**KEY FINDINGS: HOUSING INSTABILITY**

1. More than half of African American and Latinx renter households are cost-burdened.

2. In 2017, there was a 27,022 unit shortage in units that were affordable and available to households under 30% AMI.

3. Eviction filings increased for the third year in a row, by 12% from FY18 to FY19.

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Renters who pay more than 30% of income on housing

- Black / African American: 55%
- Hispanic / Latinx: 51%
- White: 37%

- Number of households at 30% AMI or below: 32,364
- Units affordable and available to households at 30% AMI: 5,342
- Gap between number of households and units affordable and available at 30% AMI: 27,022

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**SO WHAT?**

Cost-burden is a contributing factor to homelessness. African Americans and Latinxs are more likely to be cost-burdened and to experience homelessness than other races. This is the result of practices and systems that have historically perpetuated and continue to perpetuate disproportionate access to wealth and resources.

**SO WHAT?**

In 2017, there was an overall shortage of affordable housing, especially for households under 30% AMI. Nearly half of all affordable units were rented by households that could afford to pay more. As a result, low income households earning in the lowest AMI must rent at a higher price point and pay more than they can afford to find a unit that is available to rent, which can lead to housing instability.

**SO WHAT?**

Eviction filings increased for the third year after decreasing from FY11 to FY16. Eviction filings may occur after a period of cost-burden or because households are unable to access housing that is affordable at their AMI level.