

CHAPTER 5: HOUSING STRATEGIES



TABLE OF CONTENTS: CHAPTER 5

Introduction to the Housing Strategies 5.1

Housing and Neighborhood Areas 5.3

PLATE 5-1: Recommended Housing Strategies..... 5.9

Housing Types and Densities..... 5.11

Affordable Housing..... 5.13

Housing Policies..... 5.15

Available Programs for Housing Rehabilitation..... 5.17

 Grant Funding Programs 5.17

 The Fair Housing Initiative Program..... 5.17

 The Healthy Homes Initiative Program 5.17

 Community Development Block Grant (CDBG)..... 5.17

 The HOME Investment Partnerships Program (HOME) 5.17

 Neighborhood Initiatives Grants 5.17

 Nonprofit and Volunteer Organizations..... 5.18

 Habitat for Humanity..... 5.18

 Community Development Corporation (CDC) 5.18

 Christmas in April Program /Paint Your Heart Out Program 5.18

 Keep Copperas Cove Beautiful (KCCB)..... 5.18

Conclusion 5.21

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INTRODUCTION TO THE HOUSING STRATEGIES

Copperas Cove is a community of people who care about their homes and neighborhoods. The maintenance and quality of these areas is a primary reflection of the residents' attitudes towards their community. Neglect and disinterest are two of the major factors causing deterioration and poor housing conditions. Also, economic ability to provide and maintain reasonable housing and the adequacy of housing, in terms of space and facilities, have an influence on community quality and environment. When the private citizens of the municipality join in the overall community interest, substantial improvement and enhancement of the existing housing and neighborhoods can be achieved, the quality of existing housing can be maintained, and a high-quality standard of future housing can be assured. This chapter of the Comprehensive Plan is intended to focus on the present and future character of homes and neighborhoods within both the existing and future areas of Copperas Cove.



Illustration 5-1
Existing Homes in Copperas Cove

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HOUSING AND NEIGHBORHOOD AREAS

The area unit of urban residential development is usually considered to be the neighborhood (**Illustration 5-2**). Varied definitions of a neighborhood exist, and there have been questions raised as to whether the neighborhood concept is viable in our current highly mobile society. There are strong reasons for dividing an urban area into units for evaluation and for functional planning and organization purposes. The attachment of an individual and a family to their place of residence is universal. Likewise, a long-term, well-fairing community, and quality places of residence, are the results of the relationship of a wide variety of factors that are not necessarily directly part of the individual dwelling unit.

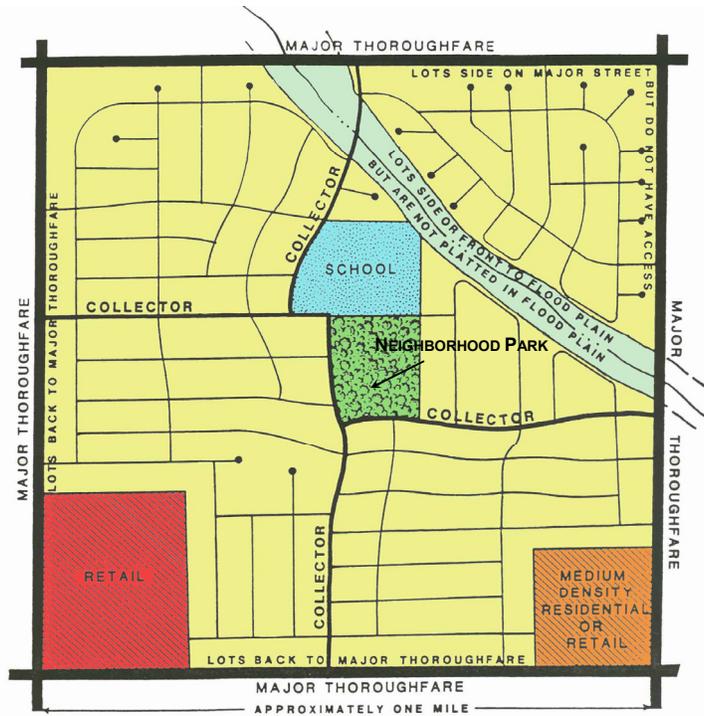


Illustration 5-2
Typical Neighborhood Area
(Neighborhood Unit Concept)

For planning purposes, the neighborhood unit is considered an area of the community that is predominantly residential in development and is bounded by major thoroughfares or some other natural or manmade feature such as a railroad, industrial area, or topographic feature. The area encompassed by a neighborhood may vary from about 300 acres to about 900 acres, while 600 acres is considered about average. A neighborhood unit should contain park and playground features and be served by schools. Convenient shopping and various public facilities, such as churches, are also appropriately part of a normal neighborhood unit. Changes in school service concepts do not recognize the neighborhood as an urban unit, but despite such concepts, the neighborhood unit still provides the most logical basis for detailed planning and studying community housing needs. Several areas of Copperas Cove have developed (probably by coincidence) in this manner, while others have developed apart from a typical neighborhood unit.

In Copperas Cove, the Thoroughfare Plan, areas of nonresidential use, and other physical features of the community were used to create future neighborhood areas. Each of the existing neighborhood areas has its own specific character, conditions, and challenges. The existing character and condition of Copperas Cove neighborhoods were documented and analyzed in the housing section of Chapter 1 (Baseline Analysis). It is in the broad public interest to maintain the highest possible housing quality and environmental character in each neighborhood area. Cooperative action by property owners, tenants, the municipality, and others will be required to maintain and upgrade the housing quality in Copperas Cove.

To achieve improvement in community housing, four housing strategies are considered appropriate: (1) conservation; (2) rehabilitation; (3) redevelopment or clearance; and (4) development guidance. One or more of these strategies will be appropriate for the various neighborhood areas in and adjacent to Copperas Cove. The following summarizes each housing strategy:

1. **Conservation Strategy** - Where areas of sound housing exist and where a reasonable complement of community facilities is available, a conservation-type of housing strategy is appropriate. The fundamental purpose of the conservation action or strategy is to preserve and protect the existing desirable conditions by upholding local regulations such as the zoning ordinance, building code and other health and safety ordinances. The conservation strategy also involves the securing and maintenance of adequate utilities and community facilities, parks, playgrounds, schools, and street paving. A conservation strategy, if closely followed, should eliminate the necessity for a future rehabilitation program, as will be discussed in rehabilitation strategy below. This strategy is one that the municipal government can implement and carry out as part of their normal planning process.



Illustration 5-3
**Example of a Type 1 Unit within an Area Designated for
the Conservation Strategy**

2. **Rehabilitation Strategy** - This type of strategy is appropriate when a substantial number of housing units in areas are structurally sound, but are in need of the type of repairs that can be done without excessive cost to the property owners. As noted in the housing survey in Chapter 1 (Baseline Analysis) on page 1.41, approximately 16.2 percent of Copperas Cove's housing is in need of some minor repairs. Within an area appropriate for rehabilitation, some units may be such that the redevelopment or clearance strategy is necessary, but only on a few parcels. Since the rehabilitation strategy should be conducted as an area-wide program, basic considerations to the program are necessary prior to initiation. Community support should be provided by:
 1. Establishing an organized structure to accomplish program goals;
 2. Making financial assistance available at a reasonable interest rate, preferably from local sources;
 3. Consulting with property owners requiring help to organize their individual programs (in their neighborhood area); and
 4. Establishing a means by where continued contact with area owners can be maintained to educate them in code enforcement and methods of conservation.



Illustration 5-4
Unit in Need of Paint



Illustration 5-5
Fence in Need of Repair

3. **Redevelopment or Clearance Strategy** - Whenever housing units reach an advanced stage of deterioration and obsolescence, which makes it impractical and uneconomical to attempt to rehabilitate them, the redevelopment or clearance strategy becomes necessary. The redevelopment or clearance strategy is the removal of older structures for the construction of new units. Through this strategy, the same type of land use generally replaces former uses; however, in some cases, other forms of use could be located on the

redeveloped parcel. The removal of obsolete or deteriorated structures can be accomplished most easily by code enforcement. It has been indicated by the housing survey in Chapter 1 (Baseline Analysis), **Plate 1-5**, that some obsolete dwelling units do exist in Copperas Cove. As of the date of the survey, only one structure was designated for this type of housing strategy, indicating that Copperas Cove has had a relatively aggressive program addressing these types of structures. Consequently, this housing strategy is not generally necessary in Copperas Cove.

4. **Development Guidance Strategy** - Growth in Copperas Cove will coincide with new residential construction, as well as improvements to vacant lots and tracts within presently developed areas. The standards for new housing should be maintained at a level whereby it will not be necessary to require corrective housing strategies other than to simply encourage proper maintenance of structures and the preservation of neighborhood amenities. Proper application of the subdivision regulations, zoning, building codes and minimum housing standards, and the encouragement of good housing and neighborhood design, will likely result in the creation of residential neighborhoods of lasting value. Each neighborhood area recommended on the Future Land Use Plan, which is currently vacant, should receive careful development guidance. Each subdivision submitted within the future land use context should be considered as an element of a neighborhood, and not simply as a vacant parcel of land on which buildings are constructed. All land subject to development guidance by the City, at the time of any request of zoning change or subdivision approval, provides a basis for initiating quality neighborhood design and assuring the continuity and quality of the neighborhood. All of the areas outside of the existing City limits that are planned for residential use should be considered for this type of housing strategy.



Illustration 5-6
**Example of an Area in Copperas Cove
 Designated for New Residential
 Construction**

Plate 5-1 shows the recommended housing strategies for Copperas Cove. Each area has been delineated based on one of the four strategies for housing listed above. As previously noted, most of the housing areas in Copperas Cove are of the Type 1 or Type 2 housing condition (refer to Chapter 1 [Baseline Analysis] page 1.41); therefore, severe housing strategies based on the redevelopment or clearance strategy are not presently necessary. Since most of the housing in Copperas Cove was determined to be in good and sound condition (83.1 percent), the conservation strategy is appropriate in most areas of Copperas Cove. It is important to recognize that different areas of varying sizes have been recommended for the rehabilitation strategy. Although the percentage of units classified as Type 2 (i.e., homes in need of some minor repairs) is relatively small, still approximately 1,400 units exist in this category. It is recommended that the City concentrate on these areas for several reasons.



Illustration 5-7
Example of an Area in Copperas Cove Suitable for New Residential Construction

1. These areas can, over a period of years, progress into a deteriorated state where this recommended housing strategy (i.e., the rehabilitation strategy) will be hard to achieve.
2. The longer these areas are allowed to exist without attention, the more difficult it will be to implement programs to reverse the decline in housing condition.
3. Some of the programs necessary to address these areas can be coordinated by the City, but implemented by volunteers or other civic organizations.
4. The housing in these areas will represent a major contribution to affordable housing in the future and should be protected for future residents. New housing can generally not be built within the price ranges of the units that exist in these areas today.

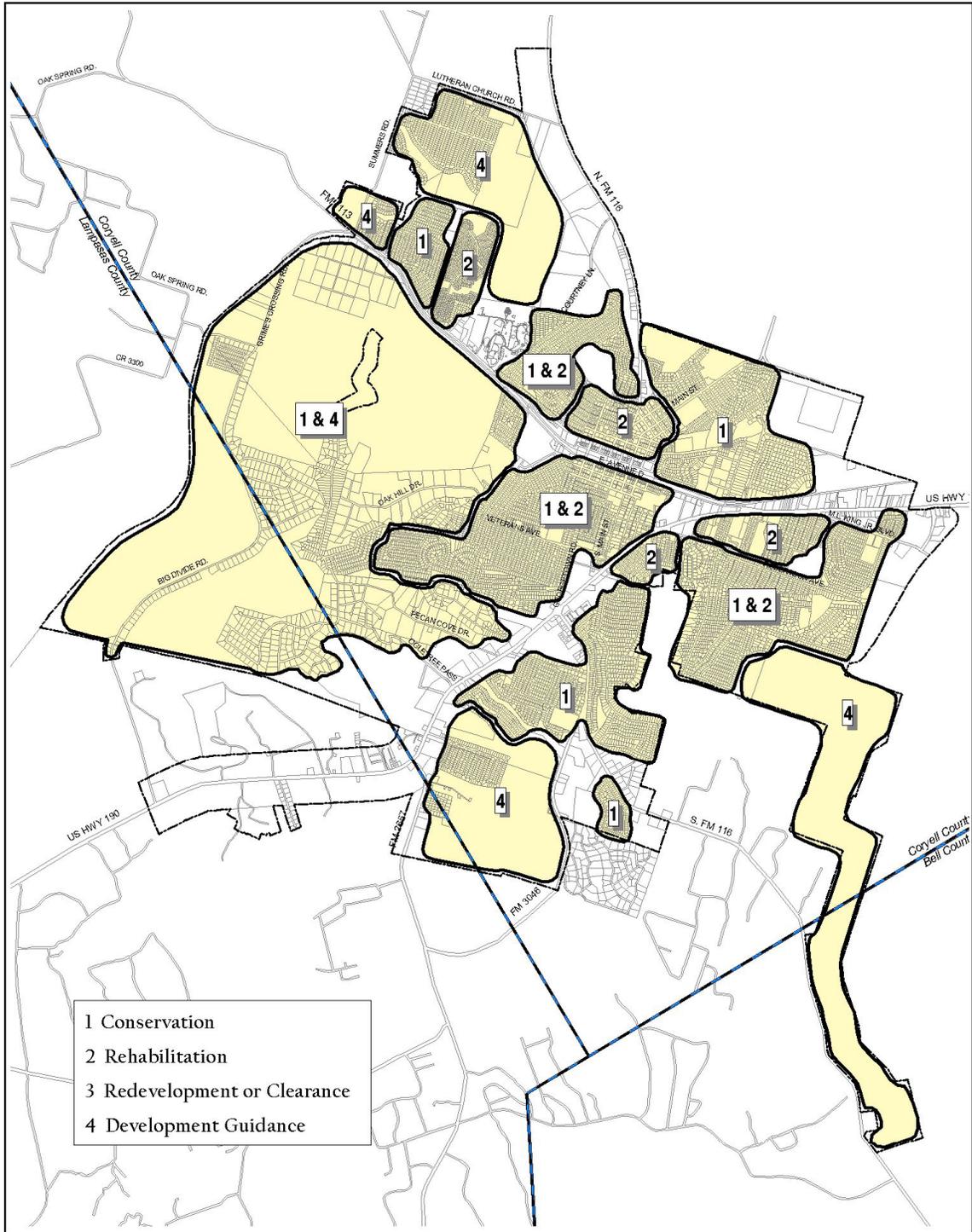
- 5. If these areas are not addressed, the conditions that prevail with them can proliferate to surrounding areas that currently do not have a substantial number of these types of dwellings.

- 6. The overall image or "quality of life" of the community can be enhanced by addressing these areas.

Since 45.8 percent of dwelling units in Copperas Cove are renter-occupied, it will be important that programs be coordinated with property managers and owners of such dwellings. It is recommended the City develop a framework program for volunteers and property owners to upgrade housing in these areas on a voluntary basis. The majority of these houses can be upgraded with painting and other minor repairs, maintenance which can be done by many volunteer organizations such as Boy Scouts, Jaycees, and other civic clubs within the area. Often the City can provide materials such as paint, ladders, and brushes to these organizations for specific houses in the target areas. The City can coordinate the allocation of these resources based on target dwellings within these areas identified on **Plate 5-1**.



Illustration 5-8
Neighborhoods in Copperas Cove



- 1 Conservation
- 2 Rehabilitation
- 3 Redevelopment or Clearance
- 4 Development Guidance

Plate 5-1



Recommended Housing Strategies

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 Date: May 2007

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HOUSING TYPES AND DENSITIES

A mix of housing types and residential densities is important to give residents a choice in a selection of housing options. The Comprehensive Plan provides locations for various types and densities of residential development in order to create opportunities for varied housing types while retaining the desired character of each neighborhood. Medium and high residential densities should be planned only in areas along major thoroughfares and in locations where public facilities and services will be able to meet the needs of a larger population. Low density residential should be developed in those areas where neighborhood units or areas are appropriate. It is recommended that the future density mix of housing types be approximately the same that exists today. The present mix of housing offers the opportunities necessary for existing and new residents. The Future Land Use Plan provides flexibility in the type of housing (low, medium, or high) that is recommended. Within a planned residential area, several types of housing can be developed. For example, an area can be planned for multi-family or apartment units adjacent to a major thoroughfare; such units can be buffered by duplex units with the interior of the neighborhood development as single-family detached units. In this way, a property owner can choose to develop a particular housing type, and different housing would be available to future residents.



Illustration 5-9
Example of Different Lot Sizes

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AFFORDABLE HOUSING

Affordability is a key issue within the Killeen/Belton/Copperas Cove region, and nationwide as well. Fort Hood does not house all the military families assigned to the base; therefore, some of the military families are housed in area communities. Copperas Cove naturally attracts a certain percentage of military families in need of affordable housing. As noted in Chapter 1 (Baseline Analysis), Copperas Cove's housing units are already generally affordable. As new development occurs, affordability should be maintained or improved. While new units may not be as affordable as existing units, families vacating existing units to purchase new units will make the existing units available to incoming families. The Comprehensive Plan supports continued provision of affordable housing by identifying locations for a variety of housing types and densities. As noted in Chapter 1 (Baseline Analysis), the average Copperas Cove household with a median income may be able to afford a medium-priced home, but there are still other households within the region in which affordability is a significant concern. Housing for single working parents and lower income workers is a concern for businesses that rely on this segment of the labor force. In addition, senior citizens and military personnel, for all practical purposes, on fixed incomes, are affected by increasing housing costs. Housing for such households is supported through the Comprehensive Plan policies for moderate and high-density development and other actions designed to create opportunities for private provision for affordable housing.

Table 5-1
Housing Value of Owner-Occupied Housing Units: 2000
City of Copperas Cove, Surrounding Communities, & the State of Texas

Housing Value	Copperas Cove		Killeen	Temple	Harker Heights	Gatesville	Texas
	Number	Percent	Percent	Percent	Percent	Percent	Percent
Less than \$50,000	551	10.8%	9.7%	22.5%	5.8%	42.0%	22.7%
\$50,000 to \$99,999	3,665	71.9%	82.4%	52.6%	34.1%	51.6%	40.6%
\$100,000 to \$149,999	771	15.1%	5.9%	14.1%	42%	3.6%	18.2%
\$150,000 to \$199,999	73	1.4%	1.3%	5.2%	14.8%	2.0%	8.7%
\$200,000 to \$299,999	38	0.7%	0.5%	3.4%	2.5%	0.8%	5.8%
\$300,000 to \$499,999	0	0%	0.1%	2%	0.5%	0%	2.7%
\$500,000 to \$ 999,999	0	0%	0%	0.3%	0%	0%	1.0%
\$1,000,000 or more	0	0%	0.1%	0%	0.3	0%	0.3%
Total Units	5,098		13,344	10,959	2,829	1,439	3,849,585
Median Value	\$72,600		\$73,700	76,100	\$110,400	\$53,600	\$82,500

Source: U.S. Census

Housing values and rental rates impact the quality of housing a family can afford. It is generally accepted that a family spends no more than 30 percent of its gross income on rent. **Table 5-1** shows the housing values for owner-occupied dwelling units in Copperas Cove, surrounding communities, and Texas for 2000. Most of Copperas Cove's owner-occupied dwelling units, 71.9 percent, are valued between \$50,000 and \$90,000. Approximately 10.8 percent of Copperas Cove's units are valued at less than \$50,000, according to the 2000 Census. The median value of an owner-occupied dwelling unit in Copperas Cove (\$72,600) is slightly lower than the peer cities and the State, with the exception of Gatesville.

Table 5-2 shows the monthly gross rental rates for specified renter-occupied dwelling units in Copperas Cove in 1990 and 2000. According to the U.S. Census, gross rent means:

$$(Contract\ Rent + Utilities = Gross\ Rent)$$

*The amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment.**

If the median gross rental rate in Copperas Cove of \$583 is accepted as the minimum required to obtain adequate shelter locally, and if it is assumed that 30 percent of family income is expended for this purpose, then an annual income of approximately \$23,320 would be required to obtain adequate shelter. This amount is well below Copperas Cove's median income level of \$37,869 that was established by the 2000 U.S. Census (refer to Chapter 1, page 1.21). This generally indicates the availability of affordable housing within the City.

Gross Rent Per Month	1990		2000	
	Number	Percent	Number	Percent
Less than \$200	126	3.1%	88	1.8%
\$200 to \$299	458	11.4%	157	3.3%
\$300 to \$499	2,182	54.1%	1,217	25.4%
\$500 to \$749	1,157	28.7%	1,965	41.0%
\$750 to \$999	81	2.0%	918	19.1%
\$1,000 to \$1,499	0	0%	212	4.4%
\$1,500 or more			39	0.8%
No cash rent	30	0.7%	199	4.2%
Total⁽²⁾	4,034	100%	4,795	100%
Median Gross Rent	\$429		\$583	

⁽¹⁾ 1990 Census combined the categories "\$1,000 to \$1,499" and "\$1,500 or more" to form a category "\$1,000 or more"
⁽²⁾ Total is the number of specified renter-occupied housing units
 Source: U.S. Census

* Glossary. U.S. Census. 09 Nov 2003 U.S. Department of Commerce. http://www.census.gov/dmd/www/glossary/glossary_g.html

HOUSING POLICIES

Following are the recommended housing policies for the City of Copperas Cove:

1. The Comprehensive Plan's Future Land Use Plan should designate sufficient land for residential uses to meet the needs of the community's projected population. Enough additional land should be designed for residential development to ensure sufficient market flexibility.
2. The Comprehensive Plan should designate sufficient land for residential use in areas where adequate services are presently available to meet the needs of the population growth for the next five years.
3. The City should identify existing substandard housing units and encourage the revitalization and rehabilitation of the structures. The City should develop a framework for a volunteer housing maintenance program for areas identified for rehabilitation on **Plate 5-1**.
4. The City should recognize the unique characteristics of senior households and encourage the provision of housing designed to meet their special needs.
5. The City should plan locations appropriate for a diverse range of housing types including conventional single-family homes, patio homes, townhomes, manufactured housing, and multiple-family units. The targeted percentages of these housing types should be approximately the same percentages that exist within the community today.



Illustration 5-10
Example of Homes in Copperas Cove

- 6. The City's development regulations should provide mechanisms to permit flexibility and innovation in residential project design to promote land use efficiency and environmental protection.
- 7. The City should ensure that development within existing neighborhoods is compatible with and of similar density to the character of the existing neighborhood in terms of general housing types and densities.
- 8. The City should promote housing compatibility between adjacent residential areas developed at different residential densities with different unit types, and should encourage the use of design techniques to minimize the impact between these areas.



Illustration 5-11
Example of Homes in Copperas Cove

AVAILABLE PROGRAMS FOR HOUSING REHABILITATION

Funding to improve both housing units and neighborhoods are available from sources at the Federal, State, and County level. While some of these programs require capital reinvestment in the form of matching funds, others do not. There are also some nonprofit agencies that can provide assistance; they have been listed here as well.

GRANT FUNDING PROGRAMS

- **THE FAIR HOUSING INITIATIVE PROGRAM** – Federal; administered by the Fair Housing and Equal Opportunity Office; allocates funds on a competitive/discretionary basis; generally no requirement for matching funds on the part of the receiver.
- **THE HEALTHY HOMES INITIATIVE PROGRAM** – Federal; administered by the Lead Hazard Control Office and builds upon the Housing and Urban Development (HUD) Department's existing housing-related health and safety issues; generally no requirement for matching funds on the part of the receiver.
- **COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)** – Federal, State, and County; administered by the Community Planning and Development Office (a department of HUD); allocates funds on a formula/entitlement basis; funding for activities directed toward neighborhood revitalization, economic development and the provision of improved community facilities and services; participation can be through funds allocated by the State or County; generally no requirement for matching funds on the part of the receiver.
- **THE HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)** – Federal, State, County, and Local; administered by the Community Planning and Development Office (a department of HUD); allocates funds on a formula/entitlement basis; funding may be used for a variety of activities, including housing rehabilitation, tenant-based rental assistance, assistance to homebuyers, acquisition of housing, new construction of housing, site acquisition, site improvements, demolition, and relocation; generally a requirement for matching funds on the part of the receiver equal to 25 percent of the grant amount.
- **NEIGHBORHOOD INITIATIVES GRANTS** - Federal, State, County, and Local; administered by the Community Planning and Development Office (a department of HUD); allocates

funds on a competitive/discretionary basis; generally no requirement for matching funds on the part of the receiver.

NONPROFIT AND VOLUNTEER ORGANIZATIONS

- **HABITAT FOR HUMANITY** - A 501(c) (3) nonprofit organization that builds and rehabilitates homes in partnership with low-income residents. Houses, sold at no profit to pre-qualified, low-income families, are financed through no-interest mortgages. Mortgage payments are returned to a revolving fund, which is used to finance more construction. Pre-qualified homeowners are required to invest hours directly working on Habitat projects. The organization utilizes volunteer labor, monetary, and in-kind donations to build homes.
- **COMMUNITY DEVELOPMENT CORPORATION (CDC)** - A 501(c)(3) private, nonprofit corporation formed to address special needs of a community, such as the revitalization of lower- and moderate-income neighborhoods; generally rely upon fundraising efforts for capital, funding may also include CDBG or HOME funds from the local government or state grants; typically undertake smaller projects that are less profitable to a bank lender by lending money directly or utilizing funds as a guarantee for conventional bank loans; usually comprised of a group of active community volunteers or developers and managed by financial administrators.
- **REBUILDING TOGETHER PROGRAM /PAINT YOUR HEART OUT PROGRAM** – Non-profit, “grassroots” efforts; typically begins by identifying properties and by putting willing volunteers together with donated supplies. Cities can participate by helping identify housing units in need, prioritizing properties in need of improvement, obtaining donations from local businesses, signing up City staff and citizens who are interested in helping, and donating basic items. These programs have been proven to help to improve numerous homes on an annual basis.
- **KEEP COPPERAS COVE BEAUTIFUL (KCCB)** – The City’s Keep Copperas Cove Beautiful (KCCB) program is affiliated with the Keep Texas Beautiful (KTB) program, which is a formal neighborhood/community clean-up program. The KTB program is the “the grassroots arm of the Texas Department of Transportation’s ‘Don’t Mess with Texas’ litter prevention campaign and ‘Adopt-a-Highway’ program.”[†] The program has been adopted by

[†] Keep Texas Beautiful Website: www.ktb.org

over 300 communities in Texas and offers its affiliates a variety of services to promote grassroots beautification efforts. Currently, the KCCB program receives funding from the City's solid waste fund.

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CONCLUSION

According to the U.S. Census in 1980, 12 percent of the families in Copperas Cove were below poverty level compared to ten percent in 1990. By 2000, the number dropped to eight percent. Although the percentage of families in the poverty level is decreasing, it will still be important for Copperas Cove to provide some housing for low and moderate-income families.

It is recommended that the City initially adopt policies to ensure that these programs are available to accommodate at least the percentage of low-income families that now exist in Copperas Cove today. It is not recommended that the City participate in all of the above programs, but rather select one or two that might be appropriate for rehabilitation and revitalization efforts in selected areas as identified on **Plate 5-1**. By maintaining and upgrading these neighborhoods, the City will ensure that these areas will be quality neighborhoods regardless of the income level of the residents residing there.

Year	Percent
1980	12%
1990	10%
2000	8%
<small>Source: U.S. Census</small>	

In addition to the recommendations within this chapter, the Citizens Planning Advisory Committee (CPAC), which was the citizen committee established to guide the development of the 2007 Comprehensive Plan, developed the following recommendations:

- 1) Increase funding for the Keep Copperas Cove Beautiful program.
- 2) Allocate additional funds, approximately \$25,000, to build sidewalks.
- 3) Encourage the “Rebuilding Together” program and establish a target goal of ten homes to receive assistance a year.
- 4) Establish measures to upgrade old or outdated streetlights.
- 5) Encourage and support a neighborhood watch program to help preserve neighborhoods.
- 6) Establish a City (staff) contact person to increase awareness of neighborhood entryway features and to work with the KCCB program.

