

INTRODUCTION

There are four generally recognized determinants of the level of effective demand for housing units. These include (1) the physical sources of housing demand which includes the number and type of family units in an area and the need for replacing existing units, (2) the level of disposable personal income in an area and the distribution of that income, (3) conditions of mortgage markets as they affect the availability of credit for the construction of new housing units, and (4) the supply price of housing which is the cost of providing the residents of an area with appropriate housing facilities. The complex interaction of these four considerations works to determine whether or not adequate housing of the appropriate types is available to the residents of Center.

In order for a community to evaluate its efforts in assuring universal availability of safe, affordable, attractive housing, it must assess its existing housing stock. The primary reasons for assessing the housing stock as part of a community development planning process can be summarized as follows:

- (1) to address critical issues affecting the safety, value and attractiveness of housing;*
- (2) to determine the availability of units in the housing inventory for purchase and rent by families of lower economic income levels;*
- (3) to analyze housing conditions in order to determine whether it is necessary to prepare housing programs and activities for the purpose of upgrading or stabilizing existing housing and neighborhoods within the community, and;*
- (4) to determine the extent of housing inventory within the community which is available for rent or purchase by families migrating into the City, or by local families with changing desires or needs.*

HOUSING GOALS

Provision for adequate and safe housing should be reflected in all aspects of the city's development related codes and ordinances. The policies, programs and regulations developed by the city can and will affect the quality, quantity and location of housing development. These

actions by the city, together with socio-economic factors, will define the future housing characteristics of Center.

To enable the city to best direct its efforts towards adequate and safe housing, the following specific goals and objectives have been developed:

GOAL 1. ASSURE THAT ALL HOUSING WITHIN THE COMMUNITY IS MAINTAINED IN A DECENT, SAFE, AND SANITARY CONDITION FOR ITS USEFUL LIFE.

Although Center will add new dwelling units, the existing units must be adequately maintained in order to meet the local housing demand and foster a stable housing environment. Thus, it is important to direct attention to maintenance of the existing housing stock. Housing should meet appropriate health and safety standards, and comply with the provisions of the local construction code for new or existing housing.

Objectives:

- * Encourage high-quality construction of all new housing through the adoption and enforcement of recognized building codes.
- * Assure that the design quality of all housing does not contribute to long term blight.
- * Discourage homeowners from neglecting the proper maintenance of their properties.
- * Consider adopting maintenance standards and enforcement methods.
- * Promote housing improvements and well planned rehabilitation programs.
- * Remove dilapidated structures to help assure the health, safety, and welfare of all citizens.

GOAL 2. ENCOURAGE SUITABLE DEVELOPMENT OF LAND WITH ADEQUATE LOT SIZES, PAVED STREETS WITH CURB AND GUTTER AND PROPER SIZED UTILITY LINES.

Objectives:

- * Alleviate maintenance and service problems in the City, especially in older areas, upgrading existing infrastructure (water, sewer, streets and drainage) to

minimum acceptable standards.

- * Assist land owners wanting to subdivide their property by creating a desirable arrangement of platted property that will blend with existing development and plans for the City.
- * Request Community Development Program Funds for the improvement of water and sewer lines.
- * Request state and federal financial assistance in order to upgrade public facilities and combat housing deterioration. Examples of funding sources include Farmers Home Administration (loans and grants), Texas Water Development Board (loans) and HOME Program (grants) through the Texas Department of Housing and Community Affairs.

GOAL 3. A SUFFICIENT CHOICE OF ADEQUATE HOUSING SHOULD BE PROVIDED TO MEET THE NEEDS OF THE INDIVIDUALS OF ALL SOCIO-ECONOMIC BACKGROUNDS.

Households earning less than 80 percent of the local median income and paying more than 30 percent of their income for housing are considered to have a housing need.

Objectives:

- * Develop a range of available housing opportunities within the City.
- * Zone the land in areas with housing needs to promote long-term neighborhood stability.
- * Identify and participate in new programs that provide housing assistance to eligible residents.
- * Provide public assistance and/or incentives to foster good quality, low to moderate priced housing.

GOAL 4. ENCOURAGE THE PREPARATION OF A REQUEST FOR HOUSING IMPROVEMENT FUNDS AND THE DEVELOPMENT OF CODES AND ORDINANCES FOR SAFE, ADEQUATE AND ATTRACTIVE HOUSING.

Objectives:

- * Adopt the proposed subdivision ordinance.

- * Continue seeking HOME Program grant funds through the Texas Department of Housing and Community Affairs to rehabilitate substandard housing units.
- * Promote and encourage fair housing.
- * Encourage the review and adoption of all codes and ordinances that would improve local housing. Include a Manufactured Home District in the zoning ordinance.
- * Request grant funds for weatherization improvements
- * Review the need for affordable public housing and housing facilities for senior citizens.

EXISTING HOUSING CONDITIONS

In order to provide a basis for planning activities which are centered around the provision of adequate housing for each and every family in Center, it is necessary to ascertain the condition of the existing structures in which the residents of the city are presently housed. This information was gathered by conducting a survey of the condition of housing structures in Center in November 2003. The condition of housing structures was delineated into four classifications: (1) standard condition, (2) minor deterioration, (3) major deterioration, and (4) dilapidated condition.

Dwelling units were classified as being in **standard condition** if they were observed to be of adequate original construction, were properly maintained and exhibited no visible defects which could not be corrected in the course of regular maintenance. Units were classified as being in **minor deteriorating condition** if they were observed as requiring only minor repair or appeared that they would need minor repair during the planning period to retain the value and integrity of the dwelling unit. Examples of minor defects include light damage to steps or porches, torn screens or broken window panes, broken gutters or downspouts, small hairline cracks in the walls, plaster or chimney and slight wear of door sills and frames. Housing units observed to be in **major deteriorating condition** were those exhibiting a need for additional repairs that would normally not be provided during a regular course of maintenance. Such units have one or more deficiencies that are of an intermediate nature and that must be corrected if the unit is to continue providing safe and adequate shelter for the occupants. Examples of major deterioration include holes, open cracks and rotted, loose or missing materials over a small area of the foundation, roof

or wall, shaky or unsafe steps, rails or porches, broken or missing window panes, makeshift chimneys such as stovepipes leading directly from the stoves to the outside and rotted or loose window frames that are no longer rain or wind proof. Finally, housing units observed to be in **dilapidated condition** are those which do not provide safe or adequate shelter and endanger the health and safety of occupants. Such units have one or more critical defects that are so critical or widespread that the structure will have to be extensively repaired, reconstructed, or demolished. Examples of critical defects included holes, open cracks and loose material over large areas of the foundation, walls or roof, sagging roof ridges and walls out of plumb and extensive damage caused by fire, storm, flooding or termites.

Housing units were also classified by type of structure. The structural classification system utilized in taking the survey included three separate structural classifications of housing units. These were: single-family units, multi-family units and mobile homes. Housing units were classified as being of the **single-family** type if they were originally designed so as to provide living quarters for one family unit and were of a permanent nature. **Multi-family** housing structures include those units which were observed to be originally designed to provide living quarters for two or more families and were of a permanent nature. The **mobile home** classification includes those dwelling units which were designed so as to permit their being transported over public streets and highways with a minimum of effort and congestion and whose original design has not been altered so as to detract from their ability to be readily moved such as by setting a unit on a permanent foundation.

EXISTING HOUSING ANALYSIS

A total of 1,981 housing units were surveyed in November 2003 with regards to their structural condition. Of the total number of dwelling units in the city, 1,445 units are single-family housing units, 297 units are mobile homes and 239 units are multifamily.

With respect to the condition of the existing housing stock, the housing survey found that 1,490 units are classified as being in standard condition, 192 units are shown to have minor deteriorating conditions, 177 units are in major deteriorating condition and 122 units are in dilapidated condition.

Existing housing characteristics for Center are shown in Table 3.1 and graphically presented in Figure 3.1.

TABLE 3.1
CITY OF CENTER
EXISTING HOUSING CHARACTERISTICS

TYPE	STANDARD	MINOR	MAJOR	DILAPIDATED	TOTAL
Single-Family	1,099	146	107	93	1,445
Multi-Family	235	4	0	0	239
Mobile Home	156	42	70	29	297
TOTAL	1,490	192	177	122	1,981
Single-Family Vacant	4	11	7	26	48
Mobile Home Vacant	5	1	11	10	27
TOTAL	9	12	18	36	75

Source: November 2003 housing survey conducted by TFGA, Inc.

Substandard housing units are found throughout the City with no single, significant concentrations of deterioration. These units are classified as having either minor or major deterioration, which could be economically repaired. Those units shown to be in dilapidated condition normally are not economically feasible for rehabilitation and should be condemned and removed.

At the time the survey was conducted, there were 75 vacant units which represents 3.8 percent of the total housing stock. The normal accepted vacancy rate is approximately five percent, based upon accepted planning standards. Since most of the vacant housing is shown to be either dilapidated or having major deterioration, there is a demonstrated need for additional housing. Since the population is expected to continue to grow moderately, there will be a need for additional suitable housing in Center.

FUTURE HOUSING REQUIREMENTS

In order to provide an indication of the total future physical demand for housing in Center, it is

necessary to project the number of housing units which will be necessary to house, not only the total future population of the city, but also the number of units which will be necessary to house moderate and low income families which are contained in the total future population of the city. These projections are based upon the average household size and the future population of Center.

According to the Census 2000 demographic profile the average household size for Center was 2.61 persons and the average family size was 3.23 persons. For the purposes of this study, current average household size was set at 2.92 persons to reflect the current population and current housing. Allowing for a five percent vacancy rate, and reflecting anticipated future population levels, the future total housing needs for the city of Center are estimated to be 2,098 units by 2005, 2,146 units by 2010, 2,194 units by 2015 and 2,290 units by 2025.

A further area of future concern will be that of providing safe and adequate housing for moderate and low income families in the city. These families include those in which the annual household income is less than 80% of the average annual income, based on family size, for Shelby County. This is defined as the HUD Section 8 Income Limits. Based upon the US Census 2000 data for Center, approximately 47.7 percent of households are below the median income. As such, most future housing development in the city will need to reflect this market.

Since over 33 percent of the existing housing stock in Center is considered to be in either a minor deteriorating condition or needing more extensive repair, the City should educate its citizens about the importance of maintaining the sound condition of housing in order to better preserve the existing housing stock. In areas where substandard housing is identified, active code enforcement should be stepped-up. Deteriorating housing should be improved to standard condition, and any dilapidated unit should be removed. Over a period of time, every housing unit in the City should be brought into compliance with minimum safe housing standards.

HOUSING PLAN

Housing needs and some of the potential housing issues/problems within the City have been

identified above. The prevention and elimination of housing problems in Center will require the development and implementation of an effective housing program. Although this will be an ongoing process, specific actions for the short-term period covering the next five years have been developed. These are listed below:

Through 2004

1. Adopt the Community Development Plan.
2. Adopt the subdivision ordinance
3. Publish in a newspaper of general area circulation that Fair Housing is the Law, and designate a month annually as a Fair Housing Month.
4. Begin a public awareness program on the need to preserve the existing housing stock.
5. Consider applying annually to seek HOME funds to improve housing quality.
6. Consider requesting grant funds for weatherization improvements.
7. Annually begin reviewing all structures currently classified as deteriorating to determine if any have reached a stage of severe deterioration requiring demolition.

2005 through 2009

1. Obtain annually an updated copy of the State Low Income-Housing Plan.
2. Beginning with those units in worst condition, complete the rehabilitation or reconstruction of at least nine percent of the 299 deteriorating housing units in the City by using one or a combination of the following methods:
 - A. Strict Code Enforcement.
 - B. Seek HOME funds.
 - C. Establish Benevolent Groups to help those unable to help themselves.
 - D. Seek funding from other housing programs (See State Low Income Housing Plan).
3. Obtain Federal/State financial assistance for housing improvements.
4. Develop strategies to obtain and use the HOME Program created by the National Affordable Housing Act (see State Low Income Housing Plan).

5. Based on the projected population and housing needs, an average of 10 housing units should be constructed every 12 months (until a total of 193 additional units are provided to meet the anticipated 2025 housing demand). The construction of the needed housing units can be provided through private home builders utilizing Housing Infrastructure Funds for accompanying infrastructure (these funds will be available through ORCA only in 2005). These funds are provided by the Texas Office of Rural Community Affairs. The City should encourage high quality units subject to adopted zoning and subdivision regulations and building codes.

FAIR HOUSING ACTIVITIES

The Texas Office of Rural Community Affairs, Office of Strategic Planning/Housing Resource Center was contacted to determine the latest information on housing programs. To help ensure the availability of housing for low and moderate income groups, the City should annually make application to the Texas Department of Housing and Community Affairs/HOME Program for assistance in rehabilitating existing substandard housing and for construction of new housing. The City Council should also designate by resolution, every February as "Fair Housing Month" and publish notice of this action in a local newspaper.