

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 and vulnerabilities. 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 2023, median monthly housing costs increased by 20–28% for renters compared to a decline by 10–12% for homeowners in Fort Bend and Harris counties with no change in Montgomery County. In total, 830,000 households in the three-county region are burdened by monthly housing costs. More than half (52%) of renter households spend 30% or more of their income on housing (an increase of 5 percentage points since 2010), compared with a quarter of homeowners



(no change since 2010). And more than one out of four renters (27%) 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 98–116% in Houston's three-county region between 2010 and 2023. As a result, homeownership rates have remained flat since 2010. Escalating unaffordability, stagnating wages in Fort Bend and Montgomery counties since 2010, and an increase in median household income of only 3% in Harris County, point to a growing gap between income and housing costs, making homeownership increasingly unaffordable for many would-be first-time homebuyers.

About 72% of white and Asian-American households were homeowners in 2023, compared with 55% of Hispanic and 42% of Black households. Since 2010, the disparity in homeownership rates between white and Black households has widened by nine points in Montgomery County, five points in Harris County, and two points in Fort Bend County.

The [historical practice of redlining](#) and other legalized discriminatory housing policies intent on 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.¹

Thousands of Houston-area homes have been damaged by multiple devastating crises since 2015. Nearly 9,000 homes in Houston's three-county region did not have complete plumbing and nearly 17,000 did not have a complete kitchen in 2023. 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.²

Overcrowded households (more than one occupant per room) can have negative health impacts.³ About 10% Houston-area renter households are overcrowded compared to 3% 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.⁴

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 2023, median monthly housing costs fell, or were stagnant, for homeowners but rose for renters.

MEDIAN MONTHLY HOUSING COSTS

COUNTY	HOMEOWNERS	RENTERS
FORT BEND	10% ↓	21% ↑
HARRIS	12% ↓	20% ↑
MONTGOMERY	NO CHANGE	28% ↑

HOUSING VULNERABILITIES



63%

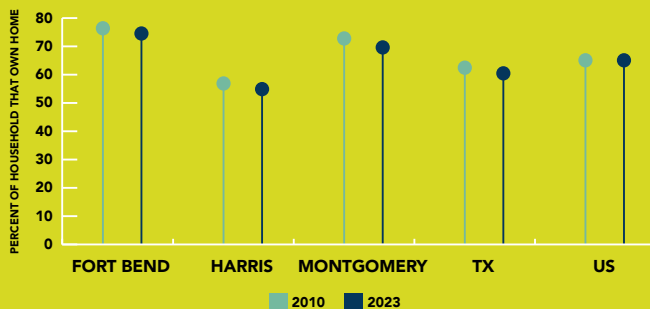
decline

in homelessness in the Houston area between 2011 and 2024.

EXPLORE BOTH SUBTOPICS FURTHER ON WWW.UNDERSTANDINGHOUSTON.ORG

HOMEOWNERSHIP

Homeownership rates have not improved in over a decade. The homeownership rate fell between 2010 and 2019, ticked back up in 2021, but fell or stagnated in 2023.

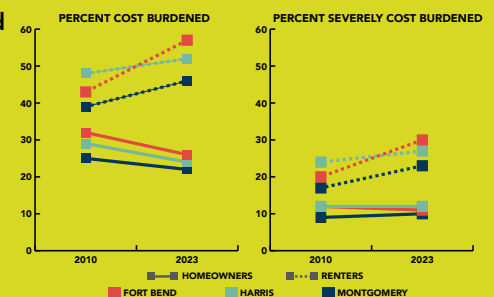


Trend over time: **FB** ↓ **H** ↓ **M** ↓
 Compared to nation: **FB** ↓ **H** ↓ **M** ↓

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 👎



EVICTON FILINGS

Eviction filings still have not returned to pre-pandemic levels.

In 2023:

84,000

EVICTON FILINGS IN HOUSTON
 COMPARED TO A PRE-PANDEMIC
 YEARLY TOTAL OF

58,000

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. 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>
3. WHO Housing and Health Guidelines. Geneva: World Health Organization; 2018. 3, Household crowding. Available from: <https://www.ncbi.nlm.nih.gov/books/NBK535289/>
4. Desmond, M. (2012). Eviction and the reproduction of urban poverty. *American Journal of Sociology*, 118(1), 88-133.

DATA SOURCES

SUBTOPICS

Housing Affordability & Homeownership: CNT, 2022 H+T Index; HUD Comprehensive Housing Affordability Strategy; U.S. Census Bureau, American Community Survey, 1-Year Estimates; U.S. Federal Housing Finance Agency

Housing Vulnerabilities: Eviction Lab at Princeton University; HUD, Continuum of Care (CoC) Homeless Assistance Programs Homeless Populations and Subpopulations Reports; The Coalition for the Homeless Houston/Harris County; U.S. Census Bureau, American Community Survey, 1-Year Estimates

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

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