



City of Copperas Cove

T E X A S

City Built for Family Living

CHAPTER 3: HOUSING STRATEGIES

Chapter 3 – Housing Strategies

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INTRODUCTION TO HOUSING STRATEGIES

Demographics, income and location all play strategic roles in a community’s quality of life. Providing high quality housing and adequate public facilities reflect on the way residents identify with their vision, wants and needs for their community. This section will look at the existing housing in Copperas Cove, along with evaluating and identifying strategies that the City can implement to achieve its needs. As discussed later in this chapter, Copperas Cove is one of the most affordable areas to own or rent a home when compared to other cities in the region. Copperas Cove has predominately single-family housing, with some apartments and duplexes scattered throughout the City. Overall, the housing stock is generally in good condition. The ability of the City to capitalize on affordable housing opportunities and life-style choices will be beneficial to the City’s future residential development.

HOUSING AND NEIGHBORHOOD AREAS

A neighborhood is often considered a blend of social communities with considerable face-to-face interaction among its members. Copperas Cove is predominately made up of interwoven residential neighborhoods surrounded by alluring natural features. Desirable neighborhoods are generally close to work, schools, shopping, churches, parks, and public services. Copperas Cove has several charming, desirable neighborhoods offering a variety of housing types which may need some upgrading. Improvements in neighborhood conditions can be achieved through collaborative action of citizens, business leaders and property stakeholders.

There are four key housing strategies outlined below that can serve to aid in the improvement of desirable neighborhoods in Copperas Cove:

1. **Conservation:** This effort to maintain a home can be aided through upholding local regulations such as zoning, building and subdivision ordinances, and related health, safety and general welfare principles. These tools can allow housing to be preserved and protected from deterioration. The City should also focus on the preservation of public facilities such as schools, parks, and roadways.
2. **Rehabilitation:** As of 2016, approximately 5% or 617 housing structures are considered deteriorated as shown in **Chart 3-1**. Rehabilitation can be considered an area-wide program, and is focused on defining properties in need of restoration. Community grant programs can focus upon making financial assistance available at affordable interest rates and/or educational and outreach programs that assist property owners.



3. **Redevelopment:** Housing that has reached the point of being dilapidated must use a redevelopment strategy. This strategy is only considered when the cost of restoring the house becomes impractical or economically infeasible. Redevelopment of rundown housing areas can be accomplished by capital investments through tax incentive programs such as enterprise zones or grant funded programs. The 2016 Housing Survey reveals only 72 housing units (less than 1%) are dilapidated.



4. **Development Guidance:** Copperas Cove has increased its housing activity over the past decade. Between the 2004 and the 2016 housing surveys, approximately 2,700 new homes were added. From 2017 to present, 1,083 lots have been approved for future housing. It is important that new housing follow subdivision regulations, building codes, and housing standards to maintain good housing conditions. Developing vacant land is an investment in the City's economic future.



Chart 3-1 shows the results of previous housing surveys, and Map 3-1 visually displays the housing survey results.

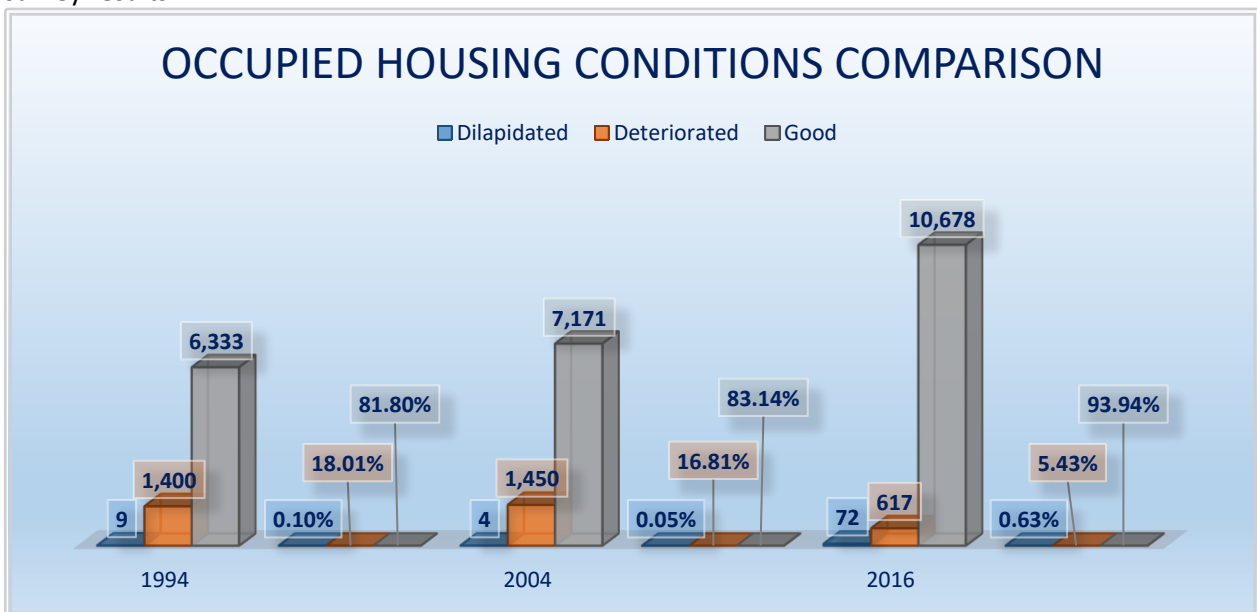
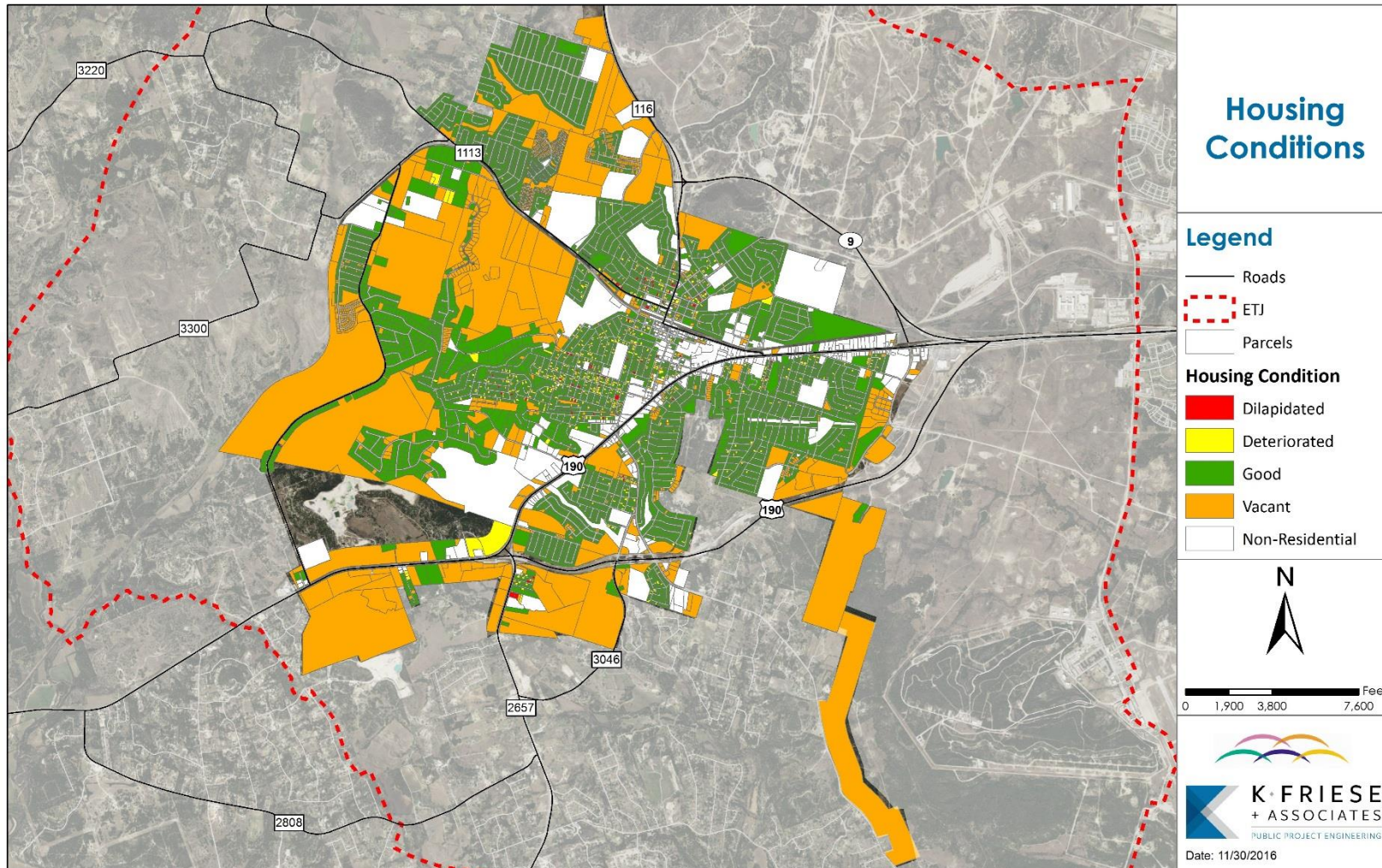
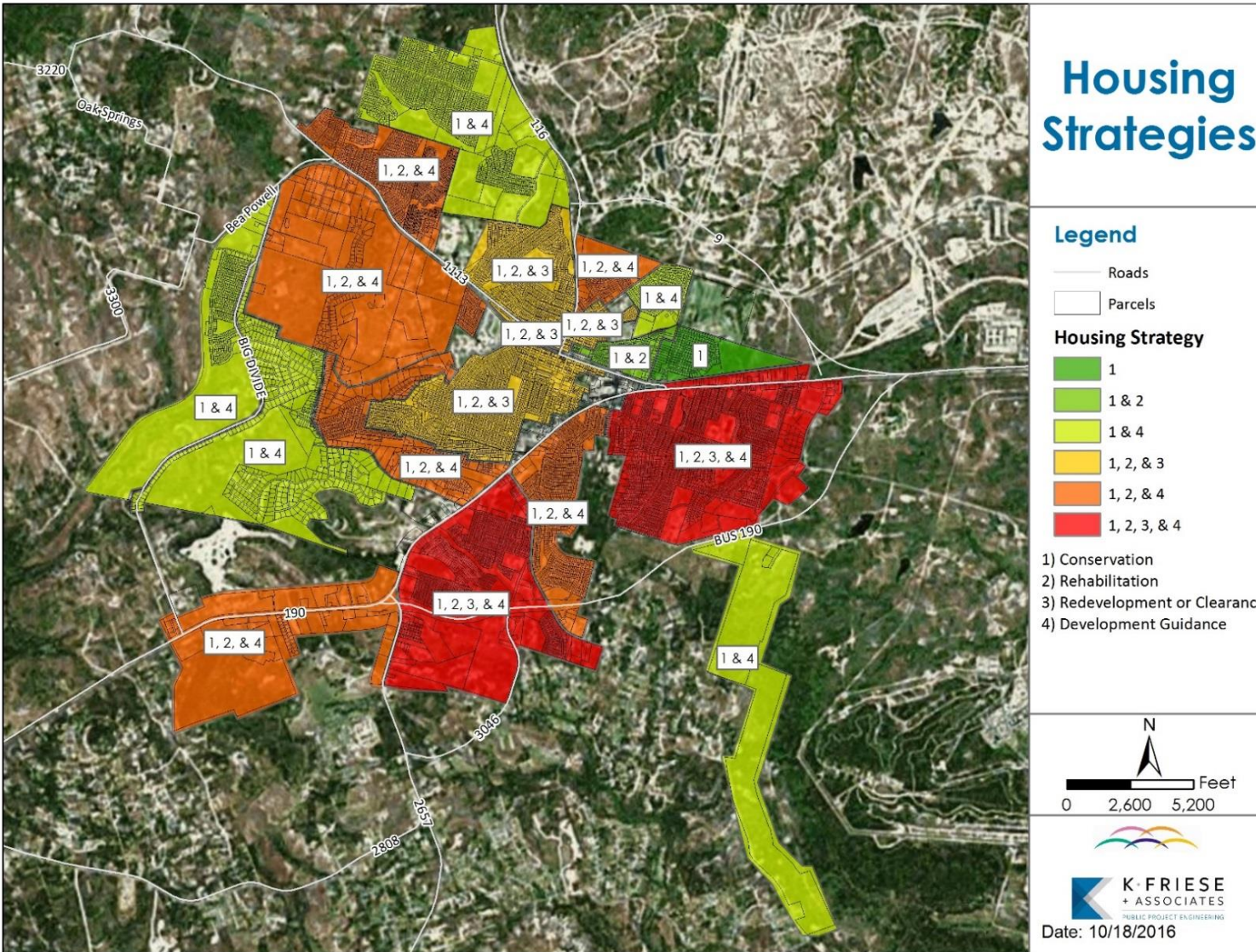


Chart 3-1: Historical Housing Conditions Comparison
 Source: K. Friese & Associates



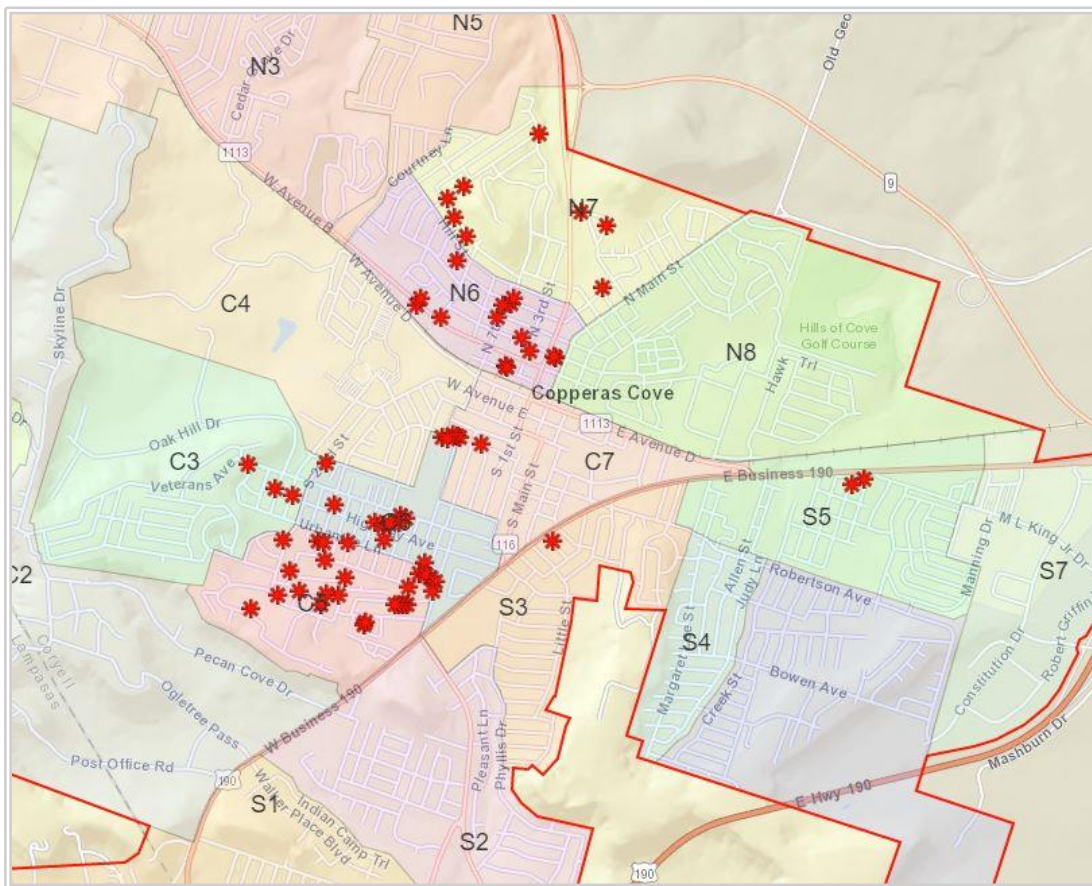
Map 3-1: Housing Conditions



Map 3-2: Housing Strategies by Area

Housing Conditions

The 2016 Historical Housing Conditions Comparison shown in **Chart 3-1**, indicates nearly 94% of housing in Copperas Cove is relatively in good condition. Most of these homes are built to modern development standards so they should remain in sustainable condition for a number of years. The survey indicates that dilapidated structures did increase from 4 homes in 2004 to 72 homes in 2016. However, the most recent housing survey reveals the number of deteriorated homes has fallen significantly from 1,450 in 2004 to 617 in 2016. This illustrates a reduction of nearly 60% in deteriorated homes. As of March 2019, the Police Department has reported 71 deteriorated homes that are in need of repair or maintenance, shown in **Map 3-3** Housing Conditions. These homes were reported by members of the community which indicates their concern for the general welfare of the City. Most of these homes are located in the northern and central sectors of the City of Copperas Cove. Only 3 were reported in the southern sector.



Map 3-3: Housing Conditions
Source: Copperas Cove Police Dept.

Housing Conditions in **Map 3-1**, reveals that many of the older neighborhoods located near the downtown, north of Business 190 and south of Avenue B (FM 1113), could use assistance in the form of housing grants to help rebuild and repair qualified homes. Overall, Copperas Cove’s housing stock is considered to be in good condition.

The recommended housing strategies by area can be seen in **Map 3-2**. Each area has been delineated by the four housing strategies. Most housing strategies in Copperas Cove will either utilize Strategy 1 (Conservation) or Strategy 4 (Development Guidance). Some conditional areas, especially ones located near the downtown will utilize Strategy 2 (Rehabilitation) or Strategy 3 (Redevelopment or Clearance). These two strategies should be the main focus of the City in order to improve the downtown, thereby beginning the process of allocating capital resources to fix many of the structural problems and clearing dilapidated houses. These actions can provide assistance and help improve housing values exponentially over time. This should, in turn, provide more adequate housing stock for new residents. The City is encouraged to implement these strategies sooner than later, as opportunities are currently available to facilitate housing improvements to aid in the prevention of blighted neighborhoods.

Age

According to the American Community Survey (ACS) 2013-2017, 5-Year Estimates, the majority of housing in Copperas Cove was built between 1980 and 2010 as seen in **Table 3-1**. This latest data from ACS shows that nearly 51% of the Total Housing Units from 1980 are less than 37 years old. The age of the housing stock is an important remodeling market indicator. Older houses built before 1980 are less energy-efficient than newer construction and ultimately will require remodeling and renovation in the future. In Copperas Cove, single-family housing has stayed relatively steady with each decade. This means that the City is consistently growing and expanding to meet the demand for new housing.

Year	Total Housing Units	New Housing Added
1970	3,381	
1980	7,142	3,761
1990	9,307	2,165
2000	11,120	1,813
2010	12,642	1,522
2017*	14,038	1,396

Table 3-1 City of Copperas Cove Housing Units
Source: US Census, *Estimated



Construction of New Single Family Homes Near Lutheran Church Road

Housing Types and Densities

Healthy neighborhoods provide diverse housing options in both varying densities and housing types. The Future Land Use Plan provides ideal locations for low, medium, and high-density housing while maintaining flexibility as needed. Medium and high-density housing should remain near major thoroughfares and in locations where public facilities and infrastructure are available to meet the needs of a denser population. Copperas Cove has a healthy variety of housing types, with single-family detached, duplex and multi-family housing. It is noteworthy to mention that the City’s multi-family housing options are largely located near Business 190 and Avenue B (FM 1113). Continuing to develop dense housing along these corridors will ensure a variety of housing choices while maintaining the single-family detached homes further away from the City’s core.



Multi-Family Housing on Constitution near Business 190



Duplex housing located near Gibson Street and MLK Jr. Drive

Housing Supply

The housing surveys can also be used as a good indicator to the amount of housing available in Copperas Cove. In 1994 and 2004 Dunkin, Sefko & Associates, Inc. conducted housing surveys for the City of Copperas Cove. **Chart 3-2** shows the number of dwellings by type. The 2010 and 2017 surveys were taken from the US Census-American Community Survey. As shown, the majority of housing is single-family homes.



New Home Construction Near N. 1st Street (FM116)

Trends in Supply

Copperas Cove has seen an increase in housing with an increase in established population over the last five decades, this is reflected in **Table 3-2**. However, the number of people in a household has decreased over the past decades. This trend is not unusual as families, in general, are becoming smaller due to life-style choices.

Year	Population	Persons per Household
1970	10,818	3.44
1980	19,469	3.11
1990	24,079	2.97
2000	29,592	2.85
2010	32,032	2.68
2017*	32,706*	2.63

Table 3-2, Source: US Census, *Estimated

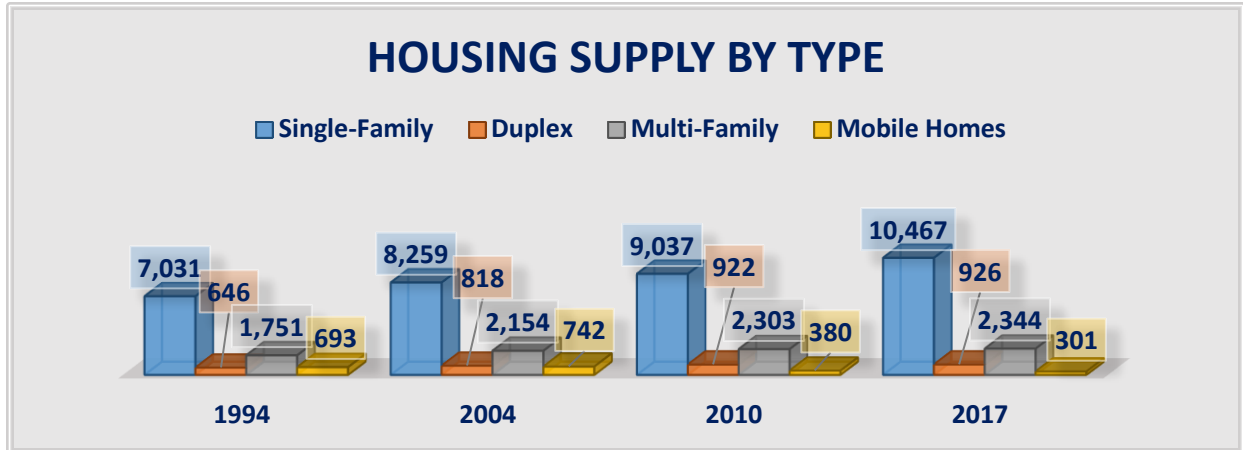


Chart 3-2
 Source: 1994 and 2004 Survey by Dunkin, Sefko & Associates, Inc.
 Source: 2010 AND 2017 Survey from US Census-American Community Survey

Housing Value and Rental Rates

Housing values and rental rates have a direct effect on a family’s ability to become homeowners and obtain adequate shelter. The standard income guide for mortgage and rent requirements are to be 30% or less of a family’s total gross income.

The following **Chart 3-3** shows owner-occupied housing values within Copperas Cove and how it compares to other areas in the region and Texas. The majority of Copperas Cove’s housing stock is valued between the \$50,000 and \$149,999 range. The median housing value is approximately \$106,400. As shown in Chapter 1, the median household income is \$52,017. With a healthy housing stock within their budget, this means that most people can afford to purchase a home in Copperas Cove.

According to the US Census Bureau, American Community Survey (2013-2017), the median gross rent for Copperas Cove was \$868.00, which is slightly less than the average of the Killeen-Temple area of \$876.00. If 30% of income is utilized to obtain an adequate rental property, then an annual income of approximately \$35,000 is necessary to rent a home at median value. With a median income of \$52,017, Copperas Cove is very affordable for renting, and allows for the possibility of saving towards eventual homeownership. Copperas Cove’s affordability is an important aspect to emphasize to entice future residents to the City.

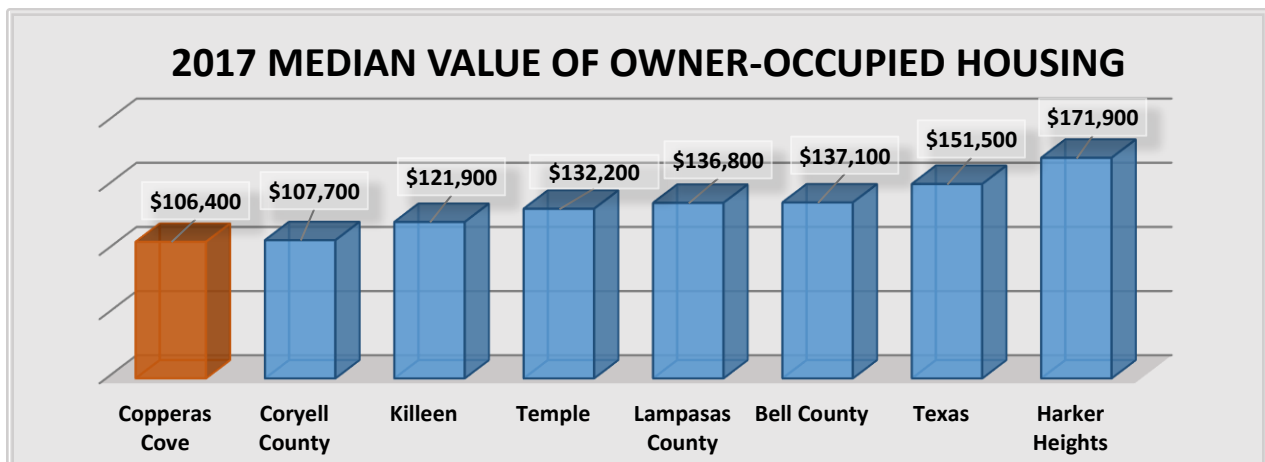


Chart 3-3 Median Property Value. Source: <https://www.census.gov/quickfacts/fact/table/US/PST045218>

AVAILABLE PROGRAMS

There are a variety of programs available to improve housing in both the neighborhood and individual housing units from the Federal level. Some of these programs require a certain level of matching funds, and others do not have this requirement.

Grant Funded Programs

- **US Department of Housing and Urban Development** provides a variety of housing grants available to State and local governments and non-profit organizations.
 - **The Fair Housing Initiative Program** is a Federal level program administered by the Fair Housing and Equal Opportunity Office. It allocates funds on a competitive/discretionary basis. It has four initiatives providing funds.
 - **The Fair Housing Organizations Initiative** provides funding that builds the capacity and effectiveness of non-profit fair housing organizations. It strengthens the fair housing movement through focusing on the rights and needs of underserved groups, especially those with disabilities.
 - **The Private Enforcement Initiative** assists with the nationwide network of fair housing groups through funding non-profit fair housing organizations focused on testing enforcement activities that prevent or eliminate discriminatory housing practices.
 - **The Education and Outreach Initiative** focuses on support for fair housing activities. It provides funding to State and local government and non-profit agencies that explain to the general public and housing providers what equal opportunity in housing means.
 - **The Administrative Enforcement Initiative** assists State and local governments that administer laws similar to those of the Fair Housing Act.
 - **The Healthy Homes Program** addresses several childhood diseases and injuries in homes across the United States. It focuses on housing-related hazards on a large scale, rather than focusing on each individual hazard. It expands upon HUD's Lead Hazard Control program to include mold, lead, allergens, asthma, carbon monoxide, home safety, pesticides, and radon. There are two grant programs.
 - **The Healthy Homes Demonstration Program** develops, demonstrates, and promotes cost-effective and preventative measures for identifying and correcting residential health and safety hazards.
 - **The Healthy Homes Technical Studies** is a competitive grant program focused on gaining knowledge to improve the efficacy and cost-effectiveness of methods relating to the evaluation and control of housing-related health and safety hazards.
 - **The Community Development Block Grant Program** focuses on ensuring affordable housing and ensuring that vulnerable communities have access to these services. It also looks at creating jobs through the expansion and retention of businesses. It has many program areas and some relevant to Copperas Cove are listed below.
 - **State Administered CDBG** awards grants to smaller units of government to carry out community development activities.

- **Section 108 Loan Guarantee Program** provides assistance through a loan to carry out a Section 108 project.
- **The HOME Investment Partnerships Program** funds a wide range of activities including building, buying, and /or rehabilitating affordable housing for rent or homeownership. It can also provide direct rental assistance to low-income people. It provides grants to States and localities.

Nonprofit & Volunteer Organizations

- **Habitat for Humanity** is a 501(c)(3) nonprofit organization that builds and rehabilitates homes for low-income residents. Houses are sold at no-profit to low-income residents and financed through no-interest mortgages. Mortgage payments are used to fund and finance more construction. Homeowners are required to invest hours directly working on habitat projects once they are pre-qualified. The organization uses volunteer labor and in-kind donations.
- **Operation Homefront** is a charity that provides short-term critical assistance, long-term stability, and recurring family support programs to military families. They offer services in the form of financial assistance with home repairs and rent/mortgage payments, provide mortgage-free homes across the US, and much more to military families.

HOUSING STRATEGIES GOALS, OBJECTIVES, POLICIES AND IMPLEMENTATION

Goal 3.1: Encourage revitalization and rehabilitation of the identified substandard housing units.

Objective:

- Improve neighborhood conditions through collaborative action of citizens, business leaders and property stakeholders.

Policy:

- Protect, and where possible or needed, upgrade existing housing areas.

Implementation Measures:

- Through the funding programs identified, the City can make efforts to begin to rehabilitate and modernize many of the dilapidated and deteriorated homes identified by the housing survey. The City should also work to maintain a housing survey every five years to track the progress of efforts made.
- Consider special needs citizens when planning housing types.
- Apply for and pursue housing rehabilitation programs and grants.
- Develop and coordinate housing preservation and revitalization programs such as "Rebuilding Together" or "Habitat for Humanity".

Goal 3-2: Provide high quality housing and adequate public facilities.

Objective:

- Encourage development of a wider selection of housing choices.

Policy:

- Develop design and housing guidelines to assist and promote first-time home ownership, move-up housing and large estate lots.

Implementation Measures:

- The housing market will define housing types, prices and availability; however, the City should promote efforts to encourage affordable housing for low income groups.
- The development process should be made as accessible as possible to encourage continued development, while delivering quality, sustainable form to the City.
- Infill development needs “built-in” rules flexibility to maximize the redevelopment of areas within the existing infrastructure systems.
- Continue to develop dense housing along Business 190 and Avenue B (FM 1113).
- Encourage quality nonresidential development that is aesthetically pleasing.
- Develop design guidelines that establish a common understanding of design principles and standards to create a high quality of life and retain the charm and character that exists in the City.
- Create incentives that encourage landscaped areas, attractive building facades and signage.
- Develop tree-planting programs along major corridors to encourage private property owners to participate.
- Protect existing neighborhoods and ensure neighborhood cohesion. Existing neighborhoods need to be protected and have their densities maintained along with their character. New developments will have to respect the surrounding existing community in terms of housing type and density. Areas that vary in housing compatibility should utilize design techniques that minimize the impact between these areas.

Goal 3.3: Encourage master planned active adult communities and plan for the housing needs of senior citizens and the elderly.

Objective:

- Strive to be a full life-style city.

Policy:

- Ensure that housing, businesses, and recreation meet the needs of multiple generations.

Implementation Measures:

- The City will need to encourage the development of active adult, senior housing and assisted living facilities to accommodate the aging population.

- Encourage a variety of housing types to allow for diversity of life-styles.
- The City should plan for diverse housing types with amenities which includes master planned communities, mixed use developments, recreational RV parks and extended living communities.
- Allow market forces to produce an appropriate density of housing for all levels of independence and care.
- Copperas Cove is one of the most affordable areas in the region. It should continue efforts to maintain its affordability while still providing a high quality of life for residents, regardless of income. Some of the mentioned grant programs are great resources to provide programs for low income families and housing assistance.

Goal 3-4: Capture new families moving to the region.

Objective:

- Attract new residents by providing adequate public facilities, a close-knit family environment, and a higher quality of life.

Policy:

- Continue to improve existing infrastructure and economic development opportunities to encourage people to live and work in Copperas Cove.

Implementation Measures:

- Promote and attract vibrant sustainable business opportunities.
- Continue to analyze growth trends and patterns to meet the needs of future residents.
- Promote high-tech manufacturing, blue-collar and public service jobs that future residents can fill.
- Provide facilities and a high quality of life that will encourage people to live their entire lives in Copperas Cove if they desire to.