



CITY OF CORPUS CHRISTI AFFORDABLE HOUSING POLICY AND PROGRAM INITIATIVES


2018

Housing and Community
Development Department



I. Affordable Housing Policy and Program Initiatives

The City of Corpus Christi will establish local policy and program initiatives to provide affordable housing development by implementing Element 3, Housing and Neighborhoods; Goal 1 and Goal 9 of the PlanCC Comprehensive Plan housing goals and strategies. Local policy and program initiatives will provide housing, community development and economic development that benefit eligible residents so that they have access to livable neighborhoods and increase opportunities for self-sufficiency.




II. Benefits

- To provide development incentives for new single family residential construction affordable housing.
- Promote Affordable Housing Core Values; Long-term Affordability, Geographic Dispersion, Deeper Levels of Affordability.
- Encourage private sector development of affordable housing.
- Expand and/or establish alternative revenue sources.
- Provide leadership and education for affordable housing and community development.
- Promote sustainable practices.
- Promote the construction of housing that is affordable to the community's workforce.
- Encourage the implementation of the Infill Housing development.




III. Definitions

"Affordable Housing", is defined as housing for which an occupant pays no more than 30% of his or her income for gross housing expenses such as rent and utilities AND as defined under 42 U.S. Code Chapter 130, Subchapter II, Part A 12745 as follows:



(b) Housing that is for homeownership shall qualify as affordable housing under this subchapter only if the housing;

(1) has an initial purchase price that does not exceed 95 percent of the median purchase price for the area, as determined by the Secretary with such adjustments for differences in structure, including whether the housing is single-family or multifamily, and for new and old housing as the Secretary determines to be appropriate;




(2) is the principal residence of an owner whose family qualifies as a low and moderate income family (per the Income Eligibility Criteria as determined by the Department of Housing and Urban Development (HUD) on Page 3);

(3) Is subject to resale restrictions that will ensure that the housing will remain affordable to a range of low-income homebuyers for a reasonable period of time;

(4) if newly constructed, meets the energy efficiency standards promulgated by the Secretary in accordance with section 12709 of this title.




"Infill lot" or "infill housing" is the use of land within a built-up area for further construction, especially as part of a community redevelopment or growth management program or as part of smart growth. This means the construction of new residential housing units built on site on a vacant lot or built on two non-conforming lots by re-platting through an administrative plat to remove the lot line.




IV. Implementation

The City of Corpus Christi will focus on Goal 1 and Goal 9 by establishing the following policies and program initiatives to support the goals' strategies. These will apply city-wide to developed or undeveloped lots to promote the development of single-family residential homes and multi-family residential homes (i.e., townhomes, duplexes, etc.) affordable housing development in privately owned and City owned vacant lots and includes all zoning districts.



The following are the key goals for Element 3 in the PlanCC Comprehensive Plan:

Element 3: Housing and Neighborhoods


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1. Corpus Christi has a comprehensive housing policy to advise the City on development of quality housing for residents of all income levels in all parts of the city.
 2. Quality housing meets the diverse needs of households at all income levels and all stages of the life cycle.
 3. Chronic homelessness addressed in an organized and sympathetic manner.
 4. Housing is in good condition and code-compliant.
 5. New and redeveloped housing is resource-efficient.
 6. New cost-effective residential subdivisions are established in high-growth corridors to support the demand for new housing.
 7. Corpus Christi sustains and maintains established neighborhoods.
 8. Neighborhoods are enhanced by investments in "urban villages" to improve quality of life.
 9. The design of new developments promotes a broader sense of neighborhood and community rather than creating isolated subdivisions or apartment complexes developments with lack of interconnection.




Housing

Goal 1: Corpus Christi has a comprehensive housing policy to advise the City on development of quality housing for residents of all income levels in all parts of the city.

Strategy

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1. Support a community-based system to develop and implement a housing policy that includes stakeholders from government, the nonprofit sector, and the private sector.
 2. Support nonprofit organizations in housing production and explore creation of Community Development Corporations that assist with neighborhood revitalization projects.



The City of Corpus Christi will support a community-based system to develop and implement a housing policy that includes stakeholders from government, the nonprofit sector, and the private sector and nonprofit organizations in housing production and explore creation of Community Development Corporations that assist

with neighborhood revitalization projects.

Through its Housing and Community Development Department (HCD), the City of Corpus Christi will continue to provide the Down Payment Assistance Program, the Closing Cost Program, and the HOME Investment Partnerships Program to establish and preserve affordable housing projects. The City will continue to apply, comply and receive Housing and Urban Development (HUD) funding to continue the programs.

The City will establish Gap-Financing to further assist with single family residential ownership to facilitate affordable housing production and neighborhood revitalization.

Corpus Christi Business and Job Development Corporation-Affordable Housing

The Program will provide the homebuyer up to \$10,000 down payment assistance in the form of a deferred forgivable loan at zero percent interest amortized over a 5-year period.

HOME Program

The HOME program is to assist homebuyers with closing costs to purchase an existing pre-owned home, or new construction home. The homebuyer will be provided up to \$10,000 in the form of a deferred forgivable loan at zero percent interest amortized over 5 years. In order to be eligible, the homebuyer must meet low- and moderate-income limits; must not currently own a home and must use the home being purchased as their principal residence.

Gap Financing

The City through the HOME program will provide Homebuyer Gap Financing as a stand-alone option Assistance Program to eligible homebuyers with a total household income of less than 80% AMI with up to \$20,000 to purchase a newly constructed home within the City limits of Corpus Christi.

Low & Moderate Income-Homebuyer Assistance

Family Size	1	2	3	4	5	6	7	8
Annual Income	36,050	41,200	46,350	51,500	55,650	59,750	63,900	68,000

HOME Income Eligibility Criteria effective April 1, 2018 (subject to change based on HUD's annual income updates)


The City supports providing affordable housing in areas outside of low-income neighborhoods; thereby reducing race and ethnic segregation, deconcentrating poverty, and providing for more economic opportunities for low-income households.

Community Identity and Sense of Place

Goal 9: The design of new developments promotes a broader sense of neighborhood and community rather than creating isolated subdivisions or apartment complexes developments with a lack of interconnection.


Strategy

1. Give consideration to regulations, projects, incentives, and guidelines that promote



interconnected development, such as developments with a well-connected street network or appropriate connections to neighboring subdivisions, destinations or bicycle/pedestrian facilities.

2. Support making safe pedestrian and bicycle routes available in new and redeveloped areas where appropriate and consider offering financial or non-financial incentives.




3. Encourage appropriate transitions between commercial and residential developments and between high and low-density residential developments.


The City will encourage private sector development of affordable housing by creating a development fee reimbursement ordinance to incentivize projects to encourage the development of affordable housing and target affordable housing to create denser development located close to transit and other amenities.




Development Fee Reimbursement

The City will create an ordinance to authorize the City Manager or his designee to reimburse certain development fees for lots developed and sold as single-family affordable housing. The fees which may be reimbursed, on a pro rata basis, include the following:

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- Plat application fees
 - Zoning fees
 - Community Enrichment fees
 - Building permit application fees
 - Building inspection fees
 - Water tap fees
 - Wastewater tap fees
 - Gas tap fees



In accordance with the Unified Development Code (“UDC”), Community Enrichment Fees, Section 8.3.6, if the City accepts the fee in lieu of land, the fees shall be placed in the City’s Community Enrichment Fund and shall be used for the acquisition or improvement of neighborhood, community, and/or regional parks most likely to serve the residents of the subdivision. The park most likely to serve a subdivision shall in no case be located more than five miles from the subdivision, taking into consideration factors such as the proximity of major barriers to accessibility, including freeways, navigable streams and bodies of water.



The City will explore alternative funding sources to replenish Development Services fees associated with affordable housing program development.