

SECTION 9. HOUSING STRATEGIES

Purpose and Introduction

The purpose of the Housing Strategies section is to address the present character and quality of housing in Levelland and to identify ways in which to preserve or enhance the local housing stock. The Housing Strategies Plan discusses strategies for stabilizing and rehabilitating deteriorated housing, encouraging quality new residential development, preserving older residential areas, and encouraging owner-occupied housing.

The existing conditions of Levelland's housing stock fall under three categories: housing in sound condition and needing little or no repair (*Type 1*); housing in good condition and needing minor repair (*Type 2*); housing in poor condition and needing major repair (*Type 3*). A *Type 4* housing condition is not identified in Section 2. *Baseline Analysis* because

Housing Strategies assesses current housing conditions and identifies appropriate strategies for enhancement of the local housing stock.

areas, not individual units are assigned values. *Type 4* defines housing where conditions have deteriorated to such extent that major repairs would not be economical. *Type 1* housing is generally located in the east, northeast, and southern areas of the City. *Type 2* housing is generally located in the western and lower portion of the central city area between West Avenue and College Avenue. *Type 3* housing is generally located in the upper portion the central city area between West Avenue and College Avenue. A substantial stretch of residential areas just east of College Avenue is also considered to be *Type 3* housing (refer to Plate 2.4 Housing Conditions).

9.1 Housing Conditions and Strategies

Three housing strategies have been recommended for the various housing condition types in Levelland. These strategies are based in part on the assessment of the City's housing stock that was conducted during the land use survey and discussed in Section 2. *Baseline Analysis*.

Neighborhood Preservation

In areas where sound, quality housing exists, a preservation strategy is appropriate. 47% of the housing units in Levelland have been identified as *Type 1*, which describes units that are in



Type 1 House, example

sound physical condition (refer to Section 2. Baseline Analysis for additional information). The purpose of the *Neighborhood Preservation Strategy* is to recognize areas in which the City should sustain and protect existing desirable conditions. This can most successfully be achieved by proactive code enforcement in and around these areas. Also ensuring complementary relationships with adjacent land uses is important, which can be ensured through careful review of development proposals in proximity to the identified areas. In addition, the continued provision and maintenance of adequate utilities and community facilities, such as parks, schools and streets. Preservation efforts by the City and affiliated organizations within these areas should minimize the need for future rehabilitation programs.

To effectively address housing challenges, three strategies are recommended for various housing conditions.

Housing Rehabilitation & Maintenance

The *Housing Rehabilitation & Maintenance Strategy* is appropriate where the housing units are substantially sound but are in need of minor repairs. These houses are generally identified as *Type 2* housing units. The main purpose of this strategy is to reduce the incidence of further deterioration of these housing units. If minor repairs are not accomplished on *Type 2* units, such units may fall into the *Type 3* category, making rehabilitation an increasing challenge. Currently, approximately 33% of the City's housing stock falls within the *Type 2* category and roughly 20% fall within the *Type 3* category. The *Housing Rehabilitation & Maintenance Strategy* correlates with the areas identified. It is recommended that the *Type 2* units that have been identified (approximately 1,818 units) be immediately addressed because these units will contribute to Levelland's future stock of affordable housing and new housing of equal size and quality could not be constructed and sold at the same prices.



Type 2 House, example



Type 3 House, example

Property Clearance & Redevelopment

Over a period of time, if neglected, *Type 2* and *Type 3* areas can further deteriorate such that preservation or rehabilitation will no longer be a realistic option, then becoming *Type 4* housing. Numerous housing units now qualify as *Type 4* but are not identified on the map on an individual basis. In general the existing conditions surrounding a *Type 4* unit were most often of a *Type 3*

category and the area was therefore categorized as generally *Type 3*. If the deterioration of housing/neighborhoods is not addressed, the decline may negatively impact surrounding areas with sound housing. Redevelopment involves the razing of structures either for the preparation of lots for new construction or for the protection of the local health and welfare. For either reason, the City should continue to be proactive in addressing such structures. The City currently operates what is known as a “Loan a Roll Off” program where units razed will be hauled off-site by the City free of charge. It is recommended that this program be continued and expanded. This is further discussed in the text entitled *Appropriate Funds for Demolition*.

Nearly half of Levelland’s housing stock is of sound condition though roughly 20% is in need of major repair.

9.2 Maintaining Neighborhood Areas: Funding and Programming

Prior to this section, recommendations have been concentrated upon improving individual housing units. However, maintaining the neighborhood itself is equally important. The concepts of neighborhood integrity and sustainability essentially refer to the quality of the physical appearance of neighborhoods.

The creation of successful programming while garnering necessary funding will be critical to the specific housing strategies.

The following text is intended to provide recommendations on specific ways in which the City can address deteriorating neighborhoods and maintain existing stable neighborhoods through program development and funding efforts.

Grant Programs, Nonprofit Agencies, & Volunteerism

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 and are listed here as well.

Grant Funding Programs

The Fair Housing Initiative Program (FHIP): 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 (HHI): 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; 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 and 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; 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 for persons of low income. Houses are sold at cost to pre-qualified, low-income families and financed through zero interest mortgages. Mortgage payments are returned to a revolving fund, which are used to finance more construction. Pre-qualified homeowners are required to invest hours directly working on the Habitat project. The organization utilizes volunteer labor and in-kind donations to build houses.

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.

Christmas in April Program /Paint Your Heart Out Program: Non-profit, “grassroots” efforts; typically begin 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. The City should also research the potential for summer programs where high school and/or college students may participate in these efforts. The City should first become aware of labor laws related to participation by younger persons and act accordingly. These programs have been proven to help to improve numerous homes on an annual basis.

Future Grant Assistance

The City should apply for funding from programs that it has been successful with in the past. Continual funding efforts made to address Levelland’s housing needs on an on-going basis will make a substantial positive impact on local housing.

Future Volunteer Programs

Volunteer programming that has been successful in the past should be continued and its benefits maximized. In addition, Levelland officials, perhaps with the Chamber of Commerce or other business organizations, should approach local building supply stores and paint stores for donations to be used in the improvements of housing units and neighborhoods in general. An ability to identify the physical characteristics that make up a quality neighborhood and environment and match those qualities with appropriate industries is essential. For example, neighborhoods need sidewalks: contacting a local cement producing company and asking for a donation to the community in the form of labor and materials to construct a sidewalk would certainly improve the quality of life for residents and land values in that neighborhood.

9.3 Recommended City-Initiated Actions

During the course of this comprehensive planning process, housing issues were at the forefront of items that needed to be addressed within the Comprehensive Plan (as discussed throughout Section 3. Goals and Objectives). Previous recommendations herein have dealt with housing strategies in specific areas of the City, policies for new single-family housing development, and possible funding mechanisms for improving housing. The following discussion centers on

specific recommendations of actions that the City of Levelland can take to proactively address local housing issues.

Solicit Input

Knowledge about the reasons local citizens are living in substandard housing may help the City assess what needs to be done. City of Levelland officials should therefore solicit input on what the specific needs are of the individuals who own and/or live in the units identified as *Type 3* or *Type 4*.

For example, some of these individuals may be elderly or disabled and may not be physically able to undertake the repairs needed to improve their homes. In other cases, lack of financial resources may keep individuals or families from making necessary improvements. Also, people renting property may have difficulty with property's owners not undertaking necessary repairs.

Knowledge of factors that may be keeping individuals from undertaking proper maintenance will help the City to determine the best steps to take and to allocate funds and services accordingly. Ways in which such information can be gathered are numerous. Public workshops could be held in areas of the City that have a concentration of *Type 3* and *Type 4* units. Levelland officials could seek help from civic leaders who know and/or have contact with citizens that live in these areas. Concentrated efforts such as these would help the City gain the knowledge it needs to be proactive in addressing deteriorating housing units.

Work With Local Entities & Be a Facilitator

Given that improving local housing is likely to have positive consequences for economic development opportunities, City officials should approach the Chamber of Commerce or other business organizations to provide funding (i.e., small loans) or volunteers to help improve housing conditions. Discussing housing issues with leaders of local financial institutions would be another avenue the City should pursue - specialized home improvement loans for families with limited income could be established through discourse with such leaders. As programs and funding opportunities are realized in this manner, Levelland City officials should become facilitators, putting citizens in contact with the right person or entity to help them meet their needs. Such efforts on the part of the City of Levelland are also likely to have the residual effect of increasing homeownership, and thereby decreasing the incidence of future housing issues.

As these efforts are undertaken, it is further recommended that the City initiate an aggressive public awareness campaign in order to inform citizens about the programs available for

rehabilitation, reconstruction, and increasing home ownership. If citizens are aware that financial assistance may be available for upkeep and maintenance, the City may be able to divert some of the funds dedicated to code enforcement and demolition (both are discussed separately below) to renovation or replacement of substandard housing.

Review Current Infill Policies

The City should consider an ordinance that waives fees related to new home construction in the central area of the City (defined in the *Future Land Use Plan* as the *Central Business* land use). This ordinance could include reduced re-platting and other development application fees, thereby streamlining the approval process of residential development in the central area.

Another policy that could be established in Levelland is a recommended “prototype” house for infill development in older neighborhoods, including proposed Conservation Districts. Such a house could be designed by a local architect and would be compatible with local older housing. The cost of the house could be calculated in advance, with different choices for floor plans, building materials, and architectural style. Keeping the cost of such a “prototype” affordable may also make demolition and rebuilding feasible for families with low to moderate incomes.

Review Current Rental Property Policies

Often times, rental units, both apartments and houses, are owned by persons living outside of Levelland. It is important that maintenance and code enforcement programs be coordinated with owners and landlords, both in-town and out-of-town, that have problematic housing units.

The City should establish a coalition of owners and landlords that have rental units in areas in which a *Housing Rehabilitation & Maintenance Strategy* has been recommended. These areas are shown in blue and red on Plate 2.4 *Housing Conditions*. The purpose of this coalition would be to allow mutual communication between the City and the owners and landlords. City officials (ex. Housing Authority) would be able to communicate that their concerns are based on the need to protect the public’s health, safety, and welfare, and not necessarily based on the need to improve aesthetics. Owners and landlords would be able to communicate to City officials about their issues. Ideally, the City and owners/landlords would work together to collectively come up with housing maintenance solutions. A property tax abatement program could be established for rental units as well as owner-occupied units for low income neighborhoods/areas. Such a program would require the establishment of a reinvestment zone under the requirements laid out in Chapter 312 of the Texas Local Government Code and any other applicable legal concerns.

Related to rental properties, housing voucher programs have allowed low income persons to afford some rental properties that they would otherwise not be able to afford. The voucher

program has been a successful one in Levelland and should be continued.¹ This program allows the Levelland Housing Authority to address its goals of providing housing to low income persons without physically adding affordable units to its stock.

Review Current Code Enforcement Policies

Code enforcement is one way in which the City of Levelland can improve local housing unit by unit. There are two major approaches to code enforcement: proactive and reactive. It is recommended that the City Council explore these approaches and various options to determine whether an overhaul to existing code enforcement policies would be useful in improving the housing conditions within the city. Many cities have code enforcement policies that are reactive: violations of general code regulations are not enforced unless and until a complaint is made. Other cities have code enforcement policies that are more proactive: staff is actively looking at areas of the community from a regulatory perspective, and enforcing codes as they see violations on a regular, consistent basis, even without a complaint being made.

Code enforcement officers should be surveying the City, recognizing and taking care of violations in areas identified as *Type 2* or *Type 3*. Public safety issues related to housing, such as sagging roofs and leaning exterior walls, should be of the utmost concern as violations are identified. In the implementation of this proactive code enforcement policy, owner-occupied units should be addressed in the same manner as renter-occupied units.

Appropriate Funds for Demolition

Regardless of the diligence with which the City undertakes maintenance and improvement efforts, some housing units are already past the point of rehabilitation. Most of these units are dispersed through areas identified in red as *Type 3* housing on Plate 2.4 Housing Conditions. Just as it is important for Levelland to address housing units in need of maintenance and rehabilitation, it is equally important for the City to proactively raze units that cannot be rehabilitated and are uninhabited. Building codes will often determine the suitability of a structure and whether or not it should be razed. Careful consideration should be taken when considering the demolition of *Type 4* units that are inhabited to ensure affordable units are available to the occupants. Because the finances of most occupants of *Type 4* housing is so restricted, relocation allowances should be considered and provided for. Funds should be allocated toward clearing efforts as they become available, not just to improve the overall local housing stock, but also to protect the public's health, safety and welfare.

¹ Oral presentation to the Comprehensive Plan Steering Committee. Betty Taft, Levelland Housing Authority. November 6, 2003.

9.4 Summary of Past and Present Efforts, Levelland Housing Authority

The Levelland Housing Authority (LHA) seeks to aid the housing needs of low-income persons and families by accommodating these persons in almost 60 housing units (a maximum of 100 LHA units was established in the City Charter). Most occupants fall below the 30% median income mark, many are elderly and/or disabled. Authority efforts include ensuring housing units are kept up by making repairs and improvements (ex. work on “curb appeal”, building interiors, re-roofing), providing assistance for occupants to be enrolled in school and/or working, and obtaining grant funding. Currently, a housing shortage and difficulties associated with gaining new affordable housing development are major issues. The authority seeks to have 42 one bedroom units.² Complications related to the recruitment of market-oriented developers to develop affordable housing has been a major challenge. As of May, 2003, the federal Department of Housing and Urban Development (HUD) funding is expected to decrease by 30% this year and may force the Authority into reserve funding to continue its efforts. The LHA is in good standing with HUD and all efforts should continue to secure funding.³

The Levelland Housing Authority addresses the housing needs of lower income groups and the elderly. Critical challenges include HUD funding and encouraging private development of affordable housing.

9.5 Summary of Past and Present Efforts, Regional Housing Authority

The South Plains Regional Housing Authority is primarily dependent upon funding from the Texas Department of Housing and Community Affairs for pursuing its mission of providing affordable housing to a roughly eight county area. The Authority also seeks funding from the U.S. Department of Agriculture and the U.S. Housing and Urban Development agency. Funding is used for such initiatives as providing low-interest mortgages, administering Section 8 housing with South Plains Community Action and creating

The Regional Housing Authority addresses housing affordability for a multi-county area, including Levelland.

² Telephone conversation. Betty Taft, Housing Authority. November 4, 2003.

³ Annual Report, 2003. Levelland Housing Authority.

new affordable housing stock through rehabilitation or, preferably, new construction. The Authority does not have affiliation with or partnership with the Levelland Housing Authority.⁴

9.6 Conclusion

The Housing Strategies Plan has provided ways in which the City can maintain the present character and quality of neighborhoods and housing in Levelland and can proactively address deteriorated housing stock. The link between housing and economic development, quality of life, and community image makes this issue particularly important. As the City has recognized through its previous efforts to improve housing and neighborhood areas, it is in the public interest to maintain the highest possible housing quality and neighborhood character throughout Levelland. Interaction and cooperation between property owners, landlords, tenants, the municipality and volunteers will be required to maintain and upgrade the quality of housing.

⁴ Telephone interview. Todd Dillard, Director. South Plains Regional Housing Authority. November, 2003.