

INTRODUCTION

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

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

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

HOUSING GOALS

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

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

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

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

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

Objectives:

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

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

Objectives:

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

minimum acceptable standards.

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

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

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

Objectives:

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

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

Objectives:

- * Seeking HOME Program grant funds through the Texas Office of Rural Community

Affairs to reconstruct substandard housing units.

- * Promote and encourage fair housing.
- * Encourage the review and adoption of all codes and ordinances that would improve local housing.
- * Request grant funds for weatherization improvements
- * Review the need for affordable public housing and housing facilities for senior citizens, such as the Section 8 Housing Program.

EXISTING HOUSING CONDITIONS

In order to provide a basis for planning activities which are centered around the provision of adequate housing for each and every family in Clifton, it is necessary to ascertain the condition of the existing structures in which the residents of the city are presently housed. This information was gathered by conducting a survey of the condition of housing structures in Clifton in July 2006. The condition of housing structures was delineated into four classifications: (1) standard condition, (2) minor deterioration, (3) major deterioration, and (4) dilapidated condition.

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

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

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

EXISTING HOUSING ANALYSIS

A total of 1,390 housing units were surveyed in July 2006 with regards to their structural condition. Of the total number of dwelling units in the city, 1,170 units are single-family housing, 58 units are mobile homes and 162 units are multifamily.

With respect to the condition of the existing housing stock, the housing survey found that 1,189 units are classified as being in standard condition, 114 units are shown to have minor deteriorating conditions, 66 units are in major deteriorating condition and 21 units are in dilapidated condition.

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

TABLE 3.1
CITY OF CLIFTON
EXISTING HOUSING CHARACTERISTICS

TYPE	STANDARD	MINOR	MAJOR	DILAPIDATED	TOTAL
Single-Family	1015	88	47	20	1170
Multi-Family	162	0	0	0	162
Mobile Home	12	26	19	1	58
TOTAL	1189	114	66	21	1390
Single-Family Vacant	7	7	4	11	29
Mobile Home Vacant	0	1	1	0	2
TOTAL	7	8	5	11	31

Source: July 2006 housing survey conducted by TFGA, Inc.

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

At the time the survey was conducted, there were 31 vacant units, which represents 2.2 percent of the total housing stock. This is lower than the normal accepted vacancy rate is approximately five percent, based upon accepted planning standards. Most vacant units (11) are in dilapidated condition. If only the 14 vacant units in standard or minor deteriorating condition are counted, the vacancy rate drops even lower to only 1.0 percent. This is a strong indication that there is a shortage of decent housing. As the population continues to increase as detailed in the population element of this plan, there will be an ever increasing demand for additional housing. Both new construction and rehabilitation of existing substandard housing can help alleviate any potential

shortage of housing. Continued application to the HOME Program which is administered through the Texas Department of Housing and Community Affairs, is the most probably source of funding assistance for housing reconstruction.

With respect to previous actions taken over the past few years to improve housing, Clifton has not previously applied for HOME program funds. However, the city has a public housing authority to help with local housing needs. A fair housing ordinance has been adopted and the city declares a fair housing month each year. There has been no other funding assistance.

FUTURE HOUSING REQUIREMENTS

In order to provide an indication of the total future physical demand for housing in Clifton, it is necessary to project the number of housing units which will be necessary to house, not only the total future population of the city, but also the number of units which will be necessary to house moderate and low income families which are contained in the total future population of the city. These projections are based upon the average household size and the future population of Clifton.

According to the Census 2000 demographic profile, the average household size for Clifton was 2.46 persons. A year 2002 household survey indicated an average household size of 2.48 persons. Using this rate and allowing for a five percent vacancy rate, the total future need for sound housing in Clifton is estimated to be 2,145 units by the end of the planning period as indicated below:

TABLE 3.2
CITY OF CLIFTON
YEAR 2026 PROJECTED HOUSING NEEDS BY TYPE

TYPE			TOTAL
Single-Family	Manufactured Housing	Multi-Family	
1,805	90	250	2,145

Source: Tim F. Glendening & Associates, Inc.

Based upon the 2000 US Census, 34 percent of the total housing stock consisted of rental units. As such, a significant amount of future housing must meet the demands of the rental market. If present percentages continue, this equates to 730 units for rental housing. This number might decline, however, if mortgage rates remain low and more renters transition to home ownership.

A further area of future concern will be that of providing safe and adequate housing for moderate and low income families in the city. These families include those in which the annual household income is less than 80% of the average annual income, based on family size, for Bosque County. This is defined as the HUD Section 8 Income Limits. Based upon the 2000 US Census data for Clifton, over 51 percent of all households were low/moderate income. With such a high percentage of the population below state average income levels, most future housing development in the city will need to reflect this market.

Since 14.5 percent of the existing housing stock in Clifton is considered to be in either a minor deteriorating condition or needing more extensive repair, the City should educate its citizens about the importance of maintaining the sound condition of housing in order to better preserve the existing housing stock. In areas where substandard housing was identified, active code enforcement should be stepped-up. Deteriorating housing should be improved to standard condition, and any dilapidated unit should be removed. Over a period of time, every housing unit in the City should be brought into compliance with minimum safe housing standards.

Assistance for the construction of new or rehabilitation of existing housing units can be provided through several different methods. The state provides funds through the Texas Department of Housing and Community Affairs (TDHCA) specifically for housing. Called HOME Program Funds, Clifton can apply annually for this type of grant assistance. HOME funds are intended to increase the supply of affordable housing, especially for target groups such as the elderly and/or low income persons. HOME funds are available for first-time home buyer assistance and for the reconstruction of existing, substandard housing units. Other programs offered through the state include the Statewide Housing Assistance Payment Program, the Permanent Housing for the Handicapped and Homeless Persons Program, TDHCA's Housing Trust Fund, the Section 202 Elderly Housing Assistance Program and the Programs of the Rural Housing Service of the USDA.

Another form of assistance may be obtained through the formation of a local housing finance corporation authorized by the city to undertake the development of new housing. Such corporations are established independently of the city and the city has no financial or legal responsibility for the corporations activities. Bonds issued by a housing finance corporation are repaid with income (rents) from units built, but may be accounted for in the City's financial audit.

HOUSING PLAN

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

2006 through 2007

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

2008 through 2011

1. Obtain annually an updated copy of the State Low Income-Housing Plan.
2. Beginning with those units in worst condition, complete the rehabilitation of at least seven percent of the 180 deteriorating housing units in the City by using one

or a combination of the following methods:

- A. Strict Code Enforcement.
 - B. Seek HOME funds.
 - C. Establish Benevolent Groups to help those unable to help themselves.
 - D. Seek funding from other housing programs (See State Low Income Housing Plan).
3. Obtain Federal/State financial assistance for housing improvements.
 4. Develop strategies to obtain and use the HOME Program created by the National Affordable Housing Act (see State Low Income Housing Plan).
 5. Based on the projected population and housing needs, an average of 39 housing units should be constructed every 12 months (until a total of 776 additional units are provided to meet the anticipated 2026 housing demand). The construction of the needed housing units can be provided through private home builders utilizing Housing Infrastructure Funds for accompanying infrastructure. These funds are provided by the Texas Office of Rural Community Affairs. The City should encourage high quality units subject to adopted zoning and subdivision regulations and building codes.

FAIR HOUSING ACTIVITIES

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

HOUSING PLAN IMPLEMENTATION COSTS

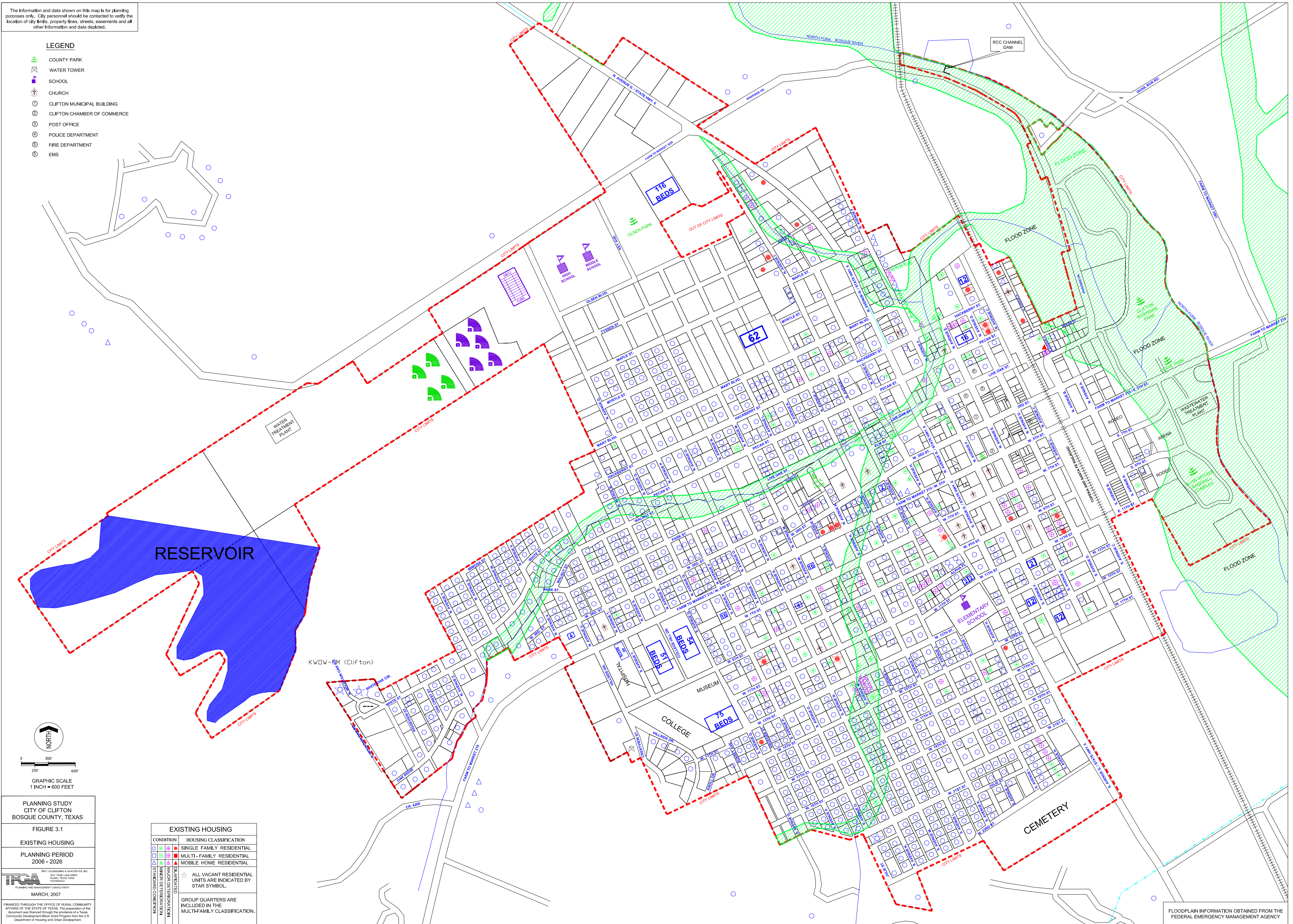
As detailed below, there will be some costs associated with implementing the planning elements of the housing plan:

PLANNING ELEMENT	ESTIMATED COST
Adoption of the housing plan	n/c
Code enforcement to maintain existing housing stock	\$1,000 per year
Apply for HOME Program grant funds	n/c
Demolition of 21 dilapidated housing units	\$21,000
Obtain annual copy of State Low Income Housing Plan	n/c
Designate and promote Fair Housing Month	\$100
TOTAL	\$22,100

The information and data shown on this map is for planning purposes only. City personnel should be contacted to verify the location of city limits, property lines, streets, easements and all other information and data depicted.

LEGEND

- COUNTY PARK
- WATER TOWER
- SCHOOL
- CHURCH
- CLIFTON MUNICIPAL BUILDING
- CLIFTON CHAMBER OF COMMERCE
- POST OFFICE
- POLICE DEPARTMENT
- FIRE DEPARTMENT
- EMS



RESERVOIR

KwDw-RM (Clifton)

CEMETERY

FLOODPLAIN INFORMATION OBTAINED FROM THE FEDERAL EMERGENCY MANAGEMENT AGENCY

PLANNING STUDY
CITY OF CLIFTON
BOSQUE COUNTY, TEXAS

FIGURE 3.1
EXISTING HOUSING
PLANNING PERIOD
2006 - 2026

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EXISTING HOUSING	
CONDITION	HOUSING CLASSIFICATION
	SINGLE-FAMILY RESIDENTIAL
	MULTI-FAMILY RESIDENTIAL
	MOBILE HOME RESIDENTIAL
	ALL VACANT RESIDENTIAL UNITS ARE INDICATED BY STAR SYMBOL.
	GROUP QUARTERS ARE INCLUDED IN THE MULTIFAMILY CLASSIFICATION.