost burdenedness; not for lower ranges of MFI until financial situation improves.
Rent Burdened households, less than 80% MFI (spending more than 30% of income on rent)	-	44,349	Renters who are cost burdened should be a focus.
Homeowner Households, less than 80% MFI	23,643	-	Universe of need could be up to this number.
Housing Cost Burdened households (spending more than 30% of their income on housing)	10,737	-	Make the most use out of tax exemptions, reducing mortgage burden, assistance with mortgage payments, home repair.
Non-white households	22,618	53,908	Households of color are more vulnerable to displacement regardless of any other factor
Over age 25 households without a bachelor's degree	24,664	59,187	For this population a programmatic combination of workforce development will be important.

# Vulnerability Factors for Displacement

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

“In the past five years, have you had to move out of a home or apartment in the Central Texas area when you did not want to move?”

	Percent Displaced
<b>Tenure</b>	
Homeowners	7%
Renters	29%
Precariously housed	42%
<b>Race/Ethnicity</b>	
African American	23%
Asian	12%
Hispanic	19%
Native American	20%
Non-Hispanic White	13%

# Trigger, Shock, Squeeze: evictions are not the whole story

In Austin, displacement at an individual level occurs in formal and informal ways. Research shows that formal evictions are only a portion. We have insufficient quantitative data on “non-court” methods (informal) evictions or forced moves.

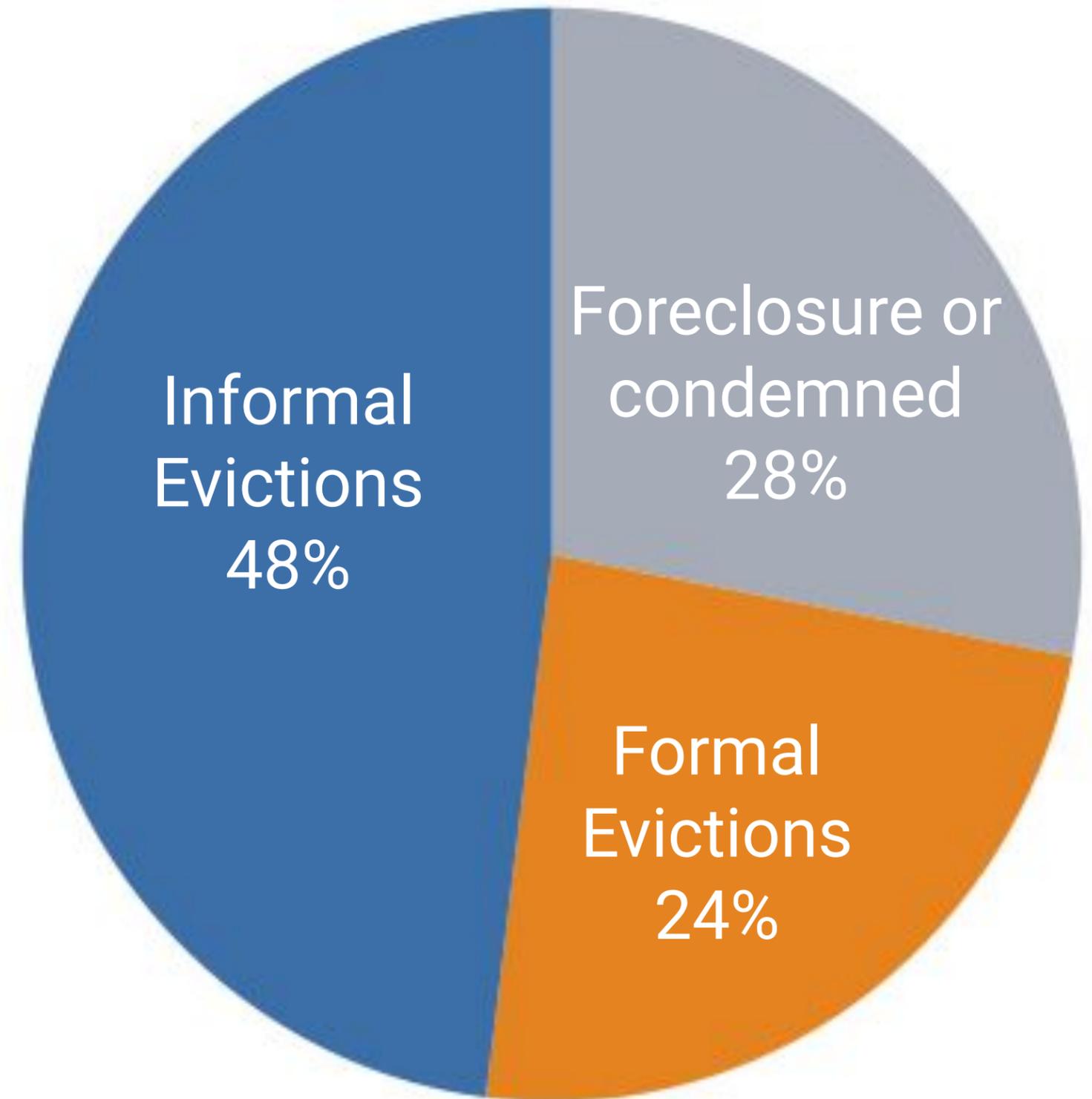
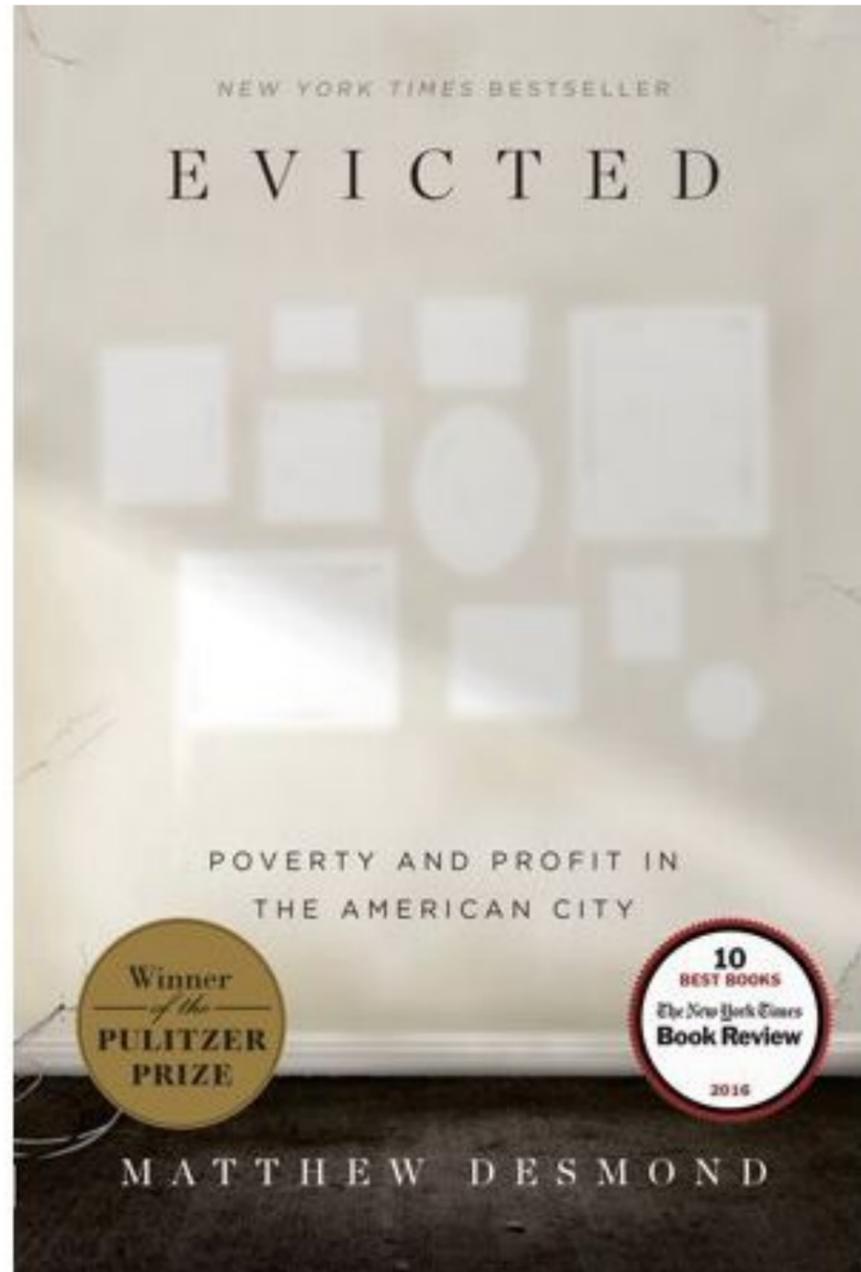
The lived experiences of residents reveal the situations and tactics of how displacement occurs.

1. *Triggers*: transformative life events
2. *Shocks*: sudden changes from outside influences
3. *Squeezes*: predatory and abusive practices, or long-term economic pressures

**Call to action:** How might we assist individuals facing these informal ways that displacement occurs?

How might we make our services and policies more responsive to the lived experience of triggers, shocks, and squeezes?

# Formal evictions - not the whole story



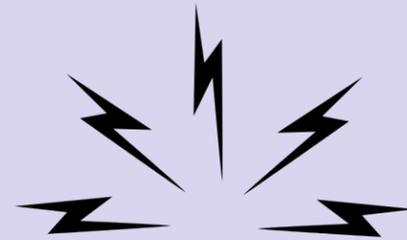
# Lived experience of displacement



## Trigger

A transformative life event

- Unplanned pregnancy including reported rape
- Divorce
- Medical illness  
cancer, immune disorder, work injury



## Shock

Sudden change from outside influence

- Sudden and arbitrary increase in rent with no notice
- Unclear lease terms
- Lease cancellations
- Property tax increase



## Squeeze

Predatory and abusive practices, or long-term pressure

- Constantly changing, violated, or unclear lease terms
- Restrictive “house rules”
- Frequent change in management, ownership
- Crime and overly restrictive crime prevention
- Multiple years of property tax increases

# **“It is almost impossible to live as a single mother in Austin.”**



Overall, the rate of rising costs are amplified by pregnancy and unplanned child birth. The insight gained seems to indicate that children increase the rate and amplitude of the local cost of living exponentially rather than linearly. These costs are amplified during the early years of childcare, especially for single parents. Parents enduring a divorce, domestic violence, or a separation endure greater costs because of their singleness. Anti-displacement interventions are critical to implement during this stage of life in order to support parents as they navigate the cost impact of their new child on their life and to support a healthy and stable environment for young children.

# **“It is hard to budget for a sudden increase.”**



James moved to Montopolis six years ago when his grocery store chain transferred him. He has had to move to several different apartment complexes with his two daughters over the last few years. The first time was because his rent increased from \$260.00 per month to \$700.00 per month. When a new owner took over the complex and doubled his rent, he had to move again.

"Our rent is supposed to be affordable, but they raise it with little or no advanced notice. It is hard to budget for the sudden increase. That is an additional \$100 that you no longer have to use on other living expenses. Some people have 2 jobs, and still cannot afford to stay here, especially with the cost of daycare, childcare, or aftercare.

# **“I feel like I am living in a prison.”**



His apartment complex was affordable because they based his rent payments upon his income, but with his lease came the requirement to comply with what the apartment was calling their ‘house rules.’

**“The security guards will report you for anything. I have gotten written up for having the wrong kind of blinds, hanging out with a friend at night, or even putting a drawing that I made for a friend in my window.”**

He felt like the apartment management took advantage of him because he didn’t have a lot of money, and he was afraid to do anything because if he was reported more than 3 times, he could be evicted along with his girlfriend and children.

# Neighborhoods

# Data at neighborhood level

The City has robust datasets at the macro level. Current datasets do not adequately address the nuanced dynamics of neighborhoods. This makes it difficult to focus displacement mitigation interventions and measure their impact.

Each neighborhood has a unique mix of people in need. For example:

1. The city is majority renter, which may lead us to underinvest in a type of intervention such as home repair assistance. But in some neighborhoods, a higher concentration of homeowners calls for such an assistance program.
2. Overall, Austin's eviction rates are relatively low at 2.7%. However, there are some neighborhoods with eviction rates that rival cities with high eviction problems.

**Call to action:** How might we create data profiles by neighborhood that help the city tailor displacement interventions and measure their impact?

# Stage characteristics

Neighborhood gentrification stages are defined by 1) presence of a vulnerable population, 2) velocity of demographic change, and 3) velocity of housing market change. While City programs have focused on lifting up vulnerable residents, these programs have yet to be recalibrated for the context of the high velocity of economic change.

1. Qualitative research conducted in a dynamically gentrifying neighborhood has started to identify patterns and severity of real-time predatory tactics that result in someone having to leave their home.
2. Pre-gentrification neighborhoods (called “susceptible”) have higher rates of eviction filings than other neighborhoods, even those facing gentrification. This indicates that eviction assistance should be concentrated in “susceptible” neighborhoods.
3. Neighborhoods facing the beginning of an appreciating rent cycle have higher eviction filing rates than neighborhoods that have more fully appreciated rent. This indicates that focusing eviction assistance in later stage appreciation rent cycles is a lagging solution to mitigate displacement.

**Call to action:** How might we better understand where to best direct the right assistance at the right time in the right place?

**2b**

**Appropriate mix of services for  
neighbors in neighborhoods  
under pressure**

**Neighbors**

## Triggers



A transformative life event



Trampoline, not safety net

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

## Shocks



Sudden change from outside influence



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

Increase notice periods for rent increases

Transparent scale for income-based rent calculations

## Squeeze



Predatory and abusive practices



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

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

# Affordability + Adaptability

to weather shocks

The current system sees the problem of affordability in terms of lowering the cost of housing and increasing the affordable housing supply. What seems to be the most problematic is the **combination of the cost of housing and the shock caused by the speed of cost increases.**

## Residents looked for creative ways to adapt to rising costs.

- They get food from food pantries, sell their vehicles, apply for bus passes, get roommates, or apply for a second or third job.
- Few systems support creative adaptation to rising costs.
- Residents say longer notice periods, delayed payment, low cost or free groceries are types of solutions that would help.
- Some residents on fixed incomes report that there is nothing they can adjust further to meet the velocity and amount of increases.

**Call to action:** How might increasing adaptability help mediate the speed of change?

How might we make services more flexible to help residents manage their overall cash flow?

How might we design services to help people navigate life changes as they adjust to new cost impacts?

How might we design solutions for those with fixed incomes/adaptability constraints?

# Service Design and Navigation

“How do you get [help]? Where is it? It’s like it’s a secret and you have to go on this treasure hunt to find it and this secret tunnel or a maze that you have to know the code and to get the code you have to go on a separate hunt for the code...Where are the resources?”

- *Five Days to Vacate: How a sudden setback can lead to an eviction. Audrey McGlincy, KUT News*

**Access to services is difficult. Residents in crisis must navigate a network of offices, disaggregated programs, and fragmented services, with separate qualification processes.**

1. The Home Repair Loan Program uses a lien on properties to deter residents from flipping their homes, but it also deters residents from using it, which results in low utilization rates.
2. At neighborhood centers, the eviction notice is the only clear qualifier for rental assistance, making it too late in the process to buffer residents from displacement pressures.
3. Attempts to exercise oversight or prioritize scarce resources can create bottlenecks, which in turn create waitlists. Residents frequently have to recertify eligibility requirements for multiple programs. There is no single intake process, or waitlist across programs.

**Call to action:** How might we make services more accessible and effective in providing help for residents facing displacement?

# Packages and Combinations

“(Services) most likely to keep you at your address... my prediction is rent, utility and transportation.”

- Jane Prince MacLean - LCSW - Oak Hill Travis County Community Center Administrator

1. For Austin Energy customers, payment arrangement success rates are much higher when paired with the Customer Assistance Program (CAP).
2. CAP lowers the amount of back balance that needs to be paid each month, allowing the customer to successfully complete their payment arrangements 76% of the time versus 22% without the pairing.
3. 95% of evictions in Austin are the result of nonpayment of rent, utilities, and/or damages (2018). Residents would benefit from a combination of legal aid and rental assistance when facing an eviction.

**Call to action:** How might we combine programs and strategies to best stabilize residents facing displacement pressures in their neighborhood?

# Affirmative Marketing

“Effective marketing is a key tactic for expanding choice and creating diverse communities...[however] ...marketing tends to be deployed only to the extent necessary to fill vacancies and overlooked as *an integrative strategy*.”

- Poverty and Race Research Action Council

1. The Austin Equity Action Team assessed barriers to awareness for affordable housing products and services, as well as the types of channels and relationships might help people become more aware of what's available, and evaluate what's right for them.
2. Affirmative marketing requires content to be designed as popular education materials that enable people to make informed choices.
3. Affirmative marketing requires community-based organizations and members who can use their social capital to reach more people who are less well-served, and help them understand options available to them.

**Call to action:** How might we raise awareness of housing product/services, enable consumers to evaluate value to them, and facilitate transactions with housing product/service?

# Neighborhoods

# Crime is a displacing force

There is a feedback loop in which both crime and overly restrictive crime prevention techniques exert pressure on residents to move out, and keeps people from connecting with their friends and neighbors.

**Feedback loops from criminal activity create a sense of unsustainable pressure.**

- Crime limits people's access to public transportation, parks, and amenities because they don't feel safe.
- Crime levels heighten people's sense of paranoia of one another.
- Informal rules, apartment "house rules" meant to increase safety make people feel like they live in a prison.
- Behind the stories of people that have a criminal record lies a hidden history of trauma, with few support systems to help with integration and recovery, making a criminal history feel like a life sentence.

**Call to action:** How might we create protected community spaces to rebuild community fabric?

How might we include services for community trauma, such as drug recovery programs, familial support systems, protected community events, mental health therapy, and transition counseling?

# Investing in underinvested neighborhoods

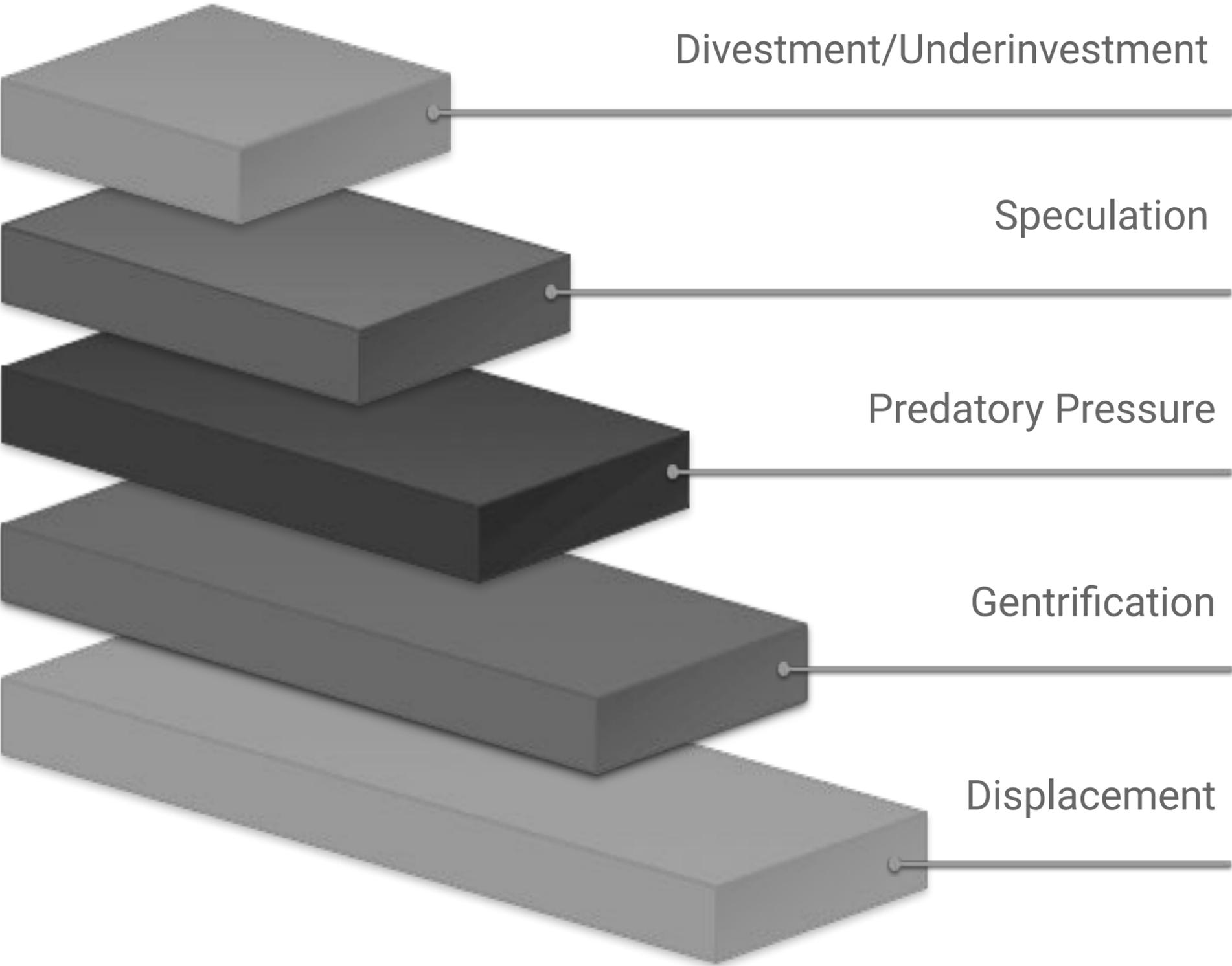
Gentrification cycles start in neighborhoods with prolonged disinvestment, followed by speculation. When a city signals an investment in infrastructure in these types of neighborhoods, residents feel stronger displacement pressure in the form of shocks and squeezes.

**Speculators adapt more quickly to infrastructure and economic development investments than vulnerable residents.**

1. For example, when the Plaza Saltillo station was identified for development, residents experienced increased property values, and increased property taxes.
2. Adjacent neighborhoods suffer a halo effect. For example, neighborhoods adjacent to Colony Park, which received an investment of a new master plan, are experiencing rental price increases and shortened leases before any construction has started.
3. We have tools to help manage our infrastructure and economic development investments, but our tools are currently insufficient to help our neighbors facing displacement pressure adapt to the new economic realities of Austin.

**Call to action:** How might we develop tools that buffer vulnerable residents from the shocks and squeezes created when the City announces long-needed investments in their neighborhoods?

# Cascading effects & solutions



<b>Structural Investment</b>	<b>Community Investment</b>
Infrastructure Grocery Stores Sidewalks Transit Public Spaces	Rights Services Capacity Building  <i>Trauma-informed services:</i> Drug recovery programs, familial support, protected community events, mental health therapy

# Neighborhood Stabilization Strategy Tool

The Neighborhood Stabilization Strategy Tool will assist city staff in assessing neighborhood nuances, choosing responsive intervention options, and deploying coordinated and comprehensive assistance that stabilizes our neighbors in gentrifying neighborhoods.

**Data can inform outreach and programmatic goals at the neighborhood level.**

1. Analysis indicates key vulnerability factors to displacement.
2. Data from the 2018 Census, Travis County Appraisal District, and City of Austin programs are consolidated, normalized, and presented at the neighborhood level.
3. Visualizing geographic heat maps along side vulnerability data can help inform the central question of tailoring services to neighborhoods facing gentrification.

***How might we frame the key decisions that City Departments would like informed by this data?***

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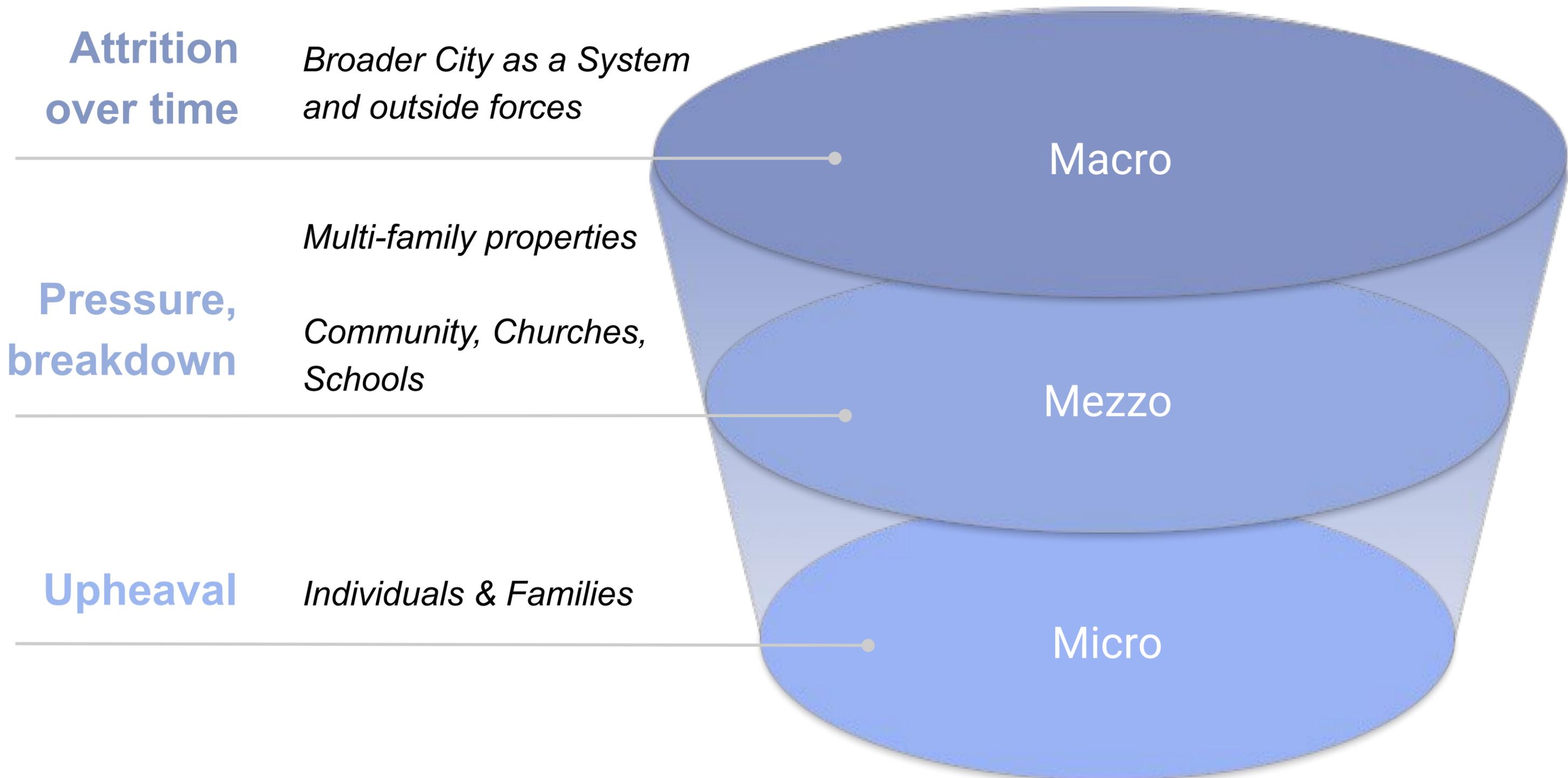
**Future aim for stabilized  
neighbors and neighborhoods**

**"I am inclined to defer to the lived experience of the people most directly affected by this risk. Even though to significantly reduce displacement pressure overall we need to build more housing somewhere, that is a ridiculously long-term strategy to prioritize if you are worrying about eviction next month."**

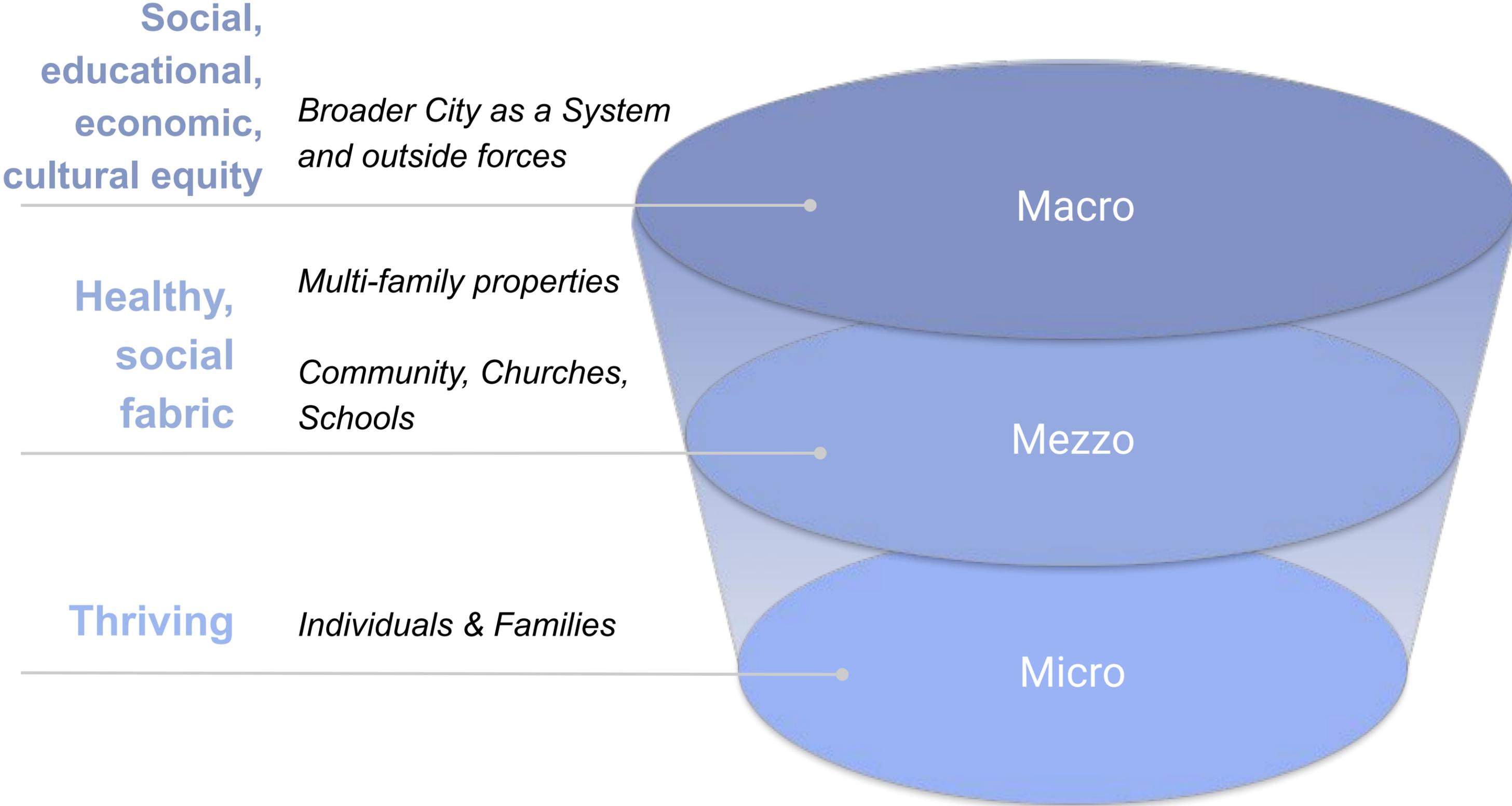
- Rick Jacobus in [Hey, YIMBY's, Thanks for Listening](#)

# Displacement dynamics by levels in the system

Bring clarity around the dynamics are in focus: Longer term macro policies are needed, but because of longer implementation timelines, they may not serve to alleviate micro or mezzo pressure until it is too late.



# Goal: healthy dynamics by levels in the system



## **Cities** with low displacement have:

- No patterns of institutionalized racism and historical segregation
- No disproportionate outcomes by vulnerable population
- Healthy and complete communities where people experience a sense of belonging, identity, culture, and place
- Network of diverse organizations supporting neighborhoods
- Housing stock options *income/situations* (blueprint district goals)

# Neighborhoods with low displacement have:

- No disadvantages produced by historical racial inequity & segregation
- Ownership of nuanced data to inform physical and social investments
- Social, economic, cultural, and educational capital investments made at the same time as investments in infrastructure
- Community-led and owned economic assets and investments in their neighborhood
- Housing stock options ***income/situations*** (blueprint district goals)

# Individuals and families living in neighborhoods with low displacement have:

- No disadvantages produced by historical racial inequity & segregation
- A buffer to absorb financial impact of triggers (life events) and shocks (sudden changes from outside influences)
- Agency, protection, and remedies against predatory and abusive practices
- Housing stock options *income/situations*

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

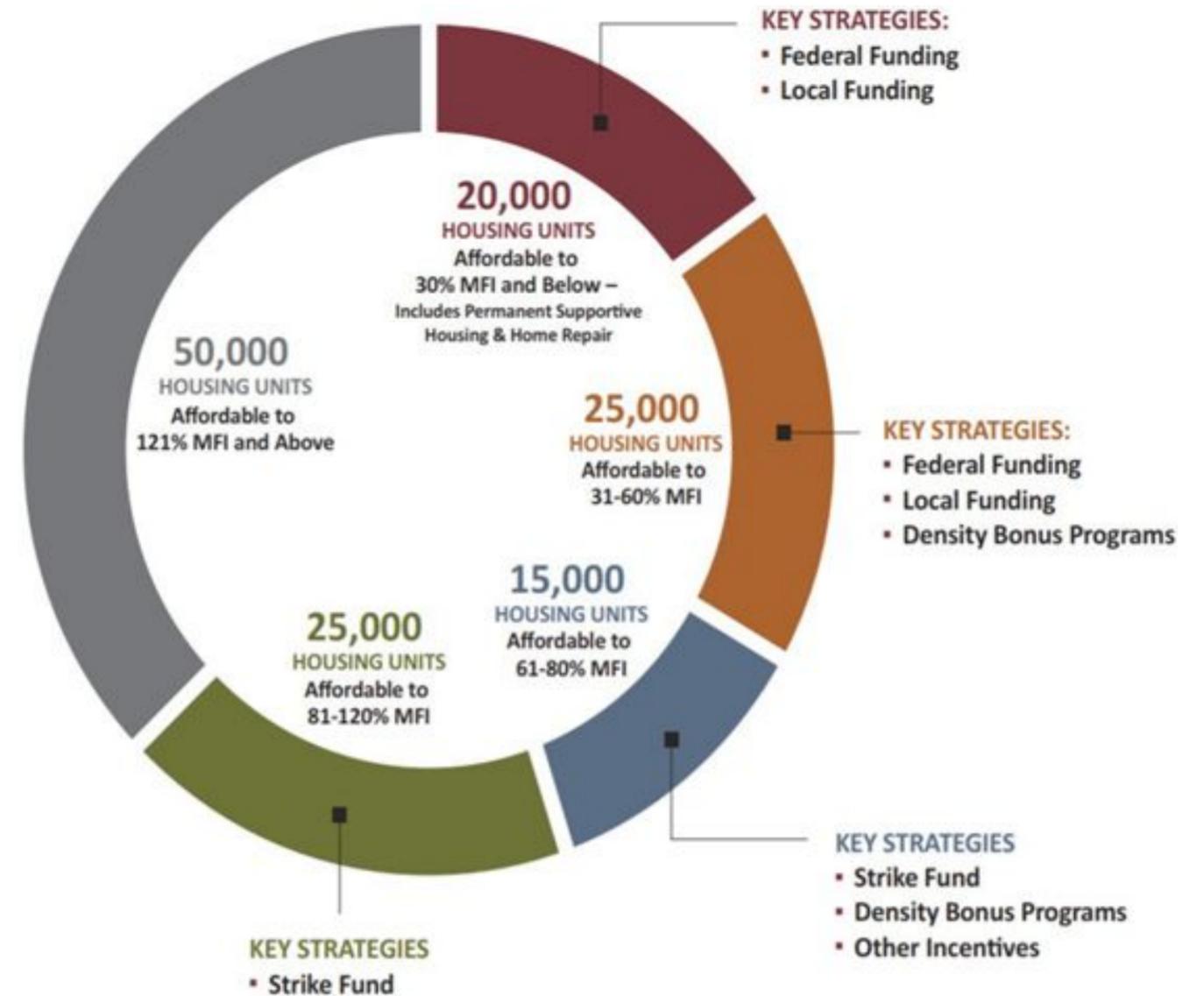
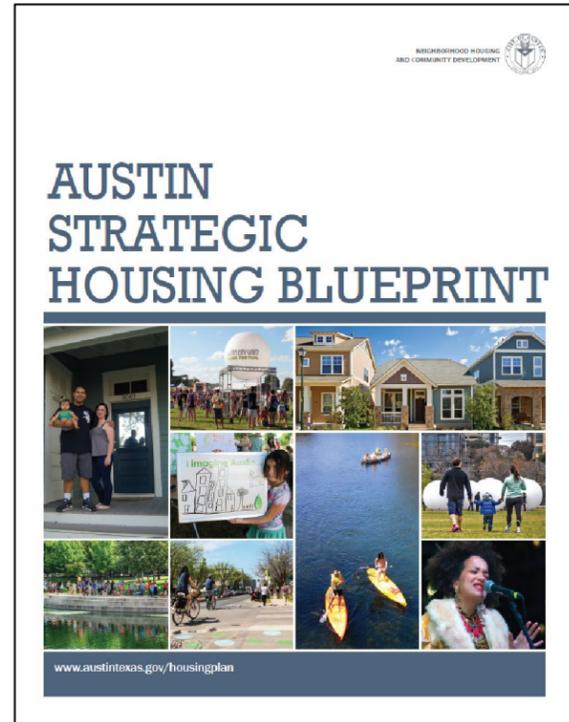
people have the **ability to stay, leave, or return** to their neighborhood **as they choose**,

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

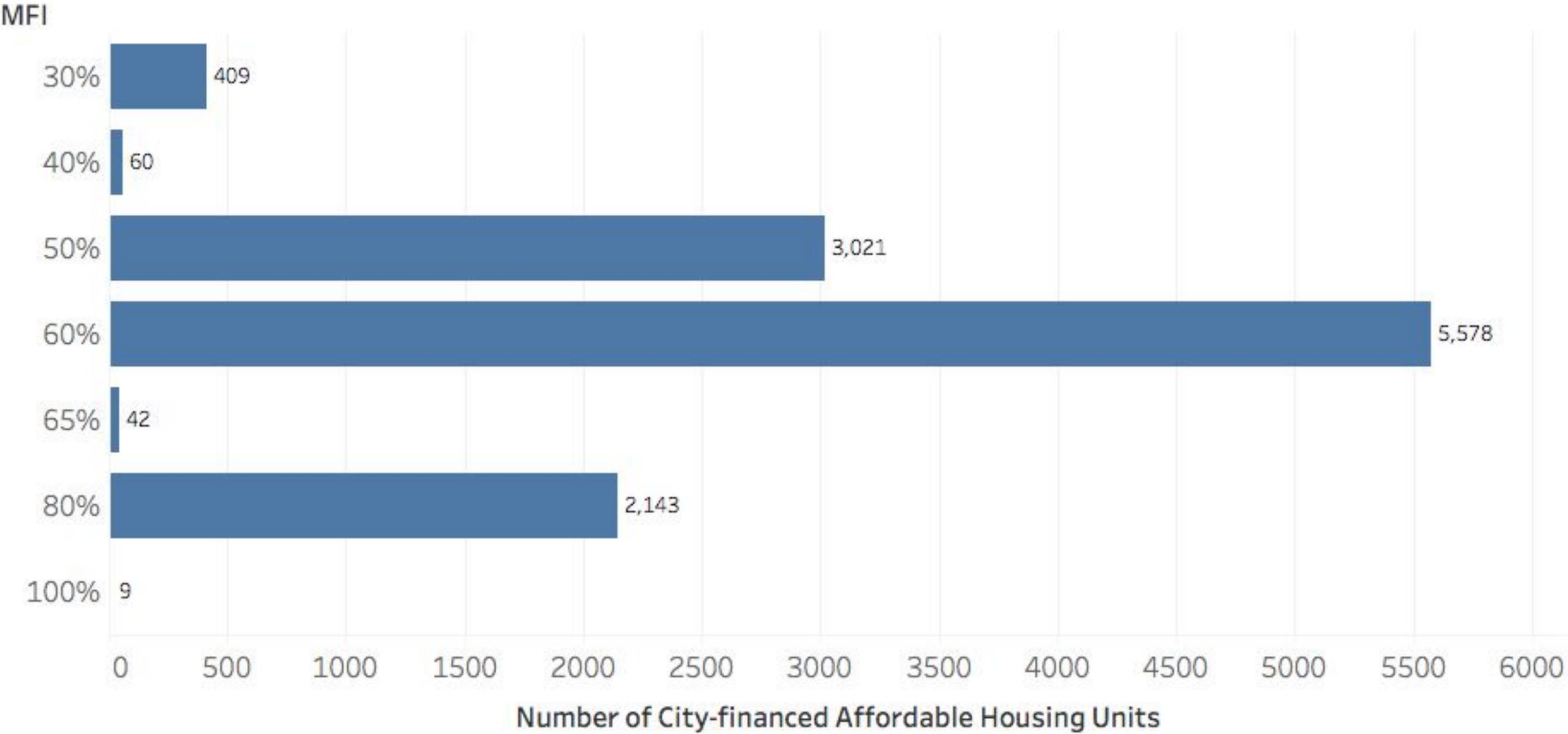
# Housing stock

# HOUSING BLUEPRINT GOALS



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

# City-Financed Affordable Housing Units



Source: City of Austin Open Data - Affordable Housing Inventory

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**Areas of opportunity**

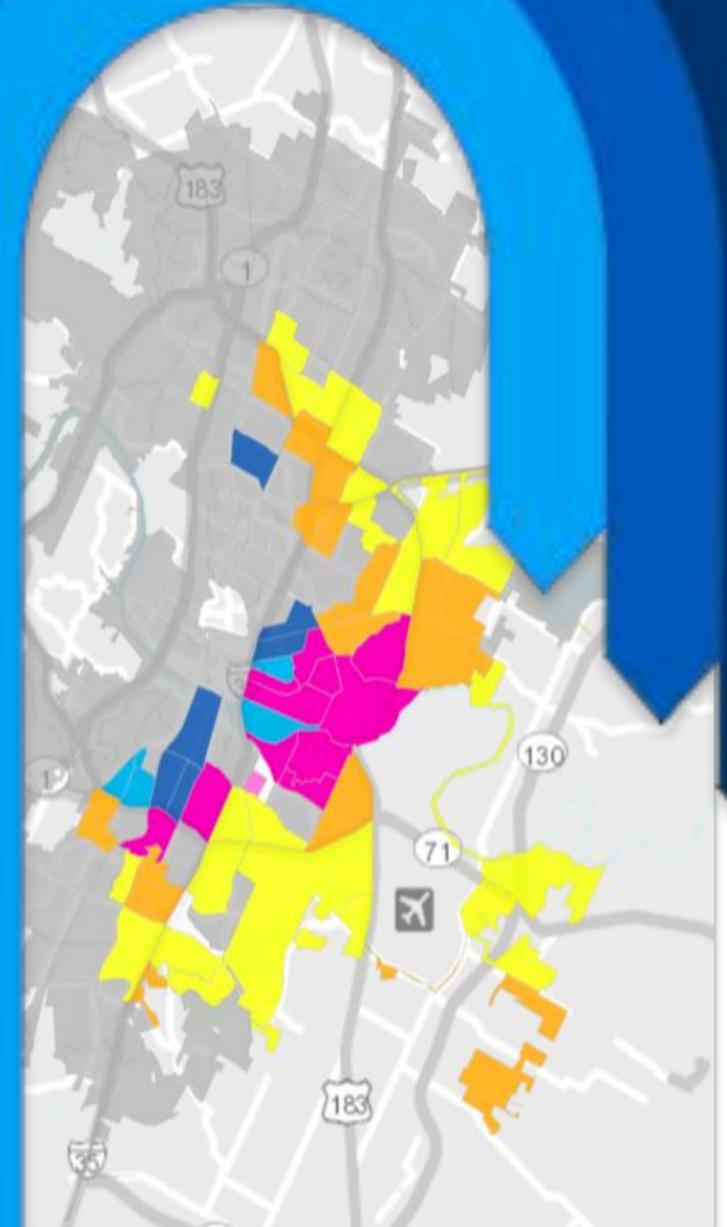
# Tailored toolbox

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

**3. Transform**

**2. Stabilize**

**1. Be responsive**



# **Social Innovation Grant - Impact Hub Accelerator**



*Homelessness*

**Affordability & Workforce Development Accelerator**

*Workforce Skills*



The **Survive2Thrive SANCTUARY** web application and mobile app will provide immediate access to available safe spaces, vital life resources, and 24/7 advocate support to the growing displaced and homeless community.

**Social Innovation Grant Winners**

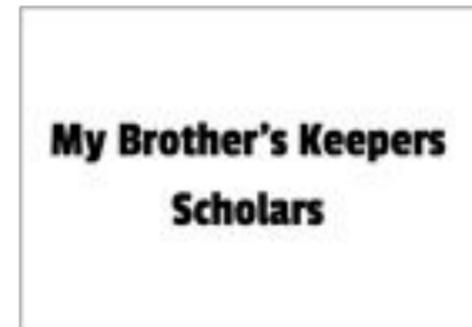


**E4 Youth** provides culturally competent instruction for youth of color ages 16 – 22, who are traditionally under-represented in creative and technology related fields. They help students find a voice and a supportive network of peers and mentors.



The **Other Ones Foundation** offers zero-barrier employment opportunities to individuals experiencing homelessness, and works with them to break down existing barriers to stable income and housing.

**My Brother's Keepers Scholars** provides post-secondary scholarships for young men of color, breaking cycles of poverty and creating a more equitable, diverse workforce.



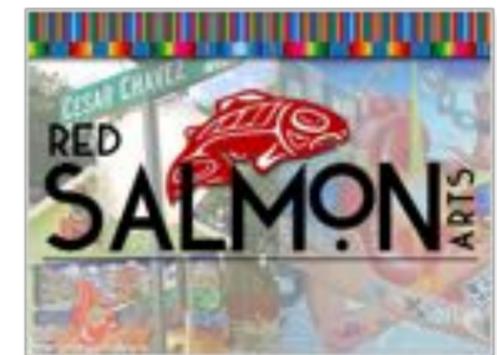
*Employment*

*Income Inequality*



**Diva-licious Productions, Inc.** provides a culinary certification program designed for the 87% of COA low-income residents with the least access and the most need of employment--single mothers with school-age children. The culinary industry provides numerous jobs with a flexible schedule, part-time, shift work, or temporary employment.

**Red Salmon Arts** helps indigenous and underrepresented communities gain access to equitable opportunities to desired resources. They support and employ working artists, writers, graphic designers, publishers, and innovators with a Native American/ Chican@/x/Latin@/x viewpoint in literature, arts, cultural productions.



# THE CITY OF AUSTIN SOCIAL INNOVATION GRANT – IN PARTNERSHIP WITH IMPACT HUB

The City of Austin identified a strategic direction with priority areas of focus through 2023. These complex challenges affect our entire community, and cannot be solved by one sector alone. The Innovation Office seeks to tap into Austin’s social entrepreneur network to see who might be developing innovative solutions that could work alongside the City’s efforts to make our collective impact even stronger.



## Homelessness

**Challenge:** How might we leverage both prevention and service delivery to reduce the number of people experiencing homelessness in Austin?

**Metric:** # and % of persons who successfully exit from homelessness

# of people who return to homelessness after moving into housing



## Employment

**Challenge:** How might we maintain a resilient economy that provides equitable opportunities for people and business (e.g. supporting small business and skilled workforce)?

**Metric:** Employment rate

Number of small businesses per capita



## Income Inequality

**Challenge:** How might we break the cycle of poverty and inequity so that all residents experience economic mobility?

**Metric:** # and % of residents living below the poverty level

# and % of Census tracts meeting criteria for R/ECAP (Racially/Ethnically Concentrated Areas of Poverty)



## Workforce Skills

**Challenge:** How might we break the cycle of poverty and inequity so that all residents experience economic mobility?

**Metric:** # and % of people who successfully complete Workforce Development training

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*The social innovation grant encourages a diverse group of applicants, who might otherwise be unable to afford to join the accelerator, and honors the extra evidence-building work required to prove a public policy outcome.*

*We asked applicants to identify which challenge statements, indicators, and metrics from the Strategic Direction their solution addresses. We asked them their theory of change – how their solution would make an impact – and how they envisioned working along side the public sector.*

4

# Data, Design Principles, Next Steps

# Designing for Agency & Capacity

# Agency

## Agency

The power of individuals to **freely make choices** and perform actions that **affect the course of their lives**.

Agency **arises from** structure—knowing the rules, having access to resources.

## Structure

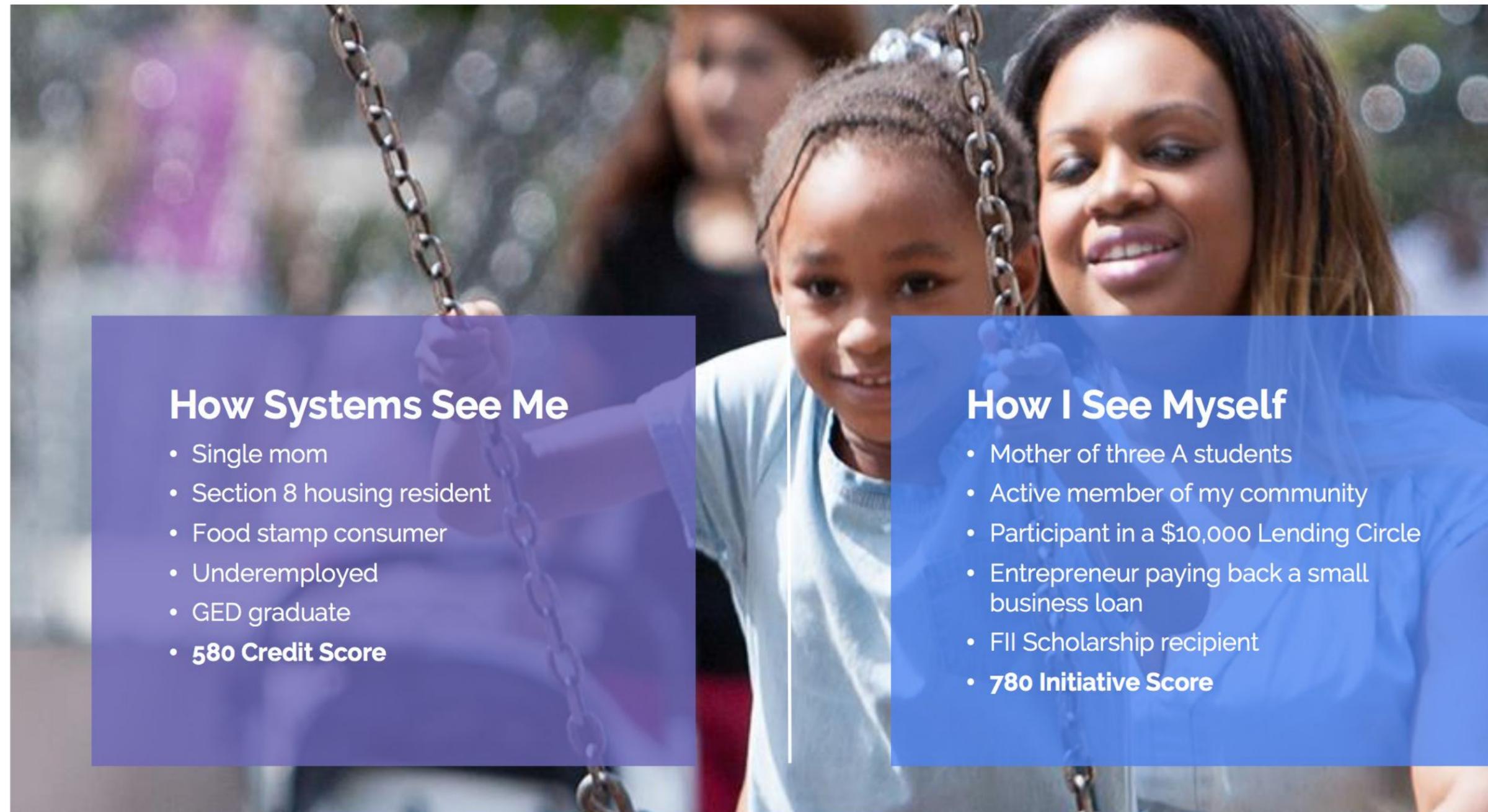
A system of **rules and resources** that **shape** the extent to which those choices and actions are **possible**.

**Agency** may occur when **individuals can use structural resources** to accomplish certain ends.

## Displacement

“A number of researchers have argued that ... migration decisions actually fall along a continuum between *voluntary* (completely driven by agency) and *forced* (completely driven by structure)”

# Agency



## How Systems See Me

- Single mom
- Section 8 housing resident
- Food stamp consumer
- Underemployed
- GED graduate
- **580 Credit Score**

## How I See Myself

- Mother of three A students
- Active member of my community
- Participant in a \$10,000 Lending Circle
- Entrepreneur paying back a small business loan
- FII Scholarship recipient
- **780 Initiative Score**



# Key area of opportunity: service delivery

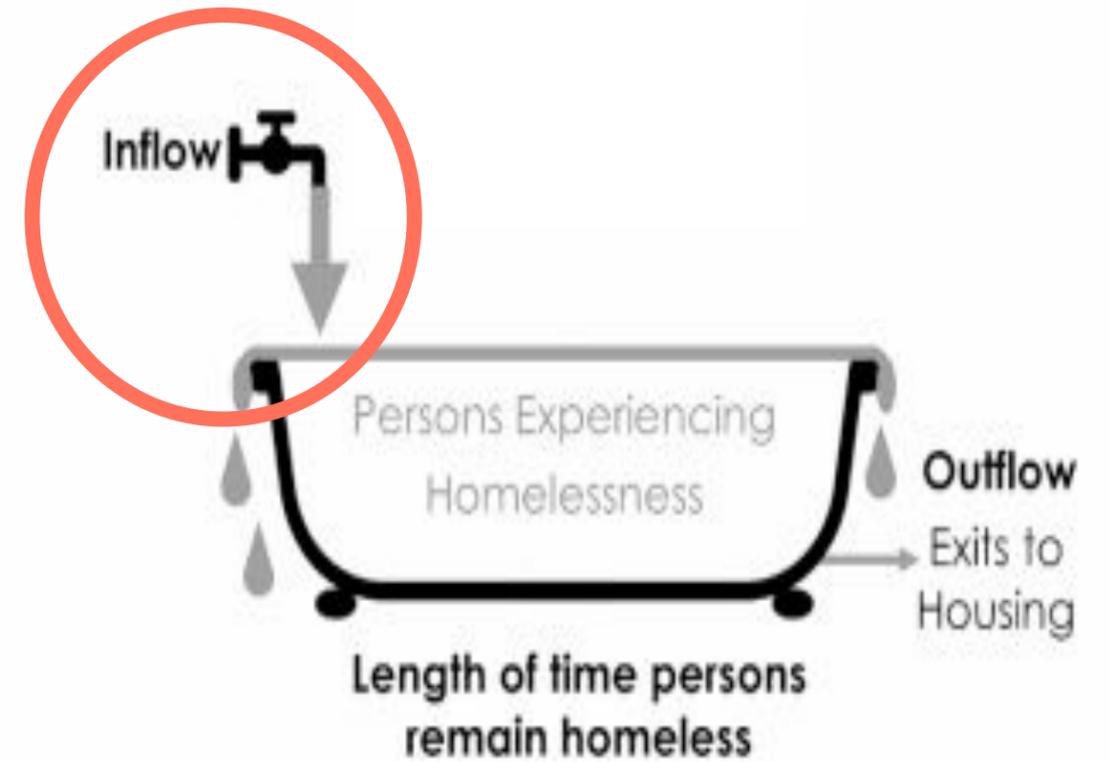
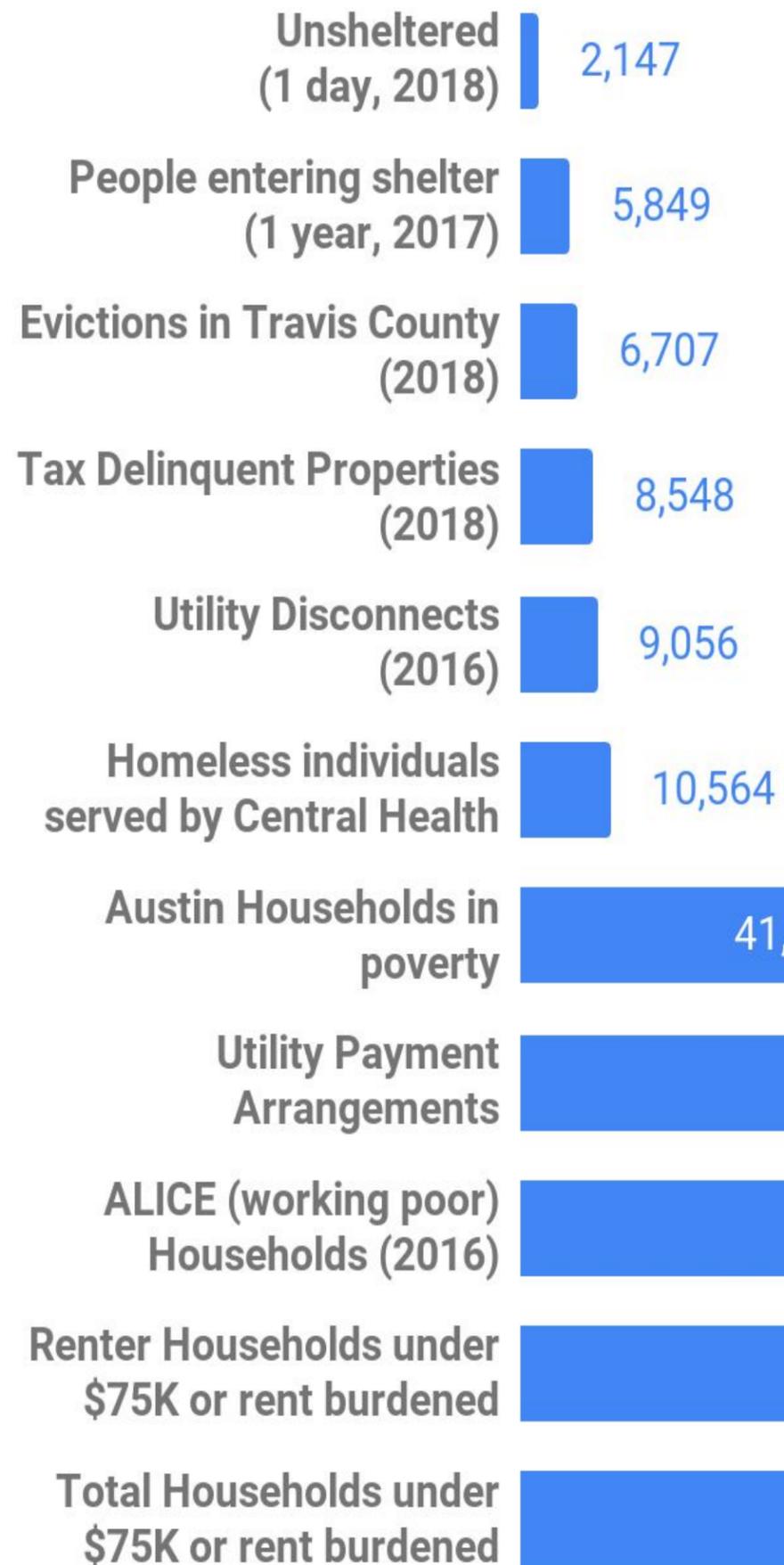
Effective Service Delivery models need to be:

- **Human-centered**
  - They put the people who they serve at the center of their decisions
- **Based in reality**
  - They draw from the perspective of all stakeholders to find harmonious outcomes
- **Sequenced**
  - They take place over time and through a series of predictable interactions

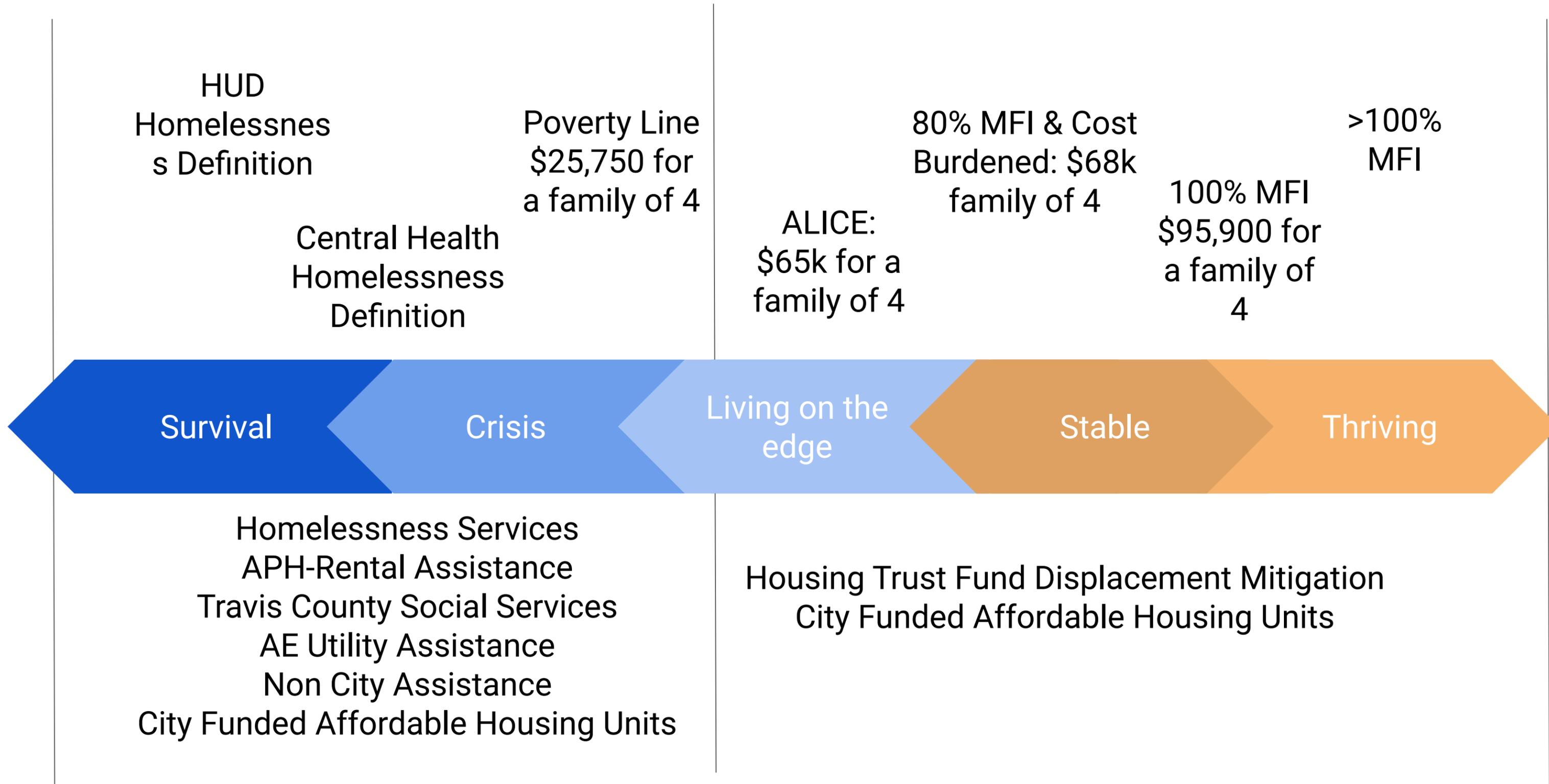
# Financial resilience

# Signals on the magnitude of need

A focus on the inflow



# Looking upstream from homelessness and crisis



# ALICE: Asset-Limited, Income-Constrained, Employed

Minimal budget *higher than adjusted Federal Poverty Level*

Working poor, survival budget, no cushion for unexpected expenses



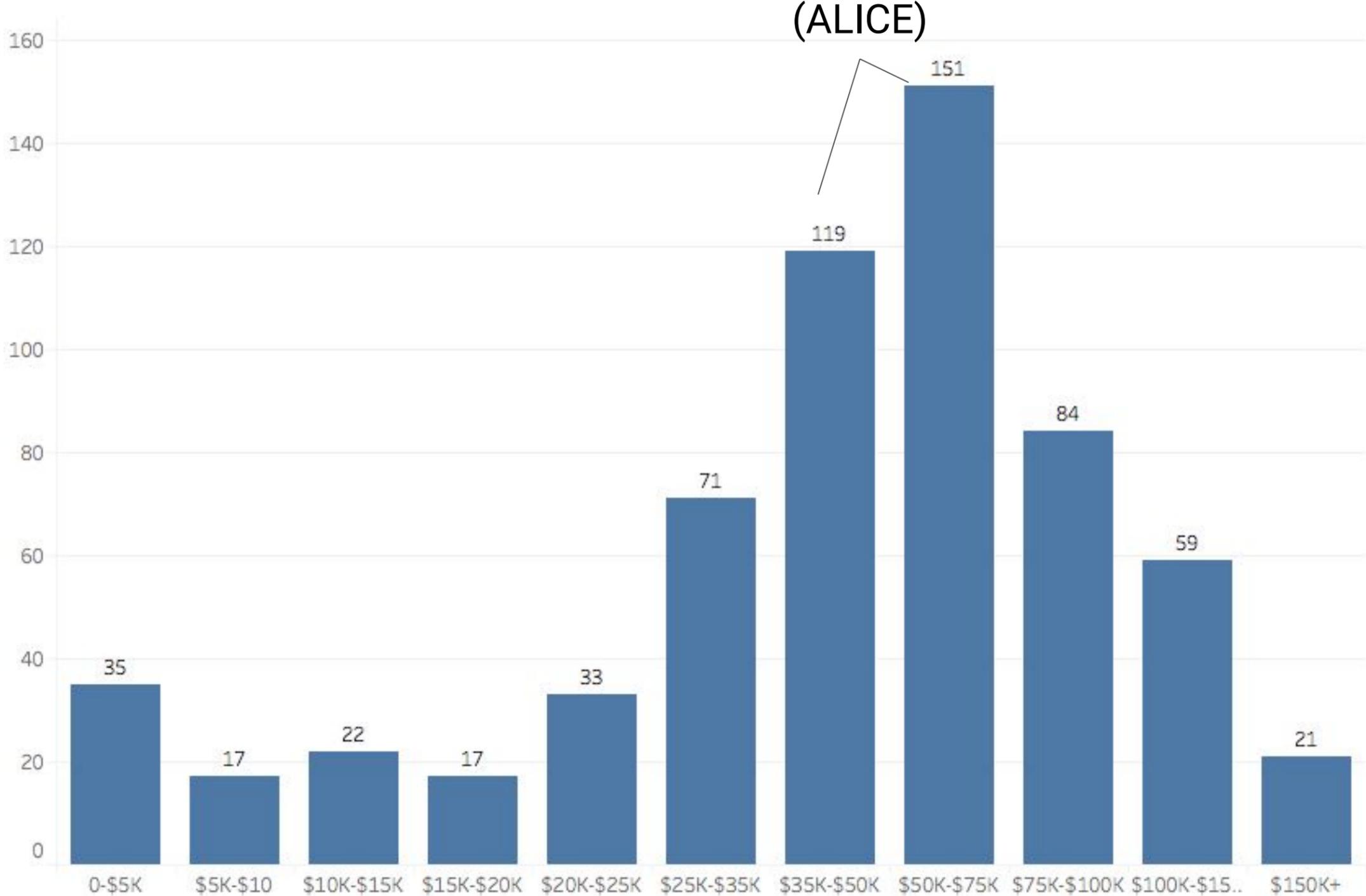
Below ALICE Threshold  
21%  42%

Travis County

Household Survival Budget - Travis County, 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
<b>ANNUAL TOTAL</b>	<b>\$22,644</b>	<b>\$65,688</b>
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.

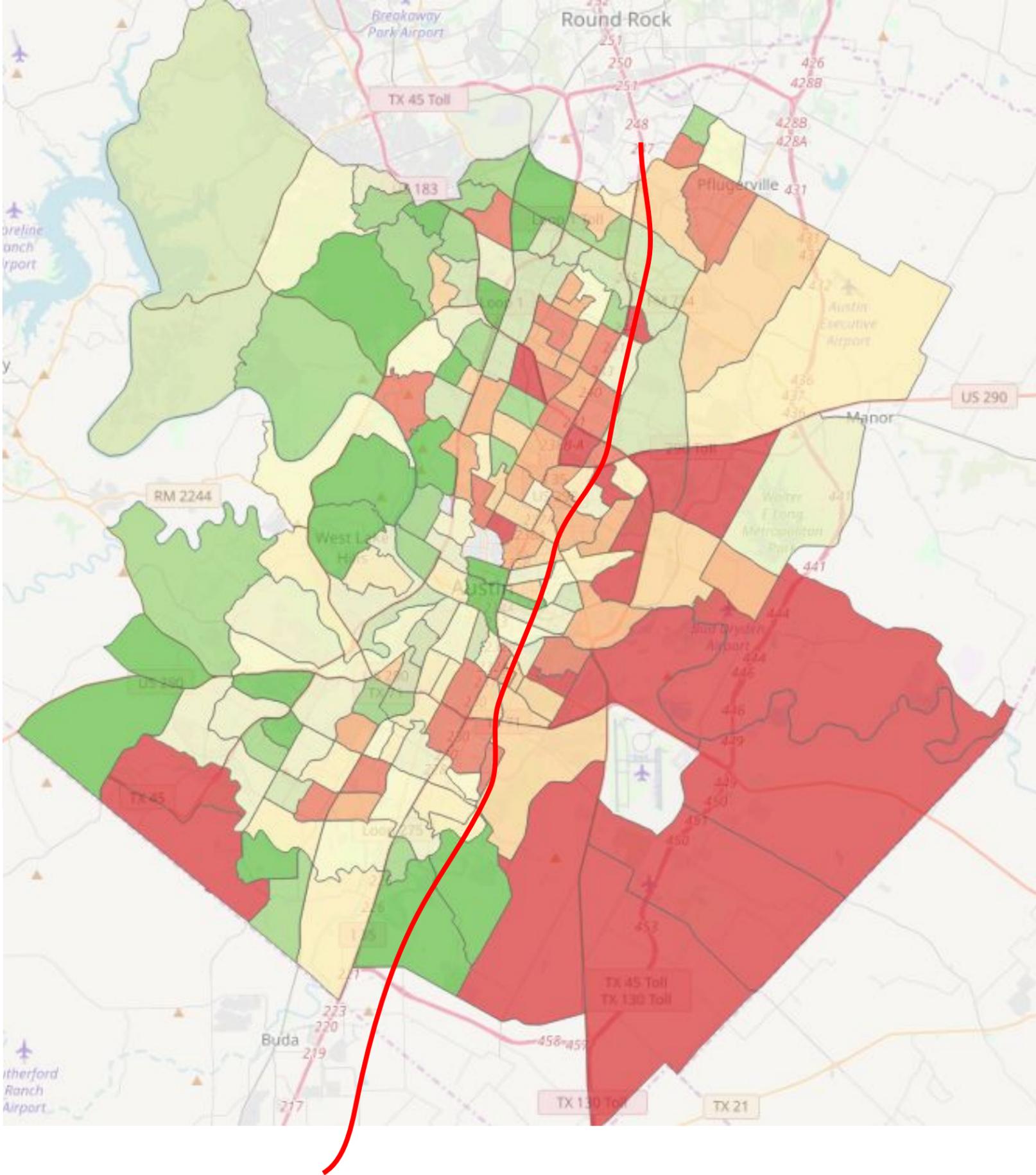
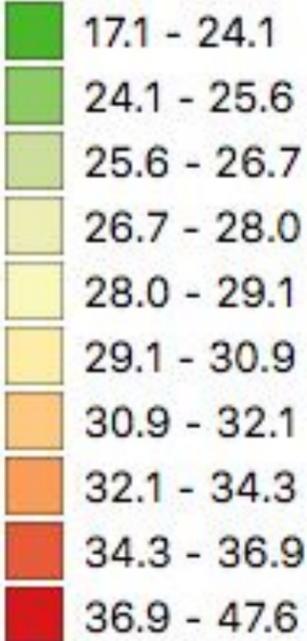
# Income Patterns of Displacement

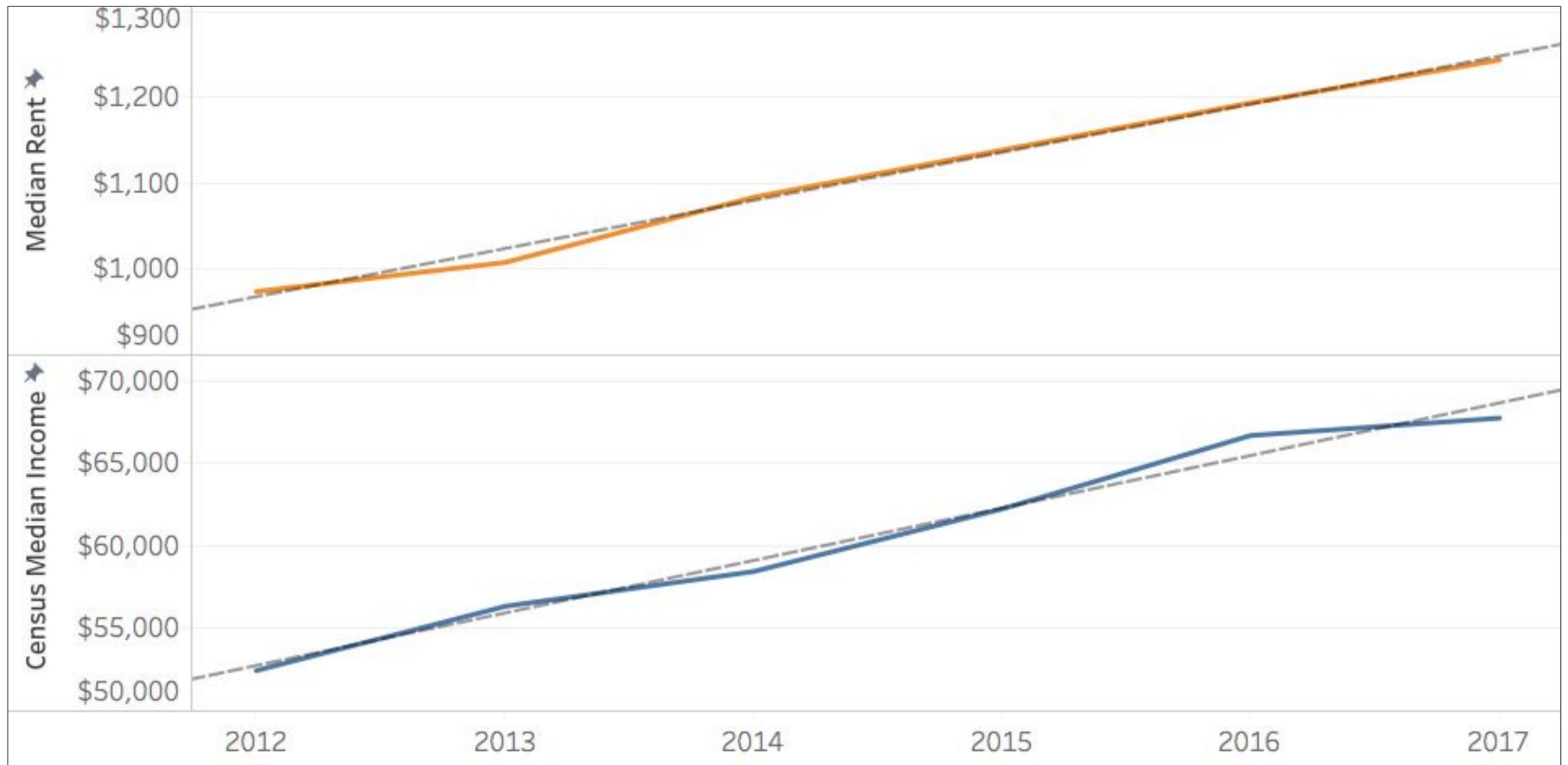


Source: Distribution of Respondents to the Analysis of Impediments to Fair Housing in Central Texas Survey

# Financial resilience

2017  
Median  
Rent:income  
ratio 29%





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

# Specific evictions research

# Formal Evictions Data

**6,707**

Evictions in  
Travis County  
(2018)

**\$1,428**

Median amount  
owed in formal  
evictions in Travis  
County 2018

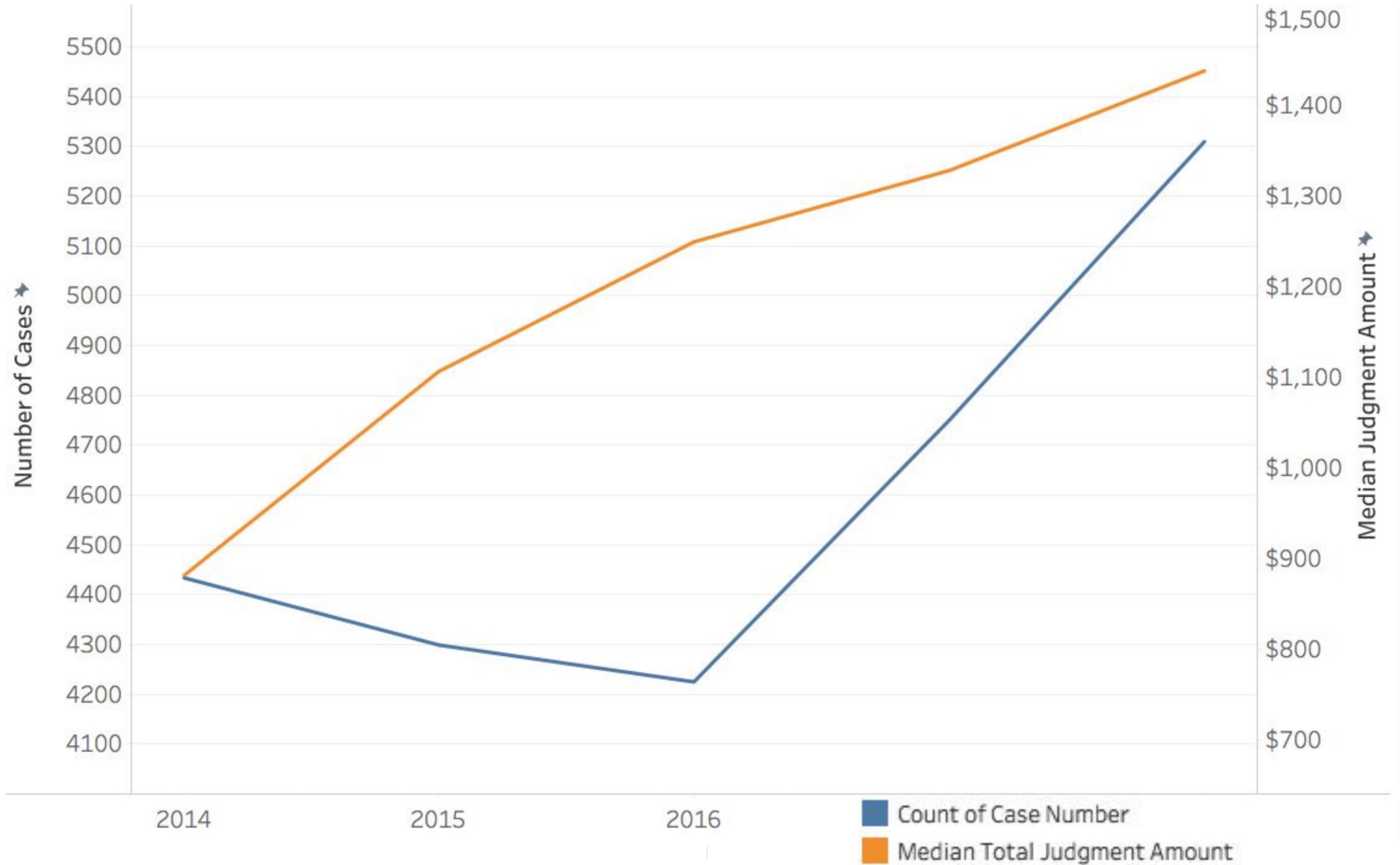
**\$7.87M**

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

**95%**

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

# Evictions Over Time in Travis County



Source: Travis County Data, just evictions with amount entered

# 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%

# Homelessness - Eviction - Displacement



In Seattle:

88% of evictions led to homelessness:

- 37.5% completely unsheltered
- 25.0% living in a shelter or transitional housing
- 25.0% staying with family or friends.
  
- 43.5% of evicted respondents had to leave Seattle as a result.

*Similar study unavailable in Austin.*

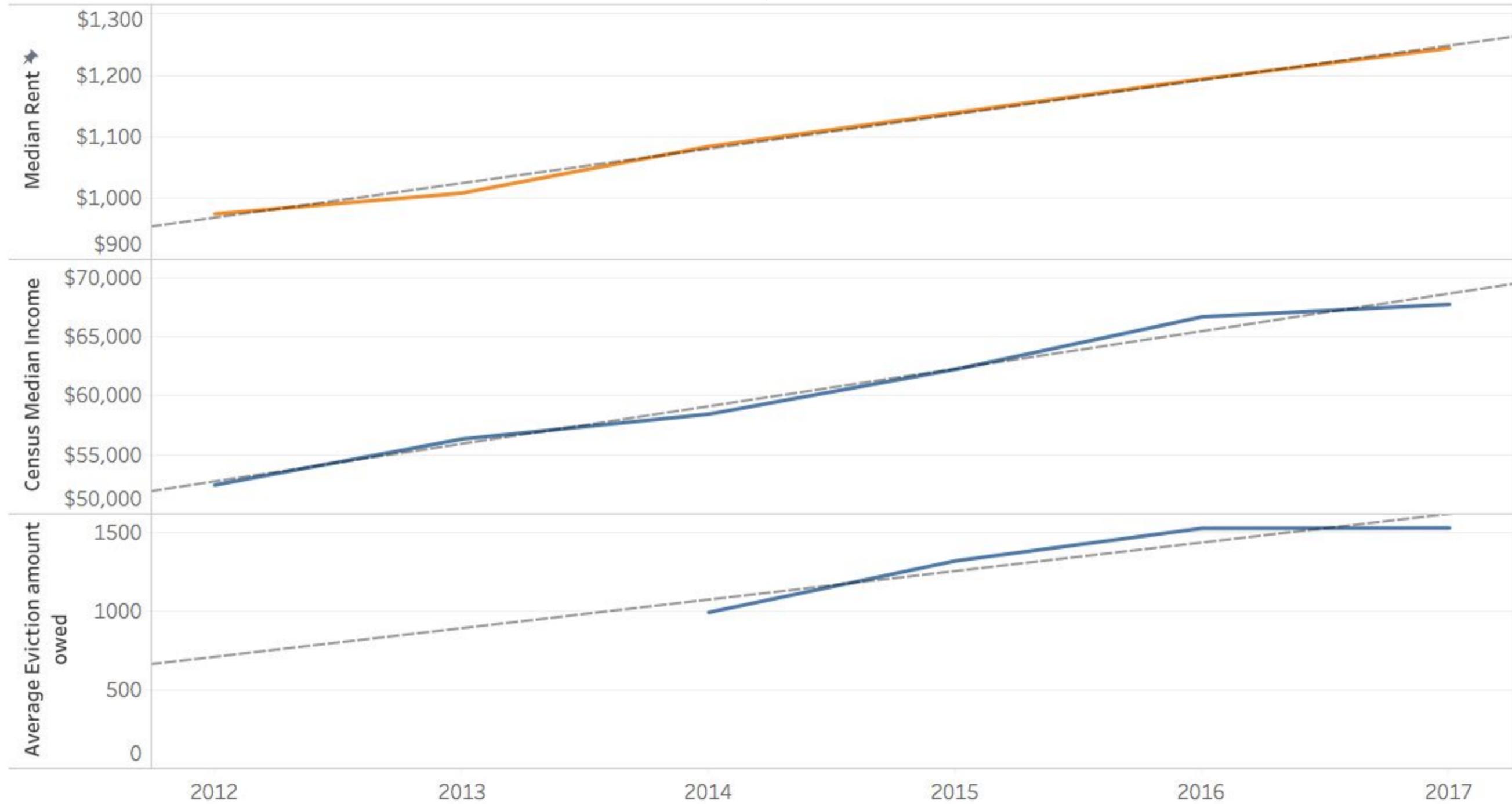
# Evictions & People With Disabilities: American Housing Survey 2013\*

Question	Unit with a person with a disability	Unit without a person with a disability
Total Population	13%	85%
Have or had utilities shut-off	22%	78%
3 missed or partial rent payment(s)	33%	67%
Threatened with Eviction notice for: <ul style="list-style-type: none"> <li>● Failure or inability to pay rent</li> <li>● Other violation of lease</li> </ul>	<ul style="list-style-type: none"> <li>● 9%</li> <li>● 33% (15% higher than national average)</li> </ul>	<ul style="list-style-type: none"> <li>● 91%</li> <li>● 67%</li> </ul>
<b>Received court ordered eviction notice:</b>	<b>50% (28% higher than national average)</b>	<b>50%</b>

\*Not including response “not reported”

**What else makes people vulnerable to evictions?**

# Median Income, Median Rent & Formal Evictions



# Austin's poverty problems persist.

**41,915**

Households in Austin Living in  
Poverty

**28%**

Increase in Austin's Median  
Rental Price (2012-2017)

# Signals on the magnitude of need

