

The Alliance

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Steve Guggenmos [00:00:00] As we've talked about a lot on the podcast, renters across the country face multiple challenges — housing supply shortages, rising costs over the long term and aging housing stock are some of the general themes. In many ways, however, things vary from location to location.

Corey Aber [00:00:18] Understanding the challenges in different markets is fundamental to being able to address them both at a macro level and a micro level. And often what we see in the numbers have real personal implications for so many people across the country.

Steve Guggenmos [00:00:30] So today we're going to take a closer look at the fourth largest city in the U.S.: Houston, Texas, and some of the unique challenges renters there face. [INTRO MUSIC] Hello and welcome to this episode of the Freddie Mac Multifamily podcast. I'm Steve Guggenmos.

Corey Aber [00:00:51] And I'm Corey Aber. Today on the show, we're going to take a close look at renter experiences in Houston and some of the unique challenges that this city presents. We'll also talk about some of the support that renters benefit from as they navigate these challenges. We're joined today by Jim Nguyen and Ana Gonzalez of The Alliance. The Alliance is a multiservice organization with a mission to create opportunities for refugees, immigrants and underserved residents to achieve their goals for self-sufficiency and improving their quality of life. Jim is director for Asset Building Programs. He oversees a wide range of activities, including the Financial Opportunity Center, the Individual Development Accounts program, loan and financial products, small business development, and technical assistance and entrepreneurship programs and affordable housing programs. Ana is an affordable housing program manager, and her background includes a master's in social work from Texas A&M and a B.A. in Psychology, and she's a certified financial counselor. She spends a lot of time and energy educating clients in financial distress, providing resources and tools to help guide them toward financial improvements one step at a time. So, Jim and Ana thank you so much for joining us.

Ana Gonzalez [00:02:02] Thank you.

Jim Nguyen [00:02:03] It's great to be here.

Corey Aber [00:02:04] So I think, you know, there's a lot that we want to talk about with Houston and your work in Houston. But let's start with some background on The Alliance and how did you get started? Tell us more about the organization overall.

Jim Nguyen [00:02:18] The Alliance was established in 1985. It originated as a refugee resettlement agency. Over the years, we have evolved into a community services organization. So we've been serving the communities across the greater Houston area for 37 years. We are a United Way partner agency and we serve right now the greater Houston area, Harris County and Fort Bend County. The staff speaks over 37 languages, and because of some of our microenterprise businesses, including the Alliance Language Network, we can service an additional 80 languages.

Steve Guggenmos [00:02:58] That's fantastic. Just listing off all those languages speaks to the broad scope of what you are doing and what you need to do. And certainly I think affecting people and households is really important. And as you approach that, tell me a little bit about your work with these folks.

Jim Nguyen [00:03:16] A lot of the work that we do surrounds a holistic approach to instability for a lot of our communities, because The Alliance has an extent, such an extensive history with non-native born, even native born communities, where we've resettled with refugees and immigrants over all these years. We are in the neighborhoods, we are with these communities, a lot of times in partnerships with the elders, with the leadership and inside apartments. And so when we are trying to provide service for a lot of these community members, we meet them where they're at, and it's done as a wraparound service. So each individual comes to us where they're at, we create pathways for them to reach their goals, and we have modular, almost modular type of programs and services that depending on where a client is and where they want to go, they access different portions of what we offer. We've over these years have grown organically, so none of the things that we do are just because we started doing them. They are just fitting needs that we have in the community that we see that our clients tell us that they need and want. We have a lot of clients that are very sticky, so what we mean by that is when we started servicing them, they continually come back to us for services as they develop. We have clients that are over, with us over decades. And so as they enter new phases in life, they come back for services when they need it. And that's one of the reasons why we seem to offer so much in so many different things. It's just, these are the client needs that we see.

Corey Aber [00:04:58] And we covered a few of those things just in the intro, but it would be nice to spend a little bit of time and maybe if you can give a broad summary of the types of activities that you're involved in, the types of support that you provide.

Jim Nguyen [00:05:11] With the affordable housing we do HUD (Department of Housing and Urban Development) counseling. We do rental eviction mitigation. We've provided direct rental assistance in times of disaster, direct aid to people that have been displaced. We also provide, in our resiliency center, natural disasters that happen a lot in Houston. And so the refugee work, believe it or not, is very similar, almost exactly the same as disaster work. So we're experts at that and so with the amount of disasters that we've had in Houston, we've been a key player here in supporting families. We also do financial stability work — that's financial education, financial literacy, credit, education and establishing credit with clients. We do workforce development, vocational trainings. We do entrepreneurship programs, which is small business assistance, technical assistance advice. We're an SBA (Small Business Administration) microlender — only one of three in the entire state of Texas. We do a lot of work with a lot of small businesses, and we also provide financial products that are available to low-middle income clients. Again, financial products that makes sense for them that can help them move forward with credit and things like that without hurting them. We also do microenterprise initiatives, like we have the community cloth, which is a microenterprise initiative for refugee women, which is basically a small business incubator. We develop and create programs and projects and our funders invest in us to provide this to the community so that we are able to not only provide stability for our clients, but also achieve resilience with them.

Steve Guggenmos [00:07:00] That's fantastic. That's a really long list of services and I can see why people are sticky with you, as you said, where they come back for more. Because certainly thinking of things as basic as housing going on through all the way to SBA loans and that kind of thing, vocational training, is a real benefit to so many households, I'm sure, and people. And obviously, you're located in Houston, and you mentioned that there's a, you know, similarity between natural disasters and what refugees experience. What are some of the unique factors of being in Houston and dealing with all of these things?

Jim Nguyen [00:07:37] Well, we have stressors here. And so our stressors, especially when it comes to housing, we've had a long list of natural disasters. We are on the Gulf, we are a major city, we're a major

sprawling city. So we are spread out, just if you travel from one end of the city to the other end of the city it would take you all day in a car. So we're very big geographically. And so because we're on the Gulf, you constantly hear about the hurricanes. So there's definitely that and the big one that hit last was Hurricane Harvey. They come at a regular pace, but when they hit and they're big, they're really big. So we are people that are still recovering from Harvey and Harvey happened in 2017. We also, regardless of what you believe, what climate and climate change is, we've had a very unusual and unstable weather here. In 2021, we call it the winter freeze. Now, for most people that would be silly because it was just over a week of below-freezing weather and you know, everybody up north is kind of like, wouldn't even bat an eye to it. But when you have infrastructure here that is not designed for any type of sustained cold weather, you have massive damage to infrastructure. And that happened, you know, in 2021. And all through this time, [COVID-19] was going on, which hit everybody in this country. But you have layer upon layer of disaster. And it put a tremendous amount of pressure on the community here in general, the infrastructure, and then also just people that were displaced with the housing situation. We also, because of the sprawling nature of the city, we also have a huge transportation issue. Don't get me wrong, I love Houston, I love the metro system. We have a good metro system, but it is so huge — the city and the greater Houston area — that the needs of individuals and where they live it is not [navigable] in a regular way for clients that are low income. It's just, it doesn't work. And then you have what every city has, gentrification. As disasters happen, things get stripped away, what moves in is nice housing, not affordable housing, okay, but luxury apartments, expensive homes, and people get pushed further and further out into the outer areas of the city. While all the jobs are inside the city. So all of these mixed together create a tremendous amount of housing stress for the low-middle income residents of the city.

Corey Aber [00:10:25] I think there's several things we can talk about more here. But just on that infrastructure point, with people moving further and further out but commuting into the cities, tell me more what that commute looks like and how that factors into employment opportunities and living opportunities. Is it mostly, you know, car commuting at that point when you move that far out?

Jim Nguyen [00:10:44] All it is is car commuting. There is not a train system, subway system that connects the city with all the neighborhoods. You know, there's some portions where there may be a trolley system like downtown situation, but it's not connecting to the north side to somewhere else in the city. Again, like I mentioned, that the city is sprawling. We have huge bus hubs, MTA bus hubs, and they service the cities, but imagine somebody that, to be able to have a job that's in the center of the city or even on the other side of the city, your bus-to-bus commute is in the length of hours one way.

Ana Gonzalez [00:11:24] Right.

Jim Nguyen [00:11:24] And if you are very dedicated, imagine living your life where you're sitting on a bus system four hours a day, every day, in the weather that we have. We are a Gulf city. And so, the weather here is very humid very hot, or very rainy very wet, or very cold, apparently, and freezing now. So these are factors in the life of people that are low-middle income. And the only option for a lot of them is now vehicles. And even now, with the economy and the way things are, owning a vehicle is its own set of problems and gas prices and things like that. But as gentrification happens, as things — affordable housing is torn down and replaced with luxury or even, you know, just houses that people cannot afford. We have individuals moving to places where they can afford housing, but then have the transportation issue of finding jobs that are not in those areas and where they are living doesn't have enough professional or sustainable jobs that they are moving ahead in life.

Steve Guggenmos [00:12:38] Those are certainly really big challenges. And, and I know that from a distance, you know, people often study the relationship between housing and transportation costs and kind of the all in and, and certainly you're seeing in a hands-on way and have identified that. Is there something at The Alliance as you see households in this situation that is a response to this that potentially helps those folks? Or is it something you're still working through?

Jim Nguyen [00:13:05] Just like every city across the country when these things happen, they happen very quickly and acutely, at least for us. And the response is the triage. But by the time we have anything that's really a strong initiative to help to mitigate some of these things, there's, there's always just so much need that it's overwhelming. Continuous disasters just compounding. And those are natural disasters. It just happens to be where the city is located, it's one of the things that we have to live with. We're used to it. A lot of people here are very resilient to it. But you don't fully recover from the last one. And, you know, transportation continues, again just like every city, as the size of the city is increasing. And this city is not shrinking in size. And as it does that, it compounds the problem. And, you know, when luxury apartments go up, when, when homes are replaced that are now not affordable homes anymore, those things are permanent structures. They're not going to be torn down for affordable housing, so those opportunities are gone. And so, it's a compound effect and so we're just trying to keep our communities above treading water. I know Ana has specific examples of certain clients, so ...

Ana Gonzalez [00:14:33] I do I just wanted to piggyback on what Jim said. And I think that transportation is such an issue with clients who are in the process of eviction. So, because Texas is a judicial state, we have clients who have their court date set, and because they live so far from downtown, from City Hall, that makes it a huge issue to get to their court date, which we've had so many clients say, "I missed it because I missed my court date I was evicted. So I wasn't able to present any of my case and that was it." There was no going back, and it had to do with transportation because the bus system only goes so far. They run late. Something could happen. The weather — all of these things, you know, are put into play as the result of a lot of clients who are in that situation.

Corey Aber [00:15:33] And this is something that The Alliance works on, you know, landlord-tenant mediation and helping with eviction diversion. Tell us a little bit more about that.

Jim Nguyen [00:15:42] Well, what, what The Alliance's approach here is you have a lot of community members in need because of COVID, no income, behind on rent, but we're partners with the landlords too. A lot of landlords here isn't the cliché, no-face corporation that is throwing people out. A lot of these are mom and pops. A lot of these are small apartment buildings. A lot of these are people that are just as affected. And so when rent isn't paid, they are affected, their families are affected, they become stressed and there's financial instability as well. So The Alliance always approaches these situations as a partnership with the ones that we are engaged with, and we are engaged with a lot of them because of the resettlement work we do. We just know and we've dealt with a lot of apartment buildings, a lot of small community apartments across the city. And so it's a stressor for the client, it's a stressor for the, the landlord. We are trying to find ways of keeping people in apartments, but also finding relief for the, for the landlords as well. And it's very difficult because if somebody has been out of work for X amount of time, that's money lost. There's no money there to provide to a landlord. So what we try to do is, is, you know, with federal dollars, with private dollars, we try to mitigate that by not just providing rental assistance and direct assistance, but we also work with clients so that they have some resiliency by having emergency savings. Believe it or not, people, most people that we know that are clients have no type of savings at all, especially in a city like this where you can have emergency savings need. So we have initiatives with like United Way where we're building up, you know, emergency savings through various programs, match counts, things like that that work with them so that when this next time rolls around, that they're better able to, to handle a push back when it comes to a natural disaster or anything else that goes on. This way we have resources for both the client and the landlords because it's a two-pronged approach to this. But, you know, even with The Alliance's abilities and our long-work history towards this, we are just, again, a drop in the bucket when it comes to the need.

Steve Guggenmos [00:18:13] So eviction, certainly, as you mentioned, there's very real details that impact people's lives that you see in the day to day in terms of helping them get to court, working together with the landlords and finding out all those things. You know, it's been a period that has, you know, continued to have stressors that you talked about earlier in Houston, as well as the overall national one with COVID, which also came with an eviction moratorium. I imagine your, you know, the things that are

involved and the workloads change over time, and you get a real good feel for how that's affecting people. Can you tell us a little bit about that?

Jim Nguyen [00:18:50] Well, with COVID and evictions, evictions actually went down during COVID because of the moratorium. But the stressor for this situation was that the client and the landlords, you know, knew that at some point this was going to come to a head. And what I mean by that is if you owe a year's worth of rent, the client knows that they're either going to be evicted at some point or they're going to be pressed for the back rent. And landlords on the other hand had the moratorium. They couldn't do anything, but they knew they're either going to be out the money or there was going to be an eviction and they had to find new residents. And so this was an incredible stressor because as you see now, as we're clearing COVID, that all these evictions just spiked. And Ana you can talk a little bit about their COVID and eviction, what's going on now on the ground.

Ana Gonzalez [00:19:45] Right. So we have seen a huge increase in evictions. Tenants have been put in a situation where they have no option. I know that we've been working with shelters, and we are consistently trying to provide as much resources and assistance as possible for these clients. But like Jim said, it comes to a head. A lot of tenants have been in apartments where they owe a huge amount of money and landlords, especially mom-and-pop landlords, they have mortgages as well. So it's like a domino effect. You know, everyone has been affected. What we've seen is for larger corporations, let's say like management companies, they are, they're willing to work with us for a short period, but when they don't see that payment coming in, they're more willing to evict the tenant. You know, like I said, it's a domino effect because everyone is being affected. We have a lot of clients who are in a situation where they can move in with family, but that's only short term, it's a short-term fix. Transportation on top of that, let's say, you know, you've been evicted, now you are living with family members, and they live further away. So how do you get to work? There's no bus system. I mean, it affects all areas of their lives, you know, even, you know, young kids who have to move from school to school. What we're doing is, we've been really grateful to be able to work with United Way and other funders, to be able to have some assistance, in the fact that we can, if they are eligible for funding, we're able to provide that to them. But it's a long process. It's not easy.

Jim Nguyen [00:21:40] Yes. And like the, the city of Houston has through, through grants from the federal government and the Harris County and Fort Bend County, have provided a tremendous amount of eviction mitigation through programs that they have and money poured into the community. But just so you guys understand, since March of 2020, just on a very, very conservative basis, there have been over 100,000 eviction cases in Harris County alone. 100,000 is a population of a lot of cities in the U.S. that are, those are families that are like displaced. Those are the ones that you see a huge migration of people within the city because they have nowhere to live now. They have to find other apartments. And I, you know, The Alliance is really big, has lots of partners, United Way partners, everybody is working on this. But again, 100,000 evictions just in Harris County alone. And that's a conservative number. Those are the ones that are reported to the county, okay. There are many evictions that are not reported.

Corey Aber [00:22:47] That's really a tremendous number. You work with so many families, can you shed some light on what that human experience is when, when that happens a little bit more, maybe with some of the families that you've worked with? And maybe how you've helped some families turn around.

Ana Gonzalez [00:23:04] So our approach is counseling and education. It's really important that when we're working with clients, we are providing resources, as I mentioned. It's really important to — a lot of our clients have never done a budget or balance sheet. They're not watching every dime. They're not, you know, they don't have an emergency savings account for if something were to happen to their vehicle or they need, you know, to move or any of those things. And so it's important for us to take the approach of let's sit with you. Every, every story is different. Every claim is different. But let's sit with the client and let's really talk about the situation and educate. I think that when you have people in this situation that just don't have the resources and the education behind what they can do, like tenant rights and

responsibilities and what is something that is unlawful. They don't know where to go. I've had plenty of the clients say, well, they changed the locks and, you know, they're just thrown out. Those are things that in the state of Texas, you know, because it is a judicial state, we have laws in place that, you know, that is, that's not what, it's unlawful for you to do that. Especially with the fact that, you know, we were having a lot of tenants being thrown out during a winter freeze or during, you know, Hurricane Harvey. You're putting people in a situation where they are already, you know, having to deal with all of the stressors and then on top of this, now they have no place to go. So we have like I said, I had mentioned working with shelters and with different funders, but really it's about education and resources. And so that's the approach that we take with them even.

Corey Aber [00:24:53] Even before challenges might arise?

Ana Gonzalez [00:24:56] Correct. Yeah. And, you know, emergency savings is so important, you know, And that's something that, you know, when you're looking at a budget with your client, they don't really realize how much they're spending on maybe food or, you know, entertainment or, you know, maybe there's things that they think they spent way too much on and they don't. You know, it's really an eye opener to really sit with them and just be able to have those conversations. Our counselors are HUD certified, so we do everything that is through our HUD regulations and that has been a huge advantage because we're able to provide, you know, we give them worksheets and we give them, you know, it's basically like we're sitting with them and we're giving them homework in a sense.

Corey Aber [00:25:39] One of the points that you brought up, you know, just now and earlier, too, is with how you help build savings. I think you talked about matched savings as well. And this is something I'm hearing more and more about from property owners, from multifamily sponsors, that they're trying to do this as well for, for renters in their properties. How has this worked for you and what are some best practices that more people might take on?

Jim Nguyen [00:26:04] We have found funders and municipal funders as well who are interested in what we call individual development accounts, an IDA. They've been around for a long time and The Alliance has been using IDAs well over a decade. And individual development accounts, a savings account is opened up and it's usually done as a match, so meaning there is a responsibility for the client to provide a certain level of funding, a savings account, and then we find interested parties that would be willing to match that. And so we've developed and we've been using for over half a decade emergency savings IDAs, which is, for example, would be a client would save over a period of X amount of years. They would build their credit while they're doing it, and their goal may be \$500 and they put \$500 in and then we match it with \$500. And that IDA is held in a savings account that is only triggered for a set of agreed-upon emergencies, transportation, housing, things like that. The very fact that you have a savings that will buffer any immediate need from disaster or, you know, emergency basically, is a great relief to a lot of clients and also gives them a moment of recovery time where they can figure out if there's a stressor for rent, if they have to get a new job. It provides them with a buffer and with a little bit more resilience, especially in a city like Houston. And so we are continuing to develop that. I think Ana has some individual accounts of how that works with specific clients that she can share. But basically, that resilience piece is key to addressing a lot of housing instability because a lot of it just is basic economics — I can't make my rental payment and to be able to get back on my feet, I need something that I can rely on. And an emergency savings is the way of doing it.

Ana Gonzalez [00:28:12] Right, right. And it's crazy how just sitting with the client and going over their expenses, it's eye opening for them to realize like, wow, I do have a surplus of money that I could save, and it's going to this emergency fund that I can use when I need new tires or when, you know, my car needs maintenance. And that's really important to see because you do need a vehicle to get to and from work. Like I said, the bus system is not always the best transportation, especially during, you know, weather. But the city itself is growing so much that the bus transportation doesn't go that far. And so, for instance, you know, we have three different locations for our offices, and they're out, they're throughout

the city. And so what we do is we try to make it easier for our client. And if there is a client that might be on the north side or might be in the south side, and it's easier for them to meet us at that office, we do that. We, we try really hard to make sure that that happens.

Jim Nguyen [00:29:23] Now with, with IDAs additionally, realize when, when Ana's talking about the fact that they have to pay tires and they have to pay for their car, what that insinuates is when they go and do that with the resources they have because they need the car for work, what are they not paying? They're not paying their rent. That is always what is used as the savings. Your rent is always the one that is going, that is not paid to make up the difference for things that are the emergency. It is the piggy bank for a lot of these people and, and for a lot of our clients. It is the piggy bank to, to relieve the the, the emergency that they have. And then it's a rolling effect, meaning it cascades, it's a domino, it leads to eviction at some point because you're so far behind on rent. With Individual Development Accounts, this, instead of providing direct assistance to a client, again, it builds resiliency in the sense that they, number one, have pride in the fact that they are contributing to their emergency savings. But it also for funders, is a good option because instead of providing \$1,000, they're doing \$500 and they're still achieving the goals of emergency savings.

Steve Guggenmos [00:30:41] Yeah, I think as you describe those emergency savings accounts and the matches, you know, I can almost feel the weight lifted from some people as they deal with these very real expenses and going from not knowing whether they can cover them to, you know, being able to cover them. And maybe you can tell us a little bit about the matching process and are those funds coming from the city? Are they otherwise? And, and then also maybe move into some specific examples of other ways where families have really benefited from your services.

Jim Nguyen [00:31:11] So with the IDA, like, for example, we've, we find where we, we find whoever is interested and we design programs and projects around IDAs. So United Way has funded us, the Harris County has funded us, the city has funded — wherever we can, we can get a partnership. And the IDAs, emergency or savings IDAs, is, a little bit started taking on a life of its own here in Houston because it's, it's very appealing to not only the, the client but a lot of funders as well. And so we design each one a little bit different depending on the populations and the goals. Our most popular right now is, again, the emergency, Individual Development Account, IDA, of \$500 that the client saves over a period of time, usually less than a year, and then we match it with \$500. So they have \$1,000 that sits in an account and they're responsible to shepherd it. And when they have an emergency that qualifies, that they agree upon at the beginning of this process, it triggers a release of the funds that we, you know, we let them know that we will provide them X amount of dollars as they pay X amount of dollars toward an emergency. So long as it stays within that category of the agreed-upon emergencies, they get the match for it, meaning we reserve that money aside and release it to them or to the vendor or to the landlord, whoever it is, with the equivalent amount of money. So if their bill is \$100, they give \$50 and we match it with \$50 until we reach that \$1,000 goal. And we do that on a regular basis, so some clients have come back for a second IDAs and things like that, but it seems to work very well with clients. It brings down the temperature of the stressors that they have because they can address their own needs this way. And funders, cities, and United Way and all the other partners that we, that do provide IDAs also see a resilience in the client and then moving forward toward stability with this aid. So it's, it's not just simple direct assistance — it is a, you're seeing a process of building assets, which, you know, as we mentioned at the very beginning of this podcast, that what my department is is asset building. Asset building for clients is what it is. Ana, do you have any individual like IDA stories?

Ana Gonzalez [00:33:51] I do. So we had a client who had an IDA and was working and had a pretty good amount of savings and all of a sudden he needed new tires. And so he almost automatically, he almost forgot that he had the savings. Which was so great because when we were talking and I said, "Wait a minute..." He was just so stressed about getting these tires, and I said, "Wait a minute, did you not, did you forget that we have this IDA?" And he was like, oh, my gosh, because it was just, it's drafted. It's like a consistency every month. And so he forgot. And so it was a great story to be able to say, hey,

oh my God, that's a huge weight off his shoulders because he was able to afford those tires without having to, you know, go to like a predatory lending place or, you know, hike up his credit card or, you know, do without. So I think that that's a really good story. And it really, it showcases what could happen, you know, so that for us is a success story, you know? And I think that with those products, you know, you're able to work with clients in a way that shows what it could be like to not be stressed consistently because you have other things in life to be stressed about. But if you can have some kind of [alleviation] of just being able to know that you have a security fund that you could be able to like fall back on is a great story.

Jim Nguyen [00:35:28] And again, when Ana mentions that, when she says tires and things, I would like to reiterate, a lot of times these are emergencies that come up, but the piggy bank in which they draw from is rent. Whatever rent is due the next month, that is less rent that they pay because these are emergencies that they have to deal with here and now.

Corey Aber [00:35:48] Right. It's a really challenging trade off to try to, to make. I'd like to talk a little bit about what you see in front of you. You know, we've talked a lot about the challenges that linger, even, even from Harvey. But as you look out over the next few years, what are you focused on at The Alliance?

Jim Nguyen [00:36:06] Right now, initiatives that we have that we're focused on, again, it's always building stability that ends in resilience. But one of the projects that we're doing and one of the things that we're trying to get out there is a lot of people aren't workforce development, meaning they're, they're, they're not wanting or geared toward having a job. Small business is what they're geared toward and individuals that are 1099, which are they work for themselves, okay? So The Alliance is pouring investments into small business development, teaching people small businesses, because they're able to do these small businesses in communities where they're at instead of going to get vocational training and then trying to find a job across the city. One of the ones, for example, is in-home child care businesses. There are so many people that need child care, and we do it with language competency and cultural competency. So we teach individuals how to have a home daycare business and get them licensed, and they're able to run it in their communities. And it is work. Just like 1099 individuals, we teach them small business practices, how to set it up properly, talk through them, with them about how to develop their businesses so that they're able to run these businesses where they're at, in the communities that they're at, where they live, as opposed to going across the city. So we see that as a possible solution to the sprawl and the fact that they're, people are being displaced. But that's just one of the newer things that we're trying to do as, as one of the facets of trying to alleviate this pressure with, with housing and where you live versus where you work versus transportation versus, you know, any disasters that happen. COVID changed a lot and so people are, are trying to find new ways of making a living. A lot of people went from going into the office to getting into remote work and then now having to go back into the office and so all of these are stressors for them. We're just trying to find avenues that make it work for people where they're at.

Corey Aber [00:38:27] Yeah, it's interesting. I mean, so, so much changed over the last few years that with people at home, right, that that changed the local economies around the employment centers, which certainly affected a lot of people. And what you're describing is really a fantastic combination of both individual support and individual development and community development through that. You know, a lot of benefits in what you're talking about. Sounds like there's a lot of great work going on at The Alliance.

Jim Nguyen [00:38:53] Again, there's so much work and there's so many people that are engaged in the work. Don't get me wrong, this is not The Alliance by itself doing this stuff. Again, we're a United Way partner agency. We're a collaboration of many other collaborations of nonprofits here. We work with local government and with state representatives and federal representatives, and they're in the, you know, the politicians and stuff. But it is, when I, when I mention again, a conservative 100,000 evictions, it's an overwhelming number. And again, that's not everybody. And so with everybody working towards, you know, helping, it's, it's just, it's just overwhelming.

Ana Gonzalez [00:39:40] I also wanted to just to say really quickly, is that currently we're working with the state of Texas. And so we're working a program called HATH, which is a program that helps homeowners going through mitigation. And so that is a program that we're working with the state for homeowners who are in that situation. So that's another funding source right there.

Corey Aber [00:40:05] Thank you both so much for joining us and talking about, you know, not only what The Alliance does, but, but all those that, that you work with and others that you help. It's been a fantastic discussion and, and looking forward to staying in touch as you continue to have a great impact in Houston and beyond.

Steve Guggenmos [00:40:23] Yeah, thanks for your work and thanks for joining us here today.

Jim Nguyen [00:40:26] Thank you for having us.

Ana Gonzalez [00:40:27] Thank you.

Corey Aber [00:40:30] The Freddie Mac Multifamily podcast is produced and supported by a team of our Freddie Mac colleagues, including our production leads Jenny Nguyen and Raquel Sands and audio producer Dalton Okolo.

Steve Guggenmos [00:40:40] To listen to more and keep up with the latest episodes, be sure to subscribe wherever you get your podcasts and check our website mf.freddiemac.com/research for the full catalog of podcast episodes and original Freddie Mac research.