LYON COUNTY HOUSING STUDY

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INTRODUCTION

A housing study serves several purposes. At a basic level, the housing market impacts the quality of life for residents of the region, people interested in moving to the area, and businesses seeking to recruit (and retain) employees. However, how much housing is built and the housing people want and need do not always correlate. This is not because any one group, people building houses and people buying homes does not want it too. Instead, other forces that influence decisions. Many times these forces will self-correct back and forth to achieve needs.

For Lyon County, the housing market is not in balance. Like many other areas in the Midwest, forces are hindering a timely self-correction.

- · Land Scarcity
- · Building Cost
- · Wages versus Home Costs
- · Uncertainty
- · Students
- · Age (Housing and People)

In 2020, Lyon County leaders led a process to determine why there is not balance in the housing market and how this affects its residents. Through community engagement, interviews, community tours, and market analysis, the process unveiled the market gaps and desires of residents and stakeholders. The following chapters summarize these opportunities and identify potential strategies to correct the housing market.

"Much appreciate the city's initiative in recognizing the importance of housing for the city and county future." - Survey Respondent

HOUSING STUDY LEAD

Ignite Emporia led the formation of the housing study steering committee and administration. The major impetus for the housing study was a push from local employers, some who contributed to funding the study. This is promising for the future of housing in Lyon County, as partnerships from all sectors will be necessary for successful implementation.

In addition to housing, Ignite Emporia leads several other initiatives in Lyon County related to:

- Recruitment, training/professional development and retention of skilled employees, create a talented and ready workforce pipeline
- Jumpstart the growth of available and moderately priced homes through a multifaceted and systematic approach.
- Support the growth of existing employers in Emporia and Lyon County by providing assistance, resource information and advocacy.
- Advance and promote the community by implementing innovative ideas.

The City of Emporia and Lyon County are also significant leaders in advancing housing strategies in Lyon County. In 2020, there are several programs available to property owners to assist with housing needs. This study in Chapter 4, makes recommendations to improve, amend, and add programs for the future. Current programs include:

- Neighborhood Revitalization Program
- RHID Assistance

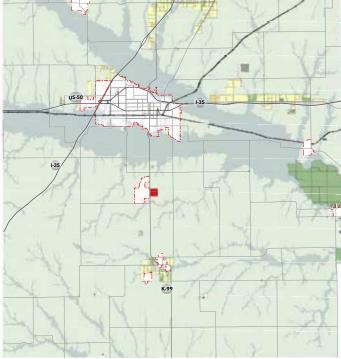
WHY NOW?

The Emporia + Lyon County Joint Comprehensive Plan (ELC Plan) became effective in 2017. The plan provides a vision for the county through an extensive public engagement approach and land use modeling. Housing challenges emerged as a significant policy focus for the future. Specifically, the Joint Comprehensive Plan identifies the following housing actions (page 132-133 in the plan).

"THERE IS A NEED TO ... "

- improve the housing stock to support economic development
- attract and support new housing development, primarily for-sale homes
- encourage the development of for-sale housing priced between \$150,000 and \$300,000
- promote redevelopment and renovations in Emporia's older neighborhoods
- promote infill development in Emporia's older neighborhoods
- encourage the development of housing designed to meet the needs of older adults to accommodate projected growth in households 55 and older
- improve neighborhood cohesion through design standards
- address absentee ownership and deteriorating housing conditions in certain neighborhoods

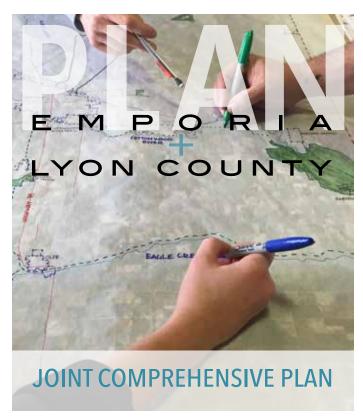




ELC Planning Area. Source: Emporia + Lyon County Joint Comprehensive Plan

"ELC PLAN NEXT STEPS"

- Conduct a comprehensive housing assessment that includes a housing inventory to identify under-served markets
 - Housing priced \$150,000 to \$300,000 (2017 dollars)
 - Appropriate housing product for the aging population
 - Identification of ideal sites for new development
 - > Identify targeted redevelopment areas
- 2. Review and revise city ordinances to identify possible opportunities and limitation regarding redevelopment and stronger enforcement to prevent deteriorating property conditions
- Continue to promote the redevelopment of vacant properties through various grants and programs
- 4. Strengthen neighborhood cohesion by developing housing design standards, encouraging active neighborhood and block associations, and celebrating neighborhood improvements
- 5. Identify sites that are ideal for infill residential development
- 6. Create a community service program to clean and prepare infill sites for development
- 7. Implement a rental registration and rating system to address absentee ownership and substandard property conditions
- 8. Provide flexible infrastructure standards within new growth areas to encourage a variety of lot sizes and products
- Continue to offer incentives and seek new funding sources for redevelopment and infill in older neighborhoods



ELC Plan Cover

"Conduct a comprehensive housing assessment that includes a housing inventory to identify under-served markets" - ELC Plan

- 10. Allow rural residential to locate only within designated areas along corridors or adjacent to existing clusters of 20 residences or more, provided lots are served by adequate utilities and local streets are improved by a development agreement with the County
- 11. Continue to update building codes to ensure that subdivisions developed in the County area have engineering standards compatible with City of Emporia requirements so that such subdivisions do not became a financial burden for the City or County if annexed

A NOTE ON 2020

The world came under a pandemic in early 2020. At the time of this plan's completion, the United States had been particularly hard hit. While in July 2020, there were areas not infected greatly, the economic effects are expansive. The supply chain, funding sources, and personal household effects are not yet fully known. They will not be until well into 2021.

In instances of economic distress and recession, a housing assessment becomes even more important. The issues heard throughout the process for this study will only be exacerbated if builders lose funds, cities lose tax revenues, and households experience wage reductions. Any housing assessment should factor recommendations on times of recession and expansion. Chapter 4 in this study goes further to recommend feasible strategies under current conditions/uncertainties in the near term and strategies to build a framework for longer term implementation.

ASSESSMENT ORGANIZATION

The Assessment includes a thorough analysis of all aspects of Lyon County's housing market and practical recommendations and tools to help address housing issues and opportunities. The organization on the following pages allows a combined understanding of physical and socioeconomic conditions with implementation tools that can be leveraged at the local or regional level. The assessment is organized as follows:

Chapter 1 profiles a summary of outreach efforts comprised of community listening sessions and online surveys.

Chapter 2 looks at the overall county, examining housing, demographic, and economic trends.

Chapter 3 provides a projected housing need to meet demand and how these needs differ for households of different preferences and abilities. This includes areas to target for meeting these needs.

Chapter 4 summarizes the housing issues, resources, and challenges to establish overall housing goals. Building on these goals, strategies, programs, and policies are identified that will move the county forward.

CHAPTER 1

HOUSING INSIGHTS

INTRODUCTION

To understand a housing market, it takes more than just looking at Census data and maps. Residents, realtors, builders, employers, and the financial community must share their perspectives. Input from these and other stakeholders was gathered through in-person meetings and a community survey. This chapter will provide a broad overview of community input and additional comments spread throughout the rest of the chapters.

throughout the county to hear community and site-specific issues and opportunities. The sessions included local experts from financial institutions, real estate, chambers of commerce, local government, major employers, local businesses, builders and tradespeople, and school districts. The full discussion notes and session categories

LISTENING SESSION INSIGHTS

The planning process included listening sessions

are in the Appendix. **Figure 1.1** and the following pages summarize the broad themes of these meetings:

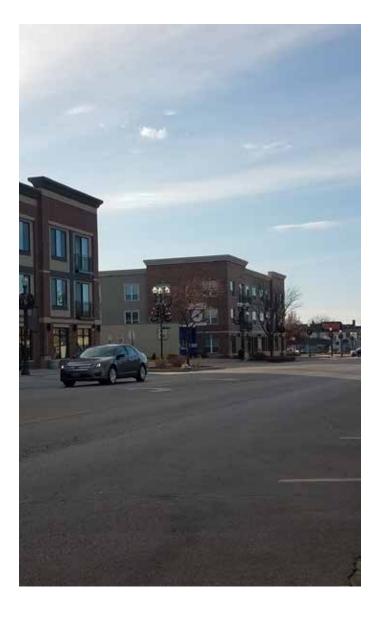


Figure 1.1: Listening Session Theme



Buyer Preferences

Across all listening sessions, people's ideal housing type was simple. In general, a quality home with adequate bedrooms was desirable. While others showed more detailed parameters than others, the following were common themes:

Retirees. Some are looking to downsize but need options that allow them to age in place. Patio homes are an ideal model that is missing in the market.

Families. Options range based on quality. Most new families to the county are not living in their preferred housing arrangement, but rather "settled" on what was available.

Young professionals. Many with good paying jobs could purchase a home but do not want to update an affordable home to their preferences. Others that must rent or want to rent cannot find what they want. For example, pet-friendly units, updated units, or areas away from student housing.

Unincorporated areas. In the past ten years, more people want to live outside city limits. Reasons seem to include lower taxes and the ability to have more accessory structures. Allowing this type of development is OK in some instances, but allowing under a consolidated subdivision development will save public costs and preserve land. Public funding for scattered rural acreages is not sustainable in the long-run.

Low Supply

Significant demand exists across the county for adequate housing that meets the needs of a diverse workforce. This includes workers in the service industry working at or just above minimum wage and those in management positions with higher wages. The reasons for this lack of housing, and specifically housing diversity, according to participants include:

Limited land. Land available for development is limited, either by private owners not willing to sell or the feasibility of infrastructure extensions.

Infrastructure costs. The rising costs of infrastructure (both materials and labor) make it challenging for the private sector to assume the risk of development. Additionally, some areas that are good for residential development are difficult to serve because of natural and man made barriers.

Lack of developers. Like areas across the Midwest, there are limited developers and contractors to do the construction and rehab work.

Rentals. The rental or multi-family market in Emporia traditionally focused on students. Units geared toward students tend to be out of the price range for most area workers and in configurations that are not appealing to small households. For areas outside of Emporia, low valuation and comparable properties deter market rate construction. Financial institutions need similar priced or appraised properties when financing new construction. For a worker wanting to live away from student rentals at market rate prices, options are nearly non-existent.

Low turnover. Realtors indicate a low turnover of homes with a quality home being sold within a day. Generally, anything of good quality priced below \$250,000 is not available. One sale often will trigger a series of sales as households move up in the market

Affordability

In Lyon County, people express a noticeable increase in home and rental pricing. These increases are starting to put many options out of the price ranges of the workforce. Noted concerns include:

At-risk populations. Like most communities, there is an increasing number of people that are homeless or at extreme poverty. Available housing for these groups is not something the market can provide. Currently, Section 8 housing is in demand, along with disability friendly options.

Non-home costs. A factor in a household's ability to afford a home are the other costs of living in a community. Fortunately, transportation costs do not appear a large factor in the cost of living in Lyon County. However, for families, childcare is an increasing burden. This includes lack of options and prices that can be up to \$700 a month for care of one child.

Wages. Manufacturing jobs in Lyon County are available. However, starting pay often means a worker must rent. With few rental options, workers are discouraged from taking local positions.



"The housing needs problem cannot be tackled until the economic disparity between average income and cost of living in the community is addressed first and foremost" - Survey Respondent

"The cost of decent places to rent is way to high. This is why I haven't moved from the mobile home I live in. I want to move really bad but can't afford the high rents that are being asked." - Survey Respondent

Regulations

While regulations were not a prominent topic for participants, there were selected discussions of regulations as barriers. These include state policies and local policies. Over-regulated processes create additional soft costs for developers.

Quality of Life

People enjoy living in Lyon County. Schools are good, jobs are available, and there is a strong community spirit. These qualities are a high selling point for the communities and are not a factor to deter housing growth in the future. A preview of these feelings was asked in the community survey shown in **Figure 1.2.** Survey responses are detailed in the next section.

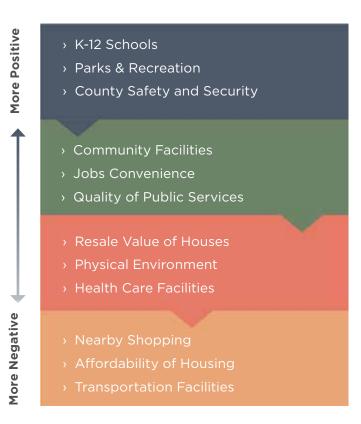
Housing Condition

The condition of housing varies by community and location. For the most part, neighborhoods are in fair condition and do not warrant widespread redevelopment. However, there are pockets in Emporia that the city has taken action, but more interest in repair is needed.

The ability or interest in the rehabilitation of existing housing has been slow. Maintenance programs are available in Emporia but with limited use. The low value of existing housing and economic capacity are likely the most common reasons. When rehabilitation costs more than the final appraisal of the property, there is little to no motivation to invest in the housing stock.

An additional concern in Lyon County is the presence of mobile home parks. Mobile homes are valid affordable options in many communities. While there are some quality mobile home parks in Emporia, most in the county are getting to a point beyond repair. If demolished, there are opportunity areas for new housing where infrastructure is already in place.

Figure 1.2: Impact of Amenities on the attractiveness of the community...



"Money needs to be spent to improving and maintaining existing neighborhoods and infrastructure. Providing well kept sidewalks, bike lanes and pocket parks or community gardens will add to the quality of life of existing neighborhoods, more so than new construction on the west side of town. Invest where the people are." - Survey Respondent

COMMUNITY SURVEY INSIGHTS

The listening sessions provide a great way to hear individual situations and experiences with housing in Lyon County. Time and resources preclude leaders and from having detailed conversations with everyone in the county. Therefore, a community survey acted as verification of the listening sessions with the broader community.

A survey open to the public from February through May 2020 included questions focused on how residents felt about their current housing situation, options available, and their ability and desire to relocate. Paper and Spanish surveys were available with the online method. The responses from 828 people provide valuable insight into gaps in the market and target strategies. This section illustrates the responses to the survey.

Distribution

How survey respondents reflect the total population in Lyon County gives an understanding of how questions are answered. The responses under-represent younger populations under 30 and household incomes below \$50,000. A certain level of underrepresentation is expected in these categories because of the student population is not as interested in the housing market. **Figures 1.3 through 1.5** show the demographics of respondents.

Figure 1.3: Income of Survey Respondents

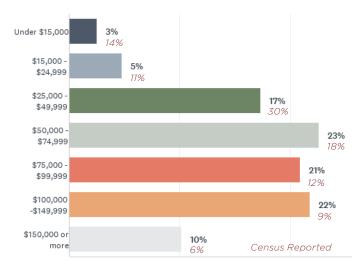
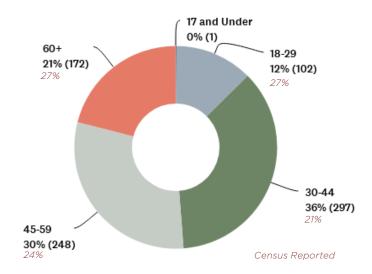


Figure 1.4: Occupancy of Survey Respondents



Figure 1.5: Age of Survey Respondents



Spatially, respondents represent Lyon County well, shown in **Figure 1.6**. However, the northeast area of Emporia is under-represented, shown in **Figure 1.7**, which is likely a result of larger student populations in this area.

Figure 1.6: Occupancy of Survey Respondents

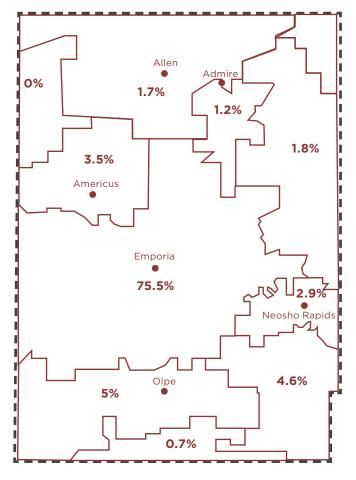


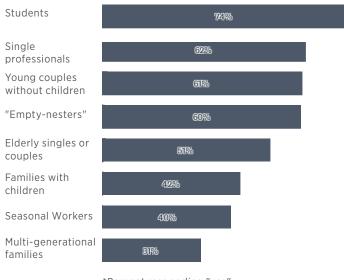
Figure 1.7: Occupancy of Emporia Survey Respondents



Supply

Survey respondents do not feel housing supply is as limited as indicated in the listening sessions. However, respondents include people who may not have looked for housing in recent years. Thus, they do not have first-hand experience to inform their answer. **Figure 1.8** shows the responses.

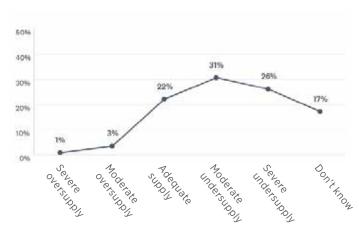
Figure 1.8: Does housing supply meet needs for...



*Percent responding "yes"

Similarly, people may not be fully informed about the supply of buildable lots. Nonetheless, most respondents feel there is an undersupply of places to build in Lyon County, as shown in **Figure 1.9**.

Figure 1.9: Rate the supply of buildable lots...



Preferred Housing Products

Respondents were asked to respond to whether they felt a series of different housing products would be successful in Lyon County. The question intended to explore the type of housing products that may be needed in the future.







· Over 80% of respondents felt three housing types would be successful in Lyon County today affordable, small two- or three-bedroom home. mid-size three-bedroom homes, and independent senior housing.







· A majority of residents also felt that townhomes/ duplexes, apartments, downtown residential, accessory dwelling units, and large lot homes would also be successful











· Respondents felt that large homes with four or more bedrooms, row homes, and garage accessory dwelling units would be less successful.

Regarding housing for seniors and the elderly, respondents felt they are most interested in apartments with additional services and other options with some assistance or shared maintenance. Figure 1.10 shows the responses.

Figure 1.10: Perception of Senior and Elderly interests

Most Interested



Apartment with services available



Owner home/shared Assisted living unit Small independent maintenance







Combined with home owner-occupied home of a family member



Independent apartment

Movement in the Market

Respondents were asked about whether they looked for housing in the past three years. The question shows real experiences in the market to see how responses compare to data. Responses in Figures 1.11 through 1.13 indicate:

- Over half of respondents looked for housing, most often to change owner-occupied housing.
- Many were looking to move to a different community. While the survey does not indicate why, availability of housing could be a factor.
- · Respondents that looked to buy a home felt:
 - > There was the most undersupply of homes priced between \$100,000 and \$149,999.
 - > There was the most oversupply for homes priced over \$300,000.
- · Respondents that looked to rent felt:
 - There was the most undersupply of units priced below \$500 a month. This does not indicate whether respondents were looking to live in this price of unit. However, most would look for the lowest priced unit that meets their needs.
 - There was the most oversupply of units priced between \$1,500 and \$1,999 a month. No price range had more than 40 percent of respondents feel there was an oversupply.

Overall, respondents tend to feel greater restrictions on the availability of owner-occupied homes. Some of these perceptions are likely influenced by the presence of student rentals throughout Emporia.

Figure 1.11: Reasons respondents looked for new housing in the last three years...

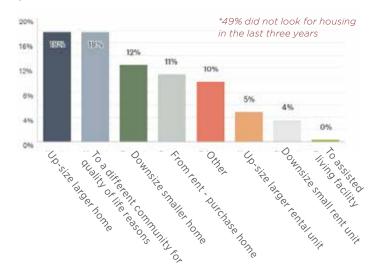


Figure 1.12: Perceived availability by Respondents who looked to purchase a home in the past 3 years

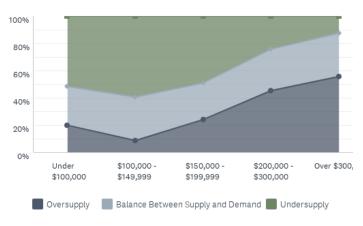


Figure 1.13: Perceived availability by Respondents who looked to rent in the past 3 years



Support for Programs

To begin shaping strategies and solutions to housing challenges, several questions asked whether respondents would support various publicly funded programs. The majority supported any of the programs listed, shown in **Figures 1.14** through 1.16.

The most popular program listed was removing dilapidated housing. The popularity of this type of program could be the result of visible successes already occurring in Emporia. Interestingly, respondents were far less favorable of greater enforcement of property maintenance code. Enforcement programs are one of the first steps to prevent homes from reaching the point of demolition. However, enforcement programs coupled with rehabilitation loans could be more supported, as **Figure 1.17** indicates.

Figure 1.14: support greater enforcement of property maintenance codes...



Figure 1.15: support the use of public funding to remove dilapidated housing...



Figure 1.16: support for the use of public funding for housing rehabilitation or renovations...



Figure 1.17: Support for Housing Programs to reduce the cost of housing...



DISCUSSIONS THEMES COMMUNITY INSIGHTS: THEMES AND CONCLUSIONS

Lack of variety. People do not have options in Lyon County. Non-student targeted rental options that are good quality are becoming word-ofmouth. Townhome and condominiums are scarce. The participants want to see housing choice.

The public understanding of what can be purchased with their dollar and tax rates is often overly skewed. With rising construction costs and general inflation, the real cost of housing continues to rise. New prospective homebuyers become discouraged when looking for homes when their perception does not align with reality. Although, lack of anything is not a perception.

No availability. New homes (above \$200,000) and moderate homes (between \$150,000 and \$200,000) are in a severe shortage. Participants noted that turnover in the housing market is slow. People in quality mid-priced homes are not moving, likely because there is no incentive or possible alternatives to move too.

Community image. Emporia and thus Lyon County provides good community amenities. People are generally happy with the community and see value in the parks and downtown. However, property maintenance and the condition of inner ring neighborhoods were a reoccurring concern.

Strong workforce opportunities. Employers provide great opportunities for college students, young professionals, and those entering straight into the workforce from high school. If new employees (and students) are not exposed to everything the community can offer, they will become less likely to stay in the future.

Good jobs, but easy commutes. The labor supply is strong in Emporia. However, the relative ease of driving to Emporia makes the prospect of living outside Lyon County greater, especially when there are more housing options and amenities to choose from.

"I wish there were more affordable rental apartments or homes for those who are students, ones wanting to rent for area work, or ones that aren't ready to purchase a home yet" - Survey Respondent

"I feel if you want to attract young professions we need to have what they need. Also with young families that are a positive addition to the community. A community attracts what they cater to and the growth or decline of a community is based off that." - Survey Respondent

"Neighborhood beautification could help a lot. When people start taking pride in the appearance of their property, it's contagious." - Survey Respondent

CHAPTER 2

DATA FOR LYON COUNTY

WHAT DATA CAN TELL US

It is best to understand the baseline conditions before developing implementation strategies. Baseline data helps measure progress but also verify the issues heard by residents. If data and conversations with residents differ, there is a reason that should be explored.

This chapter presents data on a variety of topics pertinent to housing. The current state of Lyon County today – its historic trends, population demographics, economy, and conditions of the housing market – builds an understanding of current challenges, forecasts future needs, and will help articulate a program to improve the local housing market.

Information for analysis comes from a wide variety of sources. These include:

- The U.S. Decennial Census and American Community Survey.
- · County and city data on building activity.
- Existing studies completed by economic development organizations, counties, and cities.
- · County GIS Department.
- · USGS and NRCS mapping data.

This housing assessment is not meant to duplicate work already complete with the ELC Plan. However, some data is repeated in this chapter to illustrate the full story of the housing market and how it informs each other to identify issues and opportunities.

Benchmarking

Throughout this chapter, comparisons are made to peer counties. Peer counties provide a baseline to evaluate whether conditions in Lyon County are different than other similar areas. While each of these counties is similar to Lyon County in one way or another, each ultimately has a unique set of circumstances that set it apart. Ultimately, similarities can give insight into what are likely much larger systematic conditions. At the same time, differences can indicate local conditions that could be addressed.

Counties occasionally compared to Lyon County include:

Crawford County, KS (Pittsburg). A county with a similar-sized population and university.

Ellis County, KS (Hays). A county with a university but in west central Kansas. Included to compare conditions across Kansas.

Finney County, KS (Garden City). A county with a similar-sized population but on the west side of Kansas. Included to compare conditions across Kansas.

Ford County, KS (Dodge City). A county with a similar-sized population but on the southwest side of Kansas. Included to compare conditions across Kansas.

Saline County, KS (Salina). A county with a slightly more population and in the same market region.

Buffalo County, NE (Kearney). A rural county in Nebraska where the county seat has a similar size university like Emporia.

POPULATION SNAPSHOT

Historical population trends show losses in Lyon County during the past 50+ years, shown in **Figure 2.1** and benchmark counties in **Figure 2.2**. Notable trends include:

- Little population growth in Lyon County over the past 50 years. As expected, growth in Emporia generally leads to growth in the county.
- Growth among benchmark counties is historically stronger in western Kansas, although still generally stable since 2010.
- Buffalo County, NE, continues to see growth despite similar characteristics as the Kansas Counties.

Figure 2.1: Lyon County Historical Population Growth

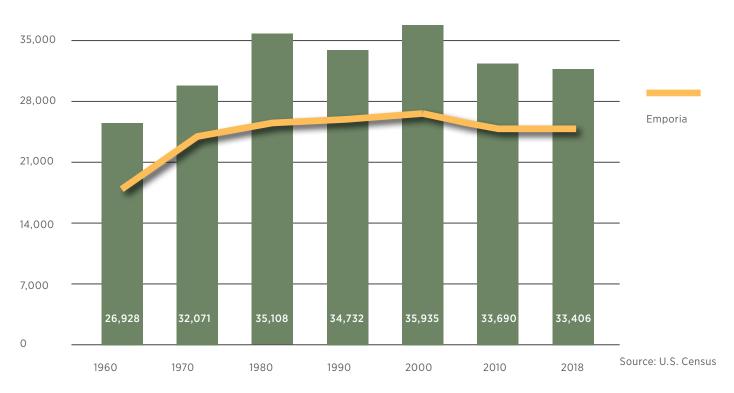
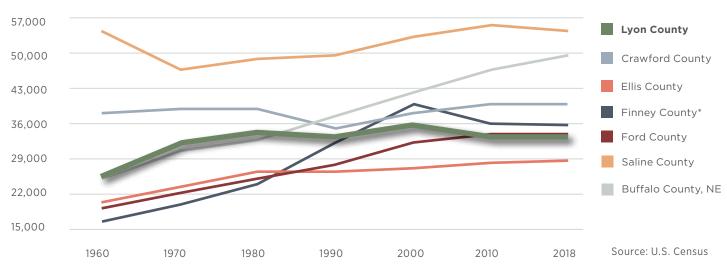


Figure 2.2: Benchmark County Population Growth



^{*}There as an undercount in Garden City in 2010 (the Census missed a large mobile home park). Their population actually remained steady or grew.

AGE SNAPSHOT

Understanding age characteristics puts perspective into population growth (losses) by seeing which age groups are moving in and out of Lyon County. Changes in different population age groups have different implications for housing demand and future needs.

These age cohorts give important insight into what the housing market could support based on household preferences. The primary cohort indicators correlate to three stages of life:

Emerging. Those under 25 who may still be in school or just entering the workforce and are often renters or living with someone. The goal is to attract this population back to the community after college – reflected in older cohorts.

Establish(ed/ing) Cohort. Those between 25 and 54 who are beginning to think about entering the housing market or already an established homeowner, perhaps with a family or childless couple. They may move for:

- Quality of life amenities, including schools and other family amenities.
- · Better/higher paying job opportunities in other locations.
- For affordable housing options for renters who wish to enter home ownership or homeowners that want to move-up.

Senior Cohort. Those over 55 are likely living alone or with a spouse, reaching retirement, or already in retirement. The highest aged cohort, 80+, may be on fixed incomes or need special assistance, creating additional affordability and housing variety considerations.

Figure 2.3 illustrates how Lyon County's age composition has changed over the past decade.

- The population is aging. Age cohorts over 55 years old all grew since 2010, while several younger age cohort populations declined.
- The college aged cohort grew slightly since 2000. The 20-24 year old cohort does include those that are typically just out of college. This could be from these students staying in the community after graduation. Although the 25-34 age cohort did see a decline.

Migration Patterns

Figure 2.3 also shows a population prediction by age cohort based on standard birth and death rates. The prediction assumes natural population growth or loss (children born/residents passing away) without an in-migration or out-migration of residents. The difference between the predicted and actual population highlights which age groups were experiencing in- and out-migration. Lyon County's growth did not occur in the way predicted for several reasons.

- Much of the population within the 20-24 cohort attend the University and tend to be more mobile after graduation. Therefore the corresponding increase was not seen in subsequent decades for the 25-34 cohort. For a college community, this is a common pattern.
- Losses in the 35-44 cohort which may be attributed to a combination of several factors. A share may come from young families relocating for jobs, housing, or the desire to live elsewhere.
- Older age cohorts remained close to predictions. Less out-migration in this cohort may be attributed to a share of seniors located throughout the region concentrating in Emporia for jobs, downsizing opportunities, senior accommodations, and medical facilities.

Emporia and Rural Patterns

Many discussions with stakeholders indicated that a substantial amount of building activity occurs in the county's unincorporated areas. Reasons relate to land availability and potentially (or perceived) lower costs. **Table 2.4** shows:

- Emporia's share of the total county population continues to decline from 2000 - 74.5% in 2000 to 73.8% in 2018.
- The countywide population, excluding the City of Emporia, experienced a -0.26% annual growth rate from 2000-2018 versus the -0.46% annual growth rate in Emporia city limits.
- Strongest growth occurred in northwest and northeast Emporia.

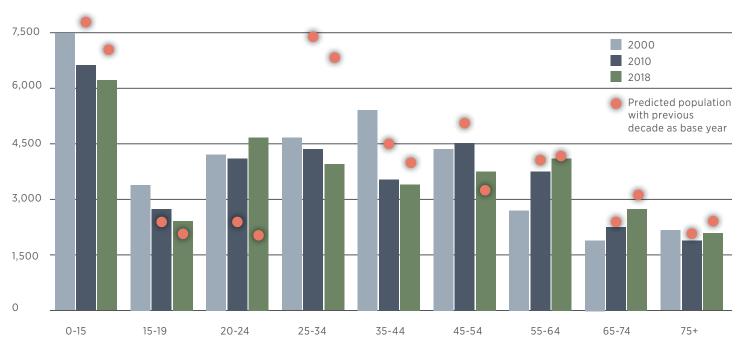
These changes are important to note as potential indicators of housing barriers in Emporia, the central hub of services, jobs, and recreation.

Table 2.4: Population Trends, 2000-2018

	2000	2010	2018	PERCENT CHANGE	ANNUAL GROWTH RATE
Emporia	26,760	24,916	24,649	-7.9%	-0.46%
Lyon County	35,935	33,690	33,406	-7.0%	-0.40%
Lyon County - Emporia	9,175	8,774	8,757	-4.6%	-0.26%
Emporia as a % of Lyon County	74.5%	74.0%	73.8%		

Source: U.S. Census; 2014-2018 American Community Survey; RDG Planning & Design

Figure 2.3: Population by Age, 2000-2018



Source: U.S. Census; 2014-2018 American Community Survey

ECONOMIC SNAPSHOT

The ELC Plan provides an in-depth and reliable snapshot of the economic environment in Lyon County.

Lyon County, Emporia, in particular, is fortunate to have an economy with several major employers devoted to the community. However, the strongest employers are in the manufacturing industry and more prone to fluctuations in the worldwide market. Historically, a closure or expansion of a major employer reduced or expanded the need for housing.

Worker Needs

Employers such as Hostess and Tyson's offer a wide range of positions from hourly wage earners to high paid executive positions that may recruit talent from across the country. However, as stakeholders indicate, the lack of housing options losses candidates or forces them to live in another county, even as far as Topeka.

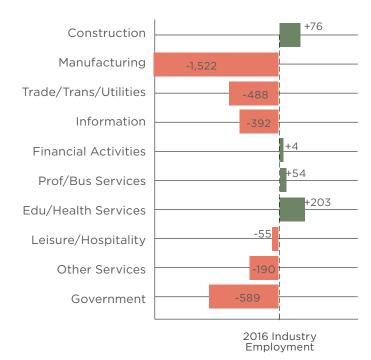
Additionally, skilled trades and technical employers often provide internships that attract students from area colleges – an opportunity to retain a younger population in Lyon County after graduation, if they have a good experience with the employer and with the community.

Future Outlook

There are many uncertainties in the current recession on how industries will rebound. Even before the pandemic hit, the State of Kansas projected limited job growth in the southeast Kansas region. **Figure 2.5** illustrates these projections by occupation, which are significantly different than the 2020 projection in the ELC Plan.

- While these numbers show projected declines in several key industries, the state of Kansas overall has more positive outlooks in these industries. An opportunity that Lyon County can capture is the amenities and needs these companies require are available.
- Table 2.6 shows that wage varies greatly by occupation. For example, production workers make about \$40,000 less a year than management workers. Both can be jobs in the manufacturing industry.

Figure 2.5: Industry Projected Job changes Southeast Kansas, 2016-2026



Source: Kansas Department of Labor, Labor Market Information Services

Table 2.6: Annual Wages by Occupation, Southeast Kansas

OCCUPATIONAL TITLE	ANNUAL MEAN	ANNUAL MEDIAN
Total, All	\$37,880	\$30,750
Management	\$84,680	\$74,000
Business and Financial Operations	\$55,180	\$49,290
Computer and Mathematical	\$55,490	\$50,470
Architecture and Engineering	\$72,910	\$67,830
Life, Physical, and Social Science	\$65,410	\$58,500
Community and Social Service	\$35,860	\$34,350
Legal	\$62,850	\$50,120
Education, Training, and Library	\$38,580	\$36,950
Arts/Design/Entertainment/Sports/Media	\$35,770	\$28,640
Healthcare Practitioners and Technical	\$62,910	\$49,030
Protective Service	\$33,530	\$32,390
Food Preparation and Serving Related	\$20,640	\$19,050
Building/Grounds Cleaning/Maintenance	\$25,590	\$23,580
Personal Care and Service Occupations	\$21,380	\$19,100
Sales and Related Occupations	\$29,440	\$22,130
Office and Administrative Support	\$30,840	\$28,580
Production	\$35,640	\$32,650
Transportation and Material Moving	\$32,050	\$29,360

Source: Kansas Department of Labor, Labor Market Information Services

Benchmarking

The effects of recessions will influence areas differently. Compared to similar counties, Lyon County sees comparable unemployment rates as **Figure 2.7** shows, including through May of 2020.

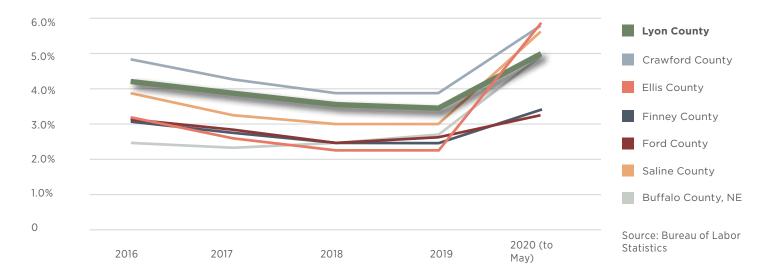
Preliminary indications show Lyon County not as affected as other areas of the country and similarly to benchmark counties. This is an early but strong indication of how Lyon County may weather the recession in the short term.

The future demand for products made in Lyon County will also be a reliable indicator of weathering the recession. The largest industries in Lyon County are in manufacturing and educational services.

- The effects on manufacturing industries are yet to be determined. However, profit losses are likely as associated with the lower consumer spending typical during recessions.
- Educational services are already experiencing some short-term effects from the pandemic.
 Many are employed at schools and Emporia State University. Balancing large state and local tax shortfalls will require cuts, but it is unknown how much of these cuts will be in education at the time of this housing assessment.



Figure 2.7: Benchmark County Unemployment Rate



HOUSING SNAPSHOT

A strong economy can lead to community growth if adequate housing is available to retain employees. Housing data make it is possible to understand the options that current and future residents have in the market. These characteristics include occupancy, construction rates, housing quality, and affordability.

Housing Occupancy

A mix of rental and owner-occupied units creates balance and affordability in the market and accommodates a variety of preferences. For Emporia, rental occupancy falls under student housing and resident housing. **Figure 2.8** shows the split of owner- and renter-occupied housing in Lyon County.

- The share of renter-occupied units grew from 2010, potentially the result of single-family home conversions and off-campus student housing preferences. Some landlords recognize they can charge high rents and obtain renters with little effort or investment, making the prospect of converting single-family homes more appealing.
- The vacancy rate decreased from 2010 to 2018.
 A certain level of vacancy is healthy for the housing market, generally between 5% and 6%. Vacancies help ensure home-buyers and renters can find housing when needed while also serving as a filter to remove and replace the lowest quality housing from the market.
 - The reported 11 percent vacancy rate is not concerning and likely does not feel like that high of vacancy to residents. The vacancy rate only including those units for sale or rent is 7.5 percent. Further, the American Community Survey typically gathers estimates during the summer months, when many student rental units are vacant.

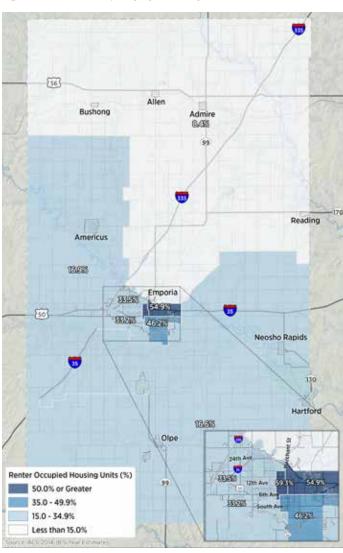
Figure 2.8: Housing Occupancy Trends, Lyon County





Source: 2014-2018 American Community Survey

Figure 2.9: Rental Occupancy, Lyon County



Construction Trends

Housing construction activity in Lyon County increased in the last few years, shown in Figure 2.10. The majority of activity is in Emporia. Between 2009 and 2019, the market produced 410 new units at an average of 37 new units per year. Of these units, 328 were in Emporia and occurring most often in the northwest and northeast part of the city.

- · About 33% of the units constructed in Emporia were multi-family units. Construction of new multi-family is trending up in many communities and typical for university communities. The construction data affirms the Census reported increase in renter-occupied units.
- · About 60% of new units in all of Lyon County were single-family dwellings. This is low since renters often do not intend to stay renters and will look for homeownership options.
- · The number of units built did not directly satisfy housing demand because of many home demolitions in the same period. There were 211 units demolished since 2009, with most being single-family dwellings in the core of Emporia.

Benchmarking

According to Census data, Lyon County is under producing housing units compared to its benchmark counties, shown in Figure 2.11. Buffalo County, NE, is seeing the most activity with the closest activity to Lyon County being Finney County at 48 units annually. The averages do not account for population and locational differences that may explain higher construction activity in one county versus another.

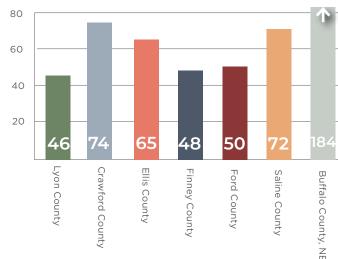


Figure 2.11: Benchmark Average Permits, 2009-2019

Source: U.S. Census

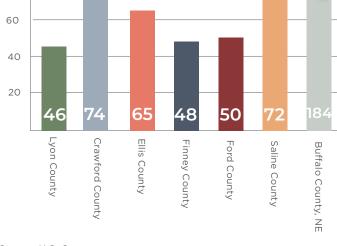
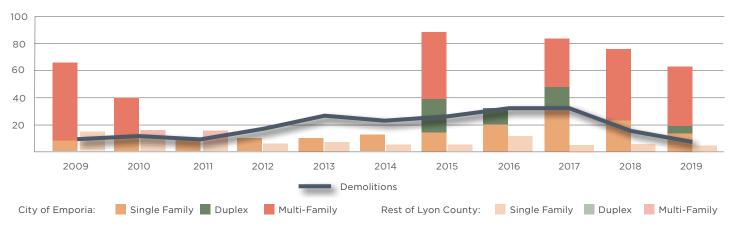


Figure 2.10: Emporia and Lyon County Construction Activity, 2009-2019



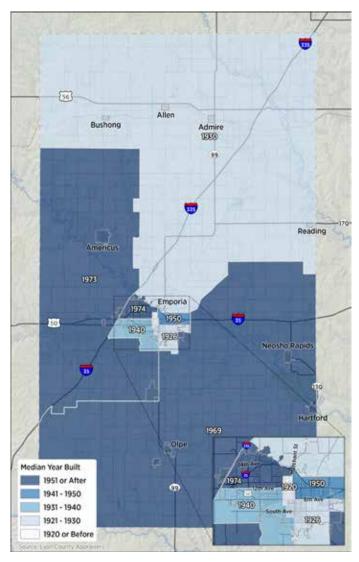
Source: City of Emporia and Lyon County

Housing Conditions

In many older cities, housing conditions vary by the age and location of neighborhoods with the oldest and perhaps lowest quality housing surrounding the downtown core. Figure 2.12 shows the median year built of homes in Lyon County. This trend is similar in Lyon County. Specific Details for each community are in Chapter 3.

The age and condition of housing are often reflected in the costs of housing. Note that when a market has a high demand for housing, renters and buyers are forced to accept what is available. Discussions with community members indicate this is truer for renters. In contrast, those looking to buy a home will often choose to live in another area.

Figure 2.12: Lyon County Housing Year Built, 2019



Sales and Lease Trends

The frequency of home sales shows the level of movement in the housing market. Additionally, the length of time it takes to sell a home or lease a rental unit shows the demand for housing in the local market.

- Local data for Lyon County shows the average days on market from 2017-2019 at 45 days.
 Median days on market is about 17 days.
 - This includes all homes, even those that may be on the market much longer because of unique features or low quality. These homes can inflate sales data.
 - For a standard, good quality home, the days on market is much lower, often a couple of days.
 - Both are issues, indicating a mismatch between housing costs and the price points households can afford, or housing quality households are willing to accept.
 - Important to note, the average days on market is from the list date to closing. It typically takes an average of 45-60 days from the contract to closing in the local market. Therefore, when a home is listed to when a contract is accepted lowers the actual time to sell.
- From 2017 to 2019, the median sales price was around \$110,000.
- There are an average of two months of supply on the market each year.

The time it takes to lease a rental unit is much less. While data are not available for the average length of time to lease rental units, local realtors indicate that landlords do not need to use agents to rent units. Responses on the community survey in Chapter 1 also indicate that rental housing availability is poor in Lyon County.

Active Listings

Additional to the low availability of active listings, many units listed for sale are low quality, too expensive, or lack the variety to accommodate a wide range of household needs. For example, a one bedroom, one bathroom house will not comfortably accommodate a family of four. Certainly, many households could purchase lower quality homes or homes not meeting their needs; however, it is much easier for these households to look for options in other communities rather than sacrifice comfort and quality of life.

Table 2.13: Lyon County Single-Family Home Sales

	2017	2018	2019
Number Sold	388	404	401
Median Sales Price	\$108,250	\$111,000	\$110,000
Median Sales Price - New	\$331,033	\$227,500	\$252,000
Median Days on Market	20	16	16

Source: MLS, Multiple Listings Service

AFFORDABILITY

Many factors contribute to the overall affordability of a housing market including whether supply and demand are in balance, whether new units adjust values throughout the market, and whether there is sufficient vacancy to allow owners and renters to move within the market and allow the lowest quality units to filter out from the market. Each of these principles requires time to allow the market to react before it balances at an equilibrium.

The following section explores dimensions of housing affordability in Lyon County and benchmark counties. The section concludes with an analysis that pairs households with affordable price-points to understand gaps in the housing market.

Value to Income Ratio

One metric to evaluate whether a home is affordable to a home buyer is to compare their household income to the home's value. This metric can be adapted to assess the affordability of housing markets in different cities.

An affordable, self-sustaining housing market, with adequate value and revenues to support market-rate new construction, typically exhibits a value to income ratio between 2.5 to 3.0. Ratios above 3.0 present significant affordability issues, while ratios below 2.0 are significantly undervalued relative to income. **Figure 2.14** illustrates the value to income ratio across Lyon County.

- The value to income ratio in Lyon County is 2.36.
 Based on this indicator, Lyon County's housing market is healthy and self-sustaining but may be approaching undervalued.
 - However, areas northeast and northwest of downtown Emporia are more healthy, indicated by a V/I ratio from 2.5-3.
- Areas in southern Emporia are especially undervalued. New construction in these areas are difficult because appraised values may not equal the cost of construction.

Figure 2.14: Lyon County Value to Income, 2018



Benchmarking

An important metric in housing affordability is the percent of income that residents spend on their housing needs. According to the U.S. Department of Housing and Urban Development, "families who pay more than 30% of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care." **Figure 2.15** illustrates housing cost characteristics among benchmark counties.

- Lyon County has a lower median household income to similar counties in the region at \$44,191. On the other hand, median home values are also lower than similar counties at \$104,100.
- Housing in other counties with similar characteristics is relatively similar to Lyon County. Many counties in Kansas are undervalued.
- Median contract rent in Lyon County is low compared to benchmark counties. This is interesting given university communities tend to have higher rents. The low rents are likely the result of low quality rental units when landlords do not have an incentive to improve units because of the tight rental market.

- When considering median incomes, Lyon County's rental market is only slightly higher priced than other counties.
- Approximately 29% of homeowners spend more than 30% of their household annual income on their house, including those with and without a mortgage.
 - Compared to benchmark counties, Lyon
 County homeowners are not as burdened.
 Ford and Buffalo Counties are the only with lower percentages.
- Approximately 47% of renters spend more than 30% of their household annual income on their rent plus utilities. Often these households are students in Emporia or single-income, working in the service industry jobs. The affordability of the rental housing market is important for people new to the community. Low levels of vacancy likely cause this to increase over time.
 - The benchmark counties with high rent burden are also those with universities. Many students fall into the burdened category because of their low incomes. Students are typically not as burdened because of scholarships, financial aid, or parent support.

FIGURE 2.15: Household Income and Costs

	VALUE TO INCOME	MEDIAN HOUSEHOLD INCOME	MEDIAN HOME VALUE	MEDIAN CONTRACT RENT	% PAYING MORE THAN 30% ON
Lyon County	6		\$104,100	\$517	Owner Costs: 29%
Lyon County	2.36	\$44,191			Gross Rent: 47%
Crawford County, KS (Pittsburg)	(()	(E)	\$91,000	\$541	Owner Costs: 34%
Crawford County, N3 (Pittsburg)	2.27	\$40,174			Gross Rent: 55%
Ellis County I/S (Hays)	S	<u> </u>	\$164,500	\$575	Owner Costs: 34%
Ellis County, KS (Hays)	3.12	\$52,700			Gross Rent: 47%
Finney County VS (Cardon City)	<u> </u>		\$140,500	\$586	Owner Costs: 39%
Finney County, KS (Garden City)	2.48	\$56,573			Gross Rent: 31%
Ford County, KS (Dodge City)	6		\$109,900	\$576	Owner Costs: 27%
Tord County, NS (Douge City)	2.07	\$53,072			Gross Rent: 34%
Salina County I/S (Salina)	<i>/</i>		\$128,500	\$555	Owner Costs: 37%
Saline County, KS (Salina)	2.54	\$50,515			Gross Rent: 49%
D ((0 NE (()	<u> </u>		\$165,800	\$623	Owner Costs: 24%
Buffalo County, NE (Kearney)	2.91	\$56,952			Gross Rent: 43%

Source: 2014-2018 American Community Survey; RDG Planning & Design

Housing Supply – Affordability Mismatch

A housing shortage typically affects the lowest income households more because of the limited choices they have in the market. When supply is low, a middle or high income household can always choose a lower priced home or housing in another community. When higher income households choose to live in homes below their price point, fewer options are available for lower income households, forcing them to live in potentially substandard units or spend a significant amount of their income on housing.

Figure 2.16 illustrates gaps in the Lyon County housing stock for different household incomes. Use the income range \$0-24,999 as an example.

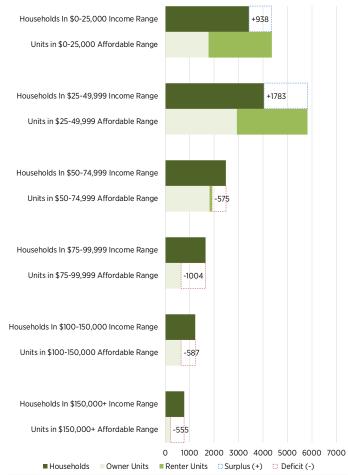
- There are 3,420 households in Lyon County living within this income range. An affordable home for purchase would cost a maximum of \$60,000. There are an estimated 1,769 owner-occupied units within this value range. An affordable rental unit should cost no more than \$500 per month. There are an estimated 2,589 rental units within this price range.
 - > Combined, there are a total of 4,358 units that should be affordable for households earning less than \$24,999 per year.
 - > By subtracting the supply of affordable units (4,358) from the number of households in this income range (3,420), one can see that a surplus of units exists.

The analysis reveals several conclusions about the affordability and future strategies for the housing market.

- A surplus of homes exists for the lowest income households making less than \$50,000. This is an indication of housing conditions and perhaps student housing. The private market cannot support the creation of new housing units within these price-points without incentives.
 - These units will always be the most affordable in Lyon County. However, assistance may be needed to improve conditions because the lowest income households do not have discretionary income to spend on housing improvements.

- A shortfall of housing for the income brackets above \$50,000, it appears these households are out-competing lower income households for the same housing products. Homes in this price range often fall under the realm of new construction.
 - The shortage of housing units above \$200,000 and low building activity further supports the notion that higher income households are choosing options below their price point.
 - Some residents choose other markets and do not establishing roots because local housing does not meet their product type, quality, or amenity expectations.
 - Additionally, virtually no market rate rental options are available above \$1,500. While many would not choose to rent at this price point, some could be supported that include amenities, services, and other quality of life features that young professionals or newly retired people may desire.

FIGURE 2.16: Lyon County Affordability Analysis



Source: 2014-2018 American Community Survey; RDG Planning & Design

Other Affordability Expenses

The direct cost of housing is the most significant determinant of affordability. However, other elements of a community also add to the ability to afford housing these include:

Transportation. Mean commute time to work is about 16 minutes for residents of Lyon County.

Figure 2.17 shows an index of transportation costs compared to benchmark counties. Transportation is the second largest household cost next to housing. While gas prices may be low in Kansas, most transportation costs are related to owning and maintaining a car.

Day Care. While there are not detailed data at the county level for comparison, child care costs are a severe burden for households. One stakeholder participant quoted \$700 a month for child care costs. The organization Child Care Aware of America estimates that no household in Kansas is paying below the recommended maximum amount per family. Child care can be a housing solution. School districts and employers likely need to play a role in reducing child care costs, possibly as an employment benefit.

Consumer Prices. Kansas is fortunate to have low costs for consumer goods and services. According to the U.S. Census, real median household income in Kansas (meaning how much a dollar gets you) tracked the national median. However, since 2013 the increase in real household income rose faster in Kansas than the nation.

Taxes. Comments regarding a high property tax rate in Lyon County occurred multiple times in the surveys and community discussions. These comments are not uncommon. Figure 2.18 and 2.19 show that tax rates are not the highest in Lyon County. However, jurisdictions with higher appraised values can generally accept lower tax rates.. While the rates are higher than some counties and first class cities, they are not significantly more or less overall. One way to help ease property tax burdens is to avoid a lot of large lot residential development that have large infrastructure costs per taxable property.

Figure 2.17: Transportation Costs as a Percentage of Income

	AVERAGE PERCENT	RANGE	ANNUAL VEHICLE MILES TRAVELED COST
Lyon County	33%	26-40%	\$3,155
Crawford County	35%	28-41%	\$3,252
Ellis County	30%	25-37%	\$3,181
Finney County	29%	26-34%	\$3,521
Ford County	29%	25-35%	\$3,570
Saline County	27%	22-34%	\$3,088
Buffalo County, NE	26%	22-32%	\$3,321

Source: Center for Neighborhood Technology

Figure 2.18: Property Tax Rate Comparison, First Class Cities

	2017 POP.	MEDIAN HOME VALUE	MILL LEVY RATE	RANK FROM LOWEST IN FIRST CLASS
Lyon County, Emporia	24,816	\$104,100	42.575	14
Crawford County, Pittsburg	20,366	\$91,000	51.467	21
Ellis County, Hays	-	\$164,500	-	-
Finney County, Garden City	26,747	\$140,500	32.436	9
Ford County, Dodge City	27,453	\$109,900	48.755	20
Saline County, Salina	47,336	\$128,500	26.129	3

Source: League of Kansas Municipalities

Figure 2.19: Property Tax Rate Comparison, 2017-2019

	2017 COUNTY AVG. LEVY RATE	2019 PROPERTY VALUE PER CAPITA	2019 COUNTY AVG. LEVY RATE	2019 TAXED AMOUNT PER CAPITA
Lyon County	144.8	\$10,084	143.6	\$1,449
Crawford County	140.5	\$7,119	140.8	\$1,002
Ellis County	107.8	\$14,125	105.0	\$1,482
Finney County	136.3	\$13,562	141.0	\$1,912
Ford County	174.8	\$9,621	172.4	\$1,659
Saline County	123.2	\$11,057	129.3	\$1,430
Kansas Average	136.0	\$13,419	134.2	\$1,802

Source: Kansas Department of Administration, Department of Revenue *Tax Rates themselves do not indicate costs. However, in Kansas, appraised value must range between 90%-110% of market value.

^{*}Tax Rates themselves do not indicate total cost to the owner. However, in Kansas, appraised value must range between 90%-110% of market value.

DISCUSSIONS AND DATA THEMES

There are many areas where the community discussions match what the quantitative data tells. The matches are areas to create strategies to address issues or to promote opportunities. Discussions and data that do not match are often a result of perception versus reality. Here, educational strategies are beneficial to help those in the housing market manage expectations. Alternatively, there are areas where data can have a level of inaccuracy. Most often occurring in smaller communities where measurements are more difficult.

Discussion and Data Common Themes:

- · Low turnover of homes and movement in the housing market.
- Few new home options for upper income households.
- Decreasing ability to attract young professionals and families.
- · Strong employment.

Discussion and Data Differences:

- · Tax situation.
- Definition of affordable higher income households can afford more.

Assets

Often communities only focus on addressing challenges. However, existing resources are often what makes the community unique and offer an opportunity for building on for future growth.

Strides made to elevate housing quality

It is apparent that some homes have been reinvested in over time. Some are through city programs or initiatives and others by the homeowners doing. Housing availability and housing quality go hand in hand. One deteriorated house can influence neighborhood image and perceived safety. Additionally, as construction costs continue to rise, the existing housing stock will need to fill the affordability gap for middle and lower income households.

Strong schools and education systems

Town pride, annual community events, local school district loyalty, and general Kansas hospitality are qualities that attract people to live in Lyon County. This same pride shows through the investment in schools, primary and secondary. Quality schools are an essential component to a healthy and vibrant community. A strong school district is essential to attracting new young families. For those communities that have lost their schools over the years, attracting and retaining residents becomes even more challenging.

Healthy commercial base

Downtown Emporia remains largely intact with few demolished buildings. The University is a major anchor to downtown, but recent development also caters to the larger community. Downtown not only can provide housing opportunities without requiring new lots or buildings, but also represents the image of Emporia. Connecting surrounding neighborhoods with downtown can stabilize these areas and create interest in property rehabilitation.

Other commercial services on along the Interstate are strong and serve all of Lyon County and beyond. These services will continue to be needed in the future, even through economic downturns.

Successful demonstration projects

Some different efforts are being made in Emporia related to housing development and rehabilitation of existing units. While some new strategies will need to be introduced, lessons can be learned from recent new models of development, such as the Riverside Court development. Those will be highlighted later in this study and should be used as a starting point for many municipalities.

Infill & redevelopment opportunities

Several parcels across the communities are candidate infill sites that could be feasibly served by already existing public infrastructure or incremental extensions.

Accessibility

Highly accessible and growing regional economic and environmental assets complement Lyon County's attraction for new residents.

Strong job market

Emporia's major employers continue to generate demand for more housing, along with new industry growth in eastern and southern Emporia.

Challenges

Shortage of lots and lot variety

The ability to generate movement in the housing market and better match higher income households with similarly priced housing is limited by the number of lots available. There are a few reasons for the shortage:

- There simply are not shovel ready sites prepared for development. Private market housing development must produce a sufficient profit for the developer (revenue exceeding infrastructure, labor, material, and carrying costs). Private land holdings and the cost of infrastructure are the primary barriers.
- County lots are perceived as more affordable than city lots. The actual costs to owners in the short-run versus long-run need to be considered for policies targeting lot development.

Lack of rentals appealing to workforce

Lyon County, Emporia in particular, has a high demand for rental options driven by students and the diverse workforce, leading to fewer available units. Rental housing is important because:

- Rentals provide options for empty-nesters and seniors looking to move or downsize from their current owner-occupied home.
- Rentals act as transitional housing options for those moving between housing types.
- Young families, professionals, and new employees to the region rely on rentals as an affordable housing option or to "try-out" the community before deciding to buy a home.

The lack of rental options in a market can have several negative effects on a market, including:

- · Force potential new residents to look elsewhere for housing.
- · Discourage reinvestment in existing properties.
- · Limit the turnover of housing in the market.
- Increase rental prices and single-family home conversions.

Pockets of low housing quality

The county has quality new and older housing, but there are pockets of lower quality housing. The county's stock of older homes is the best source of affordable housing, and maintenance of this existing housing is one of the key ways to make sure that quality affordable housing exists into the future. Infill lots are also one of the best sources of affordable lots, but when adjoining properties are in poor or dilapidated condition, there is little to no incentive to reinvest in these lots.

Lack of builders doing mid-range housing (density and location)

The demand for new and different housing outpaces builder capacity and risk tolerance. Not only is there a demand for new housing to support growth, but a demand for housing by longtime residents that have not moved because options are not available. These builders also struggle with labor shortages which limits their capacity to pursue projects outside of Emporia.

CHAPTER 3

OPPORTUNITIES

COUNTY-WIDE HOUSING DEMAND FORECASTS

A traditional population projection that translates population growth based on historic trends to housing unit demand does not apply to Lyon County. The county population has declined since 2000, which would indicate little to no need for new housing units under a traditional projection model. However, stakeholder discussions and the community survey indicates the opposite is true. Community engagement suggests a need for housing variety and supply. The market analysis shows a need for new housing at higher prices to free up units that are more affordable at lower price points.

For these reasons, population growth hinges on capturing new regional and local employees who want to live in the county. Lyon County cannot expect significant population growth in the short term. On the other hand, current building activity likely supports a population growth at a 0.15% annual rate.

It is not illogical to achieve population stabilization through strategic housing and community actions. Housing challenges stifle the potential for higher growth. One barrier to growth in Emporia is the availability of buildable lots. Should the City overcome this barrier, the pent-up demand for housing will spur population growth. **Figure 3.1** shows a projected population through 2035 at a 0.10% and 0.25% annual growth rate. A 0.25% annual growth rate is used in the model, indicating the potential for the future population if housing challenges are addressed and discussed later in this plan.

Figure 3.1: Aspirational Population Projection

	2020	2025	2030	2035
0.15% (2009-2019 Construction Rate)	33,406	33,657	33,910	34,166
0.36% (2015-2019 Construction Rate)	33,406	34,012	34,628	35,256
.10% Annual Growth Rate	33,406	33,573	33,742	33,911
.25% Annual Growth Rate	33,406	33,826	34,251	34,681





Housing Demand Projection

Figure 3.2 calculates the overall demand for housing from 2020-2030 by considering:

- Potential population growth at a 0.25% annual rate.
- Household population and size from the U.S. Census Bureau.
- Household demand, generated by the number of households today and the amount caused by new growth.
 - Some of this demand can be met through rehabilitation of existing vacant units. Not all need to come from new construction.
- A vacancy rate that will decrease over time, lower than reported by the Census to align with community conversations, and ensures a quality housing stock is available with a variety of options. Note that vacancy rates tend to be higher in university communities.
- A decreasing annual replacement need for units that are lost to demolition or elimination. The idea is the housing programs help prevent units from reaching demolition over time.

The market in Lyon County could support 464 units through 2030. This equates to approximately 46 new units annually including renter and owner units and fewer demolitions, compared to current building activity since 2009 at about 37 gross units per year (not accounting for demolished units taken out of the housing stock).





Figure 3.2: Lyon County Housing Demand Summary

	2020	2020-2025	2026-2030	TOTAL
Population at End of Period	33,406	33,826	34,251	
Household Population at End of Period	31,990	32,392	32,799	
Average People Per Household	2.35	2.35	2.35	
Household Demand at End of Period	13,613	13,784	13,957	
Projected Vacancy Rate	7.5%	7.3%	7.0%	
Unit Needs at End of Period	14,723	14,868	15,014	
Replacement Need (total lost units)		93	80	173
Cumulative Need During Period		237	226	464
Average Annual Construction	•	47	45	46

Housing Development Program

Building on the housing demand model, the development program in **Figure 3.3** forecasts owner- and renter-occupied unit targets based on the following assumptions:

- Owner-occupied units will be distributed roughly in proportion to the household income for whom owner occupancy is an appropriate strategy.
- Most low-income residents will be accommodated in rental units.
- The first five years of programming uses a 70%/30% owner/renter split of new housing.
 The second five years uses a 60%/40% split.
 The higher owner-occupied split in the near term is to fill more of the housing demand at higher household income levels.
 - The private market can produce very few homes priced below \$125,000 without access to affordable lots and assistance programs like low-income housing tax credits. Most of this demand will be met through a filter effect created by the production of move-up housing.
 - New rental housing construction traditionally demands rents in the range of \$1 per square foot and higher. Therefore, to produce housing priced below \$500 per month, programs like low-income housing tax credits and Section 8 will need to be leveraged.





Figure 3.3: Lyon County Housing Development Program

Owner Occupied	2020-2025	2026-2030	TOTAL
Affordable Low: <\$125,000	66	54	120
Affordable Moderate: \$125-200,000	41	33	74
Market: \$200-400,000	— A7 166	38	85 302
High Market: Over \$400,000	13	10	23
Low: Less than \$500	21	27	48
Total Renter Occupied		0.7	
Affordable: \$500-1,000	40 71	51 91	91 162
Market: Over \$1,000	25	32	58
Total Need	237	226	464

COMMUNITY PROFILES

The housing needs forecast for Lyon County cannot be fulfilled without suitable land for development. This section profiles each community in Lyon County and how housing needs can be addressed. Each section will include an opportunity map that identifies existing conditions and targeted housing opportunity areas. The maps are based on community visits and tours completed to identify potential areas for reinvestment, redevelopment, and development. This was a general assessment and not based on a house by house inventory but broader neighborhood evaluation. The opportunity categories include:

New Development. Areas adjacent to or within communities that are potential sites for lot development or infill of already platted lots. Assessment of site conditions and access to water and sewer services would need to be evaluated further to confirm these sites' suitability. Some areas that have high costs for extending utilities are still shown but noted with these existing limitations.

Neighborhood Conservation. These areas have a cluster of older housing in otherwise good condition. Policies for this area should focus on conserving the existing housing stock through regular monitoring of conditions. Many of these areas are stable today and not necessarily candidates for housing programs in the near-term.

Rehabilitation. These areas have more severe housing deficiencies and vacant lots. Sites are large enough & clustered enough that a target program to remove deteriorated structures & develop vacant lots will have a major impact.

Reinvestment/Redevelopment. These areas have the most deteriorated structures. Infrastructure improvements and removal of deteriorated structures should create safe, affordable housing & stronger neighborhoods. Not every neighborhood in the county have a category. Housing programs are most effective when targeted at specific areas. The map provides a strong foundation for the policies and programs identified in Chapter 4.



New Development Areas



Neighborhood Conservation Areas



Rehabilitation Areas



Reinvestment/Redevelopment Areas

EMPORIA COMMUNITY PROFILE

Emporia is the major market influence on housing development and population changes in Lyon County. Changes in employment or economic conditions in Emporia have a direct effect on the rest of the county. Therefore, many of the characteristics of Emporia reflect Lyon County as a whole.

Figure 3.4: Emporia Housing Snapshot, 2018

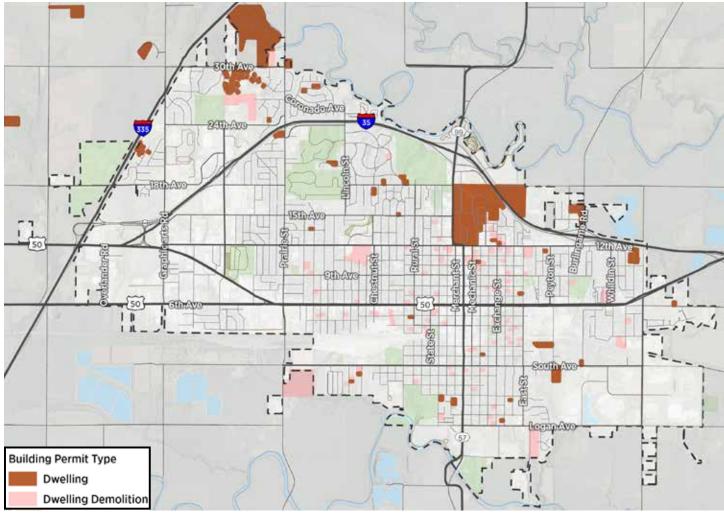


PERMIT ACTIVITY

Housing construction in Emporia is directly related to lot development. Most new single-family homes are in the northwest part of the city. There has been so little activity that any home built after 2000 is considered a new home. There was also some stronger activity east of the University focused more on multi-family.

Demolitions are prevalent in central Emporia, some of which are targeted city efforts. Construction activity does not indicate that many of these lots have been rebuilt.

Figure 3.5: Emporia Housing Permit Activity, 2010-2019



Source: Lyon County Assessor

Figure 3.7: Emporia Median Household Income

HOUSING CONDITION

Source: Lyon County Assessor

As referenced in Chapter 2, the oldest homes are often correlated with the lowest condition. In Emporia, these areas surround downtown and the southeastern part of the city. Homes below a 2.0 condition rating by the assessor are in the most urgent need of rehabilitation to prevent demolition.

While the ratings do not indicate what is in poor condition, many of these homes likely have significant deficiencies to roofs, porches, windows, and potential foundations. These types of repairs will also require the largest capital expense for a homeowner. Household income in these areas is also some of the lowest in the county, making sense because the cost of housing is lower in these areas. As shown in the next section, these two characteristics combined warrant targeted housing programs for the existing housing stock.

24th Ave 830399 Figure 3.6: Emporia Housing Condition, 2019 \$58,651 835,991 \$39,788 South Ave onado Ave Blb Ave-Smith Ave Condition 4.1 - 5.03.1 - 4.02.1 - 3.01.0 - 2.0

EMPORIA HOUSING DEMAND

Most new housing construction in Lyon County will occur in Emporia. Emporia should also see the most variety of housing types for young professionals to seniors. Using the same assumptions as the demand forecast for Lyon County, Emporia will need 34 units annually to begin to meet the demand for housing. The

forecast is about four units above what Emporia produced in the last ten years in aggregate and about 23 units above Emporia's net annual construction (subtracting demolished units). The previous ten year average is also skewed upward by two large multi-family development. A needed housing type in the future as well.

Figure 3.8: Emporia Housing Demand Summary

2020	2020-2025	2026-2030	TOTAL
24,649	24,959	25,272	
23,241	23,533	23,829	
2.35	2.35	2.35	
9,890	10,014	10,140	
7.5%	7.3%	7.0%	
10,692	10,797	10,903	
	89	60	149
	178	166	344
	36	33	34
	24,649 23,241 2.35 9,890 7.5%	24,649 24,959 23,241 23,533 2.35 2.35 9,890 10,014 7.5% 7.3% 10,692 10,797 89 178	24,649 24,959 25,272 23,241 23,533 23,829 2.35 2.35 2.35 9,890 10,014 10,140 7.5% 7.3% 7.0% 10,692 10,797 10,903 89 60 178 166

Note that this is annual new construction.
Some new units are also forecast to become available with targeted rehabilitation programs. The demand forecast builds these units in through a lower vacancy rate over time, equally about 5-6 rehabbed units per year.

Source: RDG Planning & Design

Construction Priority Housing Demand Scenario

An alternative scenario for Emporia includes a focus more on new construction over rehabilitation. The higher rate scenario reinforces a situation with more subsidies toward new construction. Subsidies toward rehab may also still be needed as preserving existing housing over demo and new construction is still a more affordable option.

In this instance, more homes are demolished instead of rehabilitated and the vacancy rate remains static. This means more new construction is needed to meet the housing demand.

Figure 3.8A: Emporia Housing Demand Summary, Construction Priority Scenario

	2020	2020-2025	2026-2030	TOTAL
Population at End of Period	24,649	24,959	25,272	
Household Population at End of Period	23,241	23,533	23,829	
Average People Per Household	2.35	2.35	2.35	
Household Demand at End of Period	9,890	10,014	10,140	
Projected Vacancy Rate	7.5%	7.5%	7.5%	
Unit Needs at End of Period	10,692	10,826	10,962	
Replacement Need (total lost units)		113	80	193
Cumulative Need During Period		227	216	443
Average Annual Construction		45	43	44

EMPORIA DEVELOPMENT PROGRAM

Many in the survey and stakeholder discussions feel there is too much off-campus student housing. However, multi-family development should remain a needed housing type in the future. The difference is that some of these units need to cater to Lyon County workers, by location and the amenities they provide (such as pet-friendly, common outdoor space, and 2+ bedrooms).

Figure 3.9 shows the development split through 2030. Emporia's current split is approximately 50% owner- and 50% renter-occupied. Because of the gap analysis and community input indicating a shortage of homeowner options, this model targets new construction near a 60% owner-occupied, 40% renter-occupied split.

Figure 3.9: Emporia Housing Development Program

Owner Occupied	2020-2025	2026-2030	TOTAL
Affordable Low: <\$125,000	46	43	90
Affordable Moderate: \$125-200,000	26	24	50
Moderate Market: \$200-350,000	- 25	24 197	48 200
High Market: Over \$350,000	7	6	13
Total Renter Occupied	2019-2025	2026-2030	TOTAL
Total Renter Occupied Low: Less than \$500	2019-2025	2026-2030	TOTAL 44
<u>'</u>			
Low: Less than \$500	23	21	44

As many factors can change over ten years, the program demonstrates only the number, type, and price-points for units needed. The housing market should be studied for significant changes regularly.

The proportions also reflect the existing proportion of household incomes estimated for Emporia today, with corresponding affordable ranges. They may need to be adjusted for inflation over time.

Source: RDG Planning & Design

Construction Priority Development Program Scenario

The scenario in **Figure 3.9A** uses the same ratio of owner- and renter-occupied demand as **Figure 3.9**.

Figure 3.9A: Emporia Housing Development Program, Construction Priority Scenario

Owner Occupied	2020-2025	2026-2030	TOTAL
Affordable Low: <\$125,000	61	58	119
Affordable Moderate: \$125-200,000	34	32	66
Moderate Market: \$200-350,000	- 32	31 130	64 266
High Market: Over \$350,000	9	9	18
Total Renter Occupied	2019-2025	2026-2030	TOTAL
Low: Less than \$500	23	21	44
Affordable: \$500-1,000	38 > 91	36 > 86	74 - 177
Market: Over \$1,000	29	27	56
Total Need	227	216	443

Opportunity Map Policies

New Development. New neighborhoods are an expansion of the existing framework of roads, community features, and character. As such, the location and character of new development are part of the city's responsibility to its residents, including current and future generations. The Opportunity Map intends to execute the residential vision of the ELC Plan over the next ten years.

General principles for new development:



 Be consistent with the Future Land Use Map and design guides contained in the ELC Plan.

Neighborhood Conservation. As an opportunity, conservation areas represent a large stock of ready and relatively affordable housing in neighborhoods that require only a limited amount of attention.

General principles for conservation areas:



- Reinforce public features and amenities to encourage private market action.
- Maintain the housing stock in a state of good repair.
- Target property maintenance initiatives on properties with moderate infractions.
 Appropriate actions would include clean-up days, neighborhood trash collection, not-forprofit clean-ups, and if desired, targeted code enforcement.
- For any structures that cannot be rehabilitated, the parcels should be targeted for infill development that respects the character of the surrounding neighborhood in terms of use, style, and density.
- For historic neighborhoods, continue to seek state assistance and historic status for neighborhoods of potential significance.

Rehabilitation. In the same way that conservation areas represent an affordable housing opportunity, the reinvestment areas present this same opportunity, but they require a greater amount of attention and investment.

General principles for rehabilitation:



- · Engage the neighborhood in the process.
- · Rehabilitate units to preserve the housing stock.
- Enhance neighborhood through investment in public amenities.
- Remove slum and blight conditions through clean-ups, rehabilitation, and, if needed, demolition.
- Focus investments on a geographically confined area to create the most visible positive impact, demonstrate a commitment to the neighborhood, and build private market confidence.
- Target rehabilitation programs to blighted areas with the highest priority given to those homes with structural issues and a lower priority given to homes with aesthetic issues.
- · Funding must be sufficient to make a significant impact over several years.

Reinvestment/Redevelopment Opportunity. The redevelopment of these strategic sites should be designed to: eliminate blight conditions, support private market reinvestment in surrounding areas, and create new taxable value and uses. Parts of redevelopment areas can also fall under the principles of reinvestment areas for homes of less deterioration. It is important to recognize that units for demolition often represent the greatest blight factor on the neighborhood and demolition can be an appropriate intervention if the property cannot be rehabilitated, property poses a risk to public health and safety, and the land can be acquired and held for redevelopment or appropriate reuse.

General principles for reinvestment:



- Be sensitive of any displacement that may occur because of the redevelopment.
- · Targeted land assembly and appropriate infill redevelopment.
- Activate vacant lots and homes for productive use. The eventual goal for vacant lots in urban neighborhoods should be infill redevelopment Maintenance and management should accompany any acquisition in the interim period before rehab or redevelopment occur.

Opportunities

Demand is present in Emporia, but housing development remains low. There are other market forces discouraging development. A targeted housing program approach will be the most successful in creating development momentum.

Figure 3.10 illustrates priority areas.

New Development

Areas of new development include those with already platted lots and those with lower infrastructure barriers. The area across I-335 will require significant infrastructure investment. Many of these areas are a result of the RHID program.

Conservation

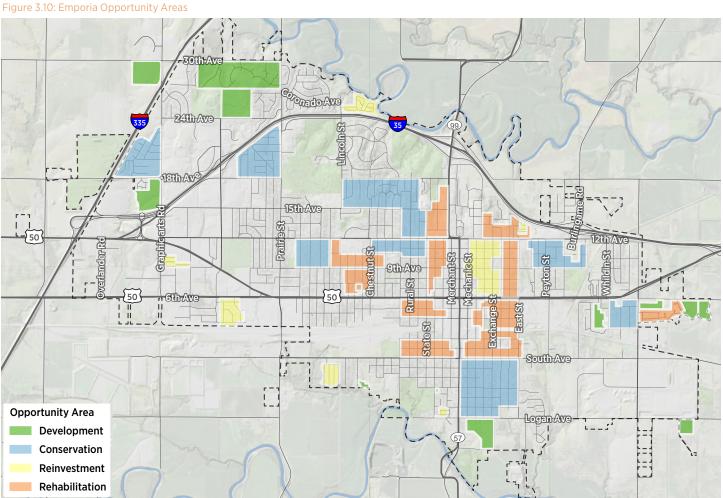
These areas include historic districts and moderately priced existing homes constructed between the 1980s and 2000s. Several are along key entryways into Emporia and offer the first impression to visitors.

Rehabilitation

Mostly surrounding downtown, these areas are already an affordable option for many. As downtown continues in popularity, these neighborhoods have the characteristics to attract young professionals and families if the stock improves.

Reinvestment/Redevelopment

Several reinvestment areas outside of the downtown area include mobile home parks that warrant demolition. The core area near downtown is already a policy area for the city with several home demolitions in recent years. However, the infill of these vacant lots has yet to occur likely because of surrounding assessed values and stigma.



Source: RDG Planning & Design

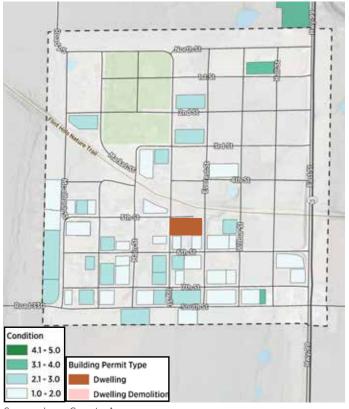
ADMIRE COMMUNITY PROFILE

Admire, a small community in northern Lyon County continues to have a stable population. The city is fortunate to have several amenities such as a community center and Flint Hills Nature Trail. Any renter-occupied units are primarily out of single-family homes.

Conditions & Permit Activity

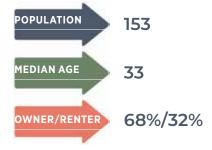
Homes are older with scattered mobile homes throughout the community. Overall, homes are in below-average condition but few to the point of demolition. There was one new home constructed in the past ten years. One may not seem like a lot, but any construction is a success. One home built in Admire is similar to over 100 homes constructed in a city the size of Emporia.

Figure 3.12: Admire Housing Conditions and Permits (2009-2019)



Source: Lyon County Assessor

Figure 3.11: Admire Snapshot, 2010



Opportunities

There are areas of undeveloped platted lots. Admire should not act alone to create financial incentives or assistance for programs. These incentives are more feasible for small communities at a county or regional scale through partnerships.

Targeted Rehabilitation. These areas are targets for rehabilitation programs to retain affordable housing for future generations.

Redevelopment/Demolition. There is not a significant need for demolition in Admire. Demolition should be pursued only if there are no other options for investment in rehabilitation.

Figure 3.13: Admire Opportunities



ALLEN COMMUNITY PROFILE

Allen is similar to Admire, located in northern Lyon County and on the Flint Hills Nature Trail. The population has not fluctuated much in the past sixty years. A small downtown remains intact with a restaurant. Allen has a community center, the old school no longer in use.

Conditions & Permit Activity

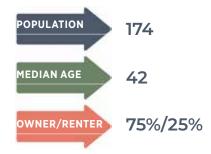
Homes in Allen are generally in good condition. A few may be to the point of demolition, and there are many undeveloped platted lots. Like Admire, there was one home constructed in the last ten years, but also one demolished.

Figure 3.15: Allen Housing Conditions and Permits (2009-2019)



Source: Lyon County Assessor

Figure 3.14: Allen Snapshot, 2010



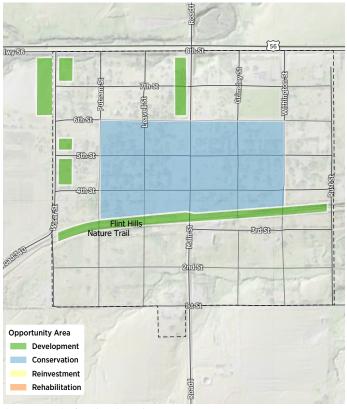
Opportunities

The core of Allen contains an older housing stock with normal wear, but otherwise in good condition.

Conservation. There are a few areas in Allen where the housing stock is starting to show its age. These areas are appropriate for moderate home repair programs that assist and stimulate homeowners to undertake necessary maintenance, such as roofing and siding.

Redevelopment/Demolition. Allen does not have a significant redevelopment or demolition need. Efforts and policies should work to prevent existing homes from reaching a state of dilapidation.

Figure 3.16: Allen Opportunities



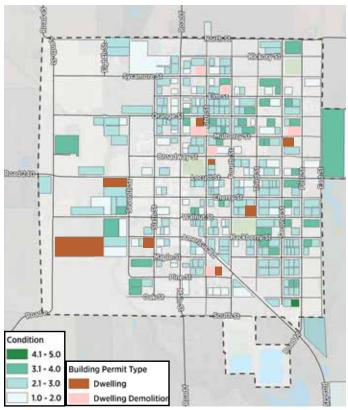
AMERICUS COMMUNITY PROFILE

Americus is a stable community just north of Emporia. It acts much like a small bedroom community to Emporia. There are several amenities in the city, including a school, gas station, and downtown restaurants. A floodplain on the west end of town does prevent some lots from development.

Conditions & Permit Activity

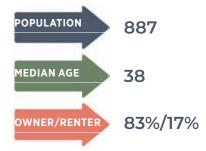
There is a mix of conditions in Americus ranging from stable ranch homes to dilapidated mobile homes on the south end of town. There are lots for sale on the east end in the city and several houses built in the last ten years. However, a similar number of homes were demolished in the same period.

Figure 3.18: Americus Housing Conditions and Permits (2009-2019)



Source: Lyon County Assessor

Figure 3.17: Americus Snapshot, 2010

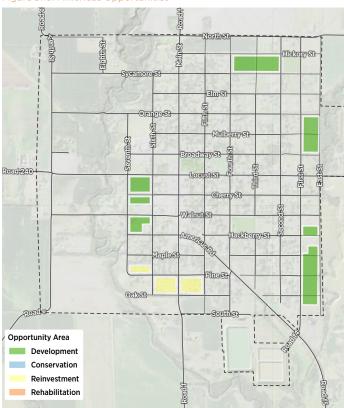


Opportunities

Targeted Rehabilitation. Americus is an attractive community for people working in Emporia. Policies need to focus on attracting contractors and developers or creating partnerships with the school or employers to construct homes on available lots. This effort is more feasible when combined with lots across the county to create economies of scale for contractors.

Redevelopment/Demolition. Americus has a good number of vacant lots that are suitable for development. When these are adjacent to dilapidated structures, an opportunity exists for targeted redevelopment.

Figure 3.19: Americus Opportunities



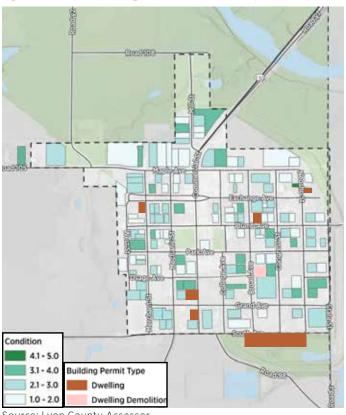
HARTFORD COMMUNITY PROFILE

Hartford's population declined significantly since 2000, an interesting trend given there is a junior/senior high school in the city. However, it could be a result of flooding of the Neosho River. Hartford also boasts several other amenities such as an adjacent wildlife refuge, a park, and more variety in housing, although not all in good condition.

Conditions & Permit Activity

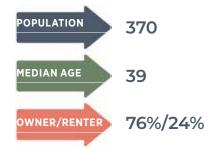
Building conditions in Hartford vary. The downtown needs improvement, and some homes could use rehabilitation. There are many manufactured and mobile homes in Hartford, some in better condition. Generally, the entrance from the north features homes in good condition. In the past ten years, there were several new homes added.

Figure 3.21: Hartford Housing Conditions and Permits (2009-2019)



Source: Lyon County Assessor

Figure 3.20: Hartford Snapshot, 2010



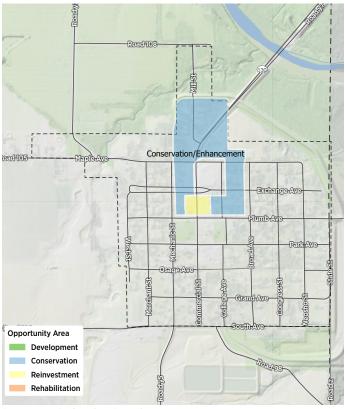
Opportunities

Conservation. Entryways into Hartford have stable neighborhoods and quality housing. Maintaining these corridors gives a positive first impression of the community. As these homes continue to age, renovations should be a priority before demolition.

Environmental Sensitivity. Floodplains restrict new development surrounding much of the community. Floodplains should continue to be leveraged as a recreational amenity.

Reinvestment. Downtown has several vacant buildings that provide a framework for reinvestment. With the right partner and incentives, they could become housing opportunities.

Figure 3.22: Hartford Opportunities



NEOSHO RAPIDS COMMUNITY PROFILE

The population in Neosho Rapids is stable even though there are few services in the community. However, the elementary school is a valuable asset. For many, Neosho Rapids is an opportunity to live in the county while still part of a community.

Conditions & Permit Activity

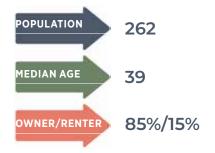
Housing in Neosho Rapids is generally in good condition, with only a few spots of visible dilapidation. There are many undeveloped platted lots, most of which are owned by adjacent homeowners. The past ten years yielded a few new homes and one demolition.

Figure 3.24: Neosho Rapids Housing Conditions and Permits (2009-2019)



Source: Lyon County Assessor

Figure 3.23: Neosho Rapids Snapshot, 2010



Opportunities

There is past building activity in the community that could continue in the future. However, conservation of the existing housing stock is a higher priority as the population ages.

Conservation. Neosho Rapids does not have a significant rehabilitation, redevelopment, or demolition need. Efforts developed county-wide should work to prevent existing homes from reaching a state of dilapidation.

Reinvestment. The old school building is a unique opportunity to bring apartments online. With the right partner and incentives, it could become a way to fill needs in the county.

Figure 3.25: Neosho Rapids Opportunities



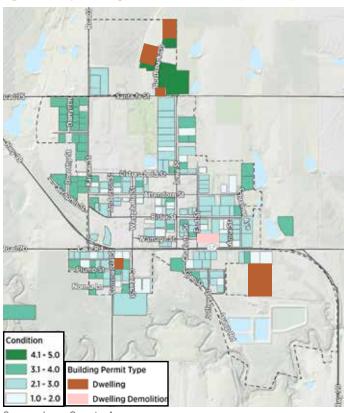
OLPE COMMUNITY PROFILE

Olpe is one of the larger communities outside of Emporia, anchored by the Olpe High School. The population increased since 2000, a testament to lot development. There are many services in the community, and Olpe is close to Emporia. The floodplain limits development on the south of town.

Conditions & Permit Activity

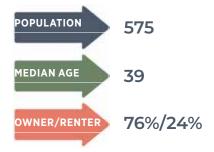
Olpe is the only community outside of Emporia with significant lot development since 2000. This adds to the above average condition of homes. There are a few areas in the core around the school with dilapidation and poorly maintained exteriors. However, these are few and tend to be aesthetic nuisances rather than structural issues. Some new patio homes on the north end of town show success for the future. Still, the community needs to be aware of the public costs for large lot subdivision development that result in lower tax returns.

Figure 3.27: Olpe Housing Conditions and Permits (2009-2019)



Source: Lyon County Assessor

Figure 3.26: Olpe Snapshot, 2010

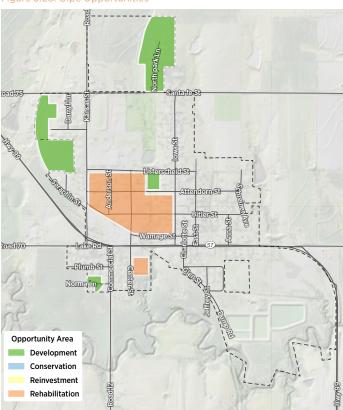


Opportunities

Targeted Housing Rehabilitation Program. While much of the housing stock is in good condition, areas in the core require attention ranging from minor to major reinvestment. A targeted rehabilitation program would repair/stabilize participating homes.

New Housing Development. There are several feasible areas for new development. Incentive programs or cost-sharing programs for infrastructure could be enough to spur developer interest. Smaller lot sizes would create more benefits for the community and county housing demand as a whole.

Figure 3.28: Olpe Opportunities



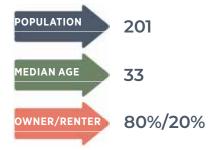
READING COMMUNITY PROFILE

Reading had a relatively stable population until the tornado in 2011. The tornado's damage brought with it an opportunity for new home and community amenities like city hall and park. The recent closure of Reading Elementary School is a challenge but could also be a housing opportunity.

Conditions & Permit Activity

Homes are generally in above average condition. Most recent new homes are rebuilds from the tornado and do not represent new growth.

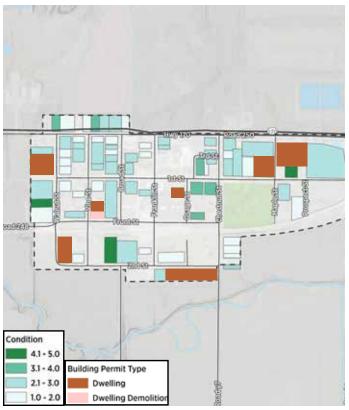
Figure 3.29: Reading Snapshot, 2010



Opportunities

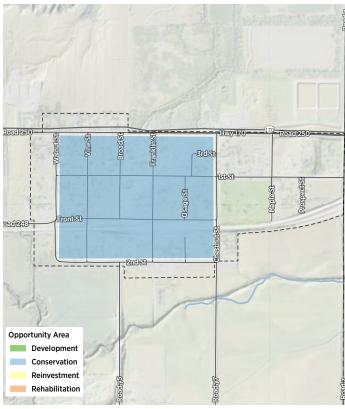
Conservation. The primary goal for Reading is to complete repairs and rehabilitation remaining from tornado damage. These could require county wide incentives like discussed for other communities. Other housing is in good condition. Where owners did not rebuild, these are infill lots to target though county wide policies and programs detailed in Chapter 4.

Figure 3.30: Reading Housing Conditions and Permits (2009-2019)



Source: Lyon County Assessor

Figure 3.31: Reading Opportunitie



UNINCORPORATED OPPORTUNITIES

The ETC Joint Comprehensive Plan provides useful guidance on development in the county's unincorporated areas. Additionally, the 2020 update to the zoning ordinance will make some housing types easier to pursue. In most instances, people choose to live in the county because they have the financial means to build a new home that suits their needs. This is perfectly fine. Some rural options should be available as housing options. But overall homes within the municipalities can be served by public infrastructure in a much more cost-effective manner. Thus, devoting public funding to development in the rural county areas is not recommended unless the development can be efficiently served through

more compact development. Compact development would be under 1 acre lots.

Some subdivision activity continues to occur throughout the county, shown in **Figure**3.32. These areas include some vacant lots ready for development, and others are well established neighborhoods or mobile home parks.

The older, more affordable housing in the county are policy areas to include in county wide rehabilitation programs. As noted in the smaller community profiles, incentives are more feasible for small communities and areas at a county or regional scale when costs can be shared through multiple partnerships.

Figure 3.32: Unincorporated Snapshot



Source: Lyon County Assessor

CHAPTER 4

HELPING THE MARKET

CREATING A STRATEGY

An effective housing study provides leaders and stakeholders with a strategy to begin addressing housing issues and leverage housing assets and potential incentives to meet the needs of current and future residents. As indicated in the previous chapters, there is a connection between economic development, workforce development, and housing. Indeed, housing development is economic development. This section identifies strategic policies and programs that will support these efforts and the big ideas for the housing market in Lyon County.

STRATEGIC HOUSING GOALS

Find ways to share risk

New Development

Slow growth and lower home values mean that new housing construction does not occur in large quantities. This results in a slow build-out of new developments. This rate of build-out often deters or even prohibits the private market from funding lot development. No longer can most private markets afford to invest millions of dollars in a development that may take five-plus years to recoup. For this reason, cities are beginning to assist in lot development or at least sharing some of the financial risks involved with the development of lots.

Infill Development

Very rarely, the rewards out way the risks for the private market on a redevelopment site. Communities in the county will need to identify infill sites where they can aid in site prep and share some risks in developing new market rate residential units. This also means sharing in the rewards, including increased property valuations on these sites and new residents who purchase everyday needs.

Increase the variety of housing

The market must offer a variety of housing options to meet the needs and desires of diverse segments of the population both today and in the future. Variety should exist in both the rental market and the homeownership market across different price-points. Policies that focus on creating a variety of housing types at various price points will encourage mobility within the market - leading to more accessible and attractive options.

The trend of single-family development and housing geared toward students has left large gaps in the housing market for seniors, young individuals starting their careers, and emptynesters looking to downsize. Housing programs should focus on adding housing variety to the market. Programs that assist with infrastructure should be tied to creating greater housing variety for every stage of life.

Preserve the existing housing stock

While properties are generally well maintained in many areas, there are areas of deteriorating homes. This is an important issue for many residents, expressed through the survey and in the stakeholder discussions. Often it is difficult for a single smaller community to fund personnel necessary to implement code enforcement. By pooling resources, towns can share these personnel and establish a level playing field across the county.

As programs and policies recommended unfold, the existing housing stock will remain an affordable option for households to enter homeownership. Maintaining the current housing stock needs to begin today rather than after properties become blighted beyond repair. Policy priorities should target housing reinvestment.

Leverage existing lots and add new lots

Lot development occurs on a minimal level, and the costs to the development community to extend infrastructure have to be passed on to the homeowner. These costs have risen at a much faster rate than local incomes, resulting in high cost homes that only meet the housing needs of households that can afford the \$225,000 plus home. For more affordable housing, there will need to be more affordable lots. The cities will need to establish a comfortable strategy but can involve site preparation on infill sites to assist in infrastructure extension.

It was noted that developable land adjoining Emporia existed but that owners were not interested in selling. This is a challenging issue. Often the land has been in the same family for generations. However, their ancestors moved to the region to establish better lives, communities, and places where their children could find prosperity. A marketing package needs to be assembled that focuses on the need, legacy, and pride all have in their communities. Landowners have an important opportunity to provide families with quality housing and establish a legacy as a community builder.

Education programs

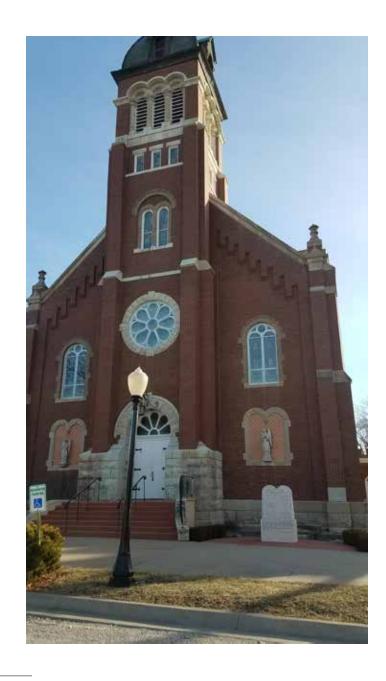
Education programs can be created for how the development process works. This helps residents understand how programs using public funding help create housing.

Education programs can also be for maintaining the rental housing stock. Being responsible for a living unit is a new experience for students living off-campus. They often run into conflicts with neighbors and landlords. An education program for rentals should have two focuses:

- 1. How to be a good tenant and what it means to be a good neighbor.
- 2. What are your rights as a tenant, what are the leasing laws in Kansas, and what are your responsibilities as a tenant?

Invest for success

Providing a variety of quality housing options is only one piece of the housing puzzle. Communities that reinvest in their streets, parks, trails, infrastructure, and public spaces not only create a desirable place to live, but also can spur residents to reinvest in their properties. Priority policies should make investments that create and reinforce strong neighborhoods that provide amenities such as sidewalks, landscaping, buffers from adjacent land uses, and proximity to community features. Policies may include investments in code enforcement, nuisance abatement, and demolition/infill development.



STRATEGIC HOUSING PROGRAMS

A housing market is a complex and everchanging landscape of countless variables including economic factors guiding production, rehabilitation, and demand. Social factors also influence housing preferences, as does home buyers' willingness to adapt to new products, and the perception of the community.

The following section explores housing interventions and partnerships that can be used to generate energy in the market. It is important to note that there is no one perfect solution to address issues and capitalize on strengths. Therefore, the following tools are included as a menu of options that will need to be combined and altered to meet the unique aspects of different communities.

The following section is built around the key themes that emerged and informed the larger strategic goals identified in this document.

PROGRAM OUTLINE

- · GOAL: Find ways to share risk
 - › Housing Partnerships
 - > Funding pools
- · GOAL: Increase the variety of housing
 - > Nonprofit Developers
 - > Demonstration Projects
- · GOAL: Preserve the existing housing stock
 - > Code & nuisance abatement
 - Rehab programs for both rental and owner
 - Energy efficiency & emergency programs
 - NRP program -expansion and advertisement
- GOAL: Leverage existing lots and add new lots
 - > Infill Lots
 - > New lot development
- · GOAL: Education programs
 - > How the development process works
 - > Renter education
 - > Landlord education
- · GOAL: Invest for success
 - > Education
 - > Quality of life
 - > Basic services
 - Reviewing codes and development process

Figure 4.1: Housing Strategy Table

	Objective	Responsibility	Finance Tools
Risk Sharing	Help builders and developers feel more comfortable to pursue housing projects.	City/County, Non-Profit Developer, Banking Community, Ignite Emporia	 State/Federal Programs Lending Consortium (gap financing for market rate units) Housing Trust Fund Land Bank
Increase the Variety of Housing	Providing housing options for individuals at all income levels and ages of life.	City, Non-Profit Developer, Developers, Ignite Emporia	State/Federal ProgramsHousing Trust FundLending Consortium (gap financing for market rate units)
Preserve the Existing Housing Stock	Capturing the benefits of the existing housing stock while providing updated, affordable, and/or needs for specific housing.	City, Banking Community, Housing Partnerships, Realtors	Municipal FundsState/Federal ProgramsHousing Trust FundTax AbatementMunicipal Funds
Leverage Existing Lots and Add New Lots	Infill and new lot development to provide for economic development and community growth.	City, Banking Community, Non- Profit Developer, Other Developers	State/Federal ProgramsLending ConsortiumHousing Trust FundMunicipal Funds, Loans
Education Programs	Making sure people and developers understand the process and ways to maintain housing.	City/County, Ignite Emporia, Realtors	 Municipal and County Funds and Resources
Invest for Success	Economic development will affect housing demand based on proximity to nice parks, good schools, community events, safe streets and neighborhoods, commercial activity, and clear pride in the community.	City/County, Employers, School Districts, Ignite Emporia	· Municipal Funds · State/Federal Programs

GOAL: SHARING RISK

To prove that new construction can be supported, the county will have to find ways to share risk. The following are just some of the ways risk can be shared.

Housing Partnerships

The housing market touches many organizations, both directly and indirectly. Because the housing market impacts each partner, it is in the collective interest that each partner takes on a responsibility in a housing partnership to pursue the strategic housing goals.

Any partnership should begin by seeking to establish a shared purpose between each stakeholder. In other words, each organization will choose to participate in the effort to improve the housing market.

Ignite Emporia satisfies much of this role already, a testament to commissioning this study. An expanded housing partnership should include the following organizations:

- · Economic Development officials
- · City representatives
- · Major employers (private & public)
- · Banking community
- · Realtors, builders, & developers

City & County Representatives

Each city is responsible for promoting the health, safety, and welfare, including future generations through its policies and investments in community services. Each may vary based on the type of project but could include any of the following as needed:

- Review of land development regulations and guidelines to eliminate barriers to infill and affordable housing development, as consistent with the ELC Plan.
- Assist with the acquisition and site preparation of infill redevelopment sites.

NEWTON, IA HOUSING INITIATIVE:

To stimulate housing development after a year with no new home construction, Newton took it upon themselves by devoting \$3.65 million in bonds for a coordinated Housing Initiative. The goal of the Initiative is to protect neighborhood property values, increase curb appeal, and create momentum for housing development.

The dollars obligated by the city target housing demolitions, public infrastructure, and private incentives to homebuyers. Most funds spent as of 2016 were on acquisition and demolition costs for over 50 homes and one subdivision with several houses. Other projects include installing new playground equipment at a park, major street renovation, and installing a sewer line.

- Technical assistance and expedited land development processes for innovative proposals.
- Assistance with subdivision development through infrastructure and technical assistance.
 It is well-established that cities can support housing development of a certain type through the provision of infrastructure. This support can also be delegated to other partnerships.
- Code enforcement on property maintenance standards and conditions.

Emporia and the county have used some of these strategies in the past.

GOAL: SHARING RISK (CONT)

Major Employers (private & public)

One of the main reasons for this study emerged from the growing awareness that the housing market impacts major employers in recruiting and retaining employees. Each company invests a significant amount of time, energy, and money training their employees. Therefore, it is in their interest to support all aspects of retention, including housing. While many recruitment and retention elements fall within the company walls, including wages, workplace culture, and opportunities for advancement, many employers have begun to recognize that housing (quality, affordability, and availability) plays a major role in their ability to recruit and retain talent.

Employers can play multiple roles in the housing partnership:

- Direct construction of new ownership or rental units or support other partners to construct new affordable housing products
- Rent subsidies and down payment assistance for employees residing within the county.
 Certain employers operate a housing plan, much like a 401(K) plan. The employer provides a matching contribution to be used for a down payment on a home within the community or a specific part of the city.
- Marketing local housing opportunities, including rental and ownership options, rehabilitation, or other programs that form in the future.
- Help integrate new employees into the community through driving-tours of the city, welcome-liaisons, and social connections to local organizations such as young professional organizations.

HOUSING INCENTIVES AT SAINT LOUIS UNIVERSITY

Saint Louis University has provided a housing benefit to its employees through the University's Employer Assisted Housing Program (EAHP). The EAHP provides three benefits for the University employees:

- Housing information and education on homeownership.
- When available, preferred rates and reduced closing costs on a mortgage and refinancing costs through partnering institutions.
- When available, forgivable loans for eligible employees, applicable towards the purchase of a new home located in the designated neighborhoods near campus.

This program applies to all current, full-time faculty and staff members. Properties eligible for the forgivable loan program must be located within specific revitalization areas. In the SLU program, the percentage of the loan that is forgiven increases with the number of years of employment after the origination of the loan, up to 100% of the loan after five years of employment.



GOAL: SHARING RISK (CONT)

Economic Development Officials

Ignite Emporia seeks to create a positive business environment in Lyon County and advance community quality of life. As discussed previously, housing in Lyon County represents a significant economic factor in the business of actual housing construction and its impact on providing a place for employees to live.

The role of Ignite Emporia and other economic organizations in a housing partnership may, or already do, include the following:

- Marketing opportunities and shovel ready sites for development and redevelopment.
- Educating the public and partners on the importance of housing to the overall economy and inviting them to expand their role.
- Promoting housing incentive programs to employers and their employees.

Banking Community

The banking sector is involved in all aspects of the housing market. While many aspects of their business are tightly regulated, other aspects permit innovation and proactive participation in the housing market. The role of the banking sector in a housing partnership may include:

- Creating a lending consortium to allow the community to share investment risk across multiple lenders.
- In particular, banks can help finance nontraditional projects by pooling their resources to finance new development and reduce the risk for any one financial institution.

Realtors, Builders, & Developers

The role of realtors, builders, and developers in the partnership will be as the contractors, marketers, and when appropriate as financial partners. In particular, realtors play a vital role in a housing partnership that involves informing builders, cities, and Ignite Emporia on the preferences of buyers. Realtor's secondary role includes marketing new housing, or rehabilitated homes, to potential residents, and working with employers to match recruits with housing that fits employees' needs.

COMMUNITY-BASED ACTION AND RISK SHARING

Risk sharing is noted throughout this document as a vehicle for addressing housing challenges. However, communities cannot simply wait around for development opportunities and developer interest. Residents and stakeholders within several communities in lowa recognize the need to take action by pooling their resources and expertise to act as the developer of new lots. Two examples are described below:

Fairfield, Iowa. A group of local stakeholders combined equity stakes to act together as the developer and builder of 27+ townhomes and duplexes in Fairfield. Risk sharing included private equity, City TIF funds, tax abatement, and Iowa Workforce Housing Tax Credits. Units were priced between \$160K-\$220K.

Humboldt, Iowa. Similar to development in Fairfield, local stakeholders pooled equity to finance 32 single-family and duplex units. The City helped share risk through TIF financing and tax abatement. Units are priced between \$230K-\$280K.

These are a couple of local action examples to share risk and start a grassroots, proactive effort for housing development. These projects were assisted in part by 571 Polson Developments, LLC. For more information on these and similar projects in lowa go to:

https://571polson.com/

GOAL: SHARING RISK (CONT)

Housing Funding Pools

Across all strategy programs, Lyon County must continually explore creative approaches to financing projects and initiatives. To avoid strains on public or organization budgets, devoted funding pools are often the most secure and flexible to devote to housing development projects. These funding pools are most appropriate to allocate for gap financing on a project but can also help other strategies in this section.

Lending Consortium

A lending consortium is a cooperative venture among lending institutions active in the market to spread individual risk. These collaborative ventures can also attract the support of major employers or other agencies such as the State of Kansas departments and the Federal Home Loan Bank. A lending consortium is an ideal instrument to:

- Finance the additional capital necessary to "fill the gap" between the cost of housing and appraisal. Gap financing should be used when the cost of construction is more than the finished value of the home or when developers are tasked with building more affordable housing options or housing untested in the local market.
- Provide short-term financing or "patient financing" for builders and contractors in the community, and to provide interim financing for projects developed by local housing partnerships, cities, or even the county.
- Offer down payment assistance for new homeowners. A major hurdle for many young or lower-income households looking to buy includes saving enough money to make a downpayment, even though these households may not meet federal criteria to be considered low income. Assistance in the form of grants or forgivable loans helps these households get into housing ownership and begin to build equity in the market. Local lenders will offer a deeper understanding of this issue when forming the consortium. They may view this as a lower priority as other programs exist at the state and federal levels.

Housing Trust Fund

A housing trust fund provides a source of seed capital, unconstrained by program regulations, for a developer or development corporation to use for developing needed housing types. The popularity of trust funds can be attributed to their inherent flexibility. In Lyon County, this could be expanded as a partnership with surrounding counties and economies of scale and use.

For Lyon County, these dollars could be used to:

- · Support construction of new entry level housing
- · Rehabilitation of existing housing
- · Development of new rental housing

Support may include gap financing or even direct incentives to developers for the development of target market projects. Trust funds can be funded in several ways, including dedication of a specific share of local option sales tax, fees, local revenue bond issues, or grants and charitable contributions. Through charitable contributions to a trust fund, employers could play a vital role in housing quality and choice.

Economic Development Funds

Much like economic development organizations create programs for business advancement, they can also create funding programs that focus on housing.

Housing Trust Fund

Somewhat similar to a lending consortium, a trust fund is a way to pool local dollars that can be used toward specific housing objectives or goals. The advantage of either a consortium or trust fund is increased local control and flexibility. Local dollars allow communities to tailor a program to their specific needs and show that a community is "housing ready" when applying to other state and federal housing programs.

GOAL: INCREASE VARIETY

Variety, both in housing type and lot size, provides for interesting neighborhoods and accommodates changing household preferences, but more importantly, offers affordable housing options. Housing types should range from townhomes, senior living facilities, low/no maintenance condominiums, multi-family development, and small-lot infill. Smaller lot sizes are also an easy way to reduce home buying costs as land infrastructure costs are spread across more property. A unique example is accessory dwelling units, as recommended in the ELC Plan.

Nonprofit Developers

As a player in the local housing partnership, the study proposes creating a not-for-profit housing developer to pursue many of the strategies listed in this chapter. These organizations can reside within an existing organization such as an economic development group or even a church but must have the expressed mission of implementing housing programs where the private market cannot find success. It's board of directors and stakeholders should be comprised of partners whose mission is impacted by the housing market. The not-for-profit can accept an assortment of funding sources, implement a variety of housing programs, and work on behalf of its partner organizations to strengthen the county's housing market.

The benefits of the organization include:

- An entity dedicated solely to addressing housing issues and serving partner organizations including employers, institutions, the development community, and resident groups.
- A nonprofit status allows the corporation to operate in markets where private developers cannot (low revenue price points or untested products).
- The ability to execute and coordinate an assortment of housing programs and policies uses various funding mechanisms, including tax increment financing, charitable gifts and donations, and federal and state dollars.

WAYNE COMMUNITY HOUSING DEVELOPMENT CORPORATION

Wayne, Nebraska, is a thriving community of 5,500 in Northeast Nebraska with a mixed economy based on a small state college, strong industries, and regional agriculture. Over 20 years ago, the leaders of Wayne saw the need to provide housing for their workforce and formed the Wayne Community Housing Development Corporation (WCHDC).

Growing out of the local economic development organization, WCHDC is a proactive nonprofit whose mission is to improve the region through affordable housing development. Offering a purchase/rehab/resale program, homebuyer education, and assistance on local projects, like new rent-to-own housing, WCHDC works to expand housing options for the local workforce.

GOAL: INCREASE VARIETY (CONT)

Some examples of a nonprofit developer role in housing could include:

Purchase/Rehab/Resale. In this model, houses are acquired and sold in a rehabilitated or "turnkey" state to owner-occupants. The model recognizes the limited number of prospective buyers who want to carry out a major home rehabilitation project. This program works best when candidate houses can be purchased at relatively low cost, usually due to their quality. Under the program, the nonprofit development corporation purchases existing houses, rehabilitates them, and resells them to new homebuyers. The lending community may participate cooperatively in this effort by providing interim financing. Mortgage financing for low- and moderate-income buyers may be assisted by CDBG or HOME "soft-second" loans. Realtors may also participate by reducing commissions on selected projects.

New Owner-Occupied Units. Many of the roles of the non-profit developer are the same as recommended in other strategies. This could include operating a land bank, managing funding assistance programs, or managing infrastructure improvements.

NEIGHBORWORKS OF NORTHEAST NE. PURCHASE/REHAB/ RESALE PROGRAM: COLUMBUS, NE

Over five years, NeighborWorks Northeast Nebraska has implemented a highly successful Purchase Rehab Resale program. Under the program, a qualifying household identifies a home and completes an assessment of the home for structural stability. Subsequently, NeighborWorks Northeast Nebraska purchases the home to complete any repairs needed. Repairs can range from \$2,000 to \$25,000. Following the completion of the repairs, the home is sold to the applicant who identified the home. Down payment assistance can also be provided at 20% of the final purchase price (up to \$20,000). For Columbus, Nebraska, this has resulted in 140 homes being updated and owned, often by first time home buyers.

www.nwnen.org/what-we-do/ homeownership-assistance/ purchase-rehab-resellprogram





GOAL: INCREASE VARIETY (CONT)

Demonstration Projects

While many stakeholders expressed a strong appetite for different housing types, particularly patio homes, small-sized single-family, and independent senior housing, few contractors build these products. To illustrate that these new products or innovative development configurations will work, it may be necessary to develop a demonstration project.

While developers can consider incorporating limited elements into their projects voluntarily, a demonstration project may require assistance. Types of assistance include:

- · Gap financing
- · Infrastructure and lot development assistance
- · Planning assistance
- · Expedited permitting

For rural areas outside of Emporia it may be a single project that can be replicated in other locations. For Emporia, it may be a single project designed to show that a concept is viable in the market, but at a scale that may be more challenging to replicate in the rest of the county.



"By far the largest problem with housing in Emporia is lack of contractors and especially lack of subtractors." - Survey Respondent

"Emporia desperately needs additional independent living facility choices for seniors. My mother would love to move from her independent living facility in Topeka to Emporia to be nearer to us, but Emporia Presbyterian Manor is not appealing to her or us." - Survey Respondent

GOAL: PRESERVE THE HOUSING STOCK

As expressed throughout this study, the existing housing stock is the single largest asset in Lyon County next to agricultural land. Emporia, the rural communities, and other county areas have a wide range of different conditions and character. Lyon County's housing stock is relatively older, with the oldest homes surrounding downtown Emporia.

Housing quality plays a significant role in a household's desire to live in a community. Available units and affordability mean little for the housing market if the supply is low quality. Low quality units have several effects on the housing market and community:

- Decreases property values and discourages reinvestment in surrounding properties.
- Encourages potential residents to look at living in other communities. Prospective residents generally form their image of a city on the quality of neighborhoods and the housing in the community.
- Forces current or new residents to live in units below their income level, creating temporary residents rather than life long residents.

Often lower-income households and seniors cannot invest in home repairs, ultimately leading to a home that will not resell or become deteriorated beyond repair. The same situation occurs with rental properties. Currently, renters are willing to accept lower quality units because of the limited supply. Therefore, some landlords can continue to collect rents without reinvesting in the property.

Code & Nuisance Abatement

Stakeholders and survey participants voiced support for greater code enforcement. However, there is also a strong sense of property rights, making these codes more challenging. This makes the need for a high level of communication and education essential (discussed in a future section). The county should share resources where the smaller communities do not have support for enforcement, which part of staff time could be funding through the non-profit.

Rehabilitation Programs

Again, the best source of affordable housing is the existing housing stock. Land and material costs make it challenging to impossible to produce housing priced below \$180,000 or rents below \$800 without some assistance. Therefore, maintaining the county's existing housing stock will be essential to meeting the demand for more affordable housing.

Programs will need to tailor to owner and renter housing separately based on the opportunity maps in Chapter 3.



GOAL: PRESERVE THE HOUSING STOCK (CONT)

Neighborhood Revitalization Program - Expand and Advertise

The following programs could be added to the existing Neighborhood Revitalization Program. Challenges with the program include:

- Lack of awareness and understanding of the program.
- For LMI homeowners in targeted areas, who in hard times and not so hard, have difficulty financing property improvements, a tax rebate is largely irrelevant.
- Rental property owners often do not see or believe there is an economic reward in terms of higher rents from property rehabilitation.

The best property maintenance programs include awareness and outreach. A marketing strategy needs to be developed for any new program developed from this study. The strategy needs to go beyond social media and website posts to actively reach those populations who do not use the Internet or follow city activities, as well as non-English speaking households.

Owner

Direct rehabilitation loan program. This program would make direct forgivable loans and grants to homeowners, traditionally from Community Development Block Grant (CDBG) funds. The program is most appropriate to homeowners with low incomes who are not otherwise eligible for bank loans. These efforts should generally be focused in strategic areas where loans support other area investments, such as substantial infill development.

IHCDA OWNER-OCCUPIED REHAB PROGRAM

The Indiana Housing and Community
Development Authority (IHCDA) OwnerOccupied Rehab Program provides eligible
local units of government and not-for-profit
organizations grant funding to complete
repairs to owner-occupied residential
properties. The funding is secured through
Community Development Block Grants
(CDBG) through the federal government.

Funding of up to \$25,000 per home could be used to address conditions in the home that, if left unattended, would create an issue with the integrity of the home or become a detriment to the resident's quality of life. A program like this would be integral for counties that struggle to maintain a supply of good housing stock and struggle with home maintenance concerns.

A leveraged rehabilitation loan program. This approach leverages private loan funds (often through the FHA Title I Home Improvement Loan program) by combining private loans with CDBG or other public funds to produce a below-market interest rate for homeowners. The program works most effectively in moderate income neighborhoods with minor rehabilitation needs and some demand for home improvements. The program is effective in expanding the number of improvements completed by a fixed amount of public funding. Loans in a leveraged loan program can be originated through individual lenders or the proposed lenders' consortium.

GOAL: PRESERVE THE HOUSING STOCK (CONT)

Energy efficiency loans. Funding may be leveraged through the region's utility providers to offer loans that improve older homes' energy efficiency. These low-interest or no-interest loans can replace windows, heating and cooling systems, or any other upgrades that enhance the energy efficiency of the home.

An emergency repair program. For very low-income residents, an emergency repair program should be established. This type of program is usually funded through Community Development Block Grant (CDBG) funds in grants or forgivable loans. Emergency repair programs are designed to meet critical individual needs and keep viable housing from deteriorating further. Thus, when funds are limited, assistance should be focused on fundamentally sound structures.

 Most federal and state funding sources will not allow funds to be used on manufactured homes (mobile homes), but if using local funds, every community can decide how to approach manufactured homes. Emergency repair dollars should not be used on manufactured homes that are not HUD certified. If a unit is certified the soundness of the unit should be evaluated. For those units not in sound quality emergency housing programs may need to be used.

Renter

Rental rehabilitation programs. With little or no code enforcement in the rural communities and a tight rental market county-wide, rental property owners often have no incentive to make improvements. Rental rehabilitation programs should focus on workforce and student rental housing, providing leveraged loans combined with code enforcement. Market demand and market pressures should address most issues with seasonal housing rentals, outside of seasonal worker housing. With limited new multi-family construction, the rental market often depends on single-family homes. These homes tend to be some of the oldest housing and are often in poor condition. Rehab programs provide financing for the improvement of sound rental properties in need of rehabilitation.

CAMPUS TOWN REDEVELOPMENT INCENTIVE PROGRAM: MARYVILLE, MO

The CTRIP program was created by the City of Maryville, Missouri, in 2013 to encourage infill development and remove blighted and dangerous properties.

Purpose. Incentivize property owners within the Campus Town Overlay to enhance the area through infill and development.

Program. Demolition debris, building permit, and water and sewer tap fees eliminated.

Success. Supported development of approximately 12 projects in the neighborhood ranging from duplex to a 16 unit building. Approximately 45 dangerous structures removed within three years.

Opportunities. Expand past the Campus Town area to include the entire city.

 Rental rehabilitation must include both incentives and consequences to create a balanced "carrot and stick" based program. This is why effective housing code enforcement is the key to ensure that units meet minimum housing standards.

GOAL: LEVERAGE EXISTING LOTS & ADD NEW LOTS

Logically, there is a direct relationship between the cost of a lot and the cost of a home. The more expensive the lot, the more the home that is built costs to maintain a profit margin. In other words, an entry level home cannot be built on a large lot with extensive infrastructure costs. More lots and more affordable lots can be brought to the market in two ways, new lot development and infill lots.

Existing Lot Acquisition

Infill development has several benefits for communities. First, placing housing on vacant lots sustains the character of established neighborhoods rather than giving a perception of disinvestment. Second, roads and infrastructure are already in place that reduces the upfront cost of development.

On the other hand, infill development generally does not cater to large-scale projects, but rather new construction on a lot by lot basis. Additionally, contractors are often not interested in working with multiple landowners. The cost of site preparation (removing dilapidated structures or addressing aging infrastructure) increases costs for the developer. For these reasons, public stakeholders will play a key role in the development of infill lots.

Long-Term investment. Sometime there will be an opportunity to acquire property through estate gifts, tax delinquency, or property liens. While these surplus land assets must be maintained, these resources can be used as an incentive to encourage new housing development.

These opportunities should not be taken as ways to make profit. Rather, every opportunity should be made to offer the lots for minimal costs. Leaders must realize infill housing is a long-term investment that costs the public significantly less than in greenfield development. The city reaps the benefit of using its existing infrastructure while also directing investment to help stabilize existing neighborhoods. For smaller communities, this incentive may be absolutely necessary.

MH ADVANTAGE

MH Advantage is a new program by Fannie Mae to encourage the development of new affordable housing using manufactured housing. Homes under the program must meet specific criteria, including being placed on a permanent foundation, to classify them as real property. These homes are required to have the same features of site built housing, but the production off-site allows for greater efficiency and reduced costs. The program targets homes in the \$150,000 to \$250,000 range. The product to the left is 1,450 sq. ft. for approximately \$159,000 before lot costs and basements are included.

Any costs incurred by the removal of a dilapidated structure or legal costs can be recaptured over time with the property taxes generated by the new development.

 If the city or county does not want to hold lots, a land bank is a good alternative. Land banks can be operated under a non-profit and work to acquire title of vacant properties to transfer for infill development. Many cities in Kansas have established land banks. The land bank would hold vacant lots that have infrastructure to create a pool of assets shovel ready for infill while also stabilizing the value of adjacent properties.

GOAL: LEVERAGE EXISTING LOTS & ADD NEW LOTS (CONT)

Land Assembly. One of the biggest hurdles to infill development is the assembly of lots. Most developers do not have the capital, time, resources, or inclination to assemble lots from multiple property owners. Partners and/or the non-profit developer should assemble lots in the most strategic way possible. Infill sites should be located in areas that are substantially sound and attractive, albeit older, neighborhoods that will sustain and benefit from the higher cost of new construction. The opportunity maps in Chapter 3 provide guidance. Ideal infill sites are clustered together, giving security for buyers and increasing values in the surrounding neighborhood.

A land assembly program may include the following components:

- An aggressive program to acquire and demolish houses that are so deteriorated that rehabilitation is not feasible. Emporia has already had success in these types of efforts.
- Negotiation with property owners to acquire targeted vacant lots.
- In areas with a concentration of infill sites, preparation of a redevelopment plan that can guide developers and builders. For larger redevelopment projects, the community can also solicit proposals for a master developer to undertake the project.
- Where a concentration of contiguous infill sites cannot be found, the resources of multiple partners and programs can be applied to make a scattered site redevelopment appealing to developers looking to use their resources to build more than one unit at a time.
- Budgeting annually for lot acquisition to be ready and have a sustained reserve.

MOBILE HOME BUYOUT PROGRAM: FARIBAULT, MN

The Housing and Redevelopment Authority (HRA) in Faribault has used its Mobile Home Buyout Program to acquire and remove substandard housing from its existing mobile parks.

Through this voluntary program, owners of uninhabited, dilapidated, or substandard mobile homes may apply to participate in the buyout program. If the unit is determined to be substandard, uninhabited, or dilapidated, the HRA will buy the mobile for a flat rate of \$2,000, not including property tax or lot rent. Upon acquisition, the home is then properly demolished, removed, and the lot repurposed.

www.ci.faribault.mn.us/427/ Mobile-Home-Buyout-Program

"Help with owners needing repairs for their houses. Or help with getting a house and getting out of mobile homes that are falling apart." - Survey Respondent

GOAL: LEVERAGE EXISTING LOTS & ADD NEW LOTS (CONT)

New Lot Development

A community's lot absorption rate directly impacts the policies and strategies for lot development. Emporia is below the needed construction level to meet housing demand. Realtors indicate nearly zero lots available for development in city limits.

If the current market evolves without public intervention, it will be through the development community's driving force. If the development community drives new lot supply, the stock of affordable lots can become an issue. In the final sale price of the home, the cost of lot development (including streets, sewers, and stormwater infrastructure) must be factored into the final price. This is not the fault of the developer. They are forprofit businesses needing to recover their costs for infrastructure design and development.

However, the analysis in previous chapters shows a need for market rate new housing. The strategy for new lot development involves reducing the risk for the developer, discussed previously. Program specific to new lot development could include:

Subordinate Payments. The city or county frontends a portion of public improvements, repaid over a longer period through a second mortgage on the property. This reduces payments over special assessments by extending the loan term and reducing the principal.

Deferred Payment. The city finances the infrastructure as a deferred loan. The infrastructure loan is paid back upon sale of the house. The repayment represents the same percentage of the sale proceeds that the initial infrastructure loan made up of the original price.

SMALL PROJECT, BIG IMPACTS: LEOTI, KS

Leoti is a farming community of 1,400 people in western Kansas. To offer more housing variety, the economic development organization purchased land and deeded it to a developer. The developer then built two rental duplexes (4-units).

The units were filled by four widowers who then placed their homes on the market. Young families filled the homes of those four widowers in the community. The widowers now have maintenance free housing, allowing them to live in the community and on their own for longer.

Rural Housing Incentive District (RHID). The RHID program is a state appointed alternative to special taxes for infrastructure improvements. RHID's, once approved, allow communities to use tax dollars from the development to reimburse developers for new infrastructure costs incurred in that development. Emporia should continue to use the program.

 The city may also consider limiting the cost of housing allowed in these developments or require a certain percentage be affordable to households making between 80% and 120% of the Area Median Income (AMI).

GOAL: EDUCATION PROGRAMS

Educating residents and developers can go a long way to increasing the perception of the housing market.

Renter and Property Owner Education

The best property maintenance programs include awareness and outreach. This strategy begins with a Property Maintenance Standards program, an effort that encourages voluntary compliance with community standards while also establishing a legal basis for code enforcement.

Preparing and distributing a Property Standards

Manual. This should be a friendly and clear document that sets out the legal requirements and expectations for individual building and property maintenance. It can also help to provide useful information, such as sites to dispose of or recycle unwanted household items. It can be distributed by real estate agents and landlords or be the first step in the enforcement process. Often communities will send a letter notifying a household that they have a violation and have a certain number of days to address the issue before further action. This document could be included with the letter. This material exists in Lyon County but is not distributed to students moving off campus. These materials should be provided to students with information on "how to be a good neighbor."

Organizing voluntary efforts through church, civic, or college groups. These efforts might focus on assisting seniors and disabled people with property maintenance, including fix-up items, painting, routine repairs, and disposal of trash and other items.

Review and modify existing Property

Maintenance Ordinance. The review should focus on assuring that the ordinance clearly addresses those items that have the greatest impact on life safety, visual quality, and preservation of community maintenance standards. Backing up the property maintenance standards program with rehabilitation financing.

Development Process

Complicated development processes are a sure way to discourage contractors from working in a community. With the demand for work throughout the Midwest, it is fairly easy for a company to pursue projects in another community. The update to the Lyon County codes make a lot of these procedures more clear. Marketing material to supplement the code are options to further make procedures upfront for developers to figure into pro formas.







GOAL: INVEST FOR SUCCESS

Mentioned at the beginning of this chapter, housing development is economic development. Similarly, community investment is economic development. People do not live in the bubble of their own house. They want to live where there are nice parks, good schools, community events, safe streets and neighborhoods, and clear pride in the community. More and more households are judging whether they want to live in a community first and then look for housing options.

Quality of Life

Quality of life means different things to different people. Therefore, a well-rounded approach like that in the ELC Joint Comprehensive Plan should be proactively pursued. Some traditional quality of life elements include:

Parks & Recreation. This includes both the facilities and programming opportunities. Well maintained and accessible parks have a positive impact on the quality of life of residents. A good park system is often part of the decision process for people when selecting housing.

Trails. At a minimum, sidewalks or pathways to community destinations should be developed. Regional trail connections are becoming a desirable feature for households and require a broader collaborative approach. This is not new to Lyon County and is already a major economic impact driver.



Education

Quality schools are an essential component of a healthy and vibrant community. For those communities that have lost their schools over the years, attracting and retaining residents becomes even more challenging. Unique assets should continue to be promoted for each community.

Basic Services

If cities ask residents to elevate property maintenance, then city property must be held to the same level. Maintaining existing streets and sidewalks creates a positive image of the community and shows the city cares. Often public investment can stimulate private property owner investment.

Like investing in infrastructure, city property (library, city hall, vacant lots, etc.) should be kept to a level comparable to the level you want residents to maintain their personal property.

Codes and Procedures

Building on code enforcement recommendations, a general review of code and procedures can help identify where regulations discourage housing development or unnecessarily add to development costs. Lyon County recently updated its development ordinances, and the same could be needed in Emporia.

Additionally, older codes can be prohibitive toward housing development and give leverage to people who do not want to see any change. For example, low densities required by some ordinances significantly add to the cost of housing and do not necessarily comply with the preferences of new, younger households. Older parts of Emporia often reflect higher densities. Higher density development becomes more palatable if the project includes distinctive features.

- Guidelines for effective, low-impact multifamily development can help streamline project approval and increase public acceptance of the housing form. These guidelines could include:
 - Design standards that require a gradation of densities when projects are built adjacent to single-family neighborhoods.
 - Identification of sites and circulation patterns that avoid impact on existing neighborhoods.
 - Integration of rental and multi-family housing into new development, avoiding "monocultures" of housing types.
 - Use of hybrid concepts that combine rental and equity housing aspects to get new residents invested in the community.

Provide flexibility. Developers of private land need the flexibility to design sites in a manner that reflects current market demands and is cost-effective. Unnecessarily complex or strict standards often raise the developer's costs, which gets passed on to the sale price of a lot.

Add clarity. Clear ordinances mean that standards are known upfront by a private developer. When possible, ordinances should list the quantifiable standards appropriate for most situations. Doing so eliminates unpredictable requirements that may be formed by the Planning Commission or City Council. It also allows the developers to know the potential costs at the beginning of the development process. In reality, there will be situations where stated quantifiable standards should not apply. Therefore, ordinances should also have a clear process for granting exceptions, tied to criteria, and related to the ELC Comprehensive Plan.

Modernize. The variety of development types, transportation choices, and community desires have evolved significantly over the past thirty years, and so has Emporia. Today, there are many studies, research, and evidence that the way a community is designed can profoundly influence resident's health, a community's affordability, and everyone's safety.

EMPORIA CODE REVIEW KEY FINDINGS

- Add definitions and regulations for housing recommendations in the ELC Plan.
 - » Accessory Dwelling Unit
 - » Mixed-Use
- Consider more exceptions for nonconformities or a special use permit procedure to make a non-conformity become conforming.
 - » Sometimes lending institutions will have stricter requirements or not lend at all on a non-conforming property. Often these properties are fine and have been operating without issues for many years.
- Consider reducing the minimum lot size requirements in the R-1 through R-3 districts. This does not mean developers cannot use larger lots, but gives the option to go smaller. Many urban communities have smaller lot size allowances.
- Parking requirements for multi-family dwellings could be reduced. Parking is a major cost for development and generally is over provided in many instances because of code requirements. If the developer feels more parking is necessary, they can still provide it.



LISTENING SESSION FULL NOTES

Emporia Area Community Leaders

MARKET CONDITIONS

- · 175K-250K price range is not available
- Moderate income home program selling for 150K-200K
 - > There used to be defined neighborhoods
 - > Lots becomes available through various ways
- No place to build homes, short supply of lots; infill lots have been filled in

AFFORDABILITY

- Need a definition of affordable First time homebuyers versus families looking to move
- Fire regulations prohibit some ability to make affordable
- 30-50 homeless school aged children at any one time
 - Many do not realize there are homeless people in Emporia
- No shelters in Emporia for intact families (do have a men's, women's/children shelter)
- · Many do not know much about homeowning
- The workforce here may not pay the wages needed to have basic housing without two incomes

RENTALS

- Rental inventory may have increased in quality in the past several years
 - The area of new housing is important, some areas will not sell
 - Downpayment is too much for many people to transition from rental to owner-occupied.
- Fire department responses to rental related complaints are stable, not increasing or decreasing

REGULATIONS

 Original lot size of old city was 6,500 SF...nonconformities on infill lots are case by case

CONDITION

- No definable neighborhoods in Emporia....some areas need to demolish large portions of blocks
- Flint Hills technical use to have a housing build program, dropped because students could get jobs right out of high school
- Demolition program through the city, demolition through neglect...many properties that are not habitable.
 - Has improved the look of the community compared to what it use to look like 10 years ago

QUALITY OF LIFE

- School district just passed a bond issue for updates to all schools
 - There are perceptions of each school based on the neighborhood they are in
- · Starting teacher salary 40K + benefits
 - Many starting teacher come from ESU, already know the housing market
 - > Turn over 50 teachers per year, 10-15 are retirees
 - Many new hires are first year non-traditional teachers
- Six neighborhood schools in Emporia need evaluation of having a balance of new housing near all schools, not to flood any one school.

IDEAS AND STRATEGIES

- RHID program has been successful...the city cannot go back to special assessments
 - At what point do the city start to require additional stipulations
- Already have a neighborhood revitalization program
- · A need to look at mobile home parks versus other communities, as far as the amount
 - > New zoning is working on the aesthetics
 - Are other communities doing anything with improving mobile homes?

Realtors, Lenders, Economic Development

MARKET CONDITIONS

- Limited supply of homes throughout the county...down the last year
- · Emporia a newer home is an early 2000 home
- Low interest rates may be keeping people from moving, people don't want to chance higher rates in a new home
- Low inventory means people think they will not find what they want
- Northwest area of Emporia is easier to sell, more expensive.....that is where the newer home are located, services are there, high school
- Recent development, Riverside Court Development
 - > Price range under 200K, difficult to make work; no basements
 - > Using RHID
 - > 9,500 15,000 SF lots
 - > Infrastructure needed help
- The fastest moving segment in the nation is the Hispanic population, how to communicate to them about home ownership
 - Instilling confidence in them to work with the financial institutions
 - > Many will pay in cash and do not take loans
 - > Tend to do more flipping of homes

BUYER PREFERENCES

- Older generation may be looking to downsize, but their homes are dated...younger folks don't want to update, don't want to finance additional
- Rural homes on 5-20 acres are popular, people will pay more. Rural areas 10 miles around Emporia are popular, people are not picky
- Patio homes are a missing type for older generations, no options
- People will choose the home that needs the least work, and sacrifice the home types they may want
- Storm protection is still important, but one-story would be popular

REHAB AND REPAIR

- Way more remodel projects than new homes (lending wise)
- · Not enough contractors
 - > Local contractor own the market
 - Outside folks may come in, but charge more than locals are used to paying
- · Quality of student housing is low,

FINANCING

- From the lending perspective, people are more educated on what they want
 - > People have good incomes but no money saved
- Some of the younger generation is moving from rental to 150K + owner-occupied

Emporia Community Open Meeting

COMMUNITY SERVICES/AT RISK POPULATIONS

- SOS Domestic violence organization emergency shelter that acts as transitional housing for people in the community.
 - Consistent income is usually the problem that folks come to the shelter, poor credit, back payments on utilities.
 - Many units in Emporia do not meet the standards for Section 8 housing
- Fair amount of demand for Section 8 ...time to inspect the property takes time, 3 months of vacancy
- · A sf house rental can rent within 48 hours
- Low income properties have 3-4 month waiting lists
- Not many disability friendly units in existing apartments.
- Childcare is a barrier, especially for lower income household
 - > \$700 a month for 1 child daycare

MARKET CONDITIONS

- Rent inflation has happened over the years with no improvements, it might be cheaper to rent in a larger city
 - Nothing for blue collar workers, lots are selling cheaper in the Wichita area
- Land costs in Emporia is cheap, but construction costs are high

EXISTING PROGRAMS

- Housing board designed to handle complaints, but now acts as more of an advisory board to the city of Emporia
 - Exploring other areas they can be effective

 incentivize infill development (perception challenges with infill of wanting to be around other "nice" homes)
 - Affordable housing challenges of household incomes and what needs to be charged for rent.
- · Land bank program
 - Much less buildable land than other communities
- Neighborhood revitalization program in core area but barely used...maybe people do not know about it, there is a promotional aspect to showing the public what programs are available

North Lyon County Community Meeting

READING

- Lost 50% of housing from the tornado...lost up to 60 homes, and maybe 20 were rebuilt...others moved elsewhere
 - Many lots still there from the tornado, but where acquired by neighbors
- · Two Manufactured home additions since 2011
- Could be a bedroom community for Emporia, good traffic flow for people that travel through town to reach Emporia
- Some kids go to Emporia to school, some go to Hartford, Americus, Osagewhere ever the parents go to work.
 - > Public school bus is only to Americus

- Other families choose to drive their kids to other schools
- Manufactured homes are popular for building style
- Many in the county go to other places than Emporia for work
 - > Topeka
 - Ottawa an hour away but a low stress drive versus a 1 hour commute in Kansas City
- Industry in the County could keep people hear from having to commute as far.
- Allen and Admire are in a similar situation as Reading...no significant services
 - > But they do have outdoor sporting activities nearby
- Some are asking the city clerk about whether housing is available
- School teachers live around everywhere, most of staff live in the school district
 - Not as much teacher turnover as other districts
- There are a handful of rental properties in the small communities. Most get taken up right away, ones that are available are not worth living in.
- · No known programs in Lyon County
 - Reading has a neighborhood rehabilitation program
 - > Olpe seems to be building housing all the time
- · It comes back to the community serving itself

Builders, Contractors, Developers

MARKET CONDITIONS

- Lack of space in the community, Ignite had demos some homes have made availability
- There are a lot of areas in Emporia that need to be demoed and start new
- · Spec housing development is not very active
- Availability of land and cost of building are two major hurdles.
- There are is not mid range housing for people to move out of the 50K housing - cannot afford the new build 300k+ homes
- One sale often spurs a series of sales as people move up from house to house as they open up
- Growth is going northwest, but there are infrastructure issues.

IDEAS AND STRATEGIES

- Area around the Walnut school is a salvageable area
- The city has considered selling off some of its minor parks - there are many in town that are just open spaces
- 1200 block of Washington Street is one that was deteriorated but saw housing improvement expand out over time
 - Need everyone on the block to be on the same page

REGULATIONS

- Upper level downtown residential is hade because of stairway requirements and SHPO for the downtown historic district
 - > SHPO is case by case, community by community
- · City licensing for contractors does not seem to be a large barrier,
- Taxes are perceived to be higher in Lyon County versus adjacent counties

WORKFORCE

- They will train people regardless of their background, as long as they work hard and show up on time...hard to get someone to move to Emporia
 - Larger companies try to get people but they cannot find housing, have to travel from Topeka
- HVAC company could hire 5 people right now if they were available

Business and Industry Large Employers

WORKFORCE

- Tysons does not have a lot of turnover last 6 months had about 25 positions open for a new line that opened. Took about 3 months to fill
 - > Starting pay is 14.45 an hour
- Hopkins Company is a seasonal business July to Dec is the busiest.
 - > Bring in people during heavy season
 - Has corporate offices in Emporia, hire directors, managers, etc. - they are looking for housing, nothing that they want...some want land, some what country, some want urban living.
 - They have hired people that commute from Olathe, some work from home in other communities
 - Openings they advertise from the pool of temps that they have used before
 - \$11 an hour for entry, do not require skilled labor for production area
- · Sauder Custom Fabrication Entry level wages are \$16-18 an hour range, require more skills.
 - > Very little turnover in upper levels, build from within
 - Low unemployment makes employee demands more explicit

HOUSING PREFERENCES

- Employers have lost people because there was no housing available - even areas for people that want to build
 - > Families do not have options
- · Young teachers are looking for rentals
- · Newer nicer rentals are not pet friendly
- Student housing on campus have been updated
 stuff off campus is a mix of nice and not nice
 (not uncommon from other colleges)
 - Gap for new instructors wanting to live by themselves, not student housing (\$38K-42K salary)
- There are a lot of high density apartments that are not appealing to new workers moving here
 - Smaller apartment clusters may be more appealing
- Hispanic culture is not expected that you move out at 18

SERVICES

- Child care situation is a problem people cannot afford day care for 2-3 children
- There is not a lot of regulations in the community that hold back multi-generational housing
- More single-parent households then there use to be...these folks may be moving more to the smaller communities where it is easier to manage children activities
- Homeless population the definition is not just those living on the street....those that also couch surf or sleep in their cars, people in Emporia do not think about this.

Young Professionals, College Students

MARKET CONDITIONS

- Apartment search in Emporia having cats and living by yourself limits the options.
 - > A lot of different options and price ranges
 - > Working at the Chamber helped Catherine make the connections for her apartment search
- Easy to find anything if you are looking for something cheap that need work
 - Over 130K is hard to find, nothing will stay on the market
 - Only options are infill, surrounded by 60K homes
- Real estate development has a lot of potential for areas that are privately owned...prices are higher right now, good rental market
- · Neighborhood matters for flipping homes
 - > Good areas Woodland, Holiday Drive,
 - Sometime aesthetics means more than the actual condition of the home.
- · South side is cheap to rent, value cheaper
- Housing types that are most desired include patio homes, loft types, Commercial Street is good for those without families
 - > Rockport homes
- Most SF rentals you have to take care of maintenance.
- Emporia does not have much of a tech aspect fiber, solar, new technology
 - Any jobs in tech you have to work remotely, no jobs for those types of majors

Americus

- Been doing a lot of work condemning and removing houses
- · Budget one a year
- · New focus on the trail
- · Guy that buys them and mows them
- · Most new are manufactured or modular
- · 8-10 years ago had about 4 homes built
- · There are lots that are for sale
- · Mobile home park has 70% vacancy
- Would like to attract families but they don't have housing
- · Sold 5 bedroom house and had to drop it \$20K
- Families didn't want to come here because of the school district isse
- · Had two bond issues that failed
- · Jobs and the ones that can buy houses
- When fuel prices were high they moved to the city
- Talked about an incentive to give lots away with they build homes
- · Rural water district \$3500 to do a meter
 - Not sure what the reason is for the high cost of the meter
- · Top of the rental market is \$600-700
- · They need 3 bridges and the cost is struggling
- Dollar Store is dragging their feet because they are too close to Wal-Mart
- School district is looking at doing a pre-K program

Admire

- · Lot of the same issues as Americus
- · Starting with vehicles
 - > Have those ordinances
 - > But don't have a good set of building codes
- · They do their own water, sewer, and solid waste
- Infrastructure the council has done a good job of building that
 - > Refurbished water tower and lines
 - > Sewer but a 3rd unit in
- · Taking care of dilapidated properties
- · Contract with Harveyville for sewer staff
- Had a new prefab home and hadn't had anything since late 70s
- There are lots in town but problem with people letting go of those lots
- The Admire turnoff is only 25 minutes from Topeka
- Harveyville had an investment company come in and build a duplex
- · Costing about \$5K to demo a house
- Have a packet that goes to new residents and newsletter
- · Rentals are \$450-\$550

Allen

- · Has a little more commercial
- · Have had some nice houses go
- \cdot They handle their own water and sewer
- Bueschion has done the veterans memorial and incentive to take more pride
- · State Park is doing the trail and state park

Olpe

- · Olpe Plaza Apartments HUD units
 - > 14 one bedrooms
 - > They are full and have 2-3 on waiting list
 - Use to have an age requirement but opened it up about 1 ago
 - > Rent is income based with maximum of \$400
 - Majority are from southern Lyon county with a few from Emporia
- Had a good number that were recently were for sale
- · Had 11 for sale at one time and have
- · Average one new structure a year
- · There are 5 lots in Olpe that could be sold
- · South of downtown
 - Chip and sealed the road by the city and put sewer connections in
 - > This has 7 lots but probably only 3 will be built on
 - > One lot on the northwest side
 - > Prairie Lake Estates has a lots there that are moving; these are 5 acre lots
- Anderson Street has an empty lot from a house that came down
- Apartments
 - > 2 duplexes (downtown and patio homes)
 - > 4 plex over by the chicken house
 - » This is a revolving door; allows people to have a place while looking for something
 - » They set high standards and maintain the property
 - Apartment in an old business front too and it stays full too
 - Could use more rentals for some of the people
- · The 4-bedroom in the \$125K range is needed
- Did 3 bd with 1600 sq ft slab with safe room sold to young family;
- Slab homes with safe rooms are a great way to bring in a more affordable house

- Build codes exist but don't have the enforcement
- Haven't build a new house in Hartford in many years
- They don't have a huge issue with property issues - down to 2 or 3 properities
- North Park Lane cul-de-sac addition; was private investment development that has filled in
 - > Was going to do as a spec home but hit during the recession
 - > Bad timing and the contractor went out of business
- · It is \$3,000 plus to get water meter here too
- Great location to Emporia and don't see growth slowing down
- · Hurdles to new development
 - > Best thing they are doing is investing in the schools
 - Lots of the recent sales have been to young families
- Established families have reinvested in the community
- Cost of homes here valuations to what the home is worth
- Catholic School building being used sporadically; looking to do a new parish center

Hartford/Neosho Rapids

- · Wildlife and Parks workers don't live here
- People are looking for rentals in our communities
- · Grew up here and want to move home
- · Great Schools
- Can sell \$100-\$200 range homes here. People are looking
- · Concerned about 40 acre in ELC Plan
- · Number of children in our schools are growing
- · Need good entry/first time homes
- Need assistance on demolition of homes and cleaning up areas
- Neosho Rapids is trying to work on two homes a year. Lead paint and asbestos removal, clean up properties around town. Working with land owners and seeing if there is an interest in giving land to city or sailing
- · Worried about current housing in town
- Urban Core between Hartford and Olpe Would like to see it developed. Shouse (shed/house) would be popular
- Revitalization has been happening, but more needs to be done
- There are empty lots and blocks ready to be developed
- · There are homes for sale that need work
- 20% 40% still on well water. Need help to put in infrastructure. Help getting it build ready. This is Neosho Rapids.
- · Hartford park needs upgrading
- Both towns are working hard to improve their community
- · Need housing for teachers, No choices
- K-130 and Old 50 People who travel this road or work every day. Most have built or developed on the Coffey County side. Lower taxes.
- The County has to be a community We have to be accepting of growth in the county.