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### Introduction to the Report Card Series

The series is intended to provide *accessible information* on how well cities in Texas are doing at meeting their affordable housing needs. We hope to provide a basis for informed local discussions of priorities, resources, performance; allow for *cross-city comparisons and learning*; establish *benchmarks and goals* for improvement; and finally, give *recognition* to innovators.

This effort grew out of discussions in the Texas Housing Forum regarding the need for clearly presented, comparable information on housing needs and responses across the state. While there is a wealth of data out there on housing needs, it is often presented in highly technical terms and can be difficult to understand for those not immersed in the jargon and minutia of the field. These report cards are intended to bridge that gap by presenting information in a format that is accessible to the interested public and also useful to policy makers and housing community stakeholders.

This report card presents information on the performance of local agencies charged with addressing affordable housing needs, as well as supplementary information on efforts of other housing stakeholders, when feasible and appropriate. While we recognize that solving housing problems will require the efforts of more than just public agencies, we base our grades primarily on the performance of local public agencies charged with addressing housing needs for several reasons. First, as public agencies, they are charged with stewarding the scarce public resources provided to them for local housing needs. Second, through their leadership, they can play an important role in bringing other stakeholders and resources to the table to set priorities and work to address local needs. We hope that the report card data will be used not only to judge the performance of local agencies, but also to prompt discussion of the level of public support and resources needed to do better.

## Coming Up With Grades

We developed our framework for the Report Cards based on a review of three other models we found. These three models—the San Francisco Bay Area Housing Crisis Report Card, the Greater Boston Housing Report Card and the Toronto Report Card on Housing and Homelessness—took very different approaches to their task. Through a review of their reports and discussions with the authors, we assessed how their report cards were used, the data requirements involved in preparing them, and the audience they were addressing. Drawing on their experience, we developed an approach that relies on existing data and grading standards that fit Texas. The San Antonio Report Card, as the first in the series, is our pilot; our framework will likely be adjusted based on what we learn from the response to this first report card.

Our grading system was developed in steps. We first identified the main areas where we thought progress should be measured:

1. **Leadership:** To what extent do city leaders make housing a spending and policy priority?
2. **Resources:** How strong is the local commitment to housing as demonstrated through available resources?
3. **Production:** On what scale are new affordable housing units being made available?
4. **Targeting:** How close is the match between housing needs and program priorities?
5. **Fair Housing:** How strong is the local commitment to improving access to housing for groups that have historically faced discrimination?
6. **Transparency:** How accessible to the public and user-friendly is information on housing needs, programs and priorities?

We then put together lists of possible measures for each category and discussed these measures with experts and advocates. In order to make the process as feasible and fair as possible, three criteria were used to select measures. First, it must be feasible to document each item from data that is already reported to or required by HUD or other state or federal agencies or reported publicly on a regular basis. Second, to the extent possible, measures should avoid judging the *quality* or *degree* of compliance of particular items. Where unavoidable, such qualitative measures should follow standards developed and in use elsewhere. Deciding what constitutes an “A” or an “F” again required discussion with stakeholders. Grading follows traditional standards, where a “C” is average, an “A” is exceptional and an “F” is utter failure to seriously address the issue at hand.

## Your City's Grades:

### Leadership:

Cities are graded on the level of leadership provided by local elected officials and community leaders. Meaningful leadership will be critical to a city's ability to make housing a real policy priority, as reflected in the city's budget, in the staff devoted to housing programs and in attention to progress over time. To assign grades, the following criteria are considered:

<b>Leadership:</b>	<b>x</b>
<b>Transparency:</b>	<b>x</b>
<b>Resources:</b>	<b>x</b>
<b>Production:</b>	<b>x</b>
<b>Targeting:</b>	<b>x</b>
<b>Fair Housing:</b>	<b>x</b>

- The Mayor takes leadership by proposing and championing housing initiatives for the city.
- The City Manager ensures that housing initiatives are well coordinated by placing them all under the supervision of one assistant city manager.
- City relies on general revenue to support at least 20% of its housing-related full time staff, thus freeing up federal funds for programming.
- City resources are allocated in the context of the overall budget picture for housing (both local and non-local funds), compensating for declines in important funds allocated by the federal or state governments, as needed.
- Community leaders put forward a focused agenda for housing and track progress over time.

### GRADING CRITERIA:

<b>A</b>	<b>=</b>	<b>All criteria are met</b>
<b>B</b>	<b>=</b>	<b>Four criteria are met, including tracking the community's housing agenda over time</b>
<b>C</b>	<b>=</b>	<b>Two to three criteria are met</b>
<b>D</b>	<b>=</b>	<b>Only one criterion met</b>
<b>F</b>	<b>=</b>	<b>None of the criteria are met</b>

### Your City's score on leadership:

A brief overview and discussion of the city's performance is provided next, followed by a brief explanation of the evaluation of individual criteria that were met or not met. (Details and supporting information are provided in the appendix.)

## Resources:

Cities are graded on their success in dedicating local resources to housing needs. Local resources are important because they give cities greater flexibility in shaping programs to address local needs; in addition, local resources can partly compensate for the long term decline in federal resources for housing. To assign grades, the following factors are considered:

- City has established a dedicated revenue source for local housing programs.
- City has generated revenue for housing production through local bond elections in the past three years.
- City has allocated general revenue to housing production or vouchers over past 3 years.
- City uses fee waivers or other incentives to facilitate affordable housing production.
- City or local partners fund capacity building for Community Housing Development Organizations.

### **GRADING CRITERIA:**

<b>A</b>	<b>=</b>	<b>All criteria met</b>
<b>B</b>	<b>=</b>	<b>At least 3 of 5 criteria met, including dedicated revenue source for local programs</b>
<b>C</b>	<b>=</b>	<b>Two criteria met</b>
<b>D</b>	<b>=</b>	<b>At least one criterion met</b>
<b>F</b>	<b>=</b>	<b>No local funding directed to housing in recent years</b>

## Your City's score on resources:

A brief overview and discussion of the city's performance is provided next, followed by a brief explanation of the evaluation of individual criteria that were met or not met. (Details and supporting information are provided in the appendix.)

## Production:

Cities are graded on their success in spurring the production of new affordable housing units, preserving existing units and/or giving residents access to market housing through vouchers. For most cities, there is a considerable shortage of units affordable to low and moderate income residents. The following factors are considered in assigning grades:

- Current rate of production of new low/moderate income housing units (including LIHTC units) would address the needs of those paying more than 50% of their income for housing over the next 20 years.
- Current rate of rehabilitation or repair of substandard units would allow backlog to be addressed over the next 20 years.
- At least 500 units per year are produced through the Low Income Housing Tax Credit program.
- New housing vouchers have been added to the stock since 2000.
- No net loss of public housing units since 2000.

### **GRADING CRITERIA:**

<b>A</b>	<b>=</b>	<b>All criteria addressed</b>
<b>B</b>	<b>=</b>	<b>4 of 5 met, including Low Income Housing Tax Credit target</b>
<b>C</b>	<b>=</b>	<b>2 or 3 criteria met</b>
<b>D</b>	<b>=</b>	<b>At least one criterion met</b>
<b>F</b>	<b>=</b>	<b>None met</b>

## Your City's score on production:

A brief overview and discussion of the city's performance is provided next, followed by a brief explanation of the evaluation of individual criteria that were met or not met. (Details and supporting information are provided in the appendix.)

## Targeting:

Cities are graded on their ability to set priorities for the use of scarce funding. Often, they are faced with needs that far outstrip existing resources and competing priorities. The Consolidated Plan should lay out the process for assessing needs and setting priorities. Program rules should fit local market conditions. Consistent across cities is the severity of the needs of the lowest income households—and the high costs (relative to other groups) of addressing them. The following factors are considered in awarding grades:

- Consolidated Plan clearly lays out priorities based on analysis of HUD data.
- Share of rental units produced with HOME funds that is affordable to extremely low income renters (below 30% of median income) meets or exceeds national average of 42%.
- Share of rental units produced with HOME funds that is affordable to very low income renters (below 50% of median income) meets or exceeds national average of 75%.
- Program rents do not exceed HUD's fair market rents for the region.
- Homeownership programs target those excluded by mainstream market, include counseling.

### **GRADING CRITERIA:**

<b>A</b>	<b>=</b>	<b>All criteria addressed</b>
<b>B</b>	<b>=</b>	<b>Three criteria addressed, including program rents below HUD fair market rents for region</b>
<b>C</b>	<b>=</b>	<b>Addresses only two criteria and/or produces excessive program rents</b>
<b>D</b>	<b>=</b>	<b>Addresses only one criterion</b>
<b>F</b>	<b>=</b>	<b>Addresses none of the criteria</b>

### **Your City's grade on targeting:**

A brief overview and discussion of the city's performance is provided next, followed by a brief explanation of the evaluation of individual criteria that were met or not met. (Details and supporting information are provided in the appendix.)

## Fair Housing

Cities are graded on their commitment to ensuring that barriers to renting or owning a home that have historically faced residents, due to discrimination based on their race, ethnicity or disability are being removed. The following factors are considered in awarding grades:

- ✓ Most recent Impediments to Fair Housing Study, required by HUD, is available on city web site and/or in hard copy in the community.
- ✓ Study's Action Plan addresses impediments identified in study.
- ✓ Housing Choice Voucher program proactive in recruitment of landlords, counseling of vouchers holders to encourage use in non-minority neighborhoods.
- ✓ Affordable housing programs give residents access to housing throughout the city.
- ✓ Accessibility requirements incorporated into local housing programs.
- ✓ Evidence of enforcement of Fair Housing Laws through local organizations.

### **GRADING CRITERIA:**

<b>A</b>	<b>=</b>	<b>Addresses all criteria</b>
<b>B</b>	<b>=</b>	<b>At least 4 criteria met, including evidence of enforcement</b>
<b>C</b>	<b>=</b>	<b>Two or three criteria met</b>
<b>D</b>	<b>=</b>	<b>At least one criterion met</b>
<b>F</b>	<b>=</b>	<b>Addresses none of the criteria</b>

### **Your City's score on fair housing:**

A brief overview and discussion of the city's performance is provided next, followed by a brief explanation of the evaluation of individual criteria that were met or not met. (Details and supporting information are provided in the appendix.)

## Transparency:

Cities are graded on the degree to which they provide easily accessible information on housing needs, on locally administered programs, and on program priorities and performance. To assign grades, the following factors are considered:

- Current Consolidated Plan available on city website, and in local libraries.
- City's most recent Consolidated Annual Performance Evaluation Report (CAPER) available on city website.
- Audits of city agencies posted on website.
- Consolidated Plan includes affordability gaps analysis based on HUD data.
- City provides program information and contact information on website.
- City provides information and referrals by telephone or in person.
- City housing program information is available in Spanish.
- The Housing Authority's most recent annual plan is available on its website.

### **GRADING CRITERIA:**

<b>A</b>	<b>=</b>	<b>All criteria are met</b>
<b>B</b>	<b>=</b>	<b>At least five criteria met, including bilingual information/referrals</b>
<b>C</b>	<b>=</b>	<b>Between two and four criteria met, and/or no bilingual information</b>
<b>D</b>	<b>=</b>	<b>Only one criterion met</b>
<b>F</b>	<b>=</b>	<b>No website, or no planning carried out</b>

## Your City's score on transparency:

A brief overview and discussion of the city's performance is provided next, followed by a brief explanation of the evaluation of individual criteria that were met or not met. (Details and supporting information are provided in the appendix.)

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