

# Executive Summary

## Central Texas Regional AI: Round Rock

In 2018, the City of Round Rock participated in a regional housing plan called an Analysis of Impediments to Fair Housing Choice, or AI. The City of Round Rock, as a recipient of federal housing funds, is required to assess barriers to housing choice at least every 5 years. The City joined with other jurisdictions and public housing agencies (PHAs) to examine both local and regional barriers, with the primary outcome to take meaningful actions to overcome historic patterns of segregation, promote fair housing choice, and foster inclusive communities that are free from discrimination.

The study was a joint effort among the following entities:

- The City of Austin,
- The Housing Authority of the City of Austin,
- The Georgetown Housing Authority,
- The City of Pflugerville,
- The City of Round Rock,
- The Round Rock Housing Authority,
- The Taylor Housing Authority,
- Travis County,
- The Housing Authority of Travis County, and
- Williamson County.

This study summarizes the main findings for Round Rock.

### Community Engagement

This study had a very strong focus on community engagement. Focus groups were completed with residents who are most vulnerable to experiencing barriers to housing choice and housing discrimination:

- Round Rock residents were represented in three of the 14 regional resident focus groups and included African American and Hispanic residents (some of whom had relocated to Round Rock from the City of Austin seeking good schools and homeownership), as well as refugees from around the world who had recently relocated to the region and were seeking affordable housing, and persons in recovery from behavioral health and substance abuse challenges.

- Round Rock residents also participated through activities at a booth held at the Juneteenth Festival and through completing a community survey (available in Arabic, Chinese, English, Korean, Spanish, and Vietnamese, and accessible to participants using assistive devices, e.g., screen readers).
- Altogether, more than 350 Round Rock residents participated in the engagement that informed the study.<sup>1</sup>

## Primary Findings: Round Rock

**Segregation and integration.** Segregation and lack of access to economic opportunity persists in many areas of the region. Some residents still face barriers to reaching their economic potential and residents of certain races, ethnicities, disability status, and household characteristics are more affected than others. The good news is that these barriers are lowest in Round Rock (as well as neighboring Pflugerville).

- **Resident diversity.** Of all of the jurisdictions represented in the AI, the City of Round Rock best represents resident diversity in race, ethnicity, and national origin.
- **Family poverty.** Overall, in the region, African American and Hispanic families have much higher rates of family poverty than Non-Hispanic White and Asian families.
- **Segregation.** Round Rock also has relatively low segregation of residents by race, ethnicity, and disability.

**Disproportionate housing needs.** Housing access differs among jurisdictions in the Central Texas region, within jurisdictions, and among household groups. Where the differences appear to create negative outcomes for households, these are identified as disproportionate needs. The largest concerns in Round Rock include:

- **Homeownership gap.** The homeownership rate for Black/African American households in Round Rock is 42 percent compared to 68 percent for Non-Hispanic White households. The rate is 50 percent for Hispanic households. According to the resident survey, many more residents in Round Rock could become homeowners if they had downpayment assistance.

**Displacement.** 13 percent of households in Round Rock report having been displaced from their apartments or homes in the past five years. Of any jurisdiction, Round Rock had the highest proportion of residents displaced due to rent increases.

---

<sup>1</sup> It is important to note that, for the purpose of this report, "stakeholders" include people who work in the fields of housing, real estate and development, supportive services, fair housing advocacy, education, transportation, economic equity, and economic development. We recognize that residents living in the region are also stakeholders. We distinguish them as "residents" in this report to highlight their stories and experiences.

- **Rising housing cost and stagnant incomes.** The changes in regional home values and rents have exceeded changes in median incomes for all households, meaning that households have lost their housing “purchasing power.” In Round Rock, as in Pflugerville and Taylor, African American residents have experienced income increases that have offset rising housing costs. However, the incomes of Hispanic residents did not keep pace with rising housing costs.

Due to rising rents, voucher holders have fewer options for using their vouchers than five years ago. The only areas in the region where the local rent is lower than or equivalent to what HUD will pay are southeast Austin, Taylor, Georgetown, and parts of rural Williamson County. That is, areas that were once affordable to voucher holders in Round Rock are not today.

- **Ability to access a mortgage loan.** Black/African, Hispanic, and other non-Asian minorities face greater challenges in accessing mortgage loans than Non-Hispanic White and Asian households. In Round Rock, 20 percent of Black/African American households who applied for mortgage or home improvement loans were denied loans; the rate is 18 percent for Hispanic households. This compares to 10 percent of Non-Hispanic, White households. The good news is that this is the smallest gap of any jurisdiction in the region.

**Access to Opportunity.** Access to opportunity—good jobs and skill development, quality schools, healthy food and access to the outdoors, supportive services, and affordable transportation—are a significant factor in the ability of residents to grow economically. According to residents, Round Rock stands out in this area: Round Rock residents are less likely than respondents regionally to live in neighborhoods with inadequate sidewalks, streetlights, drainage or other infrastructure. They are more likely to live in neighborhoods with quality schools and access to the community amenities that residents value—shopping, entertainment, recreational opportunities. The one exception is transportation: as the region grows and traffic becomes more congested—and travel becomes less predictable—Round Rock and its surrounding communities will need to address public transportation challenges.

## Summary

In sum, compared to the region, the City of Round Rock stands out for: Relatively low segregation and high racial and ethnic diversity of residents, as well as rising incomes of African American households relative to housing costs. In addition, Round Rock renters are less likely to worry about rent increases.

Where the City could improve: The City will need to work to expand affordability options as the Central Texas region grows and Round Rock absorbs more of the demand for affordable housing. The City should also work regionally to improve and expand affordable public transportation options.