

CITY OF PORT ISABEL

COMPREHENSIVE PLAN

PLANNING PERIOD 2005-2015

APRIL, 2005

A. 2. HOUSING

The Office of Rural Community Affairs in conjunction with the United States Department of Housing and Urban Development furnished financial support to the Activity described in this publication which does not necessarily indicate the concurrence of the Office of Rural Community Affairs or of the United States Department of Housing and Urban Development with the statements or conclusions contained in this publication

The data, information, analysis, and recommendations presented herein are exclusively for planning and budgeting purposes and do not constitute engineering analysis or detailed cost estimates. Engineering for each of the recommended tasks are beyond the scope of these studies and should be performed in the customary fashion as projects are defined and implemented.

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A.2.1. INTRODUCTION

There are four determinants generally recognized as factors influencing the level of effective demand for housing. These include:

- 1) Physical sources of housing, including the number and type of family units in an area and the need for replacing existing units.
- 2) Level of disposable personal income in an area and its distribution.
- 3) Conditions of mortgage markets as they affect the availability of credit for the construction of new housing units.
- 4) 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 for the orderly and desired growth of the City. No previous housing studies have been made by the City within the last ten years. The only significant housing activity was the development of approximately sixty affordable homes by a non-profit organization utilizing TDHCA funding. The subdivision is known as Tarpon Field Subdivision.

In order for the City to evaluate its efforts in meeting its goal for availability of safe, affordable, attractive housing, it must assess its existing housing inventory. The objectives presented in this chapter are both short term and long term in scope. The primary reasons for assessing the housing inventory as part of a community development planning process can be summarized as follows (also listed in Figure 1-1):

- 1) Define the City's existing housing capacity and quality including safety, value and attractiveness.
- 2) Identify the availability of affordable housing units for purchase and/or rent within the City.

- 3) Identify existing developed lots that show potential for affordable single family and multi-housing units within properly zoned areas of the City.
- 4) Identify potential areas for future development of affordable housing and multi-housing units within appropriately planned and zoned land use areas of the City.
- 5) Identify potential sources such as FmHA, Rural Development, TDHCA, NADBank and others for financial assistance in the development of the City's housing plan.
- 6) Identify benefits to be gained by existing residents from financial assistance for housing improvements and define financial constraints of residents.
- 7) Define opportunities for guiding resource placement for the residents.

In pursuit of the above objectives, this Chapter presents an in-depth analysis of data obtained from a survey of housing conditions within the City and conclusions reached from the analysis of the information gathered. Explanatory maps, charts and tables are used to facilitate the interpretation of the data presented. Further, the conclusions presented in subsequent sections of this Chapter are intended to serve as a guide for the City to implement an orderly and desirable housing growth plan.

A.2.2 HOUSING INVENTORY BASIS

This survey was conducted during the month of October, 2004. For ease of presentation, the City was divided into six (6) geographic Zones. The entire housing inventory is illustrated in Map A.2 which contains a graphical depiction of the data presented in this Chapter.¹ Since it is a large-format map, smaller drawings are provided for ease of reference. Map A serves as the base map for the entire City and its extraterritorial jurisdiction (ETJ). A general description of the Zones as used in this study are described in Table A-2-1 and re-illustrated in Map A.2. Subsequent maps marked A.2 show all six (6) areas, Zones A through F, respectively.

¹ See Map B-1 for reduced size map

**TABLE A-2-1
Description of City Zones used in Study**

<i>Zone</i>	<i>Location</i>	<i>% area of City</i>	
		<i>Includes land and water</i>	<i>Land only</i>
A	Northwest	27%	4%
B	Northeast	56%	3%
C	Southwest	12%	79%
D	Southeast	3%	8%
E	North Padre Island	1%	2%
F	South Padre Island	1%	5%

Since the City of Port Isabel is unique in land area mass because of its proximity to the Laguna Madre and the Gulf of Mexico, this Plan has calculated the City Limits area in terms of ‘land only’ and ‘land and water’ area combined. Table A.2.1. shows the total area mass in both land only and land and water. The total acreage of the City Limits for the ‘land and water’ area is 41,906 square acres. ‘Land only’ area totals 6,443 square acres of incorporated area.

The period for the housing plan incorporates a short term plan, covering a three to five year period, and strategic plan, which covers a ten-year period. Each of these plans describes housing availability, recommended improvements to existing housing, and their resources required for each. The administration, implementation and monitoring of improvement programs are also addressed.

The data was gathered by **RICARDO GOMEZ & ASSOCIATES** through field observations and through occasional personal interviews. Each street within the City was traveled and notes on the exterior condition of each dwelling were logged and recorded by a Certified and Licensed Housing Inspector.

Housing Classification Basis

The existing housing inventory was ranked on a three (3) level classification. The three (3) classifications are defined as follows:

- 1) **Standard (STD)**—no significant defects in primary, secondary, or major structural components;

- 2) **Deteriorating (DT)**—additional repairs not normally covered during routine maintenance are needed.
- 3) **Dilapidated (DL)**—not safe or adequate shelter that may endanger health and safety to its occupants.

The above categories closely follow the standards promulgated by the Office of Rural Community Affairs (ORCA), the Texas Department of Housing and Community Affairs (TDHCA)² and the International Building Codes.³ It should be noted that when the term Sub-Standard is used in this Plan, it is to describe *both* the Deteriorating and Dilapidated units, as opposed to Standard units.

A.2.3 HOUSING INVENTORY

The City consists of approximately 1,445 lots that are developed for residential use. Residential lots are typically 50' x 120' but can range from 25' x 125' to one-half acre in size. These lots are considered residential by virtue of their current use or location within or adjacent to residential areas. Of these 1,445 lots, approximately 1,057 have existing homes. Other structures located in the City are multi-family dwellings, commercial units, churches, schools and public buildings.

Table A-2-2 summarizes the inventory categories of the 1,057 housing structures. A vast majority of all building units in the City are single-family residential units. The next closest category, commercial units, is a far second. The remainder of the categories, multi-family dwelling, churches, public buildings and schools are each less than 1 %. Although a growth in commercial units is currently being experienced and growth is expected within the planning period of this Plan, the focus on quality of life narrows the analysis presented in this Chapter to the values on residential housing. Therefore, the remainder of this Chapter deals with details pertaining to this objective.

² Texas Department of Housing and Community Affairs Handbook, The Conditions of Structures and Land Use Surveying, 2nd issue, January 2001, page 2.

³ International Building Codes, 2000 Edition.

TABLE A-2-2 City of Port Isabel Existing Structures			
Item	Description	Quantity	Percentage
1	Residential (Single Family) Units	1,057	69.63
2	Commercial Units	325	21.41
3	Public Buildings	31	2.04
4	Other (Industry)	105	6.92
	Total	1,518	100

To facilitate the presentation of the voluminous data, color-coding is added to the maps used. Maps marked **Map A.2** Housing depict the housing classifications using color-coded symbols. The symbols are placed in the approximate location for each structure observed. Empty lots are designated as such in order to confirm that no housing exists at the site during the drive-by visit portion of the Plan. Additionally, homes found to be vacant or abandoned are designated with appropriate symbols.

As mentioned above, the focus of the current analysis will be on residential units. The City currently has 1,057 detached housing units. As described in prior sections of this Plan, the City is divided into six (6) geographic Zones for the purpose of this presentation. The data clearly shows Zone D (Southeast) the central, old town-site section of the City, to have the most residential units in the City, 544 units. It has within its boundary many of subsidized rent housing units. Zone B, (Southwest) is second with 253 units. It too, has many rent subsidized units, plus the Housing Authority units. The northernmost Zones, Zone A and B, have the least. Zone E and F were just recently annexed into the City. Zone E is undeveloped and Zone F has a County recreational park located within its boundary. Since the park is considered a transient living area, no permanent housing is allowed and therefore any residences there were not consider part of this Plan. The City’s housing inventory and capacity is summarized below. Please note that the term “infrastructure” is defined as paved streets, water service and sanitary sewer service.

- 1) Zone A – (Northwest area): Currently has a large part fronting the bay un-developed. Additionally, approximately 78 lots are vacant

but have utilities in place. A small section of the “fingers” is without utilities.

- 2) Zone B – (Northeast area): Currently has 131 lots vacant. City infrastructure is available throughout this area for future construction.
- 3) Zone C (Southwest area): This area has zero vacant developed lots. However, this is the Zone with the most undeveloped land in the City. Although the basic infrastructure is located in the Zone, any major development will have to invest in extending the infrastructure to accommodate for the new growth.
- 4) Zone D– (Southeast area): This area has 179 lots vacant. By far the most developed of all zones, any development in is area will likely be replacement housing units. All infrastructures are in place.
- 5) Zone E – (North Padre Island): This area is currently undeveloped and basic infrastructure is near.
- 6) Zone F – (South Padre Island): This area is not expected to have any residential development because all most of the land is owned by the County and is developed as a park. All basic infrastructures are in place.

Summarizing the data previously presented, the City has approximately 69.6% of developed lots in the residential areas, or 1,445 lots, occupied. 26.9% percent of the lots, or 388, remain available for construction. A large portion of empty lots are located “Fingers Area” as well as the rest of Zone A.

A.2.4.CURRENT HOUSING CLASSIFICATION

Table A-2-3 shows the classification assigned to the residential units in the City. These classifications are those established by TDHCA and described in Section A.2.2 of this Plan. The data shows Zone D to have the highest incidence of non-compliance units, 62 units. Zone A has 35 units. Zone B has 7 units and Zone C has zero units. Zones E and F are devoid of housing units.

TABLE A-2-3 City of Port Isabel Residential Units Classifications					
Zone	STD.	DT.	DL.	Total	% of Total
A	225	34	1	260	24.6
B	246	6	1	253	23.9
C	-0-	-0-	-0-	-0-	0
D	482	50	12	544	51.5
E	-0-	-0-	-0-	-0-	0
F	-0-	-0-	-0-	-0-	0
TOTAL	953	90	14	1,057	100
% of TOTAL	90.2%	8.5%	1.3%	100%	100%

A.2.4. EXTENT OF PROBLEMS AND EXISTING HOUSING NEEDS

The City’s housing conditions are generally in good condition and the need for rehabilitation exists but in low numbers and are not located in a particular area or section of town. A vast number of the dwellings in the City were classified as “Deteriorating” but are considered adequate and safe for residential occupancy. Based on informal interviews and observations, the needs of most of the “Deteriorating” appear to be related to financial assistance. The remedial needs of the units classified as “Deteriorating” varied from exterior renovation, such as roofing requirements to general maintenance and upkeep. Based on the past housing experience of the Consultants on this and other similar projects, it is safe to assume that these structures, “Deteriorating”, are also in need of plumbing assistance.

A total of 14 structures were classified as “Dilapidated”. These structures cause an imminent treat to the lives and safety of those residents living close to them. The City should take all necessary steps to remove the threat from the neighborhoods. With an estimated total of 90 homes in the City needing remedial measures, the possibility of success of an all inclusive rehabilitation project is favorable. Determining whether or not a house was owner occupied or rental was not possible based on the method of survey

used (drive-by). Potential sources for assistance in funding to address this problem are presented later in this Chapter.

A.2.4.1. Remediation of Existing Substandard Housing

As summarized in Table A.2.3., the “sub-standard” housing units total 104 units, 90 deteriorating units and 14 dilapidated units. Deteriorating units might and/or should be rehabilitated or re-built. Dilapidated units should be removed and in some case, if occupied, re-built. Since it is desirable to upgrade the quality of these housing units to an acceptable level, the remediation costs are of importance in the development of this Plan.

The following cost estimates are based on General Contractor’s Year 2004 pricing levels.

A.2.4.1.1 Rehabilitation of Homes

- 1) Estimated Average for Calculations:
 - a) \$20.00 per square foot for pier or concrete foundation with wood-siding construction.
 - b) \$24.00 per square foot for brick veneer construction.
 - c) Average of 1,000 square feet of living area per home.
- 2) Survey Tabulations:
 - a) 76 wood siding units needing Rehabilitation.
 - b) 14 brick veneer units identified for Rehabilitation.
- 3) Estimated cost for Rehabilitation:
 - a) 76 homes x \$20.00 / S.F. x 1,000 S.F. = \$1,520,000
 - b) 14 homes x \$24.00 / S.F. x 1,000 S.F. = \$ 336,000

\$ 1,856,000 Total Rehabilitation Cost.

A.4.1.1.2. New Construction of Homes

- 1) Estimated Averages for Calculations:
 - a) \$40.00 per square foot for pier or concrete foundation with wood siding construction.
 - b) \$45.00 per square foot for brick veneer construction.

- 2) Survey Tabulations:
 - a) 12 wood siding units needing Reconstruction (Dilapidated)
 - b) 2 brick veneer units identified for Reconstruction.

- 3) Estimated Costs for Reconstruction:
 - a) 12 homes x \$40.00 / 1,000 S.F. = \$ 480,000
 - b) 2 homes x \$45.00 / 1,000 S.F. = \$ 90,000

\$ 570,000 Total Reconstruction (replacement) Cost.

Total estimated cost for remediation of the substandard housing in the City is \$2,426,000.

A.2.5. HOUSING GOALS AND OBJECTIVES

While the City may not have the resources to singularly assist in and implement remediation and growth plans, it can serve as facilitator of the development of the community. In order to best utilize its limited resources, the establishment of goals and objectives as guides for delivery of a plan is critical. In concert with City staff and the objective of the Plan, the following goals were established:

The goals listed are for a total of five (5) years with special first-year “startup” items noted in the following explanation.

A.2.5.1.: GOAL 1: Facilitate the maintenance of all housing in an attractive, safe and sanitary condition

- 1) Phase 1—Year 1-2
 - a) Sponsor a Planning and Zoning Board (P&Z) workshop for review of building codes and existing Zoning and Subdivision Ordinances. The P& Z Board should explore incentives for residential development, and the implementation of any other ordinances, which may be relevant to housing concerns such as mobile home ordinances.

 - b) Increase awareness of fair housing principles and building code enforcement, identify problem areas, and establish a procedure for investigating housing complaints. City leaders may consider

issuing a proclamation designating April as Fair Housing Month or a certain month as a “Clean City Month” or other encouraging type of slogan for the citizens to take pride in bringing up the standard of their homes and yards.

- c) Identify less extensive repair and fix-up projects that could be undertaken as community projects, with a goal of competing a minimum of two such projects per year. Emphasis is again made to enlist the help of volunteer groups from the community to assist if possible. Local church groups are a good source of volunteer help.

2) Phases 2 and 3 – Years 3-5 and Years 6-10

- a) As a result of the studies and educational growth in Year 1, initiate changes to the Zoning Ordinance and map, Subdivision Ordinance, and/or Mobile Home Ordinance and building codes as necessary.
- b) Work with any current developer (s); seek to have at least one subdivision project in the development stage.
- c) Encourage renovation of existing structures, either residential or commercial, with a goal of renovating one structure per year. Involve financial institutions. Realtors, and other similar agencies for input and idea sharing that my benefit the homeowner.
- d) Continue with code enforcement and begin to more closely monitor deteriorating dwellings that may be out of compliance, with a goal of improving a minimum of 5 lots per year and removing any dilapidated or abandoned structures.

A.2.5.2. GOAL 2: Encourage development of land with compliance to City Subdivision Ordinances.

1) Phase 1 –Year 1-2

- a) Adopt an approval process for all new subdivisions that includes review by the designated City Engineer or Planning Professional.
- b) As part of the review of land use controls, study ways to incorporate incentives into the Zoning and Subdivision Ordinances to encourage development of new subdivisions and redevelopment in marginal neighborhoods.

2) Phases 2 and 3 –Years 3-5 and Years 6—10

- a) Continue code enforcement when necessary, encourage housing rehabilitation and community fix-up activities.
- b) Zone the land as appropriate for the types of development desired.
- c) Continue to work with developers to encourage new residential development in the areas outlined in the land use plan and identify the types most needed and most beneficial to the City.
- d) Use local funds and any available Community Development Program grant funds to upgrade existing infrastructure to minimum acceptable standards.

A.2.5.3 GOAL3: Increase the variety of housing available to encourage the growth in higher economic income levels

- 1) Phase 1 –Years 1—2
 - a) Consider designation of a community housing agency which will provide information and referrals on housing alternatives, coordinate fair housing activities, and market for a new residential development.
 - b) Identify the needs of older residents to include the need for smaller houses or apartments, better accessibility, and/or financial assistance. This could be accomplished through a survey, neighborhood meetings, or personal contact.
 - c) Continue to support Fair Housing Resolutions and publicize in the local media, information about fair housing and about fair housing assistance that is available, especially for low to moderate, and fixed-income homeowners.
- 2) Phase 2 and 3—Years 3—5 and Years 6—10
 - a) Provide information to local lending institutions on housing assistance program, including the City’s fair housing provision. Keep record of the material distributed and nay follow-up responses.
 - b) Promote new construction of duplex or other rental housing units in established neighborhoods, which would be compatible with single-family homes.
 - c) Encourage apartment housing development within the City Limits. Currently there are very few multi-family units in the City with the

exception of federally subsidized housing. Most of the current growth in development has been in single-family subdivisions with no provision for multi-family residencies.

- d) Apply for housing infrastructure funds to expand new affordable housing in the City.

A.2.5.4. GOAL 4: Facilitate the use of housing improvement funds to gain universal compliance with City Ordinances

- 1) Phase 1—Years 1—2
 - a) Explore established programs which encourage new residential development, such as mortgage revenue bonds, interim construction financing, housing tax credits, the HOME Program, and even the Habitat for Humanity Program.
 - b) Consider designation of a community housing agency which will provide information and referrals on housing alternatives, coordinate fair housing activities, and market for new residential development.
 - c) Using the existing housing needs identified in prior sections of this Chapter, determine funding options for implementation of a program to start remediation of non-compliant housing.
- 2) Phase 2 and 3—Years 3—5 and Years 6—10
 - a) Make applications to the HOME Program, or similar programs available with the initial goal of competing 2-3 units. If the application is not funded, locate volunteers/community or church sponsored groups to begin a fix-up program using any local revenues that may be available.
 - b) Continue to promote and encourage fair housing. Review and encourage the adoption of codes that would improve local housing.
 - c) Encourage local financial institutions or grant entities to host a “Financial Fair Day” where they may be able to explain their services to the citizens of the community, with the goal of encouraging “one-time low interest loans”, or something along that nature.
 - d) Set up a referral process through the housing agency in which the residents can be put in touch with organizations that provide housing assistance, whether by grants, or low interest loans.

A.2.6. HOUSING ASSISTANCE PROGRAM

This Section summarizes the general requirements for a housing assistance program and is provided as supplement information to the Plan. It is intended to provide the City the information to guide its pursuit of a housing financial assistance program. Generally, the procedures required for a housing assistance program involve the following:

- 1) Rating of housing.
- 2) Establish eligibility.
- 3) Program Administration.
- 4) Program funding.

A.2.6.1 Summary of Categories

The categories are an expanded description of those described in previous sections as per by TDHCA.²

- 1) **Standard (STD):** Dwellings classified in this category were found to have only minor defects, if any. These defects were associated with normal maintenance problems and no safety concerns were observed. Dwellings in this category were not considered for any rehabilitation funds or new construction funds.
- 2) **Deteriorating (DT):** Dwelling classified in this category are in need of repairs not associated with regular maintenance. Immediate concerns include corrections needed for safe and adequate shelter. Often small areas of repair were identifiers in this category, such as roofing materials, siding materials, broken windows, minor structural defects and exposed wood siding with no paint having been applied within a reasonable amount of time.
- 3) **Dilapidated (DL):** Dwelling in this category may need major considerations for safety and adequate shelter. Critical defects to structural components like foundation, roofing members, and load-bearing walls were of major

consideration. Problems found in this category usually warrant major reconstruction or demolition of the structure.

A.2.6.2. Eligibility Criteria

The housing assistance program recommended for applicants of rehabilitation or new construction would be similar to the requirements of the Community Development Block Grant (CDBG) or Office of Rural Community Affairs (ORCA), or any non-profit entities which use Federal Housing and Urban Development (HUD) criteria requirements under the low-to-moderate income family's parameters. The requirements of eligibility under these programs usually allow for families to receive financial assistance to provide decent, safe and sanitary conditions in residential dwellings. Drawing parallels from existing programs as those mentioned above would support proper implementation of a local housing program.

A summary of the eligibility criteria needed for this type of program would require consideration of several factors. The following are considerations for each applicant for housing assistance.

Each applicant or recipient will need to meet the following requirements:

- 1) Must be owner of record and reside in the dwelling,
- 2) Qualify under low/moderate income parameters (per HUD requirements),
- 3) Possess a valid Contract for Deed or Warranty Deed, filed for record, or Life Estate of Property, filed for record,
- 4) All property taxes paid or payment arranged in writing with appropriate taxing entities.
- 5) Owner must agree not to sell property for a minimum of 5 years or be subject to repayment of funds, prorated by years, if grant funds are used,
- 6) Qualify under income parameters of HUD guidelines such as listed on the following Table A-2-4.

TABLE A-2-4
HUD Low to Moderate Income Levels⁴

Number of Family Members	Applicant's Gross Annual Income
1	\$23,750
2	\$27,150
3	\$ 30,550
4	\$ 33,900
5	\$ 36,650
7	\$ 42,050
8	\$ 44,750
9	\$ 47,450
10	\$ 50,150
11	\$ 52,900
12	\$ 55,600

A.2.6.3. Need for Grants and Loans

The need for grants and loans for the rehabilitation of dwellings in the City can be categorized as a slightly moderate need. Only 9.8 % of the homes identified in the survey were classified within the two categories considered to need some form of rehabilitation.

Based on the 2000 Census data, many of the families living in the City would be considered low/moderate income households. According to the 2000 Census, there were 269 families living below the poverty level and the median family income was \$26,077. Therefore, according to the Census, 62.2% of the residents of the City are classified as low-to-moderate income persons.

A.2.6.4 Program Administration

A.2.6.4.1 Introduction

Administration for a proposed Housing Assistance Program could be patterned and perhaps administered by an existing non-profit entity in the area that provides administration for housing projects. Program administration is also done by a few management consultants. Funding for sub-contracting for these services is usually available from the grant source; however it is usually limited to 2% of grant funds. Research can be done to acquire the services of a private consultant or non-profit entity that administers projects of similar size as needed by the City. If costs prohibit the City

⁴ 2004 HUD Section 8 Income Limits

from hiring full-time personnel for administration, this avenue may well prove to be the better alternative as is the case in smaller cities similar in size to Port Isabel.

The City should also consider setting up a Housing Assistance Citizen Participation and Grievance Board which can be utilized to address housing related problems. The City, through its ORCA/TCDP participation, should designate the City Secretary or other individual of choice as its Fair Housing Officer. This officer's authorities and responsibilities should be delineated in the City's Fair Housing Ordinance.

A.2.6.4.2. Estimated Cost

The estimated cost associated with the implementation and administration of a Housing Assistance Program is shown in Table A-2-5. The estimated cost associated with the hiring of a private consultant or non-profit entity would be approximately \$30,000.00 annually, \$10,000.00 for support staff time and \$ 20,000.00 to the contractor.

TABLE A-2-5		
Estimated Costs for Housing Assistance Program		
1. Administration Personal	Salaries	Totals
a. Program Administrator	\$40,000/Yr.	
b. Loan Processor	\$20,000/Yr.	
c. Accountant	\$20,000/Yr.	
d. Secretary	\$12,000/Yr.	
e. FICA costs	\$11,040/Yr.	
f. Insurance		
SUB-TOTAL 1		\$ 103,040.00
2. Contract Services		
a. Legal	\$ 2,000.00	
b. Audit	\$ 2,500.00	
c. Liability Insurance / Bond	\$ 2,500.00	
SUB-TOTAL 2		\$ 7,000.00
3. Operations / Overhead		
a. Office Supplies	\$ 2,400.00	

b. Office Furniture	\$5,000.00 One-time cost	
c. Computers, Phones, etc.	\$ 4,000.00 One-time cost	
d. Travel/Mileage	\$ 3,640 @ .30 cents/mile for 10,400 miles	
SUB-TOTAL 3		\$ 15,040.00
TOTAL AVERAGE PER YEAR		\$ 116,080.00
TOTAL COSTS 1ST YEAR		\$ 125,080.00

A.2.6.4 Program Implementation

A program of this size would consist of a minimum of five to ten years to implement and complete. It would be beneficial for this type of program to be maintained until all of the residents in the City have been given every opportunity to participate in the program. A summary of recommended steps to implement such a program follows:

- 1) Initial Year: After securing funds, implementation and administration could follow:
 - a. Hire qualified staff personnel.
 - b. Create application criteria and requirement guidelines paralleling similar programs or CDBG requirements.
 - c. Design and plan methods of selecting applicants and ranking selections.
 - d. Determine particular needs on each dwelling of applicant.
 - e. Implement legal documentation and services, as needed.
 - f. Obtain proposals for bids on construction.
 - g. Award bids upon favorable review.
 - h. Monitor fund distribution and construction of each project.

- 2) Subsequent Years, 2 through 10; Repeat steps d through h.

It is recommended that periodic assessments be made of personnel involved in administering the program and the applicants. An independent “Board of Compliance” should be the reviewing authority to ensure the validity and needs of each recipient. This process will aid the City in the proper distribution of available funds. Proper distribution and effective program administration would build community trust and serve to improve community participation.

A.2.6.4 Potential Sources for Funding

The following are potential sources of funding that have proven to be successful in program implementation. Although they are not the only resources available, they are the most common and most experienced agencies for the services needed.

- 1) Community Development Funds
- 2) Housing Funds Programs (TDHCA)
- 3) ORCA (Office of Rural Community Affairs)
- 4) U.S. Dept. of Agriculture, Office of Rural Development
- 5) Non-Profit agencies.

A.2.6.4 Program Administration

In the recent past, the City has not directly undertaken any specific housing assistance projects to address the housing needs of the City. However, a few years ago, the City did indirectly sponsor an affordable housing project funded by ORCA that built approximately sixty affordable housing units in the Tarpon Field Subdivision.

A.2.6. FUTURE HOUSING NEEDS

According to the 2000 U.S. Census, the City's 2000 population was 4,865, with a total of 1,649 occupied housing units. This gave the City an average household size of 2.95. The City's population growth in the next decade is expected to reach 6,612 according the population predictions noted in other parts of this Plan. This will in turn require a substantial increase in need housing units. For the purposes of projecting estimated housing needs, the 2000 average household size of 2.95 was used. The following table shows the projected housing needs in five year increments.

TABLE A-2-6 Projected Housing Needs			
YEAR	PROJECTED POPULATION	HOUSING NEEDS	ADDITIONAL HOUSING NEEDS
2000	4,865	1,649	N/A
2005	5,319	1,803	154
2010	5,815	1,972	169
2015	6,612	2,241	269

Short term housing needs (within the first three to five years) could be met by building on existing developed lots. New developments of single-family units or multi-family units can be utilized in the same time period. A combination of the two may also be used if enough interest in new developments is generated through the development recommended by the Plan. Since most of the available new housing development sites are owned by one or two families or firms, efforts should be made to promote a joint plan that will benefit both the land owners and the housing needs of the City. Housing development and housing sales in the City are expected to increase as soon as the construction of a new bay bridge is completed. While it might not happen for a few years, the City needs to take steps to address present housing needs as well as these contemplated needs.

Based on the data gathered in this Plan, it could be concluded that the City’s future housing needs can be best met mostly through the use of existing empty lots. Lots are currently available in only a few areas of the City. Measures should be taken to insure development in close proximity to the City’s existing or near future infrastructure. It appears that the lots within the City limits of the City provide adequate capacity to support short term growth. New developments will provide an excellent supplemental capacity for addressing the long term requirements and needs.

A.2.7. HOUSING PLAN

The presentation in the preceding sections of this Chapter have established the current housing inventory and identified potential housing problems, including

undesirable quality, insufficient infrastructure and short availability. The remediation and prevention of future housing problems will require the development and implementation of an effective housing program. As described in the introduction of this Chapter, the process is complex and is influenced by many factors. Specific tasks for the planning period covering the next ten years have developed in prior sections of this Chapter and are summarized in the following Table A-2-7.

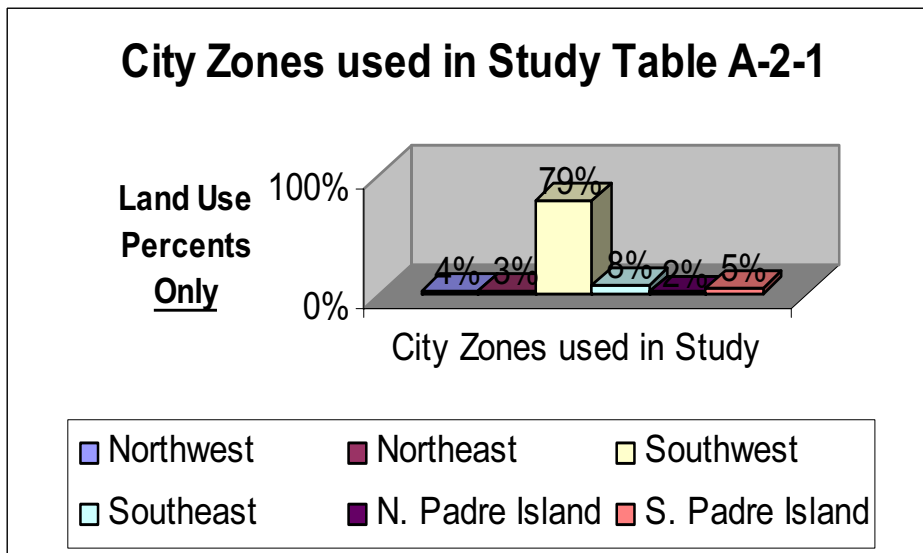
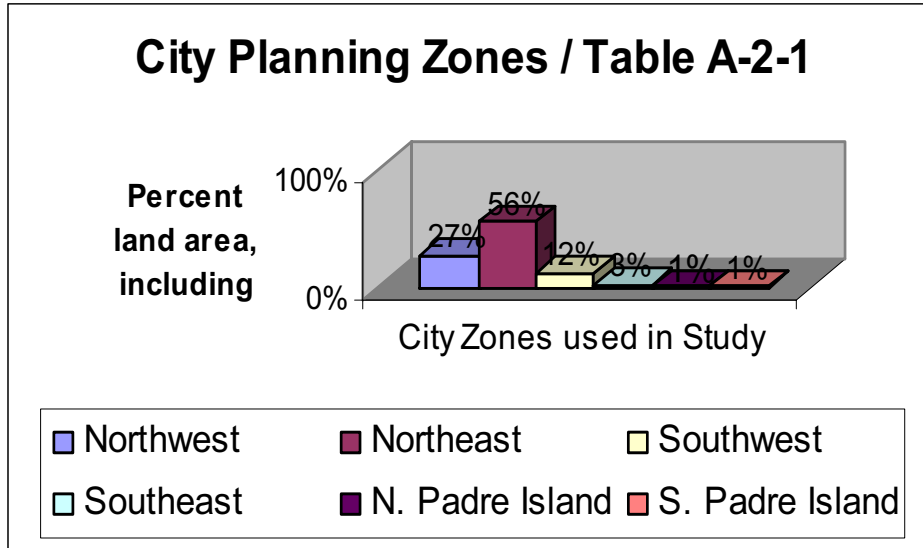
TABLE A-2-7 Housing Plan Tasks			
YEAR	TASK	DESCRIPTION	ESTIMATED COST (\$1,000's)
YEARS 1—2	1	Hold Public Forums to inform public of Plan including Fair Housing Laws and City's goals.	1
	2	Sponsor Planning & Zoning Board workshop for review of Plan and Ordinances and remediation plans.	4
	3	Establish a Housing Assistance Department and adopt a target housing improvement goal (5 houses per year) plus encourage multi-family development.	100
YEARS 3—5	1	Hold Public Forums to inform public of Plan and its progress.	1
	2	Begin annual applications for fair housing funds to public and private channels based on community requests.	5
	3	Consider the designation of a housing agency or consultant firm or adopt a policy for distribution to the public.	30
YEARS 6—10	1	Hold Public Forums to inform public of Plan and progress.	5
	2	Provide for an average addition of 12 housing units per year to the community for the remainder of the planning term.	50
	3	Review zoning as defined in the Plan and incorporate into annexation plans.	5

Performance metrics for compliance with the Plan can be measured in comparison with the specific tasks listed in section 2.5., HOUSING GOALS AND OBJECTIONS.

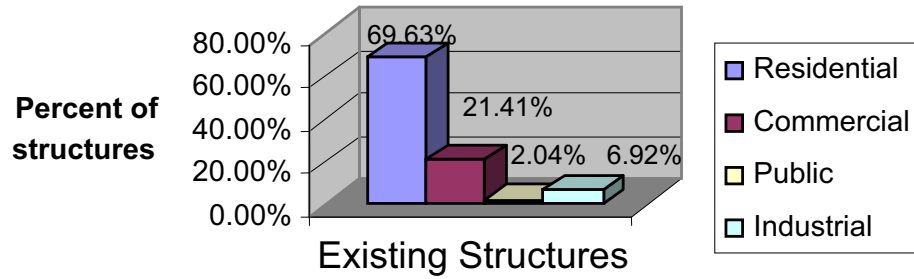
A.2.8. FAIR HOUSING ACTIVITIES

Information available from the Texas Department of Housing and Community Affairs, Office of Rural Strategic Planning/Housing Resource Center and the Office of Rural Community Affairs was reviewed to determine the current contract requirements. To help ensure the availability of housing for low and moderate income groups, the City should make annual applications to the Texas Department of Housing and Community Affairs/HOME Program for assistance in rehabilitation existing substandard housing and for construction of new housing. The City Commission should also reaffirm its previously enacted resolution designating every April as “Fair Housing Month” and publish notice of this action in a local newspaper. In future years, as it has in the past, the City should continue to publish a notice promoting fair housing practices. If such action fails to generate the volume of interest necessary to advance the program, the City should consider seeking grants to fund an in-house assistance program. To ensure that findings and recommendations contained in this housing analysis reflect local housing issues and concerns, several community meeting have been held, including public hearings. Meetings were posted at City Hall and notices were published in the local newspaper. These meeting were open to the public.

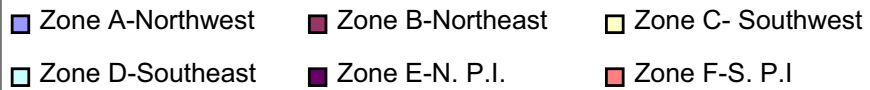
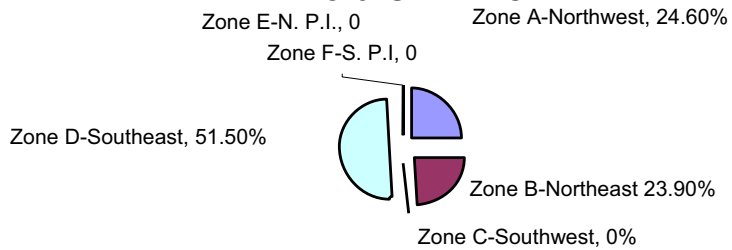
The following are graphic illustrations of Table A-2-1, Table A-2-2, Table A-2-3 & Table A-2-6.



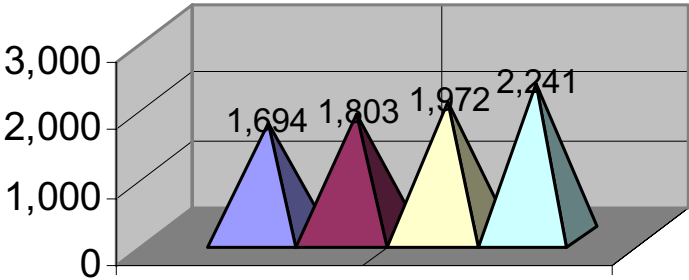
Existing Structures / Table A-2-2



Residential Units per Planning Zone Table A-2-3



Projected Housing Needs Table A-2-6



Housing Needs

■ Year 2000 ■ Year 2005 ■ Year 2010 ■ Year 2015