## 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 works to determine whether or not adequate housing of the appropriate types is available to the residents of Lucas.

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.

## **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 Lucas, 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 Lucas in February 2004. 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 1,424 housing units were surveyed in February 2004 with regards to their structural condition. Of the total number of dwelling units in the city, 1,383 units are single-family housing units and 41 units are mobile homes. There are no multifamily housing units in Lucas. When housing units within the Lucas extra-territorial jurisdiction are included, total housing increases to 1,812 units of which 1,760 are single-family units and 52 are mobile homes.

With respect to the condition of the existing housing stock, the housing survey found that 1,334 units are classified as being in standard condition, 56 units are shown to have minor deteriorating conditions, 12 units are in major deteriorating condition and 22 units are in dilapidated condition.

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

TABLE 3.1
CITY OF LUCAS

#### **EXISTING HOUSING CHARACTERISTICS**

TYPE	STANDARD	MINOR	MAJOR	DILAPIDATED	TOTAL
Single-Family	1,312	41	9	21	1,383
Multi-Family	0	0	0	0	0
Mobile Home	22	15	3	1	41
TOTAL	1,334	56	12	22	1,424
Single-Family Vacant	6	0	0	0	6
Mobile Home Vacant	0	0	0	0	0
TOTAL	6	0	0	0	6

Source: February 2004 housing survey conducted by TFGA, Inc.

Substandard housing units are generally found throughout the City. 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 6 vacant units which represents 0.4 percent of the total housing stock. The normal accepted vacancy rate is approximately five percent, based upon accepted planning standards. This is a clear indication of the need for additional suitable housing in Lucas.

## HOUSING GOALS AND OBJECTIVES

To enable the city to best direct its efforts towards adequate, safe and decent housing, the following specific goals and actions or objectives, to be accomplished during the first 5-year planning period, 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 Lucas 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.

### **Specific Actions:**

- \* Encourage high-quality construction of all new housing through the continued enforcement of recognized building codes.
- \* Assure that the design and build quality of all housing does not contribute to long term blight.
- \* Discourage homeowners from neglecting the proper maintenance of their properties by offering seminars on housing repair and maintenance to 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 PROPER SIZED UTILITY LINES.

#### **Specific Actions:**

- \* Alleviate maintenance and service problems in the City, especially in older areas, by using local funds to upgrade existing infrastructure (water, streets and drainage) to minimum acceptable standards.
- \* Enforce a subdivision ordinance to ensure that all new infrastructure meets minimum city codes.

# GOAL 3. A SUFFICIENT CHOICE OF ADEQUATE HOUSING SHOULD BE PROVIDED TO MEET THE NEEDS OF INDIVIDUALS.

#### **Specific Actions:**

\* Encourage moderate density housing in suitable locations on the periphery of the city where thoroughfare capacity is sufficient to accommodate higher traffic volumes.

- \* Zone land to promote long-term neighborhood stability.
- \* Investigate funding sources for handicapped/accessibility improvements to single-family homes to help elderly or disabled persons.

### **FUTURE HOUSING REQUIREMENTS**

In order to provide an indication of the total future physical demand for housing in Lucas, it is necessary to project the number of housing units which will be necessary to house the total future population of the city. These projections are based upon an assumed average household size increasing from the present 3.06 persons to 3.10 persons by the end of the planning period to allow for an expected increase in the percentage of families living in Lucas. Allowing for a five percent vacancy rate, and reflecting anticipated future population levels, the future total housing needs for Lucas are estimated to be 1,503 units by 2005, 1,685 units by 2010, 1,890 units by 2015, 2,110 units by 2020 and 2,315 units by 2025.

Based upon the 2000 US Census, 33.8 percent of the total housing stock in Lucas is provided by rental units. This is slightly lower than the state average of 36.2 percent and is a reflection of Lucas being primarily a family oriented community. It is anticipated that the percentage of rental housing in Lucas will not increase substantially in the future because overall housing characteristics will reflect the upper-end of the housing market which tends to have a higher percentage of owners rather than renters.

The future population growth for Lucas will place an increasing burden on the existing housing stock which should encourage rehabilitation and improved maintenance so that older homes remain habitable over the planning period and beyond.

Enhanced handicapped accessibility in housing is also an important factor to consider. As the population ages, provision must be considered for proper accessibility. Most single-family homes are built with narrow doors and hallways, small bathrooms and steep entryway steps. As the number of elderly persons rises, the number of disabled will also rise. Careful attention to building design in new homes and an on-going program to assist disabled people in making their homes

accessible can solve this growing problem.

Since over two percent of the existing housing stock in Lucas is considered to be in either a major deteriorating condition or worse, 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.

### 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 Lucas 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 actions, all of which will be of negligible cost to the city, are listed below

#### Through 2004

- 1. Adopt the Housing Plan.
- 2. Adopt the revised zoning and subdivision ordinances
- Begin a public awareness program on the need to preserve the existing housing stock.

#### 2004 through 2009

- 1. Beginning with those units in worst condition, complete the rehabilitation of at least twenty percent of the 12 deteriorating housing units in the City by using one or a combination of the following methods:
  - A. Strict Code Enforcement.
  - B. Establish benevolent groups to help those unable to help themselves.

- 2. Annually begin reviewing all structures currently classified as deteriorating to determine if any have reached a stage of severe deterioration requiring demolition.
- 3. Based on the projected population and housing needs, an average of 43 housing units should be constructed every year (until 891 additional units are provided to meet the anticipated 2025 housing demand). The construction of the needed housing units will be provided through private home builders. The City should encourage high quality units subject to adopted zoning and subdivision regulations and building codes.