

By: Rodriguez of Travis

H.R. No. 2581

R E S O L U T I O N

1 WHEREAS, The availability of decent, safe, and affordable  
2 housing is essential for Texas families and communities to thrive  
3 and prosper; and

4 WHEREAS, The United States Department of Housing and Urban  
5 Development deems housing "affordable" when occupants pay no more  
6 than 30 percent of household income for gross housing costs,  
7 including utilities; families who must devote a greater proportion  
8 of their budgets to housing are considered cost burdened, as they  
9 may struggle to purchase such necessities as food, clothing,  
10 transportation, and medical care; and

11 WHEREAS, The latest HUD data indicate that 12 million renters  
12 and homeowners across the nation are severely burdened by housing  
13 expenses that consume over 50 percent of their incomes, and more  
14 than 2.5 million people are annually evicted from their homes; the  
15 crisis is particularly acute for the very poor, minorities, and the  
16 elderly; the federal Low-Income Housing Tax Credit program was  
17 designed to help those in greatest need, but the number of LIHTC  
18 units being built has dwindled over the last two decades, and today,  
19 vacancies are rare and waiting lists are long; and

20 WHEREAS, In Texas, 39 percent of households rent, and nearly  
21 a quarter of those households are extremely low income; overall,  
22 almost a third of households are housing-cost burdened, and the  
23 current shortage of affordable homes is estimated at more than  
24 626,000; and

1           WHEREAS, Historic factors in the lack of affordable housing  
2 include segregation, the "redlining" process, in which banks  
3 refused to issue home loans in minority neighborhoods, and other  
4 forms of discrimination; in recent years, gentrification and wage  
5 stagnation have exacerbated the problem; a 2017 report by the  
6 Federal Reserve Bank of Dallas found that Texas housing costs  
7 jumped 34 percent between 2010 and 2015, while incomes rose by a  
8 mere 14 percent; the report warned that declining housing  
9 affordability has eroded the state's cost-of-living advantage and  
10 imperils its long-term economic and population growth; and

11           WHEREAS, The lack of affordable housing has a profound impact  
12 on health, child development, educational attainment,  
13 socioeconomic mobility, and community safety and stability;  
14 fortunately, Texas has a long tradition of investing wisely in  
15 affordable housing, including both rental units and homes, and  
16 continuing to expand this investment can assist families,  
17 strengthen communities, and build a foundation for ongoing economic  
18 prosperity; now, therefore, be it

19           RESOLVED, That the House of Representatives of the 85th Texas  
20 Legislature hereby recognize February 4 through 10, 2018, as Texas  
21 Affordable Housing Week.