

**Resilient Cities Need Stable Housing: A Dallas Habitat White Paper**  
**December 2015**

As part of the [100 Resilient Cities](#) initiative, the City of Dallas is focusing not only on **shocks** such as fires, flooding, or attacks, but also on **stressors**, which are long-term issues that increase a city's vulnerability, such as overstressed infrastructure and poverty. Addressing stressors helps decrease the impacts caused by a shock.

The initial resilience agenda-setting workshop identified poverty and inequity as the predominant stressors in Dallas. Both poverty and inequity in Dallas are inextricably tied to housing and neighborhood conditions. These same themes have recently been highlighted in the City's Neighborhood Plus plan, the Supreme Court's fair housing decision, and HUD's final rule on Affirmatively Furthering Fair Housing.

In order to address the stressors that diminish Dallas' resiliency, it is essential to analyze housing data to reveal the vulnerabilities that must be addressed. The CHAS data analyzed below makes clear that renters are the most vulnerable population, particularly minority renters.

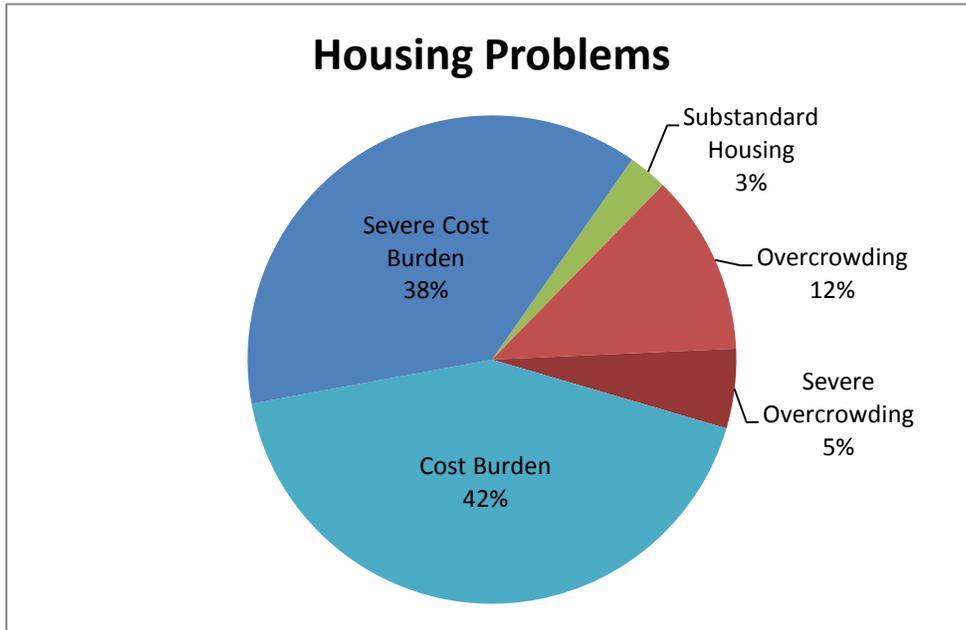
The City of Dallas must link its Neighborhood Plus activities as part of the Resilient Cities strategy. Developing and repairing affordable housing, expanding homeownership, and addressing income disparities will greatly improve the resilience of Dallas.

**Dallas Renters' Housing Problems and Vulnerability**

The 2015 CHAS dataset, a special census data set prepared for HUD, provides insights into some of Dallas' vulnerabilities relating to home ownership and housing problems. CHAS defines housing problems as follows:

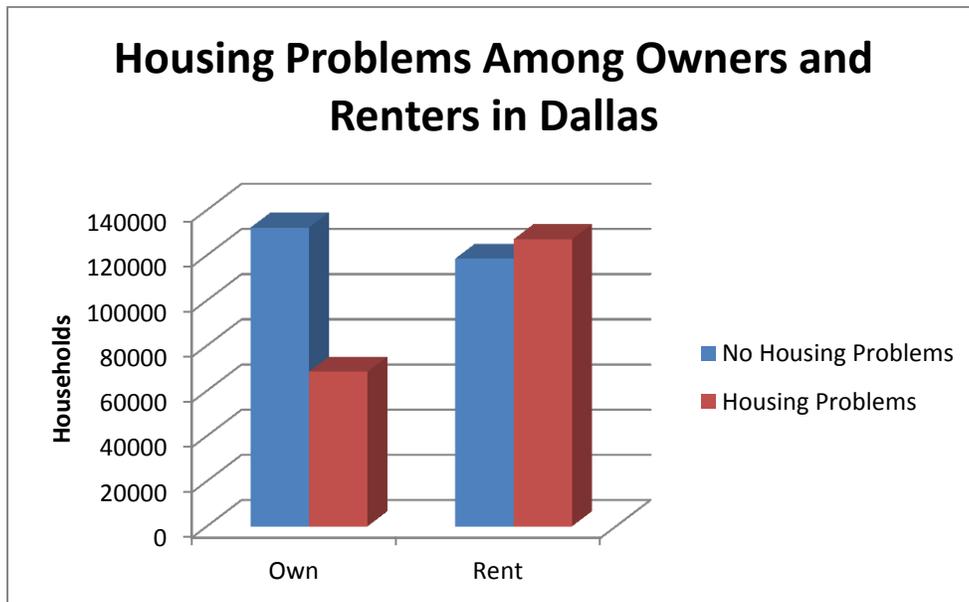
- Cost burden: More than 30% of gross income is spent on housing costs
- Severe cost burden: More than 50% of gross income is spent on housing costs
- Overcrowding: More than one person per room in the home (not limited to bedrooms)
- Substandard housing: The home has incomplete kitchen and plumbing

Cost burden and severe cost burden are overwhelmingly the largest problems facing Dallas residents, making up 80% of all housing problems in the city. Overcrowding is the other major problem while substandard housing as defined by Census appears much less frequently.



\*Housing information retrieved from CHAS 2015

Renters are the most vulnerable to housing problems in Dallas. While only 34% of homeowners currently face a housing problem, 52% of renters have a housing problem.



\*Housing information retrieved from CHAS 2015

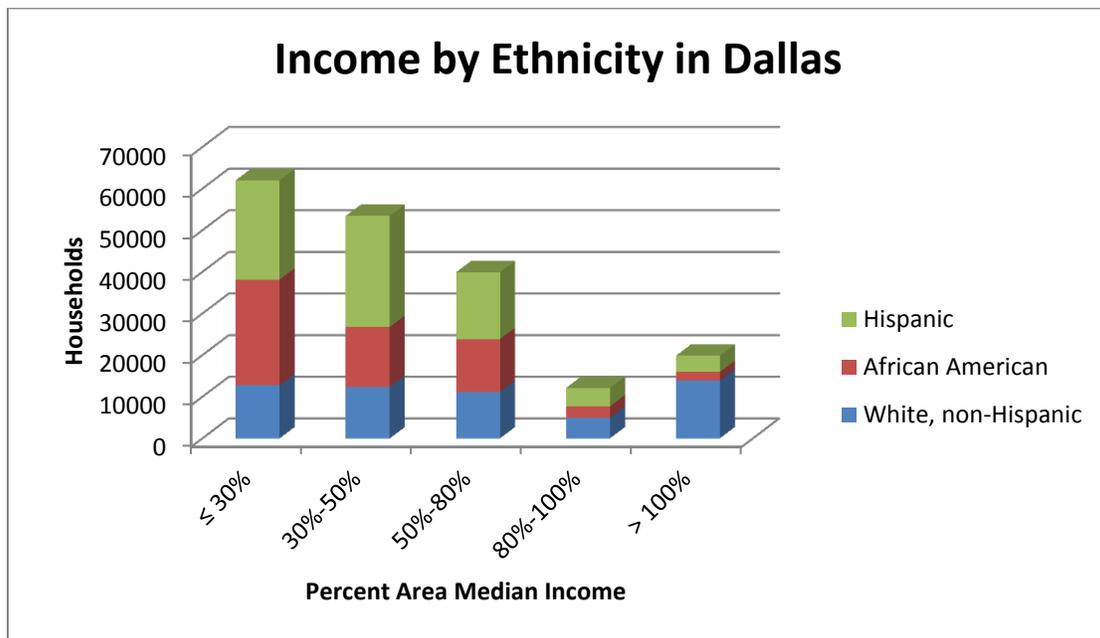
Owning a home greatly improves household resiliency by building equity, improving health, developing better social standing, and providing access to better goods and services.<sup>i</sup> Areas with high ownership and low rental rates often have higher quality homes, better schools, and safer, more engaged neighborhoods. Additionally, homeownership provides more options and better resources

after shocks that may destroy homes. Among a study of low-income African American mothers in post-Katrina New Orleans, renters, particularly those in subsidized housing, were significantly more likely to remain displaced than homeowners.<sup>i</sup>

This is not surprising. As many homeowners dealt with their insurance, waited for relief aid, and began the rebuilding of their homes, renters were informed they did not qualify for most of the aid and watched as public housing was demolished and rental prices skyrocketed.<sup>ii</sup> Many of these rental households did not have the capital to relocate and were incapable of returning to the city. This left them stranded in FEMA camps far from employment opportunities and the ability to recover.

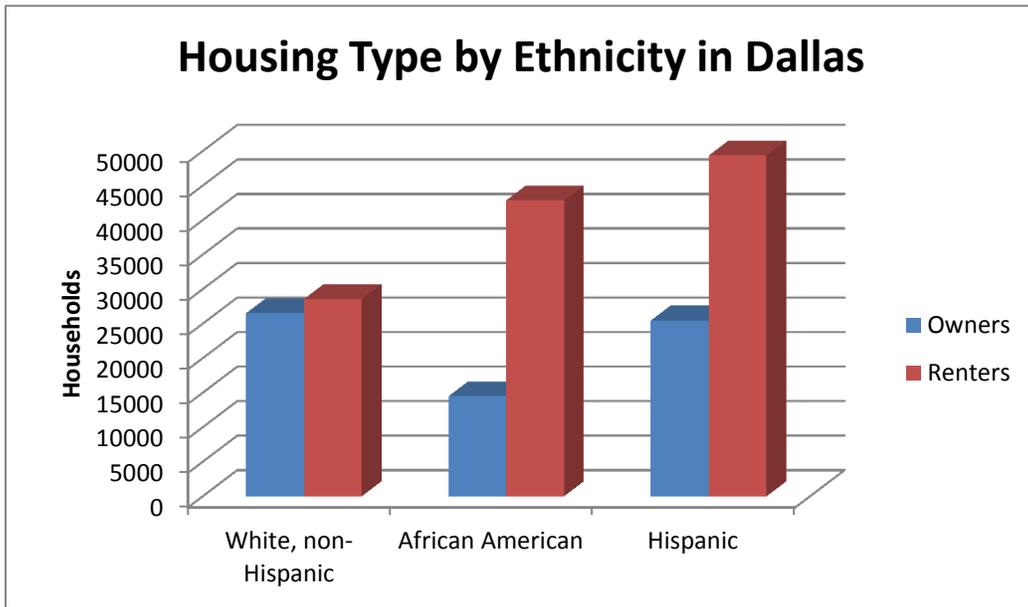
With more than half of Dallas households renting, and more than half of these renters facing a housing problem, a major shock that destroys homes would likely displace many Dallas residents who would not be able to reestablish themselves. Expanded homeownership and the construction of quality, affordable homes are important resiliency strategies for the City of Dallas and are key components of Neighborhood Plus.

**Dallas' Income Inequality**



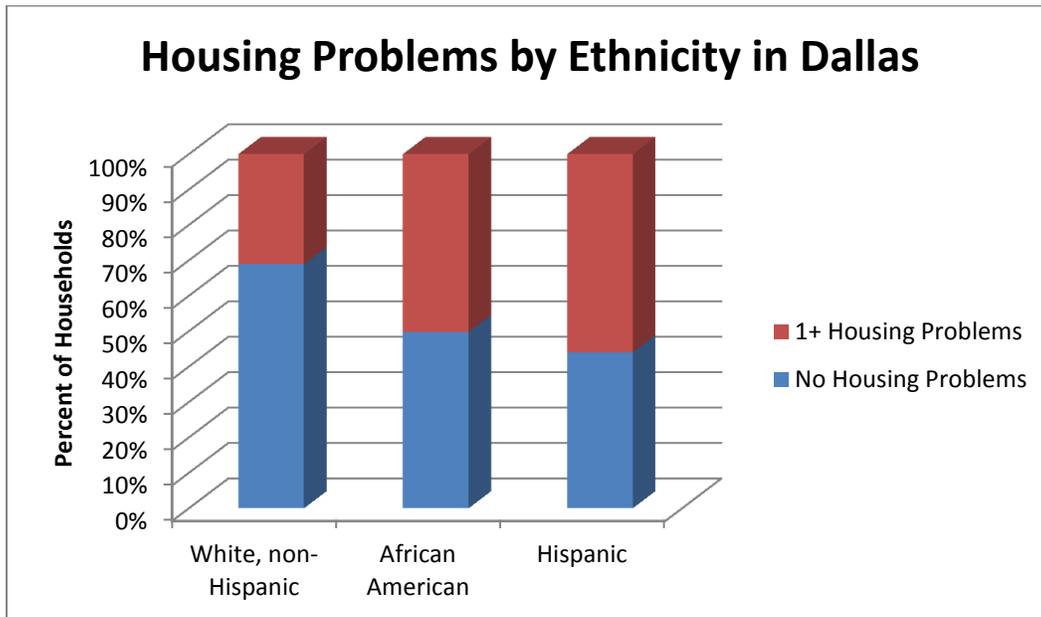
\*Housing information retrieved from CHAS 2015

There is severe income inequality among minorities in Dallas. HUD determines an area’s median family income (AMFI) to determine qualification for housing assistance. Households earning below 80% of that area median are considered low-income, and 89% of minority families in Dallas qualify for housing assistance from HUD. Minorities disproportionately rent their homes, with 75% of African American and 66% of Hispanic residents in Dallas renting. Minorities rent 78% of available Dallas rental units.



\*Housing information retrieved from CHAS 2015

Minorities are also disproportionately affected by housing problems. 50% of African American households and 56% of Hispanic households face one or more housing problems. In both cases, problems are more likely among renters than owners, reflecting the general trend in the city. In these cases, the most common problem facing these individuals is likely cost burden, linking housing inequity with income disparity. In short, our minority households are significantly less able to find a suitable home and struggle to afford a reasonable place to stay.



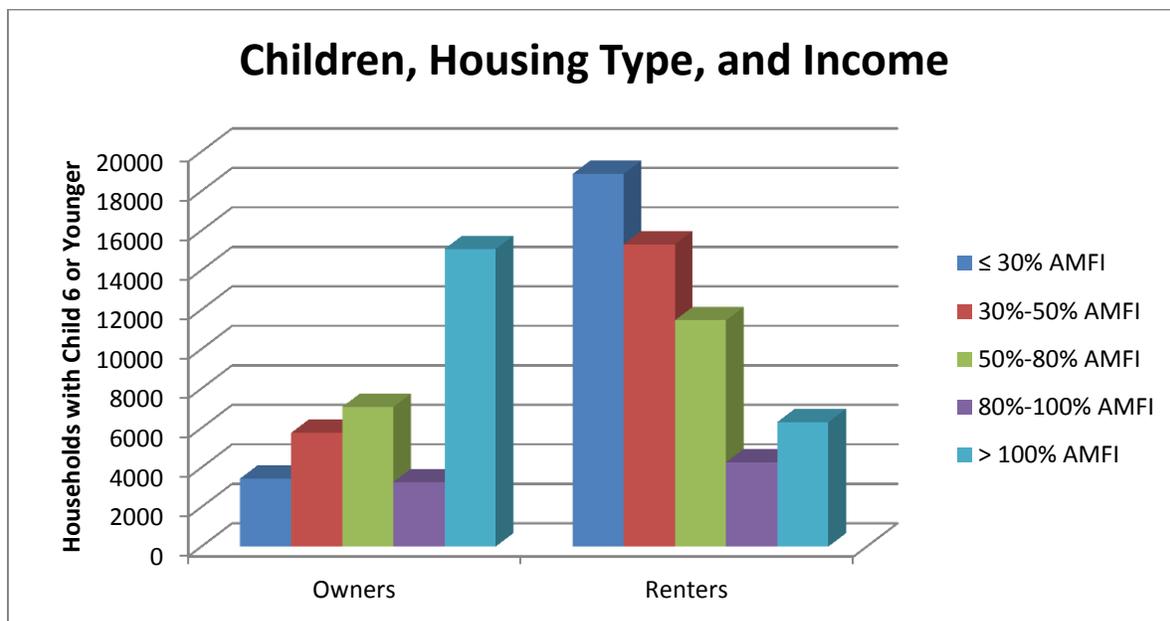
\*Housing information retrieved from CHAS 2015

These problems need to be addressed now, before a major shock occurs, to avoid the problems that many New Orleans residents are still facing today.

**Vulnerable Households Types: Children, Single-Headed Homes, and Large Families**

There are many types of vulnerabilities beyond poverty: single-headed households, large households, and households with young children can be particularly vulnerable.<sup>iii</sup>

Households with young children in Dallas clearly face income issues and disproportionately live in rental housing. Although there are a healthy number of families earning above the median income and owning their home, 68% of families with young children are low income, and almost 74% of those low-income families are renting.

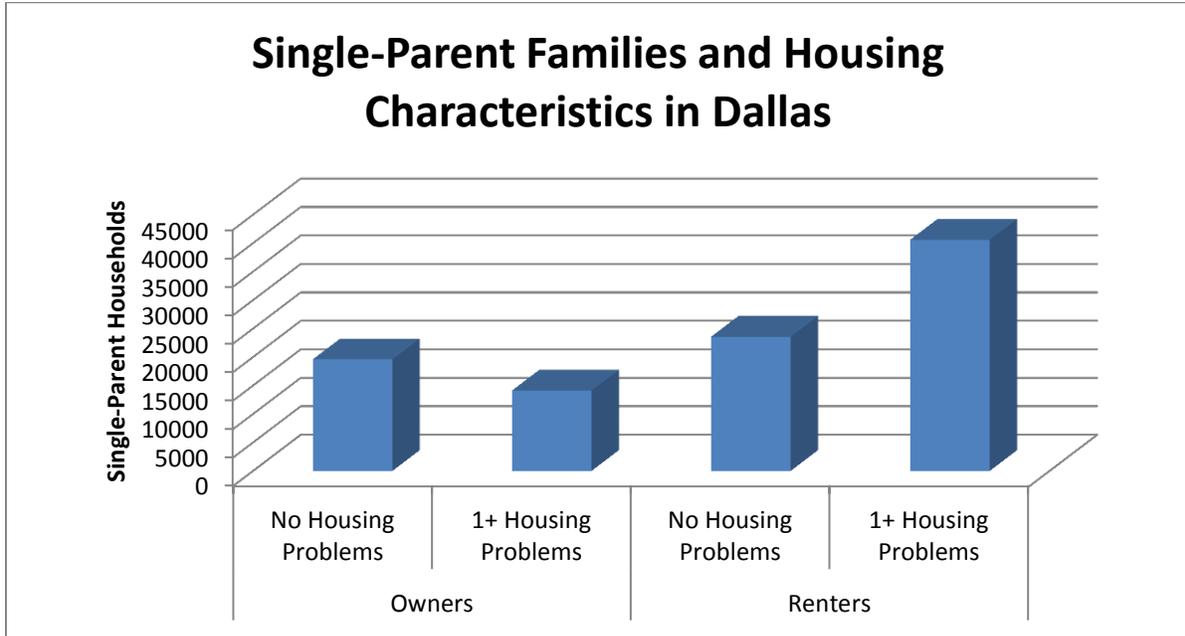


\*Housing information retrieved from CHAS 2015

These results fall in line with most studies on children and housing in the United States. On average, 57% of children in the US live in renter-occupied households and can be considered cost burdened, which can cause material hardship and family stress.<sup>iv</sup> Children are unequally impacted by shocks and are more likely to develop PTSD when disaster strikes.<sup>v</sup> Children impacted by disaster need a healthy home and a stable family structure to help them recover and continue developing.

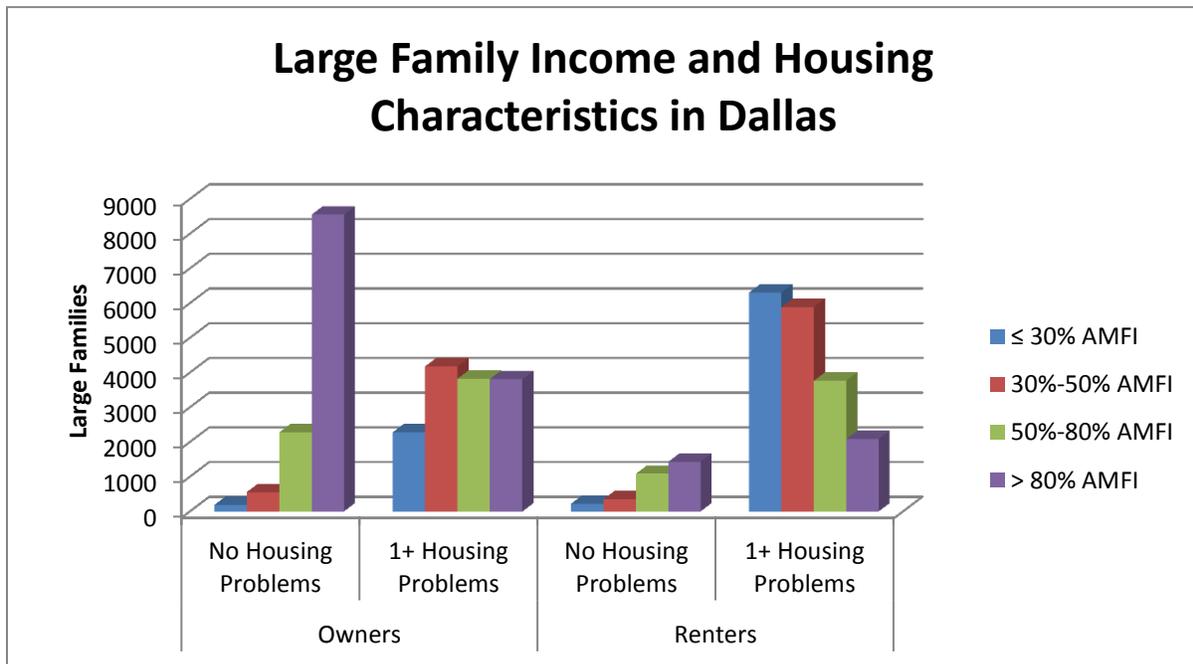
[Past research](#) by Dallas Habitat has shown that, among our families, the behavior and performance of children improved significantly after the family purchased their home. Increasing affordable homeownership opportunities in Dallas may alleviate some of these issues associated with cost-burdened renting households with children and allow those children a better chance to become resilient.

Two family types frequently appear in vulnerability research and advocacy: single-parent households and large families. CHAS provides mixed data for both of these populations in Dallas.



\*Housing information retrieved from CHAS 2015

The chart above shows that single-parent households are more likely to rent and face at least one housing problem. In Dallas, 66% of these households are renting their home, and 56% of the households are facing housing problems.



\*Housing information retrieved from CHAS 2015

Large families (those with five or more members) face a unique set of challenges. In Dallas, 69% of all large families and 85% of renting large families currently face at least one housing problem. Even large-family homeowners who are not considered to be low income frequently deal with housing problems, which sets this population apart.

Overcrowding and lack of affordable large homes likely cause this disparity. Large homes are difficult to find and are often expensive, so large families that don't have a well above average income must decide between an overcrowded household and cost burden.<sup>vi</sup> The lack of affordable large units is even more prevalent among renters, even including households that are not low-income facing a housing problem.<sup>vi</sup> It is difficult for a large family in Dallas earning less than 50% of the median income to find a suitable, affordable home, as evident by the fact that 94% of these households face housing problems.

The city's resilience efforts will greatly benefit from a partnership with the Neighborhood Plus program. Many populations are unequally in need of a suitable home. Affordable homeownership fitting all populations can be one major step toward a resilient Dallas.

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<sup>i</sup> Fussel, E. & Harris, E (2014). Homeownership and Housing Displacement After Hurricane Katrina Among Low-Income African-American Mothers in New Orleans. *Social Science Quarterly*, 95(4), 1086-1100.

<sup>ii</sup> Adams, V., Van Hattum, T., & English, D. (2009). Chronic Disaster Syndrome: Displacement, Disaster Capitalism, and the Eviction of the Poor from New Orleans. *American Ethnologist* 36(4), 615-636.

<sup>iii</sup> Hearn Morrow, B. (2002). Identifying and Mapping Community Vulnerability. *Disasters* 23(1), 1-18.

<sup>iv</sup> Aratani, Y., Chau, M., Wight, V.R., & Addy, S. (2011). Rent Burden, Housing Subsidies and the Well-Being of Children and Youth. *National Center for Children in Poverty*. Retrieved November 30, 2015, from [http://www.nccp.org/publications/pub\\_1043.html](http://www.nccp.org/publications/pub_1043.html)

<sup>v</sup> Kar, N. (2009). Psychological Impact of Disasters on Children: Review of Assessment and Interventions. *World Journal of Pediatrics* 5(1), 5-11.

<sup>vi</sup> California Department of Housing and Community Development. (2010). *Overpayment and Overcrowding*. Retrieved November 30, 2015, from [http://www.hcd.ca.gov/housing-policy-development/housing-element/ehn\\_overpayment.php](http://www.hcd.ca.gov/housing-policy-development/housing-element/ehn_overpayment.php)