



HOUSING HUDDLE OVERVIEW FOR CITY COUNCIL

NOV 14, 2022

PRESENTATION BY:

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HOUSING HUDDLE PURPOSE

Twelve Weeks - over 125 participants - 10 different locations

Goal: To Hear the Voices of the people and discuss
the Steps for a Local Housing Strategy



DISCUSSED STEPS FOR LOCAL HOUSING STRATEGY

- Analyze Housing Needs
- Define Policy Objectives
- Develop a Comprehensive Approach
- Identify Funding Sources
- Develop Implementation Plan
- Establish Metrics for Success



SMITHVILLE LEADERSHIP AND STAKEHOLDER PARTICIPATION



INTERNAL

CITY LEADERSHIP

LOCAL HOUSING AUTHORITY

ECONOMIC DEVELOPMENT

PLANNING AND ZONING



EXTERNAL

COMMUNITY ORGANIZATIONS

NON-PROFITS

NEIGHBORHOOD GROUPS

FAITH-BASED ORGANIZATIONS

DEVELOPERS

LENDERS

EMPLOYERS/BUSINESSES

Issues Discussed

**Historical Review - Housing
2007 to present**

**Bastrop County Housing
Analysis** (Capital Area Council of
Governments)

**Who Needs Housing that's
affordable?**

Smithville Zoning

Funding Sources





Timeline Housing Project Work for Smithville, Texas 2007-2022

Housing Huddles August 2 – October 28, 2022





2013-2014 Smithville Economic Development Survey (8 Years Ago)

Top Strengths Smithville has to Offer Yesterday and Still Today

- ▶ Beautiful Historic Neighborhoods/Charming (30%)
- ▶ Small Town Feeling (22%)
- ▶ Colorado River (20%)
- ▶ School System (17%)

Comments by Citizens

I hope Smithville plans the layout of new growth to keep the town looking and feeling like a small town

More affordable housing if we truly want to grow

BASTROP COUNTY DATA

- 2010 Population was 74,171
- 2020 Population was 97,216
- County growth rate = 31%
- Per capita income \$22,918
- Household income \$74,612
- **Smithville 4515** (new sign says 4590?)
- Elgin 9784
- Bastrop 9688



Bastrop County Wages – All Occupations

Mean: \$56,000

Entry Level: \$24,800

Experienced: \$71,500

10th Percentile: \$22,300

25th Percentile: \$29,200

50th Percentile (Median): \$42,700

75th Percentile: \$68,100

90th Percentile: \$104,000

Source: Chmura Jobs EQ Occupation Wages
Report, 2/9/2022

HOUSING COST BURDEN

<https://www.moneyunder30.com/how-much-house-can-you-afford>

Generally, when housing costs exceed 30% of household income

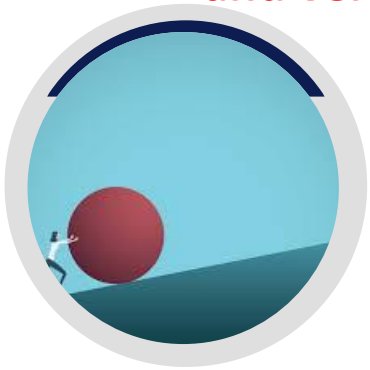
For single person making \$42,700 a year (median), that would be \$1,068 per month for housing price of \$248K.

Zillow average home values in Smithville

- August 2016 \$265K
- August 2019 \$326K
- Today \$389K

WHO NEEDS HOUSING THAT'S AFFORDABLE?

***1711 households in the City of Smithville below poverty level and very low income**



BELOW THE POVERTY LEVEL

Less than \$27,479

Family members employed, members 65 years of age or older and families with disabled members on a fixed income



VERY LOW INCOME

Less than \$55,150

Bus drivers, retail salespeople, cashiers, custodians, medical assistants, electricians



LOW-INCOME

\$55,150 - \$88,250

Teachers, plumbers, paralegals, teacher aides, firefighters, police officers, nurses, computer programmers, architects, financial analysts



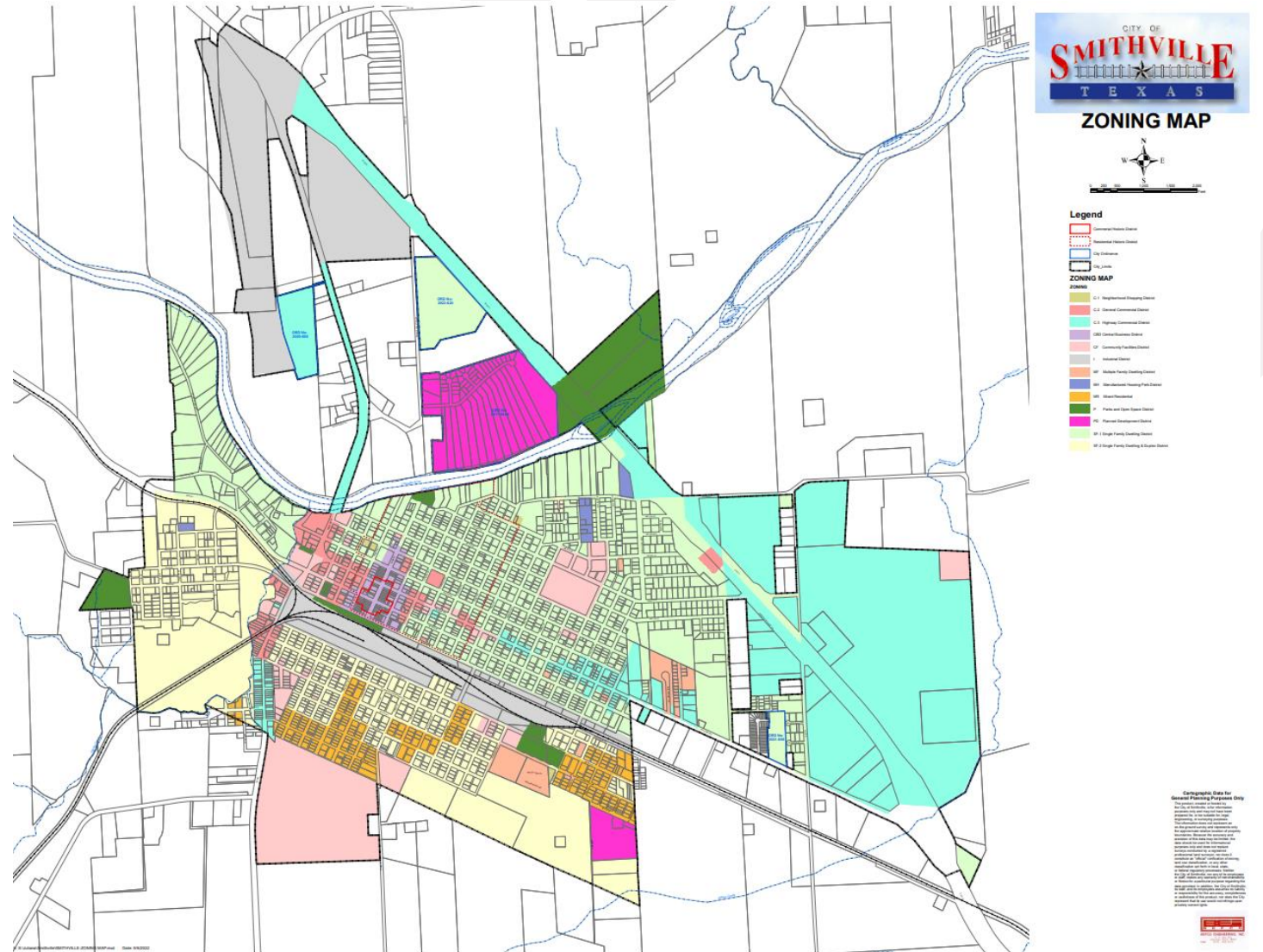
MODERATE INCOME

\$88,250 - \$132,350

Database administrators, physical therapists, engineers, commercial pilots, nurse practitioners, lawyers, dentists

Potential Zoning Ideas

- Eliminate SF-1 zoning category
- Allow Accessory Dwelling Units
- Eliminate minimum unit size (market)
- Ease height /density restrictions along major roadways
- Rezone areas for “small lots” allowing for smaller, denser SF and MF housing that preserves neighborhood “look” but creates affordable options



Texas Department of Housing and
Community Affairs

Texas State Affordable Housing
Corporation

Texas Governmental Land Office

US Department of Agriculture

MANY IDEAS GENERATED

Maintain historic
charm

Deeper
affordability (esp
lower incomes)

Both rental and
ownership

Reduce
displacement of
long-term
residents

Support local
businesses
Advance economic
development

City fiscal
responsibility

Protect natural
resources

Reduce constant
need for revision
of ordinances



TALENTS, ENERGY