HousingWorks
AUSTIN

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IN THE WORKS

Research, partnerships, and strategies shaping an Affordable Central Texas

DIRECTOR'S MESSAGE

A note from Awais Azhar

**Executive Director,
HousingWorks Austin**

I have spent my entire life as a tenant and personally understand the real challenge of finding affordable, stable, and good quality rental housing. In a city like Austin, where the majority of residents are renters, addressing housing issues for tenants is critical to maintaining job and economic growth, resident quality of life, and generational financial well-being.

Nearly half of Austin renters are putting more than 30 percent of their income toward housing costs, reducing their ability to cover other household costs such as healthcare, childcare, and nutrition. At an average monthly rent of $1,394, a minimum wage worker in Austin would need to work approximately 160 hours per week to be able to afford housing without being cost-burdened.

This is why HousingWorks Austin continues to advocate for:

- Affordable Housing Bonds and other subsidies to create affordable rental housing for Austinites and all Central Texas residents;
- Lease provisions and tenant protections that protect the rights of tenants living in rental housing receiving City funding.
- Eviction prevention plans, combined with other programs and resources, that stabilize renter households before they are forced to face a formal eviction process;
- Redevelopment and relocation requirements for existing multifamily housing that is slated for redevelopment using a density bonus program; and
- Rental fee transparency and other policies that shield renters from hidden housing costs.

As I close out this month's message, I want to congratulate Frances "Francie" Ferguson for her induction to the Affordable Housing Finance's Hall of Fame! She has been a true trailblazer in the field. As her colleague, friend, and one-time tenant, I can think of few housing leaders more worthy of this recognition.

STICKS & BRICKS

BASTA: Early intervention is key to preventing evictions

BASTA organizers meeting with tenants to help them understand their rights. Image courtesy of BASTA.

The eviction filing rate in Travis County last year remained well below that of our big-county peers, but it is on the rise and could worsen in the wake of recent legislation, according to BASTA's annual evictions snapshot.

More than 15,000 evictions were filed in Travis County in 2025, a record high, even as rents have stabilized. But the 5.4 percent eviction filing rate in Travis has been consistently lower than in Dallas County (9.9 percent), Harris County (9.1 percent) and Bexar County (8.3 percent). Building and Strengthening Tenant Action (BASTA), a tenants' rights organization, attributed the difference in the local eviction rates to the **broad community efforts that take the "human cost of eviction seriously."**

"Eviction prevention is not a problem that lends itself to one-size-fits-all solutions, and Austin's comparatively stronger outcomes reflect the value of approaches that are responsive to the specific needs and conditions of a community," the report states. "**But stronger outcomes are not the same as good outcomes.** With filings at record highs and new legal headwinds on the horizon, there is still significant work to do."

> *"Austin has benefited from a sustained, community-rooted commitment to housing stability, built over years by social service providers, advocates and tenant attorneys who have been deeply embedded in this community, and a broader culture, among residents and even judges, that takes the human cost of eviction seriously. The data suggests that this local infrastructure matters."*
>
> — **BASTA 2025 Travis County Evictions Snapshot**

The new legal headwinds include Senate Bill 38, enacted by the Texas Legislature in 2025. In the first six months of 2026, eviction filings increased nearly 12 percent in Travis County compared to the same period the previous year as the new law sped up the eviction process, loosened landlord requirements for issuing a notice to vacate, and created new obstacles for tenants who appeal.

Eviction Prevention

In cases where landlords won monetary judgments, the BASTA research found that more than a quarter of the judgments against tenants were for less than $2,000 – an amount that is likely less than what it cost the court, the landlord, the tenant and social service providers to administer the case.

"Targeting tenants who owe less than two months of rent with preventive assistance would promote housing stability and, in all likelihood, prove far more cost-effective than allowing cases to proceed to judgment," the report says.

While legal services for tenants facing an eviction case in court are critical, eviction prevention programs and strategies are equally important to stabilize tenants and provide assistance early on.

BASTA recommends creating avenues to connect tenants to services and resources before the formal eviction process. That process moves incredibly fast with 84 percent of cases heard within a month and almost 60 percent heard within 20 days. Furthermore, once an eviction is filed, tenants sustain lasting economic damage and may find it harder to access housing in the future, regardless of the legal outcome.

Eviction Prevention Plans, which are enacted at the property level, guide management practices in dealing with non-payment of rent or other lease violation issues as they arise. They provide individual support and flexibility to tenants while treating the formal eviction process as a last resort. Plans are often combined with rental or financial assistance, case management and other forms of support.

PARTNER SPOTLIGHT

The Rebekah & Ladybird offer seniors affordable housing with a great view

Residents enjoy age-friendly amenities and activities at the RBJ Residences. Image courtesy of RBJ Senior Housing.

Aerial view of the RBJ Residences showing The Rebekah tower flanked by The Ladybird. Image courtesy of Bartlett Cocke Construction.

Along the shores of Lady Bird Lake, hundreds of low- to moderate-income seniors have been able to make their homes on a site steeped in history and adjacent to downtown.

The Rebekah and The Ladybird together make up the RBJ Residences, named in honor of President Lyndon B. Johnson's mother, Rebekah. They offer more than 500 apartments to older adults at various income levels with 98 percent of all units reserved as affordable housing.

The original RBJ Tower opened in 1972 on lakefront property that had previously been the site of a federal fish hatchery. In the waning days of President Johnson's administration, the Austin Geriatric Center secured the fish hatchery land for a senior housing project that also included healthcare support.

By 2011, the tower needed major upgrades and the Austin Geriatric Center brought on Diana McIver of DMA Companies to lead the complicated redevelopment project. The phased approach started with a new mid-rise apartment building, The Ladybird, where residents of the RBJ Tower were relocated during reconstruction. The Ladybird opened in 2022, followed by the expanded and updated tower, The Rebekah, in 2025.

Age-friendly amenities include ample community space, a food pantry, theatre, art studio, beauty salon and an amazing rooftop view as well as the outdoor offerings and walking paths that connect to the Roy Butler Hike-and-Bike Trail. Residents also have access to full-time social workers who help with case management, benefits and income, healthcare coordination and other support.

The property utilized the Low-Income Housing Tax Credit program to develop housing for seniors and received $6 million in local funding through the Rental Housing Development Assistance (RHDA) Program. At the same time, Terry Mitchell from Momark led the effort to create a mixed-use, mixed-income master planned community on the site that allowed the affordable housing to be nestled in a vibrant neighborhood and leveraged market-rate housing to deliver long-term affordability.

Clarke Heidrick, board chair of RBJ Senior Housing, told Community Impact in 2024 that it was important to have affordable housing for seniors in the heart of East Austin, near our vibrant downtown.

"Having older people in the mix in a neighborhood that has a whole bunch of younger people is a good healthy one. It's healthy for the city and certainly healthy for our neighborhood. It offers our seniors a great place to live in, in the company of nice neighbors, and with access to a lot of different facilities," Heidrick said.

HOUSING + THE RENTER MAJORITY

HOUSING+

Renters bear burden of rising rents, fees

More than half of Austin residents rent their home. It's where they make their lives, raise their families, and become part of their local neighborhood and community.

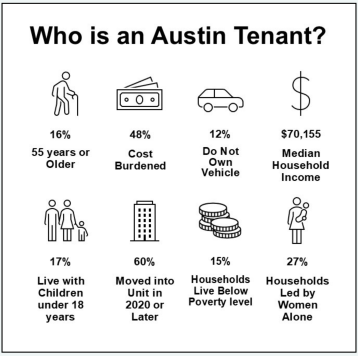
Renter households in Austin are generally more financially constrained as compared to owners. For owners, median income is $144,727 compared to $70,155 for renters. Renters are also more likely to be housing cost burdened, with 48 percent of Austin renters paying more than 30 percent of their income towards housing costs.

At the same time, federal and state tax policy provide a substantial subsidy to benefit homeowners. The mortgage-interest deduction, the largest housing affordability program in the nation, costs the federal government more than $52 billion a year, and it's not clear the subsidy has actually boosted ownership as hoped.

The Texas Legislature has relied on the school homestead exemption as the primary tool for fostering housing affordability. Multiple reforms have been enacted by the Legislature to increase the school property tax homestead exemption for owners. According to the latest data, nearly 40 percent of Texas homesteads pay zero dollars towards their school property tax bills, while the average homestead has seen a 13.5 percent cut in their property tax bill. Renters, meanwhile, continue to pay their full share as more of the tax burden shifts to commercial property, such as apartment complexes.

At the same time, housing costs for renters are going up with the proliferation of "junk fees" or mandatory fees charged on top of a tenant's base rent: application fees, processing fees, pet fees, and valet trash fees. Furthermore, because these fees are often not disclosed up front, The National Consumer Law Center states, "renters may not know the true amount they will owe every month until they begin the lease signing process – at which point they likely have already paid a nonrefundable application fee and possibly other fees."

Even though "junk fees" are an issue for Texan renters statewide, the State has not enacted regulations that could rein in this issue. Though broader reform is still necessary, HousingWorks Austin partnered with BASTA, other community groups, and the Austin City Council to enact a new rental fee disclosure ordinance intended to provide transparency to renters before they sign a lease.



Who is an Austin Tenant?

16% 55 years or Older

48% Cost Burdened

12% Do Not Own Vehicle

$70,155 Median Household Income

17% Live with Children under 18 years

60% Moved into Unit in 2020 or Later

15% Households Live Below Poverty level

27% Households Led by Women Alone

IN THE KNOW

News, research and community updates

A brief roundup of new research, upcoming events and useful updates from HousingWorks Austin and its partners.

Frances "Francie" Ferguson named to affordable housing Hall of Fame

Francie Ferguson, a founding board member of HousingWorks Austin, will be inducted in the Affordable Housing Finance's Hall of Fame next month. The honor recognizes leaders who have helped define and advance the affordable housing industry.

Ferguson has been "the visionary behind several of Texas' most consequential affordable housing organizations, including founding Central Texas Mutual Housing Association — now known as Foundation Communities — a premier nonprofit developer, and the Texas Housing Conservancy, a first-of-its-kind fund that preserves workforce rental housing in the state. On the national front, she was the force behind Strength Matters, the nonprofit affordable housing industry's network for financial learning."

She was also instrumental in creating Mueller Foundation and the affordable homes program as part of the redevelopment of the former Mueller airport. At HousingWorks, Francie has led community-wide efforts to pass local affordable housing bonds, championed missing-middle housing reforms, and developed an ecosystem of partners aimed at expanding affordable housing opportunities.

The induction and awards ceremony will take place on Monday, November 16 at AHF Live at the Hyatt Regency Chicago with the magazine's awards ceremony scheduled for 4:00 p.m. on November 16.

Shelterforce launches series on homelessness

A new reporting series from Shelterforce focuses on the shifting landscape around homelessness.

"Across the U.S., homelessness has been steadily rising. Federal attacks on Housing First, inadequate funding, and increased criminalization are only making things worse. In this Under the Lens series, we explore why it's a unique era for homelessness policy, and what solutions advocates and homeless people are finding to help."

The first piece explores homelessness in the age of criminalization and what obstacles are getting in the way of progress.

Upcoming Community Development Summit at the Capitol

Registration remains open for the 2026 Texas Community Economic Development Policy Summit to be held at the Texas Capitol on Thursday, November 5.

The Summit, hosted by the Texas Association of Community Development Corporations, provides a forum for policymakers and industry leaders to discuss issues such as affordable housing, job creation and quality of life in advance of the 2027 legislative session.

Online registration is available until November 2.

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All Kinds of Homes, in All Parts of Town, for All Kinds of People.

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