

Housing

5

EXISTING CONDITIONS	5.4
COMMUNITY CONCERNS	5.10
STRATEGIES	5.18
GOALS & POLICIES	5.31

🕒 **hours** *npl* - **1.** [of business] horas *fpl*; **after hours** fuera de horas - **2.** [of person - routine]: **to keep late hours** acostarse muy tarde.

hourly ['aʊəli] *adj* & *adv* - **1.** [every hour] cada hora - **2.** [per hour] por hora.

house ◇ *n* [haus, *pl* 'haʊzɪz] - **1.** [gen] casa *f*; **it's on the house** la casa invita, es cortesía de la casa; **to put OR set one's house in order** poner las cosas en orden - **2.** POL cámara *f* - **3.** [in theatre] audiencia *f*; **to bring the house down** *inf* ser un exitazo, ser muy aplaudido(da). ◇ *vt* [haʊz] [person, family] alojar; [department, library, office] albergar. ◇ *adj* - **1.** [within business] de la empresa - **2.** [wine] de la casa.

house arrest *n*: **under house arrest** bajo arresto domiciliario.

houseboat ['haʊsbəʊt] *n* casa *f* flotante.

housebound ['haʊsbaʊnd] *adj* confinado(da) en casa.

housebreaking ['haʊs,breɪkɪŋ] *n* allanamiento *m* de morada.

housebroken ['haʊs,breʊkn] *adj* US [pet] bien enseñado(da).

**“LET’S BUILD THE KIND OF PLACE WHERE
OUR KIDS WANT TO STICK AROUND.”**

**—GEORGE ALTGELT, CITY COUNCIL
REPRESENTATIVE, DISTRICT VII**



We need more alternative housing options and social services.



EXISTING CONDITIONS

Demographics and Housing Profile

Housing is one of the most vital components of any city. The economy of a city, the size of a city's population, and citizens' quality of life are all dictated by the housing conditions and neighborhood livability. For these reasons, and many others, the Housing Chapter of the *Viva Laredo* Comprehensive Plan seeks to address the varied concerns and multiple opportunities that exist within Laredo's housing markets.

Today, the United States Census Bureau ranks Laredo as the nation's 82nd largest city. As Laredo continues to grow, it will be critically important that the city and its leaders focus on housing and neighborhood development as an opportunity for economic growth and improved quality of life, as well as a means to increase and sustain the city's livability.

Population Growth

Since the 2010 Census, the City of Laredo grew by approximately 18,000 people. This represents an 8% increase between 2010 and 2015. Currently, Laredo's population stands at approximately 255,400.

Population Growth by Year

2010	2011	2012	2013	2014	2015
237,059	241,207	245,487	249,379	252,635	255,473

Population Age

Laredo is a very young city. The median age is 28 years old, compared with the United States and Texas at 37.4 and 33.9, respectively. Also, more than one-third of the population is younger than 18 years of age (35.2%). The U.S. average is about one-quarter and Texas has 27.3% of people under 18 years of age. According to the U.S. Department of Housing and Urban Development, Laredo ranks ninth for youngest median age among places with more than 100,000 inhabitants.

This signifies a high percentage of potential future homeowners, renters, and families that could benefit from the *Viva Laredo* policies.

Median Household Income (MHI)

Laredo's MHI is currently at \$40,660. This is considerably lower than the United States' at \$55,775 and Texas' at \$55,563.

Home Starts

The data presented on this page depicts the level of housing activity based on actual home starts. Home starts are the number of homes constructed usually inventoried by the number of building permits given out by the city.

The average home starts for Laredo, according to the United States Department of Housing and Urban Development, is about 900 home starts per year. During the housing bubble of 2004-2006, the home starts increased to about 1,800 or twice as much. In the last seven years, that number has decreased to about 550 starts.

HOME STARTS DATA FOR LAREDO (AVERAGES)

Average since 1980:	914
Peaked in 2004-2006:	1,800
Last Seven Years:	555

HOME STARTS FOR OTHER TEXAS CITIES (AVERAGES SINCE 1980)

El Paso:	2,600
Austin-Round Rock:	7,800
Brownsville-Harlingen:	1,600
McAllen-Edinburg-Mission:	3,500
Houston:	24,000
Dallas/DFW:	26,000
San Antonio/NB:	6,500

(Actual housing units).

Housing Data

There are an estimated 70,439 housing units in Laredo; of these housing units, 92.3% or 65,014 units are currently occupied. This leaves about 5,400 vacant units, representing a tremendous opportunity for infill and redevelopment. Moreover, the first decade of the 21st Century saw a substantial increase in the number of housing units. Between 2000-2009, a total of 19,098 units were built, or 27% of today's total number of units.

The current homeownership rate in the nation is 63.5%, slightly lower than the pre-Great Recession rate of 66.4%. Laredo's current homeownership rate closely mirrors that of the country's at 61.8%, but still below the national average. The number of occupants living in each household is estimated at 3.80 people per household, slightly higher than the U.S. average of 2.7.

Home Values

Laredo's housing market is stable. Over the past five years, the number of housing starts has remained balanced. The average sale price of a new home is \$199,500. For existing home sales, the average price is calculated at \$153,000.

For existing homes, the median property value for owner-occupied housing units in Laredo is \$118,900. When compared to the country's \$194,000 and Texas's \$152,000, Laredo's property values are low.



Sign outside of the La Cuesta subdivision.



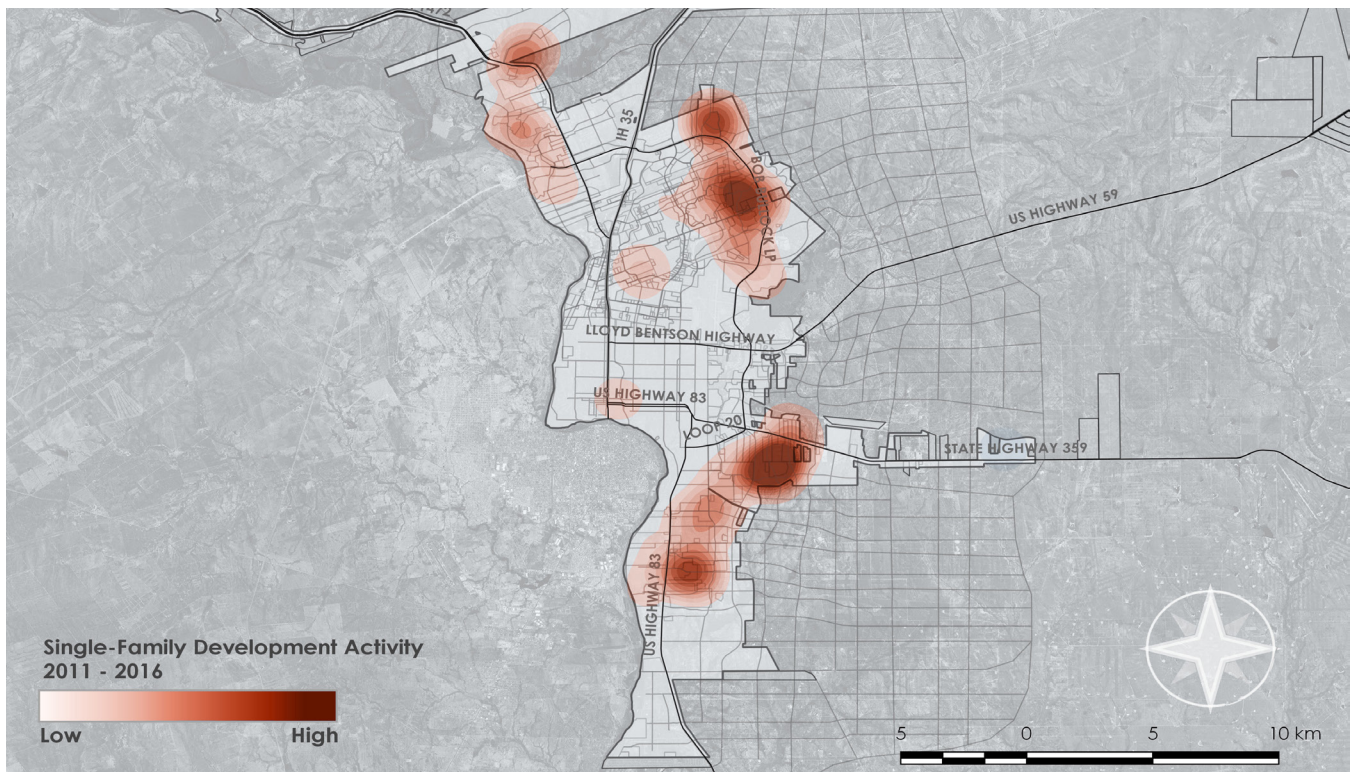
New housing going up in Northeast Laredo.

Housing Permits & Certificates of Occupancy for Single Family Residential

One way to measure the number of housing units constructed in any given year is by aggregating the number of certificates of occupancy (CO). Certificates of occupancy are the permits issued by a city, after a home is constructed and has passed final inspection; it means the unit is ready for occupancy.

Between 2010 and July 2016, the number of COs in Laredo has been relatively steady. Over this time period, a total of 3,387 COs were issued for single family homes.

The heat map below illustrates the locations where these COs were issued. Most are concentrated outside the Bob Bullock Loop and on the city's fringes. Very little single family activity is identified in the city's urban core. This is also indicative of homogenous communities that are unsustainable in the long run. Given the latest market study trends and the housing preferences of millennials and baby boomers (two of the largest housing consumers), homogenous communities are not within their preferred housing choices. These groups are looking for more diversified housing choices that include walkable communities as well as various sizes of homes.



Single-Family Certificates of Occupancy from 2011 - 2016

Recognizing that not every family may qualify for or desire a single family home, a city should have a good balance of single family housing and multi-family units. Between 2012 and 2016, a total of 2,133 COs were issued for multi-family housing units throughout the city.

**Multi-Family Development Activity
2013 - 2016**

Low High

0 5 10 km

HOUSING 5.7

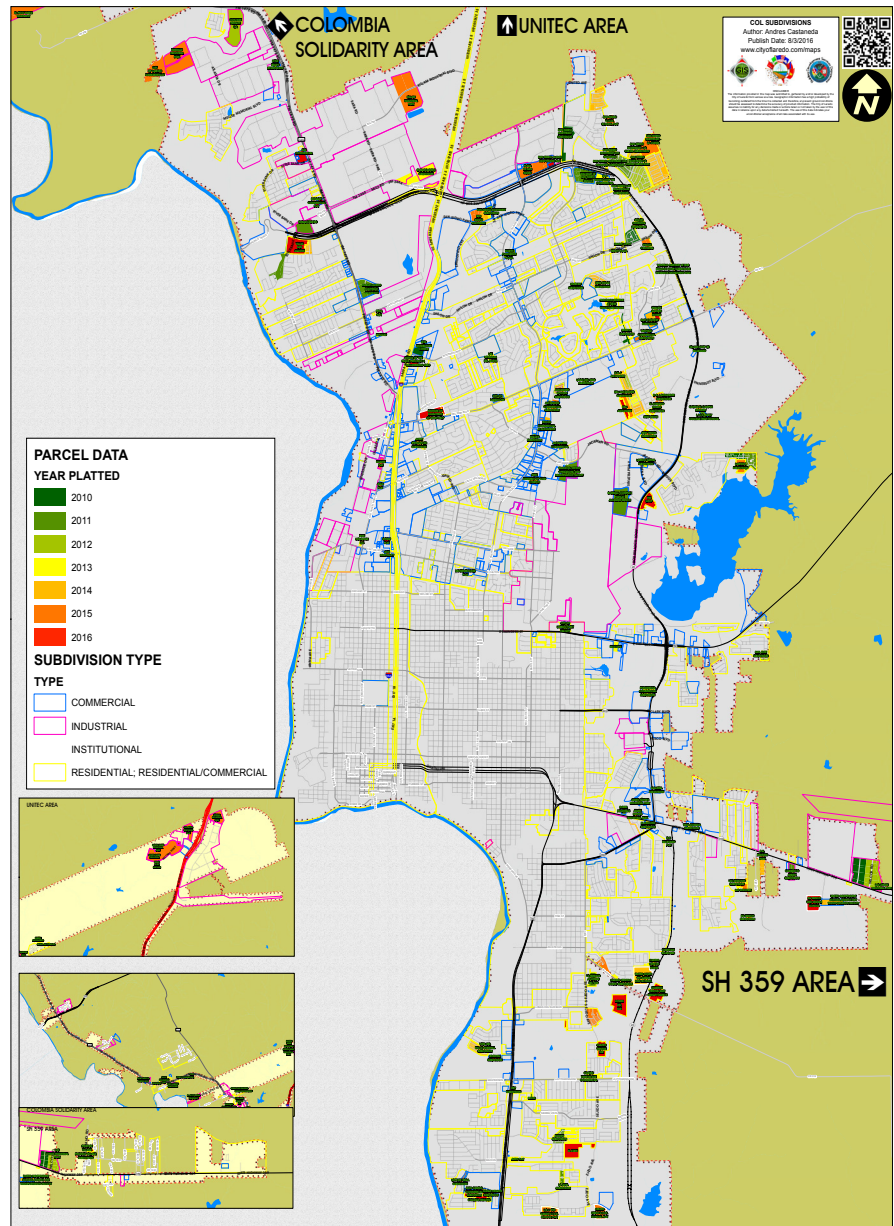
Subdivision Activity

Another way to measure a city's growth is to review the level of subdivision plats that occur in any given year. Platting is the method by which land is subdivided for development.

The map on the right (produced by the City of Laredo) illustrates the locations of subdivision plats from 2010 to 2016. This map shows subdivision activity for all levels of development: residential, commercial, industrial, and institutional.

The striking characteristic is how little, if any, platting activity occurred in the city's downtown and urban core neighborhoods. This illustrates an opportunity to redirect development into these areas.

While platting is not the only indicator of development activity, there is a correlation between platting activity and building permits, serving as a critical measure.



Subdivision Plats and Parcels 2010-2016, City of Laredo.



Vacant Parcels of Land

The City of Laredo has several areas where redevelopment can occur. One key area is in the amount of vacant land available for redevelopment. Using Appraisal District data provided by the Tax Assessor Collector, the following figures were developed:

- There are a total of 65,216 acres or 101 square miles within the City of Laredo.
- There are 34,883 acres or 53% of city's total acreage with no improvements.
- There are approximately 900 parcels for a total of 3,972 acres of vacant land in various areas of the city.
- This is in addition to vacant parcels owned by several other entities such as United and Laredo Independent School Districts, Webb County, and State land.

The idea of building or redeveloping on vacant land is an important one for numerous reasons. It decreases the cost of development if existing infrastructure such as streets, water/wastewater lines, and other utilities already exist. And these vacant parcels of land, owned by the city, are not generating any tax revenues. The city could design a program in which public-private partnerships are created to encourage private sector development on these lands.

A note on the data: it is important that more research be conducted by the city to further elaborate on this information. A complete inventory that includes zoning, platting, location (maps) and other relevant real estate development information should be a priority for the city in order to start generating revenue and develop both market rate and affordable housing opportunities. This Housing Element provides the groundwork for a specialized Housing Plan.



An example of a vacant lot that has great potential for infill housing.

COMMUNITY CONCERNS

Housing Survey Results

In addition to gathering community input through the two-week charrette, several community meetings, and various events, housing stakeholders were surveyed to gauge the city's housing concerns. The information below offers a snapshot at Laredo's housing concerns.

Through a series of questions, information from the Housing Stakeholder Committee and many other community members that participated in several of the community events was gathered.

The survey covered many topics through several questions. It was categorized by several key topics including: General Housing Issues, Affordable Housing, Downtown and Infill Strategies, New Developments, and Transportation.

This section is followed by implementation strategies that closely mirror the community concerns identified in this section.

General Housing Issues

These questions and responses provide an overall view of what Laredoans feels are the most pressing concerns facing the city in terms of housing-related matters.

Based on the results, the top three issues are:

- No pride in ownership
- Inability of individuals or families to qualify for financing
- Lack of housing choices in the market

Furthermore, one key concern is the lack of affordable housing choices for Laredoans and their inability to qualify for financing, as illustrated in subsequent responses.



Several local experts gathered to provide input during the public participation process.

Question: In general, what are the biggest housing concerns facing Laredo today?

Answer Choices	Responses
Lack of housing choices in the market (i.e. only one type of predominahousing type like single family homes)	44.00%
Homelessness	33.33%
Inability of individuals/families to qualify for financing	46.67%
Housing being built too far from services, i.e. suburban sprawl	24.00%
Saturation of multi-family units	9.33%
Teardown of historic structures	17.33%
No "pride of ownership"/run-down homes (weeds, lack of maintenance)	48.00%
New development that does not pay for itself	21.33%
Too many regulations for development	24.00%
Permitting process takes too long	12.00%

Question: Where we live affects our physical and mental health. Do you agree?

100%

All respondents agreed with the statement.

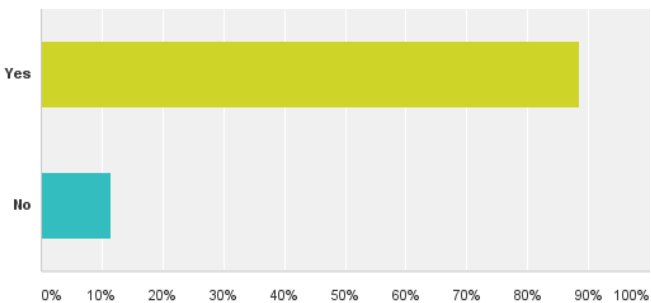
Over the last decade, across the country, more and more citizens are recognizing the importance that the built-environment plays in their health, both negatively and positively. More and more research is showing that where one lives can have a great impact on their health.

Richard Jackson, a nationally recognized doctor and urban advocate, states that "if the old adage holds true that we are what we eat, then it must also be true that we are what we built." The key takeaway from this overwhelming response is that many Laredoans are also recognizing this very important aspect of housing and neighborhood design.

Affordable Housing

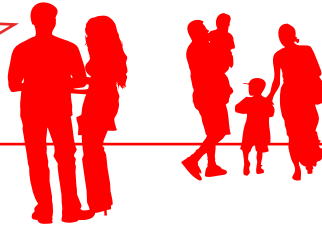
One of the most pressing housing concerns facing Laredo today is the affordable housing issue. This area can take many aspects of concern, from lack of affordable housing opportunities to the quantity of low income families unable to qualify for safe and decent housing. Affordable housing refers to housing, whether rental or owner-occupied, that one can afford regardless of income. This is different from subsidized housing which refers to rental assistance.

Question: Do you think there is an affordable housing concern in Laredo?



As housing advocates work on several strategies, this could be an area of emphasis on an overall citywide housing plan.

Living in a neighborhood surrounded by warehouses isn't ideal, would've been much better if the developers created the neighborhood north of I-35.



I live next to LCC South. This area has the potential for a lot of new businesses. There are a lot of restaurants and entertainment near by.



Question: What would be some strategies that the city can implement to create affordable housing in Laredo? (Pick Three)

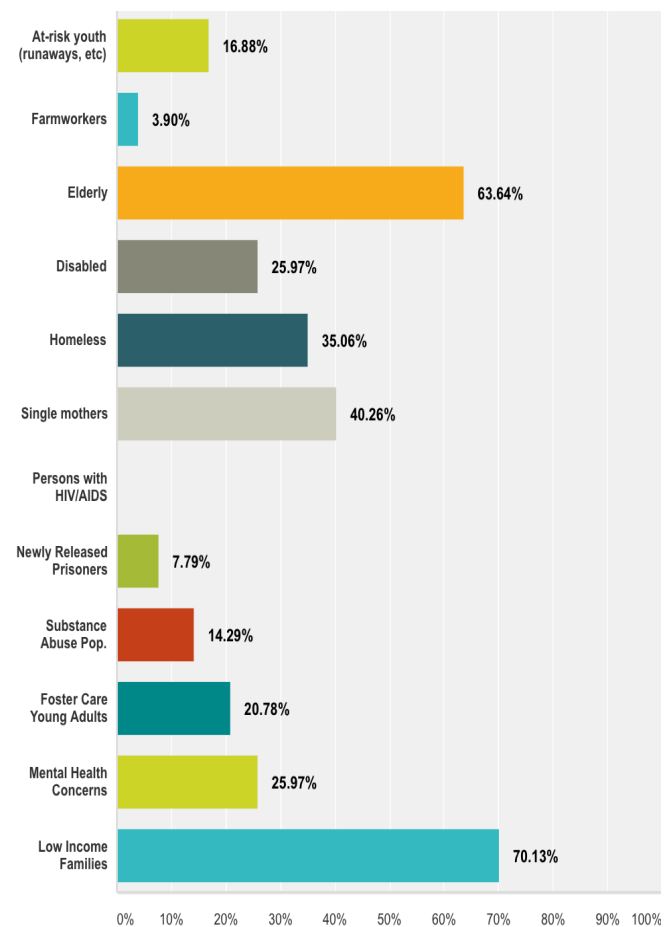
Answer Choices	Responses	
Down payment assistance	38.46%	30
First time homebuyer education	37.18%	29
Economic incentives for infill housing	50.00%	39
Subsidies for affordable housing	56.41%	44
Inclusionary housing policies	21.79%	17
Making rezonings, entitlements easier	25.64%	20
Other (please specify)	24.36%	19
Total Respondents: 78		

The responses offer an array of possible opportunities for various housing strategies that can be implemented by the city. The most popular strategies include subsidies for affordable housing and economic incentives for infill. These could be in the form of tax credits, lowering building permit fees, or providing real estate equity for affordable housing developments.

Other strategies include down-payment assistance and first time homebuyer education; both of these areas can be easily implemented by one or several housing non-profit organizations.

Question: What special populations do you think face an affordable housing crisis?

Respondents were asked to pick the most vulnerable populations affected by the lack of affordable housing. The list included homeless, elderly, people living with HIV/AIDS, and at-risk youth, among others. By examining the results below, the population that most needs attention and advocacy is “very low-income families” followed by the elderly with single mothers rounding out the top three populations.

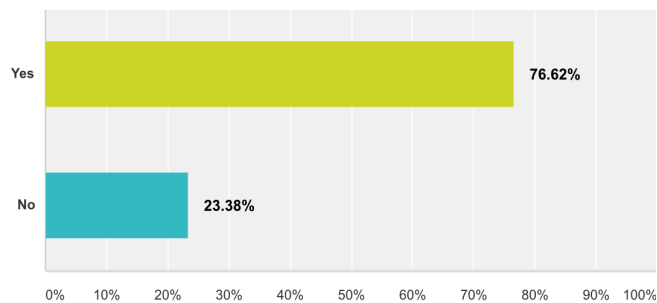


Downtown Core and Urban Fill

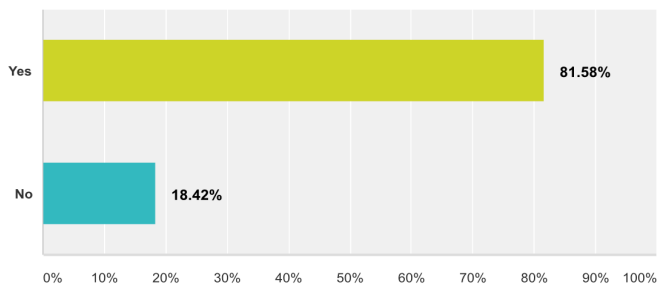
Across Texas, cities like Austin, San Antonio, Dallas, and El Paso are putting considerable resources into their urban cores. Laredo should be no different.

The level of citizen excitement presents the city with a reason to move forward on this important housing aspect.

Question: *Do you believe there should be a concentrated effort to create housing in downtown Laredo?*



Question: *Would you support an infill strategy that would give tax incentives to developers (public and private) to create new housing in the core of the city?*



Question: *What do you consider to be the biggest opportunities for housing in Laredo? (Pick Three)*

The top three responses from above include: Mixed-used buildings (housing + retail or housing + office space) with 64%, followed by downtown redevelopment through new housing options at 60%, and finally with 42%, creating new communities with parks, public transport, and homes.

Mixed-use buildings (housing + retail or housing + office space)	64.10%
Downtown redevelopment through new housing options	60.26%
Infill opportunities in vacant parcels	23.08%
Creating communities integrated with parks, public transport, and homes	42.31%
Developing homes for homeless populations	15.38%
Lifestyle centers	14.10%
Adaptive reuse of old structures	34.62%
City to be more efficient in reviewing drawings/giving permits	8.97%
More apartments for various types of renters	14.10%
Green development/technologies of homes	17.95%
Other (please specify)	Responses 14.10%

The responses to this question overwhelmingly correspond with Laredoans' desire to see improvements to the downtown and to retrofit existing buildings into mixed-use structures, as shown in two of the top three responses.

The lack of current new development in the urban core coupled with residents' recognition that more needs to be done in the area of infill redevelopment provides an opportunity for the City of Laredo to push for more mixed-used, mixed-income, and infill opportunities in these areas that have seen little or no investment in the past several years.

New Development

Equally important to a city's growth patterns and regional economy is the development of new housing areas in varied parts of the city. Downtown and urban core redevelopment are important facets of a city's total housing strategy, as well as providing new housing and communities for a growing population.

In reviewing the city's current development standards for new residential subdivisions and through questions in this survey, it is apparent that there are several community concerns and areas for improvement.

Question: What amenities would you like to see integrated into new subdivisions (pick three)?

At 75%, "Parks within walking distance," received a considerable amount of responses. Furthermore, "Hike and bike trails" received over 50% favorability; these two responses showcase citizens' knowledge that more needs to be done in new subdivision standards and amenities to provide more recreational opportunities and to encourage healthy lifestyles.

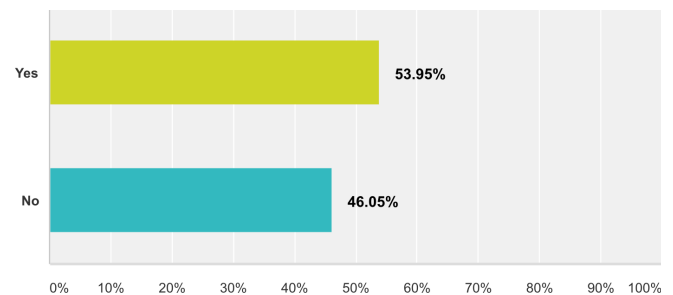
Parks within walking distance	75.32%
Schools	3.90%
Schools within walking distance	36.36%
Retail	27.27%
Public transportation choices	55.84%
Hike and bike trails	53.25%
Landscaped sidewalks	44.16%
Other (please specify)	Responses 11.69%

Currently the city's parkland dedication for new developments is very low. Based on the city's formula of 1 acre per 1,000 residents, this equates to 1 acre of parkland dedication for every 256 dwelling units. There is also a payment in lieu of dedication

option, currently set at \$45,000 per acre. The city should revisit their subdivision ordinances to ensure more parks per housing units as well as within walking distance to people's homes.

Question: Do you agree with this statement: new development pays for itself?

This is an important question that many cities across the country--especially in Sun Belt cities like Laredo--are grappling with. Based on the almost equally split response, it is evident that the City of Laredo could also utilize an examination of its current development policies, to determine whether development is or is not paying for itself.



Homelessness

A growing concern in Laredo's housing community is the homeless population. The Laredo Homeless Coalition maintains vital records of various homeless data. The latest "Point-in-Time Homeless Survey" conducted on January 21, 2016 found 168 homeless individuals on the streets of Laredo. Since homeless counts can be notoriously under represented, one can assume that there are significantly higher number of homeless individuals on the streets of the city.

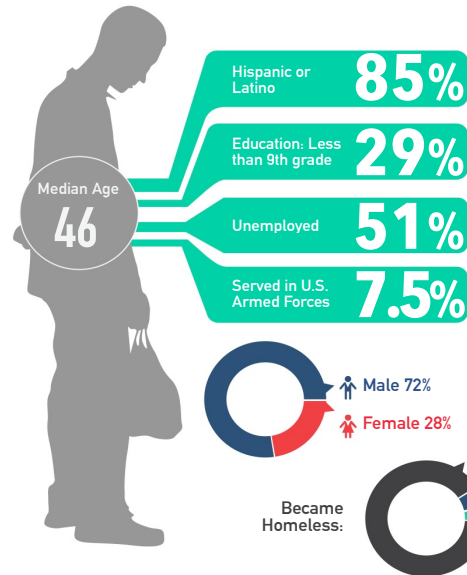
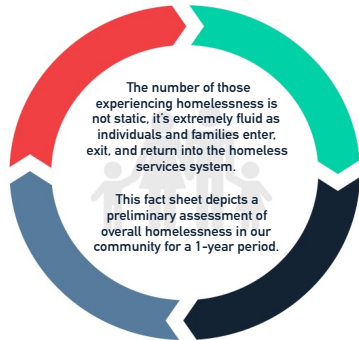
The image on the right, provided by Bethany House, one of the city's leading homeless advocacy and social service agency, shows key information regarding the current state of Laredo's homeless population.

WHAT DO YOU KNOW ABOUT OUR HOMELESS POPULATION?

Individuals and families experience homelessness throughout the year - some for one day, some for weeks and months, and others for years.

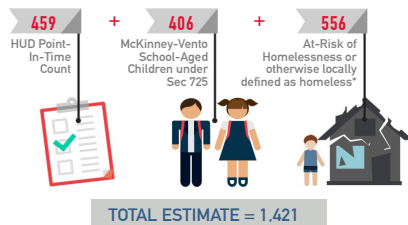
2016 PRELIMINARY OVERALL HOMELESSNESS AND POINT-IN-TIME CHARACTERISTICS

LAREDO TX



Annual Estimates for Homeless and At-Risk of Homelessness

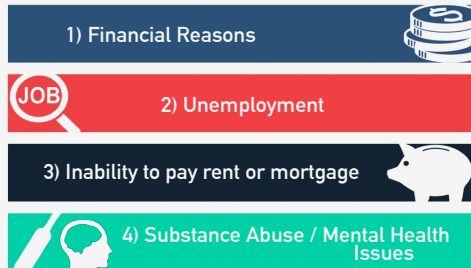
2015 General Population for MSA: 282,145



WHERE DO THEY SLEEP?



MAIN REASONS FOR HOMELESSNESS



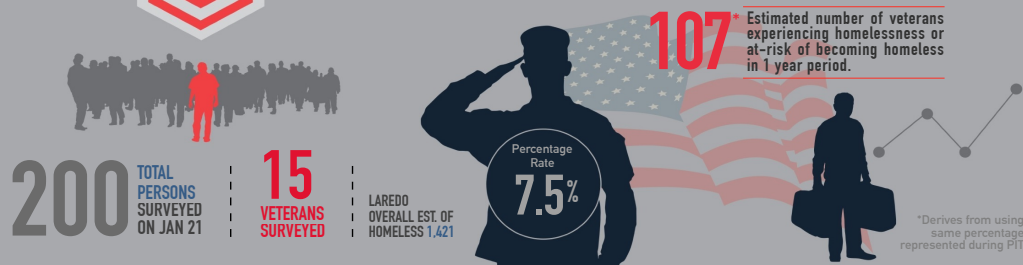
Homeless Segments NOT Included in PIT

People temporarily residing in the following settings:

- Correctional Facilities
- Hotels/ Motels
- Mexico
- Shared housing



SNAPSHOT OF HOMELESS VETERANS IN LAREDO



All PIT responses are self-reported.

PIT Conducted January 21, 2016 by community volunteers.

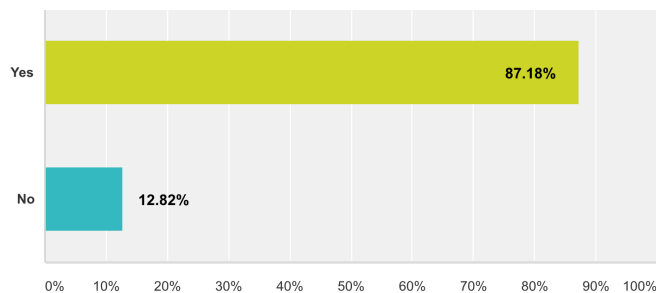
SOURCE: Laredo Homeless Coalition.

Housing and Transportation Costs

Nationally there is growing research and acknowledgement that the true and total cost of housing should also include transportation costs. In other words, transportation costs such as gas, insurance, automobile loans, and maintenance costs should also be considered in the total housing cost, along with mortgages or rent. Furthermore, the farther one lives from the urban core, the higher the cost of these two items. There is also an effect to the local economy, as most transportation costs associated with owning an automobile leave the local economy.

The Chicago-based Center for Neighborhood Technology has created the H+T Affordability Index to examine these issues. Essentially, the closer one lives to existing infrastructure and inner core communities, the less one pays in combined housing and transportation expenses. When asked about the H+T connection, Laredoans seem to also understand this idea.

Question: *Do you think it's important to consider the cost of transportation (gas, maintenance, time spent in traffic) when considering new developments?*



“Everyone of the people involved up to now has a passion for change but there is no stronger army than an idea whose time has come. Let's make housing an idea/dream whose time has come.”

-Survey Respondent



Other Community Concerns

In addition to the themes identified, there are other areas of improvement identified by Laredoans. Some key opportunities to improve housing and neighborhood infrastructure are presented below.



Create new housing in downtown



Increase pedestrian safety by installing sidewalks



Decrease costs of providing services in the suburbs



Provide pedestrian amenities such as street trees



Increase tax base through infill redevelopment



Improve public transportation infrastructure

STRATEGIES

Creating Diverse Housing Opportunities

The overarching goal presented through these strategies is for the City of Laredo to provide varied housing opportunities for Laredoans with diverse economic backgrounds and housing preferences. At the same time, the city should be creating strong regional housing markets that include a robust urban core and infill strategies that balance the need for new affordable housing and complete, healthy, and accessible communities in all of Laredo.

Strategies

- Downtown Redevelopment
- Infill Opportunities
- Invest in Legacy Neighborhoods
- Build Complete and Healthy Communities
- Address Homelessness Concerns



Mural in the Azteca Neighborhood.

Downtown Redevelopment

While there are many vitally important strategies presented throughout *Viva Laredo*, one of the most important is for the city to redevelop its downtown. A city's downtown is its heart. It is the first and most lasting impression that one gets from that city. Laredo already has great downtown infrastructure including an essential street grid, a beautiful historic plaza system, and the international point of entry between Laredo and Nuevo Laredo. While these things are a good start, there is more that the city can do to ensure a vibrant and economically prosperous urban core. This section looks at various housing ideas that can be implemented to assist in a comprehensive downtown strategy.

Identify Buildings for Housing Redevelopment

Downtown Laredo is filled with several historically and architecturally significant buildings. The city should identify several structures to redevelop for housing. A first step is to identify city-owned or managed buildings to begin a robust housing plan in downtown.

One obvious example of a good model is the Hamilton Hotel renovation. This structure located adjacent to Jarvis Plaza and renovated into senior housing, serves as a wonderful local redevelopment model. Future similar developments can also include a greater mix of incomes and uses.

To increase the economic vitality of the downtown, new housing should be either mixed income (market rate and affordable) or market rate. The city should avoid exclusively building affordable housing as it does not encourage the type of income levels necessary to sustain the neighborhood commercial and retail centers, important to any revitalized downtown. If the city moves forward with new redevelopments, it should do so with the intent of diversifying the population and income mix in the area.

Build Housing in Under-utilized Buildings

Many of Laredo's downtown buildings are under-utilized with only the first floors actively occupied or in service. The second stories of many buildings could be used as adaptive re-use housing units. As part of a larger downtown strategy, the city should identify one or two major corridors to begin a concentrated redevelopment effort that includes robust housing redevelopment.



The Hamilton Hotel located on Jarvis Plaza and near other downtown amenities.

I work downtown. Previously, I was afraid to go downtown due to limited experience, but now I'm an expert.

I love to live in the University Residence because I can go walking to my classes and it takes 2 minutes.

Concentrate Infrastructure Funds Downtown

The city should set aside funding from the newly formed Tax Increment Reinvestment Zone (TIRZ) and the Neighborhood Empowerment Zone and through a Public Improvement District such as the Municipal Management District to place public infrastructure dollars in areas such as improved sidewalks, street trees, repaved streets, street cleaning, and street lights in areas where the city wants to encourage new development, especially housing.

The images to the right illustrate the potential for downtown housing redevelopment. The city can encourage private investment of many under-utilized buildings by increasing public investments in the form of wider, pedestrian-friendly sidewalks, the addition of street trees, benches, and new iconic street lighting. By doing this, obsolete and vacant structures could be brought back to life with new housing opportunities on the top floors and retail below.

However, without utilizing additional funds, the city can encourage this type of development by amending their development codes to give developers and property owners more flexibility.



Downtown Laredo streetscape with underutilized buildings.



Same streetscape with public and private investments that create a more welcoming and economically viable environment.

Develop a Robust Incentive Policy

The inception of a comprehensive downtown strategy will have to take many strategic forms in order to get things “off the ground.” In an effort to facilitate the start-up of new development in areas of the city that have seen little investment in years past, the city should create an incentive policy to encourage new development faster.

These incentives should include:

- Property tax rebates: for a set number of years, usually 5 to 10 years, and depending on the level of investment (project costs), the city can rebate the city’s portion of the property taxes.
- Sales tax rebate: the city can also rebate the city’s portion of the sales tax for materials and supplies used during the construction of the project.
- Expedited plan and permitting review: one of the things developers appreciate is consistent city regulations and expectations. The city can commit to having dedicated staff to expedite the review and permit processes for downtown projects. A critique we heard is that many governmental boards lack consistency, efficiency and that a professional and well-trained staff should be encouraged to make recommendations on some of these matters.

Create a Residential Parking Permit Program

As the city moves forward with housing developments, parking will become an increased concern. One way to mitigate this is through a residential parking permit program that allows downtown residents to park on on-street parking spaces within defined residential zones. This allocation can be beyond the typical demand for downtown parking. For a minimal cost per year, a resident can be issued a parking permit that hangs in the car or a decal that is placed on the windshield, allowing them to park near or next to a redeveloped building downtown.

Establish Housing for Artists

Laredo has an active artist community that contributes to the vitality of the city. As a way to encourage more artists to live downtown, the city should provide artist-specific housing.

One national model replicated in several cities, including the border city of El Paso, is ArtSpace. By using various affordable housing tools such as housing tax credits or HOME funds subsidies, ArtSpace develops affordable housing opportunities for artists. This population is vital to any downtown revitalization strategy; artists provide creative outlets for other residents to enjoy while producing economic development activities through new retail, storefronts, and other quality of life experiences.



ArtSpace Lofts in downtown El Paso is a 51-unit affordable housing complex for artists. At a total cost of \$12.7 million, it also provides about 7,000 square feet of retail space at the street-level. (Picture: HHL Architects)

Infill Opportunities

Laredo has many vacant parcels currently not generating any tax revenue for the city. Many of these properties are located in areas of the city with existing infrastructure. From a development perspective, this is advantageous because it has the potential to decrease the total development costs associated with streets and utilities because it is located within already established communities. In addition to having a downtown strategy that creates housing in the urban core, the city should simultaneously create an infill strategy in key areas of the city.

Develop a Comprehensive Database and Mapping System

One of the first things the city should engage in is creating a comprehensive database of all available vacant parcels to be utilized across departments and by various governmental entities. This database should include an online GIS mapping system, where potential investors can identify parcels of land and review relevant parcel information such as zoning districts, existing available infrastructure, and proximity to schools, parks, or retail.

This information will serve as the foundation of the infill program. It will be difficult to move forward with an implementable strategy without first having identifiable and up-to-date information from which to base this policy on.

Encourage New Housing on Vacant Land

Once the city has identified vacant parcels, the city should encourage new housing or mixed-used development in these areas.

By creating an incentive policy, similar to the one created for downtown reinvestment, the city can direct housing development in areas that already have infrastructure and thus, decrease the cost of development as well as the cost of providing municipal services.

Also, by encouraging new housing developments, the city can introduce more varied housing designs and products into homogenous neighborhoods. For example, duplex units, quads, or townhomes can be strategically placed to create more diverse neighborhoods.



A vacant parcel of land located in the historic neighborhood of The Heights. This parcel has been passed over for many years and does not contribute to the city's tax base.

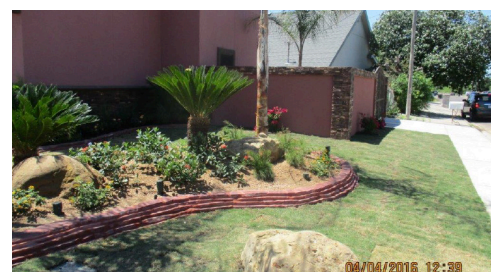
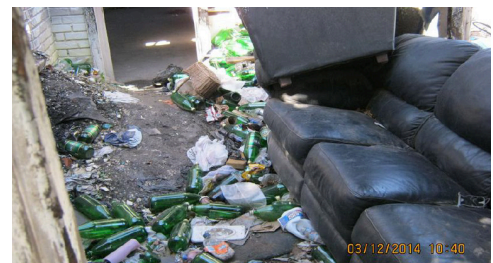
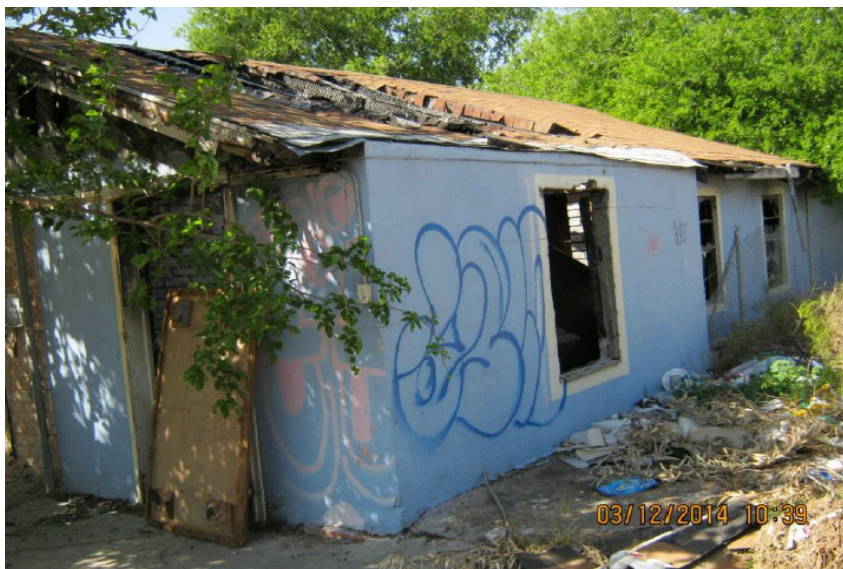


This illustration shows the potential of redeveloping vacant parcels of land into new housing opportunities. New housing in these areas will also create new sidewalks, street trees, and other pedestrian-friendly amenities where none currently exist.

Continue “Operation Crackdown” Program

Through partnerships with the National Guard, Border Patrol, Laredo Police Department, and the City of Laredo, the “Operation Crackdown” program seeks to redevelop obsolete houses into new homes. By partnering with these agencies to identify drug houses, the city is able to coordinate with the property

owners and to allow the national guard to demolish these homes at zero cost to the property owners. The images below, provided by Laredo’s Community Development Department, show the before and after impact this program had on this particular property.



Before and after photos of an “Operation Crackdown” property.

Redevelop Mercy Hospital and Surrounding Areas into a Mixed-Used District

While this will be a long-term, generational strategy, it is nonetheless, an important initiative. Cities, neighborhoods, and their community fabric are not static things that remain vibrant or dormant forever. These things are cyclical and, therefore, an area like the Mercy Hospital site should not be left abandoned and without investment. Future generations of Laredoans should not have to witness the current state of this large area of the city.

Already the surrounding parcels of land and neighborhoods are feeling the stress of having this boarded-up and obsolete parcel of land within close proximity. Over the last several years, surrounding commercial activity has declined. If left unabated, this area will continue to decrease in property values and further deteriorate surrounding properties.

Through strategic programs and investments, the city can slowly begin to transform and reimagine this parcel of land.

Once a masterplan is developed, the city can re-create this area into a Mixed-Used Development that combines mixed-used and mixed-income districts and because of its proximity to downtown and other existing neighborhoods, this area can serve as a strategic location for higher density development serviced by efficient public transportation.



View of Mercy Hospital in its current state.



Lot adjacent to Mercy Hospital with a "For Sale" sign.

There is a huge lack of communication between my neighbors, without that our neighborhood can't improve.



What I like most about the neighborhood I live in now is how peaceful and unique it is. Each house is truly different than the one next to it.

Invest in Legacy Neighborhoods

One of Laredo's major assets is the amount of historically and culturally significant communities it has. Many of these legacy neighborhoods, such as El Azteca, El Cuatro, La Guadalupe, San Agustin, and St. Peter's, could use reinvestment. Coupled with the previous strategies outlined in this plan, the city should invest in neighborhood area plans, pointed public funding, and social capital to reinvigorate these very important communities.

Create Adaptive Reuse Housing Opportunities

One key strategy in the Legacy Neighborhoods Program is to re-use existing buildings for housing opportunities. Throughout many of these communities, there are beloved neighborhood institutions and buildings. The Azteca Theatre building is one such structure.

Generations of Laredoans remember visiting this theatre to catch a glimpse of Mexican movie stars. Today the building sits idle and boarded-up. A new initiative can include repurposing this building for apartments or for neighborhood amenities such as a small community-arts space or small scale retail.



The Azteca Theatre in its current state.



The Azteca Theatre repurposed as loft apartments with ground floor retail.

Develop a Series of Neighborhood Plans

With very little investment, the city can begin to create meaningful area plans for these communities. By engaging the Planning Department and the historic preservation advocates, small concentrated plans can be developed that address neighborhood concerns, identify strategies for reinvestment, and provide housing opportunities. Once the plans are developed, the city can commit certain funds to these areas.

Create a Neighborhood Toolkit

Another small and meaningful initiative is for the city to develop Neighborhood Toolkits. These toolkits can provide resources and information on various neighborhood-themed initiatives and items.

For example, this policy can include the creation of neighborhood associations to encourage more neighborhood advocacy, civic pride, and a forum in which residents can prioritize initiatives and solicit funding through Community Development Block Grant (CDBG) programs.

Encourage Neighborhood Retail to Increase Housing Amenities

Housing is not just about providing safe and decent homes, it is also about providing adequate residential amenities such as a good balance of residential and retail opportunities within walking distance.

Regional shopping centers are important to every city. But equally important is the ability of residents to walk short distances from their homes to grab a cup of coffee, pick up dinner, or get grocery items. All over Laredo there are these cherished shopping and dining spots. More should be done to sustain the vitality of these locally-owned businesses within close proximity to housing developments.



Café Dolce formerly located in the St. Peter's neighborhood.



Polo's Bakery located in one of the city's older communities.

“Innovative Public-Private Partnership Introduces \$100 Million Program to Preserve Affordable Rental Homes”

“An innovative partnership to finance the preservation of federally-subsidized rental housing in underserved markets brings together major financial institutions, philanthropy, and the federal government.

MacArthur, which is providing a \$20 million guaranty in connection with this new effort, aims to attract \$100 million for non-profit developers working to preserve and renovate approximately 20 rental properties nationwide serving more than 2,000 low-income residents. Projects already slated to move ahead include renovations of affordable rental housing for low-income families and seniors in Minneapolis, Oklahoma City, Omaha, and Toledo.

“Our nation’s need for affordable rental housing has never been greater and continues to grow,” said Debra Schwartz, MacArthur’s Director of Program-Related Investments. “This innovative approach, which brings together major financial institutions, philanthropy, and the federal government, shows that we can mobilize the capital needed to save thousands of at-risk affordable rental homes, even in difficult economic times. Much more needs to be done but this model offers one creative way forward.”

As part of the public-private partnership, The National Affordable Housing Trust (NAHT) and Cornerstone Real Estate Advisers LLC jointly closed an investment fund through the federal Low-Income Housing Tax Credit, a program that provides incentives for private investment in developments serving low-income renters. Investors in the fund include JPMorgan Chase, Massachusetts Mutual Life Insurance Company, MetLife, and United Bank. NAHT and Cornerstone will jointly manage the fund.

“This fund is an example of how public and private organizations working together creatively can engineer socially responsible investments that work for everyone involved, most notably the residents of the affordable housing that this fund will help preserve,” said David J. Reilly, Cornerstone’s president and CEO.

Since its creation in 1986, the Low-Income Housing Tax Credit has been the nation’s primary source of low-cost capital for the development and preservation of affordable rental housing. However, in the wake of the recent financial crisis, participation in the program declined sharply. While the market for Low-Income Housing Tax Credits has begun to rebound, investors are focused disproportionately on major markets and new construction projects, causing many rental preservation projects to stall, especially in smaller and rural communities.

The new fund widened the range of rental housing projects that mainstream investors will support. MacArthur’s financial support addressed investor concerns regarding construction and lease-up risks as well as the funding of certain federal subsidy programs. Additionally, capital for the projects was attracted to Cornerstone’s innovative two-tier structure, which provides additional collateral coverage for the senior investors.

The fund will support nonprofit housing developers acquiring and renovating hundreds of existing, affordable rental homes in five states, including:

- Nicollet Towers, a landmark building in Minneapolis occupied by more than 300 low-income families and seniors, will be renovated by Volunteers of America. The overhaul will incorporate many new energy-efficient features, including re-facing of the façade. A groundbreaking event is scheduled for December 15.
- Southwoods Apartments, a 100-unit affordable rental property in Oklahoma City, will be renovated and managed by Volunteers of America. In addition to energy efficiency upgrades, a new wireless emergency call system will be installed to enhance the health and safety of the building’s elderly residents.
- Millard Manor, an outdated but fully occupied rental property in Omaha will be significantly expanded to provide more suitable homes for its low-income senior citizen residents. The project is being renovated and managed by Good Samaritan Society.
- Renaissance Senior Apartments is a 100-year-old property in downtown Toledo, adjacent to the famous Valentine Theater. National Church Residences will fully renovate and manage the property’s 53 rental apartments. A groundbreaking event is scheduled for December 14.”

Source: MacArthur Foundation

Build Complete and Healthy Neighborhoods

Ensuring reinvestment in existing communities as well as redeveloping downtown are important strategies. However, recognizing that housing is not confined to those areas, the city should also examine areas where new growth is occurring. New subdivisions are sprouting up every year, and with them residents are moving to areas outside of the urban core and into the fringes of the city. Because of this, the city should ensure that these new communities are being developed in a sustainable manner and that they too contribute to citizens' overall quality of life.

Encourage Amenities That Increase Healthy Living

One of Laredo's key assets is the network of streams and waterways that connect various neighborhoods throughout the city. This amenity is like no other and should be enhanced, especially around new developments. The current model, however, is to see this amenity as something to ignore, instead of the asset it is. The examples on the right illustrate how these waterways aren't being utilized to their full potential. Instead of encouraging homes to front these greenbelts, homes oftentimes turn their sides or backs to them, discouraging the use of these potential recreational areas.

A different approach can include requiring, when appropriate, that homes front toward these greenspaces. By combining this important design element with narrower local streets, residents are

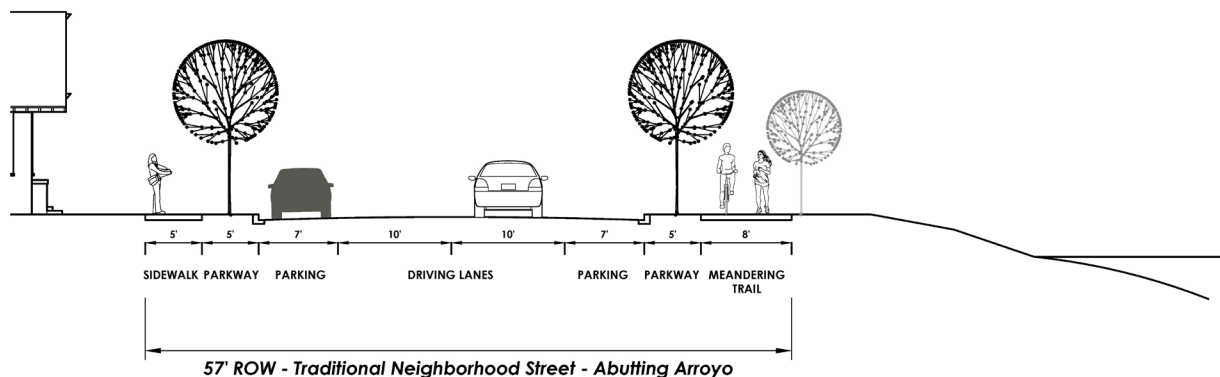


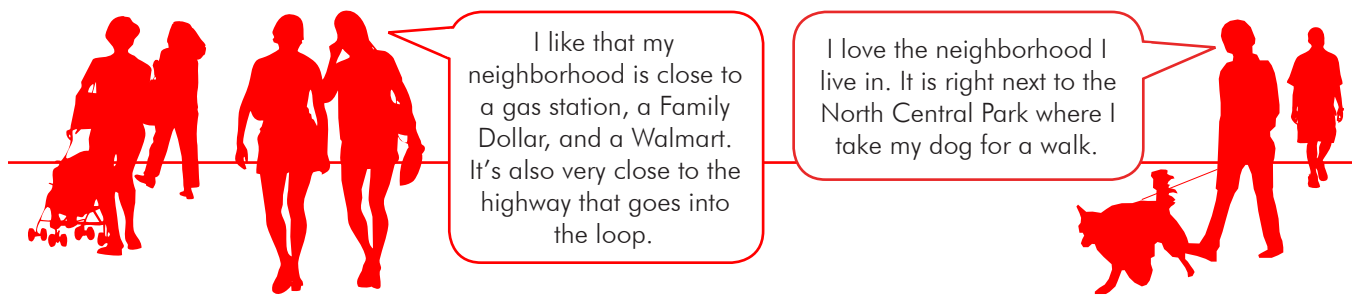
View of streambed abutting the side of a home.



Street view of waterway stream located within a neighborhood.

invited and encouraged to utilize the waterways, as well as the abutting sidewalks and meandering trails, both for leisure and recreational purposes, in safe and pleasant environment.





Develop Complete Pedestrian Amenities

There must be a concerted effort for the Planning Department to review current ordinances to ensure that the city's development standards are geared towards 21st century best practices. In communities across the country, neighborhoods are being designed and developed differently than during the post WWII subdivision era. It is important that the City of Laredo ensure that its zoning and subdivision codes encourage complete and sustainable neighborhood design. The city should solicit proposals to carry-out this activity.

One area to review is the cross section required for residential streets. Narrower streets with both sidewalks and parkways where street trees could be planted, as well as narrower driveways or garages in the rear served by alleys, should be the standard design for new communities. By doing this, pedestrians are provided a safe and inviting walking environment and other residents, who normally would not walk, are encouraged to use alternative transportation modes such bicycling or walking.

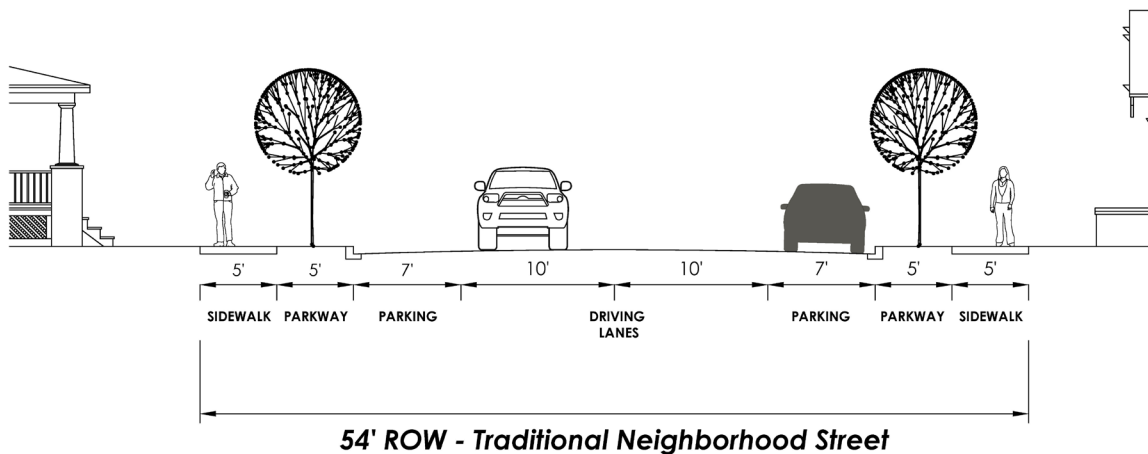
A safer and more practical approach to residential street design could include narrower driving lanes, both a sidewalk and a parkway (typical city standards do not include parkways), and a total right-of-way width of 54 feet.



Fasken Boulevard features wide sidewalks and parkways.

A typical residential street lacks parkways for planting street trees and includes a minimal 4 foot sidewalks. Improvements should be made to the current development standards to include parkways and 5 foot minimum sidewalks.

Fasken Boulevard serves as a collector street for the abutting residential areas but it also includes several elements for how to design pedestrian-friendly streets.



Address Homelessness Concerns

Through various interviews with homeless advocates and site visits to Bethany House, it is apparent that Laredo has dedicated groups focusing on the homeless population. It is also evident that there is still much to be done.

A complete scope in this area should include the following initiatives:

Engage All Housing Stakeholders

The city should convene a large-scale summit and/or a blue ribbon committee to address the homeless issues in Laredo.

Develop A Comprehensive Strategy

Through the efforts of this summit or committee, develop a robust strategy to address homelessness as well as other related issues such as substance abuse, unemployment, lack of affordable housing opportunities, and wages, among other items.

Increase Funding and Capacity

The city should review its current funding levels for this population and every effort should be made to increase funding, provide technical assistance, and/or assist nonprofit organizations in developing a sustainable financial and resource development stream.

Create A One-Stop Shop For Homeless Social Services

A model program should be developed that encompasses many social services for the homeless. This resource center could include housing, substance abuse counseling, workforce development training, and educational opportunities. If possible, it should be located along existing transit lines and within close proximity to other resources such as hospitals and employment centers.



Bethany House in Downtown Laredo.

GOALS & POLICIES

Overall Goal

To provide varied housing opportunities for Laredoans with diverse economic backgrounds and housing preferences while at the same time creating strong regional housing markets that include a robust urban core and infill strategies that balance the need for new affordable housing and complete, healthy, and accessible communities throughout all of Laredo.

Downtown Redevelopment

Goal 5.1: Revitalize downtown by creating new housing opportunities.

Policy 5.1.1: Create a list of potential properties to redevelop and develop and adopt an infill development master plan.

Policy 5.1.2: Create elderly housing opportunities, like at the Hamilton Hotel.

Policy 5.1.3: Create a residential parking permit program.

Policy 5.1.4: Explore the opportunity for artist housing through the ArtSpace model.

Policy 5.1.5: Ensure that market-rate housing is developed to encourage a mix of incomes.

Policy 5.1.6: All new public infrastructure and facility investments should be concentrated downtown.

Infill Opportunities

Goal 5.2: Develop a robust infill strategy to redevelop existing neighborhoods and provide affordable housing choices.

Policy 5.2.1: Create an infill incentive policy that includes property tax rebates, waiver of permitting fees, parking reductions, and sales tax rebates, among other possibilities.

Policy 5.2.2: Redevelop the Mercy Hospital area into a mixed-used, mixed income development.

Policy 5.2.3: City can identify all existing vacant parcels of land by developing a comprehensive map and list and pursue the purchase of these properties, when possible, for affordable housing units. Or use city parcels to create public-private partnerships.

Policy 5.2.4: Continue and enhance the “Operation Crackdown” program.

Policy 5.2.5: Allow micro housing as residential use within an existing residential lot and on vacant lots with increased density and decreased home size. Distinguish between home on slab and home on wheels, allowing both.

Invest in Legacy Neighborhoods

Goal 5.3: Develop a “Legacy Neighborhoods Program” to ensure that historic and culturally significant communities thrive.

Policy 5.3.1: Create boundaries for these communities and work with neighborhood associations to create study area plans and implement preservation through zoning overlays.

Policy 5.3.2: Develop an incentive policy to encourage development in these areas.

Policy 5.3.3: Encourage more public art such as murals, gateway signage, and landscaping corridors that serve to beautify these areas while creating a unique sense of place.

Policy 5.3.4: Main streets in each of these areas should be encouraged, ensuring a good balance of housing and neighborhood retail.

Policy 5.3.5: Provide resources for residents to organize and for neighborhood planning toolkits.

Policy 5.3.6: Create incentives program for developers to include permanently reserved affordable housing units within new developments. Affordable housing to be integrated and indistinguishable from market priced housing.



I would definitely like to see more parks in my area such as baseball fields, soccer fields, and covered basketball courts for the children.

Other Housing Policies

Goal 5.6: Review existing development codes and modify to match 21st century best practices.

Policy 5.6.1: City should hire consultant to revise the city's development codes.

Policy 5.6.2: Create an affordability index to ensure a balance between housing and transportation costs.

Policy 5.6.3: Discourage "Leapfrog" Development.

Policy 5.6.4: If needed, create financial policies such as impact fees that ensure new growth pays for itself without existing communities subsidizing the cost of new developments.

Policy 5.6.5: Explore various funding sources to create affordable housing and mixed-use/mixed income communities. These can include:

- Texas Department of Housing & Community Development Affairs programs such as tax credits, bonds, and loans.
- Leveraging the Community Reinvestment Act resources from the various banks.
- The Laredo Housing Finance Corporation can serve as a magnet for new investments.
- Allow Public-Private-Partnerships (PPP's) for affordable housing and mixed use developments through Low Income Housing Credit, Historic Rehabilitation Tax Credit, and New Markets Tax Credit.

Policy 5.6.6: Through the city's grants office, apply for housing and community development grants at the state and federal levels.

Policy 5.6.7: Pursue affordable housing redevelopment in partnership with the LHA and HUD through rental assistance demonstration

and similar project-based assistance programs. Laredo Housing Authority will ensure that all available federal funds and programs are being implemented.

Policy 5.6.8: Allocate New Urbanism training across city departments and key development and housing stakeholders. This will ensure city-wide coordination of *Viva Laredo Comprehensive Plan*.

Policy 5.6.9: Make city properties data available for possible investment.

Policy 5.6.10: Make a City Department in charge of Neighborhood Associations to provide education, advice and empowerment.

Policy 5.6.11: Create an investment trust fund to grow through different venues.