



TEXAS A&M
UNIVERSITY
CENTRAL TEXAS

City of Killeen

Analysis of Impediments to Fair Housing Choice

2015

Prepared for:

Department of Community Development
City of Killeen

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City of Killeen
Department of Community Development
Analysis of Impediments to Fair Housing Choice

Prepared with the assistance of Texas A&M University Central Texas

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Section I. Introduction and General Summary of the Analysis

Background

The City of Killeen has prepared an Analysis of Impediments (AI) to Fair Housing Choice report as part of its federally-funded plan for housing and development programs in order to evaluate factors that may affect the affordability and accessibility of local housing. An AI is required of any jurisdiction which receives Housing and Urban Development (HUD) funds.

The Housing and Community Development Act of 1964 requires any community receiving Community Development Block Grant (CDBG), and Home Investment Partnership Act (HOME) funds remain in compliance with Federal Fair Housing regulations specifically as it extends to nonprofit organizations and entities, including local units of governments, which receive federal funds.

Communities who receive CDBG and HOME funds are required to:

- Examine and attempt to reduce housing discrimination within their jurisdiction
- Promote fair housing choices for all persons
- Provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, sex, disability, familial status, or national origin
- Promote housing that is accessible to and usable by persons with disabilities in compliance with the non-discrimination requirements of the Fair Housing Act

As a federal entitlement community, the City of Killeen has specific fair housing planning responsibilities. These include:

- Provide community and supportive services for low and moderate-income persons and those with special needs
- Revitalize low and moderate-income areas in order to create a healthier and more sustainable community
- Expand and preserve affordable housing opportunities
- Support efforts to develop a system for the homeless through the provision of emergency shelters, transitional housing, permanent support housing, and supportive housing services
- Promote self-sufficiency
- Promote economic development

A systematic review of the implementation of these responsibilities can be achieved through the preparation of an Analysis of Impediments to Fair Housing Choice. The AI is a review of the jurisdiction's laws, regulations, and administrative policies, procedures, and practices affecting the location, availability, and accessibility of housing, as well as an assessment of conditions both public and private, affecting fair housing choice. Equal and free access to residential housing (housing choice) is a fundamental right that enables members of protected classes to pursue personal, educational,



employment, or other goals. Because fair housing choice is so critical to personal development, fair housing is a goal that must be embraced if equality of opportunity is to become a reality.

Federal Fair Housing Act

The Federal Fair Housing Act prohibits discrimination in housing based on a person's race, color, religion, sex, disability, familial status, or national origin, henceforth referred to as *members of the protected classes*. People who are protected from discrimination by fair housing laws are referred to as members of the protected class.

The Federal Fair Housing Act covers most types of housing including rentals, home sales, mortgage and home improvement lending, and land use and zoning. Excluded from the Act are owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a real estate agent or broker, housing operated by organizations and private clubs that limit occupancy to members, and housing for older persons. The Federal Fair Housing Act prohibits discrimination based on race, color, religion, sex, disability, familial status, and national origin in the following:

- In the sale and rental of housing, no one may take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:
 - Refuse to rent or sell housing
 - Refuse to negotiate for housing
 - Make housing unavailable
 - Deny a dwelling
 - Set different terms, conditions, or privileges for the sale or rental of dwelling
 - Provide different housing is available for inspection, sale, or rental
 - For profit, persuade owners to sell or rent (blockbusting), or
 - Deny anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing

- In mortgage lending, no one may take any of the following actions based on race, color, religion, sex, disability, familial status, or national origin:
 - Refuse to make a mortgage loan
 - Refuse to provide information regarding loans
 - Impose different terms or conditions on a loan, such as different interest rates, points, or fees
 - Discriminate in appraising property
 - Refuse to purchase a loan or
 - Set different terms or conditions for purchasing a loan

- Other prohibitions state that it is illegal for anyone to:



- Use of threat, coercion, intimidation, or interference with anyone exercising a fair housing right or assisting others who exercise that right
- Use of advertisement or any statement that indicates a limitation or preference based on any of the protected classes
- Refusing to allow a person with a disability to make reasonable modifications to a dwelling or common use areas at the disabled person's expense. Where reasonable, the landlord may permit changes only if the disabled person agrees to restore the property to its original condition when he or she moves
- Refusing to make reasonable accommodations in rules, policies, practices, or services if necessary for the disabled person to use the housing (allowing a guide dog or service animal in a building with a "no pet" policy)
- Discrimination against families in which one or more children are under the age of 18. This also applies to pregnant women or anyone securing the legal custody of a child under the age of 18.

Texas Fair Housing Act

The Texas Fair Housing Act, codified in Chapter 301 of the Texas Property Code, prohibits housing discrimination based on the same seven protected classes as the Federal Fair Housing Act. The Texas Fair Housing Act covers most housing, but in some cases, exempts owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a real estate agent or broker, housing operated by organizations and private clubs that limit occupancy to member, and housing for older persons.

One distinction between the Texas Fair Housing Act and the Federal Fair Housing Act is the interpretation of *disability*. Section 301.003(6) of the Texas Property Code follows its definition of *disability* with specific exceptions that do not appear in the Fair Housing Act, Americans with Disabilities Act (ADA) or Rehabilitation Act:

"the term [disability] does not include current illegal use or addiction to any drug or illegal or federally controlled substances and does not apply to an individual because of an individual's sexual orientation or because that individual is a transvestite."

While persons currently with or recovering from substance abuse problems are considered to have a disability under the ADA and Fair Housing Act, Texas law is generally interpreted as not prohibiting discrimination against alcoholics or drug users in treatment or recovery. Federal laws do not prohibit discrimination on the basis of sexual orientation or gender identity, but they also do not specifically exclude these categories.

The Texas Federal Housing Agency includes the same prohibitions involving the sale or rental of housing and mortgage lending as the federal Fair Housing Act.



The Texas Workforce Commission Civil Rights Division (TWCCRD) is the administrative agency tasked with overseeing the processing and investigation of fair housing complaints filed with the State of Texas. TWCCRD is charged with enforcing the state's anti-discrimination laws. The Texas Fair Housing Act has been deemed substantially equivalent to the Federal Fair Housing Act, which allows the TWCCRD to participate in HUD Fair Housing Assistance Program (FHAP). TWCCRD's participation allows the agency the opportunity to receive funding to support a variety of fair housing administrative and enforcement activities, including complaint processing, training, implementation of data and information systems and other special projects.



Who Conducted the Analysis of Impediments

Lead Agency

As the lead agency for the preparation and implementation of the Analysis of Impediments, the Department of Community Development identified public and private stakeholders and invited them to participate and provide recommendations. This was done as part of a community planning process to eliminate impediments to fair housing choice. A survey, which included topics pertinent to developing future focus groups and interview questions, was e-mailed to both public and private stakeholders.

Agency Consultation

The City of Killeen 2014 Analysis of Impediments to Fair Housing Choice was conducted by Texas A&M University-Central Texas in collaboration with the City of Killeen Department of Community Development.

Participated in the Analysis of Impediments

Neighborhood planning meetings were conducted on February 6, 2014 and February 19, 2014 at 6:00p.m. at the Bell County Human Services – Killeen HELP Center located at 718 N. 2nd Street, Suite B of Killeen Arts and Activities Center Complex to solicit interested parties who wanted to participate in the survey, focus groups, and interviews. The total number of participants for both sessions was 54 from various local agencies and organizations.

During the month of October, surveys were emailed out to local Killeen agencies. Of the 130 surveys emailed out, 34 responded, with an average completion rate of 30%. Responses from the surveys were then used to format questions for the focus groups.

Focus groups and interviews were conducted during the months of December 2014 and January 2015 with a total of 39 participants. The focus groups and interviews identified current fair housing issues impacting the various agencies and organizations and their clients. Comments received during these meetings and interviews were incorporated throughout the analysis where appropriate.

A comprehensive list of agencies who participated in the planning meetings, surveys, and focus groups are included in this report.

Project Methodology

The Analysis of Impediments was conducted in three phases: (1) Project development, (2) project implementation, (3) project data analysis and reporting. The general methods to accomplish the three phases are outlined below.

Phase I included a review of relevant literature and similar projects from around the country. Stakeholders were identified and data collection planning and reporting processes were developed in consultation with the Client (Department of Community Development).



Phase II focused on data collection, compilation, and report documentation. Multiple data sets were reviewed and included in the data analysis and reporting documentation for the current project.

Phase III involved data cleaning, reporting and final documentation required for submission to the Client for review and comment prior to completion of the current project.

Funding for the Analysis of Impediments

Funding for the project was provided through a professional services contract between the City of Killeen (managed by the Director of Community Development) and Texas A&M University-Central Texas.

Figure 1: Study Area- 2010 Census Tracts

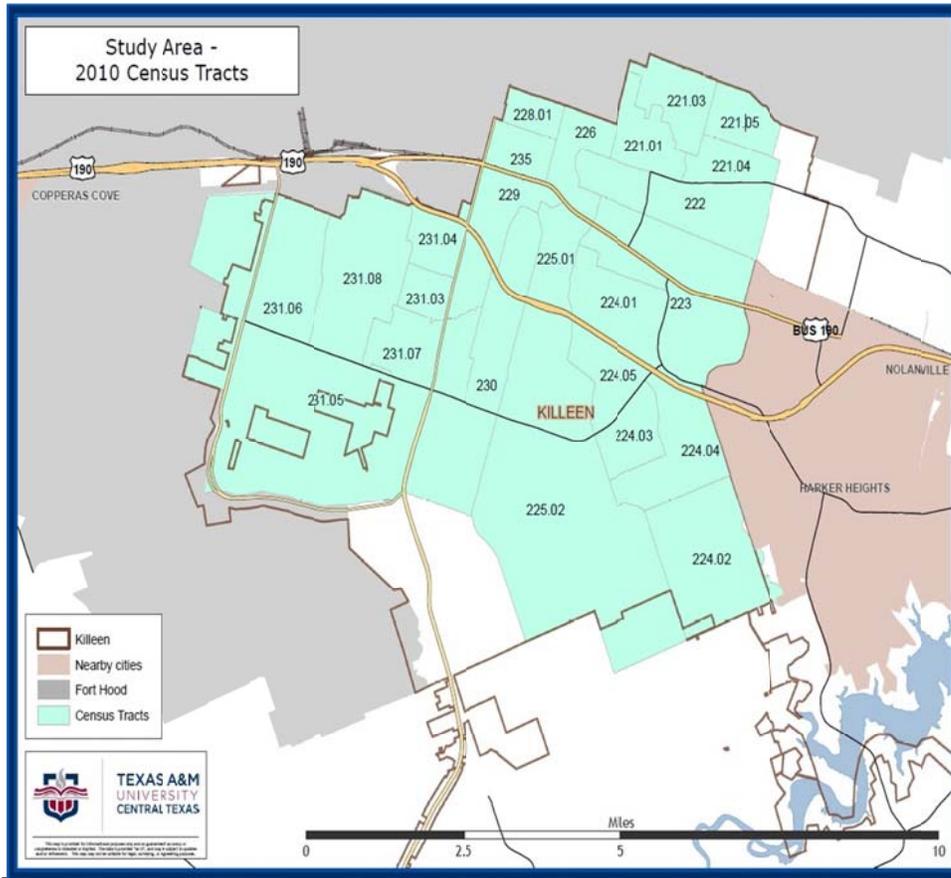


Figure 1. Displays the study area tract-level locations for the City of Killeen (2010 Census).



City of Killeen Census Tract Locations

Table 1: Census Tract Locations

Tract	Location
221.01	North of Rancier Ave., South of Westcliff Rd. and Lake Rd. approximately following Long Branch Ditch, East of Fort Hood, and West of Branch Rd.
221.03	North of Westcliff Rd. and Lake Rd. approximately following Long Branch Ditch, South and East of Fort Hood, and West of 60 th St.
221.04	North of Rancier Ave., South of Westcliff Rd., East of 60 th St. and Long Branch Ditch, and West of N. Roy Reynolds Dr.
221.05	North of Westcliff Rd., South of Fort Hood, East of 60 th St., and West of Polk St.
222	North of the railroad tracks, South of Rancier Ave., East of Stewart Ditch, and West of N. Roy Reynolds Dr.
223	North of FM 2410, Zephyr Rd., and Terrace Rd., South of the railroad tracks East of FM 2410, County Rd., and SW W. S. Young Dr., West of Roy Reynolds Dr. (North and South).
224.01	North of HWY 190, South of Terrace Rd. and Zephyr Rd., East of SW W. S. Young, and West of FM 2410.
224.02	North of Chaparral Rd., South of Stagecoach Rd., East of E Trimmier Rd., and West of Harker Heights.
224.03	North of Fawn Dr., South of E Stan Schleuter Lp., East of Cunningham Rd., and West of Shawn Dr.
224.04	North of Stagecoach Rd., South of FM 2410, Fawn Dr., and E Stan Schleuter Lp., East of Cunningham Rd. and Shawn Dr., and West of Harker Heights
224.05	North of E Stan Schleuter Lp. And Little Nolan Rd., South of Hwy 190, East of Cunningham Rd. and SW W. S. Young Dr., and West of E Stan Schleuter Lp.



Table 2: Census Tract Locations (cont.)

Tract	Location
225.01	North of Hwy. 190, South of Bus. 190 and Nolan Creek, East of Trimmier Rd. and 10 th St., and West of SW W. S. Young Dr.
225.02	North of Chaparral Road, South of Hwy 190, East of W. Trimmier Road, and West of East Stagecoach
226	North of Bus. Hwy. 190 and E Rancier Ave., South of Fort Hood and Nolan Creek, East of 10 th St., and West of SW W. S. Young Dr. and the Stewart Ditch.
228.01	North of W. Rancier Ave., South of Fort Hood, East of Fort Hood, West of 10 th St.
229	North of Hwy. 190, E Hallmark Ave., and Nolan Creek, South of Bus. Hwy. 190, East of SH 195, and West of Florence Rd. and Nolan Creek.
230	North of Stagecoach Rd., South of E Hallmark Ave. and E Stan Schleuter Lp., East of SH 195, Florence Rd., and Old Florence Rd., and West of Trimmier Rd.
231.03	North of Edgefield St. and the Trimmier Rd. Ditch, South of Leader Ln. and Hwy 190, East of Bermuda Dr. and SH 195, and West of Florence Rd.
231.04	North of Leader Ln., South of Fort Hood, East of Willow Springs Rd. and Bermuda Dr., and West of SH 195.
231.05	North and East of Clear Creek Rd., South of W Stan Schleuter Lp. and West of SH 195.
231.06	North of W Stan Schleuter Lp., South and East of Fort Hood, and West of Bobbinet Rd.
231.07	North of W Stan Schleuter Lp., South of Edgefield St., the Trimmier Rd. Ditch and W Elms Rd., East of Tallwood Dr. and Hitchrock Dr., and West of Florence Rd.
231.08	North of W Stan Schleuter Lp., South of Fort Hood, East of Robinett Rd. and Fort Hood, and West of Willow Springs Rd., Bermuda Dr., Tallwood Dr., and Hitchrock Dr.
235	North of Bus Hwy 190, South of W Rancier Ave., East of Fort Hood, and West of N 10 th St.



Section II. Historic Data and Background on the Jurisdiction

Historic Background

In 1882, the City of Killeen was established on land sold by the Gulf, Colorado, and Santa Fe railroad. The town was created by the Gulf, Colorado, and Santa Fe railroad to serve as a commerce center for the surrounding farming communities, thereby providing the railroad with steady trade. For its first 60 years, from 1882-1942, Killeen served this purpose and began to reach a population of just over 1,200 people by 1940, and developed an economy primarily based on the cash crop cultivation of cotton. The initial inhabitants of Killeen were primarily local farming families. As the railroad created a greater supply and demand for commerce and agriculture, Killeen grew and saw an influx of new inhabitants, many from other parts of Texas or from other states in the South. Almost all of the new inhabitants to Killeen were White, Protestant farmers sharing a similar culture and background, and established Killeen with no real ethnic, racial, or religious diversity.¹

Dramatic change came to Killeen in 1942 with the establishment of Camp Hood. To bolster the war effort during World War II, the United States government sought to create a major training center to prepare the fighting forces sent to war. An area in Western Bell and Eastern Coryell counties was chosen as the ideal location for the training site. With the main post situated just northwest of Killeen, the arrival of Camp Hood completely changed the city. To construct the fort, over 300 local farms and land were seized by the government to make room. With this, the cotton based economy in the local area, and in Killeen itself, disappeared and transformed the economy, once agriculturally based, into one primarily based on the service industry set up to support the post and its population.²

Besides the economic change, the establishment of Camp Hood, and later Fort Hood, completely transformed the population and demographics. The small town of 1,200 inhabitants in the course of the next 60 years grew to its current population of 164,254 (Census 2010 – Killeen CCD, Bell County, Texas). Likewise, the once homogeneous town quickly emerged with an extremely diverse population, now hosting many different racial and ethnic minority groups that beforehand were not indigenous to Central Texas. At first, there was quite a bit of push back and hostility due to traditional views; however, the people of Killeen quickly moved beyond those attitudes and began to embrace a more inclusive stance toward new immigrants into the city.³ One new group which came to Killeen for the first time due to the establishment of Fort Hood was the African-American community. In the early 1950s, large numbers of African Americans for the first time began to settle in the city and formed the community of Marlboro Heights. In 1956, propelled by Fort Hood, the Killeen School District desegregated schools and was one of the first districts in the State of Texas to fully integrate. Although attitudes towards integration may have been difficult for some individuals to accept, as a whole, the City of Killeen embraced racial integration and began to pride itself for its diversity. The post was also the catalyst for many other new groups to come to Killeen, including Vietnamese, Korean, German, and Puerto Rican communities. Today Killeen is a community of many different groups and a demographic that is unique to Central Texas.



Despite its humble beginnings as a rural agricultural trade center, with the establishment of Fort Hood, the City of Killeen soon emerged as a major metropolitan community. The City of Killeen has faced many challenges to create an inclusive community, but with its partnership with Fort Hood and the ever changing populace, the city has adapted to embrace all newcomers.⁴

Introduction

According to the Killeen 2010 Comprehensive Plan, it was announced in July 2009 that Killeen was the ninth fastest growing city in the nation with a population of more than 100,000. The Killeen area has also seen a large amount of recent growth. The jurisdiction is just outside the area that extends from Dallas to Houston and San Antonio.

The City of Killeen is located in one of the fastest-growing economic corridors in the nation – only a one hour drive from Austin, three hours to San Antonio or Dallas, and four hours to Houston. Due to its location, the city has prospered for more than 100 years and currently, business is booming in Killeen. The Killeen-Fort Hood Regional Airport provides service to and from Killeen (40 flights daily) by American Airline-American Eagle, Continental Airlines, and Delta Connection.

Killeen is home to Fort Hood, the Army's premier military installation with the largest active duty armored post in the United States Armed Services. Today Fort Hood has nearly 45,000 soldiers and family members and serves as the home for the Headquarters Command III Corps, 1st Cavalry Division, 1st Army Division West, 3rd Armored Cavalry Regiment, 3rd Air Support Operations Group, 13th Sustainment Command (Expeditionary), 13th Finance Management Center, 21st CAV Brigade (Air Combat), 36th Engineer Brigade, 41st Fires Brigade, 48th Chemical Brigade, 69th Air Defense Artillery Brigade, 89th Military Police Brigade, 504th Battlefield Surveillance Brigade (BFSB), the Dental Activity (DENTAC), the Medical Support Activity (MEDDAC), U.S. Army Operational Test Command (USAOTC), and various other units and tenant organizations.

Higher education is offered locally through Texas A&M University-Central Texas, the University of Mary Hardin-Baylor, Central Texas College, and Temple College. Access to these institutions of higher learning is made possible by the availability of both online courses and off-campus sites in nearby cities.



Demographic Data – Overview of Patterns

The City of Killeen supports the military, families, and those in retirement which is showcased by the steady growth in population and size. While the population has continued to grow, new additions to the city are being added to areas located to the south and west of Highway 190.

Killeen's rapid growth, combined with the uneven growth pattern, has created some under-served pockets. Currently two-thirds of the city's facilities are located in the northern part of the community, north of U.S. Highway 190.

According to the City of Killeen's Comprehensive Plan, the population is projected to reach 168,000 by 2030 based on the growth of 2%, which may be in part to Killeen's reputation as being a popular city for both leisure activities and retirement. This in turn has created a steady demand for parks and recreation facilities, such as playground and outdoor play structures, in the coming years.

The source of demographic data analyzed to produce the listed tables is taken from the U.S. Census Bureau 2000 and 2010 Decennial Census and the American Community Survey 2012 (2007-2011 estimates) for Killeen, CCD, Bell County, Texas.

CCD or Census County Division (CCD) is a subdivision of a county used by the United States Census Bureau for the purpose of presenting statistical data and area delineated cooperatively by the Census Bureau and state and local government authorities. The American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

It should be noted that although Killeen is identified by the U.S. Census Bureau as an *incorporated* "place," available tabulations for racial and ethnic group populations were more accurate in the CCD totals for the full census tracts and also contained data for the areas within the city but not counted within the *incorporated* place, i.e. areas not fully annexed into the City of Killeen. To that end, the total population on the city level and total population on the tract level will not match precisely and may appear to be overstated however this level of data produces the best results when comparing the racial and ethnic composition.

The 2010 U.S. Census asked respondents to identify their race and whether or not they are Hispanic, noting that Hispanic origins are not races. These additional choices were added to the Census in order to capture a more realistic picture of the racial and ethnic composition of the population. As such, some residents choosing "some other race" are Hispanic, but alternately identify themselves as White, Black, or another race. According to American Community Survey, as of 2012, the total populations by race are as follows: White 87,652, Black 48,960, Asian 6,213, American Indian/Native Alaskan 1,119, Pacific Islander/Native Hawaiian 1,959, Other 5,620, and Two or More Races 10,992.



Areas of Minority Concentration are defined as areas of census tracts within the jurisdiction boasting a higher concentration of minorities (those who identify as not White) in comparison to all census tracts in the jurisdiction. Of the 24 tracts in Killeen, seven meet the definition of a Minority Concentrated Area (see Figure 3).

A large majority of Killeen's non-White minority population (defined as those who self-identified on Census or American Community Survey data as Black, Asian, or Hispanic) reside in tract 235 (50%), tract 224.05 (48%), tract 231.05 (45%), tract 226 (37%), and tract 224.01 (33%; see Figure 3). These tracts meet the definition of a Minority Concentrated Target Area as non-White minorities within those tracts.

Blacks are primarily located in tract 235 (50%), tract 231.05 (45%), tract 228.01 (42%), tract 221.04 (42%), and tract 231.03 (39%). Of the 24 tracts in Killeen, seven of the tracts have a Black concentration of 34% or higher. The remaining 17 tracts have a Black concentration of 17% to 34%. All 24 tracts meet the definition of a Minority Concentrated Area. According to the Killeen Consolidated Strategic Plan 2010-2014, Black households are more concentrated in areas of the city where housing units were built after 1970 and after 1979.

Asians are primarily located in tract 221.03, tract 222, and 224.02. However, due to the lower percentage of Asians overall within the total population in Killeen, the percentage of Asian residents is significantly lower in concentration on the tract level. As such, the highest concentration of Asians is 6% to 8% in three of the 24 tracts.



FINDING:

The population growth overall, has been rising since 2009.

Table 3: Population Trends, 2009-2012

Year	Total	% Change
2012*	127,995	
2011*	124,041	
2010	127,921	
2009*	113,194	-

Sources: U.S. Census Bureau SF1 2000, American Community Survey 5-Year Estimate 2005-2009, U.S. Census Bureau SF1 2010, American Community Survey 5-Year Estimate 2006-2011, American Community Survey 5-Year Estimate 2008-2012.

**Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the American Community Survey estimates are subject to non-sampling error.*

Observation:

Although there was a decrease in population between 2010 and 2011, the overall growth of Killeen has trended in a positive direction. It should be noted that due to the large military presence, decreases in population may be attributed to times of deployments and family relocations.



Finding:

Between the 2000 and 2010 Census, tracts within Killeen were either consolidated or split into multiple tracts to reflect the change in population. Tracts 221.02 and 231.02 were among those consolidated or split into other tracts due to the extensive growth in those tracts.

Table 4: Population Changes by Census Tracts, 2000-2012

Tract	2000	2010	*2012	Percent Change
221.01	5,059	4,256	4,315	-14.71%
221.02	7,367	-	-	- 100.00%
221.03	4,745	5,518	5,585	17.70%
221.04	-	4,399	4,259	-3.18%
221.05	-	2,317	1,985	-14.33%
222	3,288	3,258	3,498	6.39%
223	4,624	4,010	3,715	-19.66%
224.01	3,785	5,567	5,672	49.86%
224.02	9,847	4,402	3,775	-61.66%
224.03	-	4,513	4,428	-1.88%
224.04	-	7,400	7,705	4.12%
224.05	-	1,750	1,848	5.60%
225.01	7,363	3,423	3,603	-51.07%
225.02	-	9,542	9,432	-1.15%
226	4,668	4,292	4,019	-13.90%
228.01	3,126	2,540	2,733	-12.57%
229	4,454	3,672	3,477	-21.94%
230	5,423	7,028	6,773	24.89%
231.02	13,638	-	-	- 100.00%
231.03	4,620	4,467	4,516	-2.25%
231.04	3,706	3,235	4,308	16.24%
231.05	-	8,805	7,574	-13.98%
231.06	-	9,716	9,205	-5.26%
231.07	-	7,105	7,505	5.62%
231.08	-	14,748	15,073	2.20%
235	2,337	2,155	1,981	-15.23%
9800.01	-	-	795	100.00%
9800.02	-	-	13	100.00%

Sources: U.S. Census Bureau SF1 2000, U.S. Census Bureau SF1 2010, American Community Survey 5-Year Estimate 2008-2012. *Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the American Community Survey estimates are subject to non-sampling error.

Observation:

Census tracts are typically split once a certain density level is reached. For example, tract 221.02 was split into tracts 221.03, 221.04, and 221.05 between the 2000 and 2010 Census.



Finding:

Over the past 12 years, the White population in the City of Killeen has increased most rapidly. The overall population of the city decreased by roughly 1% between 2010 and 2012 but had previously been increasing steadily overall since 2000.

Table 5: Racial and Ethnic Population Composition, 2000-2012

2000	Total	White	Black	Asian	**AINA	Pacific Islander	Other	Two or More
City of Killeen	86,911	39,788	29,109	3,759	680	787	9,703	4,974
Bell County	237,974	150,900	48,624	6,097	1,719	1,141	23,977	9,169
Texas	20,851,820	15,240,387	2,493,057	644,193	215,599	29,094	2,438,001	514,633
2010	Total	White	Black	Asian	**AINA	Pacific Islander	Other	Two or More
City of Killeen	127,921	57,736	43,610	5,102	1,041	1,733	10,166	8,533
Bell County	310,235	190,553	66,700	8,748	2,496	2,430	23,834	15,474
Texas	25,145,561	17,701,552	2,979,598	964,596	170,972	21,656	2,628,186	679,001
*2012	*Total	White	Black	Asian	**AINA	Pacific Islander	Other	Two or More
City of Killeen	127,995	64,859	42,352	4,900	944	1,595	4,724	8,621
Bell County	310,155	206,376	65,994	8,840	1,918	2,274	10,195	14,558
Texas	25,208,897	18,670,767	2,972,834	979,385	127,794	20,671	1,883,103	554,343

Sources: U.S. Census Bureau SF1 2000, U.S. Census Bureau SF1 2010, American Community Survey 5-Year Estimate 2008- 2012. *Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the American Community Survey estimates are subject to non-sampling error. **American Indian, Native Alaskan

Observation:

The change in racial makeup for the City of Killeen between 2000 and 2012 was approximately 2% for White individuals and those identifying as two or more races. There was a 1% increase in the Black population during this time frame as well. There was almost a 5% decrease in those who identified themselves as belonging to an "Other" race. This decrease may be due to the Census changing the way residents identified themselves in the 2010 Census. Additional choices were added to the 2010 Census in order to capture a more realistic picture of the population.

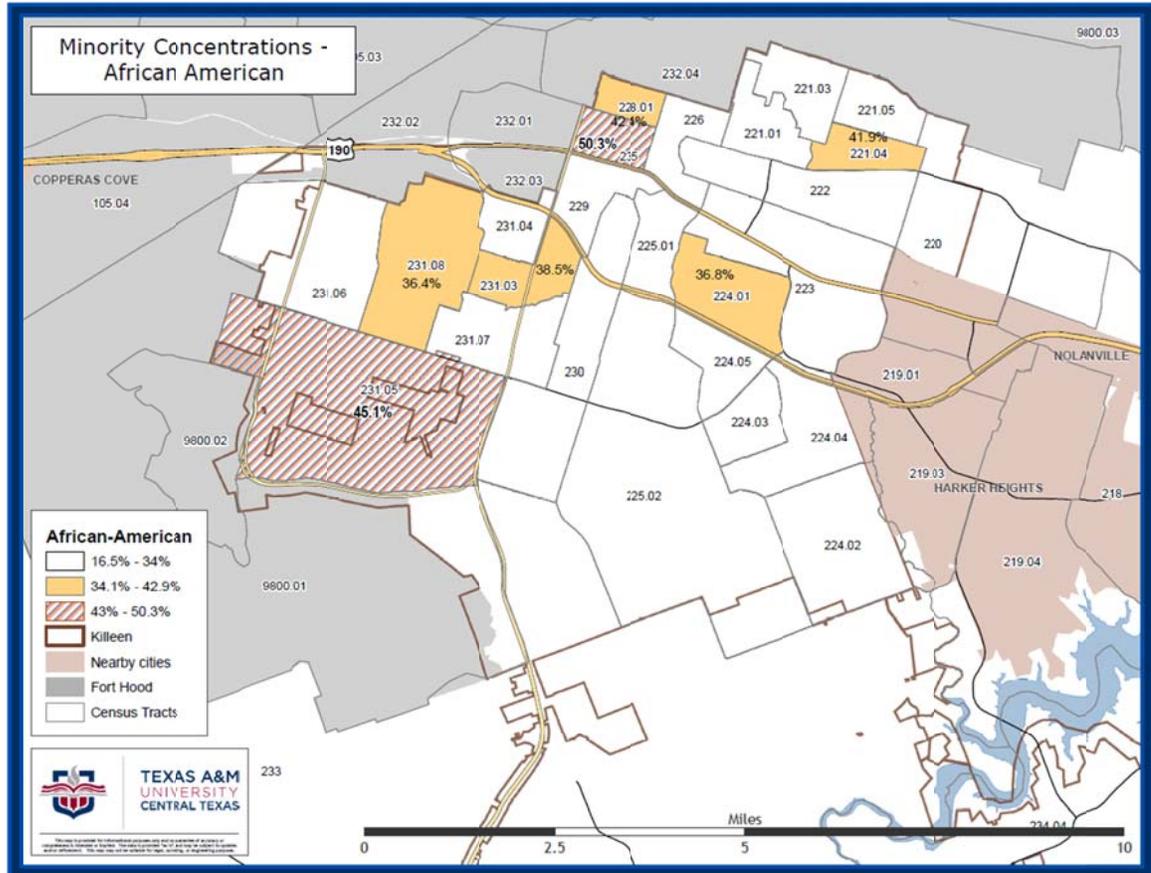


Additionally, there are larger church buildings near both of these areas - toward Tract 224.02 - St Paul's Chong Hasang Catholic Church (Harker Heights, TX) and then near Tract 221.02 there are two Asian churches under the Church of Christ denomination- - people will sometimes congregate in areas closer to others that share the same "spirituality" (their church) creating concentrations of particular racial groups.

Finding:

The highest concentration of Blacks is primarily centered in tracts 231.05 and 235 as indicated by the red striped shaded areas, followed by the second highest concentration in the areas shaded orange.

Figure 3: Minority Concentrations Black



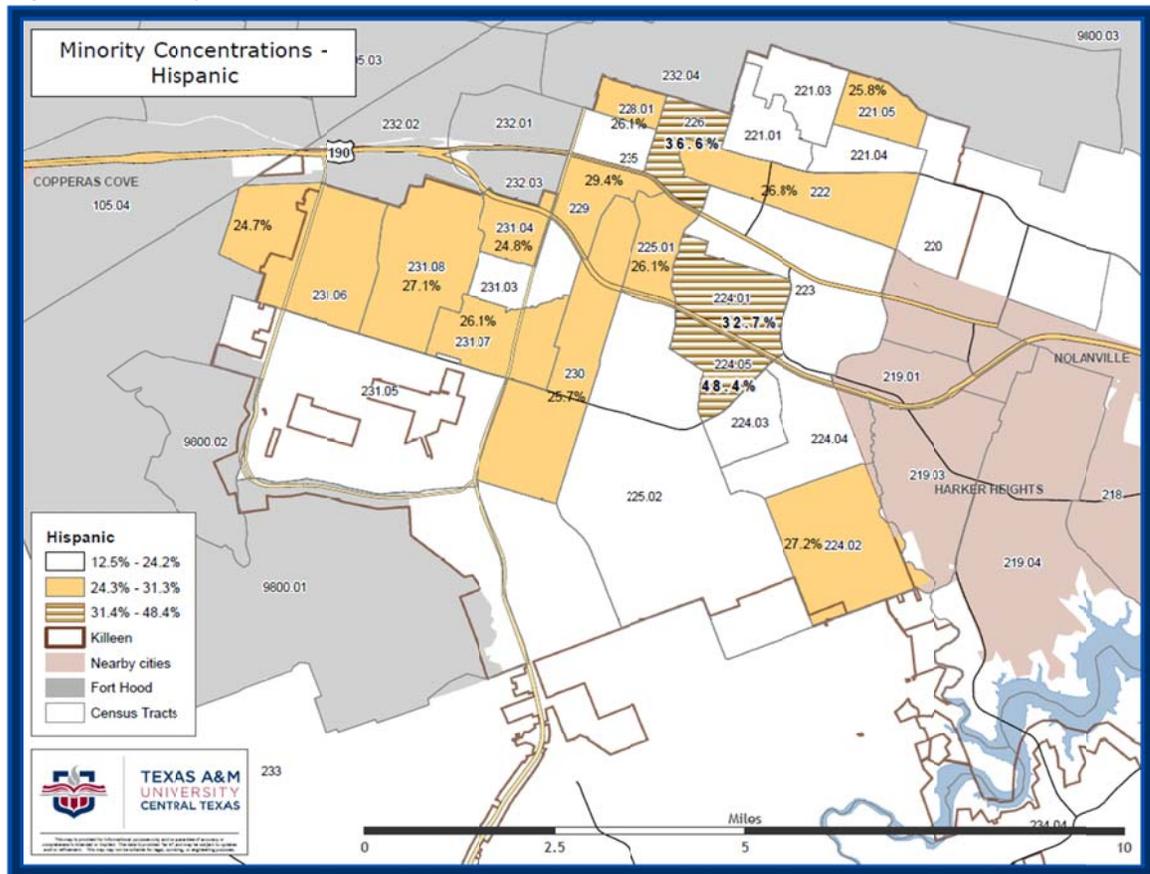
Observation:

The concentration of Blacks in the above tracts can be contributed to the previous existence of two historically black neighborhoods, Marlboro Heights and Simmonsville. See City of Killeen Census Tract Locations.

Finding:

The highest concentration of Hispanics is primarily centered in tracts 224.05, 224.01, and 226, which is indicated by the brown striped shaded areas, followed by the second highest concentration indicated by the orange shaded areas.

Figure 5: Minority Concentrations Hispanic



Observation:

It should be noted that the Hispanic category is not considered a racial category according to U.S. Census. As such, the percentages reflected here include the racial categories that self-identified as having a Hispanic background and may include those of other racial backgrounds.

See City of Killeen Census Tract Locations.



Finding:

Tract 231.08 had the highest population of Whites, Blacks, Asians, and Hispanics compared to the other tracts. Tract 235 had the lowest population of Whites, tract 224.05 had the lowest population of Blacks, tract 235 had the lowest population of Asians, and tract 224.05 had the lowest population of Hispanics.

Table 6: Areas of Racial and/or Ethnic Concentration, 2010

Tract	Race and Ethnicity				
	*Total	White	Black	Asian	Hispanic
221.01	3,653	2,149	1,317	187	868
221.03	4,594	2,438	1,957	199	1,322
221.04	3,668	1,801	1,731	136	891
221.05	1,965	1,216	676	73	565
222	2,731	1,625	994	112	731
223	3,377	1,856	1,428	93	824
224.01	4,686	2,319	2,108	259	1,257
224.02	3,763	1,903	1,691	169	945
224.03	3,874	2,156	1,470	248	944
224.04	6,332	3,277	2,722	333	1,606
224.05	1,465	961	430	74	362

Table continues on next page



Table 7: Areas of Racial and/or Ethnic Concentration, 2010 (cont.)

Race and Ethnicity					
Tract	*Total	White	Black	Asian	Hispanic
225.01	2,793	1,847	857	89	829
225.02	8,040	4,660	2,867	513	1,987
226	3,335	2,079	1,150	106	1,425
228.01	1,957	980	890	87	688
229	2,889	1,730	991	168	1,070
230	6,007	3,613	2,012	382	1,468
231.03	3,786	2,082	1,433	271	984
231.04	2,725	1,716	907	102	750
231.05	7,188	3,721	3,136	331	2,022
231.06	8,201	4,037	3,849	315	2,182
231.07	6,001	2,727	3,013	261	1,477
231.08	11,327	5,584	5,181	562	3,248
235	1,468	849	565	54	839

Source: U.S. Census Bureau SF1 2010. *Total populations only take into account the three races. The Hispanic category is not included in the total as it is not categorized as a race according to the U.S. Census Bureau. This total will not be representative of the 2010 Total Population reported by the U.S. Census Bureau SF1 2010 data.

Observation:

Note that tract 231.08 contained the highest population of both Whites and non-White minorities compared to the other tracts.

See City of Killeen Census Tract Locations.



Finding:

The low Dissimilarity Index (DI) between Whites and non-White minorities is relatively low, with the White-to- Asian DI being the highest at 17%.

Table 8: Dissimilarity Indices (DI), 2012

Ethnicity	DI (%)*	Population	% of Population
White	-	64,211	45.27%
Black	14.64%	41,941	29.57%
Asian	17.23%	4,887	3.45%
Hispanic	10.77%	30,787	21.71%
Total	-	141,826	100.00%

Source: American Community Survey 5 year estimates for 2006-2010.

* = rounded

Observation:

The Dissimilarity Index measures the relative separation of integration of groups within a city. However, the Asian population's total is significantly lower, resulting in a higher DI. Caution is advised when interpreting dissimilarity indices with smaller populations in comparison to larger ones.

Finding:

The DI among the Black population was the highest (10.4%) of the three groups in 2010.

Table 9: Dissimilarity Indices (DI), 2010

Ethnicity	DI (%)*	Population	% of Population
White	-	57,326	43.16%
Black	10.42%	41,100	30.94%
Asian	9.38%	5,124	3.86%
Hispanic	6.86%	29,284	22.05%
Total	-	132,834	100.00%

Source: U.S. Census Bureau SF1 2010

* = rounded

Observation:

The dissimilarity index for the Black population was the highest for the three groups, but still relatively low when comparing the overall integration of groups within Killeen.



Finding:

Between 2010 and 2012, the dissimilarity indices for Blacks and Asians increased.

Table 10: Changes in Racial and Ethnic Integration, 2010-2012

Year	Black		Asian		Hispanic	
	Population	DI (%)*	Population	DI (%)*	Population	DI (%)*
2010	41,100	10.42%	5,124	9.38%	29,284	22.05%
2012	41,941	14.64%	4,887	17.23%	30,787	21.71%

Sources: American Community Survey 5 year estimates for 2006-2010, American Community Survey 5 year estimates for 2008-2012

** = rounded*

Observation:

As noted in Table 6, the smaller proportion of the Asian population in comparison to the other racial groups may result in a higher DI. Additionally, the difference in the DI may be attributed to the data collected (2010 Census and ACS 2006-2012) and the margin of error; however, the DI for all 3 groups compared to White is still relatively low overall.



Income Data

The [City of Killeen 2010-2014 Consolidated Plan](#) defines tracts that have a 51% or greater total of the population living within the low-income bracket as a CDBG Low Income Target Area. The CDBG program includes a statutory requirement that at least 70% of the funds invested benefit low and moderate income persons. As a result, the LMI has been provided for each census tract within Killeen. Of the 24 tracts in Killeen, five tracts have 51% or greater of the total population defined as low and moderate income households with the percentages ranging from 62% to 75% of the population within those tracts being LMI defined. For Black residents, the LMI concentrations are highest in tract 235 with 63% of the population being defined as LMI. Again, the Asian population is significantly smaller, so the percentages are significantly smaller as well with the highest percentage of LMI being approximately 8%.

The City of Killeen has a median income level averaging \$47,601, while the Killeen-Temple-Fort Hood MSA reports a median income of \$49,990 (ACS 2008-2012 5-year). The large military presence (mostly junior enlisted with annual income between \$18,327 and \$29,127 without bonuses) may be a factor when examining the median income levels for the city. Median household income in Killeen increased from \$34,461 in 1999 (U.S. Census 2000; State median, \$39,927; National median, \$41,944) to \$47,601 in 2012 (American Community Survey 5-Year Estimate 2008-2012; State median, \$51,563; National median, \$53,046). The Killeen market has seen an increase in the median home price relative to the income growth, which could reduce affordability in a general sense.

Approximately 16% of households fell below the federally-defined poverty level as reported by the American Community Survey 5-Year Estimate. HUD defines any household paying more than 35% of its income toward housing as "cost burdened." This means they must often forego other essential needs - or choose to sacrifice quality of life in another manner. For a family of four, the poverty level income is \$15,679.65. This would equate to monthly rent of \$457.32 to be considered cost burdened.



Finding:

Non-White minority households have a lower median household income on average when compared to White households. Black households have the greatest percentage of members living below the poverty line, while Hispanic households have the smallest percentage of members living below the poverty line.

*Table 11: Median Household Income and Poverty Rates by Race/Ethnicity, *2012*

	Median Household Income	% Households Below Poverty Rate
City of Killeen	\$47,601	16.20%
Whites	\$49,273	13.50%
Blacks	\$46,699	20.00%
Asians	\$41,276	15.00%
Hispanics	\$42,195	16.30%

Source: American Community Survey 5-Year Estimate 2008-2012

**Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the American Community Survey estimates are subject to non-sampling error.*

Observation:

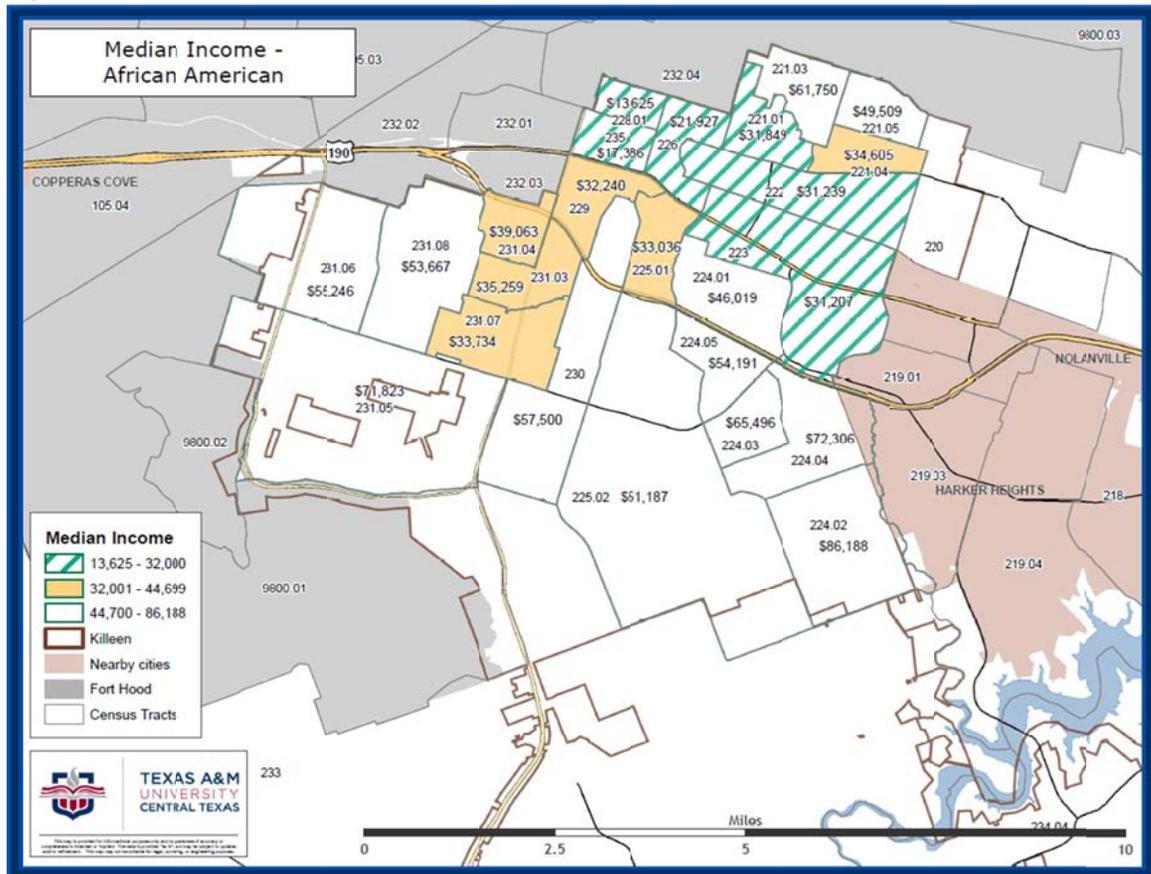
The median household income for the White populations raises the median income for the city (\$6,325 over the lowest population).



Finding:

Blacks with the highest concentration of lowest median income are located in tracts 228.01, 235, 226, 221.01, 222, and 223. Blacks with the highest concentration of higher income are located in tracts 224.02, 231.05, 224.04.

Figure 6: Median Income Black



Observation:

Tract 228.01 has a moderately high concentration of Blacks at 42%. Tract 235 has a high concentration of Blacks at 50%. The other high LMI tracts for Blacks are low concentration tracts.

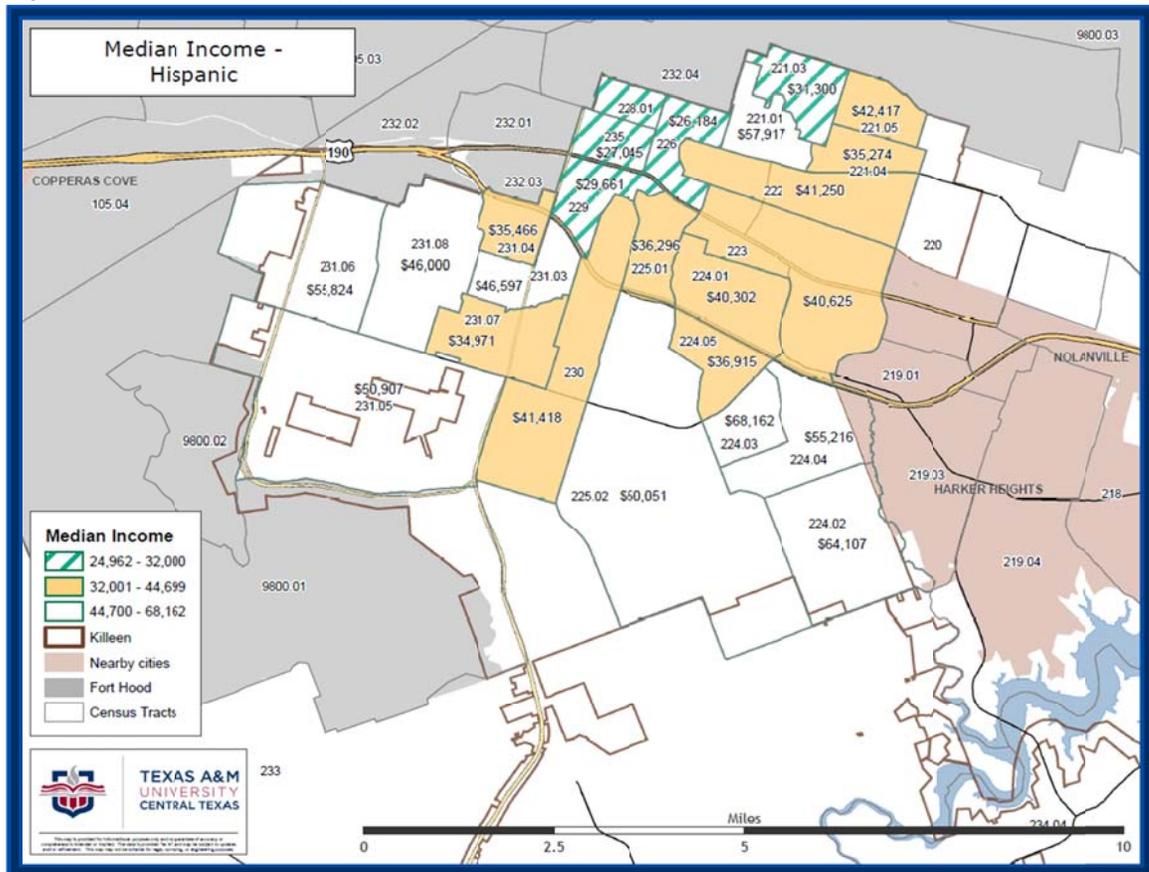
See City of Killeen Census Tract Locations.



Finding:

Hispanics with low median incomes are located in tracts 226 and 235, while Hispanics with high incomes are located in tracts 224.03 and 224.02.

Figure 8: Median Income Hispanic



Observation:

The concentrations of Hispanics in both the low and high median income groups reside in the same tracts that have a concentration of 21%-49% of Hispanics. See City of Killeen Census Tract Locations.



Finding:

Whites, Blacks, and Asians had the majority of their populations in the \$75,000+ income bracket. Hispanics had the majority of their population in the \$25,000-\$49,999 income bracket.

Table 12: Household Income Distribution by Race and Ethnicity, *2012

	**Total	\$0 to \$24,999	\$25,000 to \$49,999	\$50,000 to \$74,999	\$75,000 +
All	35,649	7,451	12,917	10,356	12,809
White	22,122	3,311	6,462	5,347	7,002
Black	12,192	2,488	3,273	2,499	3,932
Asian	1,335	227	370	254	484
Hispanic	7,884	1,425	2,812	2,256	1,391

Source: American Community Survey 5-Year Estimate for 2008-2012.

*Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the American Community Survey estimates are subject to non-sampling error.

**Total populations only take into account the three races. The Hispanic category is not included in the total as it is not categorized as a race according to the U.S. Census Bureau.

Observation:

The overall annual income data including the Hispanic population is also highest in the \$25,000 - \$49,999 bracket, containing 36% of the population.



Finding:

The following tracts had almost 50% of the population dominated by one racial group: Tract 235 (50%; Black), Tract 221.05 (52%; White), and Tract 224.05 (48%; Hispanic).

Table 13: Low-Moderate Income Impacted Areas, 2011

Tract	Median Household Income	% LMI	Poverty Rate (%)	Concentration (%)	Race
221.01	\$37,917	49.75%	16.20%	43.04%	White
221.03	\$48,750	42.31%	15.70%	36.76%	White
221.04	\$36,615	49.71%	17.40%	41.94%	Black
221.05	\$50,506	38.48%	14.30%	51.94%	White
222	\$39,188	48.74%	17.80%	34.16%	White
223	\$38,030	47.87%	18.20%	39.09%	White
224.01	\$46,231	49.81%	12.20%	36.83%	Black
224.02	\$71,183	-	12.60%	35.13%	White
224.03	\$61,389	34.78%	9.80%	51.33%	White
224.04	\$64,536	-	3.30%	35.54%	White
224.05	\$43,281	45.48%	27.60%	48.38%	Hispanic

Table continues on next page



Table 14: Low-Moderate Income Impacted Areas, 2011 (cont.)

Tract	Median Household Income	% LMI	Poverty Rate (%)	Concentration (%)	Race
225.01	\$42,452	47.93%	21.60%	45.38%	White
225.02	\$60,307	-	10.00%	42.96%	White
226	\$29,615	75.35%	29.50%	36.60%	Hispanic
228.01	\$24,217	61.57%	34.60%	42.41%	Black
229	\$29,798	64.9%	31.40%	32.15%	White
230	\$57,354	30.11%	9.10%	39.57%	White
231.03	\$43,275	42.72%	15.40%	38.51%	Black
231.04	\$40,893	51.73%	17.50%	32.10%	White
231.05	\$55,308	46.59%	17.20%	45.08%	Black
231.06	\$46,628	38.25%	22.70%	33.67%	Black
231.07	\$42,359	47.73%	12.30%	31.41%	Black
231.08	\$51,591	46.73%	19.80%	36.45%	Black
235	\$25,550	63.15%	35.00%	50.28%	Black

Sources: American Community Survey 5 year estimates for 2007-2011

*Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the estimates are subject to non-sampling error.

Observation:

The tract with the highest income (224.02) and lowest levels of poverty (low LMI% - tract 230; low poverty rate – tract 224.04) are concentrated in areas that house a majority of White residents. The lowest income (tract 228.01) and highest levels of poverty (high LMI% - tract 226; high poverty rate – tract 235) are concentrated in areas that house a majority of Black or Hispanic residents.

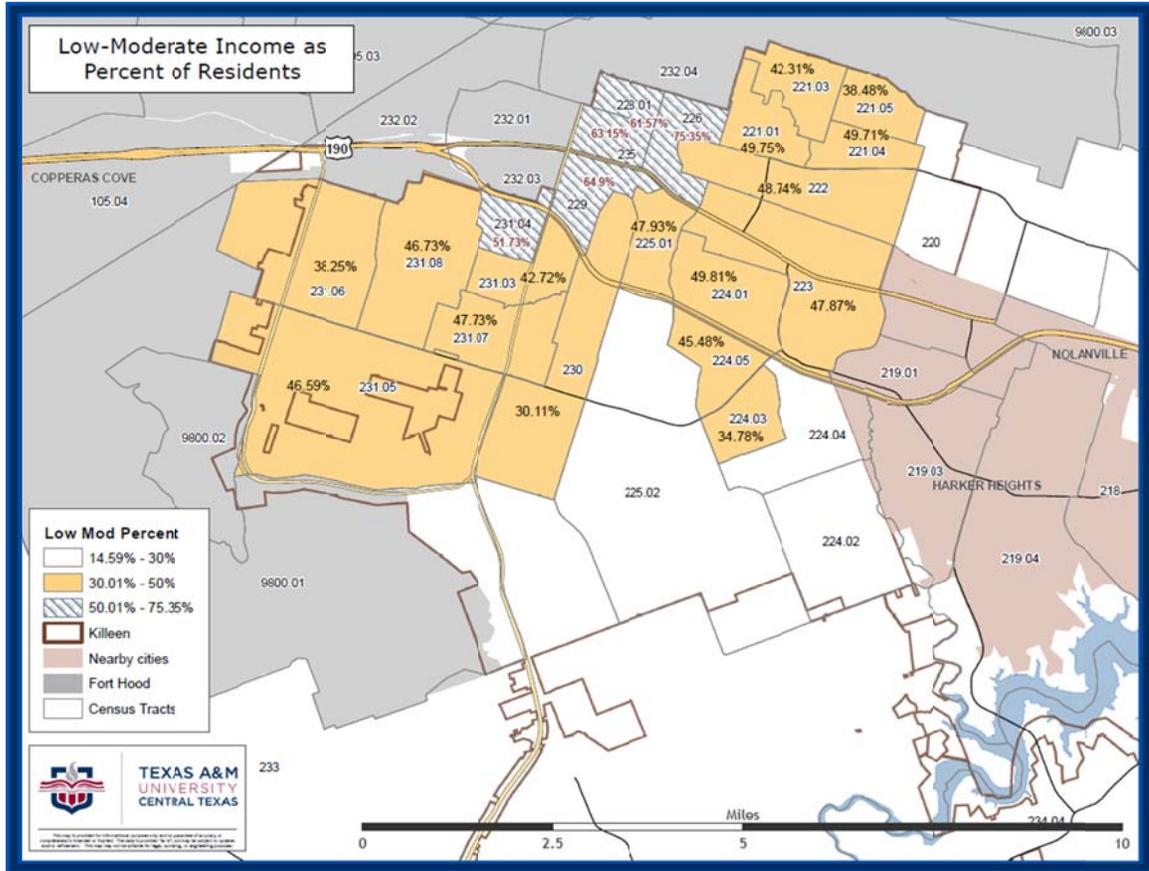
This finding indicates that although the tracts have a high population of a race, the tract is not wholly racially segregated. (No data is available for LMI in tract 224.02, 224.04, or 225.02 as they were split and data were not collected).



Finding:

Tracts 231.04 (52%), 229 (65%), 228.01 (62%), 226 (75%), and 235 (63%) display the highest concentration of Low-Moderate Income residents as indicated by the gray striped shaded areas.

Figure 9: Low-Moderate Income (LMI) as Percent of Residents



Observation:

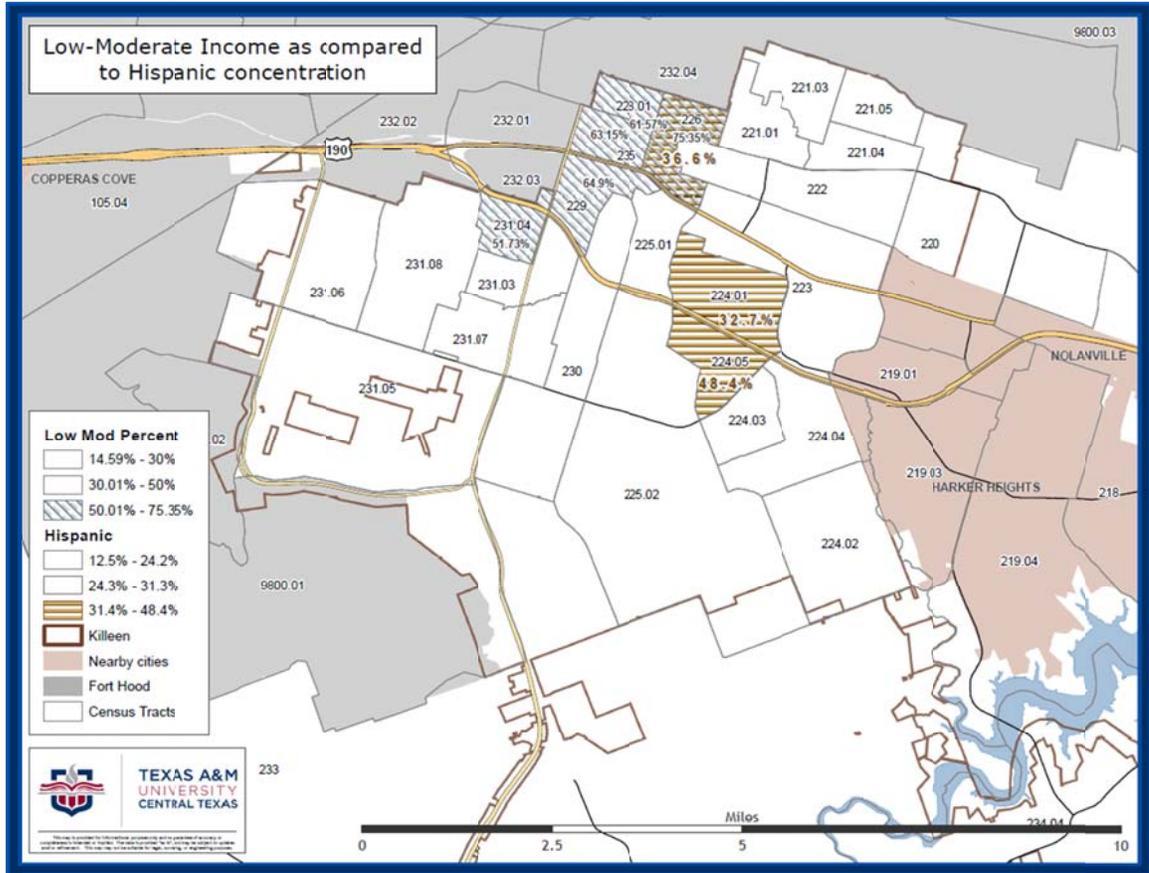
The highest concentration of LMI residents is located in the oldest parts of the city where the oldest homes and lowest rent/mortgages are located.



Finding:

The highest concentrations of Hispanic LMI residents are located in tracts 226 (37%) 224.01 (33%), and 224.05 (48%).

Figure 12: Low-Moderate Income (LMI) as Compared to Hispanic Concentration



Observation:

The high concentration of LMI Hispanics is also located in the same tract (224.01) with the highest concentration of *housing vouchers.

*Housing vouchers are explained in detail in Section IV of this report



Education Data

The City of Killeen is served by four institutions including Texas A&M University-Central Texas, Central Texas College, University of Mary Hardin Baylor, and Temple College. According to the 2008-2012 American Community Survey, most residents of Killeen have received some college education. Almost 27% of the residents of Killeen have graduated from high school or received a high school equivalency, and almost 33% of residents have taken some college classes but did not attain a degree. Twenty-four percent of people living in Killeen have attained a two or four year degree and almost 6% of the population have earned an advanced degree. This is important to note due to the relationship between income and education level. Those who did not graduate high school or do not have a college degree may have more difficulty finding affordable housing due to the reduced potential for higher income.

The Killeen Independent School District currently has 32 elementary schools, 11 middle schools, four high schools, two alternative schools, a Career Center, and several specialized campuses. Due to the large population of military families living on Fort Hood, there are elementary and middle schools located on Fort Hood property. The Killeen Independent School District serves Killeen, Fort Hood, Harker Heights, and Nolanville.



Finding:

Almost 27% of the residents in Killeen have a high school diploma or GED, while almost 33% have attended college on some level.

Table 15: Educational Attainment for Residents 25 and older, 2012

Highest Degree Attained	Total Number	Percent
Some College (no degree attained)	29,992	32.80%
High School Diploma/ GED	24,639	26.94%
Bachelor's Degree	11,919	13.03%
Associate's Degree	10,654	11.65%
Less than high school diploma	8,774	9.59%
Graduate or Professional Degree	5,474	5.99%
*Total	141,893	100.00%

Source: American Community Survey 5-Year Estimate 2008-2012

**Note: Data total only accounts for residents in Killeen over the age of 25.*

Observation:

With the rising cost of higher education, having low cost institutions available and easily accessible by means of public transportation allows for and encourages students to pursue advanced education. This table only includes sampling data from Killeen residents who were over the age of 25 at the time of the survey.



Employment Data

Employment

In 2010, the unemployment percentage in the City of Killeen was 9.61%. . It is important to note that the unemployment percentage takes both those who are unemployed and those not seeking work together to compute the final percentage.

The employment for Whites was slightly lower than Blacks with 52% of Whites being employed in 2010 compared to 56% of Blacks. However, even though Blacks had a higher employment percentage, they still had more households in poverty (20%) than Whites (13.5%) and had a lower median income (\$46,699) than Whites (\$49,273).

Employment differences based on gender showed more equality with 58% of females and 56% of males employed in the civilian labor force.

Between 2000 and 2010, the employment percentage fell across genders and races, but remained steady for the city. For example, the number of Whites employed fell from 90% in 2000 to 52% in 2010. This drop in employment may be due to sampling errors as percentages reported for 2010 are generated from the 2006-2010 American Community Survey and are based on a sampling of the Killeen residents, while the 2000 percentages reported are generated from Census data.

Armed Forces

There was also a large decrease in the number of persons in the Armed Forces during this time, with only 24% of the city's population being in the military in 2010 compared to 36% in 2000. This in part could be due to the move of the 4th Infantry Division from Fort Hood, Texas to Fort Carson, Colorado in July 2009.

Higher rates of unemployment, whether temporary or permanent in nature, hinder a population's ability to obtain the resources necessary to afford housing costs.



Finding:

Employment for both males and females was equitable with less than a 2% difference. For race, Blacks had a higher employment percentage (56.2%) compared to Whites, Asians, and Hispanics.

Table 16: Civilian Labor Force, 2010

Civilian Labor Force	Status	City of Killeen		Texas	
		*Total	%	*Total	%
Total CLF	-	63,636	100.00%	11,962,847	100.00%
	Employed	57,519	90.39%	11,125,616	93.00%
	Unemployed	6,117	9.61%	837,231	7.00%
Male CLF		44,948	100.00%	7,196,302	100.00%
	Employed	25,306	56.30%	5,598,723	77.80%
	Unemployed	19,642	43.70%	1,597,579	22.20%
Female CLF		47,856	100.00%	7,238,356	100.00%
	Employed	27,709	57.90%	4,675,978	64.60%
	Unemployed	20,147	42.10%	2,562,378	35.80%
White CLF		63,854	100.00%	13,472,497	100.00%
	Employed	31,799	52.10%	8,204,751	60.90%
	Unemployed	32,055	43.90%	5,267,746	39.10%

Table continues on next page



Table 17: Civilian Labor Force, 2010 (cont.)

Civilian Labor Force	Status	City of Killeen		Texas	
		*Total	%	*Total	%
Black CLF		31,452	100.00%	2,132,573	100.00%
	Employed	17,676	56.20%	1,204,904	56.50%
	Unemployed	13,776	43.80%	927,669	43.50%
Asian CLF	Total	4,958	100.00%	70,4439	100.00%
	Employed	2,529	51.00%	442,388	62.80%
	Unemployed	2,429	49.00%	1,146,827	37.20%
Hispanic CLF	Total	21,551	100.00%	6,100,660	100.00%
	Employed	11,207	52.00%	37,214,026	61.00%
	Unemployed	10,344	48.00%	23,792,574	39.00%
Armed Forces	-	15,367	-	102,805	-
Not in Labor Force	-	31,204	-	6,314,812	-

Source: American Community Survey 5-Year Estimate 2006-2010

*Percentages for Unemployed were calculated with both the "Unemployed" and "Not in Labor Force." The percentage for "Not in Labor Force" could not be extracted with the data provided for either the Killeen or Texas data sets from.

Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the estimates are subject to non-sampling error.

Observation:



Finding:

Employment for both males and females was less equitable in 2000 with almost 4% more males employed than females. For race, Asians had a higher employment percentage (94%) compared to Whites, Blacks, and Hispanics.

Table 18: Civilian Labor Force, 2000

Civilian Labor Force	Status	City of Killeen		Texas	
		Total	%	Total	%
Total CLF	-	44,049	100.00%	9,830,559	100.00%
	Employed	40,428	91.78%	9,234,372	93.94%
	Unemployed	3,621	8.22%	596,187	6.06%
Male CLF	Total	20,918	100.00%	6,181,922	100.00%
	Employed	19,633	93.86%	5,809,336	93.97%
	Unemployed	1,285	6.14%	372,586	6.03%
Female CLF	Total	23,697	100.00%	5,052,681	100.00%
	Employed	21,362	90.15%	4,706,476	93.15%
	Unemployed	2,335	9.85%	346,205	6.85%
White CLF	Total	24,220	100.00%	7,209,909	100.00%
	Employed	22,671	93.60%	6,847,293	94.97%
	Unemployed	1,549	6.40%	362,616	5.03%

Table continues on next page



Table 19: Civilian Labor Force, 2000 (cont.)

Civilian Labor Force	Status	City of Killeen		Texas	
		Total	%	Total	%
Black CLF	Total	11,769	100.00%	1,043,977	100.00%
	Employed	10,592	90.00%	934,234	89.49%
	Unemployed	1,177	10.00%	109,743	10.51%
Asian CLF	Total	1,792	100.00%	280,642	100.00%
	Employed	1,686	94.08%	268,059	95.52%
	Unemployed	106	5.92%	12,583	4.48%
Hispanic CLF	Total	6,834	100.00%	2,689,075	100.00%
	Employed	6,046	88.47%	2,455,226	91.30%
	Unemployed	788	11.53%	233,849	8.70%
Armed Forces	-	15,822	-	106,591	-
Not in Labor Force	-	22,017	-	5,680,223	-

Source: U.S. Census Bureau SF3 2000

* Totals for Gender and Race CLF will not equal Total CLF due to the exclusion of other races in that data set. This table only computes the total for the three races plus the Hispanic category.

Observation:



Transportation and Commuting

The Hill County Transit District (HCTD), a political subdivision of the State of Texas, is a public transit system whose mission is to build, refine, and operate a safe, dependable, and effective transportation network. The HCTD operates the HOP, the local public transit system that started in the 1960s as a volunteer transit service. The HOP coordinates many types of trips and provides services to the elderly and those with disabilities via the Special Transit Service (STS) which often times connect with Fixed Route Service (FRS). The HOP also partners with many local social service agencies to provide transportation to its clients. Currently, public transportation is available Monday – Friday from 6:00a.m.-7:00p.m., Saturdays 10:00a.m.-6:00p.m., with no service provided on Sunday or holidays.

A nine-county regional transportation assessment conducted in 2012 by the Central Texas Council of Governments and Texas A&M University-Central Texas asked residents to report if they were aware of the HOP Transit System. Results from that assessment found while 77% were aware of the HOP in the community, nearly three-quarters of respondents indicated they do not use the HOP. According to the 2012 American Community Survey more than 80% of Whites, Blacks, Asians, and those who self-identified as Hispanic, chose to drive alone to work, followed by carpooling as the second most common form of transportation (see Table 14).

With two of the area's largest employers being located in Temple and Gatesville, there are a significant number of Killeen residents who commute on a daily basis. The Gatesville Prison employs 711 people in various positions. Scott & White Hospital in Temple has more than 12,000 employees, including more than 900 physicians and scientists, 4,300 allied health professionals, and more than 2,800 nurses.



Finding:

The majority of the population of the city chooses to drive alone to work with only a very small percentage using public transportation.

Table 20: Means of Transportation to Work by Race/Ethnicity, 2012

Mode of Transportation	White		Asian	
	<i>n</i>	%	<i>n</i>	%
Drove alone	34,479	84.12%	2,435	83.71%
Carpooled	4,309	10.51%	428	14.71%
Public transportation	69	0.17%	5	0.17%
Walked	598	1.46%	0	0.00%
Taxi, motorcycle, bike or other	914	2.23%	29	1.00%
Worked at home	621	1.52%	12	0.41%
Total	40,990	100.00%	2,909	100.00%

Mode of Transportation	Black		Hispanic	
	<i>n</i>	%	<i>n</i>	%
Drove alone	19,090	86.99%	11,830	81.24%
Carpooled	1,599	7.29%	2,028	13.93%
Public transportation	131	0.60%	21	0.14%
Walked	414	1.89%	228	1.57%
Taxi, motorcycle, bike or other	383	1.75%	254	1.74%
Worked at home	328	1.49%	201	1.38%
Total	21,945	100.00%	14,562	100.00%

Source: American Community Survey 5-Year Estimate 2008-2012

Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the estimates are subject to non-sampling error.

Observation:

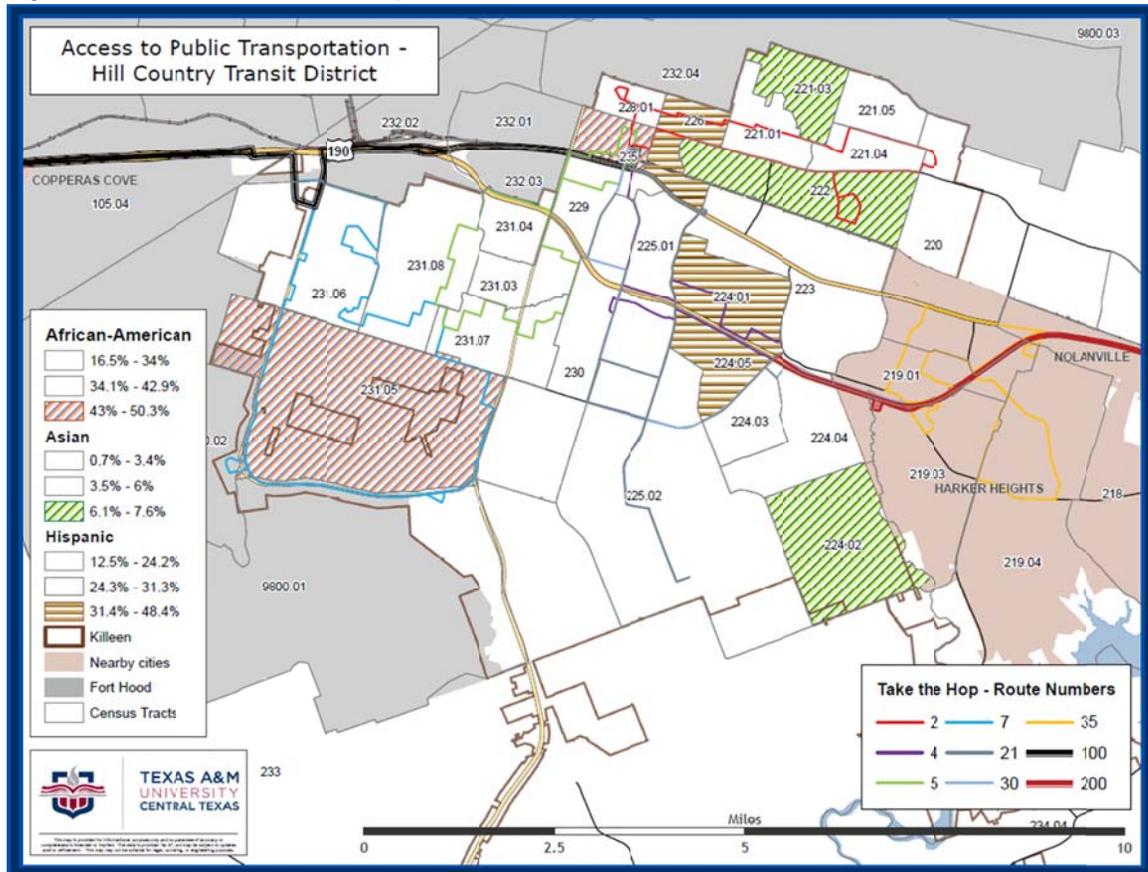
The high proportion of people who drive alone may be attributed to the large population of soldiers and employees' working on Fort Hood as there is limited public transportation on the military installation. Also, many residents commute to Temple and Gatesville which are both a significant distance away.



Finding:

There are seven bus routes that operate within the City of Killeen.

Figure 13: Access to Public Transportation



Observation:

In addition to the seven bus routes that operate within the city, there are two routes traveling from Killeen to neighboring cities- one east to Temple and one west to Copperas Cove. Bus routes from Killeen have the ability to travel to all nine counties that operate within the Hill County Transit District.



Housing Data/Profile

Household Characteristics

There are three main character types that makeup Killeen: Urban, Suburban, and Rural. Since the widespread automobile ownership has increased, much of Killeen developed an [Auto Urban Pattern](#) which falls in the range of urban and suburban, neighborhoods and households have steadily increased south, east, and west from downtown.

The number of housing units in the City of Killeen has increased by 18,937 between 2000 and 2012. The greatest increase in housing units was seen in tract 231.05, which is located west of Highway 195 and north and east of Highway 201. Large increases in the total number of housing units were also observed in tract 224.01, which is north of Highway 190 and south of East Veterans Memorial Boulevard.



Finding:

Tract 224.01 experienced the greatest positive change difference (64% increase). Tract 224.02 experienced the greatest negative change (62% decrease).

Table 21: Trends in Total Housing Units by Census Tract, 2000-2012

Census Tract	2000	2010	2012	*% Change
221.01	2,023	2,043	2,048	1.24%
221.02	2,787	-	-	-100.00%
221.03	1,550	1,932	1,908	23.10%
221.04	-	2,091	2,046	100.00%
221.05	-	880	872	-100.00%
222	1,485	1,682	1,687	13.60%
223	2,065	2,028	2,115	2.42%
224.01	1,375	2,267	2,253	63.85%
224.02	3,496	1,581	1,317	-62.33%
224.03	-	1,651	1,711	100.00%
224.04	-	2,473	2,562	100.00%
224.05	-	939	1,087	100.00%
225	2,994	-	-	-100.00%
225.01	-	1,525	1,608	100.00%

Table continues on next page



Table 22: Trends in Total Housing Units by Census Tract, 2000-2012 (cont.)

Census Tract	2000	2010	2012	*% Change
225.02	-	3,715	3,486	100.00%
226	2,279	2,270	2,261	-0.79%
228.01	1,762	1,722	1,706	-3.18%
229	2,187	2,064	2,150	-1.69%
230	2,155	2,871	2,943	36.57%
231.02	4,902	-	-	-100.00%
231.03	1,740	1,919	1,945	11.78%
231.04	1,540	1,470	1,513	-1.75%
231.05	-	3,131	2,624	100.00%
231.06	-	3,909	3,580	100.00%
231.07	-	2,850	2,986	100.00%
231.08	-	5,175	5,248	100.00%
235	1,250	1,247	1,282	2.56%
9000.01	-	-	27	100.00%
9800.02	-	-	-	0.00%
Total	45,378	64,315	66,351	46.22%

Sources: U.S. Census Bureau SF1 2000, American Community Survey 5 year estimates for 2006-2010, American Community Survey 5 year estimates for 2008-2012. Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the estimates are subject to non-sampling error.

*Percent change between 2000 and 2012.

Observation:

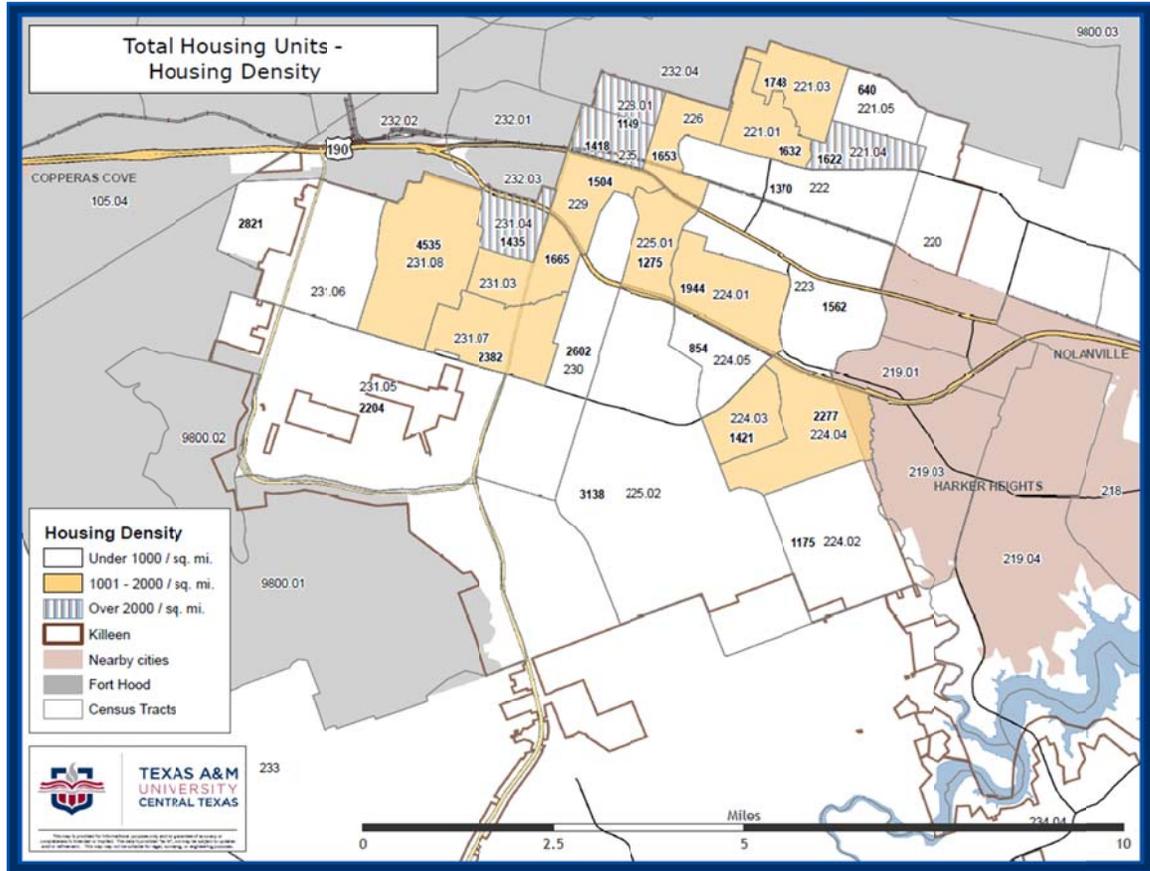
Some tracts were added creating a 100% increase in housing units, while others were removed creating a 100% decrease in housing units. The 100% change seen in tracts 221.02, 221.04, 221.05, 224.03, 224.04, 224.05, 225, 225.01, 225.02, 231.02, 231.05, 231.06, 231.07, 231.08, and 9000.01 is a result of city expansion. Tract 9800.02 is a new tract to the south side of the city that had no residents as of 2012.



Finding:

Tracts 235, 228.01, 221.04, and 231.04 have the highest concentration of houses with over 2,000 housing units per square mile.

Figure 14: Total Housing Units – Housing Density



Observation:

Some of the tracts with the highest housing density are located in the smallest tracts. This may be due to those areas having more multi-family complexes than others, which would account for the high density.



Finding:

Census tract 223 had the greatest number of housing units lacking complete plumbing (4%) and/or a complete kitchen (5%). Almost 2% of units in tract 235 did not use fuel, while 13% of housing units in tract 228.01 have no landline telephone hookups.

Table 23: Lack of Utilities per Census Tract, 2012

Census Tract	Total		Occupied Units		No Fuel Used		Lacking Complete Plumbing		No Telephone Services	
	<i>n</i>		<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
221.01	1,632		0	0.00%	0	0.00%	0	0.00%	67	4.11%
221.03	1,748		0	0.00%	2	0.11%	16	0.92%	50	2.86%
221.04	1,622		0	0.00%	26	1.60%	26	1.60%	41	2.53%
221.05	640		0	0.00%	0	0.00%	0	0.00%	35	5.47%
222	1,370		0	0.00%	0	0.00%	0	0.00%	105	7.66%
223	1,562		5	0.32%	60	3.84%	75	4.80%	54	3.46%
224.01	1,944		10	0.51%	0	0.00%	0	0.00%	32	1.65%
224.02	1,175		0	0.00%	0	0.00%	0	0.00%	8	0.68%
224.03	1,421		11	0.77%	0	0.00%	0	0.00%	0	0.00%
224.04	2,277		0	0.00%	0	0.00%	0	0.00%	184	8.08%
224.05	854		0	0.00%	0	0.00%	0	0.00%	9	1.05%

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Table 24: Lack of Utilities per Census Tract, 2012

Census Tract	Total	Occupied Units		No Fuel Used		Lacking Complete Plumbing		No Telephone Services	
	<i>n</i>	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%	<i>n</i>	%
225.01	1,275	0	0.00%	0	0.00%	0	0.00%	12	0.94%
225.02	3,138	9	0.29%	0	0.00%	0	0.00%	91	2.90%
226	1,653	9	0.54%	8	0.48%	0	0.00%	184	11.13%
228.01	1,149	0	0.00%	0	0.00%	0	0.00%	149	12.97%
229	1,504	10	0.66%	0	0.00%	0	0.00%	59	3.92%
230	2,602	27	1.04%	0	0.00%	0	0.00%	10	0.38%
231.03	1,665	13	0.78%	14	0.84%	0	0.00%	59	3.54%
231.04	1,435	0	0.00%	0	0.00%	0	0.00%	13	0.91%
231.05	2,204	0	0.00%	0	0.00%	0	0.00%	16	0.73%
231.06	2,821	0	0.00%	0	0.00%	15	0.53%	0	0.00%
231.07	2,382	0	0.00%	9	0.38%	9	0.38%	71	2.98%
231.08	4,533	24	0.53%	45	0.99%	103	2.27%	36	0.79%
235	788	14	1.78%	0	0.00%	4	0.51%	66	8.38%
Total	55,052	134	7.23%	233	8.25%	311	11.01%	1,724	87.12%

Source: American Community Survey 5-Year Estimate for 2008-2012

*Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the estimates are subject to non-sampling error.

Observation:

Housing units typically have complete amenities including a fuel source, plumbing, a full kitchen, and telephone hookups. Census tract 223 contains a large recreational vehicle (RV) park which explains why the percentage of households with incomplete plumbing and kitchen facilities is so high. Outside of tract 223, tract 221.04 had the highest percentage of those with no fuel (2%), tract 231.08 had the highest percentage of housing units that lacked complete plumbing (2%), and tract 228.01 had the highest percentage of those with no telephone services (13%).



Household Types

The U.S. Census Bureau recognizes two types of households: family households and non-family households. Family households consist of a married couple with or without children, and single-parent families, and other families consisting of two or more related individuals who are residing together. Non-family households are defined as a single person living alone, or two or more non-related individuals residing together.

Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on gender. In 1988, amendments protecting families with children were added to Title VIII. It is now illegal to refuse to rent or sell a housing unit to families with children except in certain circumstances involving elderly housing or owner-occupied buildings with four or fewer units.

Since 2000, there has been a steady growth in the household type “female householder, no husband, with children under 18,” increasing from 4,027 in 2000 to 8,193 in 2012. Male householders with children under 18 have remained almost unchanged, but this category was not added until the 2010 US Census. In contrast, married couple families with children under 18 have decreased from 17,485 in 2000, to 13,263 in 2012. Non-family households have increased from 11,588 in 2000 to 15,888 in 2012.



Finding:

Non-family households make up the largest segment of households as of 2012, followed by married couple families with children under 18.

Table 25: Households and Households with Children, 2000-2012

Household Type	2000	2010	*2012	% Difference
Female Householder, no husband present, with children under 18	4,027	7,260	8,193	103.45%
Female Householder, no husband present without children	5,337	10,089	10,506	96.85%
Male Householder, no wife present, with children under 18	**	1,771	1,315	-
Male Householder, no wife present, without children	**	3,012	2,251	-
Married Couple Families, with children under 18	17,485	15,436	13,263	-24.15%
Married Couple Families, without children	23,169	29,907	13,144	-43.27%
Non-Family Households	11,588	17,891	15,888	37.11%
Total Number of Households	61,606	85,366	53,667	-12.89%

Source: U.S. Census Bureau SF1 2000, American Community Survey 5-Year Estimate 2005-2009

**Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the estimates are subject to non-sampling error.*

***Male Householder categories not included until the 2010 U.S. Census*

Observation:

The total number of households decreased by almost 13% between 2000 and 2012, but the most significant decrease appears to have occurred in households consisting of married couple families without children. That segment of the population decreased by 10,025 between 2000 and 2012.



Household Units

In 2012, housing stock in the City of Killeen was almost evenly divided between owner-occupied housing stock and renter-occupied housing stock. In 2012, 52% of housing units were owner-occupied, while 48% of housing units were renter-occupied. The high percentage of renter-occupied housing stock could be due to the largely mobile and unique population which makes up this area; many military families stationed at Fort Hood choose to live in Killeen, but do not permanently take up residence in the city due to their high rate of mobility.

Over 48% of the total numbers of housing units are owner-occupied, single-family housing, while fewer than 2% of owner-occupied housing units were multi-family units. Most of the multi-family housing in Killeen is located in the more heavily populated census tracts, which include downtown Killeen and tracts south of Highway 190 near Elms Road, Clear Creek Road, and Trimmier Road.

Housing Stock – The following indicators describe various characteristics of the dwellings already on the ground in Killeen. All data, unless otherwise noted, are estimates for 2008 from the U.S. Census Bureau’s American Community Survey.

- Housing Units. The U.S. Census Bureau estimated that Killeen had 46,721 total housing units as of 2008. The larger Killeen-Temple-Fort Hood Metropolitan area had 150,489 dwellings, meaning that Killeen accounted for nearly one-third (31%) of the area’s housing units. Among the existing units in 2008, it was estimated that 82% were occupied and the remaining 18% were vacant.
- Among owner-occupied units, that vacancy rate was only 5%, compared to 20% for rental units. This difference, along with the fact that the rental vacancy rate for the metropolitan area was lower at 15%, illustrates the impact of having significant military population in the community.



Finding:

Tract 223 has the highest number of RVs (46) and mobile homes (325). Tract 228.02 (423), tract 229 (464), and tract 230 (215) have the highest number of apartment complexes. Tract 231.07 has the highest number of duplexes (1,190). Tract 231.08 has both the highest number of total units (5,248) and single family homes (3,924).

Table 26: Trends in Housing Units in Structures by Census Tract, 2012

Multi-Family Units								
Census Tract	Total Units	Single-Family Units	2 to 4	5 to 9	10 to 19	20 or more	Mobile Home	Boat, RV, van, etc.
221.01	2,048	1,284	150	262	268	47	0	0
221.03	1,908	1,860	35	0	0	0	13	0
221.04	2,046	962	764	129	129	62	0	0
221.05	872	735	101	0	0	36	0	0
222	1,687	566	351	393	258	119	0	0
223	2,115	923	316	240	218	47	325	46
224.01	2,253	1,580	561	83	16	13	0	0
224.02	1,317	1,288	0	0	29	0	0	0
224.03	1,711	1,657	0	23	0	0	31	0
224.04	2,562	2,130	377	0	0	41	14	0
224.05	1,087	365	81	300	182	159	0	0

Table continues on next page



Table 27: Trends in Housing Units in Structures by Census Tracts, 2012 (cont.)

Multi-Family Units								
Census Tract	Total Units	Single-Family Units	2 to 4	5 to 9	10 to 19	20 or more	Mobile Home	Boat, RV, van, etc.
225.01	1,608	1,243	119	143	85	18	0	0
225.02	3,486	2,304	237	434	301	67	143	0
226	2,261	1,252	273	278	305	144	9	0
228.01	1,706	523	253	368	423	126	13	0
229	2,150	736	338	464	388	76	148	0
230	2,943	2,351	132	41	39	215	165	0
231.03	1,945	1,334	294	229	70	12	6	0
231.04	1,513	1,037	187	120	129	34	6	0
231.05	2,624	2,191	168	0	0	0	265	0
231.06	3,580	2,065	1,100	66	184	125	40	0
231.07	2,986	1,498	1,190	0	0	0	298	0
231.08	5,248	3,924	1,055	25	218	26	0	0
235	1,282	506	212	140	349	64	11	0
Total	66,351	42,830	9,953	3,955	3,803	1,555	4,209	46

Source: American Community Survey 5-Year Estimate 2008-2012. *Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the estimates are subject to non-sampling error.

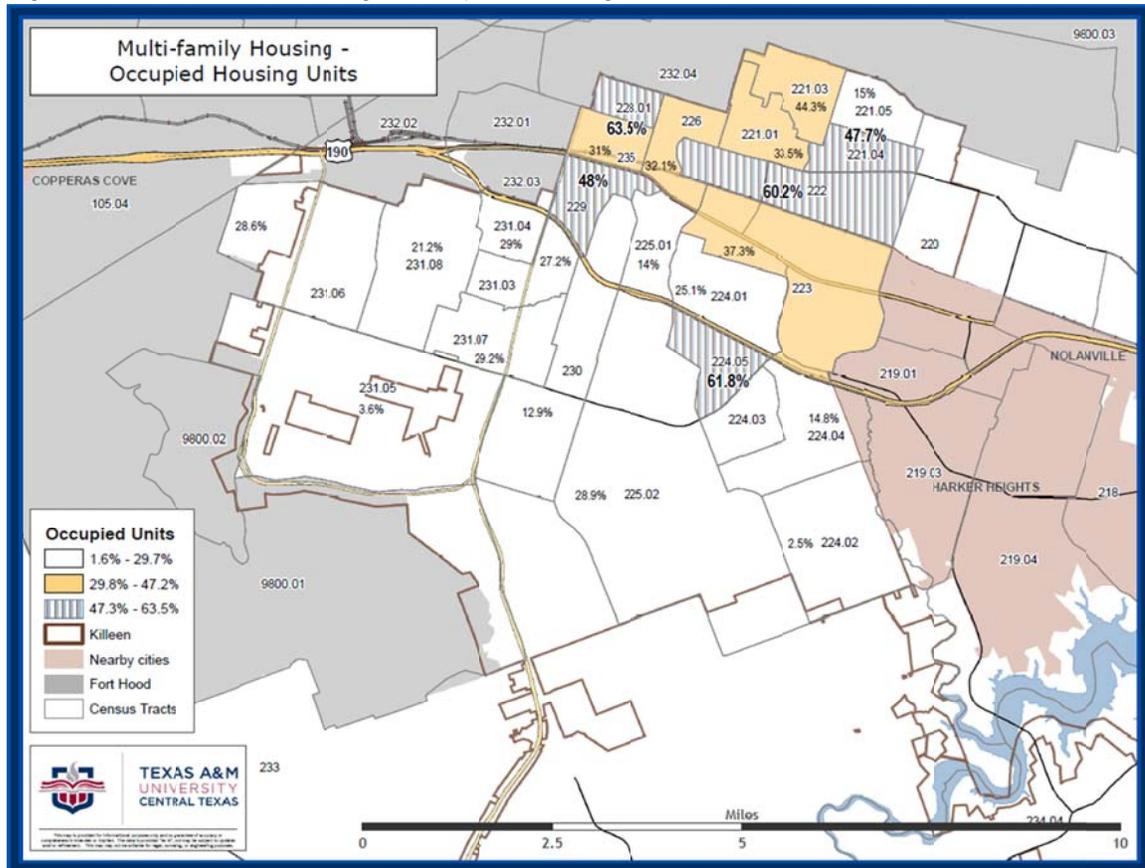
Observation:

Tract 223 has a large RV park located within it, thus accounting for the high number of these units. Lakewood Mobile Home Community is a large mobile home community which contains a majority of the mobile home units found in this tract.

Finding:

Tract 228.01 has the highest percentage of occupied family housing at 64% occupancy.

Figure 16: Multi-Family Housing – Occupied Housing Units





Home Sales and Average Price

After the return of the 1st Cavalry Division to Fort Hood from Iraq/Afghanistan in 2005, the City of Killeen experienced a housing boom during which home sales increased 50% over the previous years.

The low cost of homes at the time, along with longer tours of duty, combined to make home-buying an attractive option. Also, due to the lower cost of homes in the area and availability of veteran's services, more retirees and disabled veterans were opting to stay in the area. In 2012, the median home value was \$116,900 and approximately 210 homes were sold (according to city-data.com).

The median housing value for a home in Killeen increased by \$39,000 between 2000 and 2012 while the median gross rent increased by \$292 between 2000 and 2012. However the median household income increased \$11,571 during those same years. With the slow rise in median household income compared to the faster rising home values and gross rent, residents may need to reallocate finances to afford housing.



Finding:

Increases in median household income have not kept pace with increases in median housing value and median gross rent in the City of Killeen over the past 12 years.

Table 28: Trends in Housing Value, Rent, and Income, 2000-2012

Year	Median Housing Value	Median Gross Rent	Median Household Income
2000	\$77,200	\$559	\$36,030
2010	\$112,000	\$825	\$47,481
2012	\$116,900	\$851	\$47,601
Change in \$	\$39,700	\$292	\$11,571
% Change	33.96%	34.31%	24.31%

Sources: U.S. Census Bureau SF3 2000, American Community Survey 5 year estimates for 2006-2010, American Community survey 5 year estimates for 2008-2012.

**Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the estimates are subject to non-sampling error.*

Observation:

The median housing value in the City of Killeen increased by almost \$40,000 between 2000 and 2012, during the same time period the household income increased by \$11,571. With the household income increasing at a lower rate than the housing value, residents may need to reallocate finances in order to afford housing. This could be a drain on the overall economy of the city given the reduction in expendable income per household.



Affordable Housing

The City of Killeen's specific objectives for affordable housing are:

- Increase and improve the condition and availability of decent and affordable housing in Killeen; Sustain existing housing stock for low-income owners.
- Improve the condition of housing for low-income owners
- Improve the supply and condition of housing for mobility impaired owners.
- Expand housing and services offers to homeless families and individuals in Killeen
- Improve the condition of existing affordable housing for owners
- Increase and expand emergency and transitional housing for homeless and HIV/Aids families and individuals.
- Increase the availability of ownership housing for low-income households.

The City of Killeen is an entitlement city that receives CDBG and HOME Program funds, which are used for neighborhood revitalization, economic development, public services, and improving community facilities. The funds are also used to assist tenant-based housing needs, housing rehabilitation, first-time homebuyers' assistance, site acquisition, site improvement, and demolition. CDBG and HOME program funds can also be used for relocation, although the City of Killeen does not use those funds for such purposes. At least 15% of the annual HOME allocation is set aside for the affordable housing development activities provided by Community Housing Development Organizations (CDHOs), per HUD regulations.

The Housing Authority of Killeen supports initiatives for tenant self-help programs that include classes for General Education Diploma, English as a Second Language, and First Time Homebuyer Assistance Program, in addition to the eighty housing assistance vouchers. This combination of programs and vouchers help to encourage residents to become independent and self-sufficient.

The Housing Choice Voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.



Other Relevant Data

Blight

The City of Killeen has developed a comprehensive plan of action to redevelop older, less aesthetically pleasing areas. Among these plans are the Façade Improvement Program (2009) which involves the renovation of the historic downtown buildings and the Historic District Design Guidelines (2009) which gives information about acceptable modifications to historic buildings. The renovations in the downtown area of Killeen encourage preservation, rehabilitation, and restoration of the original township's historic areas. The program aims to enhance cultural characteristics and historic resources of the downtown core using a 4:1 basis where the cost of the restoration is split 80% city, 20% owner.

Language Barriers and Cultural Differences

In 2012, almost 77% of the population of Killeen spoke English only; 5% of the population of the city spoke English "less than very well." Of those who spoke English "less than very well," the majority spoke Spanish (66%), followed by Asian native speakers (24%).

While this population is legally protected from discrimination by federal law, it is important for members of the community to recognize the potential for discrimination in these people when renting or purchasing housing due to their limited knowledge of the English language. In 2007, HUD developed guidelines for how to address the needs of those with Limited English Proficiency (LEP) to include providing language assistance to those in HUD assisted housing. In order to evaluate whether language assistance is needed, it is important to gain a better understanding of the number of LEP individuals living in the city and the predominant languages which are spoken.



Finding:

Nearly 77% of Killeen residents speak English only, while over 12% of the residents speak Spanish at home.

Table 29: Limited English Proficiency Language Groups, 2012

Language Group	<i>n</i>	%
Speaks English only	117,753	76.60%
Speaks Spanish at Home	18,983	12.35%
Spanish speaks English "less than very well"	4,971	3.23%
Speaks Asian or PI language at home	4,822	3.14%
Speaks other Indo-European language at Home	3,968	2.58%
Asian and PI speaks English "less than very well"	1,819	1.18%
Indo-European speaks English "less than very well"	746	0.49%
Speaks other language at home	545	0.35%
Other languages speaks English "less than very well"	117	0.10%

Source: American Community Survey 5 year estimates for 2008-2012

Observation:

Nearly 25% of the population of the city fall under HUD protected guidelines regarding discrimination based on language



Lead Hazards

The City of Killeen is working in conjunction with Bell County and State Health departments to increase public awareness of health and safety issues associated with Lead Based Paint (LBP). Operating in accordance with 24 CFR Part 35, all units to be acquired or rehabilitated with the use of Federal funds through CDBG (Community Development Block Grant program) or HOME (Home Investment Partnerships program), must be free of lead paint hazards. The jurisdiction's housing rehabilitation and related programs contain the requirement to reduce the number of owner and rental housing units containing LBP hazards; through appropriate means of remediation, at such time any type of repair or rehabilitation actions are taken on a residential housing unit. This process involves testing and evaluation of LBP hazards potentially present, proper notification to the community and adjacent residents, and reduction or abatement of LBP hazards.

Research indicates that lead poisoning effects cross all socioeconomic strata. The LBP hazards are most severe in older, dilapidated housing. There is likely a disproportionate number of lower income households occupying those potentially LBP hazardous housing units. Therefore consideration must be made to include all housing units that could contain any type of LBP hazard. For purposes of this section, the jurisdiction estimates the 9,558 housing units built prior to 1970 to contain LBP hazards and an estimated 8,700 lower-income households occupy those assumed lead contaminated households. There are 8,744 very low and extremely low-income households whose annual income level is equal to or less than 50% of the area median income for the Killeen-Temple-Fort Hood Metropolitan Statistical Area (MSA). This total consists of both owners and renters of the area's housing units. The US Census indicates that there are 53,913 units in Killeen; 27,280 owner occupied units, and 26,633 renter occupied units. Buildings built before 1960 will contain some LBP and for the pre-1950 properties, it is reasonable to assume that the LBP is present on multiple surfaces. According to the Killeen 2010-2014 Consolidated Plan, about 36% of Killeen's housing stock was built before 1980 – i.e., more than 30 years ago. It is more likely that there are a greater number of owner-occupied units with both interior and exterior LBP hazards due to deferred maintenance and fixed incomes of the owners, making maintenance of the painted surfaces throughout the housing units a low priority.

The jurisdiction will seek other resources to combine with both the CDBG and HOME programs in order to assist with the removal of LBP hazards within its control. Furthermore, the jurisdiction will use its federal and, as available, other local funds to leverage or match other funding mechanisms to expand efforts to reduce the number of elevated blood lead levels in children and youth.

Food Deserts

According to the United States Department of Agriculture, a food desert is defined as urban neighborhoods and rural towns without access to fresh, healthy, and affordable food. Instead of supermarkets and grocery stores, these communities may have no food access or are served only by fast food restaurants and convenience stores that offer few healthy, affordable food options.



A food desert is defined as a census tract with a substantial share of residents who live in low-income areas that have low levels of access to a grocery store or to a healthy, affordable food retail outlet.

Census tracts qualify as food deserts if they meet low income and low access thresholds:

- They qualify as “low income communities” based on having: A) a poverty rate of 20% or greater, OR B) a median family income at or below 80% of the area median family income; AND
- They qualify as “low access communities” based on the determination that at least 500 persons and/or 33% of the census tract’s population lives more than one mile from supermarket or large grocery store (10 miles in the case of non-metropolitan census tracts).

The Food Access Research Atlas shows that five of the tracts in Killeen fulfill the USDA definition of a food desert. This means that they have a higher concentration of residents with low income and low access within that tract that live more than one mile away from the nearest supermarket or grocery store.



Finding:

There are five tracts where a significant number of residents are more than one mile away from the nearest supermarket or grocery store.

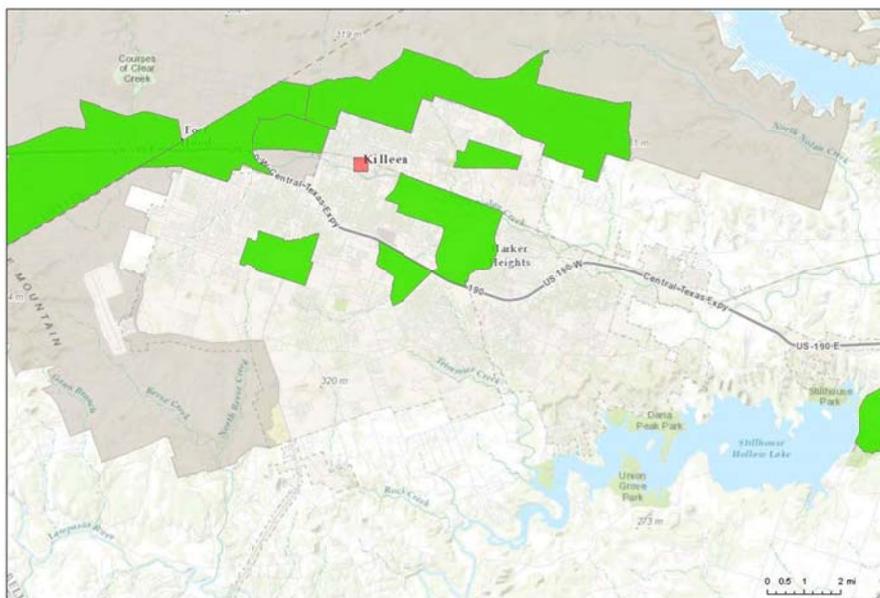
Table 30: Low Income, Low Access Food Desert Tracts

Tract	Low Income Tract	Low Access Tract	Number of HH w/o vehicles	Supermarket Access
221.04	Yes	Yes	5.60%	>1 mile
223	Yes	Yes	9.30%	>1 mile
224.05	Yes	Yes	2.70%	>1 mile
231.04	Yes	Yes	0.00%	>1 mile
231.07	Yes	Yes	2.50%	>1 mile

Source: U.S. Department of Agriculture Economic Research Service, 2015

Observation:

Five out of 24 tracts fit the operational definition of a “food desert” according to the USDA Food Access Research Atlas.



USDA Low Income, Low Access to Food Killeen, Texas

Date: 8/6/2015 Source: USDA Economic Research Service, ESRI. For more information: <http://www.ers.usda.gov/data-products/food-access-research-atlas/documentation.aspx>



Section III. Evaluation of the Jurisdiction's Current Fair Housing Legal Status

Fair Housing Complaints

The Office of Fair Housing and Equal Opportunity (FHEO) at HUD receive complaints from persons regarding alleged violations of the Federal Fair Housing Act. According to the [2010 Annual HUD Report](#), there are fourteen issues a complaint can be filed under, although it is not uncommon for a single complaint to be filed under multiple issues. Fair housing complaints were obtained and analyzed from a five year period. From 2009-2014, there were eight complaints filed by Killeen residents. Six of the complaints were closed in less than 60 days, while two were closed in 6-8 months. The most commonly cited complaint was item 380 which include discriminatory terms, conditions, privileges, or services and facilities, which was reported in 87% of the complaints. Of the eight complaints, five were found to be without cause, two were conciliated, and one was withdrawn with no resolution.

The lack of more complaints over the five-year period does not necessarily indicate a lack of a problem in fair housing compliance. Residents may not file complaints because they are unaware of where and how to file a complaint, or the discrimination is subtle and therefore not detectable by the resident. Lack of awareness on what constitutes legal discrimination on the resident's part may be a large factor. Additionally, residents may prefer avoiding the process of filing a complaint and following through with it. During the focus groups conducted for this report, there were three participants who stated that they or someone they knew was discriminated against, but did not report it or file a complaint. Therefore, education, information, and awareness regarding fair housing issues remain a priority to reduce impediments.

Fair Housing Discrimination Suits

There are no pending fair housing discrimination suits involving the City of Killeen.

Determination of Unlawful Segregation

There is no pending unlawful segregation order involving the City of Killeen.



Finding:

Race and disability were the most common sources for complaint, followed by national origin.

Table 31: Complaints by Basis of Discrimination, 2009-2014

Type of Complaint	*n	%
Race	4	44.44%
Disability	4	44.44%
National Origin	1	11.11%

Source: HUD FHEO, Fort Worth Regional Office, 2009-2014

**Total of Types Complaints Filed will not equal total complaints filed*

Observation:

From 2009-2014, there were eight complaints filed by Killeen residents. Race and disability were the most common sources for complaint, followed by national origin.



Finding:

Of the types of complaints reported, Issue 380 was the most commonly cited issue, followed by issue 510.

Table 32: Issues of Complaints Filed, 2009-2014

Code/Complaint	*n	%
380 - Discriminatory terms, conditions, privileges, or services and facilities	7	41.18%
510 - Failure to make reasonable accommodation	3	17.65%
310 - Discriminatory refusal to rent	2	11.76%
450 - Discriminatory acts under Section 818 (coercion, Etc.)	2	11.76%
320 - Discriminatory advertising, statements and notices	1	5.88%
312 - Discriminatory refusal to rent and negotiate for rental	1	5.88%
382 - Discrimination in terms/conditions/privileges relating to rental	1	5.88%

Source: HUD FHEO, Fort Worth Regional Office, 2009-2014

**Total of Types Complaints Filed will not equal total complaints filed*

Observation:

From 2009-2014, there were eight complaints filed by Killeen residents. The most commonly cited complaint was Issue 380 which includes discriminatory terms, conditions, privileges, or services and facilities, which was reported in 87% of the complaints.

Of the eight complaints, five were found to be without cause, two were conciliated, and one was withdrawn with no resolution.



Section IV. Identification of Impediments to Fair Housing Choice

Public Sector

Sale or Rental of Housing

Home Ownership

Among all occupied housing units in Killeen in 2012, 55% were owner-occupied and 47% were renter-occupied. This is much lower than the statewide home ownership rate of 65%, but less of a difference from the metropolitan area rate of 60%. Home ownership by race shows that 70% of Asians own their home, followed by Whites at 55%, Hispanics at 49% and Blacks at 42%. The differences may be due to the sampling of data used to calculate the numbers from the American Community Survey. There were some tracts where Asians displayed a 100% ownership percentage, but taking the small population of Asians with the total population total, the results could be skewed as there are not enough Asians to provide a clear average.

Rental of Housing Units

The number of units for rent for \$1000 or more increased from 6,699 to 8,299 between 2010 and 2012, while units for rent with prices of \$500-\$999 remained the same. Units rented for less than \$500 decreased slightly during that same period.

Rent rates are driven by and factored in with the military's monthly housing allowance for the service member. It is based upon rank and tenure as well as household size and gender of the dependents. Although the military and Fort Hood have made tremendous stride in increasing the amount of housing allowance for its' service members to include "real time" utility allowances and subsidy comparable to the need of the family, local rental property owners and brokers; some of which were prior military themselves, equally watch for the changes. When the military issues its annual pay increase accompanied by the housing allowance - regional rental property owners/managers increase the rent on units as well.

Even though the military is "getting out of the housing business" through privatization the monthly chargeable rent and utility continues to increase consistently with the increase in military pay. (COK)

Housing Types

Among the current 55,052 housing units in Killeen, 38,237 are single-family detached units, with plans underway for more single family housings to be built in the next 6-18 months. There are 16,812 multi-family units with 89% of them being renter-occupied units. Between 2010 and 2012, there was a rise in zero-to-one bedroom units (58.2%) for owner-occupied units and a slight decrease in units with three or more bedrooms (-1.8%). However for renter-occupied units, there was a slight increase in zero-to-one unit (2.6%), as well as units with three or more bedrooms during that same period (11.5%).

In 2000, units that rented for \$400-\$499 made up the majority of rentable units (18.7%). During that same time period, units that rented for \$1000-\$1249 made up only 3% of rentable housing stock. In



2010, these percentages became reversed; units that rented for \$400-\$499 consisted of only 7% of rentable units, while the majority of rentable units were priced between \$1000 and \$1249 per month (17.5%).

Military Impact on Housing

Fort Hood has indicated that the "military family" has changed over time. Twenty five years ago, military families were smaller with one, maybe two children. As the economy changed, industry and jobs were lost so more families turned to the military for a steady paycheck and health benefits along with the housing benefits; equally those with prior military experience returned back to the military for steady income, housing, and health coverage.

Also, Ft Hood is an "exceptional family member" post where families with special needs members (i.e., child, other dependent) can receive services and benefit from military/military contracted providers while the active duty military member can continue their term of service. The housing to accommodate the "exceptional families" encourages additional sleeping space for respite care in the home of the exceptional family member. (COK)



Finding:

Tract 231.08 contains the highest percentage of single-family owner-occupied and renter-occupied units. Tract 231.07 contains the highest percentage of multi-family owner-occupied units and renter-occupied units.

Table 33: Housing Units by Tenure and Structure Type, 2012

Owner-Occupied					Renter-Occupied				
Census Tract	*Total	Single-Family	Multi-Family	% Multi-Family	Census Tract	*Total	Single-Family	Multi-Family	% Multi-Family
221.01	792	772	20	2.53%	221.01	840	293	547	65.12%
221.03	1,134	1,134	0	0.00%	221.03	614	566	48	7.82%
221.04	499	499	0	0.00%	221.04	1,123	349	774	68.92%
221.05	426	414	12	2.82%	221.05	214	118	96	44.86%
222	275	264	11	4.00%	222	1,095	271	824	75.25%
223	703	539	164	23.33%	223	859	166	693	80.68%
224.01	1,056	1,046	10	0.95%	224.01	888	401	487	54.84%
224.02	895	895	0	0.00%	224.02	280	251	29	10.36%
224.03	986	986	0	0.00%	224.03	435	412	23	5.29%
224.04	1,642	1,642	0	0.00%	224.04	635	283	352	55.43%
224.05	251	251	0	0.00%	224.05	603	75	528	87.56%
225.01	736	709	27	3.67%	225.01	539	361	178	33.02%

Table continues on next page



Table 34: Housing Units by Tenure and Structure Type, 2012 (cont.)

Owner-Occupied					Renter-Occupied				
225.02	1,631	1,508	123	7.54%	225.02	1,507	581	926	61.45%
226	572	551	21	3.67%	226	1,081	542	539	49.86%
228.01	143	143	0	0.00%	228.01	1,006	276	730	72.56%
229	393	357	36	9.16%	229	1,111	256	855	76.96%
230	1,810	1,745	65	3.59%	230	792	384	408	51.52%
231.03	844	844	0	0.00%	231.03	821	363	458	55.79%
231.04	515	509	6	1.17%	231.04	920	504	416	45.22%
231.05	1,418	1,340	78	5.50%	231.05	786	520	266	33.84%
231.06	1,488	1,453	35	2.35%	231.06	1,333	508	825	61.89%
231.07	984	799	185	18.80%	231.07	1,398	657	741	53.00%
231.08	2,276	2,207	69	3.03%	231.08	2,257	1,295	962	42.62%
235	158	158	0	0.00%	235	630	179	451	71.59%
Total	28,881	27,023	1,858	6.43%	Total	26,171	11,214	14,957	57.15%

Source: American Community Survey 5 year estimates for 2008- 2012

*Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the estimates are subject to non-sampling error.

Observation:

The areas west of Business 195 are very densely populated areas with a large number of homes and apartment complexes. It borders three of Fort Hood's main gates and is an ideal location for real estate developers.



Finding:

Tract 225.01 has the highest percentage of Household (HH) owners for White residents at 81%, tract 224.04 for Black residents at 90.4%, and tract 224.02 (86.9%) for Hispanic residents. Asian residents have 100% home ownership in nine of the 24 tracts in the city.

Table 35: Housing Tenure by Race and Ethnicity, 2012

Census Tract	White		Black		Asian		Hispanic	
	HHs	% Owners	HHs	% Owners	HHs	% Owners	HHs	% Owners
221.01	695	58.56%	566	24.91%	31	100.00%	248	67.34%
221.03	736	68.89%	627	59.01%	82	69.51%	242	78.10%
221.04	527	19.54%	742	39.08%	26	42.31%	213	19.25%
221.05	400	61.50%	137	68.61%	15	100.00%	99	82.83%
222	546	31.32%	458	8.30%	56	55.36%	292	11.99%
223	702	60.97%	534	33.90%	31	77.42%	206	18.45%
224.01	541	51.94%	828	50.00%	85	68.24%	513	54.39%
224.02	588	71.43%	247	87.04%	91	100.00%	191	86.91%
224.03	768	76.17%	453	54.08%	84	100.00%	118	75.42%
224.04	825	62.67%	769	90.38%	126	24.60%	473	72.30%
224.05	276	13.41%	217	41.01%	12	0.00%	303	35.31%
225.01	695	81.01%	283	22.26%	42	78.57%	208	37.02%

Table continues on next page



Table 36: Housing Tenure by Race and Ethnicity, 2012 (cont.)

Census Tract	White		Black		Asian		Hispanic	
	HHs	% Owners	HHs	% Owners	HHs	% Owners	HHs	% Owners
225.02	1,383	50.54%	960	59.69%	101	38.61%	675	42.96%
226	604	31.95%	445	20.45%	28	100.00%	504	48.81%
228.01	329	17.93%	466	7.30%	60	11.67%	279	11.11%
229	678	26.11%	391	20.72%	82	35.37%	330	23.64%
230	1,284	80.37%	732	52.05%	111	100.00%	403	63.28%
231.03	658	73.71%	628	30.73%	34	23.53%	277	40.07%
231.04	654	46.02%	425	19.53%	67	73.13%	229	23.58%
231.05	789	53.87%	915	66.12%	33	51.52%	377	85.15%
231.06	924	57.58%	1,147	45.77%	63	100.00%	587	60.99%
231.07	823	44.59%	929	27.13%	93	43.01%	508	45.28%
231.08	1,216	52.22%	1,797	39.84%	260	100.00%	936	55.24%
235	181	23.20%	365	2.74%	9	100.00%	212	45.75%
Total	16,822	54.76%	15,061	42.35%	1,622	69.42%	8,423	48.80%

Source: American Community Survey 5 year estimates for 2008-2012

Observation:

There are nine tracts in which Asians are 100% homeowners, which is significant considering there are no other races which have a 100% home ownership in any tract. Asian home ownership over 50% is located in eight tracts. Therefore, of the 24 tracts in Killeen, Asians have the highest percentage of home ownership of over 50% in 17 of the 24 tracts. The tracts with the lowest percentage of homeownership for Whites is tract 228.01 (17.9%), tract 235 (2.7%) for Blacks, tract 224.05 (0%) for Asians, and tract 228.01 (11.1%) for Hispanics.



Finding:

Since 2000, the percentage of both renter-occupied and owner-occupied housing stock with three or more bedrooms has been increasing, while the percentage of housing stock with zero or one bedroom has been decreasing.

Table 37: Housing Units by Number of Bedrooms, 2000-2012

2000	Owner-Occupied		Renter-Occupied	
	n Units	% of Units	n Units	% of Units
0-1 Bedrooms	968	4.63%	7,300	35.34%
2 Bedrooms	2,247	10.75%	7,281	35.25%
3+ Bedrooms	17,680	84.61%	6,077	29.42%
Total	20,895	100.00%	20,658	100.00%

2010	Owner-Occupied		Renter-Occupied	
	n Units	% of Units	n Units	% of Units
0-1 Bedrooms	196	0.67%	4,689	18.98%
2 Bedrooms	1,546	5.26%	8,889	35.98%
3+ Bedrooms	27,623	94.07%	11,126	45.04%
Total	29,365	100.00%	24,704	100.00%

2012	Owner-Occupied		Renter-Occupied	
	n Units	% of Units	n Units	% of Units
0-1 Bedrooms	310	1.07%	4,813	18.39%
2 Bedrooms	1,447	5.01%	8,954	34.21%
3+ Bedrooms	27,124	93.92%	12,404	47.40%
Total	28,881	100.00%	26,171	100.00%

Sources: U.S. Census Bureau SF3 2000, American Community Survey 5-Year Estimate 2006-2010, American Community Survey 5-Year Estimate 2008-2012

*Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the estimates are subject to non-sampling error.

Observation:

As the number of households with children and non-family households increases, so does the need for homes with more bedrooms.



Finding:

Cost of renting a home has increased since 2000. In 2000, the largest number of homes rented for \$800 and \$899 per month – in 2012, the largest number of homes rented in the \$1250 to \$1499 range.

Table 38: Renter-Occupied Units by Gross Rent Paid, 2000-2012

Monthly Gross Rent	Number of Units		
	2000	*2010	*2012
Less than \$100	18,663	24,662	26,171
\$100-\$199	84	24	17
\$200-\$299	117	117	117
\$300-\$399	189	189	189
\$400-\$499	513	513	513
\$500-\$599	1,548	1,548	1,548
\$600-\$699	2,518	2,518	2,518
\$700-\$799	2,773	2,773	2,773
\$800-\$899	3,572	3,572	3,572
\$900-\$999	3,112	3,044	3,112
\$1000-\$1249	2985	3,045	2,985
\$1250-\$1499	651	4,319	5,133
\$1500-\$1999	174	1,746	1,949
\$2000 or above	37	568	1,118
No Cash Rent	12	66	99
*Totals	36,948	48,704	51,814

Sources: U.S. Census Bureau SF3 2000, American Community Survey 5 year estimates for 2006-2010, American Community survey 5 year estimates for 2008-2012.

*Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the estimates are subject to non-sampling error.

Observation:

The construction of newer homes, as well as the cost of living increase and inflation, may account for this monthly rent increase in part or in whole.



Finding:

The number of low cost rental units has steadily decreased, while the number of high cost rental units has rapidly increased since 2000.

Table 39: Loss of Affordable Rental Housing Units, 2000-2012

Units Renting for:	2000	*2010	*2012	n Change	% Change
Less than \$500	7,899	2,689	2,384	-5,515	-69.82%
\$500-\$699	6,804	5,581	5,291	-1,513	-22.24%
\$700-\$999	4,644	9,115	9,669	5,025	108.20%
\$1000 or more	874	6,699	8,299	7,425	849.54%
No Cash Rent	378	620	528	150	39.68%

Sources: U.S. Census Bureau SF3 2000, American Community Survey 5 year estimates for 2006-2010, American Community survey 5 year estimates for 2008-2012.

**Data are based on a sample and are subject to sampling variability. In addition to sampling variability, the estimates are subject to non-sampling error.*

Observation:

The number of rental units under \$999 and less has decreased slightly since 2000, while units renting for \$1000 or more have dramatically increased since 2000.

More expensive housing units are being placed on the market. This rise in housing costs may be in part due to the presence of the military as there is anecdotal evidence that housing rent increases as the military Basic Housing Allowance (BHA) increases. This leaves fewer housing options for lower-income households than in previous years.



Public Housing Authority and Other Assisted/Insured Housing Providers

The following is a description of public housing compiled with the public housing agency or agencies located within its boundaries, including:

- The number of public housing units in the jurisdiction,
- The physical condition of such units,
- The restoration and revitalization needs of public housing projects within the jurisdiction,
- The number of families on public housing and tenant-based waiting list, and
- Results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of need of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25)

Housing Authority of Killeen

The Housing Authority of Killeen (HA) consists of two geographically separated public housing areas with a combined total of 145 apartment units. There are 75 housing units at the Moss Rose complex which was constructed in 1952. The complex is comprised of 17 one-bedroom units, 36 two-bedroom units, 16 three-bedroom units and 6 four-bedroom units that are primarily occupied by households with children. The High View Apartments were constructed in 1965 and include 48 one-bedroom apartments, 14 two-bedroom apartments, and 8 three-bedroom apartments, for a total of 70 units. The High View Apartments are primarily housing units for elderly and those in need of accessible housing.

The Housing Authority functions under an annual [Capital Fund Program](#) (CSP) budget of approximately \$207,000, down from \$217,000 for the previous CSP term. The Housing Authority will commit those public housing funds to improvements and replacements associated with the dwelling structures and equipment. The five-year averages are divided with 39% going to the Moss Rose complex; 35% going to the High View Complex; and 12% remaining for Housing Authority wide improvements. The five-year average anticipated expenditure for the costs associated with operations and management of the housing authority equals 14% of the budget. The Housing Authority of Killeen is designated as a High Performer and is not troubled or otherwise performing poorly.

Housing Choice Voucher Holders

According to data from the Housing Authority, the primary makeup of the voucher recipients are Black (74%), and female heads of household (90%), who have children less than one year of age according to data collected by the Housing Authority. Of the 142 families who reported their source of income, 52% listed SSI or Social Security as their primary source of income.

Central Texas Council of Governments

The Central Texas Council of Governments- Housing Division administers the Section 8 Housing Choice Voucher program in Bell, Coryell, Lampasas, Hamilton, Milam, Mills, and San Saba Counties. Currently there are 1,227 households receiving vouchers in Killeen. Due to the high demand for these vouchers, CTCOG-HD closed its waiting list February 1, 2015 as it had 3,274 households waiting for an



opening and is currently working on processing applications from November 2012. With the waiting list extending so far back, CTCOG-HD contacts those on the waiting list to determine if they are still interested in the voucher program. If they fail to respond within the designated time frame or are no longer in need of the program, their name is withdrawn from the waiting list. Applicants are contacted on a monthly basis in order to keep the program moving along.

The Central Texas Council of Governments functions on a budget of thirteen million dollars per annum on vouchers in all seven counties and surrounding cities. Vouchers issued by CTCOG-HD are not allocated by city/county, but rather by need. The system used by CTCOG-HD allows for the tracking of vouchers by tract, but the data changes constantly as units go off the program and new ones come on.

Housing Choice Voucher Holders

According to data from Central Texas Council of Governments- Housing Division, the primary makeup of the voucher recipients are Black (74%), Families with Children (70%), Female (91%), and fall below the Extremely Low Median Income Level (89%).

Housing Tax Credit Program

The Killeen community has five complexes that have received subsidies of the state administered Housing Tax Credit program – Village at Fox Creek – 128 units (a family/ general population complex), Veranda Apartments- 88 units (elderly age 60+ years), Stone Ranch Apartment Homes – 152 units (elderly age 55+ years), Tremont Apartment Homes – 112 units (elderly age 60+ years), and Ridge Pointe Apartment Homes – 172 units (a family/ general population complex).

Each of these complexes must maintain compliance with the Housing Tax Credit rules and regulations sited in Section 42 of the Internal Revenue Service Code as amended and with specific stipulations placed by the administering state agency.

None of those complexes are near their HTC (Housing Tax Credit) tenure. The first completed tenure will be for Village at Fox Creek and will occur in the year 2020.



Finding:

Vouchers are concentrated in tracts 225.02, 221.04, and 231.08.

Table 40: (HA) Number of Housing Vouchers per Census Tract, 2014

Tract	Number of Vouchers	Percent
221.01	4	3.20%
221.03	3	2.40%
221.04	17	13.60%
221.05	2	1.60%
222	12	9.60%
223	3	2.40%
224.01	9	7.20%
224.03	3	2.40%
224.04	2	1.60%
224.05	1	0.80%
225.01	1	0.80%

Table continues on next page



Table 41: (HA) Number of Housing Vouchers per Census Tracts, 2014 (cont.)

Tract	Number of Vouchers	Percent
225.02	18	14.40%
226	5	4.00%
228.01	2	1.60%
230	9	7.20%
231.01	1	0.80%
231.02	1	0.80%
231.03	3	2.40%
231.04	2	1.60%
231.06	7	5.60%
231.07	5	4.00%
231.08	14	11.20%
235	1	0.80%
Total	125	100.00%

Source: Killeen Housing Authority, 2014

Observation:

High density housing tracts are defined by the number of housing units located within a tract. Tract 221.04 is located in a high density housing tract (2000 per square mile), which is located in North Killeen and has multiple affordable apartment complexes located within that tract. Tract 231.08 is located in a moderate density housing tract (1001-2000 per square mile), and Tract 225.02 is located in a low density housing tract (less than 1000 per square mile).



Finding:

Of the residents receiving housing vouchers from the HA, Blacks make up 73.9% of the recipients.

Table 42: (KHA) Race and Ethnicity of Individuals Receiving Housing Vouchers, 2014

Race	Number	Percent
Black	105	73.94%
White	32	22.54%
Asian	3	2.11%
Pacific Islander	2	1.41%
Total	142	100.00%

Ethnicity	Number	Percent
Non-Hispanic	119	83.80%
Hispanic	23	16.20%
Total	142	100.00%

Source: Housing Authority of Killeen, 2014

Observation:

In the City of Killeen, the Black population also has the lowest income levels and the highest poverty levels which may explain why this population segment has the highest percentage of housing vouchers.



Finding:

Of the residents receiving housing vouchers from CTCOG-HD, Blacks make up 74.8% of the recipients.

Table 43: (CTCOG-HD) Race and Ethnicity of Individuals Receiving Housing Vouchers, 2015

Race	Number	Percent
Black	995	74.87%
White	300	22.57%
Asian	12	0.90%
Pacific Islander	16	1.20%
American Indian/ Alaskan Native	6	0.45%
Total	*1329	100.00%

Ethnicity	Number	Percent
Non-Hispanic	1158	87.66%
Hispanic	163	12.34%
Total	1321	100.00%

Source: Central Texas Council of Governments, 2015

**Total based on applicants, not vouchers*

Observation:

As with the Housing Authority data, the Black population makes up the highest percentage of housing voucher recipients.



Finding:

Female heads of households make up 89.9% of Killeen residents receiving housing vouchers.

Table 44: (HA) Household Types Receiving Housing Vouchers, 2014

Household Type	Number	Percent
Female Head of Household	134	89.93%
Male Head of Household	8	5.37%
Couples	7	4.70%
Total	149	100.00%

Source: Killeen Housing Authority, 2014

Observation:

Single mothers generally have a lower over-all income than other family groups which may explain why this segment of the population makes up almost 90% of all voucher recipients.



Finding:

Families with Children make up 70% of Killeen residents receiving housing vouchers.

Table 45: (CTCOG) Household Types Receiving Vouchers, 2015

Household Type	Number	Percent
Families with Children	864	70.42%
Families without Children	363	29.58%
Total	*1227	100.00%

Source: Central Texas Council of Governments- Housing Division, 2015

*Totals based number of households, not number of vouchers

Finding:

Female households make up 70% of Killeen residents receiving housing vouchers.

Table 46: (CTCOG-HD) Gender

Gender	Number	Percent
Females	1206	91.29%
Males	115	8.71%
Total	1321	100.00%

Source: Central Texas Council of Governments- Housing Division, 2015

Observation:

Females make up 91% of housing vouchers while Families with Children make up 70% of the recipients receiving vouchers, which follow the trends with the Housing Authority vouchers.



Finding:

Of the children who reside in households receiving housing vouchers, 9.28% are age one or less, followed by eight-year-olds (8.44%), and then six and seven-year olds (8.02%).

Table 47: (HA) Age and Number of Children Living in Households Receiving Housing Vouchers, 2014

Age	Number of Children	Percent
One or Less	22	9.28%
Two	7	2.95%
Three	9	3.80%
Four	12	5.06%
Five	11	4.64%
Six	19	8.02%
Seven	19	8.02%
Eight	20	8.44%
Nine	18	7.59%
Ten	14	5.91%
Eleven	15	6.33%
Twelve	11	4.64%
Thirteen	12	5.06%
Fourteen	9	3.80%
Fifteen	14	5.91%
Sixteen	9	3.80%
Seventeen	7	2.95%
Eighteen	1	0.42%
Average Age	8	3.38 years
Total	237	100.00%

Source: Housing Authority of Killeen, 2014

Observation:

The average age of children in houses receiving a housing voucher is 3.38 years of age. This could indicate mothers of children who are not yet school-aged are not working or are bringing in less than desired income.



Finding:

Of the 142 families reporting their source of income, 52.12% report SSI or Social Security as their primary source.

Table 48: (HA) Primary Source of Income for Individuals Receiving Housing Vouchers, 2014

Primary Source of Income	Number of Families	Percent
Other Wages	48	33.80%
SSI	37	26.06%
Social Security	37	26.06%
General Assistance	10	7.04%
Child Support	5	3.52%
Military Pay	2	1.41%
Nonwage	2	1.41%
ADFC/TANF	1	0.70%
Total	142	100.00%

Source: Housing Authority of Killeen, 2014

Observation:

SSI is typically received by those who are age 65 and older, blind, or disabled, in addition to having limited income and/or resources. Children under the age of 18 may also qualify for SSI if they have a medically determined physical or mental impairment that limits functions, lasts for more than twelve months, and can result in death.

Social Security is typically received by those who have enough work credits that were financed through employer and wage contributions. It is not affected by other income, housing location, or household members, unlike SSI.

This is worth noting because the recipients of the vouchers are primarily Black females with young children and therefore do not fit the typical definition of an SSI/Social Security recipient. Other wages and general assistance contribute to 40% of housing voucher recipients' primary sources of income, which is where a majority of these female heads of households with young children may fall.



Finding:

Of the 1321 families reporting their income, 1172 of them fall in the extremely low income level.

Table 49:(CTCOG-HD) Income Levels of Recipients, 2015

Income Level	Number	Percent
Not Low	7	0.53%
Low (80% of median income)	9	0.68%
Very Low (50% of median income)	133	10.07%
Extremely Low (30% of median income)	1172	88.72%
Total	1321	100.00%

Source: Central Texas Council of Governments- Housing Authority, 2015

Observation:

Of the 1321 housing voucher recipients, just below 90% of them fall in the extremely low median income level. Although the income level is not reported for the Housing Authority of Killeen, it is highly likely that a large percentage of their voucher recipients also fall in the extremely low income level.



Property Tax Policies

The Census Bureau estimates that among housing units with a mortgage in Killeen, typical monthly owner costs (including mortgage payment, property taxes, insurance, utilities, and association fees) were on average \$1,143 per month. The surrounding Killeen-Temple-Fort Hood metropolitan area was slightly higher at \$1,187 per month. Compared to other cities in the Central Texas area, Killeen has held its property tax rate constant in recent years during a time of brisk growth. This is significant as annual property taxes are another cost of home ownership impacting first-time purchasing abilities and affordability.

The Tax Appraisal District of Bell County is responsible for appraising all real and business personal property within Bell County. Appraisals are conducted according to the Texas Property Tax Code and the Uniform Standards of Professional Appraisal Practices. The most recent Appraisal Review Board was open to the public and held during the months of June and July 2014. The Tax Appraisal District of Bell County Board of Directors meeting was held on September 16, 2014 and open to the public in accordance with the Open Meeting Act, Section 552.001 et seq. of the Government Code.

Planning and Zoning Boards

The Planning and Zoning Commission consists of nine members appointed by the City Council for a term of two years, as established by the Charter of the City of Killeen. The Planning and Zoning Commission reviews and approves plans submitted under the provisions of the Killeen Code of Ordinances, Chapter 26. In their role as a zoning commission, members review amendments to zoning regulations and boundaries submitted under the provisions of the Killeen Code of Ordinances, Chapter 31, and submit recommendations for approval or disapproval to the City Council.

The Planning and Zoning Commission has outlined a series of potential action strategies in response to key planning themes identified for housing and neighborhoods. The three areas are: 1) balancing affordability with variety, 2) building neighborhoods and not just subdivisions, and 3) neighborhood protection. More details for the above sections are reported in the [Killeen Comprehensive Plan](#).

Balancing Affordability with Variety:

As the host community for Fort Hood, Killeen must always ensure responsiveness to the shorter-term, higher-turnover market segment involving military personnel and families.

Building Neighborhoods and not just Subdivisions:

Killeen is focusing on the elements that round out neighborhoods and create and reinforce “community” for all ages.

Neighborhood Protection:

Many aspects of neighborhood integrity and revitalization are an ongoing focus of the various funding programs and capital initiatives overseen by the city’s Community Development Divisions and coordinated through a multi-year, HUD-approved Consolidated Plan and associated Annual Plan.



Private Sector

Mortgage Lending Policies and Practices

The Fair Housing Act prohibits lenders from discriminating against members of the protected classes in granting mortgage loans, providing information on loans, imposing the terms and conditions of loans (such as interest rates and fees), conducting appraisals and considering whether to purchase loans. Unfettered access to fair housing choice requires fair and equal access to mortgage lending markets regardless of race, color, national origin, religion, sex, familial status, disability or any other statutorily protected basis.

An analysis of mortgage applications and their outcomes can identify possible discriminatory lending practices and patterns in a community. Home Mortgage Disclosure Act (HMDA) data contains records for all residential loan activity reported to banks pursuant to the requirements of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989. Any commercial lending institution that makes five or more home mortgage loans annually must report all residential loan activity to the Federal Reserve Bank, including information on applications denied, withdrawn, or incomplete by race, sex, and income of the applicant. This information is used to determine whether financial institutions are serving the needs of their communities.

The most recent HMDA data available for the City of Killeen is 2012. The data constitutes all types of applications received by lenders by families: home purchase, refinancing, or home improvement mortgage applications for one-to-four family dwellings and manufactured housing units across the city. The demographic data and information provided pertains to the primary applicant only. Co-applicants, although also included in the data reported to HMDA, were not included in the analysis.

Applicant Characteristics

During 2012, there were 8,625 loan applications submitted by lenders, of which 3,720 applications were for home purchases, 4,653 applications were for refinancing, and 252 applications were for home improvement equity loans. Of the loans reported, almost 54% of the loans were for home improvement, 43.1% were for home purchasing, and nearly 3% of loans were for refinancing.

Of all three loan types, home improvement loans were most likely to be successful as 27.7% were originated, compared to 18% of home purchasing loans, and less than 1% of refinanced loans.

Loan application reasons varied slightly across racial groups. The most common reason for all races, except Asian applicants, was for refinancing, constituting almost 43% of applications for those groups. The most common loan type for Asian applicants was for home purchase (1.6%). The least common loan type across all racial and ethnic groups was for home improvement, which constituted 2% of applications.



The vast majority of applications involved one to four-family housing structures, with over 98% of the applications for one to four-family housing and 1.7% of the applications were for manufactured housing units.

The most commonly sought type of financing was loans backed by the Department of Veterans Affairs (VA), which made up 70% of the loan applications. Conventional Loans made up 20.1% of the loans sought after by loan applicants, followed by Federal Housing Administration (FHA) loans at 9.8%. VA loans were the most successful, with 76.3% originated, compared to Conventional Loans, which originated 16.4%, and FHA loans which originated 7.5%.

The racial composition of the loan applicants was primarily comprised of White (47.5%) and Black (27%) applicants. Of the 4,095 loan applications submitted by Whites, 25.6% (2,207) were originated and 6.7% (578) loans were denied. Of the 2,325 loans submitted by Blacks, 13.8% (1,188) were originated and 4.5% (387) were denied.



Finding:

In 2012, there were 8,625 loan applicants. Of the 8,625 loan applications, 46.6% were originated and 4.9% were approved but not accepted, for a total of 51.5% of the total loans being approved.

Table 50: Purpose of Loan and Action Taken, HMDA 2012

Loan Purpose	Loan Action	Total	Home Purchasing	Refinancing	Home Improvement
Originated	n	4,015	1,557	69	2,389
	%	46.55%	18.05%	0.80%	27.70%
Approved, Not Accepted	n	421	123	11	287
	%	4.88%	1.43%	0.13%	3.33%
Denied	n	1,281	351	132	798
	%	14.85%	4.07%	1.53%	9.25%
Withdrawn	n	646	140	14	492
	%	7.49%	1.62%	0.16%	5.70%
Incomplete File	n	150	10	3	137
	%	1.74%	0.12%	0.03%	1.59%
Purchased by Institution	n	2,112	1,539	23	550
	%	24.49%	17.84%	0.27%	6.38%
Total Applications	n	8,625	3,720	252	4,653
	%	100.00%	43.13%	2.92%	53.95%

Source: HMDA 2012, Federal Financial Institutions Examination Council, 2012

Observation:

Nearly 15% of loan applications were denied. Loans were denied for a number of reasons, most of which are listed in Table 25.



Finding:

Over 98% of the applications were for one to four-family housing units.

Table 51: Property Type and Action Taken, HMDA 2012

Property Type	Loan Action	Total	One to Four Family Unit	Manufactured Housing Unit	Multi-Family
Originated	n	4,015	3,984	23	8
	%	46.55%	46.19%	0.27%	0.09%
Approved, Not Accepted	n	421	381	39	1
	%	4.88%	4.42%	0.45%	0.01%
Denied	n	1,281	1,199	80	2
	%	14.85%	13.90%	0.93%	0.02%
Withdrawn	n	646	645	1	0
	%	7.49%	7.48%	0.01%	0.00%
Incomplete File	n	150	149	1	0
	%	1.74%	1.73%	0.01%	0.00%
Purchased by Institution	n	2,112	2,110	0	2
	%	24.49%	24.46%	0.00%	0.02%
Total Applications	n	8,625	8,468	144	13
	%	100.00%	98.18%	1.67%	0.15%

Source: HMDA 2012, Federal Financial Institutions Examination Council, 2012

Observation:

Due to the large growth of housing developments in the city, loans for one to four-family housing units increased to meet the growing demands.

The increase could also be attributed to the ability of a VA backed mortgage allows for the purchase of a SF dwelling up to 1-4 family dwelling. The owner/VA certificate holder is then afforded the ability to have a residual income to partially, sometimes fully, pay for the monthly debt service. The tenants are generally other military members as well.



Finding:

Department of Veteran Affairs (VA) loan applications were most common making up 70% of the loan applications submitted.

Table 52: Loan Type and Action Taken, HMDA 2012

Loan Type	Loan Action	Total	Conventional	FHA	VA
Originated	n	4,024	657	302	3,065
	%	100.00%	16.36%	7.52%	76.34%
Approved, Not Accepted	n	421	107	37	277
	%	100.00%	25.42%	8.79%	65.80%
Denied	n	1,281	546	113	622
	%	100.00%	42.62%	8.82%	48.56%
Withdrawn	n	646	200	77	369
	%	100.00%	30.96%	11.92%	57.12%
Incomplete File	n	150	43	24	83
	%	100.00%	28.67%	16.00%	55.33%
Purchased by Institution	n	2,112	182	294	1,636
	%	100.00%	8.62%	13.92%	77.46%
Total Applications	n	8,625	1,735	847	6,043
	%	100.00%	20.12%	9.82%	70.06%

Source: HMDA 2012, Federal Financial Institutions Examination Council, 2012

Observation:

Due to the high concentration of active duty military and retired military in the City of Killeen, the high percentage of VA loans is consistent with the population demographics.



Finding:

Forty-seven and a half percent of the loan applicants were White, followed by 26.96% of loan applicants who were Black. The most commonly applied for loan for all races were VA loans.

Table 53: Applicant Race and Loan Type, 2012

Applicant Race	Total Applications		Conventional		FHA		VA	
	n	%	n	%	n	%	n	%
White	4,095	47.48%	879	10.19%	394	4.57%	2,822	32.72%
Black	2,325	26.96%	349	4.05%	184	2.13%	1,796	20.82%
Information Not Provided	877	10.17%	254	2.94%	107	1.24%	516	5.98%
Not Applicable	859	9.96%	94	1.09%	110	1.28%	655	7.59%
Asian	266	3.08%	107	6.17%	33	1.90%	126	7.26%
Hawaiian/Pacific Islander	128	1.48%	21	0.24%	17	0.20%	90	1.04%
AIAN	75	0.87%	31	1.79%	2	0.12%	42	2.42%
Total	8,625	100.00%	1,735	26.47%	847	4.15%	6,043	30.51%

Source: HMDA 2012, Federal Financial Institutions Examination Council, 2012

Observation:

White residents applied for more home loans than all other (provided) races combined.



Finding:

The most common loan reason for all races, except Asians, was for refinancing, accounting for 42.6% of the loan applications.

Table 54: Loan Application Type by Race/Ethnicity, 2012

Applicant Race	Total Applications		Home Purchase		Home Improvement		Refinancing	
	n	%	n	%	n	%	n	%
White	4,095	47.48%	1,809	20.97%	93	1.08%	2,193	25.43%
Black	2,325	26.96%	889	10.31%	63	0.73%	1,373	15.92%
Information Not Provided	877	10.17%	268	3.11%	76	0.88%	533	6.18%
Not Applicable	859	9.96%	539	6.25%	1	0.01%	319	3.70%
Asian	266	3.08%	136	1.58%	6	0.07%	124	1.44%
Hawaiian/Pacific Islander	128	1.48%	55	0.64%	8	0.09%	65	0.75%
AIAN	75	0.87%	24	0.28%	5	0.06%	46	0.53%
Total	8,625	100.00%	3,720	43.13%	252	2.92%	4,653	53.95%

Source: HMDA 2012, Federal Financial Institutions Examination Council, 2012

Observation:

The City of Killeen has an extremely small Asian population, which follows the historic population rate. The reason for the high number of refinancing may be attributed to the low refinance rates during the mid-2000s following the housing bubble burst.



Application Denial

In reporting denials, lenders are required to list at least one primary reason for denial and may list up to two secondary reasons. However, “no reason reported” was the most commonly cited reason for denial making up 87.64% of all denials across loan applicants.

For Whites, the most common reason for denial was “collateral” (45.1%), for Blacks the most common reason for denial was “insurance denied” (33.3%), for Asians the most common reason for denial was “unverifiable information” (7.7%), and for Hispanics the most common reason for denial was “credit history” (17.7%).

The most common reason for denial of a FHA-insured loan was “employment history” (58.3%), for Conventional Loans the most common reason for denial was “debt-to-income ratio” (55.8%) and for VA-guaranteed loans the most common reason for denial was “no reason reported” (72.8%).

Of the 8,468 applications in 2012 for one to four-family housing, 46.6% were originated, while 13.9% were denied. In comparison, in 2012 of the 144 applications for manufactured housing units, less than 0.3% was originated, while 0.9% was denied.



Finding:

“No reason reported” (87.6%) was the greatest reason for loans being denied overall. “Collateral” (45.1%) was the primary reason for denial of White applicants, “insurance denied” (33.33%) was the primary reason for denial of Black applicants, “credit history” (17.7%) was the primary reason for denial of Hispanic applicants, and “unverifiable information” (7.7%) was the primary reason for denial of Asian applicants.

Table 55: Primary Reason for Mortgage Denial by Household Race/Ethnicity, 2012

	White	Black	Hispanic	Asian	Other	No Information	Total
Insurance Denied	33.33%	33.33%	0.00%	0.00%	0.00%	33.33%	0.03%
Employment History	43.75%	12.50%	25.00%	0.00%	0.0%	18.75%	0.16%
Insufficient Cash	44.44%	25.93%	11.11%	7.41%	3.70%	7.41%	0.27%
Unverifiable Information	28.21%	28.21%	7.69%	7.69%	7.69%	20.51%	0.39%
Incomplete Application	42.08%	18.58%	12.57%	4.92%	6.01%	15.85%	1.82%
Debt-to-Income Ratio	28.34%	23.00%	16.58%	5.35%	2.14%	24.60%	1.86%
Other	39.52%	30.95%	14.29%	2.86%	1.43%	10.95%	2.09%
Collateral	45.05%	25.68%	16.22%	0.45%	3.15%	9.46%	2.21%
Credit History	33.61%	31.09%	17.65%	1.96%	4.20%	11.49%	3.55%
No Reason Reported	41.17%	22.61%	14.12%	2.59%	1.80%	17.71%	87.64%

Source: Federal Financial Institutions Examination Council, 2012

Observation:

“No reason reported” was by far the most cited reason for loan denial. HMDA specifies approximately 20-30 different reasons for denial. These reasons are listed in model form for adverse reaction contained in the Appendix to Regulation B (Equal Credit Opportunity).

Anecdotal feedback from mortgage lenders who attended the focus groups suggest that the information provided may not be accurate as the overall consensus was that “credit history” accounts for up to 50% of the denials and “insurance denied” occurs much less frequently than what was reported. Feedback



reports that perhaps “no reason reported” was significantly higher than what typically is expected due to an incompatibility issue when the reports were compiled together. Certain denial choices may have been shifted into the “No Reason Reported” because the incompatibilities and errors when transferring information between different forms, the mortgage company took longer than 30 days to complete the file, or errors in reading or inputting information into the computer database.



Finding:

“No reason given” (87.8%) was the primary reason for loan application denial across loan types.

Table 56: Primary Reason for Mortgage Denial by Loan Type, 2012

	FHA Insured	Conventional	VA guaranteed	FSA/RHS	Total
Insurance Denied	33.33%	33.33%	33.33%	0.00%	0.03%
Employment History	58.33%	16.67%	25.00%	0.00%	0.14%
Insufficient Cash	33.33%	50.00%	16.67%	0.00%	0.28%
Unverifiable Information	13.89%	27.78%	58.33%	0.00%	0.42%
Debt-to-Income Ratio	19.23%	55.77%	25.00%	0.00%	1.81%
Incomplete Application	4.38%	26.25%	69.38%	0.00%	1.86%
Other	6.67%	27.78%	65.56%	0.00%	2.09%
Collateral	2.69%	41.94%	55.38%	0.00%	2.16%
Credit History	5.10%	51.02%	43.88%	0.00%	3.41%
No Reason Reported	10.00%	17.20%	72.80%	0.00%	87.81%

Source: Federal Financial Institutions Examination Council, 2012.

Observation:

VA-Guaranteed loans had the highest percentage of loan denials and the most common reason listed was “no reason reported.” It should be noted that due to a high military presence in Killeen, VA-Guaranteed loans are more likely to be filed compared to FHA-Insured and Conventional loans.

“No reason reported” is reported higher than what is considered normal among mortgage lenders (based on focus group feedback).



Finding:

Lower income applicants were denied loans at much higher rates than higher income applicants. Of the lower income applicants, applicants who listed "Other" as a race were denied loans more often than applicants of other races and ethnicities.

Table 57: Denials by Race/Ethnicity and Income Level, 2012

		Total	White	Black	Hispanic	Asian	Other	No Data
Lower-Income	Total Applications	1,325	566	242	270	65	36	146
	Denials	631	232	155	102	21	29	92
	% Denied	47.62%	40.99%	64.05%	37.78%	32.31%	80.56%	63.01%
Upper-Income	Total Applications	5,021	2,217	1,230	728	149	104	593
	Denials	885	346	232	133	25	28	121
	% Denied	17.63%	15.61%	18.86%	18.27%	16.78%	26.92%	20.40%
Total	Total Applications	10,063	4,095	2,325	1,438	266	203	1736
	Denials	1,516	578	387	235	46	57	213
	% Denied	15.07%	14.12%	16.65%	16.34%	17.29%	28.08%	12.27%

Source: Federal Financial Institutions Examination Council, 2012

Observation:

Applicants claiming "Other" as a racial category were denied mortgage loans at a considerably higher percentage compared to any other racial group. Eighty percent of low-income "Other" applicants were denied loans, compared to 63% of applicants who did not report their race and 64.1% of Black applicants.

Overall, applicants of "Other" races were denied at a higher percentage (28.1%) regardless of income level.



High-Cost Lending

The widespread housing finance market crisis of recent years has brought a new level of public attention to lending practices that victimize vulnerable populations. Subprime lending, designed for borrowers who are considered a credit risk, has increased the availability of credit to low-income persons. At the same time, subprime lending has often exploited borrowers, piling on excessive fees, penalties, and interest rates that make financial stability difficult to achieve. Higher monthly mortgage payments make housing less affordable, increasing the risk of mortgage delinquency and foreclosure, and the likelihood that properties will fall into disrepair.

Some subprime borrowers have credit scores, income levels, and down payments high enough to qualify for conventional, prime loans, but are nonetheless steered toward more expensive subprime mortgages. This is especially true of minority groups, which tend to fall disproportionately into the category of subprime borrowers. The practice of targeting non-White minorities for subprime lending qualifies as mortgage discrimination.

Since 2005, HMDA data has included price information for loans priced above reporting thresholds set by the Federal Reserve Board. This data is provided by lenders via loan application registers and can be aggregated to complete an analysis of loans by lender or for a specific geographic area. HMDA does not require lenders to report credit scores for applicants, so the data does not indicate which loans are subprime. It does, however, provide price information for loans considered “high-cost.”

A loan is considered high-cost if it meets one of the following criteria:

- A first-lien loan with an interest rate at least three percentage points higher than the prevailing U.S. Treasury standard at the time the loan application was filed. The standard is equal to the current price of comparable-maturity Treasury securities
- A second-lien loan with an interest rate at least five percentage points higher than the prevailing U.S. Treasury standard at the time the loan application was filed.

Not all loans carrying high APRs are subprime and not all subprime loans carry high APRs. However, high-cost lending is a strong predictor of subprime lending, and it can also indicate a loan that applies a heavy cost burden on the borrower, increasing the risk mortgage delinquency.

In 2012, there were a total of 8,625 loans submitted in Killeen. Of those, 8,612 were for single family homes or manufactured homes. Of those loans, 5,348 (62%) disclosed the borrower’s household income. Access to both household income and loan amount can be used to determine if a high-cost or subprime loan was approved.



Real Estate Practices

The City of Killeen is served by Fort Hood Area Association-Realtors (FHAAR), a nonprofit trade organization that also serves neighboring Killeen cities, Temple, Belton, Nolanville, Copperas Cove and Harker Heights. FHAAR functions as the local arm of the Texas Association of Realtors and the National Association of Realtors.

In order to become licensed by the Texas Real Estate Commission, the state's licensing authority, real estate salespeople must complete a specific set of pre-licensure courses, including real estate principles, laws, and other areas. Coverage of the Fair Housing Act is specifically included in an elective course that may be counted for credit, but is not a listed component of the core educational requirements courses.

State law requires that each licensed salesperson must accumulate 15 classroom hours of continuing education, six of which are in legal/ethics topics, every two years. As part of the continuing education classes, licensees can elect to receive fair housing training. Fair housing classes are taught by education providers licensed through the Texas Real Estate Commission. There are also optional and continuing education courses available online through the National Association of Realtors and the Texas Association of Realtors.

Anyone may file a complaint alleging a breach of ethics on the part of a member. All complaints are reported directly to the Texas Real Estate Commission, not handled at the peer level by an appointed FHAAR grievance committee, in order to avoid undue liability and potential conflicts of interest. Only one board of Realtors in the state of Texas handles its own professional standards complaints; however, the practice is commonplace in other states.

It should be noted that there are differences in the definition of who is considered a protected class and those additional definitions are region-based. For example, Austin has at least 14 protected classes compared to Killeen which recognizes only the state and federal list of protected classes. Real estate agents coming into Killeen from the Austin area or vice versa would have to recalibrate their operational definition of protected classes to avoid any unintentional discrimination.

Real Estate Advertising

Under federal law, no advertisement with respect to the sale or rental of a dwelling may indicate any preference, limitation, or discrimination because of race, color, religion, sex, handicap, familial status or national origin. Publishers and advertisers are responsible under federal law for making, printing, or publishing advertisements that violate the Fair Housing Act on its face. The law, as found in the Fair Housing Amendments Act of 1988, describes the use of words, photographs, symbols, or other approaches that are considered discriminatory.

The classified sections of the Killeen Daily Herald for September 7, September 28, and November 2, all Sunday editions, were reviewed for this portion of the analysis. While some of the advertisements were



of properties located outside the City of Killeen, this review was to determine the newspaper's compliance with fair housing laws and its own publisher's policy. The newspaper's website was also reviewed to determine whether online practices mirrored their print versions. Additionally, the July 2014 publication of *HOMES Magazine*, which advertises properties for sale in the local area, was also reviewed.

A review of the Killeen Daily Herald showed that a large majority of the advertisements did not display the Equal Housing Opportunity or Equal Housing Lending logo. The logo was found displayed only four times throughout all three Sunday editions by the same lender and real estate agency. The publisher's notice and the newspaper's policies on accepting and printing real estate ads were not included. In the advertisements reviewed there was no blatantly discriminatory language found, although there was an instance of one particular advertisement in all three Sunday editions stating that "No HUD" was accepted for a Killeen rental unit.

A review of the online website for properties for sale or rent also found that there was no blatantly discriminatory language. Also, the publisher's notice and the newspaper's policies on accepting and displaying real estate ads were not found online.

A review of the *HOME Magazine's* 32-page publication found the Equal Housing Opportunity or Equal Housing Lending logo displayed on 13 of the 32 pages. No blatantly discriminatory language was found.

Public and Private Sector Information Programs

The City of Killeen provides classes to first time homebuyers as part of the Homebuyer Assistance Program (HAP). The classes are scheduled monthly, with the exception of July and December, and cover a wide range of topics such as fair housing and fair lending practices. The program is funded by the City of Killeen General Fund, as funds received from HUD must be used towards "income eligible" individuals and households. Additionally, mortgage lenders and real estate agents are pre-screened and certified by the city prior to attendance to these monthly classes in order to provide accurate information and answer questions about the home buying process. Agents and lenders who wish to provide their services to residents who are enrolled in the HAP program are required to attend a certification class, which is held monthly.

Several times during the year, housing fairs are held in various locations throughout the city. The purpose of the housing fairs is to provide information to residents who are currently renting and thinking of buying a home in the future. Local banks, real estate businesses, and other vested parties contribute to the overall planning and hosting of the housing fairs in order to promote education about the home buying process.



The Housing Renewal Program is administered by the City of Killeen and aims to assist low and moderate-income families with securing safe, sanitary, and decent housing. This program, also funded by HUD, provides minor repair assistance and accessibility modifications to residents who qualify.

Neighborhood Planning Meetings are held twice a year in locations that are easily accessible to low and moderate-income residents. These meetings provide information on CDBG and HOME funds, dates and locations of upcoming programs or informational sessions, as well as provide residents the opportunity to voice their input on a number of topics that pertain to their city. The information provided at the meetings, as well as any information provided after the meeting, is available in Spanish as well.

Visitability Standards in Housing

Visitability is defined as a single-family housing designed in such a way that can be lived in or visited by those with disabilities. There are three basic requirements a house must meet to be considered "visitabile":

- At least one no-step entrance
- Doors and hallways that are wide enough to accommodate a wheelchair
- A bathroom on the first floor which is big enough to get into with a wheel chair and close the door

Based on anecdotal input from focus group participants such as land and zoning members, real estate agents, and property managers, housing units in Killeen can be modified to accommodate those with disabilities on an as-needed basis. The same is true for homes that are under construction; accommodations such as wide doors and halls can be constructed, however modifications are not a common place occurrence. There are pre-existing housing units that already have the Visitability requirements in place.

Rental units may be modified, provided the modifications are reasonable and can be removed after the occupant has moved out. Typically the cost is deferred to the occupant and not the owner. Existing homes may also be modified to accommodate those with disabilities provided the proper permits are submitted if required.



Focus Group Results

Focus groups were held during December 2014 and January 2015 which included public and private sector participants. The focus groups were held in various locations around Killeen and were comprised of real estate agents, property managers, land and zoning members, builders, mortgage lenders, and community members. The focus groups were held on a total of seven days with two time slots available in order to accommodate both morning and afternoon residents, as well as two evening groups. The focus groups were scheduled in two hour increments. The participant demographics are shown in the following tables. All participants were given consent forms that provided permission to record the focus group and for information obtained from the sessions be used within the final report.

Items discussed in the focus groups centered on the following topics:

- Overall awareness of real estate practices, property management practices, land and zoning regulations, building requirements, and lending practices
- A review of the survey launched in Fall 2014 in order to obtain feedback on wording, format, and clarification of terms
- Suggestions to improve knowledge and awareness of real estate practices, property management practices, land and zoning regulations, building requirements, and lending practices
- General personal knowledge and awareness of fair housing, as well as personal experience with fair housing violations
- Open discussion that allowed participants to provide feedback on any part of the focus group

A table with all the concerns, comments, and recommendations is listed below. This is a consolidation of all information obtained during the focus groups that provided anecdotal input the final report. As with any report, close-ended surveys provide quantitative data, so conducting focus groups provided this report with qualitative comments that explained survey results.



Table 58: Focus Group Gender and Mean Age

Age/Gender	n
Female	20
Male	19
Total	39

Mean Age	Years
Mean Age	49.8

Table 59: Focus Group Participants

Group Categories	n
Real Estate Agents	7
Property Managers	19
Mortgage Lenders	3
Builders	0
Land and Zoning	10
Total	39

Table 60: Industry/Type of Organization

*Industry/Type of Organization	n
Property management	15
Sales	10
Local Government	8
Business Owner/Manager	6
Owner rental Properties	6
Landlord/tenant Services	3
Education	2
Home Ownership Counseling/Services	2
Lending	2
Economic Development	1
Land Planning Use	1
Public Housing Authority	1

*Will not equal 39 as many selected more than one industry/type of organization

The following section provides a breakdown of common themes provided by those who attended the focus groups. Each section provides information from each session and is listed in question/comment format. Additionally, feedback from each group was solicited regarding the survey questions in order to ensure that the future survey is easier to understand. The comments and suggestions from the participants will be included during the revision of the survey.

Overall Awareness of Zoning and Land Use



How aware do you believe the residents/organizations/agencies are about zoning and land use in Killeen?

- *"...The general consensus was the residents are typically not very aware of the zoning and land use in Killeen..."*
- *"...Residents are not aware of zoning classifications until it affects them (i.e. zoning restrictions that may impact nearby residents, the opening of a business near a housing development)..."*
- *"...Residents are not aware of land use regulations until they are cited (i.e. installing a shed or other structure without prior approval or review of regulations)..."*
- *"...Residents do not typically attend the bi-monthly zoning commission meetings, which are open to the public..."*

Are there any classes offered that a resident or member of an organization could attend to learn about zoning and land use? If so, where? If not, why not?

- *"...City meetings are held twice a month and are open to the public..."*
- *"...Citizen's Academy is a 12 week class that accepts 30 students/residents once a year to expose them to the inner workings of the Killeen city government and its departments..."*
- *"...Zoning commission meetings are held twice a month and are open to the public..."*

When researching zoning ordinances, it was discovered the residential districts in Killeen's zoning ordinances did not include a typical progression of minimum lot sizes for various sizes and styles of single-family detached dwelling. Instead, the R-1 districts had a 6,000 square foot minimum lot size, while the A-RI districts provides for a one acre minimum lot size, with no other list sizes specified between these two extremes. Would this be an issue in regards to the development of affordable housing? Are there plans to address this in the future or is it not an issue?

- *"...There are lot size specifications that range between the R-1 and the AR-1 lots. At the time of the completion of the [Killeen Comprehensive Plan](#) there were none, but that has since been addressed and incorporated into the city's land and zone use planning..."*
- *"...There are top-down regulations being created which can hinder development..."*
- *"...Planning committee is putting together a development guide that will provide a comprehensive overview of information for any resident wanting to develop in Killeen..."*

Overall Awareness of Property Management Practices

How aware do you believe the residents/organizations/agencies are about property management practices in Killeen?

- *"...The general consensus was the residents are typically not very aware of the property management practices in Killeen..."*
- *"...The largest segment of residents that were unaware of property management practices were military members. A majority of them waive their rights to lease without fully understanding what it means..."*
- *"...Participants say that active duty military make up about 60% of the renters in the Killeen area; therefore more needs to be done to ensure that military renters understand the military clause and how PCS/ETS/medical leave orders are properly used when entering/ending a leasing agreement..."*



- *"...Leasing agreements are not carefully read prior to signing and that contributes to the lack of knowledge and awareness concerning property management practices..."*

Are there any classes offered that a resident or member of an organization could attend to learn about property management practices? If so, where? If not, why not?

- *"...Some property managers stated that they show a video that explains the leasing agreement, but mentioned that it does not cover the military clause addendum..."*
- *"...Some property managers stated that although no classes exist that explain property management practices, there are courses available at the local community college that do cover the topic..."*
- *"...Online videos sources, such as YouTube, are another resource that is used in order to provide information to potential renters; however most renters do not take advantage of the resources until a situation occurs and makes them applicable..."*

Participants' suggestions to improve knowledge and awareness in regards to property management practices.

- *"...More collaboration and communication with Fort Hood in order to provide more support for the active duty military in regards to leasing in Killeen..."*
- *"...Some type of mediator to explain to active duty military their rights in regards to the military clause addendum, PCS/ETS/ medical orders ..."*
- *"...Add the addendum to the Texas Apartment Association (TAA) video"*
- *"...Revision to the current standard leasing agreement to make it more readable..."*
- *"...Improve the process for filling out an online leasing agreement such as: including a time limit that has to be spent on each page so that potential leasers do not just "skip" over to the next page without reading it..."*
- *"...Provide a more clear definition of "protected classes" since they vary by city, county, and state. Different cities add to the federally recognized protected classes, such as Austin, which includes "income" as a protected class, whereas Killeen does not..."*
- *"...Provide training to property managers who manage only their own properties and are not licensed real estate brokers. The unlicensed property owners feel as if they miss out on important updates and information that could be helpful in ensuring they stay current with fair housing laws. Currently, only licensed property managers may attend courses/seminars/ etc. that are hosted by the local real estate agencies..."*
- *"...Include courses within the licensing process (i.e. required classes) that focus specifically on property management. Currently, property management is just a sub-section within the courses required to obtain a state license. Property managers expressed a desire to have a course of their own that provides in-depth information on property management..."*
- *"...Provide high school students with information about leasing prior to graduation in order to inform them early on about leasing practices. Some suggestions include providing classes on the importance of credit and understanding rental agreements..."*
- *"...Provide residents with a better understanding of the differences between landlord/tenant problems and fair housing discrimination..."*
- *"...Require that leasing agents be licensed/certified or attend more training prior to becoming a leasing agent for a company..."*



- *Opinions varied on how much training would be needed or if requiring licensing/certification was too much, but the general consensus agreed that more should be done to increase the knowledge base of those leasing agents on the front line”.*

Overall Awareness of Real Estate Practices

How aware do you believe the residents/organizations/agencies are about real estate practices in Killeen?

- *“...The general consensus was the residents are typically not very aware of the real estate practices in Killeen. Some of the items of concern that need to be addressed are the lack of knowledge about purchasing, leasing, lease contracts, etc. ...”*
- *“...First time homebuyers are perhaps the most unaware as they have more misconceptions and misinterpretations than those who have already purchased at least one home. The loan process, how VA loans work, financing, and prequalification were some areas that homebuyers were cited as being unaware in...”*

Are there any classes offered that a resident or member of an organization could attend to learn about real estate practices? If so, where? If not, why not?

- *“...First Time Homebuyer Class offered by Killeen...”*
- *“...CTC offers courses on real estate, but there are no continuing education courses available...”*
- *“...Buyers’ packet is offered that includes information about real estate practices...”*
- *“...Some mentioned that residents will often times do internet research prior to coming in and that the research can be both beneficial and harmful depending on the sources...”*

Participants’ Suggestions to improve knowledge and awareness in regards to real estate practices.

- *“...Provide education for real estate agents regarding the unique housing needs of military service members...”*
- *“...Encourage more first time home buyers to attend the First Time Homebuyers class offered by Killeen...”*
- *“...YouTube videos that explain the real estate practices, the role of the realtor, financing, etc. that is specific to Killeen and its demographics...”*
- *“...Provide links to these videos on real estate websites...”*
- *“...Provide education to real estate agents in Killeen, Copperas Cove, Temple, Harker Heights, Belton, and Nolanville that focuses on the needs of the military and first time home buyers*
- *“...Establish programs similar to Killeen’s First Time Homebuyers Program to the above mentioned cities...”*
- *“...Provide active duty military with more training/programs that explain the home buying process, the differences in loan types, and how the amount of time they anticipate being in Central Texas can affect/influence the decision to buy versus rent a home (i.e. the longer they have orders here, the better it may be to buy and perhaps sell later)...”*

Overall Awareness of Mortgage Lending Practices



How aware do you believe the residents/organizations/agencies are about mortgage lending practices in Killeen?

- "...The general consensus was the residents are typically not very aware of the mortgage lending practices in Killeen..."
- "...There is too much new information being introduced that residents cannot fully understand..."
- "...Mortgage professionals are not always aware of the new programs available to homebuyers; therefore they are not able to pass along that knowledge to their clients..."
- "...New realtors are not gaining proper training in the mortgage lending process..."

Are there any classes offered that a resident or member of an organization could attend to learn about mortgage lending practices? If so, where? If not, why not?

- "...Classes are offered at the local community college; however although many would like the information, they do not want to take the time to gather it..." "...First Time Homebuyer Program offered by Killeen

During the research process, FFIEC data presented information that the number one reason loan applicants were denied a loan was "no reason reported." In what situations would "no reason reported" be used?

- "...General consensus was reached that the percentage reported was incorrect based on their experiences. The primary reason loan applicants are denied is because of credit history, according to the participants surveyed..."
- "...Error may be due to the consolidation of multiple formats of reports which may have had compatibility issues during the consolidation process; however, "no reason reported" may be used if it took the mortgage company longer than 30 days to process the report..."
- "... "No reason reported" should never be used as an explanation is always given as to why a loan applicant was denied..."
- "...May be due to originators selecting "no reason reported" even though a reason was given to the loan applicant; however new regulations are in place that will make reporting loan application status more accurate..."

Suggestions to improve knowledge and awareness in regards to mortgage lending practices.

- "...Provide classes to high school students..."
- "...Reach out to local churches to gain more exposure to potential home buyers..."
- "...Provide protective information to VA homeowners..."
 - o In their (mortgage lenders) experience, too many veterans fall victim to hybrid loan offers that come in the mail. These loans have an initial period of fixed interest rates, but then turn into adjustable rates.
 - o VA refinance loan offers that come in the mail are predatory in nature, however, because of the way the offers are worded, VA loan homeowners will oftentimes refinance without understanding the terms of the new loan
 - o Veterans who purchases homes are flooded with "junk" mail that offers them a refinancing offer to reduce their mortgage payments. VA refinancing loan offers are big deal as calls are answered multiple times a day in whether they (VA homeowners)



should accept the offer or not. Mailboxes are flooded with numerous offers multiple times during the month.

General Knowledge and Awareness of Fair Housing

This section was asked of all participants who attended the focus groups. The responses have been consolidated to provide themes of how they perceived themselves in reference to fair housing knowledge and awareness.

How familiar are you with the fair housing legislation and the rights of a renter/homeowner?

Participants were asked to self-categorize themselves based on their knowledge and awareness.

Results are shown below. Thirty-one of the 39 participants answered this question by a show of hands

- 1= *Not at all*
- 6= *Need some training*
- 22= *Quite familiar*
- 2= *Expert*
- 8= *Did not answer*

What are some factors that may be potential barriers to individuals looking to buy or rent in Killeen?

- *"...Credit to debt ratio..."*
- *"...Income..."*
- *"...Background (i.e. felonies)..."*
- *"...Those getting out of the military ..."Lack of down payment..."*
- *"...Those with dogs that are defined as "aggressive breeds"..."*

Does the available housing stock match the current needs of the community?

- *"...General consensus is that there is an overstock of rental properties..."*
- *"...General consensus is that there is an overstock of homes for sale..."*
- *"...Overstock was based on how much surplus housing was available; according to the participants, there is approximately six months of surplus on the market compared to Austin (two months) or Houston (one month)..."*
- *"...Some concerns were that prices for the homes were priced too far from the median income and that the current economy did not match the housing value..."*

Have you or someone you know been denied the opportunity or steered away from buying or renting in a particular neighborhood in Killeen?

- *"...Two of the participants reported that they or someone they knew were denied the opportunity or steered away from buying or renting in a particular neighborhood..."*
- *"...Further discussion revealed that these incidences occurred "years" ago ..."*

Was the problem reported to someone in authority?

- *"...Neither incidence was reported to someone in authority..."*

Does the concern about lead paint and risk of lead poisoning affect the housing choice for families with children?

- *"...General consensus is that lead paint and risk of lead poisoning is not a concern..."*
- *"...Houses built prior to 1978 are to undergo a mandatory lead inspection ..."*



- *"...Abatement cost can be expensive ranging \$7,000-\$11,000. The average resident lives paycheck to paycheck so the likelihood of them getting it done is low..."*
- *"...One concern participants did raise was asbestos. Currently there is no regulation in place in reference to inspections to determine risk of asbestos ..."*

What unique housing challenges do you think Section 8 tenants face?

- *"...Uneducated landlords who are not aware of Section 8 regulations..."*
- *"...Discrimination due to their income as it is not a protected class..."*
- *"...Lack of incentives to move beyond Section 8. It becomes harder to leave the program and as a result, Section 8 has a generational effect from parent to child. It is easier to stay in Section 8 housing because rent is paid and it would cost them more money if they had to pay for the full amount."*
- *"...Finding housing that accommodates larger families and those who require modified housing (i.e. ramps, wheelchair accessible showers, lower counters/light switches)..."*
- *"...More options for housing that accept Section 8..."*

What can be done to promote fair and affordable housing options in Killeen?

- *"...Killeen already provides more for its residents to promote fair housing than other surrounding cities..."*
- *"...Provide more transportation for residents without cars to reach medical care, employment, and grocery stores which are not geographically located near their housing units..."*
- *"...Increase resident awareness by encouraging them to attend local meetings..."*
- *"...Host a Section 8 symposium that is open for current and potential landlords to discuss what Section 8 is really about..."*

Survey Results

A multiple choice question survey was sent to 130 agencies in Killeen on September 5 and September 30, 2014. Of the 130 surveys sent out, 39 were completed. The survey contained seven sections: Demographics, Real Estate and Lending, Equitable Service Delivery, Land Use and Zoning, Barriers to Fair Housing Choice, Transit, Schools, and Employment, and Capacity Issues. Questions were later pulled from the survey and presented to participants of focus groups in order to elicit feedback on readability, word choice, and comprehension. The comments/feedback will be used to revise the survey for future use. The most common comment received was that the survey was too long. Steps will be taken to shorten the length of the survey in the future.



Section V. Conclusions and Recommendations

Impediments Found

Public Transportation

The HOP serves as the public transportation provider in Killeen and serves the following population segments: low income, those without a personal vehicle, the elderly, and individuals with disabilities. Killeen's current fix-route services are not provided after 6p.m. and on Sundays and holidays. Bus Line 7 does not run on Saturdays and services Central Texas College, Metroplex, Killeen Regional Airport, and Texas A&M University- Central Texas on its route. This public transit provider is the main source of transportation for those who are in the above population segment who rely heavily on it in order to receive not only medical care, but to shop at grocery/retail stores, attend social functions, attend the local colleges, and commute to and from their place of employment.

Additionally, routes operate in one direction only with only one bus per line. This increases the wait time to an hour if a bus is missed, which becomes problematic to those who rely on timed connections. Service not provided after 6p.m. reduces the employment and educational opportunities as those who work or attend either Central Texas College or Texas A&M University-Central Texas must find alternative means of transportation after hours.

Proposed Recommendation: Providing transportation outside the current hours of operations would positively impact those who need transportation after 6p.m. Monday-Friday to accommodate work and education schedules. Courses at both campuses run until 9p.m.

Concentration of LMI Minorities

There is concentration of almost 50% of non-White minorities in tracts 231.05, 235, and 224.05. There is also a concentration of 50% or higher of LMI residents in tracts 226, 229, 235, and 228.01. These tracts are located in the far northwest corner of Killeen.

Proposed Recommendation: Although the concentration of LMI minorities by itself is not an impediment, the lack of transportation, in conjunction with the food desert factor, becomes an impediment to access to affordable and high quality fresh food.

Food Desert

There are two grocery stores and one ethnic grocery store located north of Business 190. The distance between the two major grocery stores (IGA and HEB) is 1.91 miles, but the next closest grocery store (Wal-Mart) is 3.13 miles from HEB and 3.93 from IGA. This can be problematic for residents that lack personal transportation or rely solely on public transportation.

Proposed Recommendation: Increasing access to public transportation (see Public Transportation Recommendations) would provide low-moderate income residents with more access to grocery stores.



Establishing another grocery store in a prominent location would also reduce the operational definition of what made that area qualify as a food desert.

Fair Housing Awareness

A review of the fair housing discrimination complaints filed by residents over the last five years indicates that Killeen residents are unaware of the differences between legal ramifications of fair housing discrimination and landlord/tenant complaints. Of the eight complaints filed, five were found to be without cause. Focus group participants, when asked about their perceptions of whether residents were aware of the fair housing laws agreed that most residents are not.

Proposed Recommendation: Increasing awareness between the differences between fair housing discrimination and landlord/tenant complaints is a key factor to ensuring that residents are accurately informed about their legal right to fair housing.

Property Managers- Own Property

Focus groups with property managers revealed that property managers that managed their own properties felt that there was not enough training available to them in regards to fair housing. They expressed an interest in attending fair housing training and courses in addition to other training/courses that would assist them in managing their properties. However, they did not want to become licensed as they manage such a small number of properties it would not be cost effective to maintain a license.

Proposed Recommendation: Possibly extend invitations to property managers from Texas Real Estate Commission and Fort Hood Area Association of Realtors to classes, courses, and training at a reasonable cost. This would provide them with access to the most recent federal and state guidelines in regards to fair housing.



Section VI. Fair Housing Action Plan

The results of this analysis found a lack of true impediments to fair housing in the City of Killeen. As such, the Fair Housing Action Plan focuses on maintaining the awareness of fair choice and fair housing laws among its residents. All of the following tasks will be created and implemented over a period of five years in order to increase awareness of Fair Housing Choice and Equal Access. The priority of each is to enhance the educational aspect of fair housing and should be funded in order to ensure a professional presentation that may include video, podcasts, etc.



City of Killeen

Implementation Schedule for the Analysis of Impediments to Fair Housing Action Plan

Table 61: Fair Housing Action Plan

	Planned Action Year				
	2011	2012	2013	2014	2015
Goal: Community Wide Education- Fair and Equal Access					
Task: Continue to foster fair housing choice within the community through a Fundamental process with the goal of personal development of equality and opportunity for all participants.	X	X	X	X	X
Task: Provide educational opportunities on a bi-monthly, quarterly, semiannually, and annual schedule via: group sessions, webinar, prerecorded video or podcast from various departments/entities providing the general public, industry professionals, and other interested persons with information on various elements of equal opportunity	X	X	X	X	X
Task: Planning and Zoning and Public Works/Transportation provide information about land use strategies and goals of creating land use maps		X			
Task: Building Permits and Code Enforcement and Fire Dept. Design and construction accessibility Design and construction for visitability (by persons who are disabled) Conditions beyond control, such as, issues surrounding the condition of an occupied housing unit		X	X	X	X
Task: Parks and Recreation Community Park accessibility/visitability Civic Access- Parks, Fitness Centers, Recreation and Community centers accessible to people with disabilities		X	X		
Task: Community Development Access to housing: rental, ownership, public, and special needs (include all major stakeholders in housing- CTCOG, KHA, RE Agents, Property managers, etc.) The Faces of Discrimination (include persons with disabilities, mental illness, assistive animals, religion, etc.) Barriers Beyond Sticks and Bricks: language, education, and employment Mortgage Lending and Fair Housing Laws Rent/Lease Agreements and Fair Housing Laws	X	X	X	X	X



	Planned Action Year				
	2015	2016	2017	2018	2019
Goal: Community Wide Education- Fair and Equal Access					
Tasks: Human Resources Team Killeen- Employing the community (includes full time/summer hires with disabilities) Equal Employment From the Inside Out- Compliance with prohibited practices Limited English Proficiency	X	X	X	X	X
Tasks: Police and Fire Depts. And Environmental Services Safe On My Way- PD coverage on safety when traveling to/from local retailers, grocers, etc., via auto, bike, walk, bus Somebody Should Do Something- Neighborhood crime, community policing, suspicious activity in my neighborhood In Control- Safe appliances, chemical storage, pesticides and chemical destruction through drainage and how to responsibly report such things		X	X	X	X
Tasks: City Departments City web page how-to's 360 Community Access I Can't Understand What You Are Trying to Say- Accessing city services with limited English proficiency What's Your Voice? - General input from the community on various topics of concern (housing, parks, transportation, crime, etc.).	X	X	X	X	X



Section VII. Signature Page

The City of Killeen has completed this Analysis of Impediments to Fair Housing as part of its overall dedication to fair housing planning, as affirmed in the City of Killeen Consolidated Plan adopted by the City of Killeen on June 26, 2012.

By my signature I certify that this Analysis of Impediments to Fair Housing is in compliance with the intent and directives of the regulations of the Community Development Block Grant Program.

Leslie K. Hinkle Digitally signed by Leslie K. Hinkle
DN: cn=Leslie K. Hinkle, o=Community Development,
ou=City of Killeen, email=leslie.hinkle@ci.killeen.tx.us
Date: 2015.03.26 12:11:09 -05'00'

First, Last, Title
Community Development



Section IX. Partners, Agencies, and Organizations

City of Killeen
Texas A&M University- Central Texas
Families in Crisis
Purple Sparrow Counseling
Praise Fellowship Church
Bell County Habitat for Humanity
Greater Killeen Free Clinic
AYADD Outreach
Killeen Noon Lions Club
Central Texas 4C Inc.
City of Killeen- Community Development
Jesus Hope and Love Mission
Communities in Schools
Bell County Mental Health Indigent Program
Kingdom Visions
Bell County Human Services Help Center
Central Texas Youth Services Independent Living Program
Killeen Police Department
First National Bank
Hill Country Community Action
DPW Housing Divisions- Fort Hood
Wells Fargo
Gateway Loans
Stanton Realty Group
Cloud Real Estate
Housing Authority of Killeen
The Releford Group
CCR Properties
Whispering Hills Apartments
Lone Star Realty



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²"Coming of Camp Hood." YouTube video, 4:42. Posted by the City of Killeen, accessed on 12 Oct. 2014. <http://www.killeentexas.gov>

³Helen Little, interviewed by Sharon Hobbs and Shelly Woodrome, transcript, 3 April 1977, KISD Oral History Project, 1976-1977, Killeen, Texas.

⁴"Killeen City of Diversity." YouTube video, 4:38. Posted by the City of Killeen, accessed on 12 Oct. 2014. <http://www.killeentexas.gov>