



Affordable Housing

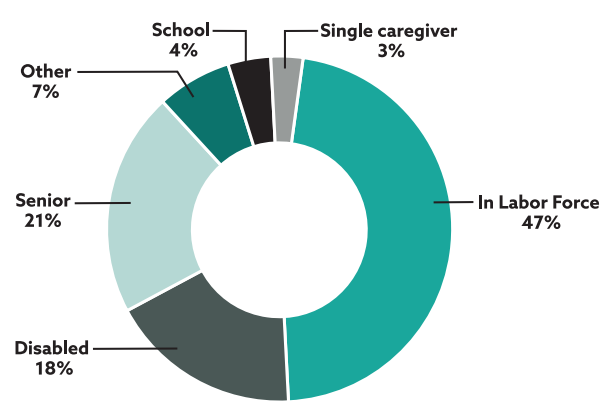
What is affordable housing?

- The U.S. Department of Housing and Urban Development (HUD) defines **affordable housing** as housing where "the occupant(s) is/are paying no more than 30% of his or her income for gross housing costs, including utilities."¹
- HUD also provides definitions and limits for *low-income*, *very low-income*, and *extremely low-income households*, which are based on the area's median income (AMI) and used to determine qualification for housing programs. In Tarrant County, the median family income is \$74,189² (avg. family size is 3.29 people³). This means:
 - Low-income: \$59,351
 - Very low-income: \$37,094
 - Extremely low-income: \$22,256

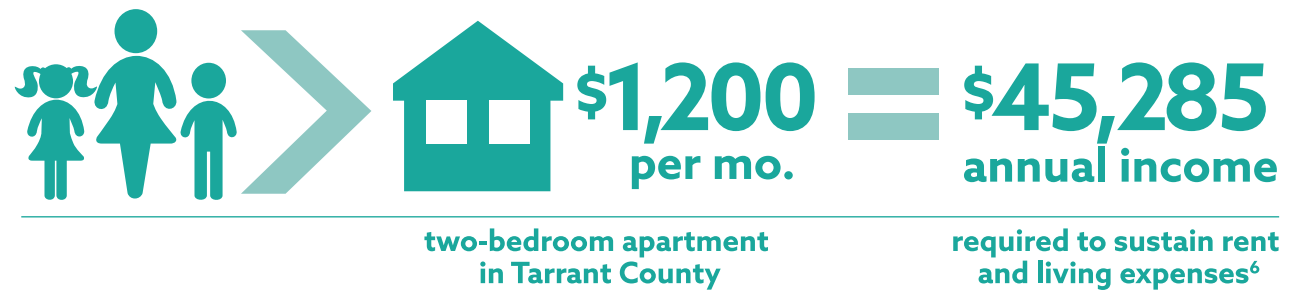
Who receives affordable housing in Texas and Tarrant County?

- In Texas, 47% of *extremely low-income* renters are in the labor force (Figure 1).⁴
- In Tarrant County, it was estimated in 2014 that there were 34 units available per 100 extremely low-income renting family.⁵
- The median rent for a two-bedroom apartment in Tarrant County was \$1,200 a month in 2018, which requires a family to make \$45,285 annually, after-taxes, to sustain rent and living expenses.⁶

Figure 1: Texas: Extremely low-income renter households, 2017⁴



Data Source: U.S. Census Bureau American Community Survey 2017 Public Use Microdata Sample, as reported by the National Low Income Housing Coalition



- For a minimum wage working single parent to afford a two-bedroom apartment, they would need to work 3 full-time jobs⁷ or work 115 hours a week to afford rent and living expenses.⁶
- In the Dallas-Fort Worth area, there only exists enough affordable rentals to house approximately 20% of the households who need it.⁸
- *Cost burdened* is when a household pays more than 30% of their income on rent⁹
- 45.54% of rental households in Tarrant County are cost burdened⁹

How do families receive housing assistance in Tarrant County?

Three public housing agencies issue Housing Choice Vouchers (formerly referred to as Section 8), which provides subsidies to families whose income does not exceed 50% of the median income for the county.¹⁰



- Oversees 3,347 active housing vouchers.
- Open enrollment week annually. People must renew their application annually.
- Among households receiving vouchers, 56% of households were families with children, but only 10% of those families had 2 adults in the households.¹¹



- Oversees 5,059 active housing vouchers.¹²
- Enrollment opened in 2017 for the first time in six years. They randomly selected 5,000 voucher applicants to put on the waitlist, which will remain closed for several years.¹³
- In 2018, 50% of households receiving vouchers had children.¹²



- Oversees 2,880 active housing vouchers.¹⁴
- Opened waitlist in 2017 for 15,000 applicants, and the waitlist will remain closed for the next eight years. Persons can only communicate with the Office in writing by mail.¹⁵

How does affordable housing relate to family homelessness?

- A study of urban areas found that a \$100 increase in median rent was associated with a 15% increase in community homelessness.¹⁶
- In Tarrant County, the leading causes of homelessness were: (1) unemployment or lack of income, (2) inability to pay rent,¹⁷ (3) substance abuse, and (4) domestic violence.¹⁸
- According to the 2018 Point in Time Count:¹⁷
 - Approximately 133 families were experiencing homelessness either in emergency shelter, transitional housing, or unsheltered.
 - The average family size was 3.7 persons.
 - 14% of people experiencing homelessness in Tarrant and Parker Counties were under the age of 18.

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