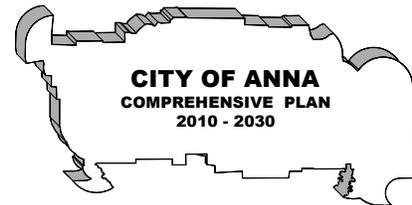


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INTRODUCTION

Housing is a basic human need and one of the most physically identifiable and important features of a community. Housing styles and types, and the neighborhoods they create, significantly contribute to a city's identity and self-image. In order to remain competitive in the region's housing market and prosper, Anna must offer a balanced mix of housing types and styles to meet the needs and market demands of current and future residents.

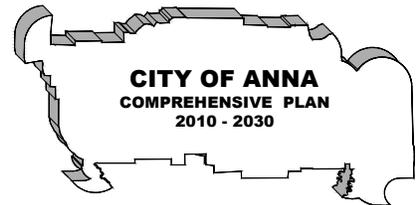
Safe, sanitary shelter from exposure to nature's harsh elements is one of our most basic and universal human needs. Addressing this fundamental need, is a primary duty of every responsible Texas municipality; it is incumbent upon every community to assure that there is equal opportunity for all its citizens to acquire and maintain adequate housing.

Since housing is certainly one of the most prevalent of all urban land uses, housing conditions are crucial to every city's economic future. The physical characteristics of a community's housing stock have become key indicators of the quality of life enjoyed by its citizens. Further, adequate housing supply is basic to most economic development efforts for any given community or region. Based on the foregoing observations, it is quite apparent that the healthy growth and stability of each Texas community depends on universal availability of safe, attractive housing.

In order for a community to evaluate its efforts in assuring universal availability of good housing, it must first assess its existing housing stock. The primary reasons for assessing the housing stock as part of a Comprehensive Planning process can be summarized as follows:

- to address critical issues affecting the safety, value and attractiveness of housing;

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- to determine the availability of units in the housing inventory for purchase and rent by families of lower economic income levels;
- 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 subject community, and;
- 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 housing desires or needs.

HOUSING GOALS

The goals set forth below are presented to ensure decent housing for all citizens.

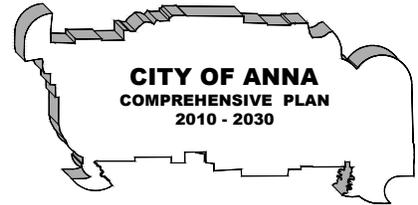
GOAL 1. Assure that all housing within the community is maintained in a decent, safe, and sanitary condition for its useful life.

Although Anna 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 the 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.

Policies:

- Encourage high-quality construction of all new housing.
- Assure that the design quality of all housing does not contribute to future, 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.

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- Remove dilapidated structures to help assure the health, safety, and welfare of all citizens.

GOAL 2. 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.

Policies:

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

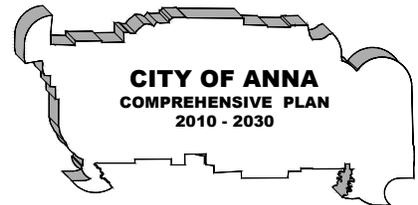
EXISTING HOUSING CONDITIONS

In order to form a basis for planning activities that provide for adequate housing in the City of Anna, it is necessary to determine the condition of the existing housing stock. To compile this information, an exterior survey of the condition of housing structures was conducted in 2009. Housing units were further classified using the following four categories:

- | | |
|------------------------|--------------------------|
| 1. Standard Condition | 3. Major Deterioration |
| 2. Minor Deterioration | 4. Dilapidated Condition |

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Further explanation of the structural condition categories is given below for clarity of definition.

Standard Condition: A standard structure is defined as one that basically has no defects.

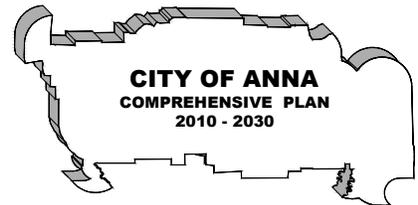
Minor Deterioration Condition: A structure requiring minor or no apparent structural repair, but within the planning period, will require such maintenance to retain its value and usefulness. Examples of minor defects are:

- Light damage to steps or porches, or manufactured housing skirting and siding;
- Slight wearing away of mortar between bricks or other masonry;
- Small hairline cracks in the walls, plaster or chimney or mobile home siding separations;
- Torn screens or cracked window panes;
- Slight wear of door sills and frames, window sills or window frames; and,
- Broken gutters or downspouts.

Major Deterioration: Those units exhibiting a need for additional repair 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 intermediate defects are:

- Holes, open cracks, rotted, loose or missing materials over a small area of the foundation, roof, or wall (or siding of manufactured housing);
- Shaky or unsafe steps, rails, and porches;
- Broken or missing window frames;
- Rotted or loose window frames that are no longer rain or wind-proof;
- Loose, broken or rotted stair treads, risers, balusters, or rails;
- Deep wear on door sills, frames, steps, or porches;
- Missing bricks or cracks in the chimney, trim on Manufactured Housing; and,

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- Makeshift chimneys, such as stovepipes or other un-insulated pipe leading directly from stoves to the outside through a hole in the window, wall, or roof.

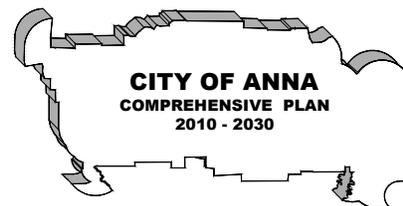
Dilapidated: Units that, in their present condition, do not provide safe or adequate shelter, and endanger the health, safety, and well being of the occupants. Such units have one or more critical defects, or have a combination of intermediate deficiencies in sufficient number or extent to require considerable repair, or are of inadequate construction. The defects are either so critical or widespread that the structure will have to be extensively repaired, reconstructed, or demolished.

Examples of critical defects are:

- Holes, open cracks, loose, rotted, or missing materials over a large area of the foundation, walls, or roof, including the framework of Manufactured Housing;
- Sagging roof ridges, eaves, or out of plumb walls, including manufactured housing walls ; and,
- Extensive damage caused by fire, storms, flooding, termites, etc.

During the course of the housing survey, dwelling structures were also identified according to three basic types: single-family, manufactured housing, and multi-family. Single-family units were defined as such if they were originally designed to provide living quarters for one family unit and were of a permanent nature. Manufactured housing included those housing units which were designed to be transported over public streets and highways with a minimum of effort and congestion, and whose original design had not been altered so as to detract from their ability to be readily moved. Multi-family units include those, which were observed to be originally designed to provide living quarters for two or more families and were of a permanent nature. Another housing type is group quarters Group quarters are structures that are designed to include bedrooms for a multiple of unrelated individuals that are served by common service facilities, and are normally used as nursing homes, dormitories, or prisons. At this time Anna does not include any structure that is classified as group quarters.

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HOUSING ANALYSIS

Based on the results of the housing survey, it was determined that a total of 2,734 housing units exist in Anna. Of this total, 2,553 units (93.4 percent) are classified as single-family; 139 (5.1 percent) as manufactured housing, 42 units (1.5 percent) as multi-family.

The housing survey provided the following results concerning housing condition: 2432 units, or 89 percent, are classified as being in standard condition; 265 units, or 9.7 percent, are classified as having minor deterioration; 31 units, or 1.1 percent, are classified as having major deterioration; and 6 units, or 0.2 percent, are classified as dilapidated. Existing housing locations and characteristics for Anna are provided in greater detail in Figures 7, 8, and 9, and in Tables 7 and 8 below.

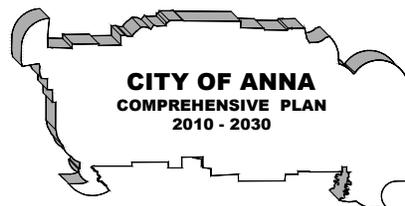
Substandard housing units are found in the older areas of the City, most of which are classified as having either minor or major deterioration, and could be economically repaired. However, some of housing units are dilapidated, and should be condemned and removed. Concentrations of deteriorating manufactured housing exist as a manufactured home park on the northern edge and southern edge of the currently urbanized area of the City.

**TABLE 7
CITY OF ANNA
EXISTING HOUSING UNITS**

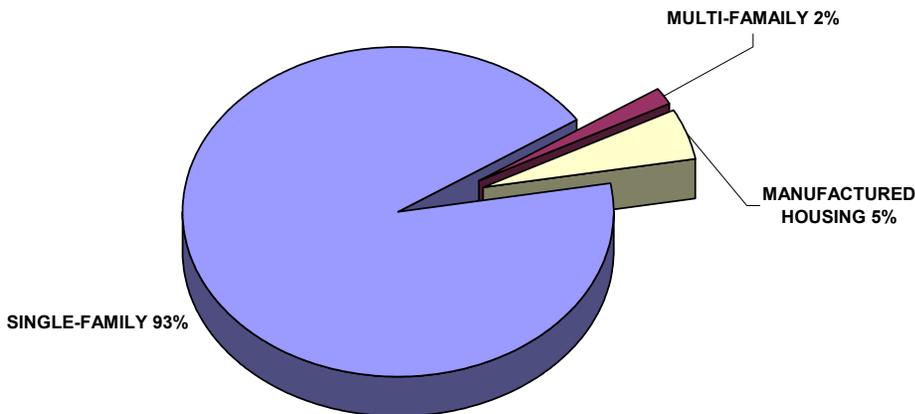
Housing Type	Number	% of Total
Single-Family	2,553	93.4%
Multi-Family	42	1.5%
Manufactured Housing	139	5.1%
Total	2,734	100.0%

Source: Field Survey Conducted by Planning And Development in 2009

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**FIGURE 7
CITY OF ANNA
EXISTING HOUSING UNITS**



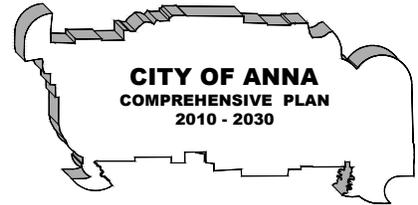
Source: Field Survey Conducted by Planning and Development in 2009

**TABLE 8
CITY OF ANNA
EXISTING HOUSING CONDITIONS**

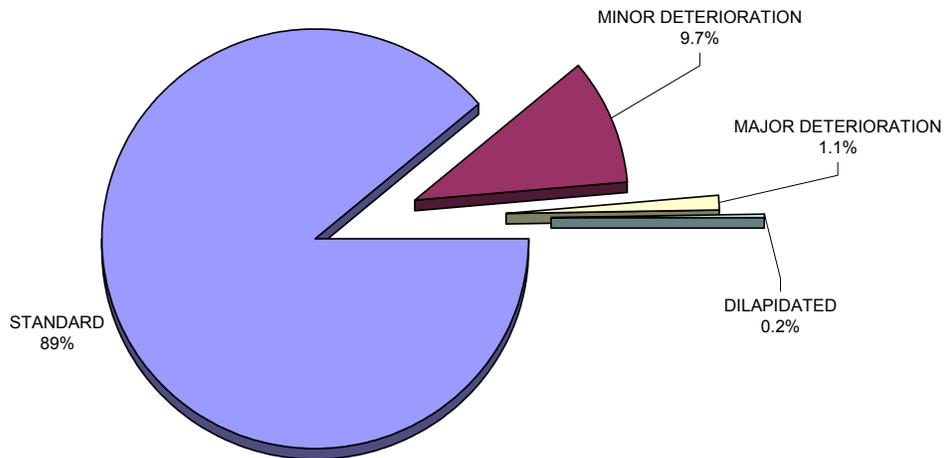
Condition	Single-Family	Multi-Family	Mobile Home	Total
Standard Condition	2,403	20	9	2,432
Minor Deterioration	120	22	123	265
Major Deterioration	26	0	5	31
Dilapidated	4	0	2	6

Source: Field Survey Conducted by Planning and Development in 2009

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**FIGURE 8
CITY OF ANNA
EXISTING HOUSING CONDITIONS**

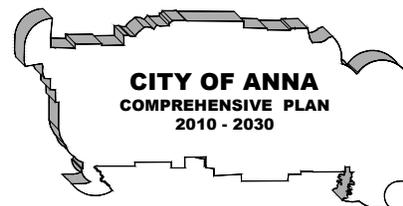


Source: Field Survey Conducted by Planning and Development in 2009

The normally accepted vacancy rate is approximately five percent to ensure an adequate supply of housing is available at all levels of the housing market. Based on the estimate of an average of 3.09 persons per household, allowing for a five percent vacancy rate, and reflecting anticipated future population levels, the estimated future total housing needs for the City of Anna has been estimated to be 6,120 units by 2020, and 12,030 units by 2030. If the City grows as projected, and only the 6 dilapidated units are removed, 9,300 new units will need to be added to the housing stock by the year 2030.

9.7 percent of the existing housing stock in Anna is considered to be in a minor deteriorating condition, with about 11 percent of the single family units needing repair or demolition. In order to maintain the condition of Anna's housing stock, the City should educate its citizens about the importance of maintaining the sound condition of housing. In areas where substandard housing was identified, active code enforcement should be stepped-up. Deteriorating housing should be improved to standard condition, and the dilapidated units should be removed. Over

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a period of time, every housing unit in the City should be brought into compliance with minimum safe housing standards.

Because of this a residential "Certificate of Occupancy" program was adopted by the City Council and implemented. The Implementation strategy is as follows:

Beginning January 1, 2010 a Certificate of Occupancy is required prior to changing the occupant of an existing single family home (including manufactured and mobile homes) or duplex living unit in the City of Anna. An approved Certificate of Occupancy Application will be required before a new City utility account will be activated.

Certificate of Occupancy Applications can be obtained from City's Customer Service (utility) Office at 101 N. Powell Parkway, or downloaded from the City's website. The top portion of the application must be filled in and returned to the Customer Service (utility) Office along with the \$100 application fee. The normal \$150 deposit must also be paid prior to activating a new utility account.

Prior to approving an application, the City will inspect the living unit and property to verify compliance with the City's building and property maintenance codes. A checklist of routine inspection items is listed on the lower portion of the application. Some inspection items, considered imperative to protecting the life and safety of the occupants (see inspection checklist), must be addressed prior to approval of the Certificate of Occupancy. Failure to correct all "failed" inspection items within 30 days of CO approval (or as otherwise required) will result in a Municipal Court citation.

As part of the inspection, the property owner must give the City's inspector access to interior of the living unit. Persons who submit an application before 12:00 noon can normally expect to receive an inspection between 2:00 p.m. and 4:00 p.m. the same day. Persons submitting applications after 12:00 noon can normally expect an inspection between 10:00 a.m. and 12:00 noon the next business day. If the structure will not be available during the anticipated inspection periods, an applicant may call the City's inspector and arrange an alternative time.

The application fee and inspection are not required if a Certificate of Occupancy was approved for the living unit within the previous 12 months.

These routine inspections are one of the tools that will assist us in finding and curing issues that can eventually lead to neighborhood decline and blight.

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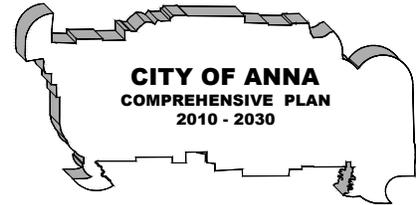
In doing the survey all of the new subdivisions were catalogued to determine where structures were located but also to identify how many developed lots were on the ground ready for the issuance of a building permit after appropriate plan reviews. The results are shown in Table 9. As shown a total of 935 lots are currently available within the new subdivisions developed after year 2000. The 935 vacant

**TABLE 9
CITY OF ANNA
HOUSING UNITS CONSTRUCTED IN EACH NEW SUBDIVISION**

SUBDIVISION	LOTS IN SUBDIVISION	LOTS WITH UNIT BUILT	VACANT LOTS
Creekside	230	230	0
Falls	316	307	9
Meadow Ridge	148	85	63
North Pointe Crossing North	128	0	128
North Pointe Crossing South	136	20	116
Oak Hollow	733	556	177
Pecan Grove	173	44	129
Settlers Way	104	104	0
Sweetwater	98	11	87
Tara Farms	362	362	0
Urban Crossing	31	2	29
West Crossing	236	151	85
Westfield	140	52	88
Willow Creek	243	219	24
TOTAL	3,078	2,143	935

Source: Field Survey Conducted by Planning and Development in 2009

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lots represent approximately a two year supply of lots if building resumes to a level prior to the recent downturn in housing starts.

Housing opportunities at all levels of income and style are currently **not** available in Anna according the Housing Survey. Most of the homes are in the starter to lower mid housing level. Mid level to higher end housing does not exist in Anna. Additionally, quality mid to high-density residential development (apartments) have not been developed. Also another housing opportunity that does not exist is assisted living life style homes. In order for Anna to become a balanced City residentially, a larger variety of housing styles need to be developed. Many residents as they move through the life cycle would like to move up in housing size due to increase in family size or economic advancement while still remaining in Anna. This upward movement is very difficult with basically only one type of housing being offered (small lot development). Housing opportunities therefore **should not** continue using the same mix that we have seen in the past to meet different prospective segments of the future population.

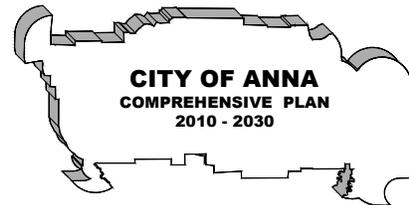
HOUSING PLAN

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 Anna will require the development and implementation of an effective housing program. The public was given the opportunity for comment and review at the City Planning and Zoning Commission Meetings in March of 2010 and with the City Council meeting in April of 2010 as part of this planning effort. 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:

2010 through 2015

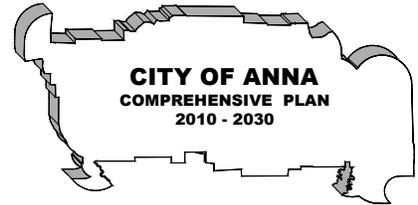
1. Adoption of this Comprehensive Plan.

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2. Publishing in a newspaper of general area circulation that Fair Housing is the Law, and designate a month annually as a Fair Housing Month.
3. Beginning a public awareness program on the need to preserve the existing housing stock.
4. Removal of the vacant dilapidated housing structures.
5. Keep the Certificate of Occupancy permit for residential development a viable program
6. Beginning with those units in worst condition, completion of the rehabilitation of at least 60 of the deteriorating housing units in the City by using a combination of the following methods:
 - Strict Code Enforcement.
 - Obtaining Federal/State financial assistance for housing improvements.
 - Establishing Benevolent Groups to help those unable to help themselves.
 - Seeking funding from other housing programs (See State Low Income Housing Plan).
8. Based on the projected population and housing needs, an average of 435 housing units being constructed every 12 months (until a total of 9,300 new units are provided to meet the anticipated 2030 housing demand). This will replace the removed dilapidated units and provide for future housing demands. The construction of the needed housing units should be provided through private home builders responding to local demand. The City should encourage high quality units with various levels of size and density and subject to adopted zoning and subdivision regulations and building codes. It should be noted that 435 units per year is lower than the yearly amounts of several years ago. It is anticipated that housing starts will recover and 435 units or more will be attainable.

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FAIR HOUSING ACTIVITIES

The City, has been active in fair housing activities such as “Fair Housing Months” and Fair Housing Ordinance within the last two years. The City should continue to designate a month as a “Fair Housing Month” by council resolution with appropriate published notice in the local newspaper that Fair Housing is the Law.