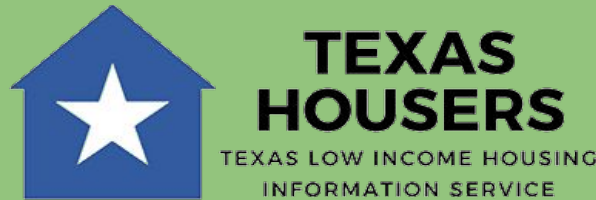


Understanding Evictions in Texas



cdcb | come dream. come build.

cdcb is a multifaceted affordable housing organization devoted to utilizing collaborative partnerships to create sustainable communities across the Rio Grande Valley through quality education, model financing, efficient home design, and superior construction.

- Advocacy at the local, state, and federal level on all policy related to affordable housing and wealth creation for our clients
- Producing fact sheets and data points on housing issues as well as educational webinars
- Amplifying the feedback we receive from our community to policymakers



Dr. Daniel Elkin, Director of Policy, Impact, and Innovation

As the Director of Policy, Impact, and Innovation, Daniel advocates for safe and affordable housing in the Rio Grande Valley at the local, state, and federal levels. Daniel holds a PhD in Urban History and has done extensive research on the housing market in the lower RGV, which borders with Mexico and the unique challenges associated with the region.

Texas Low-Income Housing Information Service

Our mission is to support low-income Texans' efforts to achieve the American dream of a decent, affordable home in a quality neighborhood. We carry out our mission by:

- Researching and evaluating low-income housing and community development programs, needs and issues to discover solutions
- Providing information about low-income housing and community programs, needs and issues to promote public understanding and support
- Organizing and empowering low-income people and communities to take the initiative to solve their housing and community development problems.



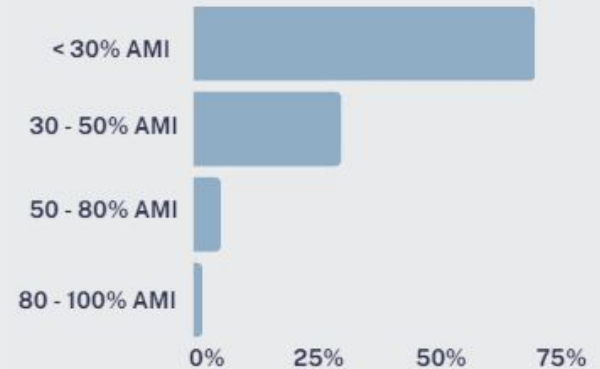
Julia Orduña, southeast Texas regional director

As regional director, Julia focuses on housing affordability, lack of access to safe and dignified housing, and climate change in Houston and surrounding areas. Her work in the organization concentrates on issues pertaining to disaster recovery, eviction prevention, and tenants' rights. Julia's hometown is Laredo, Texas.

Evictions *cause* poverty and perpetuate loss

- Financial Issues
 - Increases threat of job loss
 - Decreases educational attainment rates
 - Increases need of government-funded aid
 - Increases government-spending in social services
- Medical Issues
 - Higher risk of premature birth and low birth weights
 - Increased risk for “all cause mortality”
 - Increase in depression and death by suicide
 - Disruption in healthcare access
- Housing Issues
 - Decreased housing choice
 - Increased exposure to unsanitary/unsafe housing conditions
 - Increased income dedicated to housing issues (moving, deposits, application fees)

The majority of extremely low-income Texans pay over 50% of their income toward housing.



Source: Share of residents by income that pay 50%+ of their income toward housing. National Low-Income Housing Coalition, The Gap Report, 2022

Make Evictions FAIR and RARE!!

LOW-INCOME RENTERS IN TEXAS ARE STRUGGLING TO FIND HOUSING THEY CAN AFFORD.

37.6% of Texas households are renter households.

3,848,280
Texas renter households

\$45,149
average renter household income

\$1,510
rent affordable with full time work at 80% of AMI

\$1,029
rent affordable with full time work at average
renter household wages

Source: American Community Survey, 2021 5-year; assumes \$100/mo. utility allowance

37.6% Texans are Renters

A home health provider needs 3.24 jobs to afford a unit at 80% AMI

THE TOP 5 OCCUPATIONS IN TEXAS BY PROJECTED NUMBER OF JOBS ARE VERY LOW INCOME.

JOB	PROJECTED # OF JOBS IN 2030	AVERAGE WAGE & % OF AMI	RENT THIS JOB CAN AFFORD
FAST FOOD & COUNTER WORKERS	474,545	\$22,457 (28%)	\$461
HOME HEALTH & PERSONAL CARE AIDES	418,497	\$22,625 (28%)	\$466
RETAIL SALESPERSONS	394,087	\$30,236 (38%)	\$656
OFFICE CLERKS	312,355	\$36,202 (45%)	\$805
CUSTOMER SERVICE REPS	308,036	\$36,966 (46%)	\$824

Source: Texas Labor Analysis (Texas Workforce Commission) "Top 25 Occupations by Projections for Texas"

AMI - Area Median Income

HTC UNITS AREN'T NECESSARILY AFFORDABLE TO LOW-INCOME TENANTS

HOW MUCH DOES IT COST TO LIVE IN A 50% AMI HTC UNIT?

	Rent Limit 1 Bedroom 50% AMI	Income Limit 2 People 50% AMI
Houston	\$831	\$35,450
Dallas	\$913	\$39,000
San Antonio	\$778	\$33,200
Austin	\$1,035	\$44,150

Source: TDHCA Project Income and Rent Tool (2022).

Adequate Income-targeting is necessary!

Eviction Process and Protections during the Pandemic

Step 1: Notice to Vacate

LL delivers NTV to tenant

Must give minimum 3-day notice before LL can file suit

LL must attach CDC Declaration with notice*

Step 2: LL Files Eviction


Eviction is filed with tenant's corresponding JP court

Constable serves Eviction Notice to tenant

Hearing must be minimum 10-days from filing date

LL & tenant submit documents to court

Step 3: Court Hearing

 You are here!

LL & tenant appear before the JP

JP asks about RR

Step 4: Judgement

If ruling is for Plaintiff, Writ of Possession is issued in 7 days

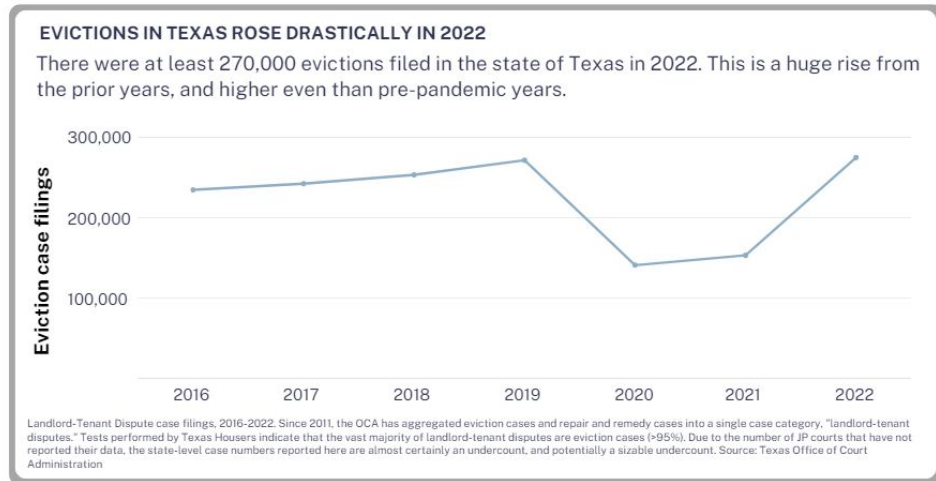
Tenant has 5 days to appeal judgement

24-hour vacancy notice is put on door

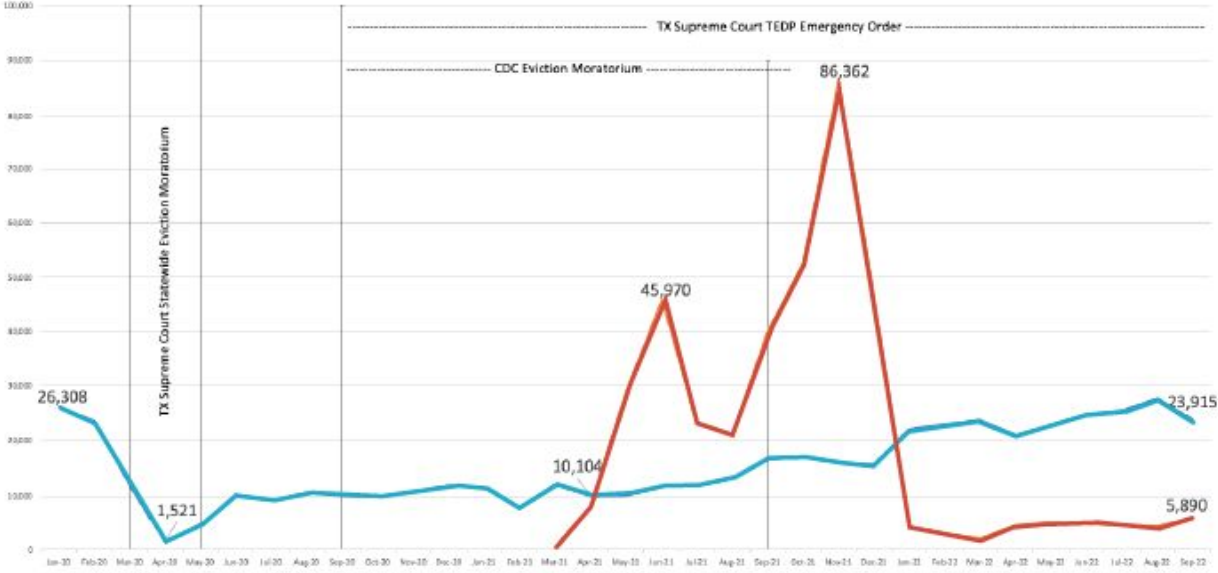
Constable arrives following day to ensure tenant has vacated

Eviction Process and Protections during the Pandemic

- Federal CDC moratorium
- Supreme Court of Texas Emergency Orders
- Local Opportunity To Cure & Moratoria
- State & Local Emergency Rental Assistance Programs



Rent Relief as a key factor in keeping Texans Housed

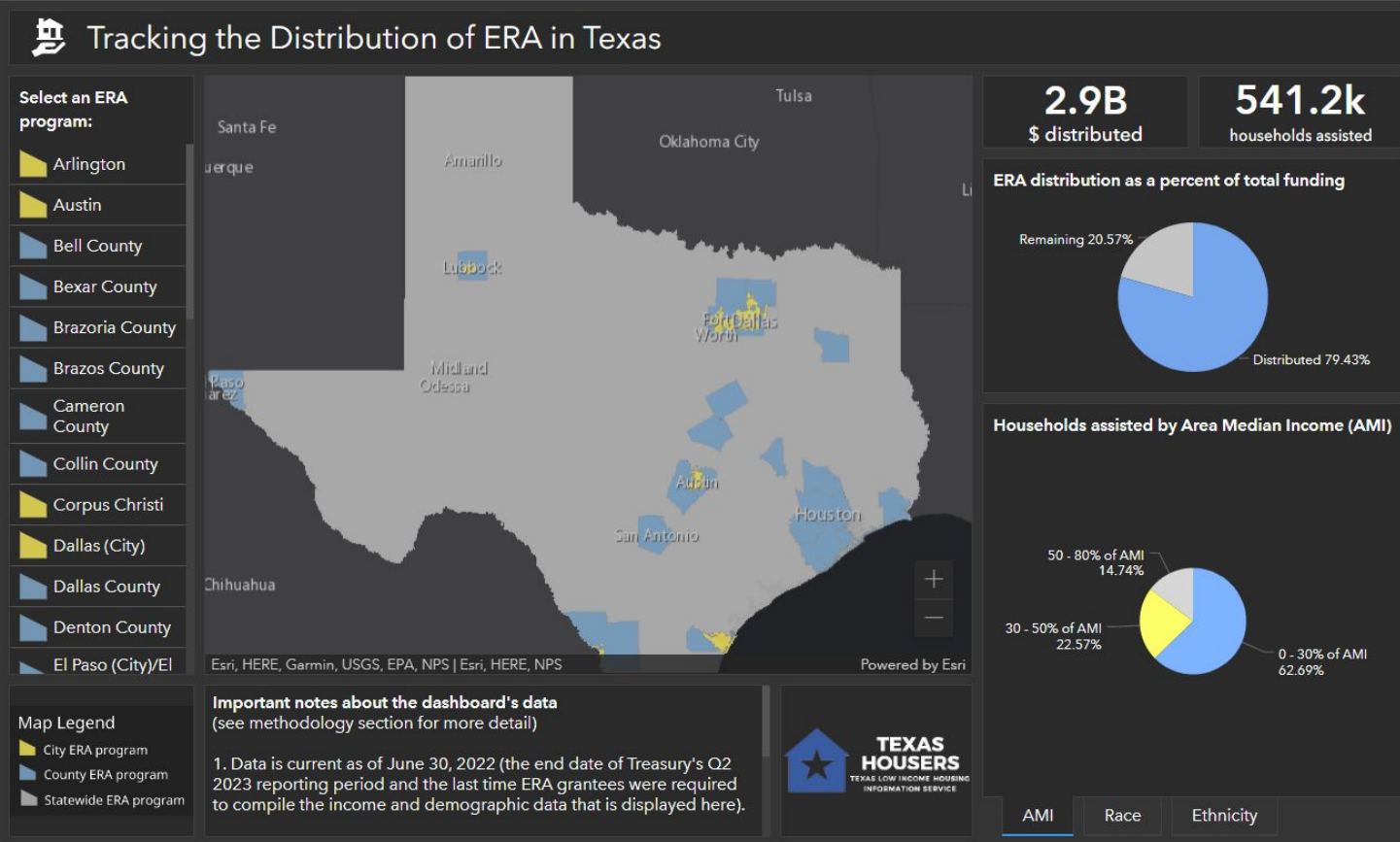


Statewide Eviction Filings vs. Households Assisted by TRR by Month (January 2020 - September 2022)

Eviction Filings
Households Assisted

Eviction Filings (source: TX Office of Court Administration, Justice Court Activity Detail Report) | Households Assisted (source: Texas Rent Relief Program Data)

Rent Relief as a key factor in keeping Texans Housed

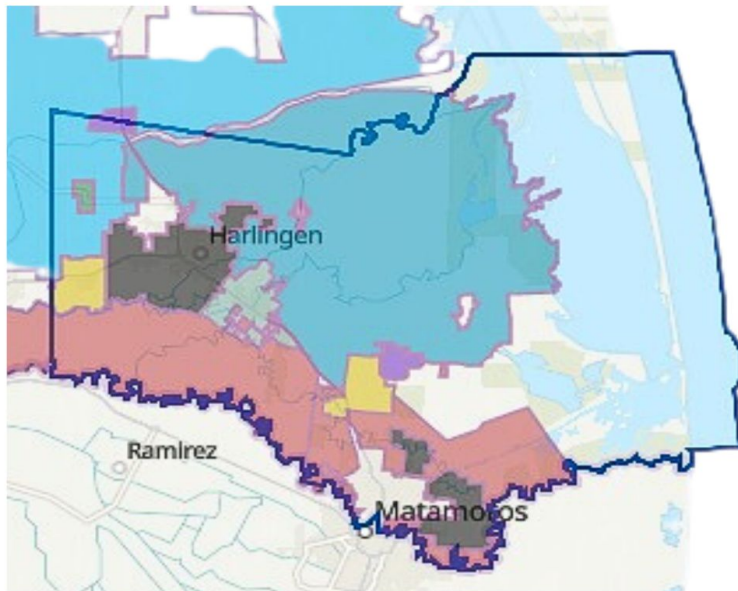


CCERA Funds Disbursed (cdcb)



CCERA Key Findings (cdcb)

From March 2021 - December 2021, 64% of applicants reported to be single parent households -- all of whom were **women**.



Cameron County ERA Recipients | cdcb ERA Program Data

Federal Assistance



Of the 64% of single-family parents (women), nearly all reported to be on a Federal Program: SNAP, WIC, SSI, etc.

Average Months of Rent Covered

5 Months

Evictions Prevented



est. 3,398 HHs received assistance for rent **arrears** from cdcb (2021-2022)

Cameron County Renters (CCERA/cdcb)

Financial Characteristics of Renters who received ERA



Race/Ethnicity



90% Hispanic/Latino

Predominant Areas of Assistance

- Boca Chica
- Southmost
- Downtown

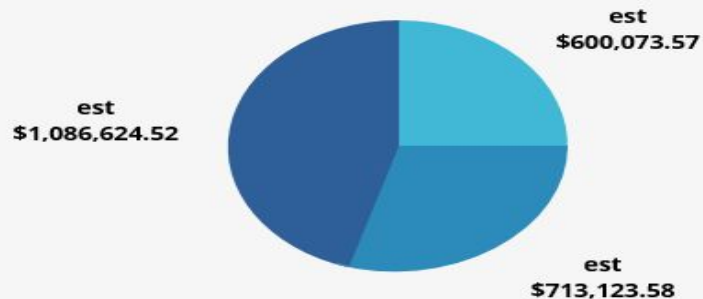
Average HH Size

5

**from cdcb CCERA

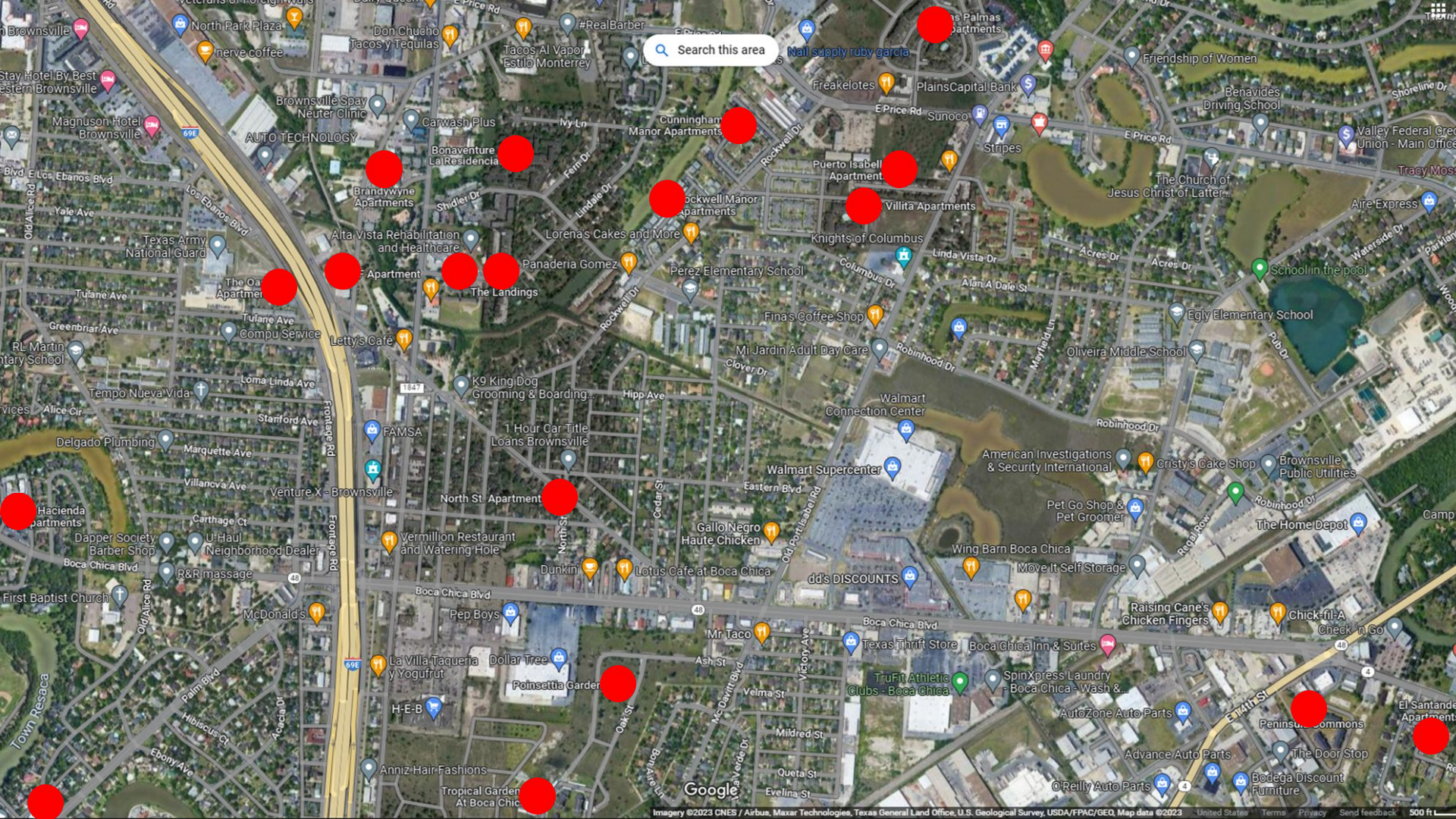
Average Rent per Month (2022)

\$845



Boca Chica Blvd





Search this area

Brandywine Apartments

Bonaventure La Residencia

Rockwell Manor Apartments

Puerto Isabel Apartment

Villita Apartments

The Oa Apartment

Alta Vista Rehabilitation and Healthcare

The Landings

Panaderia Gomez

Perez Elementary School

Fina's Coffee Shop

Walmart Connection Center

K9 King Dog Grooming & Boarding

North St. Apartment

Walmart Supercenter

American Investigations & Security International

Brownsville Public Utilities

Hacienda Apartments

U-Haul Neighborhood Dealer

Vermillion Restaurant and Watering Hole

Lotus Cafe at Boca Chica

Gallo Negro Haute Chicken

Wing Barn Boca Chica

Move It Self Storage

The Home Depot

First Baptist Church

McDonald's

Pep Boys

Boca Chica Blvd

Mr Taco

Texas Thrift Store

Boca Chica Inn & Suites

Raising Cane's Chicken Fingers

Chick-fil-A

La Villa Taqueria y Yogurt

Dollar Tree

Poinsettia Garden

TruFit Athletic Clubs - Boca Chica

SpinXpress Laundry - Boca Chica - Wash &

H-E-B

Annis Hair Fashions

Tropical Garden At Boca Chica

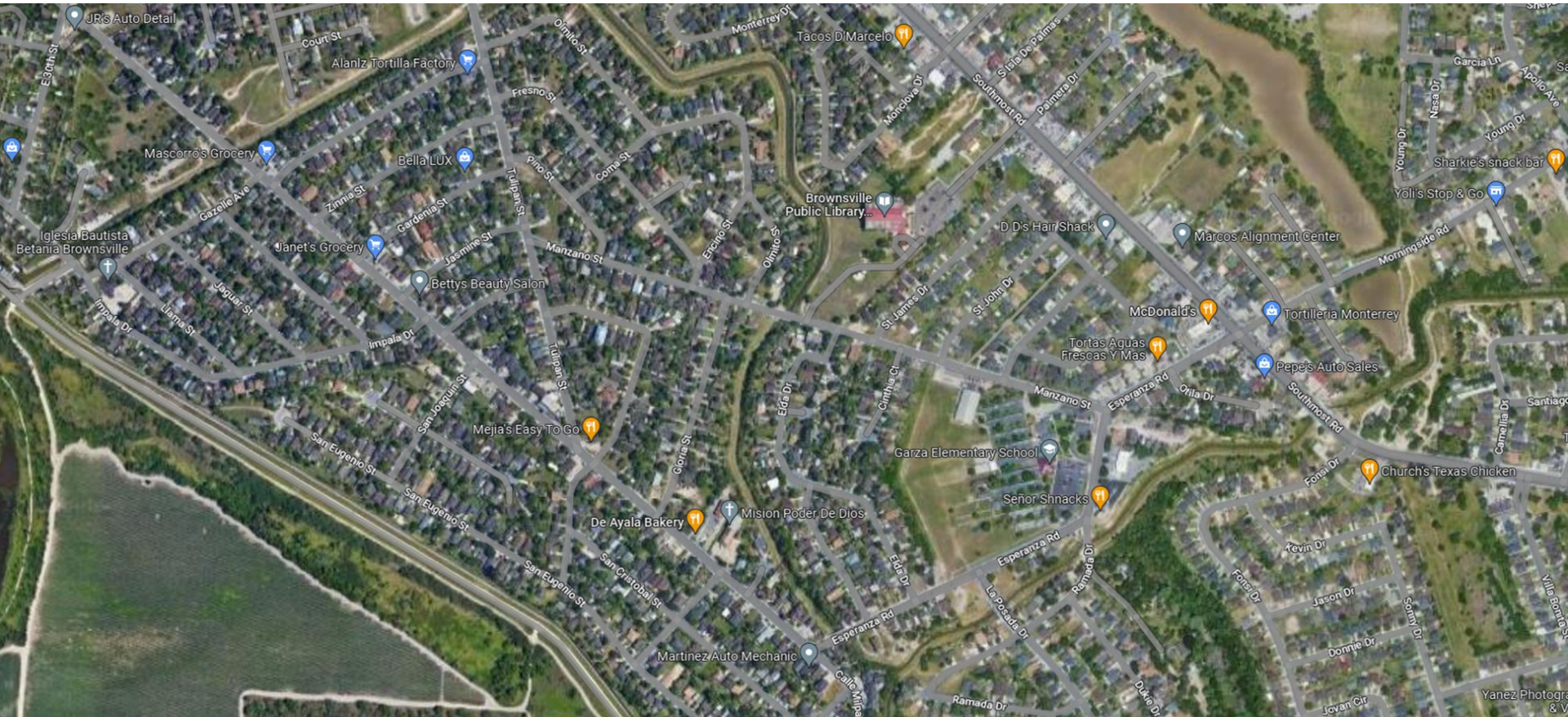
AutoZone Auto Parts

Peninsula Commons

El Santandreo Apartment

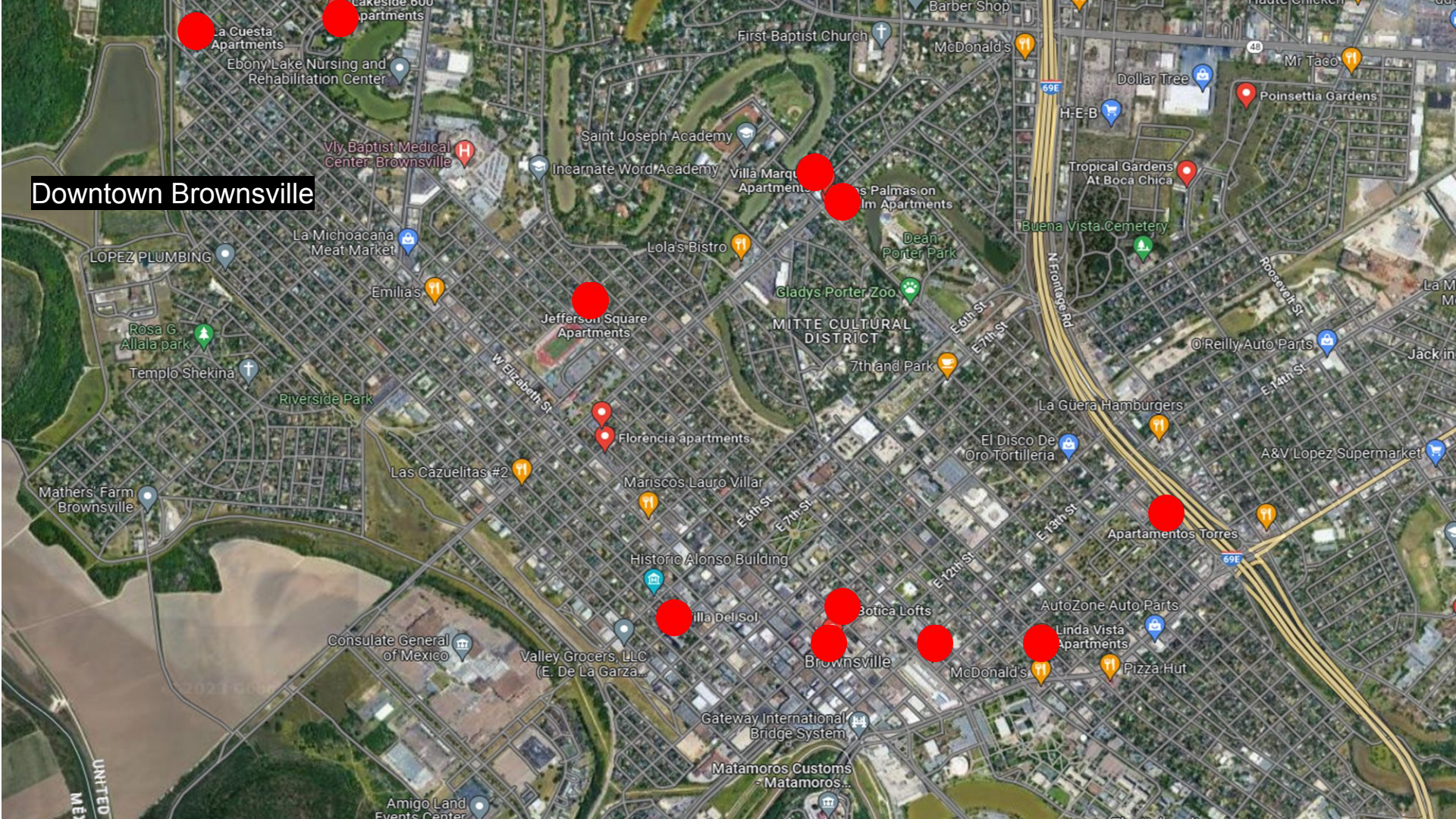
Google

Southmost Blvd



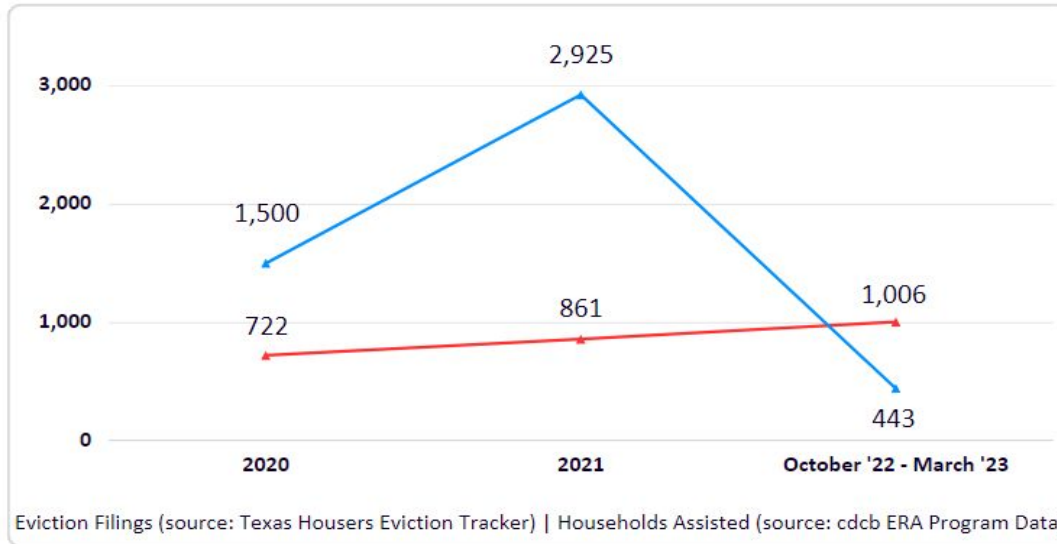


Downtown Brownsville



Rent Relief as a Key Factor in Keeping South Texas Housed

Evictions have risen significantly as the CCERA Program approaches end – Cameron County did NOT have a local moratorium amidst COVID-19, thus evictions prevailed.



Countywide
Eviction Filings
vs. Households
Assisted by ERA
by year

- Eviction Filings
- Households Assisted

cdcb has sent a public information request of **most recent eviction filing data from Cameron County JPs -- so far, no response, #'s may be higher than what is shown.

Where do people *want* to live?

- **Some choose to live closer to live in high opportunity areas.** Living closer to amenities, entertainment centers, good schools, or close to work if they are employed at these places can break the cycle of poverty.
- **Some prefer to stay in their historic communities.** Many families have lived there for generations; they don't want to get priced out. They need affordable units to stay connected to their communities as neighborhoods are revitalized.

Affordable options are necessary if we want to have the *power to choose*.

The Current Legislative Session - Renter Edition

- **HB 2035/SB 986** - Denies local governments regulation of eviction processes
- **HB 673** - Statewide opportunity to cure
- **HB 1193** - Restricts Homeowners Associations the ability to regulate whether landlords can rent to Housing Choice Voucher holders
- **HB 1450/HB 511** - Eviction record sealing of favorable tenant outcomes
- **HB 2516** - “The Texas Tenant Protection Act” - Meaningful and wide ranging protections to give tenants more rights in tenant-landlord relationships

Where do you fit in?

- What are challenges or successes to help tenants?
- What are things that aren't required by law but are common place at your property? What are you and your staff doing that goes "above and beyond" to assist a tenant if they fall behind on rent??
- How does tenant turnover affect you?
- What are challenges of developing affordable housing and keeping people housed?
- How can you income-target better?



Remedies & Solutions to Affordable Housing Stabilization

Keep Tenants Housed

- Stabilize renters by replenishing the Texas Rental Relief Fund
- Make evictions FAIR and RARE by investing in Right to Counsel and other mediation practices.
- Establish a statewide Opportunity to Cure and other local protections

Keep Housing Affordable

- Activate the development and preservation of Affordable Housing
- Adequate Income-targeting for affordable housing production
- Reform TDHCA's Qualified Action Plan (QAP)
- Build long-term intergenerational wealth by investing in Down Payment Assistance

REMEMBER

**Eviction Prevention is
cost-saving to landlord, tenant,
and taxpayers.**



Thank you!

More questions?