



HOUSING

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Peach GOALS & OBJECTIVES
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GOALS & OBJECTIVES >>

HOUSING GOALS:



ECONOMIC DEVELOPMENT

ED3 – Look to have residential housing in a new Downtown for Mustang which will then create supporting development resulting in new employment opportunities.



CITY GOVERNMENT

CG3 – Ensure that Mustang's neighborhoods are protected from hazards and equipped for disaster preparedness.



DOWNTOWN

D3 – Establish a new Downtown as a complete neighborhood, which requires urban housing of several different types and densities, which supports our aging and empty-nester populations across the county.



RESIDENTIAL NEIGHBORHOODS

RN1 – Create a program to improve the image of MF residential neighborhoods by building such items as: neighborhood entry features with a community name, pedestrian sidewalks, buffers and other items.

RN2 – Work to get homes out of the danger of flooding and do not allow redevelopment in flood prone areas.

RN3 – Establish Neighborhood Improvement Plans for older residential neighborhoods to create a comprehensive set of recommendations to support upgrade and improve property values.

PUBLIC INPUT ON HOUSING

Some stakeholders wished to see more upper-end housing incorporated into the housing mix.

Many residents wanted to preserve the rural or suburban feel of the existing single-family neighborhoods.

Code enforcement can be an issue in some areas of Mustang.

An appropriately diverse and quality housing mix is critical to both preserving existing neighborhoods and providing quality housing for new residents. The right mix of housing types can increase economic development, promote families, and increase safety.

This chapter provides an action framework for providing quality and diverse housing to support existing residents and to accommodate future growth in Mustang. Additional studies such as neighborhood plans and detailed housing market studies can provide a more comprehensive analysis for these elements.

EXISTING HOUSING MARKET

HOUSEHOLD CHARACTERISTICS

From 1990 to 2010, the total number of housing units in Mustang doubled; this outpaces the population growth that occurred during that same time indicating that the housing supply kept up with the demand. The majority of housing units in Mustang are currently occupied by owners (76% in 2015), but the percentage of renters has increased since 2000. Families account for 76% percent of households in Mustang and have an average household size of 3.25 persons, which is larger than the 2.84 person average size of non-family households.

The number of vacant units in Mustang is fluctuating; the vacancy rate fell from 4.2% in 2000 to 3.8% in 2010 and then rose slightly to 4.6% in 2015. Finally, the median household income in Mustang is \$67,719, which is a 35% increase from 2000. 64% of households have an income between \$25,000 and \$99,999. Tables 9-1 and 9-2 depict these characteristics over time.



Table 9.1: Mustang Household Characteristics

	2000	2010	2015
Total Housing Units	4,930	6,851	7,058
% Occupied	95.8%	96.2%	95.4%
% Owner Occupied	78.9%	75.6%	76.0%
% Renter Occupied	21.1%	24.4%	24.0%
% Vacant	4.2%	3.8%	4.6%
Total Households	4,721	6,589	6,733
Family Households	66.5%	75.4%	75.7%
Non-Family Households	34.5%	24.6%	24.3%
Single-Person Households	16.3%	20.9%	20.4%
Average Household Size	2.76	2.84	2.84
Average Family Size	3.09	3.04	3.25
Median Household Income	\$50,301	\$58,672*	\$67,719

Source: 2015 American Community Survey, 2010 and 2000 U.S. Decennial Census.
*2006-2010 American Community Survey 5-Year Estimates

Table 9.2: Total Households by Household Income (2015)

Source: 2015 American Community Survey 5-Year Estimates



HOUSING STOCK

In addition to the number of housing units and occupancy rates, the type of housing in a community is also an important characteristic to consider. In 2015, 87% of homes in Mustang were detached single-family homes; 10% were multi-family units; 1.5% were duplexes; 1.3% were attached single-family homes; and 0.4% were mobile homes. Since the overwhelming majority of homes are detached single-family units, this creates a gap in the housing mix that should be filled to attract young families and professionals. As the housing stock in a community becomes more diverse, families and residents have more choices and will be enabled to stay in their community as their housing needs change. Table 9-3 shows the housing stock breakdown from 2000-2015.

The year housing units were built can also help planners and developers determine if newer housing is needed. In Mustang, 29% of the existing housing stock was built from 1960-1979 during the initial population boom, 36% was built from 1980-1999, and 30% was built after 2000. The majority of multi-family units were built between 1980-1999, which indicates that those units are probably in need of renovation or replacement. Table 9-4 provides this breakdown of housing stock age in tabular form.



Table 9-3: Housing Stock Breakdown

Unit Type	2000 Number	2000 Percent	2010 Number	2010 Percent	2015 Number	2010 Percent
Single-family, detached	4322	87.69%	5313	83.52%	6116	86.65%
Single-family, attached	50	1.01%	148	2.33%	93	1.32%
Duplex	40	0.81%	33	0.52%	106	1.5%
Multi-family (3+ units)	496	10.06%	826	12.99%	718	10.17%
Mobile Home	21	0.43%	41	0.64%	25	0.35%
Total	4929	-	6361	-	7058	-

Source: 2015 American Community Survey 5-Year Estimates, 2010 American Community Survey 5-Year Estimates, and 2000 Decennial Census.

Table 9-4: Age of Housing Stock by Unit Type

Unit Type	Total	Built 1939 or earlier	Built 1940 - 1959	Built 1960 - 1979	Built 1980 - 1999	Built 2000 or later
Single-family (attached & detached)	6015	13	267	1897	2059	2059
Duplex Triplex Quadplex	170	0	24	49	0	97
Multi-family (5+ units)	523	0	0	28	330	165
Mobile Home	25	0	0	0	25	0
All Housing Types	6733	13	291	1974	2414	2041

Source: 2015 American Community Survey 5-Year Estimates.



COST OF HOUSING

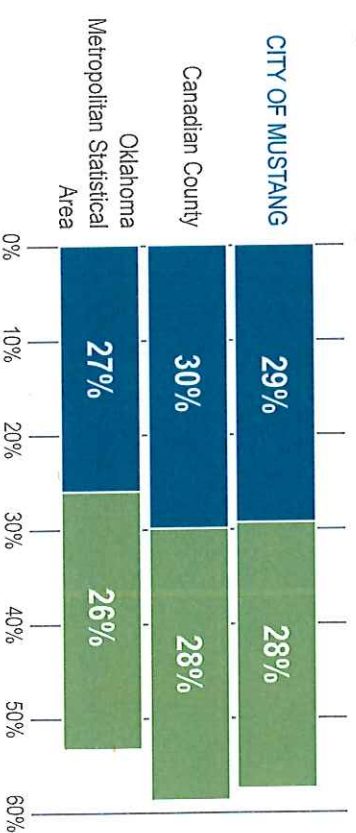
Housing prices are a major determinant of how attractive a community is. There should be enough diversity in prices to attract residents and families of all incomes. Median home values and rents can give an indication of what the housing prices are in a community. In Mustang, the median home value has increased 68% from 2000 to 2015 and the median contract rent has increased 69% during that same time period. Median household incomes, however, have only increased 35% from 2000-2015. Therefore, the cost of housing may be outpacing what residents are able to pay which makes it difficult for new residents to enter the market. Table 9-5 depicts these cost characteristics.

Table 9-5 Housing Cost Characteristics

	1990	2000	2010	2015
Median Home Value	\$54,600	\$82,900	\$125,700	\$139,100
Median Contract Rent	\$333	\$459	\$673	\$775
Median Household Income	\$36,512	\$50,301	\$68,672	\$67,719
Percent living in poverty	n/a	5.6%	6.1%	5.7%

Source: American Community Survey Five-Year Estimates (2015, 2010), U.S. Decennial Census (2000) and NHGIS Data Finder (1990).

Figure 9-6: Housing and Transportation Costs



Source: Center for Neighborhood Technology, Housing and Transportation Affordability Index. 2013-2017.

As shown in Figure 9.6, in Mustang housing accounts for 29% of one's income and transportation accounts for 28%. The combined costs of housing and transportation is 57%, which exceeds the affordability figure of 45%. Mustang's combined figure is comparable to Canadian County and slightly higher than the entire Oklahoma City Metropolitan Statistical Area.

The U.S. Department of Housing and Urban Development (HUD) has established an affordability threshold that housing costs should not exceed 30 percent of a home owner's income or 25% of a renter's income. In Mustang, based on a median household income in 2015 of \$67,719, residents should not expect to spend more than \$1,693 on housing each month, including mortgage, rent, insurance, utilities, and regular maintenance. In 2015, 17.5 percent of households in Mustang spent more than 30% on housing costs and 5 percent were considered severally cost burdened since they spent more than 50% of their income on housing costs. Although the overall number of cost burdened households in Mustang is low, the majority of households that spend more than 30% of their income on housing costs have a total household income of less than \$35,000. This indicates that there is a lack of affordable housing for residents in Mustang with low household incomes.

An analysis of the cost burdens placed on households wouldn't be complete without considering transportation costs. Since Mustang is primarily auto-oriented, residents spend a lot of time in their car, which amounts to additional income going towards gas, insurance, and vehicle maintenance each year. The Center for Neighborhood Technology has developed a Housing and Transportation Affordability Index which calculates both the cost of transportation and housing in geographic areas. Generally, the cost of housing and transportation combined should not exceed 45% of one's income to be considered affordable.

HOUSING DEMAND

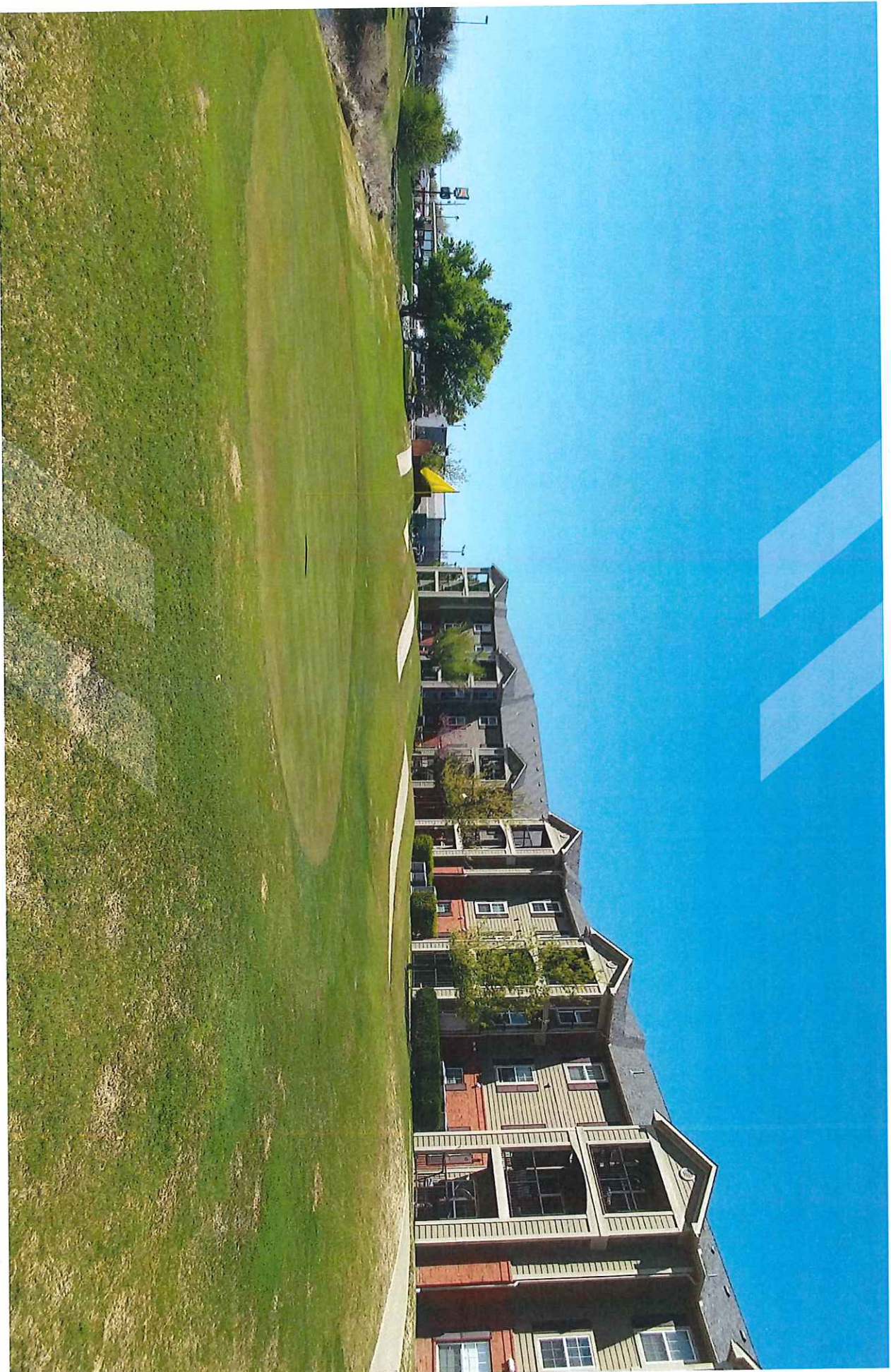
If the projected population in 2040 of 25,412 people is realized, there will also be a demand for more housing in Mustang. Based on housing characteristics in 2015, this anticipated population growth will require an additional 2,016 housing units in 2040. It is important to note that this figure does not include aging homes that will need to be replaced in the next 40 years. Table 9-7 includes the projected demand for various housing types with the assumption that the occupancy rate and average household size remains the same as it does today.

Since there is a limited amount of vacant land in Mustang, it is likely not feasible to add an additional 2,016 housing units, especially not single-family homes. Therefore, a balanced housing mix should be a goal moving forward as limited housing types tend to force people to leave a community when their housing needs change.

Table 9-7: Projected Demand for Housing

Projection of Housing Units	Total Population	Housing Units (Total)	Housing Units (Occupied)	Occupancy Rate	Average Household Size	Total
2000	13,156	4,930	4,723	95.8%	2.76	
2010	17,395	6,851	6,591	96.2%	2.64	
2015	19,112	7,058	6,733	95.4%	2.84	
2040	25,412	9,384	8,952	95.4%	2.84	
Projection of Housing Types	Single-Family Detached	Single-Family Attached	Duplex	Multi-family (3+ units)	Other	Total
2015	6,116 86.65%	93 1.32%	106 1.5%	718 10.17%	25 0.35%	7,058 100%
2040	8,132	124	141	965	33	9,384
Additional Demand	2,016	31	35	237	8	2,326





RESIDENTIAL ZONING

The zoning code defines which types of housing units are allowable in different areas of the city. This means that the diversity of housing in a community can be limited based on what is allowed in the zoning code. The current code in Mustang has seven residential zoning districts in the city:

Rural Estates District (R-E): single-family residential housing with rural amenities. Minimum lot area is 0.75 acre.

Single-Family District (R-1): single-family dwellings and related recreational, religious, and educational facilities to support a balanced and attractive residential area. Minimum lot area is 7,200 square feet.

Two-Family District (R-2): slightly higher population density but with basic restrictions similar to R-1 district. Minimum lot area for two-family dwelling is 4,200 square feet per unit.

Low Density Multiple-Family District (R-3): principal use is for townhomes and multiple-family dwelling units. Minimum lot area for townhouses and multiple-family units is 5,445 square feet per unit. Maximum building height is 2½ stories or 35 feet.

Multiple-Family District (R-4): higher density residential district which encourages multiple-family residential developments representing a broad variety of housing types and densities. Minimum lot area is 43,560 square feet (1 acre) for up to ten units. Maximum building height is 2 ½ stories or 35 feet.

Manufactured Housing District (R-MH-1): freestanding manufactured home used as a single residence. The district provides for individual lots which allow the manufactured home owner to own the property on which their home is situated. Minimum lot area is 6,600 square feet.

Mobile Home Park District (R-MH-2): permits locations for mobile home parks and are generally not compatible with other residential developments. Minimum lot area is 4,000 square feet.

The majority of R-2, R-3, and R-4 zoning districts are located in areas that already have existing multi-family units. However, there are a few areas that are zoned for multi-family that do not currently support any residential uses. These areas present opportunities for denser development to accommodate the expected future growth. The current zoning code also limits the height of all residential structures to 2 ½ stories, or 35 feet, so multi-family developers that want to develop a taller structure have to apply for a Planned Unit Development (PUD).

PUD is a designation given to tracts of land that don't follow the conventional land use controls. Development is required to be based on a master development plan and ultimately these districts allow for more flexibility in development.





KEY ISSUES: HOUSING IN MUSTANG

- Housing types and costs are not diverse.
- Average home values and rents are increasing at a faster rate than household incomes.
- A negative perception of multi-family housing exists and may pose a barrier to future development.
- There is currently limited interaction between neighborhood associations and city staff.
- Code enforcement staff is limited.
- Neighborhoods are not connected to other areas of the city via trails or sidewalks.

HOUSING STRATEGIES

RESIDENTIAL ASSESSMENT

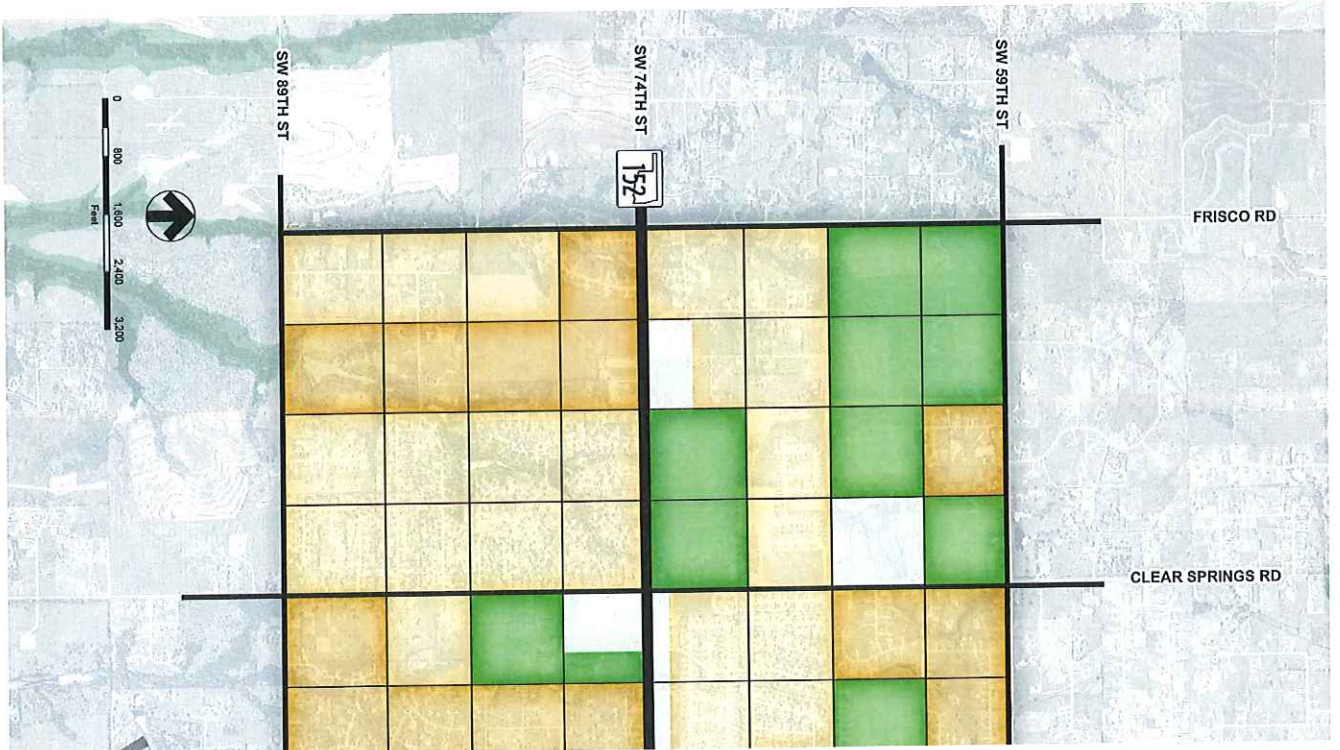
According to Figure 9-8, the majority of land in Mustang is residential. There are a few neighborhoods in the northern part of the city that have average home values of over \$400,000, but the range of home values that is most common is between \$125,000 to \$250,000. This is a good base for middle to upper middle class residents. Single-family neighborhoods in Mustang are well-established and are supported by various neighborhood associations. Existing neighborhoods should be preserved and improvements should be identified during a neighborhood planning process and communicated through neighborhood associations.

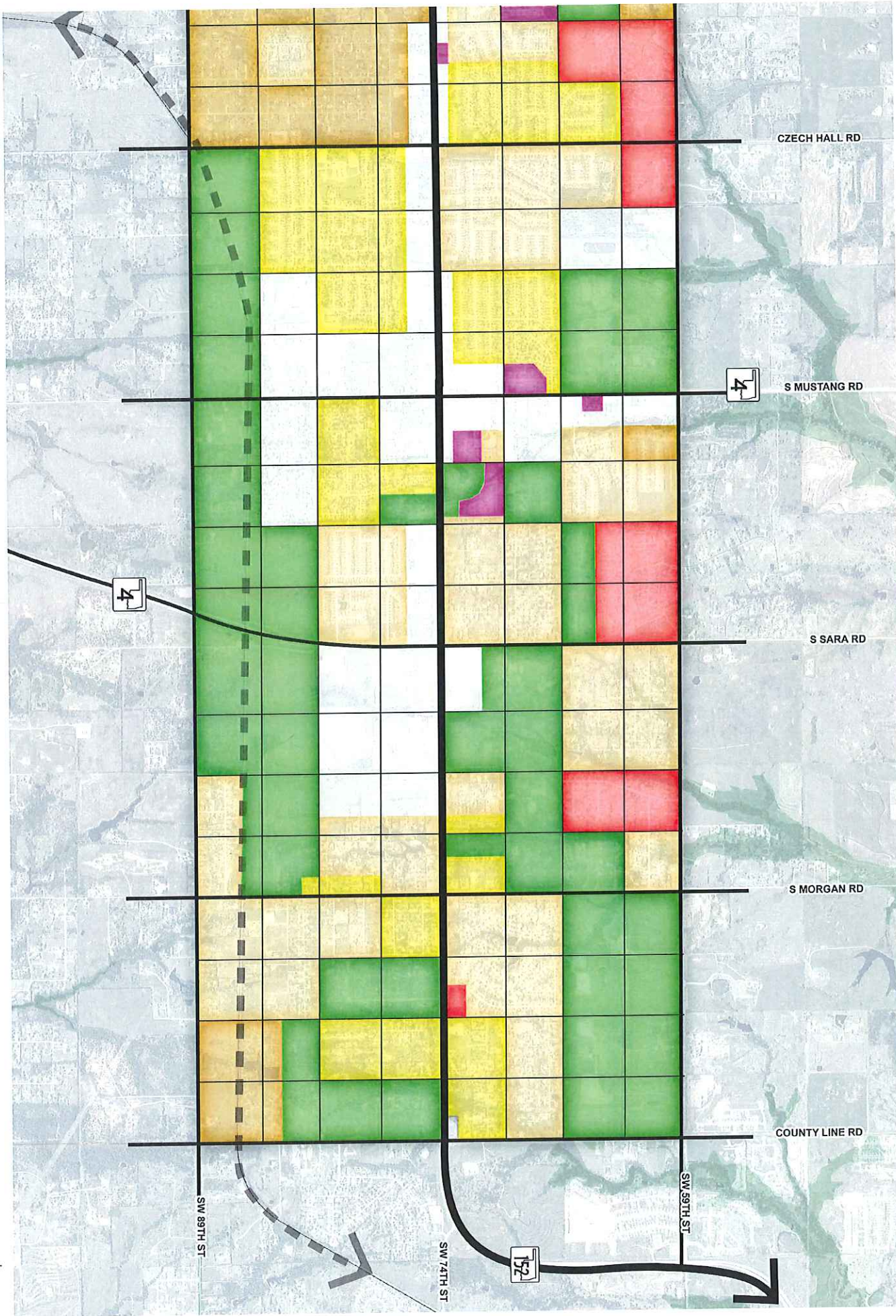
What is missing from the Mustang residential housing market is multi-family housing. National trends show that young professionals are getting married later and remaining renters longer; these same young professionals often choose walkable environments over auto-centric areas when deciding where to live. If Mustang wants to attract young professionals to the community, there needs to be more diversity in housing. Future urban residential developments could include townhomes, patio homes, duplexes, and apartment complexes. Developments that include apartment complexes should have a mixture of uses, including residential, retail, and dining to provide a benefit to all residents in the community.

There are four apartment complexes in the city currently: Fieldstone, Landing at Pebble Creek, Peach Tree Village, and Pebble Creek. Some of these apartments provide good examples of quality multi-family development, while the others are older and may not give a positive impression of what apartment complexes could look like in Mustang.

Figure 9-8: Residential Value Assessment Map

- LEGEND
- Single Family > \$400k
 - Single Family \$250-400k
 - Single Family \$125-400k
 - Single Family <\$125k
 - Duplex/Multi-Family
 - Non-Residential
 - Open Space





RESIDENTIAL LAND USE DESIGNATIONS

The overall future land use map is presented in [Chapter 4: Land Use](#). This map designates four general types of residential areas. The following is an in-depth description of each residential land use designation in the Mustang future land use plan and a discussion about the character of each. This section is intended to provide planners and developers guidance when proposing or reviewing new housing units in the community.



RESIDENTIAL ESTATE

Description: This residential category includes areas with single-family detached homes with large lots and setbacks. The suggested density for this future land use category is one dwelling unit per 2 acres, which is larger than the existing zoning ordinance that states a minimum lot size of 0.75 acres. Parts of the community that fall into the residential estate category include neighborhoods between Czech Hall Road and Clear Springs Road south of SH 152.

Character: This category helps preserve the more rural character of Mustang. Appropriate buffers should be placed between residential estate areas and non-residential areas. Provisions for sidewalks, trails, and open space should also be considered when proposing or reviewing new housing in areas designated as residential estate.

RESIDENTIAL MEDIUM

Description: This category includes single-family detached homes in a neighborhood setting. The suggested density for this future land use category is three dwelling units per 2 acres. Parts of the community that fall into this category include neighborhoods just south of SW 59th St between Czech Hall Road and Clear Springs Road as well as homes just to the west of Clear Springs Road south of SH 152.

Character: This category preserves the suburban character of Mustang, which was noted by many participants in the visioning process as important. Again, appropriate buffers such as other residential uses should be placed between residential medium areas and non-residential areas, but connectivity to commercial areas should be considered to create a more walkable community. Sidewalks, trails, and open space are vital to creating a connected neighborhood.

RESIDENTIAL SMALL

Description: This category includes smaller, detached homes that have smaller lots for a slightly denser neighborhood. The suggested density for this future land category is three dwelling units per 1 acre. Areas of Mustang that fall into this category include existing neighborhoods just past the commercial areas on SH 152 between Czech Hall Road and Sara Road.

Character: This category is responsive to growing trends among young families and empty nesters that seek home ownership but don't wish to care for a large house and yard. The resulting character of these neighborhoods will be slightly more dense and urban. These neighborhoods can serve as a buffer between less dense residential areas and multi-family areas. Connectivity to commercial areas should be a priority to encourage walkability.

URBAN RESIDENTIAL

Description: This future land use category includes all attached residential structures such as townhomes, patio homes, duplexes, and apartment complexes. The suggested density will vary based on the unit type. Areas of Mustang that fall into this category include existing multi-family units along SH 152 and areas around the future urban village locations discussed in [Chapter 8: Urban Design](#).

Character: As noted in the Residential Assessment section, a gap in the existing housing market is quality multi-family units. In order to provide more choices for existing and future residents, multi-family units of varying density should be encouraged. The character of homes in this category should be appropriate to the surrounding context; lower-density garden-style apartments could be placed closer to other residential, while denser apartment communities should only be in commercial or urban village areas.



Apartments: multiple units in one building for rent only. Shared amenities can include exercise room, pool, and community center.



Townhomes: often a narrow structure on 2-3 floors that is attached to other townhouse units. Townhome residents have minimal to no yard to manage and is often accompanied by communal amenities provided through an association fee.



Patio homes: several houses attached to each other in a row. Patio home residents often have exterior maintenance and landscaping provided through an association fee.



Duplexes: two attached single-family homes that have separate entrances and parking.

ACTIONS

PRESERVING NEIGHBORHOODS

Action 9.1.1: Identify partnerships to improve the existing housing stock. Potential partners that may be interested in helping improve the existing housing stock could include nonprofit organizations like Habitat for Humanity, Mustang Chamber of Commerce, or local religious organizations.

Action 9.1.2: Develop a neighborhood association online database that includes district maps, contact information, and meeting information. Existing and potential residents that are interested in being involved in neighborhood or homeowner associations would have a single website to refer to for official information.

Action 9.1.3: Consider an advocacy program to aid code compliance. In addition to traditional code enforcement, the City could create informational brochures and other marketing materials for common code enforcement issues.

Action 9.1.4: Conduct small-area plans for neighborhoods to address challenges and identify a specific action agenda. A proactive and comprehensive solution to improve neighborhoods is to conduct small-area plans to engage citizens and develop specific improvements for implementation.

Action 9.1.5: Establish a neighborhood outreach program to encourage involvement of residents in decisions affecting their neighborhood. Direct contact between the city and neighborhood leaders can lead to a more transparent relationship and improve overall communication.

INCREASING HOUSING DIVERSITY

UPDATING STANDARDS

Action 9.2.1: Develop a task force to assess how new urban residential units could be incorporated into the community. Invite community leaders and developers to participate in a task force focused on developing strategies to incorporate urban residential into the community in the most context-sensitive manner.

Action 9.2.2: Identify a range of incentives for attracting quality multi-family development. Incentives may include multi-family tax exemptions, inclusionary zoning, or density bonuses.

Action 9.2.3: Create a mixed-use zoning district or overlay to encourage new multi-family residential and to allow for a town village to be created. Amend the current zoning ordinance and map to include a mixed-use designation with applicable standards to allow for urban villages by right instead of through the Planned Unit Development process.

Action 9.3.1: Consider adoption of the current International Property Maintenance Code to ensure compliance with maintenance standards. This model code presents a streamlined way to regulate minimum maintenance requirements for basic equipment, light, ventilation, heating, sanitation, and fire safety.

Action 9.3.2: Hire another codes officer to assist with code enforcement. Another full-time code enforcement official would facilitate more code enforcement coordination.

Action 9.3.3: Create a housing palette that complements the zoning ordinance and directs the character and design of new residential development. The existing zoning code has little discussion on the design quality of residential development. In order to provide more consistency in the review process, a housing palette that describes minimum and maximum dimensional standards for each housing type should be established to allow multiple housing options within the same district.

Action 9.3.4: Review and incorporate more comprehensive standards on building materials into the existing zoning code. As more of Mustang continues to develop, there should be review of building materials allowed in each zoning district to ensure a cohesive design.

