

# housing

## ACCESS TO AFFORDABLE AND SAFE HOUSING IS CRITICAL TO THE HEALTH, QUALITY OF LIFE, AND WELL-BEING OF ALL RESIDENTS.

Hundreds of thousands of Houston-area residents face housing insecurities, vulnerabilities, and inequities. Many of our neighbors are burdened by housing costs and economic insecurity, and they have been negatively impacted by multiple devastating disasters.

The cost of housing in Houston's three-county region has soared in recent years — especially for renters. In fact, between 2010 and 2021, median monthly housing costs increased by 10-22% for renters but *declined* by 8-15% for homeowners. In total, 760,000 households in the three-county region are burdened by monthly housing costs. Half of renter households spend 30% or more of their income on housing, compared with a quarter of homeowners. And one out of four renters spend at least half of their income on housing costs while one out of 10 homeowners do.



The Housing Price Index, a measure of average price changes of the same single-family homes, increased by 62%-66% in Houston's three-county region between 2010 and 2021. As a result, homeownership rates remain flat from a decade ago — despite an uptick in each of Greater Houston's three counties in the pandemic's immediate aftermath — and it has become increasingly unaffordable for would-be first-time homebuyers.

About 73% of white and 69% of Asian-American households were homeowners in 2021, compared with 54% of Hispanic and 41% of Black households. Since 2010, the disparity in homeownership rates between white and Black households has widened by six points in Harris County and four points in Fort Bend County and remained flat in Montgomery County.

The historical practice of redlining and other legalized discriminatory housing policies intent on racial exclusion prevented most Black households from homeownership for much of our nation's history. The impacts of these practices linger today, along with more modern tactics such as low home appraisals, predatory lending, and loan denials. Because homeownership remains a critical pathway to building wealth, homeownership disparities are among the main drivers of our nation's massive wealth gap.<sup>1</sup>

Households burdened by housing costs typically have lower access to resources to navigate through and recover from external crises and threats such as weather-related disasters or economic shocks,<sup>2</sup> which can often lead to housing vulnerabilities, exposing residents to unsafe conditions, overcrowding, eviction, and homelessness.

Thousands of Houston-area homes have been damaged by multiple devastating crises since 2015. Nearly 11,000 homes in Houston's three-county region did not have complete plumbing and nearly 16,000 did not have a complete kitchen in 2021. These residents are among the most vulnerable to future storms because they are less able to withstand damage and tend to have the fewest resources to recover.<sup>3</sup>

Overcrowded households (more than one occupant per room) can have negative health impacts, as we saw during the COVID-19 pandemic.<sup>4</sup> About one out of 10 Houston-area renter households are overcrowded compared to 4% of homeowners. While rates of homelessness have declined significantly over the last decade, down 63% since 2011, eviction filings have been on the rise since COVID protections expired. The effects of eviction are devastating for families and make it harder to secure housing in the future.<sup>5</sup>

*The more we understand affordable, safe, and stable housing as a basic need, the more we can do to ensure quality housing options are available across our region to keep our communities healthy and vibrant.*

## 2 Subtopics of Housing



### HOUSING AFFORDABILITY & HOMEOWNERSHIP

Between 2010 and 2021, median monthly housing costs fell for homeowners but rose for renters.

#### MEDIAN MONTHLY HOUSING COSTS

COUNTY	HOMEOWNERS	RENTERS
FORT BEND	8% ↓	10% ↑
HARRIS	15% ↓	12% ↑
MONTGOMERY	8% ↓	22% ↑

### HOUSING VULNERABILITIES



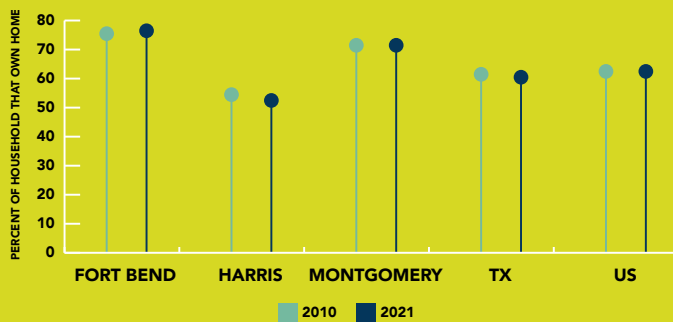
# 63% decline

in homelessness in the Houston area between 2011 and 2022.

EXPLORE BOTH SUBTOPICS FURTHER ON [WWW.UNDERSTANDINGHOUSTON.ORG](http://WWW.UNDERSTANDINGHOUSTON.ORG)

### HOMEOWNERSHIP

Homeownership rates have not improved in over a decade.



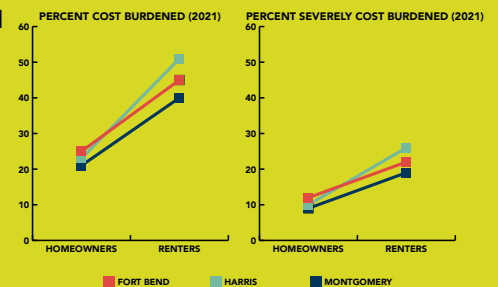
Trend over time: **FB** 👍 **H** 🗿 **M** 👍  
 Compared to nation: **FB** 👍 **H** 🗿 **M** 👍

### HOUSING-COST BURDEN

Renters are more cost-burdened (spend 30% or more of income on housing) than homeowners and are more likely to be severely cost burdened (spend 50% or more of income on housing).

Regional trend over time:  
 Owners 👍  
 Renters 🗿

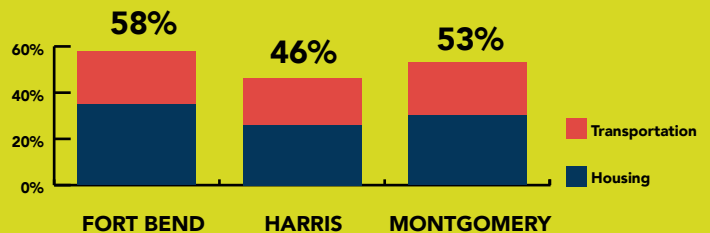
Compared to nation:  
 Owners 🗿  
 Renters 🗿



### LOCATION AFFORDABILITY

For most households, housing and transportation represent the largest and second-largest expenditures, respectively.

Fort Bend County residents spend the largest share of their income on housing and transportation compared to residents of Harris and Montgomery counties.



### HOUSING PROBLEMS

Between 2019 and 2021:



# ↑ 66%

IN HOUSING UNITS WITH INCOMPLETE PLUMBING

# ↑ 22%

IN HOUSING UNITS WITH INCOMPLETE KITCHENS

### LEGENDS

LOCATIONS: **FB** Fort Bend **H** Harris **M** Montgomery

COMPARISONS: 👍 Better 🗿 Worse 👍 Same 🗿 No Info

See next page for references and data sources.

# references

## *housing*

1. McIntosh, K., Moss, E., Nunn, R., & Shambaugh, J. (2020). Examining the Black-white wealth gap. *Washington DC: The Brookings Institute*.
2. Bergstrand, K., Mayer, B., Brumback, B., & Zhang, Y. (2015). Assessing the Relationship Between Social Vulnerability and Community Resilience to Hazards. *Social Indicators Research*, 122(2), 391–409. <https://doi.org/10.1007/s11205-014-0698-3>
3. Pais, J. F., & Elliott, J. R. (2008). Places as Recovery Machines: Vulnerability and Neighborhood Change after Major Hurricanes. *Social Forces*, 86 (4), 1415–1453. <http://www.jstor.org/stable/20430816>
4. WHO Housing and Health Guidelines. Geneva: World Health Organization; 2018. 3, Household crowding. Available from: <https://www.ncbi.nlm.nih.gov/books/NBK535289/>
5. Desmond, M. (2012). Eviction and the reproduction of urban poverty. *American Journal of Sociology*, 118 (1), 88-133.

## DATA SOURCES

### SUBTOPICS

**Housing Affordability & Homeownership:** U.S. Census Bureau, American Community Survey, 1-Year Estimates

**Housing Vulnerabilities:** The Coalition for the Homeless Houston/Harris County

### INDICATORS HIGHLIGHTED

**Homeownership:** U.S. Census Bureau, American Community Survey, 1-Year Estimates

**Housing Cost Burden:** U.S. Census Bureau, American Community Survey, 1-Year Estimates

**Location Affordability:** CNT, 2022 H+T Index

**Housing Problems:** U.S. Census Bureau, American Community Survey, 1-Year Estimates