



# Housing in Dallas

A FRAMEWORK FOR ACTION



OUR VISION

**All children**  
and their families  
can access  
housing that is  
healthy and safe,  
affordable, stable,  
and in a thriving  
community.

# FOUR DIMENSIONS OF HOUSING

*Adapted from the work of Dr. Megan Sandel at the Boston University School of Medicine*

## QUALITY

### **Is the home free of environmental hazards?**

Substandard homes severely impact the health and wellbeing of tenants, particularly young children: poor housing quality is associated with asthma and respiratory illness, lead poisoning, accidental injury, and emotional issues such as anxiety and depression.<sup>1</sup> Children in substandard housing also have worse academic outcomes and are more likely to experience behavioral problems.<sup>2</sup>

## AFFORDABILITY

### **Can a family pay rent and still have enough money left over for other necessities?**

When families are housing cost burdened—meaning they pay 30% or more of their income on housing expenses—they are forced to make trade-offs. They sacrifice other expenditures, like nutritious food, preventative healthcare, and educational opportunities, to keep a roof over their head. The stress of unaffordable housing weighs heavily on parents and can manifest in mental and physical health issues.<sup>3</sup> Housing affordability impacts the cognitive achievement of children, in part due to the lack of disposable income to invest in child development experiences.<sup>4</sup>

## LOCATION

### **Is the home in a neighborhood with ready access to opportunity?**

The neighborhood a child grows up in has an outsized influence on the rest of their life, shaping long-term education, economic, and health outcomes. Children in neighborhoods of concentrated poverty experience greater exposure to crime, tend to access low-performing schools with higher dropout rates, and face weak employment opportunities and greater financial insecurity.<sup>5</sup> The longer a child is in a high-poverty neighborhood, the harder it is to realize upward economic mobility.<sup>6</sup>

## STABILITY

### **Is a family able to stay put in one place without the looming threat of another move?**

Residential stability matters for a child's mental and physical wellbeing, educational success, and connection to a community. Involuntary displacement leads to greater material hardship for families, poorer health and avoidable healthcare costs for children and their mothers, negative impacts on children's academic achievement, and greater depression and parental stress.<sup>7</sup>

# QUALITY

Let's ensure all housing units are healthy and safe in Dallas.

## LEADING DATA INSIGHT

In 2017, **22,500** occupied housing units in the Dallas-Fort Worth-Arlington Metropolitan Statistical Area (MSA) were classified as severely inadequate.<sup>8</sup>

## DESIRED LONG-TERM OUTCOME

By 2037, we will decrease the number of substandard housing units by **50%**.

## DALLAS IMPACT

$$32.5\% \times \$2,625 = \$2.2B$$

of all occupied housing units need repair in Dallas      cost of unit repairs, on average      total repair cost<sup>9</sup>

The most commonly cited repair need is related to leaks and mold—an issue that is particularly acute in multifamily units and that is associated with chronic respiratory issues.

**Asthma is a common respiratory issue for children in substandard housing, and 40% of asthma episodes are caused by preventable triggers in the home.**<sup>10</sup>

In Dallas County in 2017:

- **57,977** children had asthma and **29,916** experienced an asthma attack.<sup>11</sup>
- The Centers for Disease Control estimates the average annual cost of care for a person with asthma is \$1,039, so **Dallas County faced ~\$60.2M in child asthma costs in 2017.**<sup>12</sup>

In Dallas ISD in 2018:

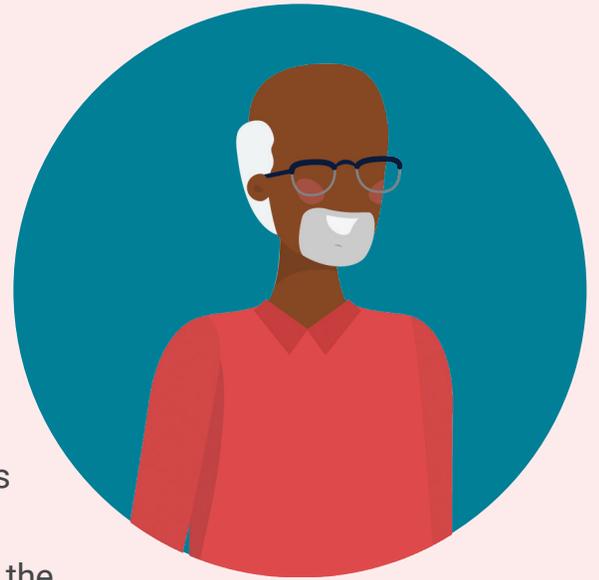
- **9.5%** of students suffered from asthma.<sup>13</sup>
- 16 of the 18 schools with the highest incidence of asthma were **located south of I-30.**<sup>14</sup>

## WHERE CPAL GOES NEXT

Adopt and apply a methodology to capture more actionable data on the quality of Dallas housing stock (e.g., data on needed repairs and upgrades to improve housing conditions).

## Meet James

James is a Black, fifth-generation Dallasite, proud father of three, and grandfather of eight. His two youngest grandkids, Rachel and Owen—both middle-schoolers—live with him in a family home that has been passed down generation after generation. The home was built in the early 1900s and, although it has good bones and a long history, is starting to wear down. In particular, the HVAC system is overdue for replacement, and moisture and mold are building up in the walls. James is on a fixed income and has some savings, but not nearly enough to replace the HVAC and remove the mold. He has tried to access a low-interest home repair loan but has not been successful given unclear title to the house.



Rachel and Owen both suffer from asthma, potentially a byproduct of the condition of the built environment of the home and also the location of the home—it's in a neighborhood adjacent to known environmental hazards. They have regular asthma attacks and are frequent visitors to the ER. Rachel's asthma is particularly acute, and she missed more than 20 school days last year, thus negatively affecting her academic performance. Rachel struggled under the weight of so many missed school days, consequently developing depression and anxiety about her future.

They love their family home but have not been able to identify a financially viable way to fully repair it and ensure their health and safety.

### DID YOU KNOW?

- **Housing quality issues are more common and severe for people of color, people living in poverty, single parents, and renters.**<sup>15</sup>
- **Houses that Black Americans live in are 1.7 times more likely to have severe physical problems and are more likely to be proximate to environmental pollutants.**<sup>16</sup>

# AFFORDABILITY

Let's increase the supply of affordable housing and reduce the amount families pay for housing.

## LEADING DATA INSIGHT

In 2018, **72%** of families making less than \$50,000 per year were housing cost burdened, meaning they paid 30% or more of their income for housing.<sup>17</sup>

## DESIRED LONG-TERM OUTCOME

By 2037, we will build enough new housing so that supply meets demand. We will also reduce the number of low-income Dallas families who are housing cost burdened by **75%**.

### DALLAS IMPACT

Although new apartment deliveries in DFW are at a 30-year high, and the region leads the nation in construction activity, low-income renters are left out.

Between 2008 and 2018:

**42%**

decline in low-rent units  
(units renting for under \$800)

**237,600**

low-rent units lost in  
the Dallas-Fort Worth-  
Arlington MSA<sup>18</sup>

### The Challenge of Low-Income Renters

\$7.25/hour minimum wage  
x 40 hours/week  
x 52 weeks/year

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\$15,080 annual salary,  
before taxes

**Fair Market Rent for a one-bedroom  
apartment in Dallas is \$1,093,<sup>19</sup>  
or \$13,116 annually.**

**A minimum-wage worker  
paying Fair Market Rent  
for a one-bedroom  
apartment will pay**

**87%**

**of his income in rent alone.**

## WHERE CPAL GOES NEXT

Update estimates on the number of housing units needed within the City of Dallas over the next 10 years.

- › Based on demographic projections, what level of production is needed to ensure no resident is housing cost burdened?
- › How should new units be stratified by price/rent and type (single family versus multifamily, for rent versus for sale)?

# Meet Gabriela

Gabriela is a Mexican-American, single mother with two kids, Ana and Ricardo. Ana is five and recently began a dual-language kindergarten program at a Dallas ISD elementary school alongside big brother Ricardo, a third grader. Gabriela works 40 hours per week as a teacher's assistant and makes \$10.72 an hour (\$22,297.60 annually). She aspires to become a teacher and has been taking a class per semester the past two years to work toward that goal. Gabriela is in search of a new two-bedroom apartment, as her current building was recently sold and will soon be torn down to make way for a new luxury complex. Gabriela monitors her budget closely and doesn't want to spend more than 30% of her income on housing, so the most she can afford per month is \$557.44, but Fair Market Rent for a two-bedroom apartment in Dallas is \$1,201.



Gabriela wants to stay close to work and her children's school, so she's torn between two unsatisfactory options: (1) take on additional jobs to earn more money or (2) dedicate more of her current income towards rent. If Gabriela decides to take on more work, she would need to pick up an additional 46 hours per week at \$10.72/hour to afford Fair Market Rent without exceeding 30% of her income. But who will take care of Ana and Ricardo after school and on weekends? As a teacher's assistant, Gabriela's work schedule is the same as their school schedule, and she is able to be their caregiver. However, with 46 additional work hours, Gabriela would incur childcare expenses that might offset the financial advantage of taking a second job.

If Gabriela opts instead to spend more of her current income on rent, she faces a different dilemma. If she spends \$1,201 per month on rent, Gabriela will have just \$657 left over each month for all other expenses (car payment and gas, food, healthcare, etc.). If there were an unexpected expense one month—such as car repairs—she may have to sacrifice something else important to cover the cost. What's worse, Gabriela would have to forego her college classes with this tighter budget, thus setting aside her hopes for a teaching credential (and the additional income that would ensue).

## DID YOU KNOW?

- **Renters are much more likely to be cost burdened than homeowners. In Dallas, just 25.81% of homeowners were housing cost burdened in 2018 versus 48.03% of renters.**<sup>20</sup>
- **Lower-income households are much more likely to be housing cost burdened than higher-income households: In 2018 in Dallas, 88% of households making less than \$20,000 were housing cost burdened, whereas just 5% of households making \$75,000 or more were housing cost burdened.**<sup>21</sup>

# LOCATION

Let's expand access to homes citywide for low- and moderate-income families.

## LEADING DATA INSIGHT

In 2018, **19,375** children in Dallas lived in racially and ethnically concentrated areas of poverty (R/ECAP).<sup>22</sup>

## DESIRED LONG-TERM OUTCOME

By 2037, we will reduce the number of children living in racially and ethnically concentrated areas of poverty by **50%**.

## DALLAS IMPACT

### Moving to Opportunity

In Dallas, there are **10,531** households with Housing Choice Vouchers (HCV)—**49% with children** under age 18. Vouchers are disproportionately concentrated in poor, segregated neighborhoods: **3,000** households (28%) are located in racially and ethnically concentrated areas of poverty.<sup>23</sup>

In Dallas, most families with vouchers face serious obstacles to securing housing that is close to opportunity, as **source of income discrimination is lawful in the State of Texas.**

The seminal research of Raj Chetty found that, unequivocally, **neighborhoods matter.** Chetty (2015) estimates that moving a child from a high-poverty neighborhood to a lower-poverty one using an HCV increases the child's total lifetime earnings by \$302,000.<sup>24</sup>

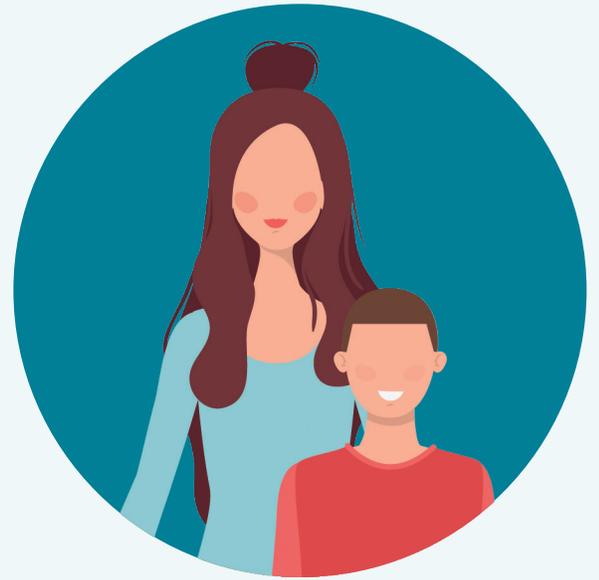
**If all voucher-holding families with children under age 18 were able to access a high-opportunity neighborhood in Dallas, then collective lifetime earnings for their children would increase by \$1.56B.**<sup>25</sup>

## WHERE CPAL GOES NEXT

- Partner with voucher-issuing agencies, property owners and managers, and apartment associations to optimize family access to neighborhoods that are resourced for upward economic mobility.
- Further develop the Community Resource Index (CRI) to inform data-driven, place-based investment in historically underserved communities that are far from opportunity.
  - › Identify partners and develop use cases to expand application of CRI.

## Meet Michelle

Michelle is a White, young mom of Samuel, her seven-year-old son with a big smile and perpetually contented disposition. Michelle works part-time at a retail shop and is also attending a program to earn her G.E.D. The pair are living with Michelle's mother, but Michelle recently learned that she would receive a coveted Housing Choice Voucher from the local housing authority. She joined the waitlist 18 months prior and was thrilled to learn the news.



Michelle immediately began the apartment search in neighborhoods that were safe, home to good schools, close to work, and near her mother. She was optimistic and excited about a place of her own to raise Samuel, but landlord after landlord turned her down. None of the properties that met all of her criteria would take her. She started to bend on some of her requirements, researching apartments that were farther from her mother and work. Even after she eased her requirements, Michelle couldn't find a single landlord to take her voucher, and, before she knew it, her 90 days to use the voucher were up. The housing authority allowed a 30-day extension, but that proved insufficient and Michelle ultimately had to forego the voucher. She would have to rejoin the waitlist and endure the wait once again.

### DID YOU KNOW?

- **Since source of income discrimination is lawful in Texas, just 12% of properties in Dallas, Collin, Rockwall, and Denton Counties will rent to voucher-holders. Only 4% of the apartment complexes in majority White, non-Hispanic zip codes will take a voucher.<sup>26</sup>**
- **A racially and ethnically concentrated area of poverty is defined nationally as a census tract with a non-White population of 50% or more and a poverty rate of 40% or more. In Dallas, however, the average R/ECAP has a 93.5% non-White population.<sup>27</sup>**

# STABILITY

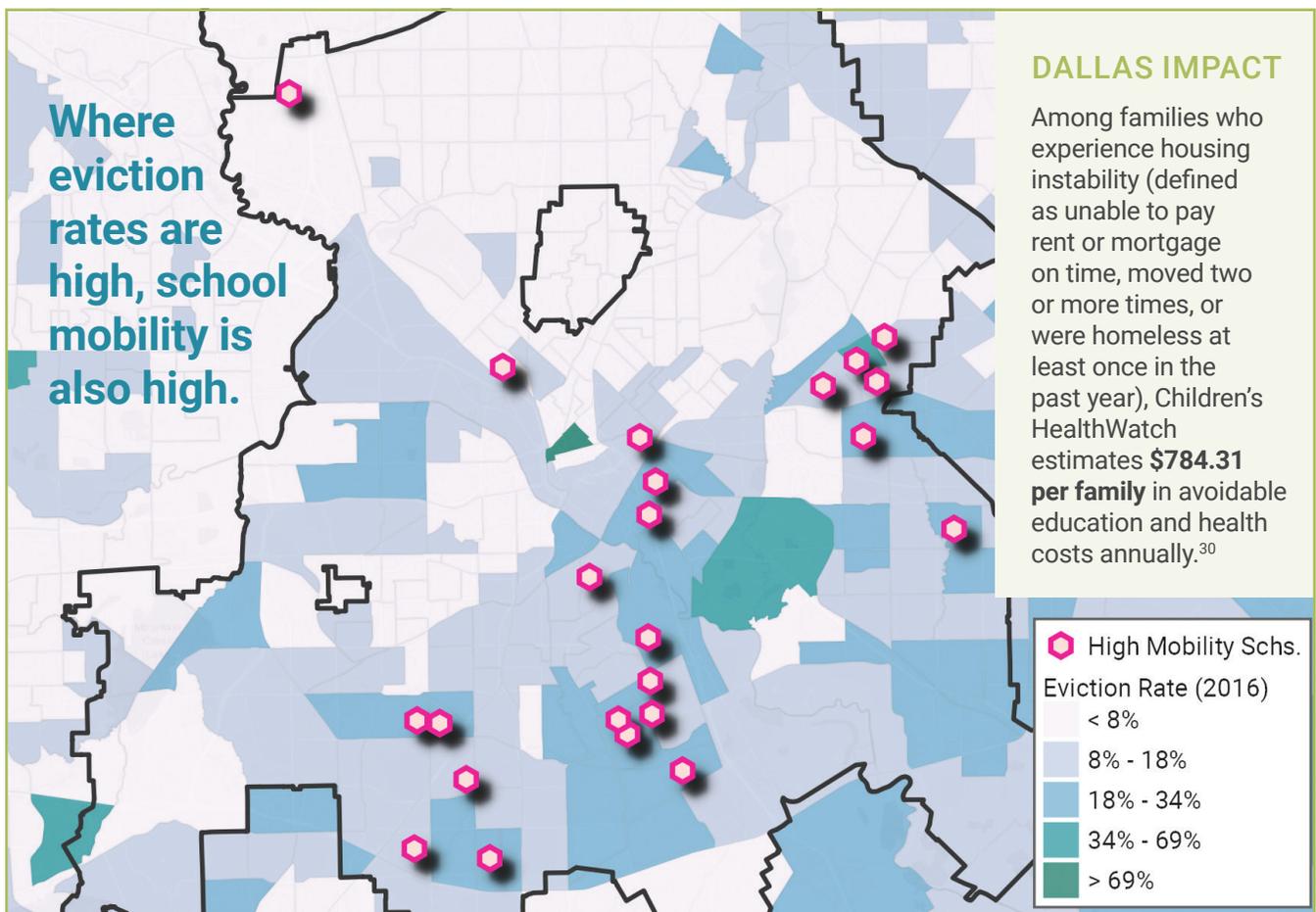
Let's reduce involuntary moves in Dallas.

## LEADING DATA INSIGHTS

- › 23 Dallas ISD campuses had mobility rates of 30% or higher in 2017-18.<sup>28</sup>
- › In 2016 in Dallas, there were **4,345** evictions—12 evictions each day.<sup>29</sup>

## DESIRED LONG-TERM OUTCOME

By 2037, we will reduce the districtwide mobility rate to **10% or less** and **cut evictions in half**.



## WHERE CPAL GOES NEXT

Identify neighborhoods with high rates of involuntary moves by analyzing patterns of student mobility and eviction.

- › Apply a user-centered approach to understanding causes of mobility in select neighborhoods.
- › Share results and activate stakeholders for impact.

# Meet Jarod and Anita

Jarod, a White California transplant, and Anita, a Black lifetime Texan, live in a three-bedroom apartment with their four school-aged children. They believe strongly in the importance of a good education, so they decided to stretch their budget to rent an apartment in a neighborhood close to an award-winning elementary school. Jarod and Anita spend 50% of their household income on rent and are considered severely cost burdened since so much of their income is tied up by housing expenses. Monthly rent checks leave little left over for other necessities, but they usually make it work.



Recently, the refrigerator went out in their apartment. Jarod had put in multiple requests for the landlord to repair or replace it, but his complaints had not been met with action. Jarod and Anita always pay their rent on time but thought they should withhold rent for the upcoming month until the refrigerator was back in working condition. Three days after rent was due, Anita arrived home from work to find a “notice to vacate” in an envelope tacked to the front door. She and Jarod immediately called the landlord to dispute the notice but were told their failure to pay rent was the cause and that the matter was out of his hands—not paying rent is a violation of the lease agreement, no matter the repair needs in the unit.

A week later, the landlord submitted an eviction filing to the local Justice of the Peace court, and a hearing date was set for two weeks later. Jarod and Anita could not afford an attorney and were not entitled to a public defender. The judge ruled in favor of the landlord since failure to pay rent was a clear violation of the lease agreement. Jarod and Anita argued that they withheld their rent to try and motivate the landlord to repair the refrigerator, but the judge, sympathetic yet bound to the terms of the lease, had no choice but to rule in the landlord’s favor.

The next day, the family of six hastily packed what they could and moved in with Anita’s sister temporarily. Jarod and Anita immediately began searching for a new apartment in the same neighborhood so that their kids could stay at the same school. However, landlord after landlord rejected their applications, given the recent eviction on their record. The only landlords who were willing to lease to them were in neighborhoods very far from the children’s school and in multifamily buildings in sub-par condition.

## DID YOU KNOW?

- **The likelihood of receiving an eviction judgment is highest for mothers with children, even when controlling for other factors such as race.**<sup>31</sup>
- **Eviction disproportionately impacts people of color: one in five Black female renters report that they have experienced eviction compared with one in 12 Hispanic women and one in 15 White women.**<sup>32</sup>
- **Sociologist Matthew Desmond, leading researcher on eviction, aptly captures this crisis: “If incarceration [has] come to define the lives of men from impoverished Black neighborhoods, eviction [is] shaping the lives of women. Poor Black men [are] locked up. Poor Black women [are] locked out.”**<sup>33</sup>



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For sources, please visit [childpovertyactionlab.org/sources](http://childpovertyactionlab.org/sources)