

DRAFT

# Kansas Consolidated Plan 2009-2013

Consolidated Submission for Community Planning and Development Programs  
U.S. Department of Housing and Urban Development

Community Development Block Grant  
HOME Investment Partnerships  
Emergency Shelter Grant  
Housing Opportunities for Persons with AIDS

Consolidated Plan for Kansas Community and Housing Development  
Kansas Department of Commerce  
Kansas Housing Resources Corporation  
Kansas Department of Health and Environment



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# Kansas Consolidated Plan

Federal Fiscal Years 2009-2013  
State Program Years 2009-2013

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# **Plan Preparation**

## **Executive Summary**

### **National Objectives**

The Kansas Consolidated Plan is mandated by the U.S. Department of Housing and Urban Development (HUD). The objectives of Consolidated Plans, as identified by HUD and accepted by the Kansas Department of Commerce (Commerce), the Kansas Housing Resources Corporation (KHRC), and the Kansas Department of Health and Environment (KDHE), include:

1. Create communities of opportunity
2. Foster a comprehensive vision of development
3. Promote coordination of local activities
4. Establish a continuum of care with homeless persons
5. Support economic opportunities for target areas
6. Assist low-and-moderate income persons, minority- and women-owned businesses
7. Encourage innovative projects.

The Kansas Consolidated Plan affirms the three National Objectives of Title I of the Housing and Community Development Act of 1974, as amended, including activities which:

1. Primarily benefit low-and-moderate income persons
2. Aid in the prevention of slums and blight
3. Alleviate conditions which pose a serious and immediate threat to the health or welfare of a community.

The Kansas Consolidated Plan endorses the objectives of the National Affordable Housing Act of 1990, including: ensure that all residents have access to decent shelter; increase the supply of affordable housing; make neighborhoods safe and livable; expand opportunities for homeownership; provide a reliable supply of mortgage finance; and reduce generational poverty in assisted housing. Specifically, the Kansas Consolidated Plan addresses the needs of persons living with HIV/AIDS.

The Kansas Consolidated Plan supports the objectives of the Stewart B. McKinney Homeless Assistance Act of 1987.

Accordingly, the Kansas Consolidated Plan describes the priorities and guidelines of the four federally mandated programs, namely: the Community Development Block Grant (CDBG) program, HOME Investment Partnerships (HOME) program, Emergency Shelter Grant (ESG) program, and Housing Opportunities for Persons with AIDS (HOPWA) program. The Department of Commerce will administer the CDBG program. The KHRC will administer the HOME and ESG programs. The KDHE will administer the HOPWA program.



## **State Policy**

Using the CDBG program, the Community Development Division of Commerce will preserve and enhance the livability of Kansas communities by improving their capacity to meet their needs. Using the HOME and ESG programs, the Homeownership, Rental Housing, Housing with Supportive Services, and Asset Management divisions of the KHRC will provide affordable housing opportunities for Kansans. Using the HOPWA program, the Bureau of Epidemiology and Disease Prevention of the KDHE will assure affordable housing, and prevent homelessness, among HIV positive individuals and their families.

The uniform program year for the State administration of the CDBG, HOME, ESG, and HOPWA programs will be the calendar year, January 1 – December 31. Therefore, the start date for the use of federal fiscal year 2009 funds will be January 1, 2009.

Under leadership of the Department of Commerce, the KHRC, and the KDHE, the State of Kansas will promote a competitive economy with viable communities and affordable housing. Generally, the State will assist a range of target areas, including:

1. Downtown
2. Neighborhood
3. Special District
4. Community
5. Region.

Generally, the State will assist a range of development processes, including:

1. Growth
2. Diversification
3. Stabilization
4. Revitalization
5. Redevelopment.

## **Performance Measurement**

Kansas Performance Measures are established to monitor the State's progress on outcomes and objectives for each program. While each program has successfully provided services in the past, these new measures should enhance the State's ability to quantify the results of those activities and convey a complete picture of housing and community development activities. The CDBG Program projects 59,830 persons will be provided a suitable living environment, 192 households will have access to decent housing, and 150 persons will be provided an economic opportunity. The ESG Program projects assist 4,200 households with the availability of a suitable living environment and 650 decent homes affordable to Kansas families. The HOME Program projects to make 637 decent homes affordable to Kansas families. The HOPWA Program projects to provide 375 decent homes affordable to Kansas families living with HIV/AIDS.

## **Consultation**

Kansas Housing Resources Corporation (KHRC) consulted with local governments and State agencies on the preparation of the 2009-2013 Kansas Consolidated Plan. KHRC contacted the local Consolidated Plan coordinators of entitlement areas to offer assistance on local Consolidated Plan documents and invite recommendations on State community development and housing initiatives.

KHRC contracted with BBC Research & Consulting in 2003 to conduct research on The Kansas Market, Part I of the 2004-2008 Kansas Consolidated Plan. BBC's research activities included investigation of affordable housing, appropriate housing, permanent housing, and fair housing in Kansas. BBC's research inquiry was organized into six regions of the state: Northwest, North Central, Northeast, Southwest, South Central, and Southeast. BBC's research tasks included analysis of 2000 Census data, review of annual reports, surveys of housing and community service providers, focus groups, examination of Fair Housing complaint data, and public forums on the research findings. BBC has prepared The Kansas Market, Part I of the 2004-2008 Consolidated Plan, and is retained in this Consolidated Plan.

Since the development of the 2004 – 2008 Consolidated Plan, Kansas recently formed a partnership (March 2008) in order to coordinate a statewide 2009 Point in Time Count of the homeless. In 2005, Governor Kathleen Sebelius created the Kansas Interagency Council on Homelessness. The council is chaired by the President of KHRC and consists of multiple state agencies, service providers and advocacy entities. KHRC has also had a long standing relationship with the Kansas Statewide Homeless Coalition. In 2006, KHRC began a partnership with the Kansas Department of Corrections to address housing needs for ex-offenders.

## **Citizen Participation**

Two public forums were held for public input on community development needs and priorities in the 2009-2013 Kansas Consolidated Plan. The community development public hearings were announced through a public notice in the Kansas Register on January 17, 2008. The public hearings occurred in Topeka on February 27, 2008, and in Hays on February 28, 2008.

Five public forums were held for public input on both housing and community development needs and priorities in the 2009-2013 Kansas Consolidated Plan. The public forums were announced through a public notice in the Kansas Register on June 19, 2008, and additional direct mail notification. Also, notices were posted on the KHRC website. The public input forums on housing occurred in Manhattan, Colby, Garden City, Hutchinson, and Pittsburg, on July 7, 8, 9, 10, and 11, respectively. Results of the public forums have been incorporated into the housing parts of the Consolidated Plan.

One public hearing was held on October 22, 2008, for public comment on the preliminary draft of the 2009-2013 Kansas Consolidated Plan. The public comment hearing was announced through a public notice in the Kansas Register on September 25, 2008 and additional direct mail notification. Also, news releases were sent to newspapers of general circulation and notices were

posted on the KHRC website. The announcement of the public comment hearing included information on where to find the complete document for public examination. The site for the public comment hearing on October 22 was Topeka, Kansas. The public comment period was October 1, 2008 to October 31, 2008. A summary of citizen comments is provided at the end of the Plan.

As this plan is retaining much of the information and data from the 2004 – 2008 Kansas Consolidated Plan, the citizen participation elements from that plan are included here. Five area meetings were held for public input on community development issues in the 2004-2008 Kansas Consolidated Plan. The community development area meetings were announced through a public notice in the Kansas Register on March 27, 2003, and additional direct mail notification. The public input hearings on community development occurred in Chanute, Newton, Dodge City, Lucas, and Topeka, Kansas, on April 21, 22, 23, 24, and 25, respectively. Results of the area meetings have been incorporated into the community development parts of the Consolidated Plan.

Six public forums were held for public input on housing priorities in the 2004-2008 Kansas Consolidated Plan. The public forums were announced through a public notice in the Kansas Register on July 17, 2003, and additional direct mail notification. Also, news releases were sent to newspapers of general circulation. The public input forums on housing occurred in Hutchinson, Dodge City, Hays, Independence, Manhattan, and Atchison, on August 12, 13, 13, 14, 14, and 15, respectively. Results of the public forums have been incorporated into the housing parts of the Consolidated Plan.

# **I. THE KANSAS MARKET**

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## AFFORDABLE HOUSING

This section addresses the requirements of Section 91.310 of the federal Consolidated Plan requirements. It provides an overview of the housing market in Kansas, including discussions of housing supply, population, need and affordability. A comprehensive set of exhibits summarizing all aspects of the State housing market is included in Appendix A.

The Consolidated Plan for the State of Kansas addresses the housing market for the areas of the State that do not qualify as entitlement areas for federal Community Development Block Grant (CDBG) funds. The entitlement areas in the State include the cities of Kansas City, Lawrence, Leavenworth, Overland Park, Topeka and Wichita, along with Johnson County. Throughout this section of the report the State's non-entitlement areas will be addressed unless otherwise mentioned.

## Geographic Areas

The State of Kansas is divided into six Regions in order to enhance the analysis of the affordable housing market. The Regions range in size from the Southwest, which is fairly large and covers 31 counties, to the South Central with only 11 counties. Exhibit 1 shows the six Regions along with the counties that make up the Regions.

## Exhibit 1. Kansas and Regions



Source: Kansas, Inc.

## Summary of Findings

This report presents both a snapshot of housing in Kansas in 2000 and an overview of trends from 1990 to 2000. Among the key findings in this section are the following:

- The South Central and Northeast Regions of the State have experienced relatively strong supply and demand growth over the past decade, primarily due to suburban growth around Wichita and Kansas City. In the remainder of the State, growth has been slow, with the Northwest experiencing declines in housing units and households.
- Building permit growth statewide has slowed in recent years, with the number of building permits issued in 2002 lower than the number issued in all but one year since 1997.
- Housing condition appears to be of greatest concern in the Northwest and Southeast Regions of the State, with those Regions having the highest shares of units that do not have plumbing, do not have complete kitchens, were built before 1980 and have low-income families living in old units.
- There are nearly 28,600 assisted housing units in the State, including units developed using Low Income Housing Tax Credits, Section 8 Tenant or Project Based Vouchers, Rural Development and Public Housing Authorities. Approximately 6,500 units have Section 8 contracts that are set to expire in the next five years, but very few Kansas property owners have opted out of subsidized programs, so it is unlikely that these units will be lost from the affordable housing inventory.
- There are approximately 197,000 low-income households in the non-entitlement areas of the State. Eleven percent of the State's non-entitlement households (63,000 households) live below the poverty line, with the highest poverty rates found in the Southeast and Northwest and the lowest rates in the Northeast and South Central.
- Approximately 15 percent of homeowners statewide were cost burdened in 2000 (paying more than 30 percent of their incomes for housing), a figure that is consistent across all Regions. There was more variation among renters, with 30 percent of renters reporting cost burden in the Northeast and 36 percent in the Southeast.
- Overcrowding is a significant concern in Southwest Kansas, where 7 percent of households lived in overcrowded conditions. A disproportionate share of these households are Hispanic.
- There are currently between 86,000 and 123,000 low-income households in non-entitlement areas of Kansas that are either cost burdened or living in poor condition housing. However, the number of low-income households in these areas is projected to remain relatively stable over the next five years.

The remainder of this section provides a detailed discussion of housing supply and demand.

## Housing Supply

An examination of housing supply reveals strong growth in the more urbanized areas of the State, a softening housing market since 2002 and a predominance of single family detached and owner-occupied homes statewide. While this last factor is important in strong homeownership rates statewide, it may also result in low-income households having difficulties locating affordable rental housing.

**Housing units.** There were approximately 1,131,200 housing units in the State in 2000 according to the 2000 Census, with 56 percent of those units in the State's non-entitlement areas. Exhibit 2 presents the number of units in entitlement and non-entitlement areas of the State, by Region.

**Exhibit 2.**  
**Entitlement and Non-Entitlement Housing Units, Kansas and Regions, 2000**

Source:  
U.S. Census Bureau, 2000 and BBC Research & Consulting.

	<i>Housing Units</i>		
	<i>Non-Entitlement Areas</i>	<i>Entitlement Areas</i>	<i>Total</i>
<i>Kansas</i>	<i>633,891</i>	<i>497,309</i>	<i>1,131,200</i>
NW	49,157	0	49,157
NC	152,303	0	152,303
NE	101,011	345,190	446,201
SW	91,238	0	91,238
SC	145,167	152,119	297,286
SE	95,015	0	95,015

The number of housing units in non-entitlement areas grew 4 percent from 1990 to 2000, from 607,306 units to 633,891. The change in the Northeast and Northwest Regions was particularly notable, with the Northeast experiencing 15 percent growth over the decade and the Northwest experiencing a decrease. Exhibit 3 on the following page shows the housing unit growth for the State and its Regions from 1990 to 2000.



**Exhibit 3.  
Housing Units, Kansas  
and Regions, 1990-2000**

Note: Data exclude entitlement areas  
Source:  
U.S. Census Bureau, 1990 and 2000 and  
BBC Research & Consulting.

	1990	2000	Percent Change
<i>Kansas</i>	607,306	633,891	4%
NW	50,279	49,157	-2%
NC	148,982	152,303	2%
NE	87,893	101,011	15%
SW	89,452	91,238	2%
SC	135,758	145,167	7%
SE	94,942	95,015	0%

**Units by tenure.** The number of occupied housing units grew by 6 percent from 1990 to 2000 and the number of vacant housing units decreased by 7 percent, indicating absorption of existing supply as well as perhaps some demolition of vacant units. Northeast and South Central Kansas appear to have the most demand for housing, with vacancy rates at only 6 and 8 percent. In contrast, Northwest Kansas has both the fewest units and the highest vacancy rate, at 14 percent.

**Household home ownership.** Seventy-three percent of households in non-entitlement areas of Kansas were homeowners, compared to 70 percent statewide and 68 percent nationwide. North Central Kansas had the lowest rate of homeownership at 67 percent, and the Northeast had the highest rate at 80 percent, but this may be due to the concentration of rental units in entitlement areas.

**Ownership of housing units.** Sixty-six percent of housing units statewide were owner-occupied, with 75 and 70 percent of units owner-occupied in the Northeast and South Central Regions. In focus groups held throughout the State, a need for rental housing units was expressed by many participants from rural areas. Low rents and an aging housing stock in those areas have made it difficult to operate rental properties, but a shortage of rental properties can negatively impact affordability.

**Vacancy.** The Census Bureau's annual survey estimated the 2002 homeownership vacancy rate for Kansas, including the entitlement areas, to be 2.3 percent. This was an increase from the 2000 rate of 1.7 percent. The 2002 rental vacancy rate was estimated to be 11.6 percent, which is higher than the national rate of 9.0 percent. These increasing vacancies indicate a softening housing market.

**Composition of housing stock.** In addition to being predominantly owner-occupied, over three-fourths (78 percent) of the Kansas housing stock is made up of single family detached homes, as shown in Exhibit 4. Eighty-two percent of the State’s housing units are in structures with two or less units, with only 9 percent in structures with 3 units or more and 9 percent defined as mobile homes.<sup>1</sup>

The small number of multifamily units (particularly in rural areas) exacerbates the need for rentals described above. Because larger units need more maintenance, and because demand in rural areas will not support high rents, it may be difficult to rent and adequately maintain single family detached units in rental areas.

**Exhibit 4.**  
**Housing Units by Size/Type, Kansas and Regions, 2000**

	<i>Kansas</i>	<i>NW</i>	<i>NC</i>	<i>NE</i>	<i>SW</i>	<i>SC</i>	<i>SE</i>
1 Unit, detached	78%	81%	73%	82%	74%	80%	80%
1 to 2 Units, attached	4%	4%	6%	4%	5%	4%	3%
3 to 9 Units, attached	5%	5%	7%	3%	5%	4%	4%
10 or more units	4%	3%	6%	2%	3%	3%	3%
Mobile home	9%	7%	8%	9%	13%	9%	10%

Note: Data exclude entitlement areas

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

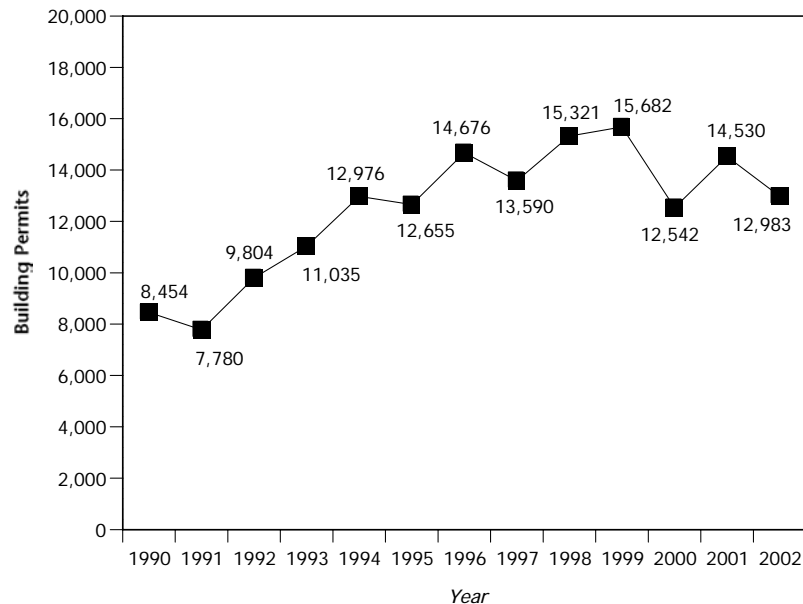
**Construction activity.** According to the U.S. Census Bureau, 12,983 building permits were issued during 2002 for residential housing development in Kansas, including entitlement areas. This is lower than the number of permits issued in 4 of the past 7 years, indicating slowing growth. In 2002, an estimated 80 percent of the building permits issued were for single family construction, an increase from 70 percent in 2001 and an indication that current share of single family detached homes will remain constant in the near future. Exhibit 5 on the following page shows the trend in building permit activity for all of Kansas since 1990.

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<sup>1</sup> Mobile homes, as defined by the U.S. Census, are both occupied and vacant mobile homes to which no permanent rooms have been added. Mobile homes to which one or more permanent rooms have been added or built are included in the “1-unit, detached” category.

## Exhibit 5. Building Permit Trends, Kansas, 1990-2002

Source:  
U.S. Census Bureau, 2000.



## Housing Cost

A close examination of the cost of housing, and a comparison to household income, can be an important indicator of housing affordability. Housing in the non-entitlement areas of Kansas is relatively affordable compared to the surrounding States and national averages. The Northeast and South Central Regions had the highest housing costs of any Region, but they did not have unusually high numbers of households living in cost burdened housing. This indicates that wages in those Regions reflected the higher housing costs.

**Owner-Occupied units.** The median value of an owner-occupied home of the non-entitlement counties in Kansas was \$52,900 in 2000, while the median value statewide (including entitlement areas) was \$83,500.<sup>2</sup> This is less than 70 percent of the U.S. median of \$119,600. The median home values for 1990 and 2000 for the State and Regions are shown in Exhibit 6 on the following page. The Northeast Region had the highest median home value in 2000, \$67,600, and the Southeast Region had the lowest median home value of \$45,550. Aside from the Northeast, all Regions had a median home value that was less than half of the U.S. median.

<sup>2</sup> The median value of an owner-occupied home was estimated for the State and each Region by taking the median of the median home value for all counties that do not have any entitlement areas within their boundaries.

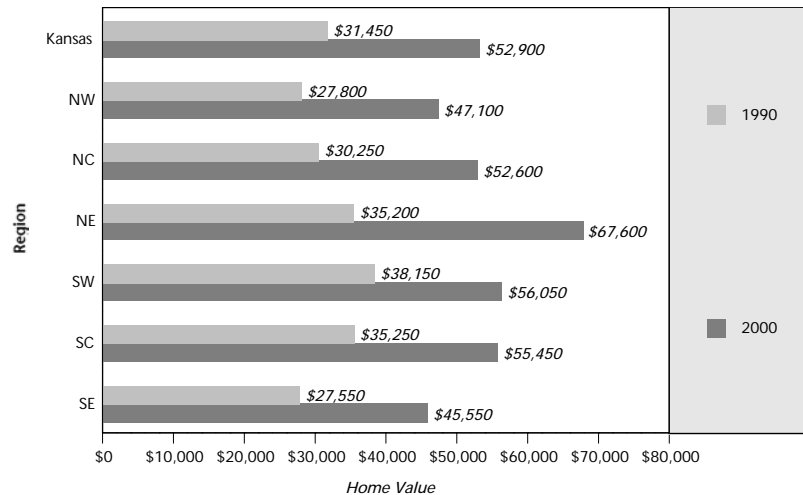
**Exhibit 6.  
Median Owner-Occupied  
Home Values, Kansas and  
Regions, 1990 and 2000**

**Note:**

The median value of an owner-occupied home was estimated for the State and each Region by taking the median of the median home value for all counties that do not have any entitlement areas within their boundaries.

**Source:**

U.S. Census Bureau 1990 and 2000 and  
BBC Research & Consulting.



A comparison of median home values in Kansas and the surrounding States reinforces the finding of relative affordability. The median home price in Kansas, including entitlement areas, was \$83,500, lower than the median in every surrounding State except Oklahoma, whose median was \$70,700. (See Exhibit A-14 in Appendix A.)

**Rental units.** According to the 2000 Census, the Kansas median gross rent (for the counties that do not have entitlement areas) was \$373 per month. Gross rent includes contract rent, plus utilities and fuels if the renter pays for them. The South Central and Northeast Regions had the highest median gross rents, with \$407 and \$398 per month, respectively. The Northwest Region had the lowest gross rent of \$327 per month.

### Housing Condition

Measures of housing condition are relatively scarce.<sup>3</sup> The 2000 Census Long Form data provides the best source of current information on housing conditions at the State and local level. Long Form data cover a number of important housing quality indicators, including plumbing facilities, kitchen facilities, the year the structure was built and the income level of the household.

Housing units in the Northwest and Southeast tend to have higher rates of units that lack complete plumbing and kitchen facilities, as well as units that were built before 1940 and are occupied by low-income households. Combining these factors suggests that the housing in the Northwest and Southeast Regions have a higher percentage of housing units in poor condition.

**Plumbing.** The adequacy of indoor plumbing facilities is most often used as an indicator of poor housing conditions. The Census Bureau estimates 8,644 units, or 1.4 percent of units in non-entitlement areas of the State lack complete plumbing. More than 2 percent of the housing stock in the Northwest and Southeast Regions lacks complete plumbing facilities.

<sup>3</sup> Housing units in standard condition have no major structural defects, adequate plumbing facilities and an appearance which does not create a blighting influence. Housing units in substandard condition but suitable for rehabilitation, by local definition, do not meet standard conditions but are both financially and structurally feasible for rehabilitation.

**Kitchens.** Another indicator of housing condition is the completeness of kitchen facilities. Approximately 11,500 units (1.8 percent) in the State’s non-entitlement areas lack complete kitchen facilities in Kansas. This is slightly higher than the national rate of 1.3 percent. Again, the Northwest and Southeast Regions shared the highest rates of housing units lacking complete kitchen facilities with 2.8 percent. The Northeast Region had the lowest rate with only 1.2 percent of housing units lacking complete kitchen facilities.

**Age of structure.** Age can be another indicator of housing condition, especially the risk of lead based paint, as discussed later in this section. In addition to lead based paint, older units can have higher rates of structural or systems problems. However, many older units may have few if any problems depending on construction methods, renovations and other factors.

At least 30 percent of the units in the Northwest, North Central and Southeast Regions were built before 1940. In the Northwest and Southeast Regions, 55 percent or more of units were built before 1960.

**Substandard units.** In addition to the indicators described above, the number of units with households in poverty, and the coincidence of poverty with old units also can indicate poor condition. Exhibit 7 summarizes important housing condition indicators. The Northwest and Southeast appear to possess a higher percentage of housing units that may be in poor condition than found in other Regions. Both share similar rates of units lacking plumbing (2 percent) and kitchen facilities (3 percent). Both the Northwest and Southeast had over 80 percent of units built before 1980, which is an indicator of possible lead based paint, and both have high rates of units built before 1940 occupied by households below the poverty level.

**Exhibit 7.**  
**Housing Condition Summary, Kansas and Regions, 2000**

	<i>Kansas</i>	<i>NW</i>	<i>NC</i>	<i>NE</i>	<i>SW</i>	<i>SC</i>	<i>SE</i>
Households below poverty level	10%	11%	11%	7%	10%	8%	12%
Units built pre-1940 with households below poverty	3%	3%	3%	2%	2%	2%	4%
Units built pre-1980	77%	85%	80%	68%	79%	73%	81%
Units lacking plumbing	1%	2%	1%	1%	1%	1%	2%
Units lacking kitchen facilities	2%	3%	2%	1%	2%	1%	3%
<i>Total Housing Units</i>	633,913	49,157	152,303	100,964	91,238	145,236	95,015

Note: Data exclude entitlement areas

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

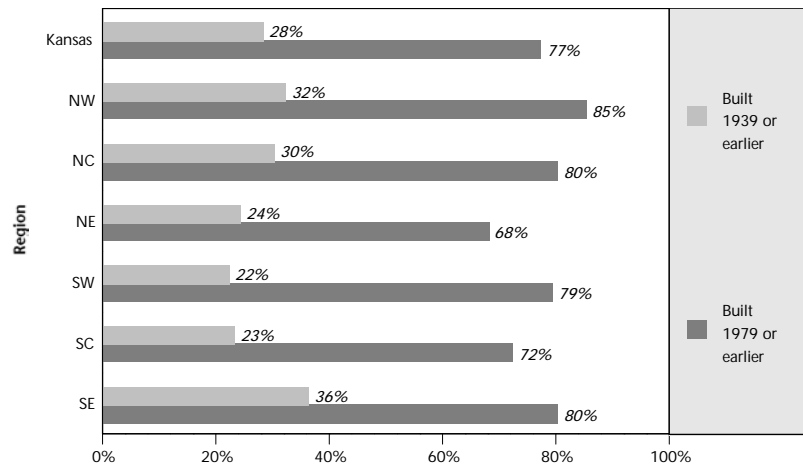
**Lead safe housing.** Environmental issues are also important to address when considering the availability, affordability and quality of housing. Exposure to lead based paint represents one of the most significant environmental threats from a housing perspective.

*Extent of the problem.* Homes built before 1940 are most likely to have paint with high levels of lead, and lead was not outlawed in paint until 1978, meaning that homes built before that date could contain lead based paint. Inadequately maintained homes and apartments are more likely to suffer from a range of lead hazard problems, including chipped and peeling paint and weathered window surfaces.

Over three quarters of the housing units in Kansas, 486,334 units, were built before 1980 (the closest Census approximation to the 1978 outlawing of lead). Approximately 174,652 units were built before 1940, or 28 percent of the housing stock. The Southeast Region had the highest rate of pre-1940 units at 36 percent, and the Southwest Region had the lowest rate with 22 percent. The Northwest Region had the highest percentage (85 percent) of housing units built before 1980. Exhibit 8 shows the percentage of housing units that were built during known lead paint use in the non-entitlement areas of the State and Regions.

**Exhibit 8.**  
**Housing Units Built**  
**During Known Lead Paint**  
**Use, Kansas and Regions,**  
**2000**

Note: Data exclude entitlement areas  
Source:  
U.S. Census Bureau, 2000 and BBC Research  
& Consulting.



According to the 2001 Annual Report produced by Kansas Childhood Lead Poisoning Prevention Program (KCLPPP) 76 out of the 105 counties in the State reported one or more children (ages birth to 18 years) as having an elevated blood test result in 2001. Also in 2001, Sedgwick County reported the greatest number of children with elevated blood lead levels, and Wyandotte and Shawnee ranked second and third. The annual report also reported there were 31 counties with between 14 percent and 72 percent of their children (up to 72 months of age) having blood lead levels at or above 10 micrograms per deciliter. Most of these counties were located in the eastern part of the State. The KCLPPP also reported that 60 percent of the confirmed cases are Medicaid enrolled.

### Assisted Housing Inventory

Most of the data on affordable housing considers the total housing stock in the State and its Regions. However, assisted units are particularly important when considering affordable housing, as they are the only affordable housing solution for many low-income households.

Throughout the non-entitlement areas in Kansas (not including the entitlement areas) there are a total of 28,590 assisted housing units. The units are subsidized through a variety of programs, including Low Income Housing Tax Credits, Section 8 Tenant-Based Vouchers, Section 8 Project-Based Vouchers, Rural Development, and Public Housing Authorities.

Exhibit 9 shows the subsidized units in the State, by Region. As seen in the exhibit, nearly 45 percent of subsidized units in non-entitlement areas of the State are located in the North Central and South Central Regions. The Region with the smallest number of subsidized units is the Northwest, with only 9 percent of statewide units.

**Exhibit 9.**  
**Subsidized Units, Kansas**  
**and Regions, 2003**

Note: Data exclude entitlement areas

Source:

Kansas Housing Resources Corporation,  
HUD, USDA Rural Development, and BBC  
Research & Consulting.

	<i>Subsidized Units</i>	<i>Percent of Total Units</i>
<i>Kansas</i>	<i>28,590</i>	<i>100%</i>
NW	2,457	9%
NC	6,332	22%
NE	4,575	16%
SW	4,034	14%
SC	6,030	21%
SE	5,162	18%

Many of these units consist of public housing units or housing vouchers. Based on a survey of public housing authorities in Kansas, over half of the units are one-bedroom units, with another 40 percent made up of two and three bedroom units. Waiting lists for both public housing units and vouchers were longest for two bedroom units.

*Expiring use properties.* The preservation of the supply of affordable housing for lower income renters is an increasing concern in the country and Kansas. In the past, very low-income renters have largely been served through federal housing subsidies, many of which are scheduled to expire in coming years. The units that were developed with federal government subsidies are referred to as “expiring use” properties.

Expiring use properties are multifamily units that were built with U.S. Government subsidies, including interest rate subsidies (HUD Section 221(d)(3) and Section 236 programs), mortgage insurance programs (Section 221(d)(4)) and long-term Section 8 contracts. These programs offered developers and owners subsidies in exchange for the provision of low-income housing (e.g., a cap on rents of 30 percent of tenants’ income). Many of these projects were financed with 40-year mortgages, although owners were given the opportunity to prepay their mortgages and discontinue the rent caps after 20 years. The project-based Section 8 rental assistance contracts had a 20-year term. Many of these contracts are now expiring, and some owners are taking advantage of their ability to refinance at low interest rates and obtain market rents. According to HUD’s expiring

use database, as of April 2003 (the latest available data), the non-entitlement areas of Kansas had approximately 6,719 units set to expire in 2003 to 2008, or 4 percent of the State's total rental units.

Although the number of expiring use units is large, interviews with State staff revealed a number of mitigating factors that reduce the concern about losing units in the affordable housing stock. First, many of these units have already passed their first expiration date and are on one to five year contracts that are likely to continue being renewed. While all of those units will appear to expire in the next five years, opting out of the program is very unlikely. Additionally, market conditions in most rural areas of the State make opting out unattractive, as rents have not increased rapidly in recent years. During recent State administration of the program, only 3 percent of units have opted out.

### Housing Demand/Population Need

A profile of housing demand is done by examining different types of households that make up Kansas and its six Regions. There are certain types of households that are at a greater risk of not finding affordable housing. These may include minority and/or mixed-race households, households with children (generally headed by females) and large households (five or more persons), households in overcrowded units and households that earn below the median income.

The 2000 Census reported there were 573,121 households in the non-entitlement areas of Kansas in 2000. These represented 55 percent of all Kansas households. Exhibit 10 presents households by Region in both entitlement and non-entitlement areas.

**Exhibit 10.**  
Entitlement and Non-Entitlement Households, Kansas and Regions, 2000

Source:  
U.S. Census Bureau, 2000 and BBC Research & Consulting.

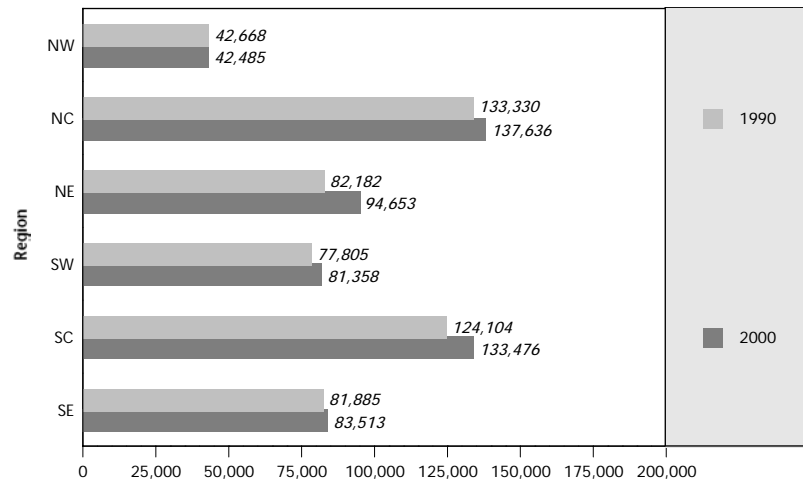
	<i>Households</i>		
	<i>Non-Entitlement Areas</i>	<i>Entitlement Areas</i>	<i>Total</i>
<i>Kansas</i>	<i>573,121</i>	<i>464,770</i>	<i>1,037,891</i>
NW	42,485	0	42,485
NC	137,636	0	137,636
NE	94,653	325,683	420,336
SW	81,358	0	81,358
SC	133,476	139,087	272,563
SE	83,513	0	83,513

The 573,121 households in Kansas in 2000 represent a 6 percent growth during the 1990s. Exhibit 11 on the following page shows the total number of households for 1990 and 2000 by Region. Significant growth was seen in the Northeast and South Central, with slow growth in the Southwest, Southeast and North Central Regions, and a decline in the number of households in the Northwest.



**Exhibit 11.**  
**Total Households by**  
**Region, 1990-2000**

Note: Data exclude entitlement areas  
Source:  
U.S. Census Bureau, 2000 and BBC Research  
& Consulting.



**Household size.** Of the 573,121 households in Kansas, 35 percent consist of two persons and just over one-fourth of the households are one-person households. Approximately 10 percent of households have five or more people. Regional patterns do not vary substantially from the State distribution of households by size.

**Female-headed households.** Female-headed households with children make up approximately 6 percent of Kansas' households, which is less than the national rate of 8 percent. The Southeast Region had the highest rate of female-headed households with children with 6.4 percent and the Northwest Region had the lowest with only 4.4 percent. Nationwide, female-headed households are much more likely than other households to be in poverty and, consequently, to need affordable housing.

**Income/Poverty Level.** In 2000, the Census reported a 1999 median household income for non-entitlement areas of \$33,385. Under a number of measures, the Northeast Region reported having the highest incomes (followed by the South Central), while the Southeast had the lowest incomes. The Northeast Region had the highest median household income at \$37,928, and the Southeast Region had the lowest median income at \$31,098.

An examination of poverty status of the State and Regions reveals that 11 percent of the State's households earn incomes that are below the poverty level. The Southeast had the highest percentage of households living below the poverty level with 14 percent and the Northwest was second with 13 percent. The Northeast (7 percent) and the South Central (9 percent) Regions had less than 10 percent of their population earning an income below the poverty level.

HUD splits households into five categories based on their income in relation to median area income: extremely low-income households earn 30 percent of median income or less, very low-income households earn 31 to 50 percent of median, low-income households earn 51 to 80 percent of median, moderate-income households earn 81 to 95 percent of median and middle/upper-income households earn more than 95 percent of median income. Using the median household income for the non-entitlement areas of the State as calculated by the Census, the distribution of households in each HUD income

category was calculated.<sup>4</sup> Approximately 197,000 of the 573,995 households in Kansas' non-entitlement areas earned less than 80 percent of the median household income (less than \$26,708), as shown in Exhibit 12.

**Exhibit 12.**  
**Households by Income Category, Kansas, 2000**

<i>Income Categories</i>		<i>Median Household</i>	<i>All Households</i>	
<i>Total</i>		<i>\$33,385</i>	<i>573,995</i>	<i>100%</i>
<i>Total Low-Income Households (&lt;80% of median)</i>			<i>196,905</i>	<i>34%</i>
0 to 30% of median	Extremely low-income	\$10,016	53,460	9%
31 to 50% of median	Very low-income	\$16,693	55,698	10%
51 to 80% of median	Low-income	\$26,708	87,746	15%
81 to 95% of median	Moderate-income	\$31,716	42,605	7%
95%+ of median	Middle/upper-income	\$31,716 +	334,485	58%

Note: Median household income is the median of the county medians in non-entitlement areas of the State.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

**Household type (CHAS data).** Data on households by income, tenure, special needs and household type is provided by HUD for use in Consolidated Planning (these data are called CHAS data). The CHAS tables were originally prescribed by HUD for use with the CHAS — the Comprehensive Housing Affordability Strategy. The CHAS exhibits are found in Appendix A and present these data for all households in the State. These data are based on 1990 Census results, adjusted by Community 2020 projections. As such, the data may differ from similar data presented elsewhere in this section.

**Race and ethnicity.**<sup>5</sup> Just over 93 percent of the non-entitlement households in Kansas classified themselves as white alone. No other recorded racial group had over 2 percent of the State population. The Southwest Region had the lowest percentage of White households (88 percent), while 8.3 percent were “Some Other Race.”

The Census accounts for race and ethnicity in separate categories. Four percent of State residents reported Hispanic ethnicity, a higher percentage of the population than in any racial category. The Southwest Region also had by far the highest percentage of households that were Hispanic, at 16 percent. It is likely that many of the individuals in the “Some Other Race” category in the Southwest Region are of Hispanic origin. Three percent of the households in the North Central Region were African American, which was the highest of the six Regions.

<sup>4</sup> This will not equal the HUD income categories for any particular area, due to variations among Regions and HUD's practice of looking at income on a family basis. However, this provides a rough estimate of the numbers of households in each income category.

<sup>5</sup> The U.S. Census asked questions concerning the race of household. Race categories include both racial and national origin groups. The Census considers Hispanic or Latino an ethnic origin, not a racial classification. People who identify their origin as Hispanic, Latino, or Spanish may be of any race and, therefore, are counted separately from race.

## Housing Barriers

Many of the socioeconomic and housing market factors that create barriers to housing affordability — low incomes, supply and demand imbalances — are discussed in this section. To some extent, government intervention can mitigate many affordable housing barriers. For example, governments can create zoning, land use and tax policies that encourage affordable housing, subsidize affordable housing development, and enforce housing discrimination laws. Many of these actions are most effective on the local level, although the State can play an indirect role (e.g., reducing such barriers by creating a strong economic base for its citizens, providing incentives to communities for affordable housing development, funding affordable housing activities). The following paragraphs discuss the barriers to affordable housing identified by the State and participants of six focus groups held across Kansas in June, along with the State’s actions to reduce the barriers.

**Land use.** According to a study done by the Institute for Business & Home Safety on State land use planning laws, Kansas does not have guidelines for State land use plans or plans with land use elements. The study also classified Kansas as playing a “weak” role concerning State-planning legislation. A weak role would be that played by a State whose planning enabling legislation basically authorizes local government to plan without requiring them to do so or providing extensive guidance for the purpose.<sup>6</sup> However, the study said Kansas was a State that specifies in its statutes a list of elements that must be included in the local comprehensive plan.

**Tax policies.** Tax policies, such as homestead exemptions and tax limitations, can serve to impact the supply of affordable housing. However, a state’s overall tax structure, such as a reliance on sales tax, can require low-income families to pay a higher percentage of their earnings in taxes than higher income families. The Governor’s 1998 tax review committee recommended a number of goals for 2002, including an overall tax burden that is average for the region and a tax burden that is “as low as possible” on Kansans at or below the poverty line. Kansas has a homestead exemption for bankruptcy cases that is one of the most generous in the country, and in 1997 the State approved a progressive \$20,000 exemption in the appraised value of homes for the purposes of public education property taxes. Tax policies were not mentioned in any of the focus groups conducted as part of the The Kansas Market, and are not broadly seen as a barrier to affordable housing in the State.

**Building codes.** The State of Kansas has no statewide residential building code according to the Institute for Business and Home Safety. On July 1, 2003, new energy standards contained in H.B. 2131 became effective for all new construction in Kansas. The standards require the builder or seller of all new residential construction that is previously unoccupied to disclose information regarding the thermal efficiency of the structure. The structure must comply with the residential provision of the International Energy

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<sup>6</sup> Schwab, Jim and Institute for Business & Home Safety, Summary of State Land Use Planning Laws, July 2002.

Conservation Code (IECC) 2003, achieve a home energy rating of 80 or greater, or the builder must complete the Kansas Energy Efficiency Disclosure Form.<sup>7</sup>

**Community attitudes.** To identify statewide barriers to affordable housing, focus groups were held with key housing and service providers in each of the six Regions of the State.

*Northwest Region.* The Northwest participants believed that subsidized funds are spent in ways that are not in compliance with State or federal laws such as the Americans With Disabilities Act, placing particular obstacles in the paths of people with disabilities. In addition, they felt that lenders and builders lose money on subsidized investments because of small subsidies and strict regulations.

*North Central Region.* North Central focus group participants mentioned the student population as a barrier, because students will live together and pay more than the average family. The community also resists mobile and manufactured homes. Rehabilitation was mentioned as a way to preserve and improve existing housing stock, but the high expense proved to be a barrier.

*Northeast Region.* Participants in the Northeast focus groups mentioned that tax credits do not provide affordable housing for the very low-income populations. Instead they undermine development and result in a surplus of housing that is not affordable. There was also mention of community resistance, lack of jobs and low incomes posing as barriers to affordable housing.

*Southwest Region.* The attendees of the Southwest Region focus group mentioned the difficulty the rural areas have to qualify for many of the funding sources available for housing development. For example, CDBG regulations make it difficult to spend money in areas where there are significant infrastructure needs but incomes are too high.

*South Central Region.* The South Central focus group found that the lack of tax credit allocation is a barrier to affordable housing. Problems in areas close to Wichita where income levels are too high to attract funding for subsidized units were also mentioned as barriers.

*Southeast Region.* Finally, participants in the Southeast focus group found that with slow population growth new housing construction or rehabilitation is almost non-existent. Attendees acknowledged that some low- and moderate-income households are cost burdened or are doubling up involuntarily; this is perceived to be an economic development issue instead of a housing issue since prices and rents are already the lowest in the State. Another barrier to affordable housing included the HUD Fair Market Rents that were so low that landlords opt out of the Section 8 program or participate but reduce maintenance due to thin margins. All attendees wished the State government or localities had funds available for new construction or rehabilitation to augment CDBG or HOME grants into the Region, hopefully with more flexible income requirements to qualify.

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<sup>7</sup> <http://kcc.State.ks.us/energy/building.htm>

## Housing Need

In addition to examining housing condition and overcrowded units statewide, a key indicator of housing need is the match (or mismatch) between incomes and housing costs. The most effective method of examining that mismatch is through an examination of cost burden.

**Cost burden.** Although housing values in Kansas are still affordable relative to national standards, many Kansas households have difficulty paying for housing. Housing affordability is typically evaluated by determining the share of household income spent on housing costs. These costs include mortgages, real estate, insurance, utilities, fuels, and, where appropriate, costs such as condominium fees or monthly mobile home leases. Households paying more than 30 percent of their income for housing are categorized by HUD and private lenders as “cost burdened,” while households paying over 50 percent are “severely cost burdened.”

*Homeowner cost burden.* In the State of Kansas, 14 percent of homeowners (44,219 households) spent 30 percent or more of their household income on housing in 2000, which is less than the national rate of 17 percent. Approximately 5 percent of homeowners (14,186 households) in Kansas were reported to be severely cost burdened in 2000. In each of the six Regions, a remarkably consistent 14 to 15 percent of owner households were identified as cost burdened or severely cost burdened.

Exhibit 13 on the following page places the cost burdened households into income categories according to the Kansas median household income. In Kansas, one quarter of the cost burdened households are in the extremely low-income category (they earn an income that is 30 percent or less than the median household income). As would be expected, most cost burdened households are low-income, although relatively high numbers of moderate- to high-income households are reported as cost burdened in the Northeast and South Central Regions. This suggests these households are more likely to be “voluntarily” cost burdened, by choosing to spend more of their income on housing, or that housing markets in those Regions have grown so rapidly that they have outpaced income growth. The Southeast and Northwest Regions had the highest percentages of extremely low-income cost burdened households, with 37 percent and 33 percent respectively.

**Exhibit 13.**
**Cost Burdened Owner Households by Income Categories, Kansas and Regions, 2000**

<i>Owner Households Income Categories</i>			<i>Kansas Median Household Income</i>	<i>Kansas</i>	<i>NW</i>	<i>NC</i>	<i>NE</i>	<i>SW</i>	<i>SC</i>	<i>SE</i>
<i>Total Cost Burdened Households</i>			\$33,385	44,219	3,406	9,424	7,493	6,253	11,399	6,244
<i>Total Low-Income Households (&lt;80% of median)</i>				28,268	2,577	6,284	3,973	4,068	6,487	4,879
0 to 30% of median	Extremely low-income	\$10,016		25%	33%	26%	20%	25%	21%	37%
31 to 50% of median	Very low-income	\$16,693		18%	21%	20%	14%	18%	15%	22%
51 to 80% of median	Low-income	\$26,708		21%	21%	22%	19%	23%	21%	20%
81 to 95% of median	Moderate-income	\$31,716		9%	8%	9%	9%	10%	10%	7%
95%+ of median	Middle/upper-income	\$31,716 +		27%	16%	24%	38%	25%	33%	15%
				100%	100%	100%	100%	100%	100%	100%

Note: The median household income for Kansas was used to distribute the households into the income categories for non-entitlement areas of Kansas and the six Regions. Entitlement data are excluded. Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

*Renter cost burden.* As in the case of owner-occupied homes, rent burdens can be evaluated by comparing rent costs to household incomes. The 2000 Census estimates that 33 percent of Kansas renters — or 42,405 households — paid more than 30 percent of household income for gross rent, with most of these (15 percent of renters, or 18,595) paying more than 50 percent of their incomes for gross rent.

There was greater variation among the Regions in the presence of cost burdened renter households. Only 30 percent of renters in Northeast Kansas were cost burdened or severely cost burdened, compared to 36 percent in Southeast Kansas. Regardless of Region, renters were much more likely than owners to be cost burdened.

Exhibit 14 shows the percent of cost burdened renter households in income categories according to the Kansas median household income. Approximately 45 percent of the cost burdened renter households earn an income that is 30 percent or less of the median household income and 73 percent earn 50 percent or less than the median income. Eighty percent of the cost burdened households in the Northwest earned an income that was 50 percent or less than the Kansas median household income.

**Exhibit 14.**
**Cost Burdened Renter Households by Income Categories, Kansas and Regions, 2000**

<i>Renter Household Income Categories</i>			<i>Kansas Median Household Income</i>	<i>Kansas</i>	<i>NW</i>	<i>NC</i>	<i>NE</i>	<i>SW</i>	<i>SC</i>	<i>SE</i>
<i>Total Cost Burdened Households</i>			\$33,385	42,405	2,887	13,498	4,575	6,021	8,643	6,781
<i>Total Low-Income Households (&lt;80% of median)</i>				38,979	2,750	12,472	3,973	5,576	7,756	6,452
0 to 30% of median	Extremely low-income	\$10,016		45%	55%	44%	41%	42%	41%	51%
31 to 50% of median	Very low-income	\$16,693		28%	25%	29%	25%	30%	28%	27%
51 to 80% of median	Low-income	\$26,708		19%	15%	19%	21%	20%	21%	17%
81 to 95% of median	Moderate-income	\$31,716		4%	2%	4%	6%	4%	5%	3%
95%+ of median	Middle/upper-income	\$31,716 +		4%	3%	4%	7%	4%	5%	2%
				100%	100%	100%	100%	100%	100%	100%

Note: The median household income for Kansas was used to distribute the households into the income categories for non-entitlement areas Kansas and the six Regions. Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

*Overcrowding.* Another way that affordable housing problems can manifest themselves is in overcrowding. The Census Bureau reports that in 2000, 2.9 percent of the State's occupied housing units, or 16,210, were overcrowded, which is defined as more than one person per room. One percent of the State's housing units were severely overcrowded (more than 1.50 persons per room). These data compare favorably to national averages of 5.7 percent of units that were overcrowded and 2.7 percent severely overcrowded in 2000.

In the Southwest Region, 6.8 percent of the 81,358 occupied housing units were overcrowded, which was the highest rate of the six Regions. The Southwest Region also reported the highest rate of severely overcrowded units — 3.1 percent of occupied units. The Northwest Region had the lowest rates of occupied housing units being overcrowded and severely overcrowded, with 1.0 percent and 0.4 percent, respectively.

*Disproportionate need.* The 2000 Census also reports data on housing cost and overcrowding by race and ethnicity. These data are useful in identifying groups that may have a disproportionate level of affordable housing need. If households of a certain race are cost burdened or in overcrowded units, they are more likely to have greater housing needs than other households. No disproportionate needs were found among cost burdened households, but the demographics of overcrowded households suggest a disproportionate need.

Because of the very high percentage of overcrowded households in the Southwest Region and the area's history of having a large migrant worker population, the ethnicity of overcrowded households was examined. Hispanics make up 16 percent of the population in the Southwest Region, but 75 percent of the households that were overcrowded were Hispanic. Clearly, the Hispanic population in Southwest Kansas has a disproportionate need for sufficient housing.

### **Unit Gaps**

To further evaluate the need for affordable housing in 2000, recent demographic data were analyzed together with databases of subsidized units statewide. A statewide analysis is presented here, while detailed Regional analyses have been provided in Appendix B. According to recent estimates, there are nearly 197,000 households earning 80 percent of the median income or less in non-entitlement areas of Kansas in 2000, as seen in Exhibit 12 above.

*Surplus/shortage of units.* To evaluate the potential surplus or shortage of units, cost burdened households were examined as well as poor condition units. As seen in Exhibit I-16, there are nearly 87,000 cost burdened low-income households in non-entitlement areas of the State, making up 44 percent of all low-income households. Of the 110,000 low-income households that are not cost burdened, 29,000 are housed in subsidized units, meaning that the remaining 82,000 (or 41 percent) are housed appropriately in the private market. Exhibit 15 on the following page presents this estimate of housing need.

**Exhibit 15.**  
**Unmet Demand by Households, Kansas, 2000**

	<i>All Households<sup>(1)</sup></i>
<i>Low-income households (&lt; 80% of median)</i>	<i>196,905</i>
(less) Cost burdened households <sup>(2)</sup>	86,624
(equals) <i>Affordably housed</i>	<i>110,281</i>
(less) Total subsidized units <sup>(3)</sup>	28,590
(equals) Low-income households affordably housed by private market	81,691
Percent of low-income households housed affordably by the private market	41%
<i>Low-income households not housed affordably by any provider</i>	<i>86,624</i>
<i>Percent of low-income households not housed affordably by any provider</i>	<i>44%</i>

Note: Data exclude entitlement areas

(1) Includes owner- and renter- occupied households.

(2) Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs, and homeless households.

(3) Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD units, and RD units from Kansas Housing Resources Corporation, HUD, and USDA databases.

Source: U.S. Census Bureau, 2000, HUD, Kansas Housing Resources Corporation, USDA Rural Development, and BBC Research & Consulting.

In addition to the 86,624 cost burdened households, low-income households who are affordably housed could be living in poor condition or overcrowded units. These households would also be in need of quality affordable housing and would represent a shortage in units. As seen in Exhibit 16, nearly 9,000 units lack complete plumbing; nearly 12,000 lack complete kitchens and over 16,000 households are living in overcrowded units. In addition, over 226,000 units were built before 1949 and could potentially have condition problems.

**Exhibit 16.**  
**Supply and Condition of Housing Units, Kansas, 2000**

	<i>Housing Units</i>	<i>Percent</i>
<i>Total Housing Units</i>	<i>633,891</i>	<i>100%</i>
Occupied	573,121	90%
Vacant	60,770	10%
Specified owner-occupied	420,191	76%
Specified renter-occupied	134,651	24%
<i>Substandard Housing Units</i>		
Lacking complete plumbing	8,644	1.4%
Lacking complete kitchen facilities	11,544	1.8%
<i>Overcrowding of Occupied Units</i>		
1.01 or more occupants per room	16,210	3%
<i>Year Structure Built</i>		
1949 or earlier	226,378	36%
1979 or earlier	486,334	77%

Note: Data exclude entitlement areas

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.



It is impossible to precisely identify the number of households in cost burdened, poor condition or overcrowded housing because of potential overlap between the figures. For example, it is possible (although unlikely) that every household in an overcrowded unit is also cost burdened and in a poor condition unit. However, it is also possible (although also unlikely) that there is no overlap between the categories. Exhibit 17 presents the upper and lower boundaries of households in need of affordable housing, with the lower boundary assuming a complete overlap between categories and the upper boundary assuming no overlap.

**Exhibit 17.**  
**Households in Need of**  
**Affordable Housing,**  
**Kansas, 2000**

**Note:**

Lower boundary is simply the highest number among the categories, while the upper boundary is the sum of categories. The exhibit includes-entitlement data only.

**Source:**

U.S. Census Bureau, 2000 and BBC Research & Consulting.

<i>Indicator of Need</i>	<i>Number of Households</i>
Cost burden	86,624
Lacking complete plumbing	8,644
Lacking complete kitchen	11,544
<u>Overcrowded units</u>	<u>16,210</u>
Lower boundary of need	86,624
Upper boundary of need	123,022

In considering the upper and lower boundaries of need in the above exhibit, it is important to consider the potential undercount of poor condition units. Even in the upper boundary estimate, only 20,000 poor condition units are assumed. However, with over 226,000 housing units built before 1949, this estimate of poor condition may be low.

Similar tables to those presented above have been prepared for each of Kansas' six Regions and are included in Appendix B. As seen in Exhibit 18, these tables indicate that the North Central and South Central Regions have the highest need for affordable housing and the Northwest has the lowest need. While needs are also great in the Northeast Region, they are concentrated in entitlement areas that have been excluded from this analysis.

**Exhibit 18.**  
**Households in Need of Affordable Housing, Regions, 2000**

<i>Indicator of Need</i>	<i>NW</i>	<i>NC</i>	<i>NE</i>	<i>SW</i>	<i>SC</i>	<i>SE</i>
Cost burden	6,293	22,922	12,068	12,274	20,042	13,025
Lacking complete plumbing	1,097	1,850	945	1,228	1,452	2,072
Lacking complete kitchen	1,367	2,573	1,170	1,640	2,123	2,671
<u>Overcrowded units</u>	<u>611</u>	<u>3,461</u>	<u>1,697</u>	<u>5,574</u>	<u>3,200</u>	<u>1,667</u>
Lower boundary of need	6,293	22,922	12,068	12,274	20,042	13,025
Upper boundary of need	9,368	30,806	15,880	20,716	26,817	19,435

**Note:** Lower boundary is simply the highest number among the categories, while the upper boundary number is the sum of categories. Exhibit includes Data exclude entitlement areas.

**Source:** U.S. Census Bureau, 2000 and BBC Research & Consulting.

**Eight-year projection of needs.** For the State to design an effective affordable housing plan, it is important to also consider the likely number and income levels of households in 2008. A commercial demographic forecasting database projects a total of 596,000 households in non-entitlement areas of the State in 2008, as seen in Exhibit 19.

**Exhibit 19.**  
**Projected Households, Kansas, 2008**

<i>Income Categories</i>		<i>Median Household</i>	<i>All Households</i>	
<i>Total</i>		<i>\$35,370</i>	<i>595,923</i>	<i>100%</i>
<i>Total low-income households (&lt;80% of median)</i>			<i>207,260</i>	<i>35%</i>
0 to 30% of median	Extremely low-income	\$10,611	45,469	8%
31 to 50% of median	Very low-income	\$17,685	78,939	13%
51 to 80% of median	Low-income	\$28,296	82,852	14%
81 to 95% of median	Moderate-income	\$33,602	41,563	7%
95%+ of median	Middle/upper-income	\$33,602 +	347,099	58%

Note: Data exclude entitlement areas

Source: PCensus and BBC Research & Consulting.

Exhibit 20 presents the projected change in households from 2000 to 2008. As seen in the Exhibit, slightly more than 17,000 new households are projected in non-entitlement areas of Kansas over that period. However, the number of low-income households is projected to decline slightly.

**Exhibit 20.**  
**Change in Demand, Kansas, 2000 to 2008**

<i>Income Categories</i>		<i>All Households</i>
<i>Total</i>		<i>17,062</i>
<i>Total low-income households (&lt;80% of median)</i>		<i>(1,716)</i>
0 to 30% of median	Extremely low-income	<i>840</i>
31 to 50% of median	Very low-income	<i>(7,124)</i>
51 to 80% of median	Low-income	<i>4,569</i>
81 to 95% of median	Moderate-income	<i>3,735</i>
95%+ of median	Middle/upper-income	<i>15,043</i>

Note: Data exclude entitlement areas

Source: U.S. Census Bureau, 2000, PCensus, and BBC Research & Consulting.

If 44 percent of low-income units continue to be cost burdened, as is the case currently (see Exhibit 15 above), the decline in low-income households will mean a decrease of 755 cost burdened units by 2008 (44 percent of the 1,716 household decline projected for low-income units). However, this would still mean that between 86,000 and 122,000 households would remain in need of affordable housing in 2008.



## APPROPRIATE HOUSING

This section examines the market inventory and demand in Kansas for households that require supportive services. The market inventory analysis discusses the availability of housing structures that conform to universal design standards, accessibility modifications, home- and community-based services, and supportive housing. Demand for appropriate housing and related services has been determined using population estimates of six at risk populations living in non-entitlement areas of Kansas: elderly, frail elderly, persons with disabilities, persons with substance abuse problems, migrant farm workers, and persons with HIV/AIDS. Unless otherwise noted, population estimates are provided for non-entitlement areas of the State. This section concludes with a gap analysis to identify unmet appropriate housing needs among the six at risk populations.

### Market Inventory

This section presents estimates of appropriate housing structures and related services in Kansas. Focus group findings about the adequacy of appropriate housing in different regions of the State are also included. In some cases, market inventory estimates are not available and only focus group feedback is presented. This feedback reflects the views of individuals representing a variety of organizations in Kansas, including housing authorities, community development agencies, service providers for at risk populations and local businesses.

**Universal design.** According to the Center for Universal Design, universal design refers to “products and environments [including housing] that are usable by all people, to the greatest extent possible, without the need for adaptation or specialized design.” Experts define homes with universal design by having the following five key elements: entrances without steps; wider doorways; wider halls; essential activities on the same level as the entrance; and a bathroom large enough to turn around in.

Universal design and accessible design differ in that accessible housing offers greater accommodations to persons with physical disabilities or mobility limitations. Universal design is more friendly than non-universal design to persons with mobility limitations; however, universal design would not necessarily include features like grab bars or wheelchair ramps, where accessible design would. In addition, universal design is not required for new construction. Certain elements of accessible design are required by the Fair Housing Act for multifamily housing with four or more units built after 1991.

Although the concept of universal design has been around for about 20 years, its application has not been widely used until recently. The universal design concept has been growing as local governments, builders and consumers recognize the need for housing accessible to persons with disabilities and the elderly. For example, Kansas State

University has a Universal Design Center research lab, which exhibits state of the art universal design products and ideas currently on the market. Data are not available on the number of housing units in Kansas that have universal design.

**Accessibility modifications.** Certain types of housing require structural modification to meet the accessibility needs of individuals with physical disabilities. The Kansas Housing Resources Corporation (KHRC) implemented the statewide Kansas Accessibility Modification Program (KAMP) in 2000 to address this need. Through this program, eligible individuals with disabilities receive funding for modifications to their primary residence. Examples of qualifying modifications include: building entrance ramps, widening doorways, and installing bathroom grab bars. Eligible applicants include individuals with disabilities who have household incomes at or below 80 percent of their county's median income. Data from KHRC's 2002 Annual Report show that 133 people in 51 counties received accessibility modifications in Fiscal Year 2002. In State fiscal year 2003, 193 applications were submitted; 174 were funded. Total KAMP funding in FY 2003 was \$550,000.<sup>1</sup>

In May 2002, the Kansas Governor signed House Bill 2020, which requires specific accessibility requirements for single family residences, duplex or triplex residential buildings that are constructed with public financial assistance.<sup>2</sup> This Bill addresses a concern expressed by some Public Forum participants and its enforcement will be a key factor in providing accessible housing.

Focus group participants provided feedback about the adequacy of accessibility modification services in their communities. Participants in the Northeast, Southwest and South Central regions referred specifically to the KAMP program and shared similar concerns about the program, including inadequate funding and problems with finding eligible contractors who are willing to do small jobs. The contractor shortage is exacerbated by the program's requirement that two bids be secured for every project. Focus group participants also mentioned the challenges and higher costs of making older housing stock accessible because of stairs, narrow doorways, and smaller rooms. Despite these shortcomings and challenges, participants viewed the KAMP program as an important resource for people with disabilities and would like to see it expanded.

**Home- and community-based services.** Comprehensive quantitative data on the adequacy of home- and community-based services statewide are not available; the best source of such information is through qualitative data. Focus group participants consider the availability of home- and community-based services to be less than adequate for certain at risk populations. In several regions, participants thought there was a lack of resources for the elderly, including housekeeping, home-delivered meals and recreational opportunities. Particular concern was expressed for elderly populations in rural areas. Feedback from the focus groups conducted in the Northwest, Southwest and South

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<sup>1</sup> Kansas Housing Resources Corporation.

<sup>2</sup> Shughart Thomson & Kilroy P.C., [www.stklaw.com](http://www.stklaw.com).

Central regions highlights a need for substance abuse treatment programs and facilities in these areas. Southwest region participants expressed concern over the poor living conditions of seasonal and migrant farm workers in their region.

**Supportive housing.** Supportive housing serves people whose activities of daily living are limited due to functional impairment. In Kansas, supportive housing facilities provide nursing care; mental health nursing care; assisted living; and residential care. The best estimate of the supply of supportive housing in the State is 2002 bed count data from the Kansas Department of Health and Environment, Bureau of Health Facilities. These data show that Kansas has 22,554 beds in nursing facilities and mental health nursing facilities statewide. One-third of these beds are in the Northeast region and close to 25 percent are located in the South Central region. Assisted living and residential care beds total 8,382 statewide and have regional distributions similar to nursing facility and mental health nursing facility beds. Exhibit 23 shows bed count data by region and statewide for the period January through June 2002.

**Exhibit 23.**  
**Kansas Supportive Housing Bed Counts, 2002**

	Nursing Facility/ Mental Health Nursing Facility Beds		Assisted Living/ Residential Care Beds	
	Count	% of Total	Count	% of Total
NW	1,334	5.9 %	257	3.1 %
NC	4,082	18.1	1,081	12.9
NE	7,654	34.0	3,124	37.3
SW	1,825	8.1	516	6.1
SC	5,221	23.1	2,307	27.5
SE	2,438	10.8	1,097	13.1
State of Kansas	22,554	100.0 %	8,382	100.0 %

Note: Table incorporates data from the entire state, including entitlement areas.

Source: Kansas Department of Health and Environment, Bureau of Health Facilities website using data from the Adult Care Home Semi-Annual Report, Jan-June, 2002, prepared for KDHE by the University of Kansas School of Social Welfare Office of Social Policy Analysis.

Data on supportive housing are also available from the 2000 Census. These data show that nearly 18,000 people live in nursing homes in non-entitlement areas statewide. The North Central and South Central Regions each house close to a quarter of the nursing home residents in non-entitlement areas, while an additional 15 percent live in the Northeast Region. For elderly individuals who do not live in nursing homes, assistance is available through HUD's Home Equity Conversion Mortgage Program (HECM). This program enables elderly individuals 62 and over to stay in their homes through the use of reverse mortgages, which convert equity into income. To participate in this program, elderly homeowners must own their home or have a very low outstanding mortgage.

With the exception of the Southeast region, where focus group participants thought the needs of the elderly and frail elderly were adequately served, participants frequently mentioned the need for low-cost assisted living facilities for the elderly and frail elderly.

## At Risk Populations

Regional and statewide estimates of at risk populations residing in Kansas' non-entitlement areas are presented in this section. The entitlement areas excluded from this analysis are Johnson County, Kansas City, Lawrence, Leavenworth, Overland Park, Topeka, and Wichita.

**Elderly.** Elderly individuals (individuals 65 and over) represent 15 percent of Kansas' total non-entitlement population. The distribution of Kansas' elderly residents varies across regions, with the Northwest and Southeast portions of the State being home to the largest proportion of elderly residents. One in five residents in the Northwest region and 17 percent of Southeast residents are elderly, compared to 15 percent statewide. Exhibit 24 shows 2000 regional and statewide elderly population estimates.

### Exhibit 24. Elderly Population, 2000

Note:  
Data exclude entitlement areas.

Source:  
BBC Research & Consulting using 2000  
Census data, U.S. Census Bureau.

Region	Count of Elderly	Elderly Population as a Percent of Total Population
NW	20,420	20%
NC	53,247	15%
NE	34,254	13%
SW	30,427	14%
SC	50,763	14%
SE	36,109	17%
State of Kansas	225,220	15%

**Frail elderly.** Estimates of the frail elderly population in Kansas' non-entitlement areas were derived using 2000 Census data for individuals 65 and over with disability status. The Census Bureau's definition of disability status includes sensory, physical, mental, self-care, going-outside-the-home and employment disabilities. Using this definition, there are an estimated 87,000 frail elderly living in Kansas' non-entitlement areas, representing over 40 percent of all elderly statewide. It should be noted that some focus group and public forum attendees found the term "frail elderly" misleading and preferred the more descriptive "elderly with a disability." The percentage of elderly with a disability is consistent across the State's regions. Exhibit 25 on the following page shows the population in each of Kansas' Regions and the percent of each Region's frail population.

**Exhibit 25.  
Frail Elderly, 2000**

Note:  
Data exclude entitlement areas. Total elderly population only includes elderly with known disability status.

Source:  
BBC Research & Consulting using 2000 Census data, U.S. Census Bureau.

Region	Count of Frail Elderly	Frail Elderly as a Percent of Total Population
NW	7,821	38%
NC	19,635	37%
NE	13,440	39%
SW	11,356	37%
SC	19,677	39%
SE	15,404	43%
State of Kansas	87,333	39%

**Persons with physical/sensory disabilities.** Due to Census Bureau data collection methods, data on disability status, non-duplicative population estimates are limited to individuals with physical and sensory disabilities. The Census Bureau defines individuals as physically disabled if they have physical conditions that substantially limit walking, climbing stairs, reaching, lifting and/or carrying. Individuals with sensory disabilities have a long-term blindness, deafness, or severe vision or hearing impairment.

Census data suggest that about four percent of the State's population has a sensory disability and eight percent has a physical disability. The Southeast Region of the State has the highest percentage of residents with sensory and physical disabilities, as shown in Exhibit 26.

**Exhibit 26.  
Persons with Sensory and Physical Disabilities, 2000**

	Persons with Sensory Disabilities		Persons with Physical Disabilities	
	Count	% of Population	Count	% of Population
NW	3,915	3.8 %	8,549	8.3 %
NC	12,240	3.4	25,713	7.2
NE	8,868	3.4	19,286	7.4
SW	7,435	3.3	15,066	6.7
SC	13,290	3.7	27,996	7.8
SE	9,632	4.6	21,563	10.4
State of Kansas	55,380	3.7	118,173	7.8

Note: Data exclude entitlement areas.

Source: BBC Research & Consulting using 2000 Census data, U.S. Census Bureau.



**Persons with substance abuse problems.** National-level data from the National Council on Alcoholism and Drug Dependence estimate that 18 million Americans have alcohol problems and between 5 and 6 million Americans have drug problems.<sup>3</sup> These numbers translate into about 6.4 percent of Americans who have alcohol problems and 1.9 percent who have drug problems. Applying these national-level incidence rates to Kansas' non-entitlement population provides estimates of the number of Kansas residents suffering from alcohol and drug problems as shown in Exhibit 27.

**Exhibit 27.  
Estimated Number of  
Persons with Alcohol and  
Drug Problems**

Note:  
Data exclude entitlement areas.

Source:  
BBC Research & Consulting using national-level data from the National Council on Alcoholism and Drug Dependence website and 2000 Census data, U.S. Census Bureau.

Region	Persons with Alcohol Problems	Persons with Drug Problems
NW	6,587	2,013
NC	22,830	6,976
NE	16,598	5,072
SW	14,295	4,368
SC	22,946	7,011
SE	13,263	4,053
State of Kansas	96,519	29,492

**Migrant and seasonal farm workers.** Lack of national- and state-level data on migrant and seasonal farm worker populations makes it difficult to enumerate these at risk populations in Kansas' non-entitlement areas. However, data from the National Agricultural Workers Survey suggest that about 1.6 million farm workers in the U.S. provided seasonal agricultural services in 1993 and that 42 percent of these workers were migrant farm workers (defined as those who traveled at least 75 miles to do or look for an agricultural job).<sup>4</sup> These figures translate into about 0.6 percent of the 1993 national population being represented by seasonal farm workers and 0.3 percent being represented by migrant farm workers. Assuming these percentages have not changed substantially in the past 10 years, they can be used to provide seasonal and migrant farm worker population estimates for Kansas as shown in Exhibit 28 on the following page.

<sup>3</sup> The National Council on Alcoholism and Drug Dependence, <http://www.ncadd.org/facts/numberoneprob.html>, using "Position Paper on Drug Policy, Physician Leadership on National Drug Policy (PLNDP)," Brown University Center for Alcohol and Addiction Studies, 2000.

<sup>4</sup> Housing Assistance Council's website using data from U.S. Department of Labor, "Migrant Farm Workers: Pursuing Security in an Unstable Labor Market", Washington, D. C.: Office of the Assistant Secretary for Policy, Office of Program Economics, Research Report No. 5, May, 1994.

**Exhibit 28.  
Estimated Number of  
Migrant and Seasonal  
Farm Workers**

Note:

Data exclude entitlement areas.

Source:

BBC Research & Consulting using national-level data from the Housing Assistance Council website and 1993 Census data, U.S. Census Bureau.

Region	Migrant Farm Workers	Seasonal Farm Workers
NW	268	639
NC	930	2,215
NE	676	1,611
SW	583	1,387
SC	935	2,227
SE	541	1,287
State of Kansas	3,934	9,366

The estimates shown in the exhibit do not likely reflect the actual distribution of seasonal and migrant farm workers in Kansas. This is because the estimated counts were determined using national incidence data that were uniformly applied to each region, despite the fact that the Southwest region attracts a greater proportion of seasonal and migrant farm workers than other regions. Additionally, the estimates do not include workers in meat packing facilities who, while not technically seasonal or migrant, have low incomes and could benefit from low-income farm worker assistance. The Southwest Region is home to a large number of meat packing workers. One focus group participant estimated there were 10,000 meat packing employees in Dodge City, which is located in the Southwest Region. Thus, the rough estimate of 2000 seasonal and migrant farm workers living in the Southwest Region is likely low, while the estimates in other Regions are likely to be high. In addition to having low-income needs, public forum feedback suggests that migrant and seasonal farm workers and workers in meat packing facilities may have a higher incidence of disabilities due to their occupations.

**Persons with HIV/AIDS.** 2002 state-level data from the Kansas Department of Health and Environment show a low prevalence of AIDS and HIV among Kansas residents. These data indicate there are 991 reported persons with AIDS and 375 reported persons with HIV living in Kansas.<sup>5</sup> As a percent of Kansas' 2000 population, about 0.04 percent of Kansas residents have AIDS and 0.01 percent have HIV. Exhibit 29 on the following page reflects these percentages applied to the statewide and Regional non-entitlement populations to provide regional estimates of HIV/AIDS populations. It should be noted, however, that focus group participants indicated that persons with HIV/AIDS are more likely to live in urban areas in order to access services.

<sup>5</sup> "The Community Planning Group's Guide to the Impact of HIV/AIDS on Kansas Residents," Bureau of Epidemiology and Disease Prevention, Kansas Department of Health and Environment, 2002.

**Exhibit 29.  
Estimated Number of  
Persons with AIDS and  
HIV**

Note:  
Data exclude entitlement areas.

Source:  
BBC Research & Consulting using national-  
level data from the Housing Assistance  
Council website and 2000 Census data, U.S.  
Census Bureau.

Region	Persons with AIDS	Persons with HIV
NW	38	14
NC	132	50
NE	96	36
SW	82	31
SC	132	50
SE	76	29
State of Kansas	556	210

AIDS Housing of Washington is conducting an on-going study that will provide valuable data on the AIDS/HIV population in Kansas. This study is expected to be released in early 2004.

**Gap Analysis**

In the statewide 2004-2008 Kansas Consolidated Plan Survey, a variety of housing and service providers offered feedback related to the at risk populations in their communities. Roughly 30 percent of respondents indicated that the most needed housing types in their communities are assisted living facilities and accessible housing for persons with disabilities. Less than 5 percent said housing for seasonal farm workers is most needed.

Survey respondents also provided feedback about how well specific at risk groups were being served by their communities. Exhibit 30 shows that a large proportion of respondents that feel at risk populations are somewhat or very underserved in their communities.

**Exhibit 30.  
Percent of Respondents Who Feel At Risk Groups are Somewhat/Very Underserved**

People with or Experiencing	NW	NC	NE	SW	SC	SE	State of Kansas
Physical Disabilities	28%	31%	39%	26%	42%	38%	34%
Developmental Disabilities	28%	27%	39%	27%	47%	39%	34%
Severe and Persistent Mental Illness	44%	49%	53%	40%	61%	51%	50%
Frail Elderly	36%	32%	41%	25%	53%	44%	38%
Substance Abuse Problems	44%	45%	58%	44%	53%	50%	49%
HIV/AIDS	33%	40%	52%	48%	64%	52%	47%
Migrant/Seasonal Farm Workers	34%	45%	37%	45%	62%	56%	45%

Source: BBC Research & Consulting from the 2004-2008 Kansas Consolidated Plan Survey.

As shown above, the populations that respondents felt were most underserved statewide included persons with severe and persistent mental illnesses, persons with substance abuse problems, persons with HIV/AIDS and migrant and seasonal farm workers.

**Elderly and frail elderly.** Exhibit 31 presents the estimated housing arrangements of the State's frail elderly and the number who have an unmet demand for housing. As shown in Exhibit 31, an estimated 20,000 frail elderly may not have access to appropriate housing in Kansas' non-entitlement areas. The actual number in need may be higher or lower depending on the number of frail elderly who are living with family (and are satisfied with the arrangements) or for whom independent living arrangements are inadequate.

**Exhibit 31.  
Elderly and Frail Elderly Statewide Gap Analysis**



**Note:** Estimates exclude entitlement areas. Frail elderly and nursing home population data are from 2000 Census data, U.S. Census Bureau. Senior Housing Population was estimated using an incident rate from the "National Housing Survey of Adults Age 60+" sponsored by the National Investment Conference for the Senior Living and Long Term Care Industries (NIC), 1997. This survey shows that 10.9 percent of elderly age 85 and over live in senior housing, which includes congregate, CCRCs and assisted living. Elderly 85 and over are used as a proxy for frail elderly. Estimates of the frail elderly population in owner- and renter-occupied housing units were found using counts of households with householders 85 and over.

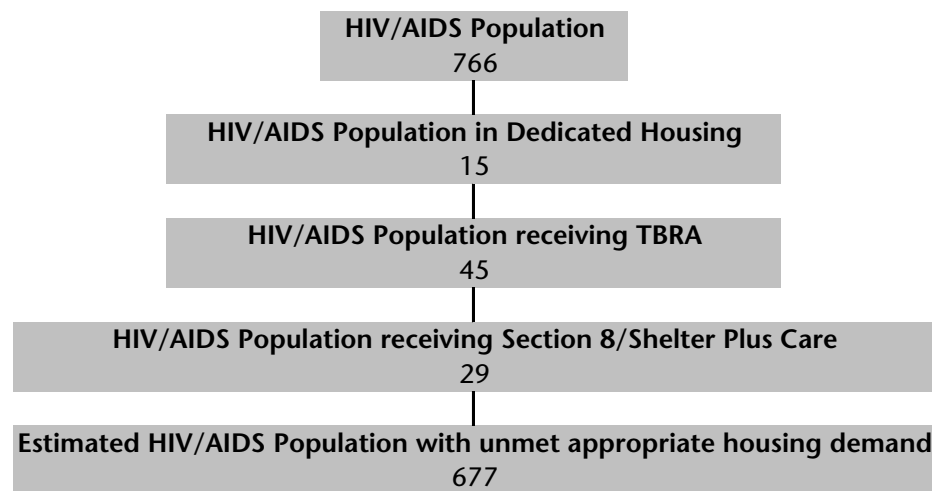
**Source:** U.S. Census Bureau, 2000 and BBC Research & Consulting.

Information about family arrangements is unavailable for persons 85 and over. However, 2000 Census data do show that about 42 percent of householders age 75 and over living in owner-occupied housing units are classified as married and 40 percent are female householders living alone. Among renter-occupied householders age 75 and over, only 14 percent are married and more than two-thirds are females living alone. These data suggest that the needs of elderly women living alone are important to address in Kansas' non-entitlement areas.

**Persons with physical disabilities.** The model used to estimate the unmet demand for housing for the State’s frail elderly can also be applied to estimate unmet demand for the State’s persons with physical disabilities. According to the 2000 Census, there are approximately 118,000 persons with physical disabilities in the State. If it is assumed that persons occupying the State’s nursing home and assisted living beds are all physically disabled, then approximately 87,000 of the State’s persons with physical disabilities are living with friends and family, alone, or are in transitional housing, shelters or are unsheltered. Unfortunately, 2000 Census data do not contain detailed information on the living arrangements of persons with disabilities.

**Persons with HIV/AIDS.** The analysis of unmet appropriate housing demand among persons with HIV/AIDS examines Kansas’ statewide HIV/AIDS population in relation to services that are available to this population, including dedicated housing, tenant-based rental assistance (TBRA), Section 8, and the shelter-plus-care program. An estimated 766 persons with HIV/AIDS live in Kansas and close to 90 percent of these individuals are thought to have potentially unmet appropriate housing needs. Exhibit 32 shows how the model was used to arrive at this estimate.

**Exhibit 32.**  
**HIV/AIDS Statewide Gap Analysis**



Note: Data are statewide, including entitlement areas.

Source: Kansas Department of Health and Environment, U.S. Census Bureau, 2000 and BBC Research & Consulting.

**Other at risk groups.** Data on the quantity of housing and services that are available to meet the needs of the State’s migrant workers and persons with substance abuse problems are very limited. National studies of the housing conditions of migrant workers suggest that, in general, housing for migrant workers is substandard and often overcrowded. Focus group participants — especially those in the Southwest region of the State — mentioned a lack of services and housing for persons with substance abuse problems. In general, anecdotal data from focus group participants and the key person survey suggest that these at risk populations do not have adequate access to appropriate housing and related services.

Exhibit 33 summarizes the estimated unmet need of the vulnerable populations discussed in this section. These estimates exclude persons who are homeless, whose needs are discussed in the Permanent Housing section.

**Exhibit 33.**  
**Non-homeless at Risk Subpopulations**

Non-Homeless Subpopulation	Priority Need Level	Unmet Need	Dollars to Address Unmet Need	Goals
Frail Elderly	High	< 20,000		
Physically Disabled	High	< 118,000		
Persons with Substance Abuse	High	< 97,000		
Persons with HIV/AIDS	Medium	465		
Migrant/Seasonal Farmworkers	Medium	14,000		

Note: Data exclude entitlement areas.

Source: BBC Research & Consulting.

## Conclusion

Data presented in this section indicate there are outstanding appropriate housing needs for most of the examined at risk populations. Focus group participants reiterated the need for supportive services among persons with substance abuse problems. Participants familiar with the needs of frail elderly and persons with disabilities discussed the KAMP program and considered it a valuable service, but also emphasized that it was in need of expansion and had contractor issues that needed to be addressed. Frail elderly, especially those living in rural areas, are in need of affordable supportive services, including home maintenance, meal delivery and recreational opportunities. In the Southwest region, supportive services for migrant and seasonal farm workers are particularly needed.



# Appropriate Housing Needs 2008 Update

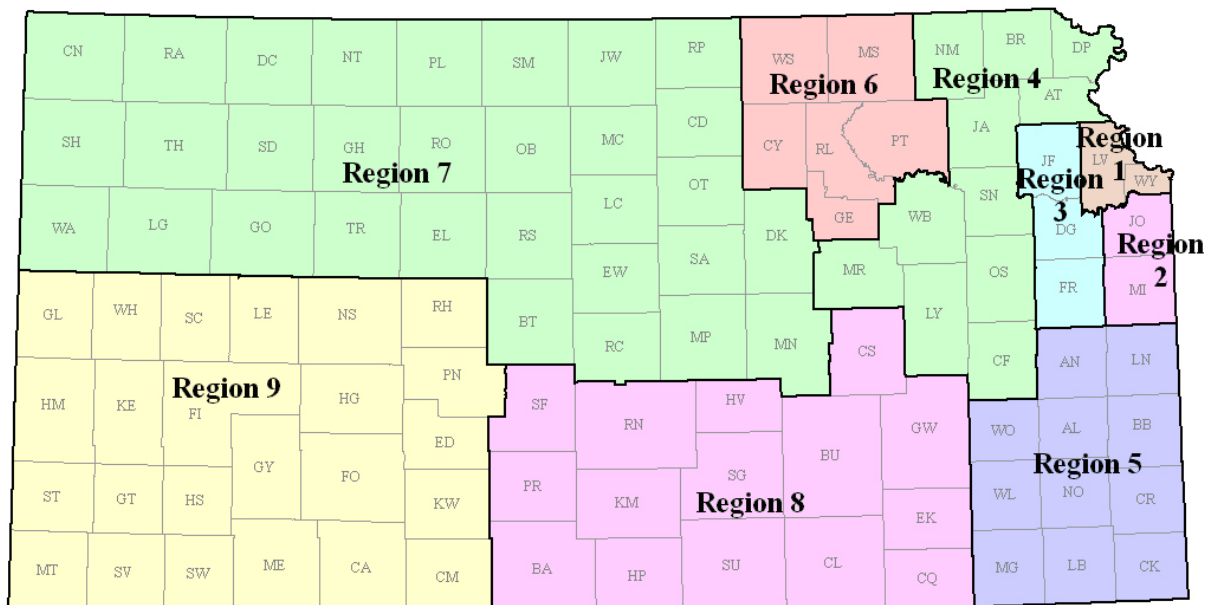
## At Risk Populations

**Persons with HIV/AIDS.** State-level data (June 30, 2007) from the Kansas Department of Health and Environment shows a low prevalence of AIDS and HIV among Kansas residents. These data indicate there are 1,290 reported persons with AIDS and 681 reported persons with HIV living in Kansas<sup>5</sup>. As a percent of Kansas' 2007 population, about 0.04 percent of Kansas residents have AIDS and 0.02 percent has HIV. Exhibit 29 below reflects these percentages applied to the statewide and Regional non-entitlement populations to provide regional estimates of HIV/AIDS populations. It should be noted, however, that focus group participants indicated that persons with HIV/AIDS are more likely to live in urban areas in order to access services.

<sup>5</sup> "The Community Planning Group's Guide to the Impact of HIV/AIDS on Kansas Residents," Bureau of Epidemiology and Disease Prevention, Kansas Department of Health and Environment, June 30<sup>th</sup> 2007.

<b>Exhibit 29. Estimated Number of Persons with AIDS and HIV</b>		<b>Region</b>	<b>Persons with AIDS</b>	<b>Persons with HIV</b>
Source: Kansas Department of Health and Environment		1	278	138
		2	239	150
		3	56	24
		4	119	50
		5	31	29
		6	33	29
		7	58	26
		8	436	208
		9	40	27
		State of Kansas	1,290	681

## HIV/AIDS Community Planning Regions



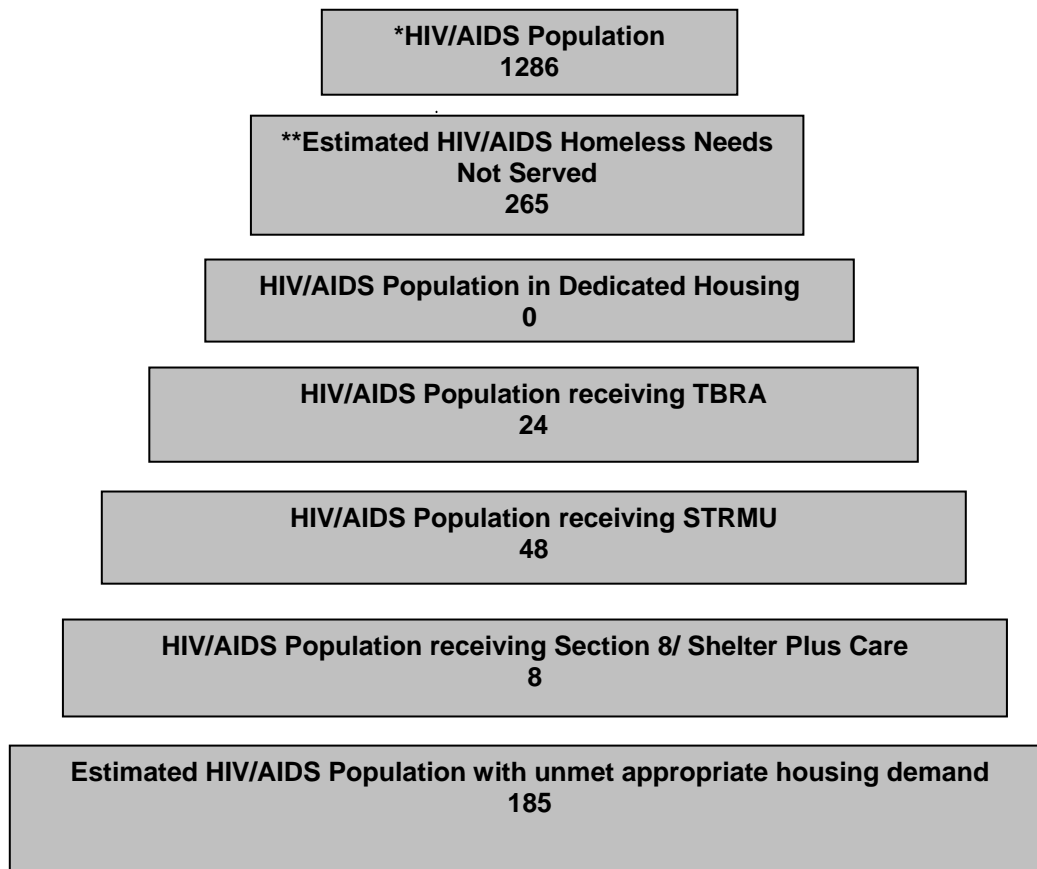


AIDS Housing of Washington is conducting an on-going study that provides valuable data on the AIDS/HIV population in Kansas. This study was released in early 2004.

## Gap Analysis

**Persons with HIV/AIDS.** The analysis of unmet appropriate housing demand among persons with HIV/AIDS examines Kansas' statewide HIV/AIDS population in relation to services that are available to this population, including dedicated housing, tenant-based rental assistance (TBRA), short-term rental assistance, (STRMU) Section 8, and the shelter-plus-care program. In the entitlement area an estimated 1,286 persons are living with HIV/AIDS. Of those, approximately 265 are estimated to have homelessness needs, but are not served. That equates to 70 percent of these individuals having potentially unmet appropriate housing needs. Exhibit 32 (below) shows how the model was used to arrive at this estimate.

**Exhibit 32. HIV/AIDS Statewide Gap Analysis**



\* Does not include Leavenworth, Wyandotte, Miami, and Johnson Counties as they are encompassed by the Kansas City, Missouri Housing Authority

\*\*Based upon an extrapolation of estimates from the KS HIV/AIDS Housing Plan (AIDS Housing of Washington for the Kansas Department of Health and Environment, March, 2003).

# PERMANENT HOUSING

## Introduction

This section describes the housing needs of persons experiencing homelessness in the non-entitlement areas of Kansas.

Persons who are homeless are defined by their state of housing, which can change daily. The majority of the homeless population counts focus on individuals who are living on the street or in shelters; for the purposes of this report, this population is referred to as *literally* homeless. Another component of the homeless population, but one that is much more difficult to measure, consists of persons living in temporary or unstable housing. This study refers to this segment of the population as *precariously housed*. It is the State's goal to transition persons who are literally homeless or precariously housed into permanent housing.

## Market Inventory

Persons who are literally homeless live on the street and find beds in emergency shelters. Looking only at Emergency Shelter Grant (ESG) funded projects, there were 458 emergency and domestic violence shelter beds in non-entitlement areas of the State in 2001. There are also a number of small independently run facilities in non-entitlement areas of the State, such as a recently opened 20-bed facility in Williamsburg. These independent facilities may not be captured in the estimate of total beds.

Persons who are precariously housed may be living in transitional housing units, with families or friends, or in weekly motels. Again, looking only at ESG funded projects, there were 81 beds of transitional housing in non-entitlement areas of the State in 2001.

These estimates of the market inventory for transitional housing may be low due to the use of resources other than ESG funds. For example, key person and phone interviews identified 60 additional transitional housing beds in halfway houses provided by the Kansas Department of Corrections. Due to budget cuts, this number represents a decrease of three-quarters since 2001.

To account for the low ESG estimate of the market inventory, it is helpful to examine the Southeast region's Continuum of Care. The Southeast region is the only non-entitlement region to have completed a thorough regional Continuum of Care, due to the efforts of the Southeast Kansas Rural Homelessness Project. Because the characteristics of the region are similar to many other non-entitlement areas of the State, these data may provide the best estimate of homelessness in these areas. If the results of the Southeast region's study are extrapolated to the rest of the State, it results in estimates of 466 transitional beds and 393 permanent supportive housing units statewide.

## Population Need

Three data sources were used to estimate the population in need of permanent housing in Kansas: the Continuum of Care completed by the Southeast Rural Homeless project; statewide Comprehensive Housing Affordability Strategy data; and incidence rates derived from nationwide studies of homelessness.

Exhibit 34 presents homeless needs for non-entitlement areas of the State, derived by extrapolating the findings from the Southeast region. As noted above, the Southeast Region is the only non-entitlement region of the State to have completed a Continuum of Care.

### Exhibit 34. Estimate of Homeless Needs Statewide

**Note:**

Based on an extrapolation of Southeast regional needs to non-entitlement areas statewide.

**Source:**

Southeast Kansas Rural Homelessness Project.

Service Population	Estimated Need for Individuals	Estimated Need for Persons in Families With Children
Emergency Shelter	160	218
Transitional Housing	422	219
Permanent Supportive Housing	<u>393</u>	<u>175</u>
Total	975	612

A second perspective on homeless needs is provided by data from the Comprehensive Housing Affordability Strategy (CHAS) annual performance report, submitted by the Kansas ESG Program, indicate there were 7,023 homeless individuals and 3,340 homeless families in 2002. Exhibit 35 presents homeless families and individuals by approximate HUD income levels. Because these estimates are statewide and include entitlement areas, they are likely to greatly exceed the need in non-entitlement areas.

### Exhibit 35. Comprehensive Housing Affordability Strategy Annual Performance Report, 2002

Income Level	Individuals	Families	Total
Very low-income 0% to 30% of MFI	6,668	2,852	9,520
Low-income 31% to 50% MFI	193	350	543
Other low-income 51% to 80% MFI	<u>162</u>	<u>138</u>	<u>300</u>
Total low-income	7,023	3,340	10,363

**Note:** This table presents data from homeless families and individuals assisted with transitional or permanent housing through the Emergency Shelter Grant Program. It does not provide a complete summary of persons experiencing homelessness. Data is presented for the State of Kansas, including entitlement areas.

**Source:** Comprehensive Housing Affordability Strategy, 2002 Annual Performance Report.

Finally, Bruce Link, a psychiatric epidemiologist at Columbia University, has estimated that 5.2 percent of the total U.S. population (15.2 million people) has spent time in shelters, abandoned buildings, depots or on the street and another 4.8 percent (14.0 million people) has lived with relatives or friends presently or in the past.<sup>1</sup> His methodology uses a combination of street counts and surveys (both in person and telephone) to assess the percentage of the population that has ever experienced homelessness. Exhibit 36 illustrates the results of applying those estimates to the population in each of Kansas' Regions.

**Exhibit 36.  
Estimated Incidence of  
Homelessness, 2003**

Note: Data exclude entitlement areas.

Source:

BBC estimate using results of study by Dr.  
Bruce Link.

Region	Homeless in the Past (5.2 percent)	Live with Friends or Relatives (4.8 percent)
NW	5,355	4,943
NC	18,560	17,133
NE	13,470	12,434
SW	11,622	10,728
SC	18,640	17,206
SE	10,783	9,953

The estimates provided by Dr. Link are similar to those used by the Projects for Assistance in Transition from Homelessness (PATH) program. This program estimated that 3 percent of the population is homeless. This would indicate that 45,249 individuals are homeless in non-entitlement areas of the state at any one time.

In late June 2003, BBC conducted focus groups with housing professionals and service providers in six regions of the State. Focus group participants were asked to comment on the housing needs of vulnerable populations. Participants were presented with the data in Exhibit 36 for their respective region and asked if these estimates were “too low, too high or about right.” Participants also discussed overlapping populations (i.e. persons who are homeless and are also mentally ill) and their needs. Finally, BBC asked participants about the housing needs of persons experiencing homelessness and the causes of and risks of becoming homeless. The focus group findings by Region are as follows:

- **Northwest Region.** Participants felt the Bruce Link nationwide incidence rate for literal homelessness was much higher than occurred in Northwest Kansas. However, the figure for hidden homelessness was felt to be approximately correct. Causes of homelessness identified were low wages, substance abuse and poor transition from correctional facilities.

<sup>1</sup> U.S. population count based on July 11, 2003 Census estimate of 291,479,300 people.

- **North Central Region.** No comments were obtained from participants on the population estimate, but they indicated that shelters are the primary need for persons experiencing homelessness in North Central Kansas. Most felt that the primary causes of homelessness were lack of employment and the poor economy.
- **Northeast Region.** Participants felt that the population of persons who are homeless in the region is close to 30,000. Some participants noted an increase in homelessness due to domestic violence in the past year. The most common reasons for homelessness cited by the participants included poor economic conditions, lack of livable wages, closure of major employment facilities/job losses, and crises such as medical emergencies experienced by “persons living on the edge.” This region could benefit from more emergency shelters and services.
- **Southwest Region.** This group concurred that the number of hidden homeless is likely accurate or larger than the national incidence rate. However, they believed the national estimate of the literally homeless was too high. One participant said, “There are always one or two people under bridges and in parks, but it’s a very small number.” Causes of homelessness included high utility costs, mental illness, single parents earning minimum wage and unable to support their family and domestic violence. Participants commented that homeless shelters exist in Dodge City, but they are not usually full. Shelter occupancy rates range from 1 to 2 people per night to 8 to 10 people per night.
- **South Central Region.** Participants indicated that the estimate for the literally homeless was too high, but the estimate for the precariously housed (or hidden homeless) was likely correct. The group agreed that 40 percent of homeless were also mentally ill and 15 percent of homeless were living with HIV/AIDS. Moreover, participants identified mental illness as one of the largest causes of homelessness in the Region. They indicated a need for case management services to keep people on medication and help with day-to-day living, especially in Hutchinson. Other overlapping populations included the low-income elderly, low-skilled workers, young single mothers, persons with alcohol/substance abuse problems and victims of domestic violence. Participants also indicated a need for more shelters, as there do not appear to be any outside of Wichita.
- **Southeast Region.** Attendees were comfortable with the precariously housed incidence rate, but believed the literally homeless population to be zero. Participants indicated that no housing or shelter is needed for persons experiencing homelessness as they are all living with friends or relatives. Moreover, no attendee was aware of any long-term, literally homeless persons or facilities available for such individuals in the Region.

When assessing the extent of homelessness in non-entitlement areas, it is important to note the degree to which it may be hidden, as evidenced by multiple focus group comments. In areas where there are limited social service providers, it might be more common for those at risk of experiencing homelessness to move in with friends and relatives rather than to seek local services or housing at shelters. Furthermore, when individuals have exhausted all other alternatives, they are more likely to move to larger cities with institutional supports such as homeless shelters and soup kitchens. This progression makes it difficult to detect the extent of homelessness in non-entitlement areas.

**Characteristics.** While the only consistent characteristic of persons experiencing homelessness is the lack of a permanent place to sleep, there are a number of sub-groups that are typically part of the homeless population. These include the following.

- **HIV/AIDS.** National estimates place the proportion of persons experiencing homelessness who are HIV positive between 10 and 15 percent.
- **Substance abuse.** A recent HUD report found that 38 percent of individuals experiencing homelessness who contact shelters, food pantries or other assistance providers have an alcohol dependence, 26 percent have a drug dependence and 7 percent have both.
- **Mentally ill.** Mental illness is typically the overlapping need most mentioned by service providers. Estimates of the homeless population with mental illness range from 25 to 60 percent.
- **Post-incarceration population.** The Kansas Department of Corrections estimates that one in six post-incarceration offenders encounter housing problems after their release and are at risk of experiencing homelessness. At year-end 2002, there were 4,019 post-incarcerated persons in Kansas and another 5,881 who were released from correctional facilities. Applying the one in six incidence rate, there were approximately 1,650 post-incarceration offenders at risk of experiencing homelessness.
- **Veterans.** The Veteran's Administration performed a point in time study of veterans hospitalized in Kansas and found that, at any given time, 300 veterans would be homeless if they were discharged "that day." This constitutes 30 percent of the 1,000 veterans being cared for in Kansas hospitals that day.

Exhibit 37 on the following page presents estimates of the various homeless special needs populations statewide and the available resources to serve them. These figures are based on the incidence rates described above, where available, and an extrapolation of the data from the Southeast Region Continuum of Care to the statewide population. Because the Southeast Region's study only presents the sheltered population, the total need is uncertain for populations without a standard incidence rate. Exhibits 37 and 38

correspond to HUD Table 1A. This table has been split into two exhibits because of the nature of available data for homeless sub-populations from the Southeast Kansas Continuum of Care.

**Exhibit 37.**  
**Special Needs Subpopulations, Kansas**

Homeless Special Needs Subpopulations	Estimated Need	Current Inventory	Unmet Need/Gap	Relative Priority
Chronic Substance Abuse	763	131	632	
Mentally Retarded/Developmentally Disabled	No data available	313	No data available	
Persons with HIV/AIDS	212	0	212	
Seriously Mentally Ill	848	262	586	
Veterans	No data available	0	No data available	
Victims of Domestic Violence	No data available	531	No data available	
Youth	No data available	0	No data available	

Note: Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000, Southeast Kansas Rural Homeless Project, and BBC Research & Consulting.

**Threatened.** In addition to those who have experienced homelessness in the past or who show up on a point in time estimate of current homelessness, it is important for policymakers to know the size of the populations that is at risk of future homelessness. In general, the population at risk of experiencing homelessness includes persons who are temporarily living with friends and relatives (precariously housed) and individuals at risk of losing their housing (typically extremely low-income households).

**Census.** The Census reports a number of indicators that provide estimates of the types of individuals who are likely vulnerable to experience homelessness. Due to their extremely low incomes, households earning 0 to 30 percent of the area median income typically have difficulty covering costs to maintain a permanent residence. In 2000, there were 118,240 extremely low-income households (or 11.4 percent of all households) earning \$12,212 or less statewide.<sup>2</sup>

Additionally, the Census provides a direct question about the percent of income spent on housing costs. HUD considers households paying more than 30 percent of their incomes for housing as cost burdened. In 2000, 157,813 households earning \$34,999 or less (approximately 80 percent of the area median income) were considered cost burdened. Of all households earning less than \$34,999, 40 percent were cost burdened. These data illustrate that low-income households have a relatively high rate of cost burden and are likely to expend more income on housing costs than other households.<sup>3</sup>

<sup>2</sup> BBC was unable to calculate this data for only non-entitlement areas due to the reporting format of Census data. The data presented are for the State of Kansas as a whole, Census 2000 Summary File 3 (SF 3) – Sample Data, [http://factfinder.census.gov/servlet/DatasetMainPageServlet?\\_ds\\_name=DEC\\_2000\\_SF3\\_U&\\_program=DEC&\\_lang=en](http://factfinder.census.gov/servlet/DatasetMainPageServlet?_ds_name=DEC_2000_SF3_U&_program=DEC&_lang=en).

<sup>3</sup> Ibid.

The 2001 Census Supplementary Survey collects data that may also be indicative of households at risk of experiencing homelessness.<sup>4</sup> Approximately 4.7 percent, or 49,532 households, received food stamps for the 12 months of 2001. Of these 49,532 households, 53 percent had children under 18 years of age. An additional 23.5 percent of households had at least one person in the household 60 years of age or over. Of households with children receiving food stamps, 59.1 percent were single mothers.

Of all households in the State, 7.5 percent participated in free or reduced price school meal programs in the 12 months of 2001. It is likely that these households overlap with households receiving food stamps. Of the 77,826 households that participated in free or reduced price school meal programs in 2001, 31,202 (or 40.1 percent of these households) were single mothers.

**Post-incarceration population.** BBC conducted a number of key person interviews with housing professionals and service providers, including a phone interview with a representative from the Kansas Department of Corrections. The representative identified the following housing and homeless problems that the post-incarceration population encounters upon their release:

- While the post-incarceration population typically overlaps with other populations with needs (i.e. mental illness, substance abuse), it is not recognized as a vulnerable population. Consequently, discharged offenders are not tracked in homeless counts and it is difficult to assess their housing needs;
- Local jurisdictions are typically responsible for the case management of discharged offenders. There is some disagreement about whether discharged offenders are able to participate in HUD-funded developments, including Section 8 vouchers, and subsequently case managers are often unwilling to use HUD funds or programs for their clients due to differences of opinion;
- There are no housing specialists for discharged offenders in the State;
- Interaction and communication between housing professionals and corrections service providers is poor; and
- While local jurisdictions are not allowed to discriminate in the zoning of group homes, they are able to apply stringent licensing rules and guidelines that often exclude discharged offenders.

**Five-year projection.** Using commercial forecasting products, the number of extremely low-income households in Kansas is projected to increase 39.4 percent to 164,847 households from 2000 to 2007.<sup>5</sup> The income level for extremely low-income households

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<sup>4</sup> The 2001 Census Supplementary Survey collects data for areas with a population size of 250,000 or more. Data presented are estimates for the State of Kansas as a whole, 2001 Census Supplementary Survey Summary Tables, [http://factfinder.census.gov/servlet/DatasetMainPageServlet?\\_program=DSS&\\_lang=en](http://factfinder.census.gov/servlet/DatasetMainPageServlet?_program=DSS&_lang=en).

<sup>5</sup> Data for the State of Kansas from Applied Geographic Solutions, 2002 PCensus.



is projected to increase 18.7 percent, from \$12,212 in 2000 to \$14,501 in 2007, but much of this income growth will likely be due to inflation. Between 10 and 15 percent of Kansas households are projected to be extremely low-income in 2007. These households are at most risk of experiencing homelessness.

Single mothers are also more vulnerable to experiencing homelessness. In 2000, 6.7 percent of households (or 69,786 households) were female-headed households with children. Commercial forecasting data projects this number to increase by 11.2 percent in 2007, to 77,589 households, or 7.1 percent of all households.

## Gap Analysis

No comprehensive rural homeless count has ever been conducted in the State of Kansas. Data, therefore, are difficult to obtain given current resources. The Southeast Kansas Rural Homeless project was the only rural region to submit a Continuum of Care application in 2002. Exhibit 38 shows the estimated need, the estimated current inventory and the estimated unmet need/gap of emergency/transitional/permanent supportive housing for individuals and persons in families with children for the State. For the most part, these numbers were developed using an incidence rate calculated using Census population figures and homeless numbers from the Southeast Kansas Rural Homeless project. The inventory of emergency shelter beds was based on data from ESG funding sources, and split among individuals and families based on the pattern in Southeast Kansas.

**Exhibit 38.**  
**Continuum of Care Housing Gap Analysis, Kansas**

Category	Service/Population	Individuals			Relative Priority
		Estimated Need	Current Inventory	Unmet Need/Gap	
Beds/units	Emergency shelter	160	131	29	
	Transitional housing	422	422	0	
	Permanent supportive housing	393	393	0	
	Total	975	946	29	
Category	Service/Population	Persons in Families with Children			Relative Priority
		Estimated Need	Current Inventory	Unmet Need/Gap	
Beds/units	Emergency shelter	218	327	0	
	Transitional Housing	219	44	175	
	Permanent supportive housing	175	0	175	
	Total	721	371	350	

Note: Data exclude entitlement areas.

Source: Southeast Kansas Rural Homeless project, U.S. Census Bureau, 2000 and BBC Research & Consulting.

Homeless individuals need an estimated 29 emergency shelter beds/units to cover the gap seen statewide. However, this gap may be offset by a potential oversupply of emergency shelter beds for persons in families with children. The most significant needs appear to be transitional and supportive permanent housing for persons in families with children. It

is important to remember that ESG funding data only identify 81 beds of transitional housing in non-entitlement areas of Kansas, so this need may be even greater than presented in Exhibit 38 and may impact individuals as well as families.

**Public forums.** As noted above, the Kansas Gaps Analysis was calculated using Census population numbers and an incidence rate derived from the Southeast Kansas Rural Homeless project. While homeless patterns observed in the Southeast Region are likely similar to other rural areas of the state, it is clear that certain Regions have higher or lower needs than identified in the Southeast.

Public forums held in each Region of the State to present the draft findings of the report asked that respondents comment and elaborate on the homeless needs in each Region. The Southeast Region generally concurred with the homeless findings, as the statewide gaps analysis was based on findings in their Region.

In the Northwest and Southwest Regions, respondents disagreed with the lack of need by individuals in emergency shelters and transitional housing. They felt that these resources were a priority need in their regions, particularly in the Northwest where homeless persons were often forced to migrate to Salina for homeless services.

South Central public forum attendees also strongly disagreed with the low need for emergency shelters and transitional housing for individuals. According to homeless counts from their New Beginnings/Housing for the Homeless shelter in Reno County, the shelter provides between 5,000 and 6,000 bed nights per year.<sup>6</sup> In 1998, the shelter housed 130 “families with children,” or 61 percent of all “persons” housed. Given this data, it is evident that the South Central Region has a higher demand for homeless resources than other rural areas of the State.

Participants in the Northeast and North Central Regions felt that the need was greater than that shown in Exhibit 38, but that the identification of priority need populations was appropriate.

In addition, public forum attendees indicated that:

- More resources should be available for the hidden homeless;
- Many of the homeless persons in shelters are working or looking for employment;
- Emergency housing is not always accessible housing;
- Many persons are displaced in nursing homes because they are on long waiting lists for accessible public housing; and
- Persons with mental illnesses are a priority group in need of homeless facilities and services.

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<sup>6</sup> Fax from Stephanie Sanford, 8/19/03. Prairie Independent Living Resource Center, *Housing for the Homeless/New Beginnings Shelter Organization*.

## Summary and Assessment of Priority Activities

Through key persons interviews, mail surveys and focus groups, priority activities were identified. The following is a discussion of findings concerning the homeless population throughout Kansas.

**Mail survey.** In mid-May 2003, BBC distributed a mail survey to over 6,000 housing professionals and service providers throughout the State. The survey included a number of questions related to the housing needs of vulnerable populations.

Respondents were asked to prioritize (on a scale of 1 to 9, 1 being low priority and 9 being high priority) how they would spend limited resources on housing in their community. Options included “production of affordable rental housing”, “rehabilitation of rental housing”, “housing subsidies for person with disabilities”, “production of housing for persons that are homeless” and other such needs. “Production of housing for persons that are homeless” had an average ranking of 6.57, indicating a relatively moderate to high priority by respondents.

Respondents were also asked to indicate how well the needs of vulnerable populations were served in their community, ranging from “very well served” to “very underserved.” Exhibit 39 displays the ranking of services for people experiencing homelessness by Region.

### **Exhibit 39. Ranking of Services for People Experiencing Homelessness**

Ranking	NW	NC	NE	SW	SC	SE
Very Well Served	8.7%	4.1%	3.9%	8.3%	2.9%	2.8%
Well Served	13.0%	12.2%	9.2%	6.3%	10.3%	8.3%
Adequately Served	39.1%	42.9%	32.9%	45.8%	25.0%	19.4%
Somewhat Underserved	17.4%	27.6%	31.6%	18.8%	29.4%	36.1%
Very Underserved	21.7%	13.3%	22.4%	20.8%	32.4%	33.3%

Note: Percentages may not equal 100 percent due to rounding.  
Source: BBC Research & Consulting, Key Person Mail Survey, May 2003.

Fifty percent of all of the survey respondents ranked homeless populations as being somewhat to very underserved. Of all Regions, the Southeast Region has the highest ranking of somewhat to very underserved (69.4 percent of all rankings) persons experiencing homelessness. The South Central Region also had a high percentage of somewhat to very underserved persons, totaling 61.8 percent of all rankings. The Northwest and Southwest Regions ranked as having the best services, with over 60 percent of persons experiencing homeless in each Region being more than adequately served.

**Interviews, focus groups and quantitative research.** In addition to surveys, key person interviews and focus groups were conducted to assess priority activities. The findings of these sessions corresponded with the gap analysis described above. High priorities included:

- Residential services for people with chronic substance abuse problems;
- Transitional housing for families with children and victims of domestic violence;
- Housing for migrant, seasonal and full time farm workers in southwest Kansas; and
- Transitional housing for former inmates.

To best serve the post-incarceration population at risk of homelessness, the Kansas Department of Corrections recommends an emergency shelter with 10 to 15 beds that also provides case management to its clients. They propose that housing specialists be enlisted to connect clients with complementary services, in addition to providing advocacy for this population.

# Permanent Housing Needs 2008 Update

## Homeless Population

During the 2007 Point in Time (PIT) Count of the Homeless, a standardized form was used by the largest city in Kansas (Wichita) to provide fairly consistent data and enabled Kansas to take a more comprehensive analysis of the state's housing and service needs for homeless individuals and families. As the result of that particular PIT Count, it became apparent there is true difficulty in accurately pinpointing exactly how many people are homeless in the state since the snapshot does not allow for economical environments or seasonal variables that effect individuals and families. The number of homeless persons in the State of Kansas for 2007 was 2,111. This includes Sheltered and Unsheltered, individuals and families.

During the last PIT Count, (2007), it was estimated that 850 Kansans were chronically homeless. Due to their chronic state, these individuals experienced: barriers into the mental health and substance abuse care systems, poor discharge planning from institutions (including prison), difficult access to the social security system, complex general assistance requirements and difficulties accessing food stamps.

Kansas recently formed a partnership (March 2008) in order to coordinate a statewide 2009 Point in Time Count of the homeless. The partnership includes Johnson County, Kansas City/Wyandotte County, Topeka/Shawnee County, Kansas Department of Social and Rehabilitation Services, (Disability and Behavioral Health Services), Kansas State Homeless Coalition, Kansas Coalition Against Sexual and Domestic Violence, the Veterans Administration, Kansas Department of Corrections, Kansas Housing Resources Corporation, the United Way of the Plains and the Kansas Department of Education. The partnership is intended to provide an improvement upon the most recent PIT Count that occurred. With more accurate data, Kansas believes it will be possible to better identify the needs of the homeless.

The Kansas Interagency Council on Homelessness (KICH) continues to develop a "Ten Year Plan to End Chronic Homelessness." Statewide data (demographic and statistical) is being reviewed to determine realistic goals, objectives, action strategies and outcomes. KICH intends to draw upon existing resources to identify and prioritize the efforts to prevent individuals and families from becoming homeless. By engaging planning activities, the resources of each agency will be utilized in an efficient and effective manner to support mutually accepted goals. As the result of resource identification, causes and effects of homelessness in Kansas, policy makers will be involved with the work of the Council.

The KICH membership includes the Department on Aging, Kansas Department of Commerce, Kansas Department of Corrections, Kansas Department of Education, Kansas Department of Health and Environment, Kansas Department of Labor, Kansas Department of Social and Rehabilitation Services, Kansas Development Finance Authority, Kansas Housing Resources Corporation, Kansas Human Rights Commission,

Kansas Juvenile Justice Authority, the Veteran's Administration, Kansas Community Action Programs, Health Care for the Homeless, Kansas Legal Services, Kansas chapter of the National Alliance for the Mentally Ill, Kansas Association for the Medically Underserved, Kansas Coalition Against Sexual and Domestic Violence, the Kansas Statewide Homeless Coalition, the Domestic and the Topeka Rescue Mission.

Recommendations to meet the needs of the homeless have been identified and include increasing the supply of affordable housing for people who are homeless or at imminent risk of becoming homeless, offering timely and flexible services which support stability and independence to individuals experiencing chronic homelessness, creating a comprehensive evaluation process to measure progress and tracking the accomplishments and building broad-based community support to prevent and end homelessness.

Currently, the State of Kansas is divided into seven Continuum of Care Regions. The Kansas Statewide Homeless Coalition provides technical assistance and support for each of these regions. This includes assistance in locating resources, training guidance in application and locating funding, monitoring reporting performance and maintaining program standards. The Kansas Housing Resources Corporation has oversight of the Balance of State. Past years found the geographic area to be overwhelming to coordinate the diverse geographical area. The Balance of State has been theoretically placed (on paper) to allow for better coordination of services, information sharing and training.

The Homeless Management Information System is gaining more acceptance by users reflected by the increasing number of active users on board the system. Mandatory data sets are now being developed for state and local agency analysis. New monitoring schedules have been developed to ensure all funded entities receive a monitoring visit each year.

**Table 1 Housing, Homeless and Special Needs (Required)**

**Housing Needs**

<b>Household Type</b>	<b>Elderly Renter</b>	<b>Small Renter</b>	<b>Large Renter</b>	<b>Other Renter</b>	<b>Total Renter</b>	<b>Owner</b>	<b>Total</b>
<b>0 –30% of MFI</b>	15,045	18,195	3,895	28,060	65,195	40,632	105,827
%Any housing problem	56.5	78.9	88.1	75.9	73	70	71.9
%Cost burden > 30	55.6	76.8	78	75.2	71.3	68.3	70.2
%Cost Burden > 50	35	58.3	52.9	59.2	53	46.5	50.5
<b>31 - 50% of MFI</b>	12,937	18,685	4,910	20,799	57,331	57,710	115,041
%Any housing problem	47.7	59	67.7	62	58.3	43.9	51
%Cost burden > 30	46.9	54	38.4	60.6	53.5	41.5	47.4
%Cost Burden > 50	18.7	9.3	4.5	13.9	12.7	17	14.8
<b>51 - 80% of MFI</b>	10,228	29,040	7,185	29,899	76,352	116,262	192,614
%Any housing problem	31.5	20.6	42	22.4	24.8	27.7	26.5
%Cost burden > 30	30.4	14.6	8	20.7	18.5	24.6	22.1
%Cost Burden > 50	10.9	0.7	0.3	1.4	2.3	5.4	4.1

**Homeless Continuum of Care: Housing Gap Analysis Chart**

	<b>Current Inventory</b>	<b>Under Development</b>	<b>Unmet Need/ Gap</b>
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**Individuals**

<b>Beds</b>	Emergency Shelter	264	6	
	Transitional Housing	320	20	
	Permanent Supportive Housing	16	46	
	Total	500	72	
Chronically Homeless				

**Persons in Families With Children**

<b>Beds</b>	Emergency Shelter	385	6	
	Transitional Housing	102	30	
	Permanent Supportive Housing	0	12	
	Total	487	48	

### Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households)	787	412	219	1,418
1. Number of Persons in Families with Children	668	335	205	1,208
2. Number of Single Individuals and Persons in Households without Children	504	322	77	903
(Add lines Numbered 1 & 2 Total Persons)	1,172	657	282	2,111
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	117		42	159
b. Seriously Mentally Ill	277			
c. Chronic Substance Abuse	302			
d. Veterans	285			
e. Persons with HIV/AIDS	10			
f. Victims of Domestic Violence	143			
g. Unaccompanied Youth (Under 18)	9			

**Table 1 Housing, Homeless and Special Needs**

Special Needs (Non-Homeless) Subpopulations	Unmet Need
1. Elderly	
2. Frail Elderly	<20,000
3. Severe Mental Illness	
4. Developmentally Disabled	
5. Physically Disabled	<118,000
6. Persons w/Alcohol/Other Drug Addictions	<97,000
7. Persons w/HIV/AIDS	175
8. Victims of Domestic Violence	
9. Other	

The homeless numbers reflect only the agencies willing to report during the 2007 Point in Time (PIT) Count. This was due to a lack of understanding of the reporting methodology and poorly organized initiative. The numbers of beds available versus those used are only from participating agencies. The inability to determine the unmet needs reflects on the methodology of data collection and analysis. This reflection has led to the development of the PIT Partnership described in the needs update.



# Permanent Housing Needs 2008 Update

## Homeless Population

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During the last PIT Count, (2007), it was estimated that 850 Kansans were chronically homeless. Due to their chronic state, these individuals experienced: barriers into the mental health and substance abuse care systems, poor discharge planning from institutions (including prison), difficult access to the social security system, complex general assistance requirements and difficulties accessing food stamps.

Kansas recently formed a partnership (March 2008) in order to coordinate a statewide 2009 Point in Time Count of the homeless. The partnership includes Johnson County, Kansas City/Wyandotte County, Topeka/Shawnee County, Kansas Department of Social and Rehabilitation Services, (Disability and Behavioral Health Services), Kansas State Homeless Coalition, Kansas Coalition Against Sexual and Domestic Violence, the Veterans Administration, Kansas Department of Corrections, Kansas Housing Resources Corporation, the United Way of the Plains and the Kansas Department of Education. The partnership is intended to provide an improvement upon the most recent PIT Count that occurred. With more accurate data, Kansas believes it will be possible to better identify the needs of the homeless.

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Recommendations to meet the needs of the homeless have been identified and include increasing the supply of affordable housing for people who are homeless or at imminent risk of becoming homeless, offering timely and flexible services which support stability and independence to individuals experiencing chronic homelessness, creating a comprehensive evaluation process to measure progress and tracking the accomplishments and building broad-based community support to prevent and end homelessness.

Currently, the State of Kansas is divided into seven Continuum of Care Regions. The Kansas Statewide Homeless Coalition provides technical assistance and support for each of these regions. This includes assistance in locating resources, training guidance in application and locating funding, monitoring reporting performance and maintaining program standards. The Kansas Housing Resources Corporation has oversight of the Balance of State. Past years found the geographic area to be overwhelming to coordinate the diverse geographical area. The Balance of State has been theoretically placed (on paper) to allow for better coordination of services, information sharing and training.

The Homeless Management Information System is gaining more acceptance by users reflected by the increasing number of active users on board the system. Mandatory data sets are now being developed for state and local agency analysis. New monitoring schedules have been developed to ensure all funded entities receive a monitoring visit each year.

**Table 1 Housing, Homeless and Special Needs (Required)**

**Housing Needs**

<b>Household Type</b>	<b>Elderly Renter</b>	<b>Small Renter</b>	<b>Large Renter</b>	<b>Other Renter</b>	<b>Total Renter</b>	<b>Owner</b>	<b>Total</b>
<b>0 –30% of MFI</b>	15,045	18,195	3,895	28,060	65,195	40,632	105,827
%Any housing problem	56.5	78.9	88.1	75.9	73	70	71.9
%Cost burden > 30	55.6	76.8	78	75.2	71.3	68.3	70.2
%Cost Burden > 50	35	58.3	52.9	59.2	53	46.5	50.5
<b>31 - 50% of MFI</b>	12,937	18,685	4,910	20,799	57,331	57,710	115,041
%Any housing problem	47.7	59	67.7	62	58.3	43.9	51
%Cost burden > 30	46.9	54	38.4	60.6	53.5	41.5	47.4
%Cost Burden > 50	18.7	9.3	4.5	13.9	12.7	17	14.8
<b>51 - 80% of MFI</b>	10,228	29,040	7,185	29,899	76,352	116,262	192,614
%Any housing problem	31.5	20.6	42	22.4	24.8	27.7	26.5
%Cost burden > 30	30.4	14.6	8	20.7	18.5	24.6	22.1
%Cost Burden > 50	10.9	0.7	0.3	1.4	2.3	5.4	4.1

**Homeless Continuum of Care: Housing Gap Analysis Chart**

	<b>Current Inventory</b>	<b>Under Development</b>	<b>Unmet Need/ Gap</b>
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**Individuals**

<b>Beds</b>	Emergency Shelter	264	6	
	Transitional Housing	320	20	
	Permanent Supportive Housing	16	46	
	Total	500	72	
Chronically Homeless				

**Persons in Families With Children**

<b>Beds</b>	Emergency Shelter	385	6	
	Transitional Housing	102	30	
	Permanent Supportive Housing	0	12	
	Total	487	48	

### Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households)	787	412	219	1,418
1. Number of Persons in Families with Children	668	335	205	1,208
2. Number of Single Individuals and Persons in Households without Children	504	322	77	903
(Add lines Numbered 1 & 2 Total Persons)	1,172	657	282	2,111
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	117		42	159
b. Seriously Mentally Ill	277			
c. Chronic Substance Abuse	302			
d. Veterans	285			
e. Persons with HIV/AIDS	10			
f. Victims of Domestic Violence	143			
g. Unaccompanied Youth (Under 18)	9			

**Table 1 Housing, Homeless and Special Needs**

Special Needs (Non-Homeless) Subpopulations	Unmet Need
1. Elderly	
2. Frail Elderly	<20,000
3. Severe Mental Illness	
4. Developmentally Disabled	
5. Physically Disabled	<118,000
6. Persons w/Alcohol/Other Drug Addictions	<97,000
7. Persons w/HIV/AIDS	175
8. Victims of Domestic Violence	
9. Other	

The homeless numbers reflect only the agencies willing to report during the 2007 Point in Time (PIT) Count. This was due to a lack of understanding of the reporting methodology and poorly organized initiative. The numbers of beds available versus those used are only from participating agencies. The inability to determine the unmet needs reflects on the methodology of data collection and analysis. This reflection has led to the development of the PIT Partnership described in the needs update.

# FAIR HOUSING

This section provides an examination of current impediments to fair housing in the State of Kansas. Data were compiled through surveys, focus groups, analyses of recent fair housing complaints, key person interviews and reviews of recent reports. Taken together, they lead to a number of conclusions:

- Most housing and service providers feel that a significant share of fair housing violations in the State go unreported.
- This unreporting is largely due to lack of knowledge about fair housing rights and how to file complaints. Fear of retribution and apathy were also cited as reasons for not reporting.
- Current violations are most likely to impact persons with disabilities and, in Southwest Kansas, large Hispanic families. Violations may include refusal to make reasonable accommodations for persons with disabilities and refusal to rent on the basis of national origin or family size. Concentrated ownership of rental units in some parts of the state creates a dynamic where potential complainants are easily intimidated.
- Predatory lending was seen as a concern, particularly in the Northeast Region of the State. The most common forms of predatory lending were reported to be lenders making unaffordable loans and repeated inducements for refinancing so that lenders could earn points on transactions.

Given these findings, the State's fair housing activities should emphasize publicity and information, while making sure that venues remain in place for enforcement. Some public forum attendees emphasized enforcement, under the theory that high profile enforcement is the best publicity activity. Fair housing activities should also focus on ensuring that resources are available to allow for reasonable accommodations for persons with disabilities, and that bilingual materials are readily available in Southwest Kansas.

## Market Inventory

**Fair housing law.** Both federal and State of Kansas law prohibit discrimination on the basis of what are known as "protected classes:" race, color, religion, gender, disability, familial status, marital status and national origin. Violations can include refusal to sell or rent units, establishing differential terms for occupancy of a unit or provision of services, persuading owners to sell or rent based on protected classes (blockbusting), denying access to membership or a service related to real estate activity, advertising (or making statements) that indicates a limitation based on a protected class, refusal to make loans (or establishing different terms for loans) based on protected classes and other differential treatment.

Persons with disabilities are provided specific protections under federal and State law. Landlords may not refuse to allow reasonable modifications to a unit at a tenant's expense or refuse to make reasonable accommodations in rules, policies or procedures for persons with disabilities. In addition, buildings with four or more units that were ready for first occupancy after March 13, 1991 must meet the following conditions;<sup>1</sup>

- Public and common areas must be accessible;
- Doors and hallways must be wide enough for persons with wheelchairs; and
- All units must have an accessible route through the unit, accessible controls (light switches, electrical outlets, etc.), reinforced bathroom walls for installation of a grab bar and ample space for wheelchairs in kitchens and bathrooms.

**Demographics of protected classes.** Among protected classes, demographics are available by race, gender, family status and disability. The Appropriate Housing and Affordable Housing sections of this report describe the disability and racial breakdowns of the population in non-entitlement areas in Kansas. As presented in those sections, the only minority group with a substantial population in these areas is Hispanics, who make up 6 percent of the population statewide and 24 percent in the Southwest Region. These percentages are projected to grow to 9 percent statewide and 32 percent in the Southwest Region in 2008.

People with sensory disabilities make up 4 percent of the State's population, while people with physical disabilities make up 8 percent. There are 118,000 people with physical disabilities and 55,000 people with sensory disabilities in the non-entitlement areas of the State.

Other protected classes include gender and family status. As would be expected, the population is split evenly among women and men in every region of the State. When considering family status, two groups that are at risk of discrimination are female-headed households and large households (five or more people). As described in the Affordable Housing section, approximately 6 percent of Kansas households are female-headed, regardless of Region. This is lower than the nationwide average of 8 percent. Large households make up 10 percent of all households statewide, but 14 percent of households in the Southwest Region of the State. These figures are projected to grow to 11 and 15 percent, respectively, in 2008. There is a correlation between large households and Hispanic households, as well as between Hispanic households and overcrowded households. Exhibit 41 on the following page presents the share of households made up of large households by Region. As seen in the exhibit, the Southwest Region has the largest share of large households, which is directly related to its large Hispanic population.

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<sup>1</sup> For buildings with four or more units and no elevator, these standards only apply to ground floor units.

**Exhibit 41.**  
**Large Households by Region**

Note: Data exclude entitlement areas.

Source:

2000 Census data.

	2000	2008
<b>Kansas</b>	<b>10%</b>	<b>11%</b>
NW	8%	9%
NC	9%	9%
NE	11%	11%
SW	14%	15%
SC	11%	12%
SE	9%	9%

**Population Need**

To analyze the fair housing needs in Kansas in 2003, four research tasks were conducted. A mail survey was sent to over 6,000 housing and service providers statewide. Focus groups were conducted in each of the six regions and records of complaints were gathered from the two entities most often contacted about fair housing violations: the Department of Housing and Urban Development (HUD) and the Kansas Human Rights Commission. Finally, a brief review of Home Mortgage Disclosure Act data was conducted to assess recent loan activity. To develop a deeper understanding of these data, a meeting was held with key fair housing officials.

**Key person mail survey.** The key person survey focused on knowledge of fair housing rights, perceptions of public understanding of fair housing and common violations.<sup>2</sup>

Respondents to the mail survey were very familiar with three protected classes: persons with a disability, race/ethnicity and national origin. However they were much less certain about other classes, with a smaller number of people identifying gender or family status as protected classes. In addition, over half of respondents identified low-income individuals as a protected class, which they are not under Federal or State law.

**Unreported violations.** It is not surprising that many housing and service providers were unaware of protections by gender or family status, as these same respondents identified a significant lack of reporting of fair housing violations. Ninety-four percent of respondents to the survey felt that some fair housing violations are not reported. As seen in Exhibit 42 on the following page, 40 percent of respondents believe that at least half of violations are unreported, and over 60 percent believe that at least 25 percent of violations are unreported.

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<sup>2</sup> A survey instrument with complete results has been enclosed in Appendix C.

**Exhibit 42.**  
**Percent of Violations That Are Unreported**

Percent of Violations Unreported (Categories)	NW	NC	NE	SW	SC	SE	Total
Less than 10%	16.7%	11.6%	14.3%	6.1%	7.8%	15.4%	11.8%
10% to 24%	30.0%	29.0%	20.6%	30.3%	15.7%	30.8%	25.0%
25% to 49%	20.0%	27.5%	20.6%	24.2%	25.5%	11.5%	22.8%
50% to 74%	20.0%	26.1%	28.6%	21.2%	43.1%	19.2%	27.9%
75% to 100%	13.3%	5.8%	15.9%	18.2%	7.8%	23.1%	12.5%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Source: BBC Research & Consulting Consolidated Plan Key Person Survey

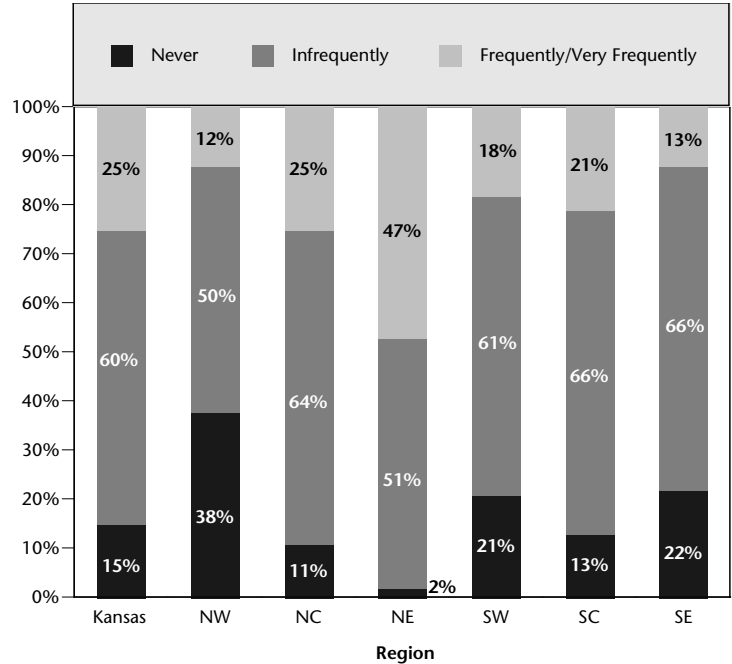
The reasons that many violations are not reported include lack of knowledge, fear of retribution and apathy. Sixty-four percent of respondents said that Kansas residents do not know where to report fair housing violations. When asked about the largest barriers to fair housing, nearly half of respondents identified lack of knowledge among residents or managers of small properties as a moderate or serious barrier to fair housing. In an open-ended question about why violations are not reported, 44 percent of responses indicated lack of knowledge (either of rights or of where to report violations), while 22 percent emphasized fear of retribution or eviction and 21 percent indicated apathy.

**Other barriers to fair housing.** In addition to violations not being reported, three other barriers were identified as moderate or serious by at least 40 percent of respondents: concentration of affordable housing, lack of group homes in certain areas and a lack of accessible housing for people with disabilities.

In addition, 25 percent of respondents identified predatory lending as a common fair housing violation in two forms: lenders making unaffordable loans and repeated inducements for refinancing so that lenders could earn points on transactions. For both types of predatory lending, the highest numbers of respondents identifying likely violations were found in the Northeast Region. Exhibits 43a and 43b on the following page present the survey respondents perceptions of predatory lending practices.

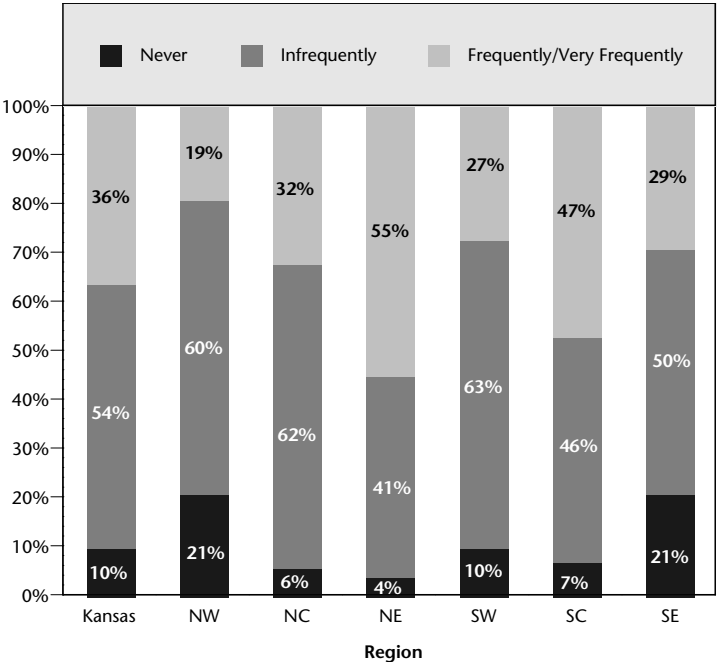


**Exhibit 43a.**  
**Repeated Inducement to Refinance**



Source: BBC Research & Consulting Consolidated Plan Key Person Survey.

**Exhibit 43b.**  
**Lenders Making Unaffordable Loans**



Source: BBC Research & Consulting Consolidated Plan Key Person Survey.

**Focus groups.** To supplement survey findings, focus groups were held in each of the six Regions with housing professionals and service providers. Each group was asked to identify key fair housing needs in their Region. Priority needs that were identified included the following.

- **Northwest Region.** Most fair housing issues identified in the Northwest focus group related to persons with disabilities. There were concerns about developers (of both subsidized and market rate units) not complying with accessibility requirements and of landlords picking and choosing tenants. Another concern involved landlords choosing to rent to students over families in order to increase rents.
- **North Central Region.** There were concerns that landlords are well versed in fair housing law “and they know how to discriminate without getting caught.” Violations were felt to be most common against single mothers, minorities and persons with mental disabilities. There was particular concern about limited resources for filing discrimination cases in rural areas.
- **Southwest Region.** There has never been a fair housing complaint filed in relation to the Section 8 program in the Region. However, participants identified violations in market rate units, including landlords refusing to rent based on disability and, more commonly, national origin or family status. One participant reported a number of cases in which she was interpreting for someone and, when the landlord realized that the applicant did not speak English, vacancies suddenly disappeared.
- **South Central Region.** In the South Central Region, many tenant-landlord issues were identified, but most are not fair housing issues. The two types of violations that were commonly identified are landlords refusing to make reasonable accommodations for persons with disabilities and landlords asking inappropriate questions on applications (children, race, etc.).
- **Southeast Region.** Discrimination was seen as rare due to high vacancy rates. However, there was agreement that small landlords are unaware of their fair housing responsibilities, particularly in regards to persons with disabilities.

No fair housing issues were reported in the Northeast Region.

In addition to Regional focus groups, a meeting was held with fair housing officials to assess needs in the State. Participants agreed that discrimination on the basis of national origin and disability is most common. However, a number of comments indicated uncertainty about whether complaints are on the rise and whether violations are prevalent in the State.

To the extent that violations are occurring, many are felt to be a product of a lack of information. Particularly in regards to rights of tenants with disabilities, landlords and the general public were seen as uninformed. To better understand fair housing needs statewide, and to raise public awareness of fair housing rights, continuing and enhancing the integration of fair housing into other housing activities was seen as highly desirable.

**Fair housing complaints.** An additional method of evaluating fair housing impediments involved reviewing complaints filed with HUD and the Kansas Human Rights Commission in recent years. These are the two most commonly cited reporting agencies for fair housing violations in the State.

In 2003, the Kansas Human Rights Commission docketed five housing complaints. Two were based purely on national origin, one on both religion and national origin, another solely on religion and one on race. No information is currently available about the disposition of these complaints.

A second source of complaint data is the regional HUD office. Complaints were analyzed for the period from 1997 (the date of the previous Analysis of Impediments to Fair Housing) through June of 2003. During this five and a half year period, the most common protected classes for complaints were race (nearly one-third of complaints were filed by African-Americans) and people with physical disabilities. Together these made up nearly 60 percent of complaints. It should be noted that since these are statewide complaints, they include entitlement areas of the State with much larger African-American populations than found elsewhere.

The terms and conditions of a rental or sale was by far the most common reason for complaints, followed by refusal to rent, refusal to make reasonable accommodations for persons with disabilities and retaliation. Over half of all complaints were settled, with 37 percent dismissed, 11 percent closed for administrative reasons and one case prosecuted successfully. Exhibit 44 presents these data.

**Exhibit 44.**  
**Kansas Fair Housing Complaints, 1997 to 2003**

Protected Class	Percent	Type of Complaint	Percent	Disposition	Percent
White	2%	Lending	7%	Administrative Closure	11%
Black	31%	Refusal to Sell	1%	Cause Cases	0%
Native American	1%	Refusal to Rent	11%	Settlement	51%
Asian or Pacific	0%	Discriminatory Ads	4%	No Cause	37%
Male	2%	False Representation	1%		
Female	8%	Blockbusting	0%		
Hispanic	4%	Terms and Conditions	51%		
Other Origin	2%	Retaliation	9%		
Religion	1%	Zoning and Land Use	1%		
Mental	11%	Hate and Violence	1%		
Physical	27%	Design and Construction	2%		
Familial Status	11%	Reasonable Modification	1%		
		Reasonable Accommodation	11%		

Source: U.S. Department of Housing and Urban Development, Kansas/Missouri State Office

**HMDA data.** To further examine loan activity in the State, recent Home Mortgage Disclosure Act records were examined for the State. Detailed tables of loan activity are attached in Appendix D. A review of these data leads to three primary conclusions:

- Regardless of race, gender or income, the most common reason for loan denials is poor credit history, followed by debt to income ratios;
- African-Americans and Hispanics have less success in applying for loans than other races. Native Americans have varying degrees of success compared to other races, depending on income levels and loan types; and
- Denial rates decline as incomes rise, but gender has no impact on loan approval or denial.

### **Fair Housing Action Plan**

The State's current fair housing Action Plan emphasizes activities that will increase knowledge of fair housing rights and reporting mechanisms among the general public, key service providers and policy makers. These include informing housing providers and consumers about fair housing rights and responsibilities, mandating State funded housing providers to promote fair housing choice and enlisting decision makers to advance the cause of fair housing.

For the most part, these actions address the impediments identified in this analysis, including a lack of knowledge about fair housing among residents, service providers and policy makers. However, there is some disagreement about the best method for bridging the information gap in fair housing. Some focus group and public forum participants felt that high profile enforcement of fair housing rights would be the most effective publicity strategy.

Regardless of the method chosen to publicize fair housing rights, enforcement is required to protect a number of groups. Persons with disabilities and minorities, particularly African Americans in urban areas and large Hispanic families in Southwest Kansas, were identified as facing more severe fair housing challenges than other households. In addition, predatory lending was a concern, particularly in the Northeast Region. Activities to reduce these impediments to fair housing may be desired over the next five years.

## PUBLIC INPUT

Through surveys and focus groups, community members and key housing and service providers were asked to give their input into potential activities for the next five years. The results of these research tasks overlap with the topics of each of the housing reports, and have consequently been summarized in this section.

### Mail Survey Findings

Two comparison questions were asked in a mail survey sent to key housing and service providers. The first asks which housing types are most needed in the respondent's community. Respondents were asked to select the housing types most needed in their communities, with multiple responses allowed. In every region, the overwhelming choices were affordable rental units and affordable single-family homes. Other types of housing that received significant support were assisted living facilities, accessible housing and multifamily apartments. In the Northeast region, both emergency shelters and transitional housing were also highly ranked. Exhibit 45 presents these data.

**Exhibit 45.**  
**Percent of Respondents Identifying Needed Housing Types/Activities**

Housing Type	Kansas (n = 416)	NW (n = 56)	NC (n = 108)	NE (n = 79)	SW (n = 49)	SC (n = 70)	SE (n = 40)
Assisted living facility	31.5 %	33.9 %	29.6 %	34.2 %	40.8 %	25.7 %	22.5 %
Emergency shelters	19.5	12.5	14.8	19.0	14.3	34.3	17.5
Housing accessible to persons with disabilities	29.8	23.2	30.6	29.1	22.4	40.0	27.5
Multifamily apartments	26.2	25.0	23.1	35.4	22.4	22.9	22.5
Affordable rental units	63.0	60.7	63.9	64.6	67.3	61.4	52.5
Seasonal farm worker housing	3.6	3.6	2.8	3.8	6.1	2.9	2.5
Affordable single family homes	65.4	62.5	73.1	68.4	57.1	52.9	72.5
Single-room occupancy (SRO)	10.8	7.1	7.4	17.7	8.2	12.9	7.5
Transitional housing	17.5	10.7	13.9	26.6	16.3	18.6	15.0
Other	7.5	14.3	8.3	6.3	4.1	5.7	7.5

Note: Some respondents did not indicate which region they are from and are only included in the statewide total. Since respondents could select multiple housing types, total responses exceed 100%.

Source: BBC Research & Consulting from the 2004 – 2008 Kansas Consolidated Plan Survey.

A second method of evaluating activities involved ranking a series of needs. Respondents were asked to rank a series of programs from one to five, with one representing a high level of support for the activity and five indicating a low level of support. In the Northeast and Southeast regions, affordable housing through new construction and housing rehabilitation were the most highly ranked, while economic development was the

priority in the North Central and Northwest. When all statewide responses were considered, housing rehabilitation was the highest ranked activity. In every region, fair housing activities ranked lowest. Exhibit 46 presents these data.

**Exhibit 46.**

**Priority Needs by Region (1 indicates High Priority and 5 Indicates Low Priority)**

	Kansas	NW	Highest Priority				
			NC	NE	SW	SC	SE
Affordable housing (new construction)	3.04	3.22	2.92	<b>3.01</b>	3.02	3.41	<b>2.61</b>
Improved housing quality (rehabilitation)	<b>2.97</b>	2.77	3.04	3.42	<b>2.70</b>	<b>2.77</b>	2.68
Housing for specific populations	4.21	4.44	4.32	4.20	4.60	3.64	4.14
Services for specific populations	4.82	5.09	4.80	4.79	4.83	4.52	4.97
Fair housing information or enforcement	5.32	5.64	5.36	4.95	5.36	5.33	5.50
Infrastructure improvement	4.18	4.23	4.39	4.04	4.23	4.16	3.89
Economic development	3.09	<b>2.39</b>	<b>2.89</b>	3.54	3.00	3.52	3.39

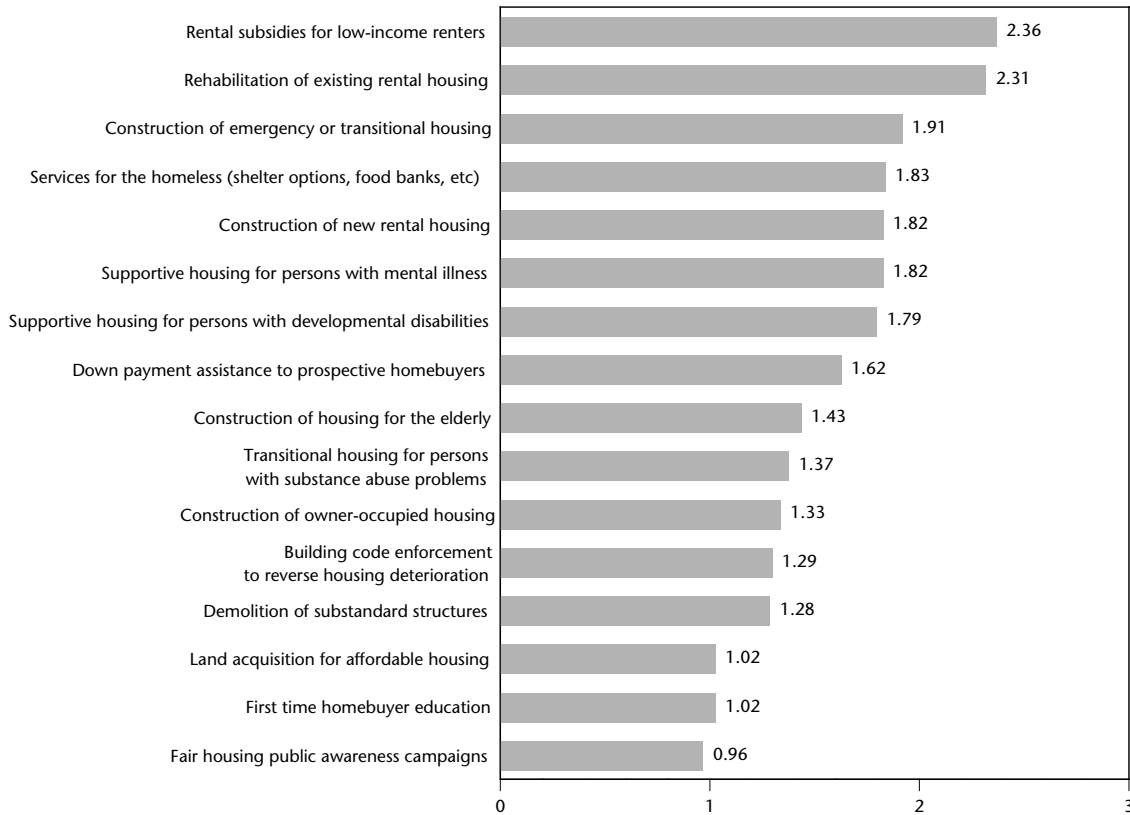
Note: Some respondents did not indicate which region they are from and are only included in the statewide total. These data are not reported for regions that had fewer than 20 respondents.

Source: BBC Research & Consulting from the 2004 – 2008 Kansas Consolidated Plan Survey.

## Focus Groups

In addition to the survey, participants in each of six regional focus groups were asked to designate a series of activities as appropriate for high, medium, low and no funding. On a scale of 0 to 3, with 0 representing no funding and 3 representing high funding, rental subsidies and housing rehabilitation ranked highest with scores over 2.3. Consistent with the mail survey, fair housing was the lowest ranked activity with a score of less than 1.0. Exhibit 47 on the following page presents these data.

**Exhibit 47.**  
**Evaluation of Funding by Activity**



Source: BBC Research & Consulting Focus Groups, 2003.

Finally, six public forums were held throughout the State and participants were asked to comment on priority activities. A number of themes emerged from these public forums.

- There was general agreement about the need for affordable housing, particularly affordable rental housing in the rural areas of the state. Given the poor condition of units, new construction was seen as the best affordable housing solution in some parts of the State.
- There was also agreement about the need for more accessible housing in every region, with an emphasis placed on increasing the funding of the KAMP program and revising its bidding requirements to make it easier to use.
- In the Southeast and Southwest regions, transitional housing and permanent housing for people with developmental and physical disabilities were identified as priority needs. In addition, some public forums identified persons with mental illnesses as a population that is particularly in need of affordable, appropriate housing.

- Most participants agreed with the need for emergency housing to serve targeted populations, particularly former inmates and people with mental illnesses and chronic substance abuse problems. In South Central Kansas, emergency housing was seen as a particularly high priority need. Statewide, hidden homelessness emerged as a concern, although it is hard to quantify.
- Fair housing was felt to be a high priority need, despite survey findings. Some respondents noted that it scores low because of a lack of information. Some attendees felt that fair housing enforcement would be the best type of publicity.

Taken together, these research tasks lead to some clear findings. Fair housing is a low priority among many respondents, although the findings of the Fair Housing section and comments from public forums indicate that this may be partially due to lack of information. Affordable rental and single-family homes are needed throughout the State, although economic development activities may be higher priorities (or joint priorities) in some Regions. Affordable housing provisions may be best accomplished through rehabilitation in some rural areas of the State, but the fast growing Regions, and areas with very poor condition housing, are likely to need new construction. Accessible housing is also needed statewide, with KAMP dollars and other resources key to the provision of accessible homes.



# **Public Input 2008 Update**

## **July 2008 Needs Hearings**

Comments received during the 2008 community and housing development needs hearing confirmed that the needs identified as part of the 2004 – 2008 Kansas Consolidated Plan are still relevant today. Some general themes arose:

- Need for affordable housing in the rural areas of the state due to the lack of quality housing available,
- Need for rental assistance through such programs as the Tenant Based Rental Assistance Program,
- Housing assistance for victims of domestic abuse,
- Creation of workforce housing opportunities
- Additional fair housing activities, including education and enforcement

## **II. DEVELOPMENT STRATEGY**



Part II, The Development Strategy, is the State of Kansas policy framework for community development and housing. Five-year priorities, goals, and strategies for community development and housing are outlined. Part II closes with a description of technical assistance.

## **Community Development Strategy**

### **Non-housing Community Development Strategic Plan**

The Kansas Department of Commerce administers the federal Community Development Block Grant (CDBG) program authorized by the federal Housing and Community Development Act of 1974, as amended. It is through this program the following priority needs are addressed.

The primary beneficiaries of the Kansas Community Development Block Grant program are low- and moderate-income persons. Moderate-income persons are defined as those earning less than 80 percent of the area median family income; low-income are those earning less than 50 percent of the area median family income. These are as defined by the U. S. Department of Housing and Urban Development (HUD) Section 8 Assisted Housing Program (Section 102(c)). Other national objectives addressed by the CDBG program are eliminating or preventing slums and blight, and alleviating conditions that pose a serious and immediate threat to the health and safety of the community where local funds are not available to do so.

As indicated by the citizen participation in the program and the amount of requests for the CDBG funds, the following priority needs summary table has been established:

<b>Priority Community Development Needs</b>	<b>Priority Need Level</b>
Water and Sewer Improvements	High
Housing Rehabilitation	High
Economic Development	High
Community Centers	Moderate
Health Services	Moderate
Fire Fighting	Moderate
Streets and Bridges	Moderate
Demolition	Low
Other Community Development Needs (10)	Moderate

The State plans to address the highest priority needs in the five-year period covered by this Consolidated Plan. If funds are available, activities to address the moderate needs may be funded during this five-year period.

The following indicates the amounts of requested funds for each of the above categories in the past three years:

	2006	2007	2008	Total
Water	6,417,526	7,789,474	7,837,230	22,044,230
Sewer	11,258,139	9,795,924	4,961,78	26,015,847
Housing	13,613,235	10,664,693	9,149,996	33,427,924
Economic Development	5,114,114	1,100,000	4,124,289	10,338,403
Community Centers	1,035,648	1,496,551	1,474,171	4,006,370
Health Services	1,825,000	400,000	471,000	2,696,000
Fire Fighting	4,033,621	4,682,567	2,636,776	11,352,964
Streets/Bridges	3,200,890	1,780,453	1,565,587	6,546,930
Demolition	543,810	188,922	95,200	827,932
Other*	1,244,691	3,111,170	2,526,042	6,881,903
Urgent Need	527,000	2,744,877	603,509	3,875,386

\*Categories included in "Other" include Americans with Disabilities Act, Day Care, Downtown Revitalization, Drainage, Public Vehicles, Public Service Buildings, Parks, Sheltered Workshops, and Youth Shelters.

## National Objectives Requirements

The State of Kansas will distribute the CDBG funds received according to the following categories:

### 1. Low- and Moderate-Income Benefit

The projected use of funds has been developed so as to give maximum feasible priority to activities which will benefit low- and moderate-income persons and must not benefit moderate-income persons to the exclusion of low-income persons. The information necessary to make income determinations is included in the grant application packages.

#### Assessing Benefit to Low- and Moderate-Income (LMI) Persons

Economic Development: The activity must 1) be carried out in a low- and moderate-income neighborhood, or 2) involve facilities designed for use predominately by low- and moderate-income persons, or 3) employ persons, a majority of whom are low- and moderate-income at the time of hiring.

Community Improvement Activities: These activities must demonstrate that at least 51 percent of the individuals receiving benefit from the project meet low- and moderate-income standards.

Housing: Housing activities must have a 100 percent LMI benefit, whether in a targeted area or citywide.

## **2. Aiding in the Prevention or Elimination of Slums or Blight**

This National Objective may be met in one of the following ways:

### Performing Activities in a Slum or Blighted Area

The location of an eligible activity must meet the definition of a slum area or blighted area under Kansas Statutes Annotated, Section 17-4760, and the applicant must document that, at the time of application, there exists a majority (51 percent) of deteriorated and dilapidated buildings and facilities throughout the area to meet the criteria. In addition, at least 25 percent of the buildings must qualify as slum or blighted. The specific documentation required to demonstrate this circumstance is outlined in grant application packages.

### Performing Activities Outside a Slum or Blighted Area

The applicant's project may include acquisition, demolition, rehabilitation, and historic preservation activities designed to eliminate specific conditions of blight or physical decay on a spot basis, not located in a slum or blighted area. The specific requirements to meet this standard are outlined in grant application packages.

## **3. Activities Designed to Meet Urgent Health, Welfare, or Compliance Needs**

Eligible activities are those that the applicant certifies are designed to meet community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community. The applicant must also certify that no local financial resources are available to meet such needs. Specific documentation requirements are outlined in grant application packages.

In addition to the CDBG program, the Community Development section of the Rural Development Division operates other non-federal programs that assist needy communities and their residents.

The Small Communities Improvement Program sets aside \$500,000 of state funds each year for small communities to undertake improvement projects that involve volunteer labor. The program is limited to communities with less than 5,000 persons and designed for projects that would not qualify for other funding from the Kansas Department of Commerce.

The Community Service Program is authorized by the State legislature to award \$4.13 million in tax credits per year for eligible projects involved in crime prevention, health care services, or community services.

The Rural Business Development Tax Credits provides tax credits to encourage individuals and businesses to invest in regional foundations that undertake community or economic development projects in rural areas of the state.

The PRIDE program is a technical assistance and training program that works with the local leaders to focus on comprehensive self-improvement. Through a structured program, communities are assisted in preparing for and managing change in their efforts to remain viable and maintain a desired quality of life.

The Community Capacity Building Program provides funds for collaborative community planning activities in cities or counties with fewer than 50,000 residents.

The Kansas Main Street program is a self-help technical assistance program based on the National Main Street's program of historic preservation and sound economic development strategies. Participation in the Kansas Main Street program allows a community to apply for Incentive Without Walls (IWW) funds. The intent of the IWW program is to create, or stimulate, private investment in the downtown areas in the designated Main Street cities.

## **Geographic Priorities**

As discussed below in the outline of Underserved Needs, Kansas is served by an incomplete system of service providers across the State. However, the majority of the service providers are located in the areas where need has been shown to be the greatest according to the Census Data available and other economic indicators.

The rating system for the highest priority needs listed above includes points for those applications demonstrating the highest percentage of low- moderate-income persons. It is through this means that the geographic priorities are established for the CDBG program funds that will be awarded where the greatest need exists.

## **Obstacles to Meeting Underserved Needs**

The greatest obstacle to meeting the underserved needs in the State of Kansas, aside from lack of funding, is the lack of professional organizations and private providers of grant-writing and administrative capabilities in the areas needed. The majority of the 637 communities eligible for applying for funding in the CDBG program is under 1,000 in population and lacks the local capacity not only to administer the programs but also to seek out the available services and funds with which to address their problems.

Western Kansas is the area most underserved, and yet they submit the least number of applications for the services of the Department and/or Division. Technical assistance and monitoring in the western part of the State is carried out by one field area representative of the Division. Of the 104 eligible counties in the State of Kansas, this one employee is responsible

for 57 of these counties. Population in the majority of these counties totals less than 5,000 persons each and the distance and time required to travel makes it a difficult situation. In addition, the regional diversity and range of problems encountered throughout the State make it difficult to develop a comprehensive understanding of statewide need.

## **Community Development Issues and Strategies**

### **Goal #1: To better Kansas communities by supporting community and economic development through financial support.**

- A) Specific Accomplishment – number of new community and economic development contracts awarded annually.

Specific Output:

<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
60	58	70	75	80	80

- B) Specific Accomplishment – increase in project beneficiaries in accordance with new awards.

Specific Output:

<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
64,000	60,200	91,000	97,500	104,000	104,000

- C) Specific Accomplishment – number of jobs created and retained through economic development contracts awarded.

Specific Output:

<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
125	150	175	200	225	225

### **Goal #2: To better Kansas communities by providing training and technical assistance for available resources.**

- A) Specific Accomplishment – number of on-site technical assistance visits conducted annually.



Specific Output:

<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
35	40	45	50	55	55

- B) Specific Accomplishment – number of programmatic monitoring visits conducted annually.

Specific Output:

<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
75	70	75	80	80	85

- C) Specific Accomplishment – number of training events conducted throughout the State for purpose of bringing the knowledge of resources of the programs to the majority of Kansas citizens.

Specific Output:

<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
5	6	6	6	6	6

# Housing Strategy

In policy terms, housing is a bundle of attributes. The attributes include shelter (security), investment (public and private), access (to schools, shopping, jobs, etc.), neighborhood (a living environment), and identity (“my home”). In a perfect world, if these attributes were fully achieved, what would Kansas housing look like?

## A Vision

### **Empowered Consumers**

In 2020, all Kansans are well-housed. The State is responsive to the housing needs of consumers, including limited-income families, senior residents, single parents, persons with disabilities, and others. Communities provide safety nets for children, preventing homelessness and reducing poverty. Young Kansans can move up in housing, from renters to owners.

### **Growth Markets**

Kansas has good housing stock. The quality of existing housing is protected by continued maintenance, conservation, and preservation. The quantity of newer housing is expanded through current rehabilitation and new construction. Affordable housing units are available to all households. Living environments include neighborhood amenities, country landscapes, and freedom from hazards. Open housing markets guarantee equal opportunity regardless of sex, race, religion, or disability. Market transactions are efficient. Waiting periods are short.

### **Proactive Partners**

Kansas has many housing partners. Federal, state, and local partners engage in collaborative housing activities. The State Housing Agency initiates new programs in affordable housing, supportive housing, and capacity building. All State Agencies coordinate their housing-related services. Local housing providers have organized in communities throughout the state. The delivery system for housing has become a diverse range of providers, including private industry and finance, nonprofit organizations, volunteers, and government agencies. The State acts as a catalyst among partners.

### **Performing Programs**

Kansas has consensus on housing priorities. The State promotes a mix of housing activities, including: rehabilitation and new construction; homebuyer and rental assistance; emergency shelter, transitional and permanent housing; and supportive services for persons with disabilities. State and local housing programs set, and accomplish, annual housing goals. Technical standards have been established for housing safety and energy efficiency. Permit and application procedures for housing developments have been streamlined. Programs make effective, efficient, and equitable use of resources.

## **Flexible Resources**

Kansas has more housing resources. Resident organizations, housing education and counseling, encourage all Kansans to invest in, and care for, their properties. The State Finance Agency issues housing bonds and administers funding pools for housing. State and local trust funds, replenished by dedicated revenues, supplement federal funds for new program development. State and local housing partners use multiple sources of funds, including federal, foundation, and corporate grants. Investors and donors provide both cash and in-kind contributions, matching and leveraging other funds. Certain programs are self-supporting, relying upon revolving loans, user fees, and entrepreneurial activities.

## **Innovative Strategies**

Kansas has better housing policy. The Governor, Legislature, State Agencies, and Advisory Commissions provide leadership and management expertise. Citizens and employees participate in decision-making through task forces, team approaches, and use of customer ideas. State and local housing partners are guided by evolving statements of mission, vision, and strategic plans. The housing partners adapt to new conditions. Training and technical assistance improve performance. Together, the housing partners generate innovation through creative financing, new ventures, and technology transfer. Better ways are found.

## **Housing Targeting**

Most federal housing programs are non-discretionary spending authorizations or categorical grants. The respective program rules strictly limit the use of funds. Examples include the Mortgage Revenue Bond program for first-time homebuyers, the Low Income Housing Tax Credit program for rental housing, and the Emergency Shelter Grant program for assisting homeless persons.

Some federal housing programs are discretionary spending authorizations or block grants. The respective program rules allow varied, flexible use of funds. Examples include the Community Development Block Grant program and the HOME Investment Partnerships program.

The State of Kansas now administers the following list of non-discretionary and discretionary federal housing programs:

<u>Non-Discretionary Programs</u>	<u>Discretionary Programs</u>
1. Mortgage Revenue Bond/Mortgage Credit Certificate (MRB/MCC)	1. Community Development Block Grant (CDBG)
2. Low Income Housing Tax Credit (LIHTC)	2. HOME Investment Partnerships (HOME)
3. Section 8 (Sec. 8)	3. Community Services Block Grant
4. Department of Energy/Other Energy Programs (DOE/Other)	

## 5. Emergency Shelter Grant (ESG)

## 6. Housing Opportunities for Persons with AIDS (HOPWA)

Within the rules of the respective federal programs, the State of Kansas will pursue the following pattern of customer priorities for housing assistance. A simple pattern of priorities has been selected in order to establish administrative flexibility and efficiency. The State will make an effort to reach the lowest household income or worst case needs in all categories of assistance. The order of presentation for addressing the State's housing customer priorities is the continuum of tenure status, namely:

1. Owners
2. Renters
3. Vulnerable populations
4. Homeless persons.

Each tenure status is described in goal-oriented terms.

## Customer Priorities

### Affordable Housing

**Resident Investment in Homeownership.** Kansans view affordable single family homes as a priority activity. About 70 percent of Kansas housing is owner-occupied. About 76 percent of the state's housing stock in nonentitlement areas is owner-occupied, a total of 420,191 units. Homeownership represents a major economic asset in Kansas. Further, homeownership stabilizes neighborhoods and expands the tax base of communities.

**Priority            #1 First Time Homebuyers  
                      Very Low and Low Income  
                      With Children and Others**

About 78 percent of nonentitlement housing stock in Kansas consists of single family detached homes. Homeownership units have a vacancy rate of 2.3 percent. The median value of owner-occupied units in nonentitlement areas is \$52,900. In the state as a whole, including the big city entitlement areas, the median value of a home is \$83,500. While lending requirements have tightened significantly during the past two years, mortgage interest rates are still very low. Additionally, Kansas has not seen the significant dip in home prices that other states have experienced due to the modest increases prices during the past 10 – 12 years. All of these indicators point to homeownership as a good buy.

Policy Objective: Increase the homeownership base.

Development Strategy: Increase effective demand by (a) a mortgage pool financed with tax exempt bonds, and (b) leveraging conventional mortgage lending; protect homeownership investments with neighborhood revitalization.

Investment Plan :

<u>Activities</u>	<u>Programs</u>	<u>Five-Year Funding</u>	<u>Customer Households</u>
Homebuyers Assistance	MRB/MCC	\$350,000,000	5,800
	HOME	\$10,000,000	775

**Priority #2 Existing Homeowners  
Very Low and Low Income  
Elderly and Others**

About 36 percent of Kansas owner-occupied housing stock, a total of 226,378 units, is more than 50 years old, i.e., built before 1949. In particular, the Southeast region has 45 percent older housing stock and the Northwest region has 42 percent older housing stock. About 14 percent of homeowners in nonentitlement areas of Kansas are cost burdened, a total of 44,219 households. Older homes need repair and rehabilitation.

Policy Objective: Preserve homeownership.

Development Strategy: Upgrade supply by (a) loans and grants for home repairs and modifications, and (b) energy audits and improvements for operating cost efficiency; protect homeownership investments with neighborhood revitalization.

Investment Plan

<u>Activities</u>	<u>Programs</u>	<u>Five-Year Funding</u>	<u>Customer Households</u>
Rehabilitation	CDBG	\$ 11,000,000	375
	HOME	\$ 10,000,000	400
Weatherization	DOE/Other	\$ 10,750,000	3,825

**Resident Access to Rental Housing.** Kansans view affordable rental housing units as a priority activity. Rental units compose 24 percent of the nonentitlement housing stock in Kansas, a total of 134,651 units. About 33 percent of nonentitlement rental households are cost burdened, a

total of 42,405 households. Assisted rental housing is an important source of shelter, mitigating misfortune and reducing homelessness.

**Priority #1   Renters – Unit Shortage**  
**Very Low and Low Income**  
**Small Related Households**  
**Large Related Households**  
**Elderly Households**  
**All Other Households**

Kansas nonentitlement households in need of affordable housing, without problems, range from 86,624 to 123,022. Housing problems include cost burden, incomplete plumbing, incomplete kitchen, and overcrowding. Regional differences exist. The Northeast and South Central are high growth areas, viable for new construction. The Northwest and Southeast are high in plumbing, kitchen and structural deficiencies, needing rehabilitation. The Southwest is high in overcrowding, primarily Hispanic households, indicating the need for production of large rental units.

Policy Objective:    Replace, rehabilitate, and expand the rental housing stock.

Development Strategy:    Increase and upgrade supply by (a) tax credit incentives for new construction, (b) tax credit incentives and grants for rehabilitation, and (c) energy audits and improvements for operating cost efficiency.

Investment Plan

<u>Activities</u>	<u>Programs</u>	<u>Five-Year Funding</u>	<u>Customer Households</u>
New Construction	LIHTC	\$165,000,000	1,950
	HOME/CHDOs	\$ 6,500,000	130
Rehabilitation	LIHTC	\$110,000,000	1,800
	HOME/CHDOs	\$ 2,250,000	55
Weatherization	DOE/Other	\$ 9,535,000	3,225

**Priority #2   Renters – Unit Balance or Surplus**  
**Very Low and Low Income**  
**Small Related Households**  
**Large Related Households**  
**Elderly Households**  
**All Other Households**

The rate of cost burdened renter households in nonentitlement areas is 33 percent, compared to 14 percent for homeowners. The Southeast region has a high of 36 percent for cost burdened renters. The Southeast and Northwest regions have high rates of households living in poverty, 14 percent and 13 percent, respectively. The rental vacancy rate in Kansas is 11.6 percent, a relatively soft market, but not all vacant units are habitable. Further, rising rents and low wages continue to generate cost burdened renter households. Therefore, rental assistance is an important resource.

Policy Objective: Make rental housing affordable for lower wage households and higher cost markets.

Development Strategy: Increase effective demand for privately owned housing by (a) tenant based rental assistance and (b) project based rental assistance; assist economic integration and racial desegregation in housing.

#### Investment Plan

<u>Activities</u>	<u>Programs</u>	<u>Five-Year Funding</u>	<u>Customer Households</u>
Rental Assistance	Section 8	\$168,200,000	11,000
	HOME/TBRA	\$ 6,500,000	130
	HOPWA	\$ 600,000	200
	CSBG	\$ 350,000	1,600

## Appropriate Housing

**Resident Choice of Appropriate Housing.** Appropriate housing in Kansas communities, augmented by available supportive services, is lacking for vulnerable populations. Such groups include the frail elderly; persons with mental illness, developmental or physical disabilities, substance abuse, HIV/AIDS; etc.

### Priority #1: Vulnerable Populations Non-Homeless

Kansans view low cost assisted living as a priority activity. About 20,000 frail elderly may lack appropriate housing in nonentitlement areas. Kansans also view accessible housing for persons with disabilities as a priority activity. About 118,000 non-institutionalized persons in the state have physical disabilities. About 1,971 persons with HIV/AIDS reside in Kansas. There are regional differences. The Northwest has a high rate of elderly residents, 20 percent. The Southeast has a high rate of persons with physical disabilities, 10.4 percent.

Policy Objective: Assist housing redesign/accessibility modifications.

Development Strategy: Upgrade the supply of owner- and renter-occupied housing through rehabilitation, incorporating requirements of the Americans with Disabilities Act, Section 504 of the Rehabilitation Act of 1973, and Fair Housing Act, as applicable.

#### Investment Plan

<u>Activities</u>	<u>Programs</u>	<u>Five-Year Funding</u>	<u>Customer Households</u>
Rehabilitation	KAMP	\$ 2,500,000	416
	LIHTC	\$ 4,000,000	100
	HOME/CHDO	\$ 200,000	5

Policy Objective: Implement universal/adaptable housing design.

Development Strategy: Increase and upgrade the supply of new rental housing, incorporating requirements of the K.S.A. 58-1402 Accessibility Standards, Americans with Disabilities Act, Section 504 of the Rehabilitation Act of 1973, and Fair Housing Act, as applicable.

#### Investment Plan

<u>Activities</u>	<u>Programs</u>	<u>Five-Year Funding</u>	<u>Customer Households</u>
New Construction	LIHTC	\$165,000,000	1,950
	HOME/CHDOs	\$ 6,500,000	130

## Permanent Housing

**Resident Transition to Permanent Housing.** Homelessness is a debilitating condition. The State of Kansas will make an extensive effort to assist homeless persons and to protect those at risk of becoming homeless.

### Priority #1 Homeless Persons Individuals and Families

Kansans view the production of housing for homeless persons as a priority activity. Homeless persons include those living doubled up with friends or relatives. Vulnerable subgroups are particularly at risk of homelessness, namely: persons with substance abuse, mental illness, or HIV/AIDS; single parents; veterans; and post-incarcerated persons. Extremely low income is assumed to be a major factor associated with homelessness. Kansas has 118,240 households earning 30 percent or less of area median income.



Policy Objective: Prevent homelessness.

Development Strategy: Restore effective demand by (a) crisis intervention with individuals and families facing eviction and (b) emergency rental assistance; use community action agencies and Ryan White case management sites for service delivery.

Investment Plan

<u>Activities</u>	<u>Programs</u>	<u>Five-Year Funding</u>	<u>Customer Households</u>
Rental Assistance	CSBG	\$ 240,000	800
	HOPWA	\$ 750,000	300

Policy Objective: Provide emergency shelters.

Development Strategy: Upgrade supply by (a) rehabilitation of facilities, (b) addition of crisis intervention services, and (c) operating subsidies.

Investment Plan

<u>Activities</u>	<u>Programs</u>	<u>Five-Year Funding</u>	<u>Customer Households</u>
Support Facilities and Services	ESG	\$ 4,260,000	42,500

Policy Objective: Assist the transition of homeless persons to permanent housing.

Development Strategy: Assure effective demand by (a) tenant and project based rental assistance, (b) self-sufficiency program in tandem, and (c) operating subsidies for service providers.

Investment Plan

<u>Activities</u>	<u>Programs</u>	<u>Five-Year Funding</u>	<u>Customer Households</u>
Rental Assistance	HOME/TBRA	\$ 1,500,000	750
	HOPWA	\$ 750,000	300

Additionally, the Kansas Interagency Council on Homelessness (KICH) has adopted a “Four Point Strategy” approach to help the homeless persons. The strategies are as follows:

1. Increase supply of affordable housing for people who are homeless or at imminent risk of becoming homeless. Ending homelessness effectively requires sufficient supply of safe, secure and accessible housing affordable to those with extremely low incomes and includes supportive housing for people with complex challenges who need services to remain housed.
2. Offer timely and flexible services which support stability and independence to individuals experiencing chronic homelessness. Vital to the state's efforts to end chronic homelessness is creating additional affordable housing, but we must also ensure that people receive necessary services to secure and sustain housing. People experiencing homelessness and individuals discharged from institutional settings need special supportive services to help them rapidly access permanent housing and re-enter the community. These services will increase a person's income, build assets, improve their physical and mental health and develop important social support networks.

Having access to rent deposits, simple house/cook wares, utility deposits, etc. might seem a simple feat for the average person but is a real challenge for the homeless individual. Yet, having access to those items is a decidedly small investment towards the chronic homeless person's independence. Also, the ability to gain quicker access to mental health, physical and substance abuse care in a pre-crisis situation would make a major reduction in the costs of the services but also makes a major impact to the stabilization of the individual's health.

3. Create a comprehensive evaluation process to measure progress and track accomplishments. Obtaining reliable data is critical to the success of any plan to end homelessness. Good information ensures accountability and builds public support by tracking progress and demonstrating the efficient use of resources. Progress reports will be distributed to community leaders, policymakers, funders, providers, consumers and the general public in an effort to secure endorsement of and participation in the plan's objectives.
4. Build broad-based community support to prevent and end homelessness. Accomplishing the 10-Year Plan's recommendations will require developing an implementation structure that will create and sustain community support to prevent and end homelessness. The Plan calls for reaching out to all sectors in the community- business, government, the faith community, non-profit organizations, citizens and homeless people and cultivating leaders from these sectors to engage and mobilize large groups of citizens.

## **Fair Housing**

**Resident Guarantee of Fair Housing.** Kansas and Federal Law view the guarantee of fair housing for protected classes as a priority activity. Protected classes include race, color, religion,

gender, disability, familial status, marital status, and national origin.

**Priority #1    Protected Classes  
Discrimination Victims**

More public information is needed about fair housing rights and complaint mechanisms. Over 90 percent of survey respondents felt that at least some fair housing violations were not reported. On the other hand, over 50 percent of the fair housing complaints reported to HUD resulted in a settlement. Regional differences exist in potential housing discrimination: the Northwest is high for persons with disabilities; the Northeast is high for predatory lending; the Southwest is high for Hispanic families; etc.

Policy Objective:    Eliminate impediments.

Development Strategy:    Assure nondiscrimination through (a) information on rights and responsibilities, (b) affirmatively furthering fair housing, and (c) enforcement remedies.

**Investment Plan**

<u>Activities</u>	<u>Programs</u>	<u>Five-Year Funding</u>	<u>Customer Households</u>
Public Information	HOME	\$        35,000	50,000

## Market Indicators

One or more of the following housing market indicators may be used by the State of Kansas for the determination of housing shortages.

### Homeownership

#### Housing Supply/Demand

#### Housing Shortage Indicator

Vacancy rate	Low (1.5% of stock or less)
Overcrowding	High (6% of stock or more)
Size match	Count of large households (6 or more persons) exceeds count of large units (4 or more bedrooms)
Complete plumbing	Low (96% of stock or less)
New units (1 year old or less)	Low (1.5% of stock or less)
Old units (50 years old or more)	High (40% of stock or more)
Price: income match	Count of households in income category exceeds count of units in price category (units not to exceed 30% of gross income)

### Rental Housing

#### Housing Supply/Demand

#### Housing Shortage Indicator

Vacancy rate	Low (7.5% of stock or less)
Overcrowding	High (6% of stock or more)
Size match	Count of large households (6 or more persons) exceeds count of large units (4 or more bedrooms)
Complete plumbing	Low (95% of stock or less)
New units (1 year old or less)	Low (1.0% of stock or less)
Old units (50 years old or more)	High (40% of stock or more)

Rent: income match

Count of households in income category exceeds count of units in rent category (units not to exceed 30% of gross income)

Recent U.S. Census data may be used to establish the above indicators of housing shortages. As an alternative, current housing market information may be collected and used for this purpose.

Five-year projections of population, housing supply and demand, may be used to anticipate future housing market conditions. Also, changing household needs – trends toward an aging population, smaller households, etc. – may alter the housing market of the future.

## **Investment Principles**

The State of Kansas will not build housing anywhere and everywhere, helter skelter. The State will invest its resources in good community contexts. Neither will the State allocate scarce resources any way and every way, luck of the draw. The State will allocate its resources using good development methods. Many details of these management practices will be buried in volumes of regulations. Nevertheless, the State's investment principles shall be plain and true. In outline form, these principles are:

1. The State of Kansas will utilize the following **COMMUNITY CONTEXTS** for housing investment:
  - a. Downtown/Neighborhood Revitalization, including
    - i. Historic preservation
    - ii. Infill development
    - iii. Core attractions
  - b. Planned Growth Areas, including
    - i. Land conservation
    - ii. Cluster development
    - iii. Site amenities.
2. The State of Kansas will utilize the following **DEVELOPMENT METHODS** for housing investment:
  - a. Sustainable Housing Affordability, including
    - i. Program funding
    - ii. Affordability periods
    - iii. Compliance monitoring
  - b. Fair Share Housing Allocation, including
    - i. Regional allocations
    - ii. Underserved households
    - iii. Protected classes.

## **Value Creation**

How important is housing? The Wells Fargo Company estimates that housing is 14 percent of the nation's economy, directly or indirectly, one out of six U.S. jobs. Housing is the largest single expense of most persons, owners and renters. Homeownership is a symbol of the American Dream. Why? What benefits do households get from good housing?

Good housing meets a household's need for shelter, safety and comfort, and a sense of belonging to family and community.

The design of good housing protects a household's privacy, encourages the personal decoration of home elements, and enhances the residents' reception of guests. Further, the design of good housing reveals a household's location in the neighborhood and prompts the residents to care for the property.

Good housing grows in economic value. A household's unit values rise with:

- ... appealing character/identity of the place
- ... flexible spaces for activities – including accessibility provisions
- ... full service infrastructure and a pleasant landscape
- ... access to schools, recreation, medical centers, shopping, and jobs
- ... economical/moderate cost and energy/maintenance efficiency.

Further, a household's land values rise with:

- ... compatible downtown/neighborhood infill development
- ... conservation of farmland, prairie, or wetlands on the urban fringe
- ... historic preservation or neighborhood revitalization
- ... tornado, flood, or other hazard mitigation
- ... increase in area capital investment and aggregate real income.

Good housing creates good value . Good housing is truly part of the American Dream!

## **Provider Opportunities**

The inability of residents to afford housing is referred to as the housing affordability gap. This gap is created by the difference between the cost of production and the ability of the consumer to pay the market price for purchase or rental. The State's role in housing is to develop housing opportunities for households least likely to bridge this gap without assistance.

## Public Policies

**Accessibility Standards.** K.S.A. 58-1402, enacted by the Kansas Legislature in 2002, establishes accessibility standards for owner- and renter-occupied single family, duplex, and triplex dwellings constructed after July 1, 2002, using public assistance provided or administered by the State. K.S.A. 58-1402 specifies same-floor standards for an accessible entrance, accessible route, bathroom, and mechanical controls. These standards have been incorporated into the Architectural Standards developed by KHRC and is monitored by KHRC staff.

The State has encouraged homebuyers with disabilities to incorporate basic access, or visitability, into their homes. The Development Strategy of the Kansas Consolidated Plan promotes universal/adaptable design of new housing and accessibility modifications in remodeled housing.

The State has increased funding, and established more flexible regulations, for accessibility modifications for persons with disabilities. The State supplements federal HOME funded accessibility modifications for persons with disabilities with KAMP, a state funded accessibility modifications program.

**Program Compliance.** The State of Kansas has no court orders, consent decrees, or sanctions regarding assisted housing or fair housing.

## Institutional Structure

Basically, four State agencies constitute the State's institutional structure for affordable and supportive housing. The housing delivery system extends throughout a network of public and private organizations, profit and nonprofit, including social service agencies.

**Kansas Development Finance Authority.** In 1987, the Legislature established the Kansas Development Finance Authority (KDFA), as an independent instrumentality of the State, to obtain long-term financing for governmental units and qualifying private enterprises.

The KDFA possesses multiple bond financing capabilities for multiple jurisdictions in the state. For example, the KDFA issues revenue bonds to finance projects of the Kansas Board of Regents and State agencies. The KDFA issues bonds for public and private educational facilities and healthcare facilities. The KDFA issues tax-exempt bonds to make below market interest rate loans to farmers. The KDFA issues private activity bonds to finance agricultural and industrial enterprises, corporate and management offices.

In particular, the KDFA is empowered to exercise all powers granted to public housing authorities by the State. In the past, the KDFA has issued revenue bonds to finance numerous multifamily housing developments in Kansas.

Effective July 1, 2003, by the Governor's Executive Reorganization Order No. 30, the Housing Development Division of the former Kansas Department of Commerce & Housing became the Kansas Housing Resources Corporation (KHRC), a subsidiary of KDFA. Using this linkage of

KDFA and KHRC, the State expects to generate additional affordable housing resources for Kansans.

**Lead/Partner Agencies.** The Kansas Department of Commerce, Kansas Housing Resources Corporation, and Kansas Department of Health and Environment will be the lead/partner agencies for the 2009-2013 Kansas Consolidated Plan.

The Kansas Department of Commerce (Commerce) is the state's lead economic development organization, responsible for ensuring economic opportunities for Kansans. Commerce is comprised of six divisions: Business Development, Rural Development, Trade Development, Travel & Tourism Development, Workforce Services, and the Operations Division. Commerce has about 300 employees and an annual budget of about \$85 million. About 80 percent of the Commerce budget is channeled to communities and businesses throughout the state. The Rural Development Division will serve as the Department of Commerce's Community Development Block Grant (CDBG) program unit under the Kansas Consolidated Plan.

The Kansas Housing Resources Corporation (KHRC) is the state's lead housing organization, responsible for generating affordable housing resources for Kansans. The KHRC is comprised of four divisions: Homeownership, Rental Housing, Housing with Supportive Services, and Asset Management. The KHRC has about 45 employees and an annual budget of about \$55 million. About 95 percent of the KHRC's budget is allocated to housing providers across the state. The HOME Program division, with assistance from the Rental Housing division, serves as the KHRC's HOME Investment Partnerships (HOME) program unit under the Kansas Consolidated Plan. The Housing with Supportive Services Division will serve as the KHRC's Emergency Shelter Grant (ESG) program unit under the Consolidated Plan.

The Kansas Department of Health and Environment (KDHE) is the state's lead health organization, responsible for protecting the public health of Kansans and natural resources of the environment. The KDHE is comprised of four divisions: Health, Environment, Laboratories, and Health and Environmental Statistics. The KDHE has about 1,000 employees and an annual budget of about \$180 million. About 35 percent of the KDHE's budget is distributed to local health departments, clinics, and other community based organizations. The Health Division, Bureau of Epidemiology and Disease Prevention, will serve as the KDHE's Housing Opportunities for Persons with AIDS (HOPWA) program unit under the Kansas Consolidated Plan.

The Kansas Housing Resources Corporation (KHRC) will be the central point of contact for the 2009-2013 Kansas Consolidated Plan.

## **Governmental/Nonprofit Cooperation**

**Community Housing Development Organizations (CHDOs).** The State of Kansas has qualified 26 CHDOs. Since 1992, the State has allocated at least 15 percent of HOME funds to CHDO program activities and five percent of HOME funds to CHDO operating expenses.



The CHDO set-aside is only a base for rental housing. CHDOs can expand their rental housing activities with Housing Tax Credits, Private Activity Bonds, and HOME Tenant Based Rental Assistance.

Further, only the CHDO set-aside is restricted to rental housing. CHDOs may serve as subcontractors to local governments, funded for HOME homeowner rehabilitation.

**Community Services Block Grant (CSBG).** The CSBG program coordinates the State's housing policies and programs with anti-poverty efforts. Community action agencies, the CSBG subgrantees, provide a broad range of services to low income residents in their communities. Most of the community action agencies operate housing programs, including homeless prevention, weatherization, and Section 8. The agencies also coordinate with other service providers in their communities.

## **Housing Resources**

**Low Income Housing Tax Credits (LIHTC).** The Kansas Housing Resources Corporation will cooperate with cities, counties, and regions of the State to determine high need areas for rental housing.

**Lead-Based Paint.** The State of Kansas has an estimated 486,334 housing units with lead-based paint hazards, including units occupied by very low and low income households.

The State complies with the new HUD lead-based paint regulations implementing Title X of the Housing and Community Development Act of 1992. These regulations cover the CDBG, HOME, ESG, and HOPWA programs. The new requirements identify the appropriate type of activity to control lead paint hazards, regardless of funding source.

The State's housing programs disseminate consumer information on prevention of childhood lead poisoning and reduction of lead-based paint hazards. The Kansas Department of Health and Environment does blood screening of children at risk and education of lead inspectors.

**State Housing Trust Fund (SHTF).** In 1991, the Kansas Legislature established a State Housing Trust Fund (SHTF). However, the SHTF needs dedicated revenues to be fully effective.

The SHTF has major importance for the State's future capacity building in housing. As a pool of discretionary funds, the SHTF could help the State become a full service provider of affordable and supportive housing. Also, future revenues coming into the SHTF could meet federal matching funds requirements under the HOME program, relieving the State General Fund and local governments of this burden.

## Technical Assistance

Technical assistance performed by the State of Kansas will include any of the following:

1. **Education** Designing and presenting a theory and/or research based course for academic credit. Course work includes assigned readings and written assignments. Subject matter is determined by the instructor. Most learning activities occur in the classroom.
2. **Consultation** Engaging an administrator or manager in policy or program development. The purpose is systematic problem-solving. The administrator's area of concern is the focus of discussion. Most interactions occur in an office or conference room.
3. **Training** Developing the knowledge and skills of front line workers. The emphasis is on the production process, i.e., procedures and routines implied by new program implementation or upgraded service delivery. Generally, content is determined by regulations or technical requirements. Most training occurs in workshop settings.
4. **Technical Assistance** Responding to the operational concerns of supervisors and line workers. New program/service implementation runs into bugs and unknowns. The purpose is practical problem-solving. Most technical assistance occurs at work stations or points of service delivery.
5. **Information Exchange** Obtaining management and program data for reporting and planning purposes. Grantees need periodic assistance to complete their routine responsibilities, i.e., program set-ups, drawdowns, audits, etc. Most information exchange occurs through the Internet, telephone, or coincidentally, during training or technical assistance sessions.

## Monitoring

The State's program administrators closely monitor their respective federal programs. The administrative procedures used by the State meet all federal rules, regulations, and guidelines for program compliance and reporting. State staff conducts field inspections to ensure the compliance of locally administered projects.

## State Priority Housing/Special Needs/Investment Plan Table

PART 1. PRIORITY HOUSING NEEDS		Priority Level	
		Indicate High, Medium, Low, checkmark, Yes, No	
Renter	Small Related	0-30%	P
		31-50%	P
		51-80%	
	Large Related	0-30%	P
		31-50%	P
		51-80%	
	Elderly	0-30%	P
		31-50%	P
		51-80%	
	All Other	0-30%	P
		31-50%	P
		51-80%	
Owner	0-30%		
	31-50%	P	
	51-80%	P	
PART 2 PRIORITY SPECIAL NEEDS		Priority Level	
		Indicate High, Medium, Low, checkmark, Yes, No	
Elderly		P	
Frail Elderly		P	
Severe Mental Illness		P	
Developmentally Disabled		P	
Physically Disabled		P	
Persons w/ Alcohol/Other Drug Addictions		P	
Persons w/HIV/AIDS		P	
Victims of Domestic Violence		P	
Other			

### **III. THE ACTION PLAN**



**APPLICATION FOR  
FEDERAL ASSISTANCE**

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application		<b>2. DATE SUBMITTED</b> November 15, 2008		Applicant Identifier	
<input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		<input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		<b>3. DATE RECEIVED BY STATE</b>	
				State Application Identifier	
		<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>		Federal Identifier	
<b>5. APPLICANT INFORMATION</b>					
Legal Name: <b>State of Kansas</b>			Organizational Unit: Department: <b>Department of Commerce</b>		
Organizational DUNS: <b>17-595-0815</b>			Division: <b>Rural Development</b>		
Address: Street: <b>1000 S.W. Jackson, Suite 100</b>			Name and telephone number of person to be contacted on matters involving this application (give area code) Prefix: <b>Mr.</b> First Name: <b>Terry</b>		
City: <b>Topeka</b>			Middle Name		
County: <b>Shawnee</b>			Last Name <b>Marlin</b>		
State: <b>Kansas</b>		Zip Code <b>66612-1354</b>			
Country: <b>United States of America</b>			Email: <b>tmarlin@kansasccommerce.com</b>		
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> <b>48-6029925</b>			Phone Number (give area code) <b>(785) 296-4703</b>		Fax Number (give area code) <b>(785) 296-3776</b>
<b>8. TYPE OF APPLICATION:</b> <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) See back of form for description of letters. <div style="text-align: center;"><input type="checkbox"/> <input type="checkbox"/></div> Other (specify)			<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types) <b>A. State</b> Other (specify)		
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b> <b>14-228</b>  TITLE (Name of Program): <b>Community Development Block Grant Program</b>			<b>9. NAME OF FEDERAL AGENCY:</b> <b>U.S. Department of Housing and Urban Development</b>		
<b>12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):</b> <b>State of Kansas</b>			<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> <b>Kansas Community Development Block Grant Program</b>		
<b>13. PROPOSED PROJECT</b> Start Date: <b>01/01/2009</b> Ending Date: <b>12/31/2009</b>			<b>14. CONGRESSIONAL DISTRICTS OF:</b> a. Applicant <b>All Kansas Districts</b> b. Project		
<b>15. ESTIMATED FUNDING:</b>			<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b>		
a. Federal	\$	<b>17,500,000.00</b>	a. Yes. <input type="checkbox"/>	THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON	
b. Applicant	\$	.00		DATE:	
c. State	\$	.00		PROGRAM IS NOT COVERED BY E. O. 12372	
d. Local	\$	.00	b. No. <input checked="" type="checkbox"/>	OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
e. Other	\$	.00	<input type="checkbox"/>		
f. Program Income	\$	<b>2,000,000.00</b>	<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b>		
g. TOTAL	\$	<b>19,500,000.00</b>	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No		
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>					
a. Authorized Representative					
Prefix <b>Mr.</b>		First Name <b>David</b>		Middle Name	
Last Name <b>Kerr</b>				Suffix	
b. Title <b>Secretary</b>				c. Telephone Number (give area code) <b>(785) 296-2741</b>	
d. Signature of Authorized Representative				e. Date Signed <b>November 1, 2008</b>	

Part III, the Action Plan, presents the objectives of the Kansas Department of Commerce (Commerce), Kansas Housing Resources Corporation (KHRC), and Kansas Department of Health and Environment (KDHE) regarding the allocation of resources for Federal Fiscal Year (PY) 2009 (State PY of January 1, 2009 – December 31, 2009). Specific priorities and guidelines are described for the federally mandated programs, i.e., the Community Development Block Grant (CDBG) program, HOME Investment Partnerships (HOME) program, Emergency Shelter Grant (ESG) program, and Housing Opportunities for Persons with AIDS (HOPWA) program. Geographic distribution of the State's development resources and development partners is discussed. Finally, Kansas Performance Measures are established to measure the State's progress on development goals.

## **COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG)**

The Community Development part of the Action Plan, including the projected use of funds, addresses the Program Year (PY) 2009 distribution of approximately \$17,500,000 in CDBG funds from the U.S. Department of Housing and Urban Development (HUD).

### **State Use of Funds**

The State of Kansas will use the PY 2009 CDBG grant funds, and any funds reallocated by HUD during 2009, to support activities authorized under Title I, Section 105, of the Housing and Community Development Act of 1974, as amended, which meet the CDBG National Objectives. The State certifies that not less than 70 percent of the aggregate CDBG funds allocated to local governments in Kansas will be used for activities that principally benefit low- and moderate-income individuals. The State estimates that approximately 80 percent of the 2009 CDBG allocation will fund such activities.

The State will use no more than \$100,000 plus two percent of the total CDBG grant amount, program income, and revolving loan funds for State administration of the program. Not more than 20 percent of the total CDBG grant may be used for administrative, planning, and/or technical assistance combined costs from both State and local levels.

The State will set aside up to one percent of the total CDBG grant amount to provide technical assistance to local governments and nonprofit organizations beyond that technical assistance directly related to existing or proposed grant projects.

Grant and reallocated funds will be initially distributed in the following grant categories which coincide with federal and State goals and objectives. Should the amount received differ from the estimated total, the funds will be distributed according to the percentages allocated for each category.

All CDBG loan and grant categories require compliance with the K.S.A. 58-1402 Accessibility Standards, Americans with Disabilities Act, Section 504 of the Rehabilitation Act of 1973, and Fair Housing Act, as applicable.

The State of Kansas has not chosen to target particular geographical areas for special assistance under the CDBG Program. Rather, we allow all the non-entitlement communities to submit applications in our funding categories on a competitive basis. Thus, we have not authorized or approved any local government revitalization strategies. Several years ago, Kansas had a funding category called Comprehensive Development. Under this category, communities applied for infrastructure, housing rehabilitation, community facilities, and economic development in one application. Due to cutbacks in funding and staffing levels, this category was discontinued.

Grant Category	Percentage
1. Water/Wastewater Projects	20% to 45%
2. Small Town Environment Program: KAN STEP	13 %
3. Community Facilities	15% to 30%
4. Housing Rehabilitation	5% to 20%
5. Economic Development (ED) – a. Infrastructure & Business Finance	0% to 15%
b. Section 108 Loan Guarantees	Total cumulative portfolio must not exceed the 2008 CDBG allocation.
6. Urgent Need	
7. Technical Assistance	1.0%
8. State Administration	2.5%

**Use of Undistributed Funds:** In the event that undistributed funds from any previous year, including 2009, remain on December 31, 2009, those funds will be pooled and awarded to unfunded current year applicants based upon current year awards, or the funds will be carried forward into the PY 2010 program for distribution in all program categories, as needed. Up to ten percent of the total allocation may be adjusted between the grant categories at the discretion of the CDBG Program Manager, with the exception of State Administration and Technical Assistance.



**Use of State Program Income:** Program income and revolving loan funds received by the State will be distributed, consistent with HUD regulations, to the same type of projects that generate the program income. It is anticipated that \$2,000,000 in program income and revolving loan funds generated by local repayment of Economic Development loans, will be available in PY 2009. These monies will be used to award new Economic Development projects to qualifying applicants in that category.

**Use of Deobligated and Recaptured Funds:** Deobligated and recaptured funds will be redistributed according to the demand in the current year's CDBG program, regardless of grant type, or may be carried forward into the PY 2010 program.

## **National Objectives Requirements**

The State of Kansas will distribute the CDBG funds received according to the following categories:

### **1. Low- and Moderate-Income Benefit**

The projected use of funds has been developed so as to give maximum feasible priority to activities that will benefit low- and moderate-income persons and must not benefit moderate-income persons to the exclusion of low-income persons. The information necessary to make income determinations is included in the grant application packages.

#### Assessing Benefit to Low- and Moderate-Income (LMI) Persons

Economic Development: The Activity must 1) be carried out in a low- and moderate-income neighborhood, or 2) involve facilities designed for use predominately by low- and moderate-income persons, or 3) employ persons, a majority of whom are low- and moderate-income at the time of hiring.

Community Improvement Activities: These activities must demonstrate that at least 51 percent of the individuals receiving benefit from the project meet low- and moderate-income standards.

Housing: Housing activities must have a 100 percent LMI benefit, whether in a targeted area or citywide.

### **2. Aiding in the Prevention or Elimination of Slums or Blight**

This National Objective may be met in one of the following ways:

#### Performing Activities in a Slum or Blighted Area

The location of an eligible activity must meet the definition of a slum area or blighted area under Kansas Statutes Annotated, Section 17-4760, and the applicant must document that, at the time of application, there exists a majority (51 percent) of deteriorated and dilapidated buildings and facilities throughout the area to meet the criteria. In addition, at least 25 percent of the buildings must qualify as slum or blighted. The specific documentation required to demonstrate this

circumstance is outlined in grant application packages.

### Performing Activities Outside a Slum or Blighted Area

The Applicant's project may include acquisition, demolition, rehabilitation, and historic preservation activities designed to eliminate specific conditions of blight or physical decay on a spot basis, not located in a slum or blighted area. The specific requirements to meet this standard are outlined in grant application packages.

### **3. Activities Designed to Meet Urgent Health, Welfare, or Compliance Needs**

Eligible activities are those that the applicant certifies are designed to meet community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community. The applicant must also certify that no local financial resources are available to meet such needs. Specific documentation requirements are outlined in grant application packages.

## **State Compliance Criteria**

The following administrative and financial guidelines apply to the Kansas Small Cities CDBG Program:

**Timeliness:** Grantees will have a signed contract with the State within 90 days of award announcement. Project implementation will be initiated within 120 days of award announcement. Failure to meet these time frames may result in withdrawal of the grant award by the Department of Commerce. All sources of leveraged funds must be committed at the time of application submittal and all other documentation must be included in the application that verifies the project is ready to begin once funding is obtained.

**Project Administration Cost:** Due to the wide disparity in project administration costs, such costs will be determined prior to contract signing. The maximum CDBG administrative expenditures for each grant category are listed in specific application materials. Engineering/architectural firms may not administer any CDBG grant on which they are participating in any other capacity. All CDBG grants must be administered by State-certified administrators.

**Threshold Requirements:** The Kansas CDBG program consists of six grant categories, all of which must meet certain threshold requirements in order to be considered for funding. The threshold requirements are outlined in grant application packages. Failure to meet the threshold requirements will result in the disqualification of an application from the grant process.

**Negotiated Funding:** The State reserves the right to negotiate with applicants and to deny partial or total funding of any application in a given funding period.

**Minimization of Displacement:** The State of Kansas will discourage applicants from proposing displacement, unless no feasible alternative exists. Alternatives will be reviewed for feasibility, and

technical assistance will be provided in order to minimize displacement. If permanent displacement must occur, legal protections will apply to persons being displaced.

**Privatization:** Should a grantee sell or lease a publicly-owned utility aided by CDBG funds within five years of grant close-out to a for-profit entity, the grantee shall return to the State a pro-rata portion of the grant funds expended for that utility at the time of sale.

## **Program Descriptions**

The following is an overview of the programs available through the State of Kansas CDBG program.

### **Community Facilities**

Community Facilities projects may consist of, but are not limited to, improvements in fire protection, bridges, community and senior centers, health facilities, streets, architectural barrier removal, natural gas systems, electrical systems, public service activities, and nonprofit entities. These grants are awarded on a competitive basis once per year. Water and sewer projects are not included in this category. The grant maximum is \$400,000 based on \$2,000 per beneficiary.

### **Water and Sewer**

The Water and Sewer annual competition will be separate from the Community Facilities annual competition, although threshold requirements apply equally to both categories. More specific award criteria for this program will be discussed in the application packet for this category. Appearance before the interagency review committee consisting of a core group of the Kansas Department of Commerce, the Kansas Department of Health and Environment, and the U.S. Department of Agriculture, Rural Development, is part of the rating criteria of this program. Water and Sewer grants are limited to a maximum of \$400,000.

### **Housing Rehabilitation**

CDBG Housing grants are awarded on a competitive basis annually. All CDBG housing rehabilitation grants include both owner-occupied and renter-occupied units. It may include demolition of substandard structures. The maximum grant is \$400,000.

### **Urgent Need**

Project activities must address an urgent need resulting from a sudden and severe natural or other disaster that has created conditions that pose a serious and immediate threat to the health or welfare of the community. Awards will be made to address only the solution to the immediate problem and not necessarily the long-term solution. The conditions must have become urgent within six months following the event. Applications are accepted on an as-needed basis at a maximum amount of \$400,000 per grant.

## **Economic Development**

### **Business Financing/Infrastructure**

Economic Development funds may be used by a local unit of government to provide infrastructure or business financing assistance for a new business locating in or an existing business expanding in, a community. The local government may choose to offer assistance to an existing local firm attempting to remain in business.

Technical assistance is available from the State during preparation of the application to ensure that the application will meet threshold requirements.

Funds are available for PY 2009 through twelve rounds of competition. The application deadline will occur on the first Friday of each month. A city or county is limited to two applications per round of competition. The maximum amount that can be applied for is \$750,000, and the minimum amount is \$100,000.

### **Section 108 Loan Guarantee**

Under this program, the U.S. Department of Housing and Urban Development (HUD) provides a guarantee for notes or other obligations issued by public entities for activities eligible under the CDBG program.

Section 108 loan guarantees are limited to economic development projects that cause the creation or retention of permanent full-time employment. The projects must involve a private for-profit organization that has a sufficient financial history to permit a comprehensive risk analysis and to demonstrate a high degree of financial feasibility for the proposed activity. Acceptable collateral equal to 100 percent of the guarantee must be provided. A guarantee request must provide evidence that alternative financing sources were unavailable or insufficient to meet the project's financial needs. Undue enrichment of private individuals or private entities will not be allowed.

### **Local Revolving Loan Monies**

A city or county applicant for any economic development project will be required to use any unused balance of their local CDBG revolving loan funds for any project for which State funds are being sought.

## **KAN STEP**

The State has set aside 13% of the allocation to offer a volunteer, self-help means of financing community improvement projects limited to water, sewer, and public or nonprofit buildings. There will be one application round in the 2009 program year. The application deadline will be April 1. The maximum grant amount is \$300,000.

## **Grant Announcement and Award Schedule**

### **COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM**

- |   |                             |
|---|-----------------------------|
| <b>1. CDBG Application Workshops</b>            | April 29, 2008              |
| <b>2. Community Facilities Grant Schedule</b>   |                             |
| a. Application Deadline                         | October 31, 2008            |
| b. Award Announcement [on or about]             | January 23, 2009            |
| <b>3. KAN STEP Grant Schedule</b>               |                             |
| a. Application Deadline                         | April 1, 2009               |
| b. Award Announcement [on or about]             | May 15, 2009                |
| <b>4. Water and Sewer Grant Schedule</b>        |                             |
| a. Application Deadline                         | October 1, 2008             |
| b. Award Announcement [on or about]             | January 9, 2009             |
| <b>5. Housing Rehabilitation Grant Schedule</b> |                             |
| a. Application Deadline                         | August 29, 2008             |
| b. Award Announcement [on or about]             | January 5, 2009             |
| <b>6. Economic Development Grant Schedule</b>   |                             |
| a. Application Deadlines                        | First Friday of each month  |
| b. Award Announcements                          | 45 days after each deadline |

Grantee workshops will be announced following awards. If the number of awards allows, grantee information will be provided to local and company officials during a pre-contract, on-site visit.

- |                                      |                   |
|--------------------------------------|-------------------|
| <b>7. Urgent Need Grants</b>         |                   |
| a. Open Application Submission Until | November 30, 2009 |
| <b>8. Section 108 Loan Guarantee</b> |                   |
| a. Open Application Submission Until | November 30, 2009 |

**NOTE:** Grant awards may be made for less than the full amount allocated for any competition depending on the status at that time of the U.S. Department of Housing and Urban Development Letter of Credit to the State of Kansas.

**APPLICATION FOR  
FEDERAL ASSISTANCE**

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application		<b>2. DATE SUBMITTED</b> November 1, 2008		Applicant Identifier	
<input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		<b>3. DATE RECEIVED BY STATE</b>		State Application Identifier	
<input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>		Federal Identifier	
<b>5. APPLICANT INFORMATION</b>					
Legal Name: <b>Kansas Housing Resources Corporation</b>			Organizational Unit: Department: <b>HOME Program</b>		
Organizational DUNS: <b>137043662</b>			Division:		
Address: Street: <b>611 S. Kansas Avenue, Suite 300</b>			Name and telephone number of person to be contacted on matters involving this application (give area code)		
City: <b>Topeka</b>			Prefix: <b>Mr.</b>		First Name: <b>Bradley</b>
County: <b>Shawnee</b>			Middle Name <b>S.</b>		
State: <b>Kansas</b>			Last Name <b>Reiff</b>		
Zip Code <b>66603-3803</b>			Suffix:		
Country: <b>United States of America</b>			Email: <b>breiff@kshousingcorp.org</b>		
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> <b>71-0950729</b>			Phone Number (give area code) <b>(785) 296-3649</b>		Fax Number (give area code) <b>(785) 296-8985</b>
<b>8. TYPE OF APPLICATION:</b> <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) See back of form for description of letters.) Other (specify) <input type="checkbox"/> <input type="checkbox"/>			<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types) <b>A. State</b> Other (specify)		
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b> <b>14-239</b> TITLE (Name of Program): <b>HOME Investment Partnerships Program</b>			<b>9. NAME OF FEDERAL AGENCY:</b> <b>U.S. Department of Housing and Urban Development</b>		
<b>12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):</b> <b>State of Kansas</b>			<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> <b>First Time Homebuyers</b> <b>Homeowner Rehab</b> <b>HOME Rental Development</b> <b>Tenant Based Rental Assistance</b>		
<b>13. PROPOSED PROJECT</b> Start Date: <b>01/01/2009</b> Ending Date: <b>12/31/2009</b>			<b>14. CONGRESSIONAL DISTRICTS OF:</b> a. Applicant <b>All Kansas Districts</b> b. Project		
<b>15. ESTIMATED FUNDING:</b>			<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b>		
a. Federal	\$	<b>7,667,252.00</b>	a. Yes. <input type="checkbox"/>		THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:
b. Applicant	\$	<b>.00</b>			
c. State	\$	<b>.00</b>			
d. Local	\$	<b>17,870,632.00</b>	b. No. <input checked="" type="checkbox"/>		PROGRAM IS NOT COVERED BY E. O. 12372
e. Other	\$	<b>65,882.00</b>	<input type="checkbox"/>		OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW
f. Program Income	\$	<b>.00</b>	<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b>		
g. TOTAL	\$	<b>25,603,766.00</b>	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No		
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>					
a. Authorized Representative					
Prefix <b>Mr.</b>		First Name <b>Stephen</b>		Middle Name <b>R.</b>	
Last Name <b>Weatherford</b>				Suffix	
b. Title <b>President</b>				c. Telephone Number (give area code) <b>(785) 357-4445</b>	
d. Signature of Authorized Representative				e. Date Signed <b>November 1, 2008</b>	

# **Home Investment Partnerships Program**

## **State Use of Funds**

Consistent with the Consolidated Plan, the Kansas Housing Resources Corporation's HOME Investment Partnerships Program (HOME) will distribute funds primarily through a competitive selection process to state recipients, subrecipients and/or owners/developers. The Kansas Housing Resources Corporation (KHRC) will make all funding decisions. Table 1 shows the projected use of HOME funds and American Dream Downpayment Initiative (ADDI) funds for Program Year (PY) 2009.

Matching funds are a requirement for HOME in PY 2009. Grant recipients will be encouraged to provide their match for the HOME funds. Any shortfall will be covered by funds that the KHRC designates from its Housing Fund to match the PY 2009 allocation.

The KHRC will set aside 10 percent of the HOME PY 2009 allocation for administrative reserve. Up to one half of the 10 percent set-aside will be made available to grant recipients for administration, and will be limited to reimbursement of expenses actually incurred by the recipients.

The KHRC reserves the right to reject an application for HOME or ADDI funds if the project is not cost effective or consistent with HOME or ADDI Program priorities and objectives.

All HOME and ADDI loan and grant categories require compliance with the K.S.A. 58-1402 Accessibility Standards, Americans with Disabilities Act, Section 504 of the Rehabilitation Act of 1973, and Fair Housing Act, as applicable.

KANSAS HOUSING RESOURCES CORPORATION						
HOME DISTRIBUTION-PY 2009						
Distribution of Funds	HOME Dollars	HOME Percent	Estimated Matching Dollars	Estimated Dollars per Unit - HOME	Estimated Dollars - Private	Approximate Number of Units
First Time Homebuyers	\$ 1,916,000	25%	\$ 479,000	\$ 12,000	-	200
Homeowner Rehabilitation	\$ 1,916,000	25%	479,000	25,000	-	96
HOME Rental Development	\$ 1,686,000	22%	421,500	25,000	\$ 5,025,000	67
Tenant Based Rental Assistance	\$ 1,152,527	15%	288,132	5,400		267
American Dream Downpayment Initiative (ADDI)	\$ 65,882	*	-	10,000	-	7
Lenders Consortium (Leveraged \$---> HOME 30% - Private 70%)					11,178,000 (\$54,000 *207 units)	
TOTAL HOME ASSISTANCE	\$ 6,736,409	87%				636
TOTAL MATCH			\$ 1,667,632			
TOTAL LEVERAGING DOLLARS					\$ 16,203,000	
Participating Jurisdiction Admin Reserve	\$ 766,725	10%				
CHDO Operating Expense Set-aside	\$ 230,000	3%				
Total HOME & ADDI Allocation	\$ 7,733,134	100%	-			
Total 2009 HOME Allocation	\$ 7,667,252	*American Dream Downpayment Initiative (ADDI) percentage not included in total. ADDI allocation is separate from 2009 HOME allocation provided HUD. No match requirement for ADDI and no Admin Reserve.				
Total ADDI (2009)	\$ 65,882					
Total All HOME Allocation	\$ 7,733,134					
Total Match	1,667,632					
Total Leveraging Dollars	16,203,000					
GRAND TOTAL	\$ 25,603,766					



## First Time Homebuyers

**Resources Expected.** Approximately \$1.9 million, including the ADDI.

**Proposed Activities.** The First Time Homebuyers program, including the ADDI, will be administered in partnership with lending institutions. The State will enter into agreements with lenders to provide leveraging of the funds allotted to the program.

**Specific Objectives.** The State has established a lender's consortium to leverage funds for First Time Homebuyers downpayment assistance, including under the ADDI. Private lenders are expected to leverage the funds by providing first mortgage loans.

**Priority Needs.** A qualified First Time Homebuyer, who needs accessibility modifications made to a property to enable her/him to use the home as her/his principal residence, may apply for funds in addition to the downpayment assistance. A grant of up to \$5,000 may be made available for permanent modifications to the homes, if non-federal funding is available.

**Geographic Areas.** Program funds are made available for first-time homebuyer activities on a first come, first-served basis to applicants outside the entitlement jurisdictions of Kansas City, Johnson County, Lawrence, Topeka, and Wichita.

**Distribution of Funds.** Funds are distributed to eligible applicants on a first come, first-served basis.

**Criteria for Selection.** Families assisted must be low-income, 80 percent or below of area median income. They must be first-time homebuyers, utilizing the homes purchased as their principal residences for the required affordability period.

**Threshold Factors.** The families must not pay more than 30 percent of their incomes toward their housing ratio. They must invest \$500 or two percent of the sale price, whichever is greater.

**Grant Size Limits.** For HOME, up to 20 percent of the purchase price of a unit, up to \$20,000, will be made available to qualified buyers to assist with downpayments, closing costs, and legal fees. For ADDI, up to \$10,000 will be available for qualified buyers.

**Recapture.** The soft second mortgage will be forgiven proportionately over a period of 60 months, if less than \$15,000; or, over a period of 120 months, if \$15,000 to \$20,000. The interest-free mortgage portion of the subsidy will be repaid in full upon transfer of title any time within the initial 10-year period.

Therefore, restrictions are as follows:

<u>Subsidy Amount</u>	<u>½ Soft Second</u>	and	<u>½ Interest Free Mortgage</u>
Up to \$14,999	5 years		10 years
\$15,000-\$20,000	10 years		10 years

## **ADDI Strategy**

As planned use, the KHRC will assist 198 households with First Time Homebuyer (FTHB) assistance, including an additional 16 with the ADDI. Minorities will compose an estimated 17 percent of the homebuyers, approximately 36 households. Kansas will contribute to the national goal of 5.5 million more minority homeowners by 2010.

As targeted outreach, the KHRC will provide promotional information (flyers, etc.) to local housing authorities, to post for their tenants. A formal press release will be issued to coincide with the opening of the March funding round. Additionally, KHRC promotes the FTHB/ADDI program through the KHRC website, the Kansas Lenders Consortium and the occasional public presentations.

To ensure suitability of families, the KHRC will determine eligibility of ADDI applicants for homebuyer assistance under its established HOME criteria for the FTHB program. First, prospective homebuyers must be able to qualify for financing from a lender within the Consortium. In addition to the lending standard, KHRC has established underwriting criteria to ensure homebuyers can afford their homes. Homebuyers will be expected to make a minimum investment of \$500 or two percent of the sale price, whichever is greater. This investment gives the homebuyer a stronger buy-in to their home.

The KHRC has also developed a unique, innovative approach to home maintenance and financial counseling. Proposed homebuyers are furnished with a comprehensive package of information covering a variety of subjects related to home maintenance, home finance, energy conservation, and home insurance. Each proposed homebuyer is required to take an open book test and submit an official answer sheet to the KHRC.

## **Homeowner Rehabilitation**

**Resources Expected.** Approximately \$1.9 million.

**Proposed Activities.** HOME program funding will be allocated under written agreement to local jurisdictions that apply as third-party program administrators, referred to as State recipients, on a competitive basis, after meeting organizational capacity and threshold requirements for rehabilitating existing owner-occupied housing in their communities.

**Priority Needs.** After thresholds have been met, rating criteria will favor local areas with the greatest amount of housing in need of rehabilitation, compared to other applicants. Priority will also be given to applicants that propose to undertake rehabilitation of property owned by elderly homeowners and those with the lowest incomes. Other priority needs will be persons with disabilities.

**Specific Objectives.** Through partnership with local governments, funding will support the objective of the HOME program to provide affordable housing to lower income households by

expanding and maintaining the supply of decent, safe, sanitary, and affordable housing through rehabilitation of existing housing stock. All Homeowner Rehabilitation funds are to be used to assist households with incomes less than 80 percent of area median income.

**Geographic Areas.** Program funds are made available for homeowner rehabilitation activities to local units of government, outside the entitlement jurisdictions of Kansas City, Johnson County, Lawrence, Topeka, and Wichita.

**Distribution of Funds.** Funds will be distributed, on a competitive basis, after thresholds have been met and applicants have demonstrated organizational capacity to deliver a federally funded housing program with a construction/rehabilitation component in a cost-effective manner.

**Criteria for Selection.** Applicants are selected based on an organization's ability to carry out all required federal and state regulations and policies; demonstration of knowledge and experience with construction methods, practices of building, housing codes inspection, specifications writing, and construction project management.

**Threshold Factors.** An applicant's organizational capacity to perform a program with a construction/rehabilitation component will be reviewed. An applicant must provide evidence of having qualified building and housing code inspectors, who have the ability to prepare detailed sets of construction/rehabilitation work specifications for bid; also, an applicant must have qualified lead-based paint hazard reduction contractors. The performance of applicants with awards from previous years will be reviewed. Due to the need for planning and organizing to deliver a program with a construction management component and new lead-based paint requirements, all new applicants will be required to first attend pre-application conferences.

**Grant Size Limit.** \$300,000.

**Recapture.** Because federal spending deadlines are mandated, organizations must be ready to deliver the program, having the required capacity and necessary skills in housing construction or rehabilitation already in place. Twelve months after commencement, funding will be recaptured and made available to other entities, if a recipient has not yet committed any funds. After twenty-four months, funds left uncommitted to specific projects will be recaptured and reallocated.

## **HOME Rental Development**

**Resources Expected.** Approximately \$1.9 million

**Proposed Activities.** Eligible activities under the HOME Rental Development Program (HOME Rental) will be acquisition and rehabilitation of existing rental housing, rehabilitation of existing rental housing, new construction of rental housing. Renters who earn no more than 60 percent of the area median gross income must initially occupy 90 percent of the rental units, and the rent on those units cannot exceed the HOME maximum rents.

**Specific Objectives.** Through partnership with non-profit and for-profit developers, funding will support the objective of the HOME program to provide affordable housing to lower income households by expanding and maintaining the supply of decent, safe, sanitary, accessible, and affordable rental housing, expand the capacity of non-profit housing providers, strengthen the ability of state and local governments to provide housing, and leverage private sector participation.

To satisfy the Community Housing Development Organizations (CHDO) set-aside requirements of the HOME program, the KHRC shall reserve at least 22 percent of the total 2009 HOME allocation for CHDOs acting as owner, developer, or sponsor of a housing development.

The KHRC may also allocate up to 3 percent of the total HOME allocation for CHDO operating expenses. The amount awarded is entirely at the discretion of the KHRC, and funds not utilized for CHDO operating may be allocated as CHDO housing development funds.

**Geographic Areas.** The Kansas Housing Resources Corporation (KHRC) will approve applications that achieve an equitable geographic distribution of funds and that are consistent with the Consolidated Plan, within the limitations of the funds available and the applications received. The scoring criteria will reflect a desired preference for activities outside local HOME jurisdictions and metropolitan statistical areas.

**Distribution of Funds.** The application process for HOME housing development funds is competitive.

**Criteria for Selection.** A formal system will be used to evaluate, select, and fund applications for loans. The selection criteria are designed to facilitate an objective assessment of the housing needs of the area and the applicant's knowledge and experience with construction methods, practices of building, housing codes inspection, specifications writing, construction project management and property management.

**Threshold Factors.** Before an application is scored and ranked, it must meet the threshold requirements:

1. The application must be for a qualified residential rental development that meets the HOME Program requirements at 24 CFR Part 92, as amended;
2. The development must meet the low-income housing priorities as identified in the applicable state or local Consolidated Plan.
3. The development is ready to proceed as documented by:
  - a. Evidence of site control with an option for at least six months beyond the application deadline; or a recorded deed;
  - b. Zoning approval or application for zoning approval with a letter from the zoning administrator citing that the zoning request is consistent with the local plan or that the local plan could be changed to be consistent with the zoning request;
  - c. Evidence of availability of adequate utilities at the site;
  - d. Commitment letters for all sources of financing;

- e. Affidavit of compliance with accessibility design requirements of the Americans with Disabilities Act relating to the public and common areas, the Kansas 2020 Accessibility Statute, the Americans National Standards Institute 117.1 (1986) for all first level living units and the KHRC Architectural Procedures and Minimum Development Standards for the total development.
4. Rural Development (RD) Form AD 622 commitment, if applicable;
5. Compliance with CHDO set-aside requirements:
  - a. CHDO must be a certified Community Housing Development Organization by the Kansas Housing Resources Corporation.
  - b. The CHDO must have an ownership interest (either directly or through a partnership) in the development, must be at least the managing member, and must materially participate, on a regular, continuous, and substantial basis, in the development, operation and the management of the project throughout the entire compliance period.
6. A complete application - any application that is not complete may be automatically rejected.

### **Types of Assistance**

HOME funds provided as part of CHDO set-aside will be structured as 20-year deferred loans, at 3% interest.

**Recapture.** Because federal spending deadlines are mandated and because of the demand for rental housing, owner/developers must be ready to deliver the program, having the required capacity and necessary skills in housing construction or rehabilitation already in place. Twelve months after commencement, funding will be recaptured and made available to other entities, if development/rehabilitation has not yet commenced. After thirty-six months, funds left unspent will be recaptured and reallocated.

## **Tenant Based Rental Assistance**

**Resources Expected.** Approximately \$1.1 million

**Proposed Activities.** TBRA funding will be allocated under written agreement to local jurisdictions and non-profits that apply as third-party program administrators, referred to as subrecipients, on a competitive basis, after meeting organizational capacity and threshold requirements for administering a rental assistance program in their communities. Funding is distributed monthly through direct deposit to subrecipient agencies. Rental assistance is paid, month by month by the subrecipient, in the form of a rental assistance payment directly to the landlord and/or the local utility (electric, gas, water) provider.

**Priority Needs.** Eligibility for the program is based on income. Not less than 90 percent of the families assisted must be at 60 percent or below the area median income and 10 percent may be at 80 percent or below the area median income. Subrecipients may establish Tenant Based Rental Assistance (TBRA) preferences, such as those for persons with disabilities, the elderly,

and homeless Kansans. Housing Authorities, nonprofit agencies, and others may apply for funding.

**Specific Objectives.** TBRA funds are used to make housing affordable for income-eligible families, the elderly, and persons with disabilities. Eligible activities include rental subsidy, security deposit, and/or utility deposit programs. Utility deposits may only be funded when rental subsidy and/or security deposit programs are made available by the grantee. U.S. Department of Housing and Urban Development (HUD) fair market rent and income guidelines are utilized for income and rent calculations.

**Geographic Areas.** Program funds are made available for TBRA activities to local housing authorities and other non-profit organization, throughout the state. Only applications serving special needs populations will be considered for local HOME Participating Jurisdictions (Kansas City, Johnson County, Lawrence, Topeka, and Wichita).

**Distribution of Funds.** Funds will be distributed, on a competitive basis, after thresholds have been met and applicants have demonstrated organizational capacity to deliver a federally funded rental assistance program.

**Criteria for Selection.** There are three application ratings criteria for the program: Project Need (300 Points); Project Impact (300 Points); Capacity (100 Points); and Non-local HOME PJ (50 Points).

Project Need relates to special populations addressed in the application, such as the homeless, involuntarily displaced, etc. Points are awarded for those paying more than 30 percent of income for rent, more than 50 percent of income for rent, the number of homeless persons identified in the application, the number of identified single parent households, poverty levels to be targeted, length of the agency's waiting list, special population needs, and overall community need. Project Impact relates to the measures of success in relationship to self sufficiency and the degree of community impact on identified needs. Capacity relates to the ability and experience to operate and maintain a rental subsidy program. Non-local HOME PJ relates to local jurisdictions that do not receive a direct allocation of HOME funds.

**Threshold Factors.** Threshold factors include assurances, certifications, housing needs narrative, impact narrative, completion of a budget worksheet, inclusion of a funding summary, and inclusion of the agency's administrative plan.

**Grant Size Limit.** Grant applications may not exceed \$300,000. An administrative fee is added to the total awarded the subrecipient.

**Recapture.** Grantees have two years, from commencement of the grant, to commit all funds and a third year to expend all funds. Funding remaining at the end of the three-year funding cycle will be recaptured.

## **Other Forms of Investment**

The State of Kansas does not plan to make other forms of investment with HOME funds.

## **HOME Program Monitoring**

### **First Time Homebuyer**

The First Time Homebuyer Program accepts applications and performs a detailed review on each potential homebuyer. Reviews include income eligibility, property eligibility, program thresholds, environmental standards, and the Uniform Relocation Act. Compliance with all local program standards and federal regulations are met prior to funds being expended.

To ensure compliance with the affordability period, Homeownership Staff annually mails a residency certification letter. The homeowner returns a signed statement certifying that they are residing at the address, and that the property is maintained in good condition. The certified statement also discusses that it is understood that if false information is provided, they may be in violation of the mortgage documents and HOME federal regulations, and may have to repay the assistance received.

### **Homeowner Rehabilitation**

The Kansas Housing Resources Corporation (KHRC) monitors local government (State Recipients) compliance continuously throughout the year and duration of funding through various means, including desk reviews, rather than with just a singular event. The program's required procedures and compliance documentation for the grantees' project setups, payment requests, completion reports and quarterly reports include steps and submission of a number of items to enable ongoing, periodic monitoring review and feedback through written correspondence and emails.

KHRC reviews each rehab project individually by desk review. Individual project setups are required to be mailed to KHRC before going to bid on each house. The setup packets consist of a number of identifying information, compliance items and documents. Individual project payment requests are also sent to KHRC. Again, these are submitted with a number of compliance items and documents attached for monitor and review.

Office site visits occur but may depend on a number of items such as when desk reviews reveal problems. These could be a minimum of at least once per grant, but are primarily based on risk assessment factors, e.g., recipient is new or because of staff turnover, excessive correspondence, excessive errors, not complying with procedures, files being thicker than normal, and complaints.

Compliance monitoring will consist of simultaneously providing technical assistance (to refer grantees to procedures, rules and regulations), and obtaining clarification of federal laws if needed. Remedies for the local grantee's nonperformance and noncompliance include corrective and probationary action, suspension, and termination. KHRC will fund entities that show performance, capacity or track record, integrity, and follow policies.

## **HOME Rental Development**

The Kansas Housing Resources Corporation (KHRC) monitors HOME Rental Development (HOME Rental) compliance continuously throughout the year and duration of funding through various means, including desk reviews, rather than with just a singular event. The program's required procedures and compliance documentation includes the submission of a number of items to enable ongoing, periodic monitoring reviews and feedback through written correspondence and emails.

KHRC staff works closely with the owner/developer throughout the development process to ensure compliance. During the application process, KHRC reviews each proposed HOME Rental proposal, including conducting site reviews and completing underwriting, including subsidy layering. For developments that are approved, a pre-development conference is conducted to review the various requirements for the program (such as reviewing floor plans for accessibility).

Compliance documents and certifications are provided to KHRC throughout the development process. The setup packets consist of a number of identifying information, compliance items and documents. Individual payment requests are also sent to KHRC. Again, these are submitted with a number of compliance items and documents attached for monitor and review.

KHRC has increased its efforts to monitor construction. In addition to quarterly progress reports, owner/developers are required to notify KHRC when certain tasks are accomplished to allow for an inspection by KHRC. This includes notification when footings have been poured, framing and electrical/plumbing rough-in is complete and a final inspection. Office site visits occur but may depend on a number of items such as when desk reviews reveal problems. These could be a minimum of at least once per HOME allocation, but are primarily based on risk assessment factors, e.g., owner/developer is new or because of staff turnover, excessive correspondence, excessive errors, not complying with procedures, files being thicker than normal, and complaints.

Ongoing compliance monitoring will consist of conducting regular physical, property management and tenant file inspections, annual compliance reports filed by the owner/developer and providing technical assistance on procedures, rules and regulations. Remedies for the owner/developer nonperformance and noncompliance include corrective and probationary action, suspension, and termination. KHRC will only fund entities that show performance, capacity or track record, integrity, and follow policies.



## **TBRA Program Compliance Monitoring**

The Kansas Housing Resources Corporation (KHRC) monitors HOME TBRA compliance through various means. The program requires the submission of KHRC financial reports including quarterly reports, grant completion reports, and tenant financial data submitted on a continuous basis. Specific KHRC required reports are documented in the KHRC TBRA state policy and in subgrantee TBRA grant agreements.

KHRC reviews each TBRA grant and subsequent activities on a continuous basis. Individual tenant setups and revisions are documents required and submitted to KHRC. Tenant setup information and revisions consist of household demographics, income calculation worksheets, landlord contract rent and HUD fair market rent subsidies and other information. Monthly subgrantee rental assistance payment requests are sent to KHRC.

On site compliance reviews take place annually. Additional KHRC visits take place based on a KHRC assessment of subgrantee needs. New recipients receive on site technical assistance training for all staff who will work with the program. All subrecipients may receive additional on site visits due to staff turnover, errors in completing required TBRA financial reports, or non-compliance with federal regulations and/or KHRC written policies and procedures.

The goal of the formal annual compliance review is to ensure compliance with and provide technical assistance relating to federal regulations, state policies and program procedures. During the compliance review, the following information is documented:

- Administrative Policies and Procedures
- Financial Records/Program Income
- Tenant Selection Policy
- Marketing Plan, Procedures
- Lead Based Paint Regulations/Health Department Quarterly Reports
- Tenant File Reviews
- KHRC HQS Inspections

KHRC provides written compliance reports to each subgrantee following compliance reviews. Reports indicate compliance issues and remedial actions required of the subgrantee. Remedial actions must be documented and reported by the subgrantee in writing to KHRC within 30 days. Subgrantee performance issues and remedial actions are also indicated. Remedies for the local grantee's nonperformance and noncompliance status include corrective and probationary action, suspension, and termination. KHRC limits funding to entities that indicate successful capacity through adherence to federal regulations and KHRC policies and procedures.

## **Grant/Loan Announcement and Award Schedule**

### **First Time Homebuyers**

- |    |           |                                     |                                  |
|----|-----------|-------------------------------------|----------------------------------|
| a. | Round One | Lenders Training<br>Funds Available | August 2009<br>September 1, 2009 |
| b. | Round Two | Lenders Training<br>Funds Available | February 2010<br>March 1, 2010   |

### **Homeowner Rehabilitation**

- |    |                                  |                  |
|----|----------------------------------|------------------|
| a. | Application Deadline             | August 26, 2009  |
| b. | Award Announcement (on or about) | November 6, 2009 |
| c. | Grantee Workshop                 | To be announced  |

### **HOME Rental Development (HOME Rental)**

- |    |                                  |                  |
|----|----------------------------------|------------------|
| a. | Application Deadline             | February 6, 2009 |
| b. | Award Announcement (on or about) | May 15, 2009     |
| c. | Pre-Development Conference       | To be announced  |

### **Tenant Based Rental Assistance (TBRA)**

- |    |                                  |                  |
|----|----------------------------------|------------------|
| a. | Application Deadline             | August 26, 2009  |
| b. | Award Announcement (on or about) | November 6, 2009 |
| c. | Individual Grantee Workshops     | To be announced  |



**APPLICATION FOR  
FEDERAL ASSISTANCE**

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application		<b>2. DATE SUBMITTED</b> November 1, 2008		Applicant Identifier	
<input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		<b>3. DATE RECEIVED BY STATE</b>		State Application Identifier	
<input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>		Federal Identifier	
<b>5. APPLICANT INFORMATION</b>					
Legal Name: <b>Kansas Housing Resources Corporation</b>			Organizational Unit: Department: <b>Housing with Supportive Services Division</b>		
Organizational DUNS: <b>137043662</b>			Division:		
Address: Street: <b>611 S. Kansas Avenue, Suite 300</b>			Name and telephone number of person to be contacted on matters involving this application (give area code)		
City: <b>Topeka</b>			Prefix: <b>Mr.</b>		First Name: <b>Al</b>
County: <b>Shawnee</b>			Middle Name		
State: <b>Kansas</b>			Last Name <b>Dorsey</b>		
Zip Code <b>66603-3803</b>			Suffix:		
Country: <b>United States of America</b>			Email: <b>adorsey@kshousingcorp.org</b>		
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> <b>71-0950729</b>			Phone Number (give area code) <b>(785) 296-5865</b>		Fax Number (give area code) <b>(785) 296-8985</b>
<b>8. TYPE OF APPLICATION:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) See back of form for description of letters.) Other (specify) <input type="checkbox"/> <input type="checkbox"/>			<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types) <b>A. State</b> Other (specify)		
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b> <b>14-231</b> TITLE (Name of Program): <b>Emergency Shelter Grant Program</b>			<b>9. NAME OF FEDERAL AGENCY:</b> <b>U.S. Department of Housing and Urban Development</b>		
<b>12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):</b> <b>State of Kansas</b>			<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> <b>Kansas Emergency Shelter Grant Program</b>		
<b>13. PROPOSED PROJECT</b> Start Date: <b>01/01/2009</b>			<b>14. CONGRESSIONAL DISTRICTS OF:</b> a. Applicant <b>All Kansas Districts</b>		
Ending Date: <b>12/31/2009</b>			b. Project <b>State of Kansas</b>		
<b>15. ESTIMATED FUNDING:</b>			<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b>		
a. Federal	\$	<b>893,258.00</b>	a. Yes. <input type="checkbox"/>		THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON
b. Applicant	\$	.00			DATE:
c. State	\$	.00			PROGRAM IS NOT COVERED BY E. O. 12372
d. Local	\$	<b>848,595.00</b>	b. No. <input checked="" type="checkbox"/>		OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW
e. Other	\$	.00			
f. Program Income	\$	.00	<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b>		
g. TOTAL	\$	<b>1,741,853.00</b>	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No		
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>					
a. Authorized Representative					
Prefix <b>Mr.</b>		First Name <b>Stephen</b>		Middle Name <b>R.</b>	
Last Name <b>Weatherford</b>				Suffix	
b. Title <b>President</b>				c. Telephone Number (give area code) <b>(785) 357-4445</b>	
d. Signature of Authorized Representative				e. Date Signed <b>November 1, 2008</b>	

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Standard Form 424 (Rev.9-2003)  
Prescribed by OMB Circular A-102

# Emergency Shelter Grant Program

## State Use of Funds

The Kansas Housing Resources Corporation (KHRC) administers the Emergency Shelter Grant (ESG) for the state. ESG is allocated to the state through a formula-funded program by the Department of Housing and Urban Development's Office of Special Needs Assistance Programs. The Emergency Shelter Grant program was established by the Homeless Housing Act of 1986 (incorporated into subtitle B of title IV of the McKinney-Vento Homeless Assistance Act in 1987) and will assist in meeting the President's goal to end chronic homelessness in the United States by 2012.

KHRC is awarded these funds annually and makes them available for application to local units of government. As part of their application, local units of government allocate funds for specific activities to private nonprofit organizations that provide services to the homeless in their community. A recipient nonprofit organization must be tax exempt under Section 501 (c) (3) of the Internal Revenue Code and must have an acceptable accounting system, have a voluntary board, and practice non-discrimination in hiring practices and the provision of services.

Grantees must sign and agree to follow all applicable laws, regulations and policies for the program. Recipients must use ESG funds as approved by KHRC for eligible activities. These activities are to serve homeless individuals and families and are not intended solely for low-income populations. Any changes from the planned expenditures must be documented and receive prior approval from KHRC. ESG funds may not be used for activities other than those authorized in the regulations. Furthermore, all expenditures must be in accordance with conditions such as funding ceilings and other limitations on the provision of services.

ESG funds must be matched dollar-for-dollar by the local recipient. Matching funds must be provided *after* the date of the grant award. Funds from other public or private source as well as volunteer hours and donations can be used to meet the recipients' match requirements.

The legislation and regulations provide that up to five (5) percent of a grantee's funds may be spent for administering the grant. KHRC will pass on 2.5 % of this allocation to local units of government.

**Resources Expected.** Approximately \$893,258.

**Proposed Activities.** The Kansas Emergency Shelter Grant (KESG) will be administered in partnership with local units of government. KESG funds are allocated in five categories: administration, rehabilitation, operation, essential services and homeless prevention.

All ESG grant categories require compliance with the K.S.A. 58-1402 Accessibility Standards, Americans with Disabilities Act, Section 504 of the Rehabilitation Act of 1973, and Fair Housing Act, as applicable.

**Specific Objectives.** The KESG program is designed to be the first step in a continuum of assistance to prevent homelessness and to enable homeless individuals and families to move toward independent living.

**Priority Needs.** The first priority of the KESG is to fund emergency shelter beds in an attempt to decrease the homeless street population in our state.

**Geographic Areas.** State of Kansas

**Continuum of Care Approach.** The State of Kansas supports a continuum of care approach among State ESG recipients. Continuum of Care components include affordable, accessible, and integrated permanent housing and homeless services that enable individuals and families to reach the maximum degree of self-sufficiency possible. In reviewing ESG applications, the State relies on local units of government to determine what their communities' unique homeless needs may be, and how the ESG program can assist with those needs. This approach allows local jurisdictions to determine their own priorities and needs in addressing homelessness in their communities.

**Chronic Homelessness.** KHRC has not designated beds or programs specifically for the chronically homeless. While we have received public comments regarding designating programs specifically for the chronic homeless, the best data available on the current number of chronically homeless indicates that a specific set-aside for these activities would not be an efficient use of scarce homeless funding. KHRC has no objection to prioritizing programs or beds for the chronic homeless and will continue to monitor the need in our state. The following action plan for ending chronic homelessness has been developed:

1. Develop a "Rapid Rehousing Approach to ending chronic homelessness.
2. Increase funding sources to develop affordable housing for the chronically homeless.
3. Increase tenant based rental assistance for the chronic homeless.
4. Develop a statewide prevention program for the chronic homeless.
5. Increase the number of chronic homeless units. (The number of needed units is currently under review.)
6. Expand mental health and substance abuse discharge planning services for the chronic homeless.
7. Create public and private support for solutions to end chronic homelessness.

**Distribution of Funds.** Funds are made available annually to local units of government, who in turn distribute them to agencies in their community that assist the homeless.

**Criteria for Selection.** An ESG Application Review Committee will evaluate applications for eligibility and funding. ESG applications will be rated on descriptions of need, capacity to complete proposed projects, expected outcomes, targeting of vulnerable populations, leveraging of additional resources, community planning and coordination. ESG application packages provide complete details.

**Threshold Factors.** Rehabilitation funds have a three or ten year use requirement depending on the amount of funds invested in the shelter. Essential service funds have a 30 percent regulatory cap that can be waived by request. Homeless prevention funds have a 30 percent cap that is statutory and can not be waived. Staff salaries under Operations are limited to 10 percent of the grant.

**Grant Size Limits.** The grant size to the local unit government is determined by the amount of funds the state receives and the number of eligible applicants funded.

**Recapture.** Funds may be recaptured if they are not spent in a timely manner.

## **ESG Program Monitoring**

The Emergency Shelter Grant Program accepts applications annually from local units of government. A team of at least three individuals from Kansas Housing Resources Corporation (KHRC) reviews each application. Recommendations are then sent to the Director of Housing with Supportive Services, the Deputy Director and Executive Director of KHRC and the President of KHRC for final review and approval. Once local governments have been awarded they in turn award agencies in their community who serve the homeless. The ESG application is posted on our website.

### **Desk monitoring**

Tracking and monitoring progress is done by the submission of quarterly reports and financial status reports. ESG monitoring includes review of progress reports, telephone consultation, and performance of on-site assessments. Grantees are monitored to ensure compliance with ESG regulations and program requirements.

### **On-site visits**

In 2006, ESG increased on-site visits to approximately twelve a year. This generally represents fifty percent of all ESG recipients being monitored on-site every two years. The ESG monitoring tool that is used is posted on our website. Annual training sessions are provided at the beginning of each application period.

## **Timetable for Awarding and Expending Funds**

<b><u>Actions</u></b>	<b><u>Deadlines</u></b>
1. Application Posted on Website	January 9, 2009
2. Grantee Workshops	Week of January 14, 2009
3. Application Deadline	March 6, 2009
4. Conditional Awards Announced	May 15, 2009
5. Technical Submission Packets Due	June 1, 2009
6. State Obligation of All Funds	July 1, 2009
7. Local Government Expenditure of All Funds	June 30, 2010

## **Continuum of Care Planning**

The Kansas Housing Resources Corporation (KHRC) continues to support the continuum of care planning efforts of the Kansas Statewide Homeless Coalition.

The KHRC is committed to assisting rural Kansas communities in the competition for homeless assistance dollars. The KHRC has assigned extensive staff time to this process.

In federal fiscal year 2007, seven continuums in Kansas were awarded a total of \$6,982,215 in Continuum of Care funds. The communities receiving these funds include the following:

1) Lawrence/Douglas County	\$158,520
2) Wichita/Sedgwick County	\$1,888,255
3) Topeka/Shawnee County	\$1,457,484
4) Overland Park/Johnson County	\$135,660
5) Kansas City/Wyandotte County	\$971,711
6) Kansas – Balance of State	\$2,010,800
STATE TOTAL	\$6,132,582





**APPLICATION FOR  
FEDERAL ASSISTANCE**

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application		<b>2. DATE SUBMITTED</b> November 1, 2008		Applicant Identifier	
<input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		<b>3. DATE RECEIVED BY STATE</b>		State Application Identifier	
<input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>		Federal Identifier	
<b>5. APPLICANT INFORMATION</b>					
Legal Name: <b>State of Kansas</b>			Organizational Unit: Department: <b>Department of Health and Environment</b>		
Organizational DUNS: <b>61-714754</b>			Division: <b>Division of Health</b>		
Address: Street: <b>1000 S.W. Jackson, Suite 210</b>			Name and telephone number of person to be contacted on matters involving this application (give area code) Prefix: <b>Ms</b> First Name: <b>Sandra</b>		
City: <b>Topeka</b>			Middle Name		
County: <b>Shawnee</b>			Last Name <b>Springer</b>		
State: <b>Kansas</b>		Zip Code <b>66612-1354</b>		Suffix:	
Country: <b>United States of America</b>			Email: <b>Sspringer@kdhe.state.ks.us</b>		
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> <b>48-6029925</b>			Phone Number (give area code) <b>(785) 296-8596</b>		Fax Number (give area code) <b>(785) 296-4197</b>
<b>8. TYPE OF APPLICATION:</b> <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) See back of form for description of letters.) Other (specify) <input type="checkbox"/> <input type="checkbox"/>			<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types) <b>A. State</b> Other (specify)		
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b> <b>14-239</b> TITLE (Name of Program): <b>Housing Opportunities for Persons with AIDS</b>			<b>9. NAME OF FEDERAL AGENCY:</b> <b>U.S. Department of Housing and Urban Development</b>		
<b>12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):</b> <b>State of Kansas</b>			<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> <b>Formula Housing Opportunities for Persons with AIDS</b>		
<b>13. PROPOSED PROJECT</b> Start Date: <b>01/01/2009</b> Ending Date: <b>12/31/2009</b>			<b>14. CONGRESSIONAL DISTRICTS OF:</b> a. Applicant <b>All Kansas Districts</b> b. Project <b>State of Kansas</b>		
<b>15. ESTIMATED FUNDING:</b>			<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b>		
a. Federal	\$	<b>331,000.00</b>		a. Yes. <input type="checkbox"/>	THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON
b. Applicant	\$	.00			DATE:
c. State	\$	.00			
d. Local	\$	.00		b. No. <input checked="" type="checkbox"/>	PROGRAM IS NOT COVERED BY E. O. 12372
e. Other	\$	.00		<input type="checkbox"/>	OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW
f. Program Income	\$	.00		<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b>	
g. TOTAL	\$	<b>331,000.00</b>		<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>					
a. Authorized Representative					
Prefix <b>Mr.</b>		First Name <b>Roderick</b>		Middle Name <b>L.</b>	
Last Name <b>Bremby</b>				Suffix	
b. Title <b>Secretary</b>				c. Telephone Number (give area code) <b>(785) 296-0461</b>	
d. Signature of Authorized Representative				e. Date Signed <b>November 1, 2008</b>	

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Standard Form 424 (Rev.9-2003)  
Prescribed by OMB Circular A-102

# **Housing Opportunities for Persons with AIDS Program**

## **Resources Expected**

The State of Kansas expects to receive Housing Opportunities for Persons with AIDS (HOPWA) formula funding in the amount around \$331,000 in 2009. Kansas received \$369,000 in 2003, \$363,000 in 2004, \$349,000 in 2005 and \$331,000 in 2006 through 2008. HOPWA Competitive funds expired in mid 2007, without the possibility of renewal. Effectively this has meant a loss of around \$400,000 from the annual statewide budget. However, the impact of this loss will not be felt for an estimated two and half years as there have been savings in the Formulary funds over the past three years while Competitive funds were available. Most likely by 2010 HOPWA will only be funding housing services and not supportive services.

Leveraging of supportive services, such as AIDS Drug Assistance (ADAP), primary care, case management, and other clinical or wraparound services, will remain constant at \$3,545,000. Supportive services will be coordinated across the state through the Ryan White case management sites. Access to HOPWA funds will be through the Ryan White case management sites to a central office at the University of Kansas School of Medicine-Wichita, Medical Practice Association.

## **Proposed Activities**

**Geographic Areas.** The service area for HOPWA formula and competitive funding includes all Kansas counties except Leavenworth, Wyandotte, Johnson, Miami, Franklin, and Lynn. Kansas counties in the Kansas City metropolitan area receive HOPWA formula funding through the City of Kansas City, Missouri. The Kansas service area is classified as rural. HOPWA formula and competitive funding has provided statewide housing resources for persons living with HIV/AIDS in Kansas, beginning with direct services in the fall of 2003.

**Priority Needs.** Ongoing analysis of quality of life through surveys and Steering Committee recommendations indicate the highest priority of need based on reduced funding will be for short term rent, mortgage and utility payments. While long-term housing solutions are critical to the stability of HIV clients, regions will have to rely more on Section 8, Shelter-Plus Care and self sufficiency as housing plans for long-term solutions. The following are the recommendations:

- 1) Keep Short Term Rent, Mortgage and Utilities (STRMU) - some indicated not offering the emergency piece of this category. In Wichita it was felt there are other resources to get clients in emergency housing. Emergency services would have to remain as a category (but could carry a more restrictive use) because when clients are homeless or living with relatives/friends and do not have a lease, emergency category is the only resource we can use to move them into housing. Rents through STRMU are only for people currently in housing. Furthermore, in rural areas it may be necessary to house someone in a motel for a few days as some areas have no shelters. A couple of people indicated not offering the full 21 weeks. HOPWA will continue to look at transitioning

clients into TBRA assistance with spaces and funding available but after 2010 the program may have a waiting list or look at STRMU only.

RECOMMEND: STRMU to be maintained (up to the 21 weeks) including emergency services with added restrictions. In Wichita, motel stays would only be offered if every other resource for temporary housing is full or unavailable. The full 21 week cycle would remain available and clients that qualify will be able to transition into TBRA.

- 2) Monitor Tenant Based Rental Assistance (TBRA). TBRA was discontinued for a period of time when fear of funding loss due to loss of competitive funding loomed. The program was re-introduced early in 2006 and is being closely monitored for access. As funds are further diminished, this program will be discontinued. TBRA should be able to continue at the current rate through 2010 but waiting lists may be necessary after 2010 or STRMU may be the only housing assistance available through HOPWA.

RECOMMEND: TBRA will be monitored for cost effectiveness and viability throughout the cycle.

- 3) Keep the qualifying income at current levels.

RECOMMEND: There will not be a change in qualifying income (remains at 50% of median).

- 4) The response was mixed on offering services to only those with an AIDS diagnosis.

RECOMMEND: An AIDS diagnosis is not necessarily an indicator of someone who is in need, or even that they are too sick to work. The State will not change to offer services based on a diagnosis, but will continue to use the medical opinion on income and work that is given by providers to help with the case plans and helping clients make decisions about working or applying for SSI and SSDI.

The State of Kansas primary housing activities under HOPWA in 2009 will be:

- Tenant-based rental assistance
- Short-term rent, mortgage and utilities assistance
- Transitional/emergency housing
- Housing coordination.

Housing information services will also be drastically reduced or eliminated as those have been primarily made available through the competitive grant funds.

The supportive services that will be available in 2009 include:

- Nutritional supplements
- Mental health, drug/alcohol counseling and treatment

- Transportation.

Other resources will likely be unable to fill these gaps and Kansas residents living with HIV and AIDS will face increased barriers to care and quality of life with this reduction in services. A limited amount of money may be available through Ryan White Part B. Other potential but limited resources to fill in this gap will be localized through individual case management site activities and volunteer resources as well as The Sweet Emergency Fund.

**Specific Objectives.** With the past availability of Competitive funds, the HOPWA program has carryover funds available from the Formula grant to continue services at a greater level. HOPWA will continue tenant based rental assistance, STRMU assistance and meet the need for the year for nutrition, counseling and transportation. In addition HOPWA will be able to retain two employees in order to ensure that the maximum dollars go to client services yet maintain a reasonable staff to administer the program.

The State of Kansas will assure the availability of affordable housing, and prevent homelessness, for HIV positive individuals and their families. For HOPWA funding in 2009, the State will serve the following clients:

- 140 - short-term rent, mortgage and/or utility payments and deposit clients
- 58 - transitional client housing assists
- 38 - Tenant Based Rental Assistance clients
- 2,000 - cases of supplement = 300 clients served
- 6 - grocery centers supported with 115 clients served
- 40 - drug/alcohol or mental health services
- 200 Clients - transportation bus passes, taxi rides, or other services for medical appointments and housing appointments.

## **Distribution of Funds**

The HOPWA funding will be distributed to landlords, mortgagors, utility providers and individual clients through the Ryan White CARE case management system. This system consists of 10 case management sites funded by the Health Resources and Services Administration (HRSA), Ryan White CARE Act, Part B.

The University of Kansas, School of Medicine-Wichita, Medical Practice Association (UKSM-W MPA), is the program sponsor for the Kansas HOPWA Program. In 1993, the UKSM-W MPA received federal funding to administer a statewide Ryan White, Part C, CARE Act program under the medical direction of Dr. Donna E. Sweet. The UKSM-W MPA HIV program provides primary care for 60 percent of the clients in the Kansas Ryan White Part B program and over 80 percent of clients in Western, South Central, and Southeast Kansas. The UKSM-W MPA HIV program will administer the payment of HOPWA housing assistance and other requests for assistance submitted through the Ryan White case management system.

## 2008 HOPWA Funding

<b>Eligible Activity</b>	<b>Formula</b>
Supportive Services	90,000
Housing Information/TA	95,000
Rental Assistance	120,000
Short-Term Rent, Mortgage, & Utility	181,707
<b>Subtotal of Activity Costs</b>	<b>\$486,707</b>
Grantee's Administrative Costs	14,601
Project Sponsor's Administrative Costs	34,069
Collect Data on Project Outcomes	
<b>Total</b>	<b>\$535,707</b>



## Partners and Resources

### Geographic Distribution

The State of Kansas will distribute development resources in proportion to development needs in the state. In general, the Kansas Department of Commerce (Department of Commerce), the Kansas Housing Resources Corporation (KHRC), and the Kansas Department of Health and Environment (KDHE) will approve funding for development projects which satisfy one or more of the following criteria:

1. **Community Need** - Comparison of development needs between cities, counties, and regions of the state. Development resources will be allocated to areas of greatest need, i.e., unmet need.
2. **Community Effort** - Comparison of the shares of assisted development between cities, counties, and regions of the state. Areas with low shares of assisted development will be encouraged to seek a fair share of development resources.
3. **Resident Need** - Comparison of income eligible persons within cities, counties, and regions of the state. Development resources will be allocated first to the lowest income eligible persons within an area.
4. **Resident Risk** - Comparison of persons with multiple risks versus single risks, within cities, counties, and regions of the state, i.e., unemployment, cost burden, racial minority, single parent, physical disability, etc. Development resources will be allocated first to persons with multiple risks within an area.
5. **Preventive Action** - Preventing shortages of development resources within cities, counties, and regions of the state. Development resources will be allocated early to areas undergoing economic development and/or deinstitutionalization of persons with disabilities.

### Matching and Leveraging

In general, the State has not imposed matching funds requirements upon subgrantees. Local governments and emergency shelters, however, must match ESG funds dollar for dollar, except for administration. The KHRC has matched federal HOME dollars with State Housing Trust Fund monies and general revenues. The KHRC may seek new revenues for the State Housing Trust Fund to meet federal housing match requirements in the future.

The State's application rating systems reward development project sponsors for leveraging non-federal funds.



## **Related Service Delivery**

The Department of Commerce, KHRC, and KDHE will manage the service delivery of the State's federally mandated community development and housing programs. The State's investment plans and development goals cover only areas of the state where the State controls the use of funds. Johnson County (outside Overland Park), Kansas City, Lawrence, Leavenworth, Overland Park, Shawnee, Topeka, and Wichita are entitlement areas for the Community Development Block Grant (CDBG) program. Johnson County (including Overland Park), Kansas City, Lawrence, Topeka, and Wichita are entitlement areas for the HOME Investment Partnerships (HOME) program. Kansas City, Topeka, and Wichita are entitlement areas for the Emergency Shelter Grant (ESG) program. Kansas City, Missouri, is an entitlement area for the Housing Opportunities for Persons with AIDS (HOPWA) program. Kansas City, Missouri, will receive approximately \$955,000 in HOPWA funds for federal fiscal year 2009. Under rules of the HOPWA program, the entitlement city serves its entire metropolitan area, including in this instance, Leavenworth, Wyandotte, Johnson, Miami, Franklin, and Linn counties in Kansas. The CDBG, HOME, ESG, and HOPWA entitlement areas receive direct allocations of funds from the Federal Government. The Department of Commerce, KHRC, and KDHE will coordinate with the entitlement areas on development planning.

An urban core area within Kansas City, Missouri, and Kansas City, Kansas, has been designated as an Enhanced Enterprise Community by the Federal Government. A partnership agreement provides \$25 million for economically distressed neighborhoods, including \$22 million in an Economic Development Initiative grant and \$3 million in a Social Services grant. The KHRC will support the Enhanced Enterprise Community development project in Kansas City.

## **Barriers to Affordable Housing**

### **Low Income Housing Tax Credit**

The KHRC will cooperate with cities, counties, and regions of the state to determine high need areas for rental housing. The HOME staff and Low Income Housing Tax Credit staff works closely to ensure the most efficient use of rental housing funding.

### **Lead-Based Paint**

The State will comply with the new HUD lead-based paint regulations implementing Title X of the Housing and Community Development Act of 1992. These regulations cover the CDBG, HOME, ESG, and HOPWA programs. The new requirements identify the appropriate type of activity to control lead paint hazards, regardless of funding source.

## **Public Housing**

The State will provide outreach to these troubled PHAs upon local request and will be available to meet with PHA officials to discuss areas where it may be able to provide technical assistance to assist in improving operations to remove this classification.

Specific financial assistance under any of the four Consolidated Plan formula grant programs will be considered as any other application competing for limited funds, unless appropriate State agencies deem otherwise and have the latitude or flexibility to consider such funding on a prioritized basis under the current Consolidated Plan and the program's guidelines. All other eligible financial resources and programs will also be reviewed and evaluated as part of the overall technical assistance effort.

## **Fair Housing**

The Kansas Housing Resources Corporation heads the Kansas Fair Housing Taskforce. The Taskforce seeks to inform housing providers and consumers about fair housing rights and responsibilities, encourage State-funded housing providers to promote fair housing choice, and enlist decision-makers to advance the cause of fair housing.

This helps all Kansans to exercise the right of choice the right to live where they want to live, to raise a family or own a home in dignity and without fear of discrimination. Apartment dwellers and homeowners, property managers, real estate agents, interest groups, and individuals, all benefit from the educational information and training workshops offered.

The Taskforce consists of representatives from Commerce, KHRC, KDHE and representatives from fair housing organizations across the state. The team generally meets on a quarterly basis to coordinate activities that will further fair housing choice in Kansas.

The activities of the Fair Housing Taskforce and its partners are split between those in which the Taskforce has a direct role, an indirect role, and a collaborative role.

### **Direct Role:**

- Post the fair housing message on the agency website: housing is a fundamental right guaranteed to all. Include the Governor's Proclamation, Impediments to Fair Housing, Action Plan, and Fair Housing Team.
- Provide homebuyer training and counseling through partnership with a statewide homeownership initiative. Emphasize underserved rural areas and minority/ immigrant populations. Include fair housing components in all classes and counseling sessions, i.e., fair credit, lending, insurance, etc. Contingent upon funding.
- Establish architectural standards to promote accessible, adaptable, and universal design of rental housing. Require architects, builders, and developers to apply these standards to Housing Tax Credit, Private Activity Bond, and HOME Rental Development projects. Examples of standards include an accessible route, wide doors and hallways, turn-around space and grab bars in bathrooms.

- Conduct rental housing seminars, including fair housing components, through partnership with a statewide rental initiative. Recruit landlords, tenants, property managers, and realtors of private and public sector rental housing. Cover rental applications, screening, leases, security deposits, maintenance, crime prevention, and eviction.

#### Indirect Role

- Request local governments, private developers or owners, and nonprofit organizations receiving housing funds to complete, and verify, a minimum of one fair housing activity per year per loan or grant. Categories of fair housing activities include: Planning, Research, and Development; Business and Finance; Information and Education; Complaints and Remedies.
- Provide regular training, technical assistance, and monitoring for housing grantees to ensure compliance with fair housing requirements. Staff will complete, and submit, Fair Housing Tracking reports on all housing projects monitored.

#### Collaborative Role:

- Request the Governor, city mayors, and county commissioners to issue fair housing month proclamations for April 2008.
- Distribute fair housing information at professional and trade conferences. Attend events of local government officials, banking executives, real estate agents, landlord associations, community action agencies, independent living centers, or others.
- Present fair housing training and workshops, including educational courses or modules, to encourage proactive use of housing resources. Reach out to consumer and grass roots organizations, such as domestic violence shelters, job training centers, student associations, support groups, etc. Address topics of accessibility, predatory lending, local/state equivalency to federal enforcement; hate crimes and other issues.

### **Other Housing Initiatives**

KHRC will pursue other housing initiatives to reduce the barriers to affordable housing, as described in the Housing Strategy. In particular, KHRC funds the Kansas Accessibility Modification Program (KAMP) which assists eligible persons with disabilities in making modifications to their residence, allowing the individual to attain greater mobility and remain safely in their home. KAMP focuses on the person's most immediate needs as they relate to improving safety and accessibility.

KHRC also funds the Emergency Repair Program (ERP) provides financial assistance to income eligible homeowners to make emergency repairs to their homes that are necessary to ensure the occupant's continued safety.

KHRC has also formed a partnership with Sunflower Bank to offer the Kansas Energy Efficiency Program (KEEP). KEEP provides interest free loans to qualified Kansas homeowners to make improvements to their homes to increase energy efficiency. The interest free rate on KHRC funds translates into a lower blended rate than obtained through a normal second mortgage loan.

KEEP has no income restrictions. KHRC funds half of the loaned amount, up to a maximum of \$10,000. Total loan amounts could be higher as determined by Sunflower.

## **Kansas Performance Measures**

The Kansas Performance Measures include products and services of the federal programs mandated by the Consolidated Plan.

The first table, Kansas Performance Measures, shows the combined development goals of the Department of Commerce, KHRC, and KDHE for Program Year 2009. The next four tables show the separate development goals for the CDBG, HOME, ESG, and HOPWA programs, respectively.

The Performance Measures will be used to determine the State's progress toward development goals. By design, multiple performance measures are used. No single quantitative indicator can fully measure the success or failure of a program or activity. Further, qualitative measures will be used in program evaluation.

















## State Certifications

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

**Affirmatively Further Fair Housing** -- The State will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the state, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace** -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about:
  - a. The dangers of drug abuse in the workplace;
  - b. The grantee's policy of maintaining a drug-free workplace;
  - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
  - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will:
  - a. Abide by the terms of the statement; and
  - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under

subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;

6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted:
  - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

**Anti-Lobbying** -- To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of State** -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

_____ Signature/Authorized Official	_____ <b>November 1, 2008</b> Date
--	--

\_\_\_\_\_  
**David Kerr**  
Name

\_\_\_\_\_  
**Secretary, Kansas Department of Commerce**  
Title

_____ Signature/Authorized Official	_____ <b>November 1, 2008</b> Date
--	--

\_\_\_\_\_  
**Roderick L. Bremby**  
Name

\_\_\_\_\_  
**Secretary, Kansas Department of Health and Environment**  
Title

_____ Signature/Authorized Official	_____ <b>November 1, 2008</b> Date
--	--

\_\_\_\_\_  
**Stephen R. Weatherford**  
Name

\_\_\_\_\_  
**President, Kansas Housing Resources Corp.**  
Title

## Specific CDBG Certifications

The State certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is or will be following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

**Consultation with Local Governments** -- It has or will comply with the following:

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of local government in connection with community development programs; and
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

**Local Needs Identification** -- It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objectives of Title I of the Housing and Community Development Act of 1974, as amended. (See 24 CFR 570.2 and 24 CFR part 570)

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and

immediate threat to the health or welfare of the community, and other financial resources are not available);

2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2009, 2010, and 2011. (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. The state will require units of general local government that receive CDBG funds to certify to the following:

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;



**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Compliance with Laws** -- It will comply with applicable laws.

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Signature/Authorized Official

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**November 1, 2008**

Date

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**David Kerr**

Name

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**Secretary, Kansas Department of Commerce**

Title

## Specific HOME Certifications

The State certifies that:

**Tenant Based Rental Assistance** -- If it intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the State's consolidated plan.

**Eligible Activities and Costs** -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Appropriate Financial Assistance** -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
**November 1, 2008**

Date

\_\_\_\_\_  
**Stephen R. Weatherford**

Name

\_\_\_\_\_  
**President, Kansas Housing Resources Corp.**

Title

## ESG Certifications

The State seeking funds under the Emergency Shelter Program (ESG) certifies that it will ensure that its recipients of ESG funds comply with the following requirements:

**Major rehabilitation/conversion** -- In the case of major rehabilitation or conversion, it will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 10 years. If the rehabilitation is not major, the recipient will maintain any building for which assistance is used under the ESG program as a shelter for homeless individuals and families for at least 3 years.

**Essential Services and Operating Costs** -- Where the assistance involves essential services or maintenance, operation, insurance, utilities and furnishings, it will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure as long as the same general population is served.

**Renovation** -- Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

**Supportive Services** -- It will assist homeless individuals in obtaining appropriate supportive services, including permanent housing, medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living, and other Federal State, local, and private assistance for such individuals.

**Matching Funds** -- It will obtain matching amounts required under 24 CFR 576.51 and 42 USC 11375, including a description of the sources and amounts of such supplemental funds, as provided by the State, units of general local government or nonprofit organizations.

**Confidentiality** -- It will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project except with the written authorization of the person responsible for the operation of that shelter.

**Homeless Persons Involvement** -- To the maximum extent practicable, it will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under this program, in providing services assisted through this program, and in providing services for occupants of such facilities.

**Consolidated Plan** -- It is following a current HUD-approved Consolidated Plan or CHAS.

**Discharge Policy** -- -- It has established a policy for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.

**HMIS** – It will comply with HUD’s standards for participation in a local Homeless Management Information System and the collection and reporting of client-level information.

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Signature/Authorized Official

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**November 1, 2008**

Date

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**Stephen R. Weatherford**

Name

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**President, Kansas Housing Resources Corp.**

Title

## **HOPWA Certifications**

The State HOPWA grantee certifies that:

**Activities** -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** -- Any building or structure assisted under the program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

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Signature/Authorized Official

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**November 1, 2008**

Date

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**Roderick L. Bremby**

Name

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**Secretary, Kansas Department of Health and Environment**

Title

## **Appendix To Certifications**

Instructions concerning lobbying and drug-free workplace requirements:

### **A. Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

### **B. Drug-Free Workplace Certification**

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. For grantees other than individuals, Alternate I applies. (This is the information to which jurisdictions certify).
4. For grantees who are individuals, Alternate II applies. (Not applicable jurisdictions.)
5. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
6. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
7. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph five).
8. The grantee may insert in the space provided below the site(s) for the performance of

work done in connection with the specific grant:

611 S. Kansas Avenue, Suite 300	1000 S.W. Jackson, Suites 100 & 200
Topeka, Shawnee County, KS 66603	Topeka, Shawnee County, KS 66612

Check ☒ if there are workplaces on file that are not identified here; The certification with regard to the drug-free workplace required by 24 CFR part 24, subpart F.

9. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules:

"Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C.812) and as further defined by regulation (21 CFR 1308.11 through 1308.15);

"Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes;

"Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance;

"Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: (i) All "direct charge" employees; (ii) all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and (iii) temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

# **APPENDICES**



## **PART I, THE KANSAS MARKET**

### **Appendix A. Affordable Housing Exhibits**

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## **APPENDIX A.**

### **Affordable Housing**

#### **Note on Data**

This analysis of affordable housing includes data from the 2000 Census. Specifically, it has data from the 2000 Census “Long Form.” The Census Long Form was given to a sample of the population during the 2000 Census to collect more detail on population and housing (e.g., household income, housing characteristics, and housing prices).

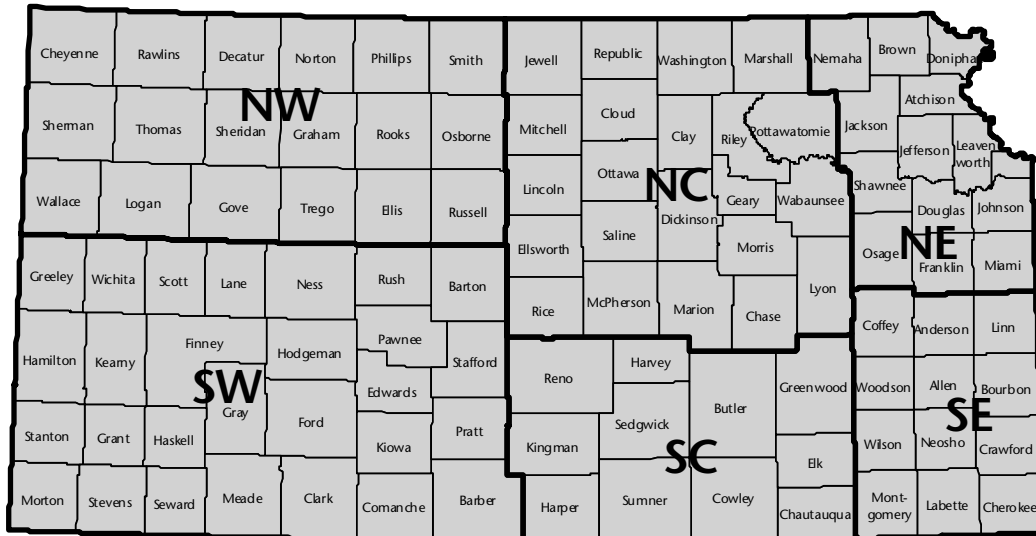
Census Long Form data are available for the State, counties, metropolitan areas, places, census tracts and, in some cases, parts of census tracts. State data from the Long Form are based on a sample of the population; the estimates are subject to a margin of error, and Long Form data may differ slightly from the complete Census count of the same topic.

The U.S. Census also produces the 2001 Supplementary Survey and the 2002 American Community Survey which are similar to and may eventually replace the Long Form. Summary tables from these updated surveys highlight sample economic, social, and housing characteristics. These tables are available for the United States, the State and most counties, cities and metropolitan areas with a population of 250,000 or more. These more updated data were used where available; but at the time this report was produced the data were not available at the regional and local level for most of Kansas.

Finally, a commercial demographic provider, PCensus, was also used to develop tables in this report. PCensus provides 2002 demographic estimates and 2007 projections based on 2000 Census data, credit reporting data and other data sources. PCensus was primarily used to provide projections of housing need.

## Geographic Areas

### Exhibit A-1. Kansas and Regions



Source: Kansas, Inc.

## Housing Supply and Demand

### Exhibit A-2. Housing Units, Kansas and Regions, 1990-2000

Note: Data exclude entitlement areas.

Source:

U.S. Census Bureau, 1990 and 2000 and  
BBC Research & Consulting.

	1990	2000	Percent Change
<b>Kansas</b>	<b>607,306</b>	<b>633,891</b>	<b>4%</b>
NW	50,279	49,157	-2%
NC	148,982	152,303	2%
NE	87,893	101,011	15%
SW	89,452	91,238	2%
SC	135,758	145,167	7%
SE	94,942	95,015	0%

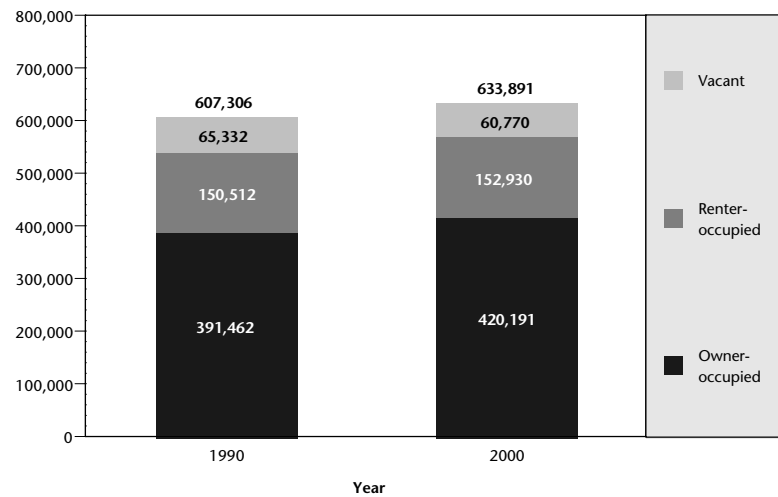
**Exhibit A-3.  
Entitlement and Non-Entitlement Housing Units, Kansas and Regions, 2000**

Source:  
U.S. Census Bureau, 2000 and BBC Research & Consulting.

	Housing Units		
	Non-Entitlement	Entitlement Areas	Total
<b>Kansas</b>	<b>633,891</b>	<b>497,309</b>	<b>1,131,200</b>
NW	49,157	0	49,157
NC	152,303	0	152,303
NE	101,011	345,190	446,201
SW	91,238	0	91,238
SC	145,167	152,119	297,286
SE	95,015	0	95,015

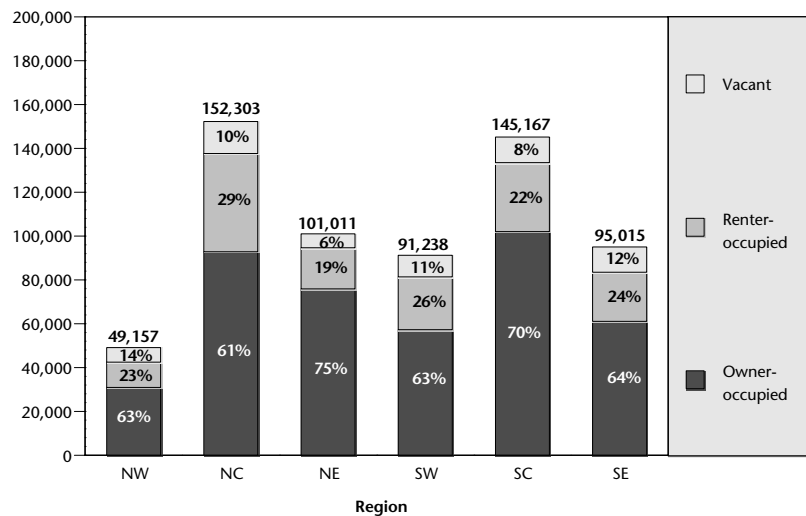
**Exhibit A-4.  
Type of Housing Units, Kansas, 1990 and 2000**

Note: Data exclude entitlement areas.  
Source:  
U.S. Census Bureau, 1990 and 2000 and BBC Research & Consulting.



**Exhibit A-5.  
Housing Units, Regions, 2000**

Note: Data exclude entitlement areas.  
Source:  
U.S. Census Bureau, 2000 and BBC Research & Consulting.



**Exhibit A-6.  
Homeownership Rate,  
Kansas and Regions,  
2000**

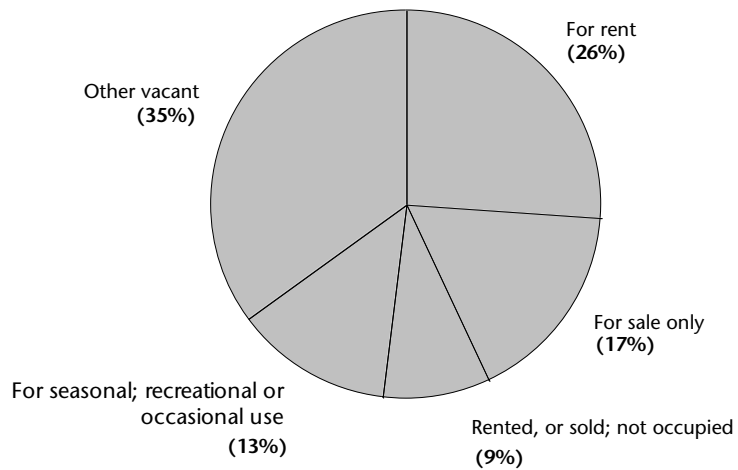
Note: Data exclude entitlement areas.  
Source:  
U.S. Census Bureau, 2000.

Homeownership Rate	
<b>Kansas</b>	<b>73%</b>
NW	73%
NC	67%
NE	80%
SW	70%
SC	76%
SE	73%

**Exhibit A-7.  
Vacant Units by Type,  
Kansas, 2000**

Note:  
Due to the small number of units (117),  
migrant worker housing was included in  
other vacant.  
Data exclude entitlement areas.

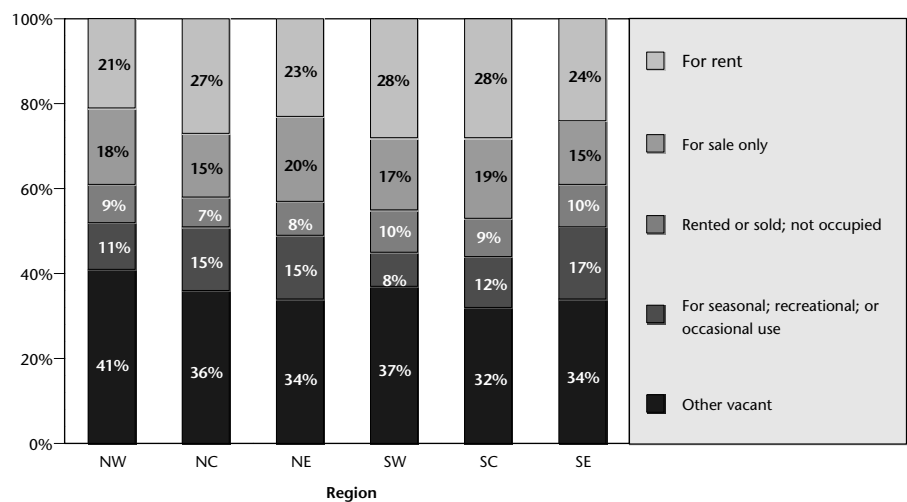
Source:  
U.S. Census Bureau, 2000 and BBC Research  
& Consulting.



**Exhibit A-8.  
Vacant Units by Type,  
by Regions, 2000**

Note:  
Due to the small number of units,  
migrant workers were added to other  
vacant.  
Data exclude entitlement areas.

Source:  
U.S. Census Bureau, 2000 and BBC  
Research & Consulting.



**Exhibit A-9.  
Distribution of Housing  
Units by Size/Type,  
Kansas, 2000**

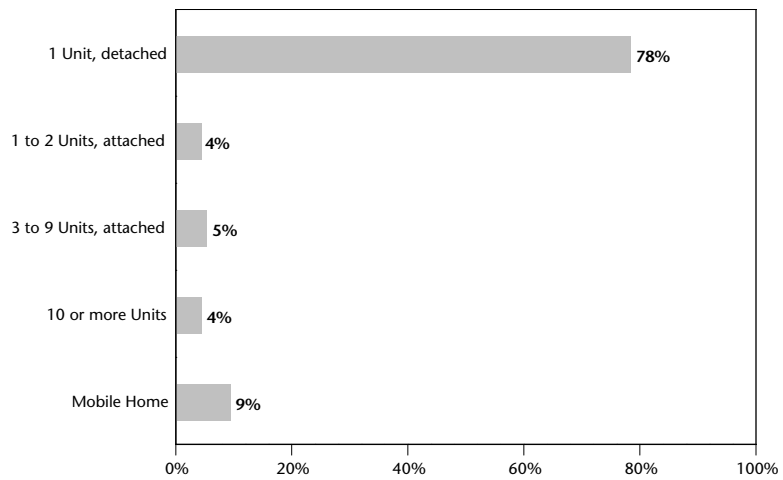
Note:

The Boat, RV, Van, etc. category was not included due to the results being less than 1 percent. Mobile homes, as defined by the U.S. Census, are both occupied and vacant mobile homes to which no permanent rooms have been added. Mobile homes to which one or more permanent rooms have been added or built are included in the "1-unit, detached" category.

Data exclude entitlement areas.

Source:

U.S. Census Bureau, 2000 and BBC Research & Consulting.



**Exhibit A-10.  
Housing Units by Size/Type, by Region, 2000**

	NW	NC	NE	SW	SC	SE
1 Unit, detached	81%	73%	82%	74%	80%	80%
1 to 2 Units, attached	4%	6%	4%	5%	4%	3%
3 to 9 Units, attached	5%	7%	3%	5%	4%	4%
10 or more Units	3%	6%	2%	3%	3%	3%
Mobile Home	7%	8%	9%	13%	9%	10%

Note: Mobile homes, as defined by the U.S. Census, are both occupied and vacant mobile homes to which no permanent rooms have been added. Mobile homes to which one or more permanent rooms have been added or built are included in the "1-unit, detached" category. Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

**Exhibit A-11.**  
**Distribution of Housing Units by Number of Rooms, Kansas and Regions, 2000**

	Kansas	NW	NC	NE	SW	SC	SE
1 Room	1%	1%	1%	1%	1%	1%	1%
2 Rooms	2%	2%	3%	2%	3%	2%	2%
3 Rooms	7%	6%	8%	5%	8%	6%	7%
4 Rooms	15%	16%	16%	12%	16%	13%	16%
5 Rooms	23%	20%	22%	23%	22%	23%	27%
6 Rooms	20%	18%	18%	22%	17%	20%	21%
7 Rooms	13%	12%	13%	15%	12%	14%	13%
8 Rooms	9%	11%	9%	11%	9%	10%	7%
9 or more Rooms	10%	14%	10%	10%	12%	11%	6%
<b>Median Number of Rooms</b>	<b>5.7</b>	<b>5.8</b>	<b>5.8</b>	<b>5.7</b>	<b>5.8</b>	<b>5.6</b>	<b>5.5</b>

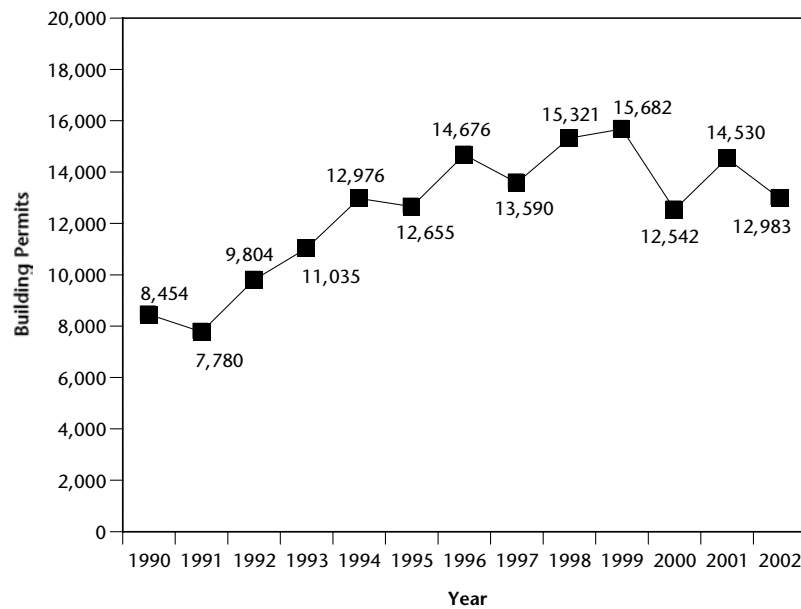
Note: Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

**Exhibit A-12.**  
**Building Permit Trends,**  
**Kansas, 1990-2002**

Source:

U.S. Census Bureau, 2000.



## Housing Cost

### Exhibit A-13. Median Owner Occupied Home Values, Kansas and Regions, 1990 and 2000

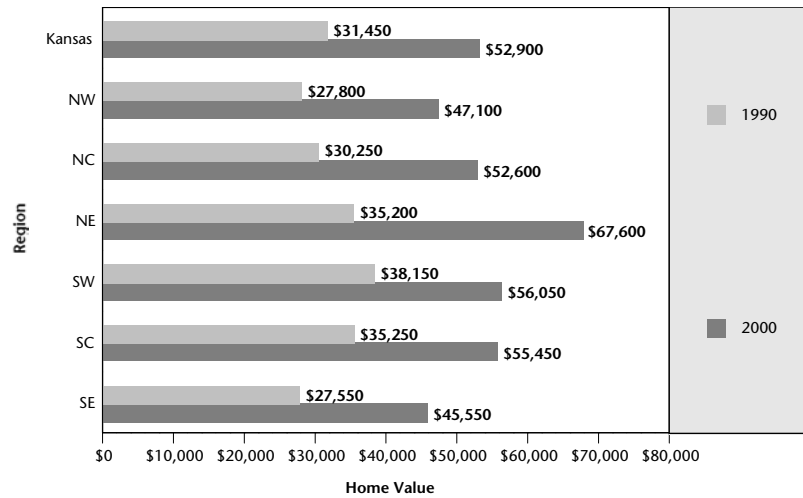
Note:

The median value of an owner-occupied home was estimated for the State and each region by taking the median of the median home value for all counties that do not have any entitlement areas within their boundaries.

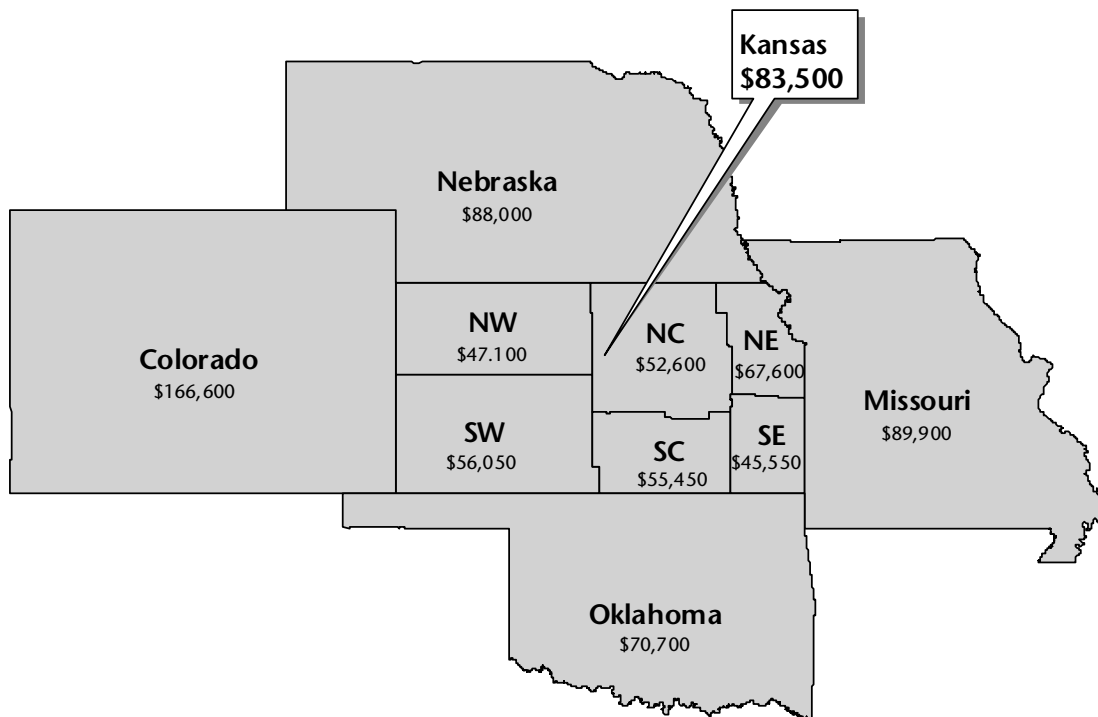
Data exclude entitlement areas.

Source:

U.S. Census Bureau 1990 and 2000 and  
BBC Research & Consulting.



### Exhibit A-14. Median Owner Home Values for Kansas and Surrounding States, 2000



Note: The Kansas regions show the median home value for the non-entitlement counties and the Kansas and surrounding state median home values include both the entitlement and non-entitlement areas.

Source: U.S. Census Bureau, 2000 Census

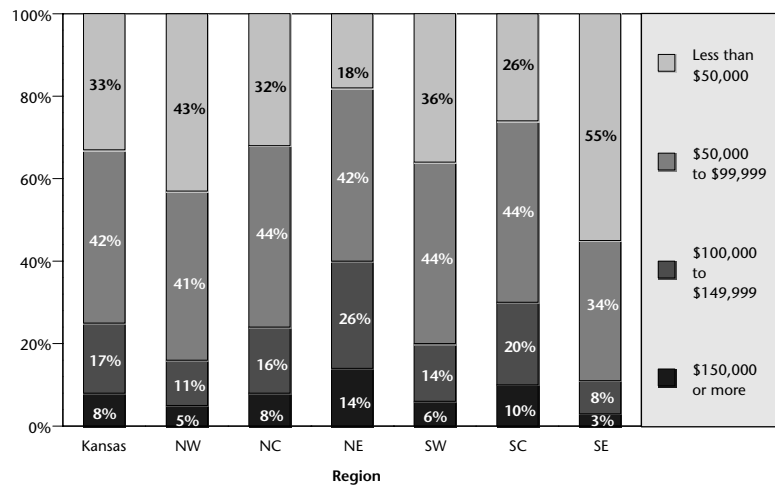


**Exhibit A-15.  
Owner-Occupied Home  
Values, Kansas and  
Regions, 2000**

Note: Data exclude entitlement areas.

Source:

U.S. Census Bureau, 2000 and BBC Research  
& Consulting.



**Exhibit A-16.  
Median Gross Rent, Kansas and Regions, 2000**

	Kansas	NW	NC	NE	SW	SC	SE
Median Gross Rent	\$373	\$327	\$359	\$398	\$390	\$407	\$378

Note: The median gross rents were calculated by taking the median of the median gross rents for all counties that do not include entitlement areas. Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

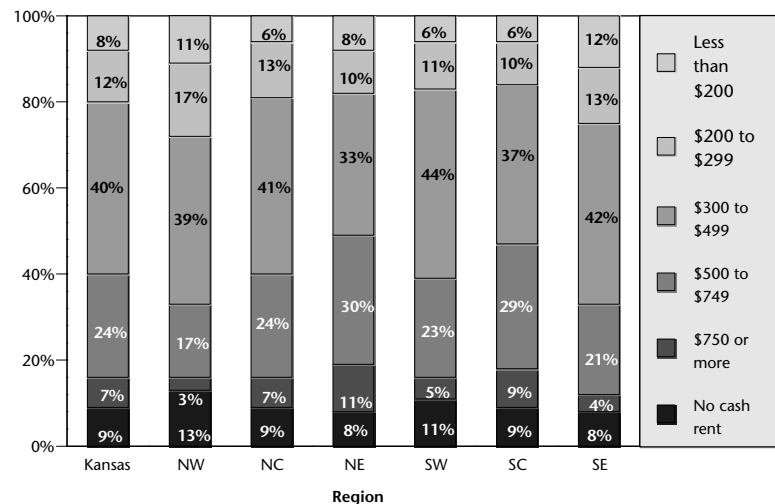
**Exhibit A-17.  
Distribution of Rents,  
Kansas and Regions,  
2000**

Note:

No cash rents represent units that are owned by friends or family where no rent is charged and/or units that are provided for caretakers, tenant farmers, etc. Data exclude entitlement areas.

Source:

U.S. Census Bureau, 2000 and BBC Research  
& Consulting.



**Exhibit A-18.**  
**Distribution of Rents, by Size of Units, Kansas, 2000**

	Studio	1 bedroom	2 bedrooms	3 or more Bedrooms
Less than \$200	12%	20%	4%	2%
\$200 to \$299	25%	23%	9%	6%
\$300 to \$499	40%	40%	48%	28%
\$500 to \$749	11%	10%	27%	34%
\$750 to \$999	2%	2%	3%	10%
\$1,000 or more	8%	2%	1%	3%
No cash rent	2%	3%	8%	17%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Note: No cash rents represent units that are owned by friends or family where no rent is charged and/or units that are provided for caretakers, tenant farmers, etc. Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

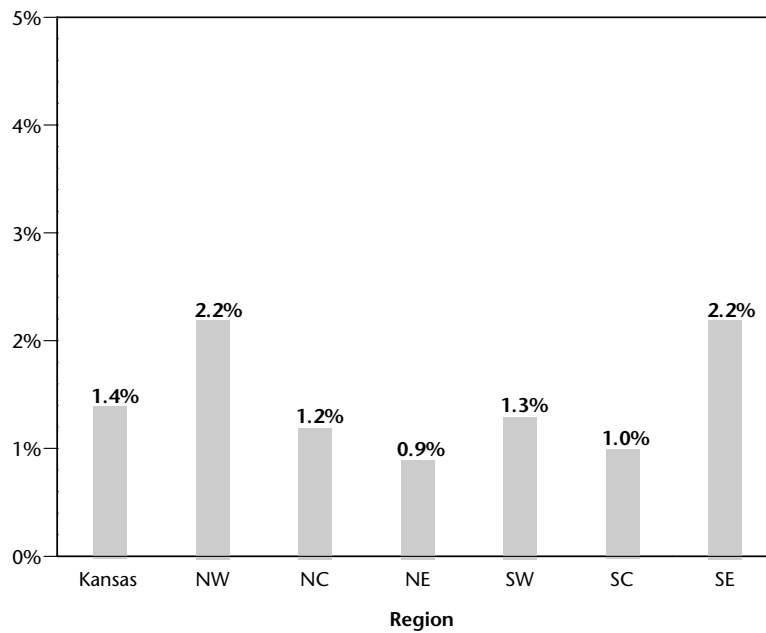
**Housing Condition**

**Exhibit A-19.**  
**Housing Units Lacking Complete Plumbing**

Note: Data exclude entitlement areas.

Source:

U.S. Census Bureau, 2000 and BBC Research & Consulting.

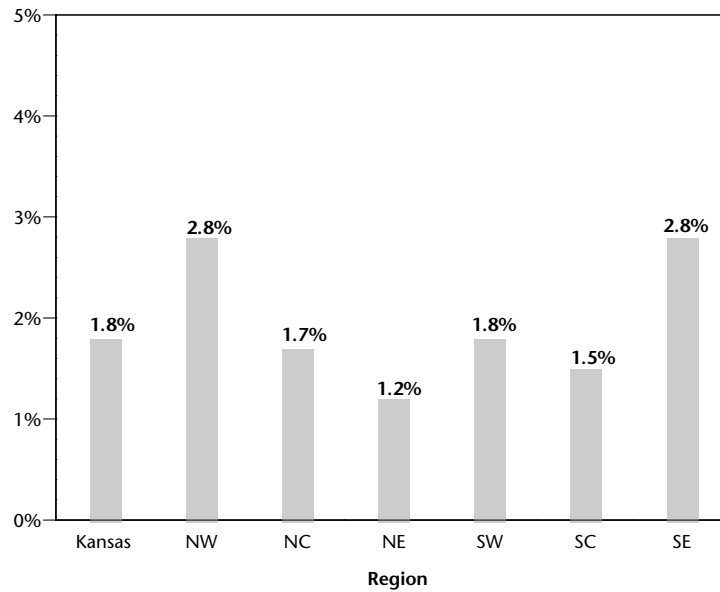


**Exhibit A-20.  
Housing Units Lacking  
Complete Kitchen  
Facilities**

Note: Data exclude entitlement areas.

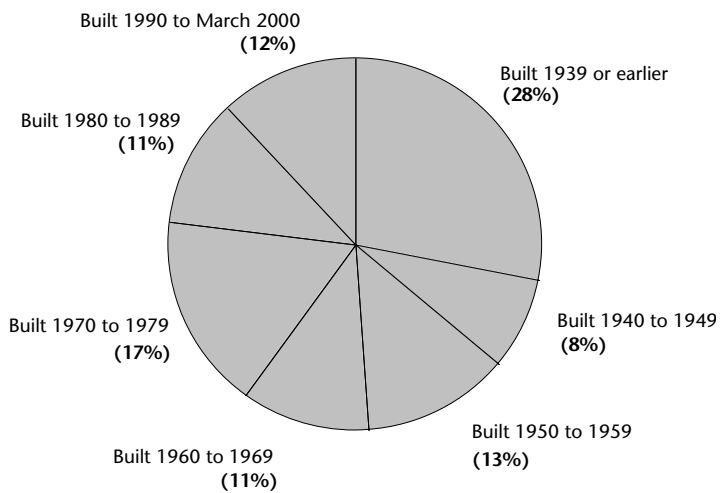
Source:

U.S. Census Bureau, 2000 and BBC Research  
& Consulting.



**Exhibit A-21.  
Units by Year Built, Kansas and Regions, 2000**

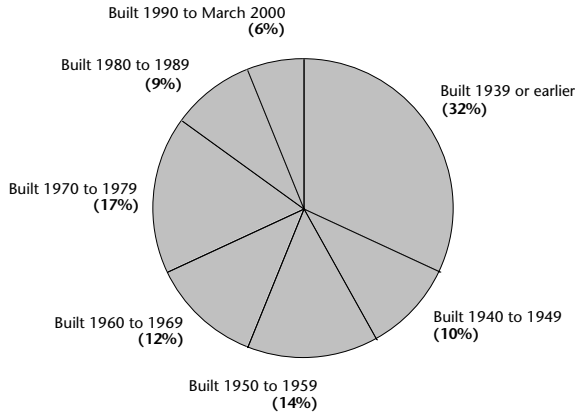
Kansas



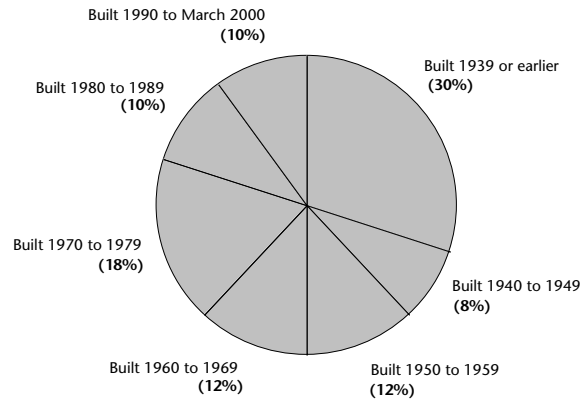
Note: Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

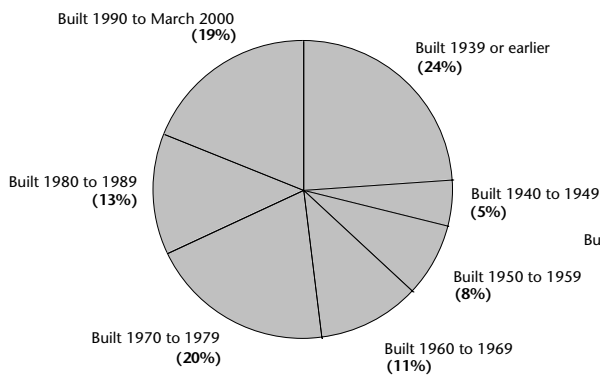
**Northwest**



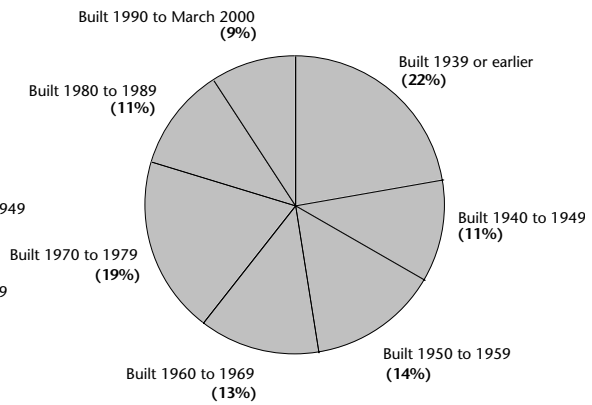
**North Central**



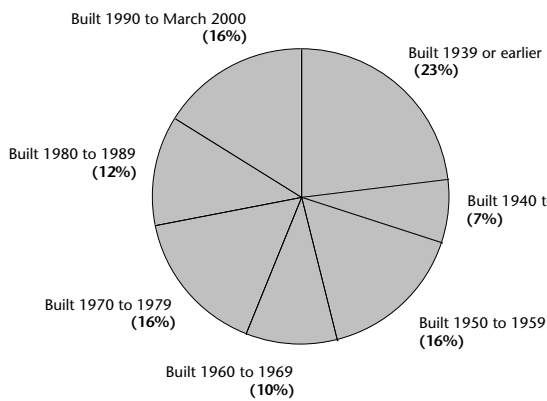
**Northeast**



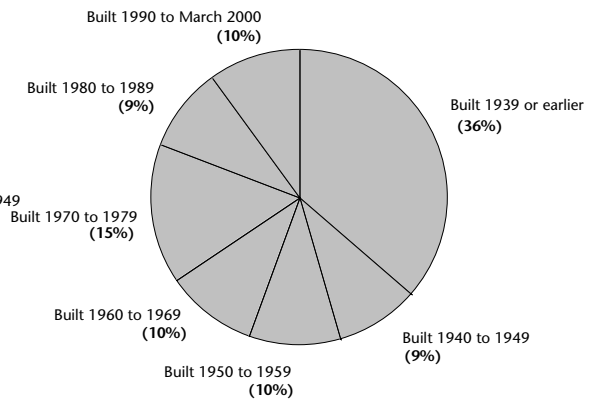
**Southwest**



**South Central**



**Southeast**



Note: Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

**Exhibit A-22.**  
**Housing Condition Summary, Kansas and Regions, 2000**

	Kansas	NW	NC	NE	SW	SC	SE
Households below poverty level	10%	11%	11%	7%	10%	8%	12%
Units built pre-1940 with households below poverty	3%	3%	3%	2%	2%	2%	4%
Units built pre-1980	77%	85%	80%	68%	79%	73%	81%
Units lacking plumbing	1%	2%	1%	1%	1%	1%	2%
Units lacking kitchen facilities	2%	3%	2%	1%	2%	1%	3%
<b>Total Housing Units</b>	<b>633,913</b>	<b>49,157</b>	<b>152,303</b>	<b>100,964</b>	<b>91,238</b>	<b>145,236</b>	<b>95,015</b>

Note: Data exclude entitlement areas.

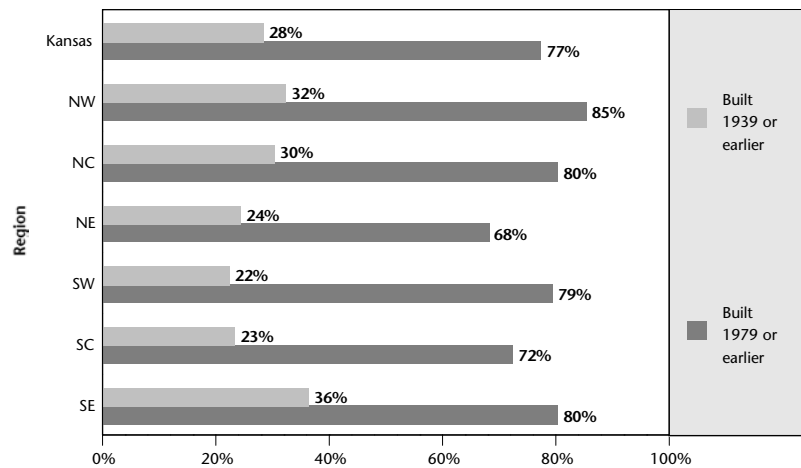
Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

**Exhibit A-23.**  
**Housing Units Built**  
**During Known Lead Paint**  
**Use, Kansas and Regions,**  
**2000**

Note: Data exclude entitlement areas.

Source:

U.S. Census Bureau, 2000 and BBC Research & Consulting.



## Assisted Housing Inventory

### Exhibit A-24. Subsidized Units, Kansas and Regions, 2003

Note: Data exclude entitlement areas.

Source:

Kansas Housing Resources Corporation,  
HUD, USDA Rural Development, and BBC  
Research & Consulting.

	Subsidized Units	Percent of Total Units
<b>Kansas</b>	<b>28,590</b>	<b>100%</b>
NW	2,457	9%
NC	6,332	22%
NE	4,575	16%
SW	4,034	14%
SC	6,030	21%
SE	5,162	18%

**Exhibit A-25.**  
**Expiring Use Units, by County, April 2003**

County	Percent of Units Due to Expire 2003-2008	Total Expiring Use Units	County	Percent of Units Due to Expire 2003-2008	Total Expiring Use Units
Allen	0%	0	Logan	0%	0
Anderson	10%	71	Lyon	100%	263
Atchison	100%	136	Marion	100%	24
Barber	100%	26	Marshall	0%	53
Barton	100%	173	McPherson	53%	156
Bourbon	100%	68	Meade	0%	0
Brown	46%	70	Miami	100%	191
Butler	85%	392	Mitchell	0%	0
Chase	0%	0	Montgomery	100%	464
Chautauqua	100%	16	Morris	100%	33
Cherokee	100%	33	Morton	0%	0
Cheyenne	0%	0	Nemaha	100%	7
Clark	100%	20	Neosho	100%	60
Clay	0%	0	Ness	100%	30
Cloud	100%	45	Norton	100%	30
Coffey	0%	20	Osage	85%	97
Comanche	100%	20	Osborne	0%	20
Cowley	100%	257	Ottawa	0%	0
Crawford	97%	385	Pawnee	100%	40
Decatur	32%	25	Phillips	100%	20
Dickinson	86%	167	Pottawatomie	0%	0
Doniphan	0%	17	Pratt	100%	60
Douglas	100%	4	Rawlins	100%	8
Edwards	0%	0	Reno	78%	394
Elk	100%	6	Republic	100%	32
Ellis	93%	255	Rice	100%	35
Ellsworth	100%	36	Riley	44%	104
Finney	57%	170	Rooks	100%	38
Ford	88%	82	Rush	0%	0
Franklin	95%	287	Russell	100%	28
Geary	38%	160	Saline	50%	272
Gove	0%	0	Scott	0%	0
Graham	0%	0	Sedgwick	100%	186
Grant	0%	0	Seward	78%	74
Gray	0%	0	Shawnee	0%	0
Greeley	0%	0	Sheridan	0%	0
Greenwood	100%	32	Sherman	0%	0
Hamilton	0%	0	Smith	100%	72
Harper	100%	30	Stafford	0%	0
Harvey	83%	270	Stanton	0%	12
Haskell	0%	0	Stevens	0%	0
Hodgeman	0%	0	Sumner	66%	175
Jackson	100%	28	Thomas	0%	0
Jefferson	0%	0	Trego	100%	30
Jewell	100%	24	Wabaunsee	0%	0
Kearny	0%	17	Wallace	0%	13
Kingman	0%	0	Washington	50%	40
Kiowa	100%	24	Wichita	0%	0
Labette	100%	115	Wilson	0%	0
Lane	0%	14	Woodson	0%	0
Leavenworth	0%	0	Wyandotte	58%	130
Lincoln	0%	33			
Linn	0%	0	<b>Total Units</b>	<b>82%</b>	<b>6,719</b>

Note: The data is current as of April 30, 2003 and includes entitlement areas.

Source: Kansas Housing Resources Corporation, HUD, and BBC Research & Consulting.

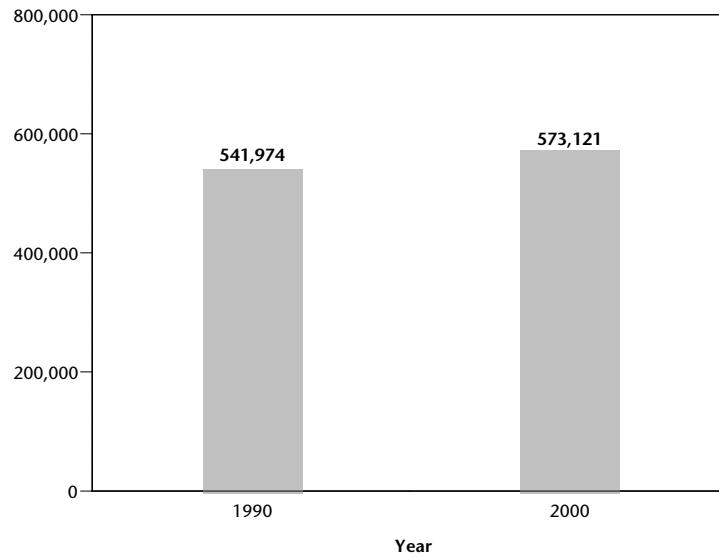
## Housing Demand/Population Need

### Exhibit A-26. Total Households, Kansas, 1990-2000

Note: Data exclude entitlement areas.

Source:

U.S. Census Bureau, 2000 and BBC Research  
& Consulting.



### Exhibit A-27. Entitlement and Non-Entitlement Households, Kansas and Regions, 2000

Source:

U.S. Census Bureau, 2000 and BBC Research  
& Consulting.

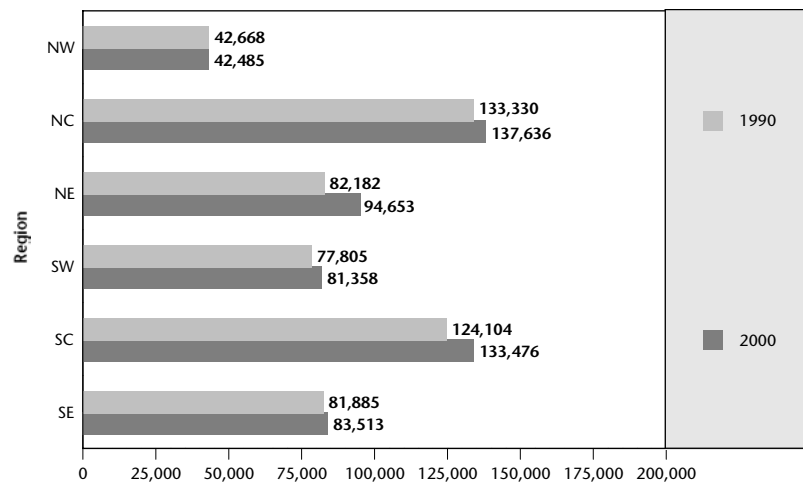
	Households		
	Non-Entitlement Areas	Entitlement Areas	Total
<b>Kansas</b>	<b>573,121</b>	<b>464,770</b>	<b>1,037,891</b>
NW	42,485	0	42,485
NC	137,636	0	137,636
NE	94,653	325,683	420,336
SW	81,358	0	81,358
SC	133,476	139,087	272,563
SE	83,513	0	83,513

### Exhibit A-28. Total Households by Region, 1990-2000

Note: Data exclude entitlement areas.

Source:

U.S. Census Bureau, 2000 and BBC Research  
& Consulting.



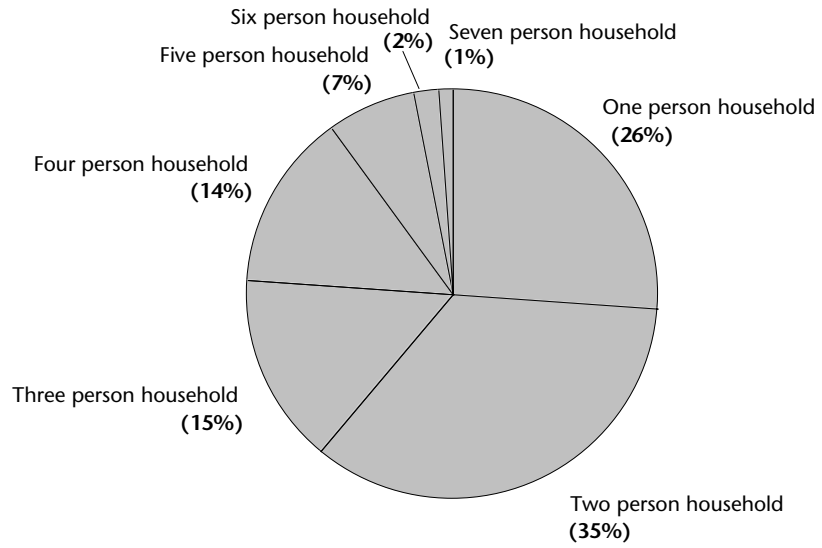


**Exhibit A-29.**  
**Households in Occupied**  
**Units, Kansas, 2000**

Note: Data exclude entitlement areas.

Source:

U.S. Census Bureau, 2000 and BBC Research  
 & Consulting.

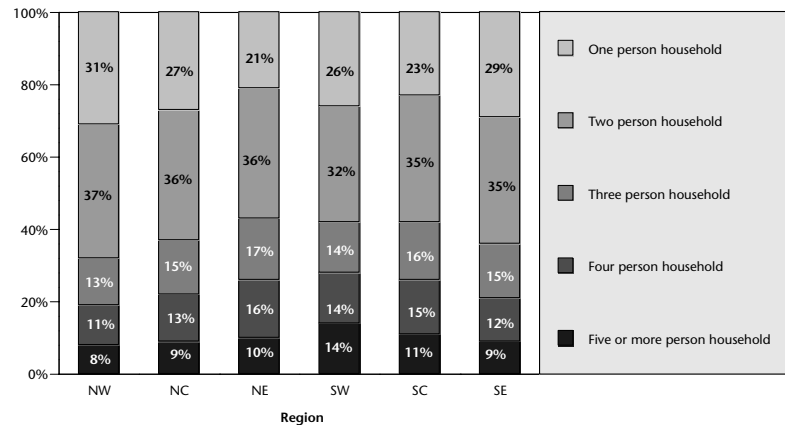


**Exhibit A-30.**  
**Households in Occupied**  
**Units, Regions, 2000**

Note: Data exclude entitlement areas.

Source:

U.S. Census Bureau, 2000 and BBC Research  
 & Consulting.



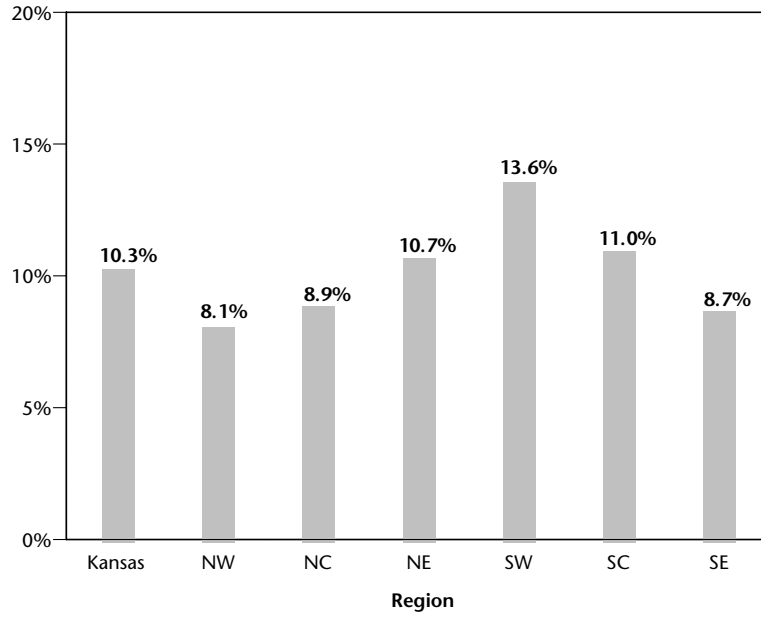
**Exhibit A-31.**  
**Large Households/  
 Families, Kansas and  
 Regions, 2000**

Note:

Large households are households with five or more persons. Data exclude entitlement areas.

Source:

U.S. Census Bureau, 2000 and BBC Research & Consulting.

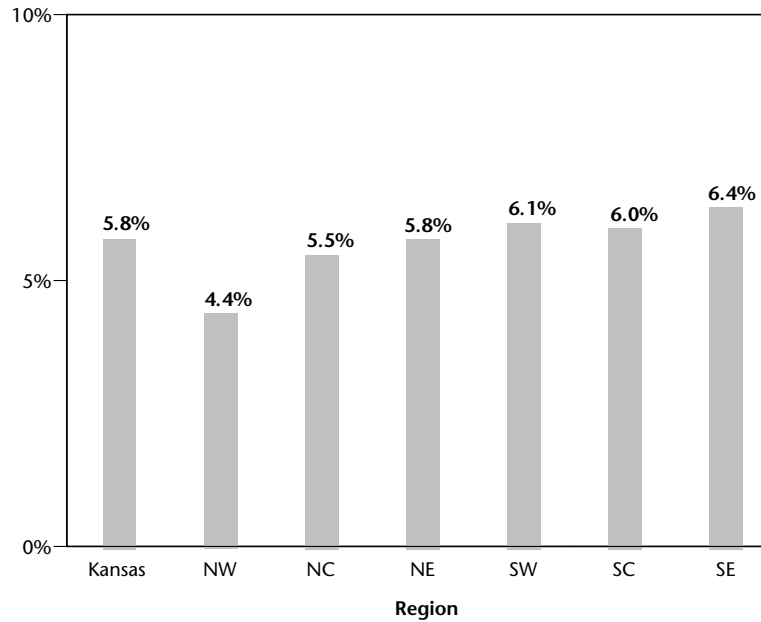


**Exhibit A-32.**  
**Percent of Households  
 That Are Female Headed,  
 Kansas and Regions,  
 2000**

Note: Data exclude entitlement areas.

Source:

U.S. Census Bureau, 2000 and BBC Research & Consulting.



**Exhibit A-33.  
Median Household  
Income, Kansas and  
Regions, 1999**

Note:

The median household income was calculated by finding the median of the median household income for the counties that do not have any entitlement areas.

Source:

U.S. Census Bureau, 2000 and BBC Research & Consulting.

Regions	Median Household Income, 1999
<b>Kansas</b>	<b>\$33,385</b>
NW	\$31,696
NC	\$33,102
NE	\$37,928
SW	\$35,762
SC	\$34,958
SE	\$31,098

**Exhibit A-34.  
Households by Income Category, Kansas, 2000**

Income Categories		Median Household Income	All Households	
<b>Total</b>		<b>\$33,385</b>	<b>573,995</b>	<b>100%</b>
<i>Total Low-Income Households (&lt;80% of median)</i>			<i>196,905</i>	<i>34%</i>
0 to 30% of median	Extremely low-income	\$10,016	53,460	9%
31 to 50% of median	Very low-income	\$16,693	55,698	10%
51 to 80% of median	Low-income	\$26,708	87,746	15%
81 to 95% of median	Moderate-income	\$31,716	42,605	7%
95%+ of median	Middle/upper-income	\$31,716 +	334,485	58%

Note: Median household income is the median of the county medians in non-entitlement areas of the State.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

**Exhibit A-35.  
Poverty Status of  
Households, Kansas and  
Regions, 1999**

Note: Data exclude entitlement areas.

Source:

U.S. Census Bureau, 2000 and BBC Research & Consulting.

	Households Below Poverty Level	Percent of Total Households
<b>Kansas</b>	<b>60,744</b>	<b>11%</b>
NW	5,356	13%
NC	16,467	12%
NE	6,985	7%
SW	8,993	11%
SC	11,399	9%
SE	11,544	14%

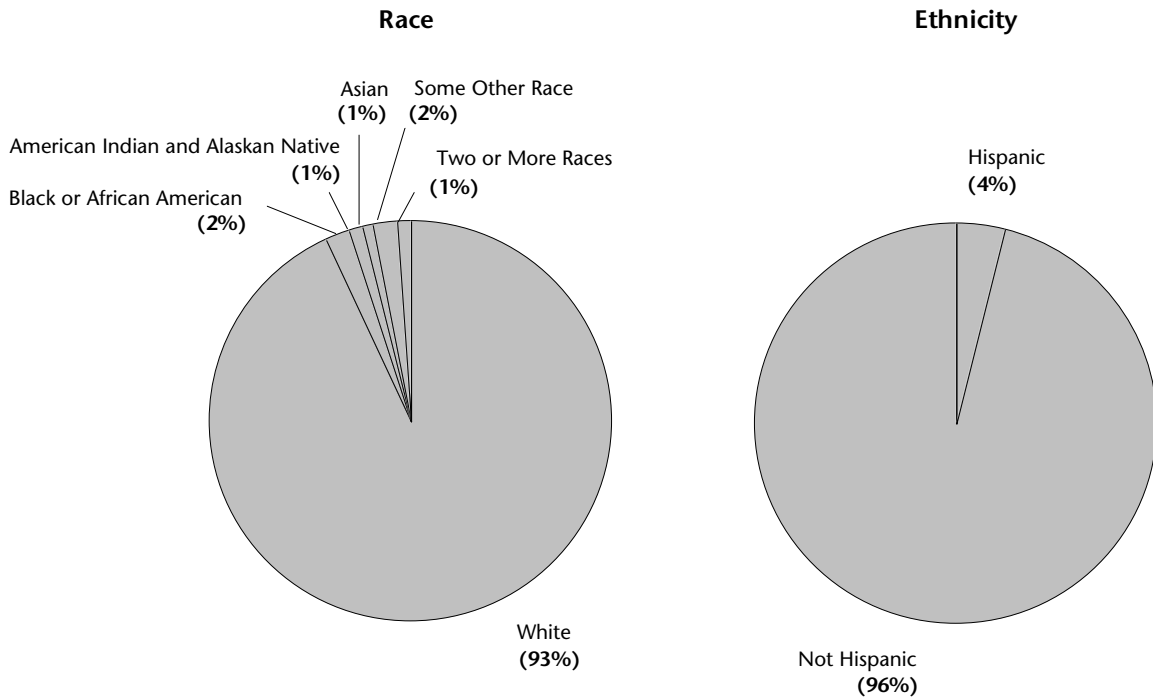
**Exhibit A-36.**  
**All Households, State of Kansas, 2000**

Household by Type, Income and Housing Problem	Renters					Owners			
	Elderly (1 to 2)	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly	All Other Owners	Total Owners	Total Households
Very Low-Income (0 to 50% MFI)	28,523	37,140	8,906	48,868	123,437	52,996	16,229	100,646	224,083
0 to 30% MFI	15,415	18,360	3,925	28,057	65,757	21,314	8,640	41,959	107,716
% Cost Burdened 31 to 50%	20.4%	16.6%	12.2%	15.6%	16.8%	26.8%	15.9%	21.1%	18.5%
% Cost Burdened 51% or greater	32.8%	52.8%	30.9%	58.1%	49.1%	36%	53.3%	44.5%	47.3%
31 to 50% MFI	13,108	18,780	4,981	20,811	57,680	31,682	7,589	58,687	116,367
% Cost Burdened 31 to 50%	27.3%	41.8%	21.1%	45.7%	38.1%	18.7%	26%	23.3%	30.6%
% Cost Burdened 51% or greater	16.4%	8.7%	2.7%	13.5%	11.7%	9.9%	26.4%	16.4%	14%
Other Low-Income (51 to 80% MFI)	10,241	29,229	7,353	30,056	76,879	46,354	17,857	117,602	194,481
% Cost Burdened 31 to 50%	18.7%	13.3%	5.6%	18.7%	15.4%	9.4%	27.3%	18.5%	17.2%
% Cost Burdened 51% or greater	8.9%	0.7%	0.3%	1.2%	2%	3.4%	8.4%	5.3%	4%
Moderate Income (81 or higher MFI)	11,036	53,637	9,764	45,870	120,307	103,438	53,985	504,937	625,244
% Cost Burdened 31 to 50%	7.5%	0.9%	0.6%	1.8%	1.8%	3.4%	9%	5.1%	4.4%
% Cost Burdened 51% or greater	4.5%	0.1%	0%	0.1%	0.5%	0.4%	0.9%	0.6%	0.5%
Total Households	49,800	120,006	26,023	124,794	320,623	202,788	88,071	723,185	1,043,808

Notes: Total Households includes all income groups including those above 95% MFI. Entitlement areas are included.

Source: CHAS Table 1C, <http://socds.huduser.org/scripts/odbic.exe/chas/index.htm>.

**Exhibit A-37.**  
**Race and Ethnicity of Householder, Kansas, 2000**



Note: Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

**Exhibit A-38.**  
**Race and Ethnicity of Kansas, Regions, 2000**

Race	NW	NC	NE	SW	SC	SE
White	98%	92%	96%	88%	95%	94%
Black or African American	0%	3%	2%	1%	1%	2%
American Indian and Alaskan Native	0%	0%	1%	1%	1%	1%
Asian	0%	1%	0%	1%	1%	0%
Native Hawaiian and Other Pacific Islander	0%	0%	0%	0%	0%	0%
Some Other Race	1%	2%	0%	8%	1%	1%
Two or More Races	1%	1%	1%	1%	1%	2%
<b>Ethnicity</b>						
Hispanic or Latino	1%	3%	1%	16%	3%	2%

Note: Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

## Housing Need

### Exhibit A-39.

#### Owner's Housing Cost as a Percentage of Household Income, Kansas and Regions, 2000

	Kansas	NW	NC	NE	SW	SC	SE
Less than 20%	66%	68%	67%	63%	66%	65%	67%
20% to 24.9%	13%	11%	12%	14%	13%	13%	12%
25% to 29.9%	7%	7%	7%	8%	7%	8%	6%
<b>Cost burdened:</b>							
30% to 34.9%	4%	4%	4%	5%	4%	5%	4%
35% to 49.9%	5%	6%	5%	5%	5%	5%	6%
50% or more	5%	5%	5%	5%	5%	4%	5%
<b>Total Owner-occupied households</b>	<b>307,895</b>	<b>23,511</b>	<b>69,913</b>	<b>50,972</b>	<b>43,000</b>	<b>78,170</b>	<b>42,329</b>

Note: Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

### Exhibit A-40.

#### Cost Burdened Owner Households by Income Categories, Kansas and Regions, 2000

Owner Households Income Categories		Kansas Median Household Income	Kansas	NW	NC	NE	SW	SC	SE
<b>Total Cost Burdened Households</b>		<b>\$33,385</b>	<b>44,219</b>	<b>3,406</b>	<b>9,424</b>	<b>7,493</b>	<b>6,253</b>	<b>11,399</b>	<b>6,244</b>
<b>Total Low-Income Households (&lt;80% of median)</b>			<b>28,268</b>	<b>2,577</b>	<b>6,284</b>	<b>3,973</b>	<b>4,068</b>	<b>6,487</b>	<b>4,879</b>
0 to 30% of median	Extremely low-income	\$10,016	25%	33%	26%	20%	25%	21%	37%
31 to 50% of median	Very low-income	\$16,693	18%	21%	20%	14%	18%	15%	22%
51 to 80% of median	Low-income	\$26,708	21%	21%	22%	19%	23%	21%	20%
81 to 95% of median	Moderate-income	\$31,716	9%	8%	9%	9%	10%	10%	7%
95%+ of median	Middle/upper-income	\$31,716 +	<u>27%</u> 100%	<u>16%</u> 100%	<u>24%</u> 100%	<u>38%</u> 100%	<u>25%</u> 100%	<u>33%</u> 100%	<u>15%</u> 100%

Note: The median household income for Kansas was used to distribute the households into the income categories for Kansas and the six regions. Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

**Exhibit A-41.****Renters' Housing Costs as a Percent of 1999 Household Income, Kansas and Region, 2000**

	Kansas	NW	NC	NE	SW	SC	SE
Less than 20%	43%	42%	41%	46%	46%	44%	41%
20% to 24.9%	14%	15%	14%	13%	15%	14%	13%
25% to 29.9%	10%	11%	10%	11%	10%	10%	10%
<b>Cost burdened:</b>							
30% to 34.9%	7%	7%	7%	7%	6%	7%	7%
35% to 49.9%	11%	9%	12%	11%	10%	11%	12%
50% or more	15%	16%	16%	12%	13%	14%	17%
<b>Total Renter Households</b>	<b>128,783</b>	<b>9,067</b>	<b>38,234</b>	<b>15,469</b>	<b>20,082</b>	<b>26,901</b>	<b>19,030</b>

Note: Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

**Exhibit A-42.****Cost Burdened Renter Households by Income Categories, Kansas and Regions, 2000**

Renter Household Income Categories		Kansas Median Household Income	Kansas	NW	NC	NE	SW	SC	SE
<b>Total Cost Burdened Households</b>		<b>\$33,385</b>	<b>42,405</b>	<b>2,887</b>	<b>13,498</b>	<b>4,575</b>	<b>6,021</b>	<b>8,643</b>	<b>6,781</b>
<b>Total Low-Income Households (&lt;80% of median)</b>			<b>38,979</b>	<b>2,750</b>	<b>12,472</b>	<b>3,973</b>	<b>5,576</b>	<b>7,756</b>	<b>6,452</b>
0 to 30% of median	Extremely low-income	\$10,016	45%	55%	44%	41%	42%	41%	51%
31 to 50% of median	Very low-income	\$16,693	28%	25%	29%	25%	30%	28%	27%
51 to 80% of median	Low-income	\$26,708	19%	15%	19%	21%	20%	21%	17%
81 to 95% of median	Moderate-income	\$31,716	4%	2%	4%	6%	4%	5%	3%
95%+ of median	Middle/upper-income	\$31,716 +	<u>4%</u> 100%	<u>3%</u> 100%	<u>4%</u> 100%	<u>7%</u> 100%	<u>4%</u> 100%	<u>5%</u> 100%	<u>2%</u> 100%

Note: The median household income for Kansas was used to distribute the households into the income categories for Kansas and the six regions. Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

**Exhibit A-43.****Occupants Per Room, Kansas and Regions, 2000**

	Kansas	NW	NC	NE	SW	SC	SE
1.00 or less occupants per room	97.1%	98.6%	97.5%	98.2%	93.2%	97.6%	98.0%
1.01 to 1.50 occupants per room	1.9%	1.0%	1.7%	1.4%	3.7%	1.8%	1.6%
1.51 or more occupants per room	1.0%	0.4%	0.8%	0.4%	3.1%	0.6%	0.4%
<b>Total occupied housing units</b>	<b>573,138</b>	<b>42,485</b>	<b>137,636</b>	<b>94,591</b>	<b>81,358</b>	<b>133,555</b>	<b>83,513</b>

Note: Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

**Exhibit A-44.  
Cost Burden by  
Race/Ethnicity, Kansas,  
2000**

Note:  
Entitlement areas included.

Source:  
U.S. Census Bureau, 2000.

Household Race/Ethnicity	Rent/Income	Mortgage/Income
African-American	25.6%	21.9%
Two or More Races	24.8%	20.0%
White	23.2%	19.2%
American Indian/Alaskan Native	23.0%	19.1%
Some Other Race	22.3%	19.2%
Asian	20.1%	19.5%
Native Hawaiian/Pacific Islander	19.8%	20.0%
Hispanic/Latino	22.6%	19.5%

## Unit Gaps

**Exhibit A-45.  
Low-income Households, Kansas, 2000**

Income Categories		Median Household Income	All Households	
<b>Total</b>		<b>\$33,385</b>	<b>573,995</b>	<b>100%</b>
<b><i>Total Low-Income Households (&lt;80% of median)</i></b>			<b>196,905</b>	<b>34%</b>
0 to 30% of median	Extremely low-income	\$10,016	53,460	9%
31 to 50% of median	Very low-income	\$16,693	55,698	10%
51 to 80% of median	Low-income	\$26,708	87,746	15%
81 to 95% of median	Moderate-income	\$31,716	42,605	7%
95%+ of median	Middle/upper-income	\$31,716 +	334,485	58%

Note: Low-income households are households who earn less than 80 percent of the Census median household income. Homeless households are not included. Entitlement areas are not included in the calculations.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting



**Exhibit A-46.**  
**Unmet Demand by Households, Kansas, 2000**

	All Households <sup>(1)</sup>
<b>Low-income households (&lt; 80% of median)</b>	<b>196,905</b>
(less) Cost burdened households <sup>(2)</sup>	86,624
(equals) <b>Affordably housed</b>	<b>110,281</b>
(less) Total subsidized units <sup>(3)</sup>	28,590
(equals) Low-income households affordably housed by private market	81,691
Percent of low-income households housed affordably by the private market	41%
<b>Low-income households not housed affordably by any provider</b>	<b>86,624</b>
<b>Percent of low-income households not housed affordably by any provider</b>	<b>44%</b>

Note: Data exclude entitlement areas.

(1) Includes owner- and renter- occupied households.

(2) Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs, and homeless households.

(3) Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD units, and RD units from Kansas Housing Resources Corporation, HUD, and USDA databases.

Source: U.S. Census Bureau, 2000, HUD, Kansas Housing Resources Corporation, USDA Rural Development, and BBC Research & Consulting.

**Exhibit A-47.**  
**Supply and Condition of Housing Units, Kansas, 2000**

	Housing Units	Percent
<b>Total Housing Units</b>	<b>633,891</b>	<b>100%</b>
Occupied	573,121	90%
Vacant	60,770	10%
Specified owner-occupied	420,191	76%
Specified renter-occupied	134,651	24%
<b>Substandard Housing Units</b>		
Lacking complete plumbing	8,644	1.4%
Lacking complete kitchen facilities	11,544	1.8%
<b>Overcrowding of Occupied Units</b>		
1.01 or more occupants per room	16,210	3%
<b>Year Structure Built</b>		
1949 or earlier	226,378	36%
1979 or earlier	486,334	77%

Note: Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

**Exhibit A-48.  
Households in Need of  
Affordable Housing,  
Kansas, 2000**

Note:

Lower boundary is simply the highest number among the categories, while the upper boundary is the sum of categories. Data exclude entitlement areas.

Source:

U.S. Census Bureau, 2000 and BBC Research & Consulting

Indicator of Need	Number of Households
Cost burden	86,624
Lacking complete plumbing	8,644
Lacking complete kitchen	11,544
<u>Overcrowded units</u>	<u>16,210</u>
Lower boundary of need	86,624
Upper boundary of need	123,022

**Exhibit A-49.  
Households in Need of Affordable Housing, Regions, 2000**

Indicator of Need	NW	NC	NE	SW	SC	SE
Cost burden	6,293	22,922	12,068	12,274	20,042	13,025
Lacking complete plumbing	1,097	1,850	945	1,228	1,452	2,072
Lacking complete kitchen	1,367	2,573	1,170	1,640	2,123	2,671
<u>Overcrowded units</u>	<u>611</u>	<u>3,461</u>	<u>1,697</u>	<u>5,574</u>	<u>3,200</u>	<u>1,667</u>
Lower boundary of need	6,293	22,922	12,068	12,274	20,042	13,025
Upper boundary of need	9,368	30,806	15,880	20,716	26,817	19,435

Note: Lower boundary is simply the highest number among the categories, while the upper boundary number is the sum of categories. Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000 and BBC Research & Consulting.

**Exhibit A-50.  
Projected Households, Kansas, 2008**

Income Categories		Median Household	All Households	
<b>Total</b>		<b>\$35,370</b>	<b>595,923</b>	<b>100%</b>
<i>Total low-income households (&lt;80% of median)</i>			<i>207,260</i>	<i>35%</i>
0 to 30% of median	Extremely low-income	\$10,611	45,469	8%
31 to 50% of median	Very low-income	\$17,685	78,939	13%
51 to 80% of median	Low-income	\$28,296	82,852	14%
81 to 95% of median	Moderate-income	\$33,602	41,563	7%
95%+ of median	Middle/upper-income	\$33,602 +	347,099	58%

Note: Data exclude entitlement areas.

Source: PCensus and BBC Research & Consulting.

**Exhibit A-51.**  
**Change in Demand, Kansas, 2000 to 2008**

Income Categories		All Households
<b>Total</b>		<b>17,062</b>
<i>Total low-income households (&lt;80% of median)</i>		<b>(1,716)</b>
0 to 30% of median	Extremely low-income	<b>840</b>
31 to 50% of median	Very low-income	<b>(7,124)</b>
51 to 80% of median	Low-income	<b>4,569</b>
81 to 95% of median	Moderate-income	<b>3,735</b>
95%+ of median	Middle/upper-income	<b>15,043</b>

Note: Data exclude entitlement areas.

Source: U.S. Census Bureau, 2000, PCensus, and BBC Research & Consulting.

**PART I, THE KANSAS MARKET**  
**Appendix B. Regional and County Market Models**

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## Northwest Regional and County Models

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## Northwest Region

**Exhibit 1.**  
**Demand by Income Category, 2000**

Income Categories		Median Household Income	All Households	
<b>Total</b>		<b>\$31,696</b>	<b>42,593</b>	<b>100%</b>
<i>Total Low-Income Households (&lt;80% of median)</i>			<b>16,465</b>	<b>39%</b>
0 to 30% of median	Extremely low-income	\$9,509	4,702	11%
31 to 50% of median	Very low-income	\$15,848	4,603	11%
51 to 80% of median	Low-income	\$25,356	7,161	17%
81 to 95% of median	Moderate-income	\$30,111	3,453	8%
95%+ of median	Middle/upper-income	\$30,111 +	22,675	53%

**Notes:**

Low-income households are households who earn less than 80 percent of the Census median household income.

Homeless households are not included.

Entitlement areas are not included in the calculations.

**Sources:**

U.S. Census Bureau, 2000 and BBC Research & Consulting.

## Northwest Region

### Exhibit 2. Unmet Demand by Households, 2000

		All Households <sup>(1)</sup>
	<b>Low-income households (&lt; 80% of median)</b>	<b>16,465</b>
(less)	Cost burdened households <sup>(2)</sup>	6,293
<b>(equals)</b>	<b>Affordably housed</b>	<b>10,172</b>
(less)	Total subsidized units <sup>(3)</sup>	2,457
(equals)	Low-income households affordably housed by private market	7,715
	Percent of low-income households housed affordably by the private market	47%
	<b>Low-income households not housed affordably by any provider</b>	<b>6,293</b>
	<b>Percent of low-income households not housed affordably by any provider</b>	<b>38%</b>

Notes:

(1) Includes owner- and renter- occupied households.

(2) Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs, and homeless households.

(3) Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD units, and RD units from Kansas Housing Resources Corporation, HUD, and USDA databases.

Sources:

U.S. Census Bureau, 2000, HUD, Kansas Housing Resources Corporation, USDA Rural Development, and BBC Research & Consulting.

## Northwest Region

### Exhibit 3. Supply and Condition of Housing Units, 2000

	Housing Units	Percent
<b>Total Housing Units</b>	<b>49,157</b>	<b>100%</b>
Occupied	42,485	86% of total units
Vacant	6,672	14% of total units
Specified owner-occupied	30,938	73% of specified units
Specified renter-occupied	11,547	27% of specified units
<b>Substandard Housing Units</b>		
Lacking complete plumbing	1,097	2.2% of total units
Lacking complete kitchen facilities	1,367	2.8% of total units
<b>Overcrowding of Occupied Units</b>		
1.01 or more occupants per room	611	1% of occupied units
<b>Year Structure Built</b>		
1949 or earlier	20,593	42% of total units
1979 or earlier	41,805	85% of total units

Sources:

U.S. Census Bureau, 2000 and BBC Research & Consulting.



# Housing Market Data

# Cheyenne County

NUMBER OF HOUSING UNITS, 2000:	1,636	OWNER-OCCUPIED VACANCY RATE:	6%
PERCENT OCCUPIED:	83%	RENTAL VACANCY RATE:	7%
PERCENT VACANT:	17%		

MEDIAN HOME VALUE, 2000:	\$48,500
MEDIAN GROSS RENT, 2000:	\$314

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	1,045	297
Black or African-American	0	0
American Indian/Alaskan Native	0	0
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	3	9
Population of two or more races	4	2
<b>Total</b>	<b>1,052</b>	<b>308</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	1	18
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	966	59%
Housing stock built before 1979:	1,487	91%
Housing lacking complete plumbing:	83	5%
Housing lacking complete kitchens:	120	7%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	0
PHA Units	40		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

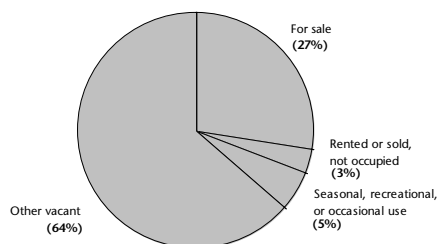
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	10%	14%
Severely cost burdened households (50% or more of income)	3%	7%

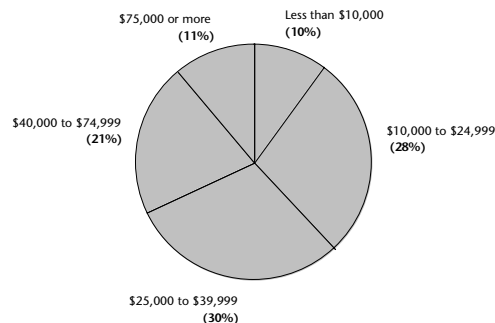
## MOBILE HOMES, 2000

Number of mobile homes	96	6%
Median value of mobile homes	\$31,300	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Decatur County

NUMBER OF HOUSING UNITS, 2000:	1,821	OWNER-OCCUPIED VACANCY RATE:	4%
PERCENT OCCUPIED:	82%	RENTAL VACANCY RATE:	18%
PERCENT VACANT:	18%		

MEDIAN HOME VALUE, 2000:	\$43,600
MEDIAN GROSS RENT, 2000:	\$354

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	1,133	354
Black or African-American	2	0
American Indian/Alaskan Native	0	5
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	0	0
Population of two or more races	0	0
<b>Total</b>	<b>1,135</b>	<b>359</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	0	6
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	980	54%
Housing stock built before 1979:	1,649	91%
Housing lacking complete plumbing:	25	1%
Housing lacking complete kitchens:	51	3%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	25	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	24
PHA Units	30		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

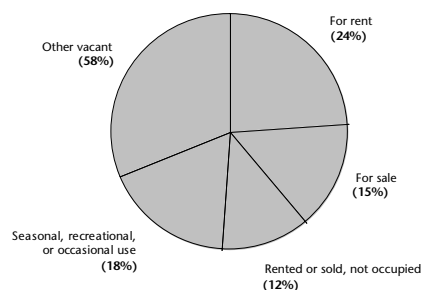
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	13%	13%
Severely cost burdened households (50% or more of income)	5%	4%

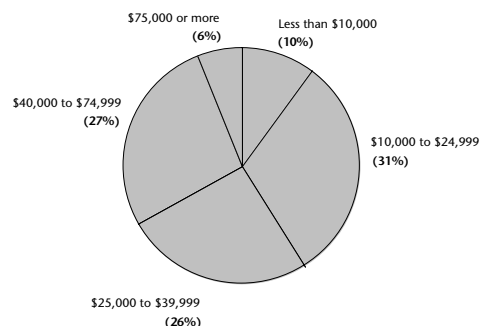
## MOBILE HOMES, 2000

Number of mobile homes	92	5%
Median value of mobile homes	\$13,800	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Ellis County

NUMBER OF HOUSING UNITS, 2000:	12,078	OWNER-OCCUPIED VACANCY RATE:	2%
PERCENT OCCUPIED:	93%	RENTAL VACANCY RATE:	7%
PERCENT VACANT:	7%		

MEDIAN HOME VALUE, 2000:	\$85,500
MEDIAN GROSS RENT, 2000:	\$431

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	7,024	3,922
Black or African-American	6	43
American Indian/Alaskan Native	0	0
Asian	18	40
Native Hawaiian/Other Pacific Islander	0	11
Some Other Race	18	61
Population of two or more races	19	31
<b>Total</b>	<b>7,085</b>	<b>4,108</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	39	107
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	2,693	22%
Housing stock built before 1979:	9,057	75%
Housing lacking complete plumbing:	81	1%
Housing lacking complete kitchens:	148	1%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	255	Rental Development Units	331
Section 8 Tenant-Based Units	225	Rural Development Units	68
PHA Units	46		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$13,350
Very low (31 to 50% of median)	\$22,300
Low (51 to 80% of median)	\$35,650

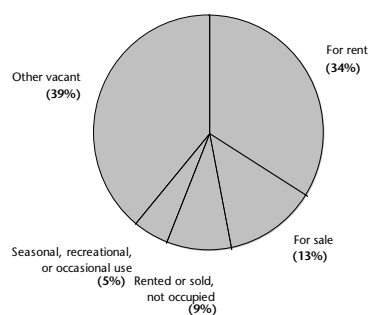
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	16%	37%
Severely cost burdened households (50% or more of income)	6%	18%

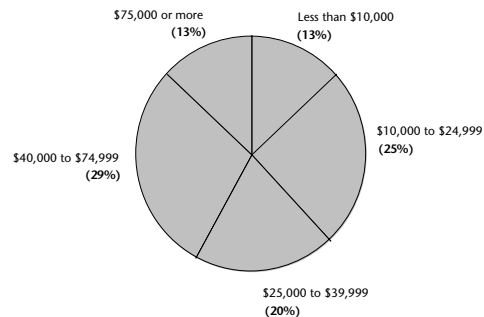
## MOBILE HOMES, 2000

Number of mobile homes	789	7%
Median value of mobile homes	\$21,300	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Gove County

NUMBER OF HOUSING UNITS, 2000:	1,423	OWNER-OCCUPIED VACANCY RATE:	4%
PERCENT OCCUPIED:	87%	RENTAL VACANCY RATE:	11%
PERCENT VACANT:	13%		

MEDIAN HOME VALUE, 2000:	\$48,100
MEDIAN GROSS RENT, 2000:	\$330

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	982	245
Black or African-American	1	0
American Indian/Alaskan Native	0	2
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	2	2
Population of two or more races	7	4
<b>Total</b>	<b>992</b>	<b>253</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	9	2
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	614	43%
Housing stock built before 1979:	1,270	89%
Housing lacking complete plumbing:	27	2%
Housing lacking complete kitchens:	36	3%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	22
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,600
Very low (31 to 50% of median)	\$21,000
Low (51 to 80% of median)	\$33,600

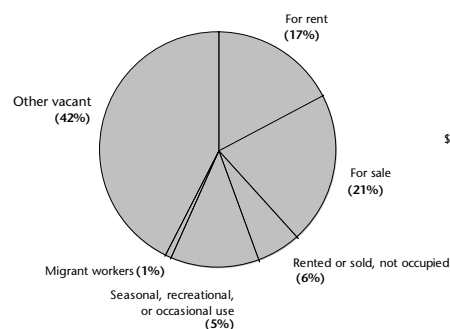
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	13%	19%
Severely cost burdened households (50% or more of income)	3%	6%

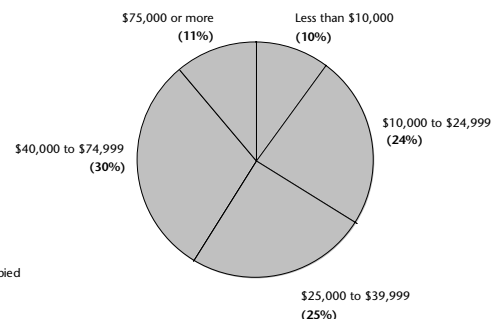
## MOBILE HOMES, 2000

Number of mobile homes	100	7%
Median value of mobile homes	\$14,500	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Graham County

NUMBER OF HOUSING UNITS, 2000:	1,553	OWNER-OCCUPIED VACANCY RATE:	5%
PERCENT OCCUPIED:	81%	RENTAL VACANCY RATE:	17%
PERCENT VACANT:	19%		

MEDIAN HOME VALUE, 2000:	\$41,300
MEDIAN GROSS RENT, 2000:	\$320

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	958	243
Black or African-American	31	13
American Indian/Alaskan Native	2	3
Asian	4	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	0	1
Population of two or more races	7	1
<b>Total</b>	<b>1,002</b>	<b>261</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	3	3
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	701	45%
Housing stock built before 1979:	1,408	91%
Housing lacking complete plumbing:	39	3%
Housing lacking complete kitchens:	32	2%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	16
PHA Units	35		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

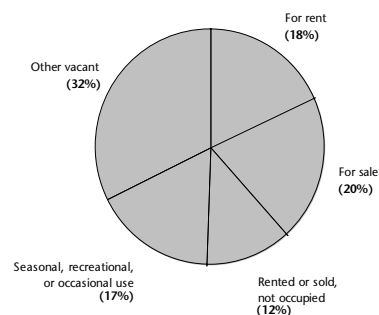
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	18%	18%
Severely cost burdened households (50% or more of income)	7%	6%

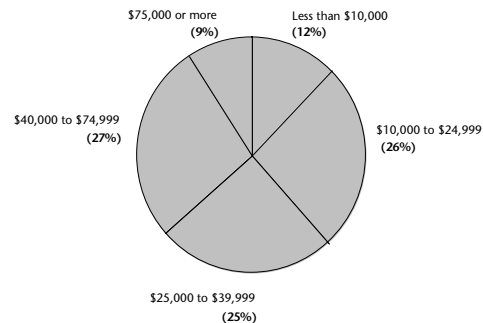
## MOBILE HOMES, 2000

Number of mobile homes	140	9%
Median value of mobile homes	\$18,100	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Logan County

NUMBER OF HOUSING UNITS, 2000:	1,423	OWNER-OCCUPIED VACANCY RATE:	3%
PERCENT OCCUPIED:	87%	RENTAL VACANCY RATE:	13%
PERCENT VACANT:	13%		

MEDIAN HOME VALUE, 2000:	\$55,000
MEDIAN GROSS RENT, 2000:	\$360

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	943	290
Black or African-American	0	4
American Indian/Alaskan Native	0	0
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	5	0
Population of two or more races	1	0
<b>Total</b>	<b>949</b>	<b>294</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	12	0
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	594	42%
Housing stock built before 1979:	1,231	87%
Housing lacking complete plumbing:	13	1%
Housing lacking complete kitchens:	21	1%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	0
PHA Units	42		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

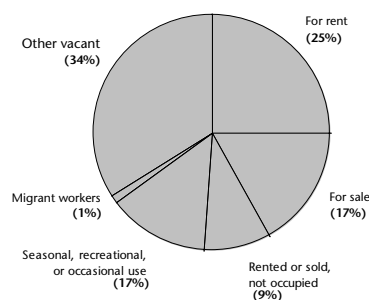
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	15%	23%
Severely cost burdened households (50% or more of income)	4%	11%

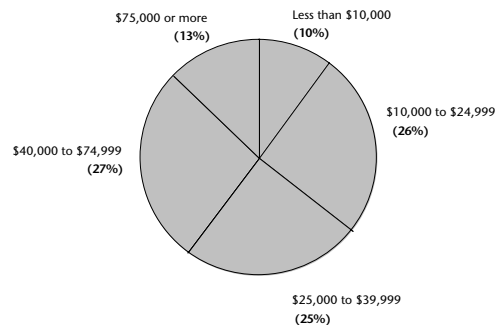
## MOBILE HOMES, 2000

Number of mobile homes	118	8%
Median value of mobile homes	\$12,100	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Norton County

NUMBER OF HOUSING UNITS, 2000:	2,673	OWNER-OCCUPIED VACANCY RATE:	5%
PERCENT OCCUPIED:	85%	RENTAL VACANCY RATE:	8%
PERCENT VACANT:	15%		

MEDIAN HOME VALUE, 2000:	\$46,800
MEDIAN GROSS RENT, 2000:	\$329

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	1,740	484
Black or African-American	0	0
American Indian/Alaskan Native	0	0
Asian	6	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	13	15
Population of two or more races	6	2
<b>Total</b>	<b>1,765</b>	<b>501</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	23	22
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,429	53%
Housing stock built before 1979:	2,336	87%
Housing lacking complete plumbing:	71	3%
Housing lacking complete kitchens:	104	4%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	30	Rental Development Units	24
Section 8 Tenant-Based Units	0	Rural Development Units	16
PHA Units	44		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

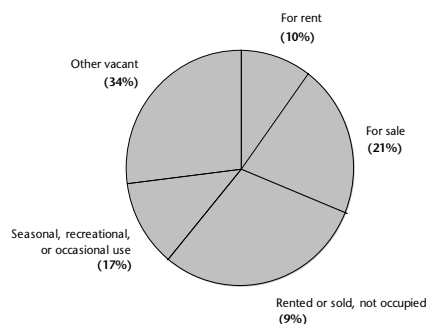
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	15%	23%
Severely cost burdened households (50% or more of income)	5%	10%

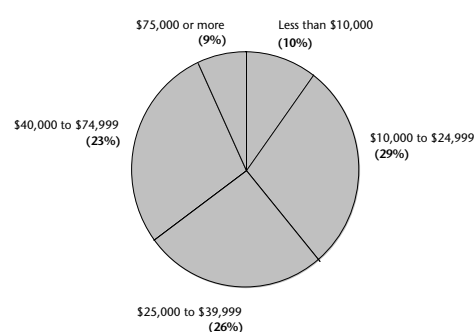
## MOBILE HOMES, 2000

Number of mobile homes	153	6%
Median value of mobile homes	\$13,800	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Osborne County

NUMBER OF HOUSING UNITS, 2000:	2,419	OWNER-OCCUPIED VACANCY RATE:	4%
PERCENT OCCUPIED:	80%	RENTAL VACANCY RATE:	15%
PERCENT VACANT:	20%		

MEDIAN HOME VALUE, 2000:	\$32,000
MEDIAN GROSS RENT, 2000:	\$314

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	1,503	410
Black or African-American	0	0
American Indian/Alaskan Native	2	2
Asian	6	4
Native Hawaiian/Other Pacific Islander	2	0
Some Other Race	0	0
Population of two or more races	11	0
<b>Total</b>	<b>1,524</b>	<b>416</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	2	3
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,476	61%
Housing stock built before 1979:	2,253	93%
Housing lacking complete plumbing:	123	5%
Housing lacking complete kitchens:	131	5%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	20	Rental Development Units	11
Section 8 Tenant-Based Units	0	Rural Development Units	0
PHA Units	73		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

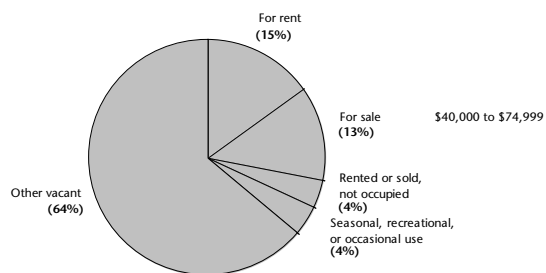
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	11%	22%
Severely cost burdened households (50% or more of income)	4%	5%

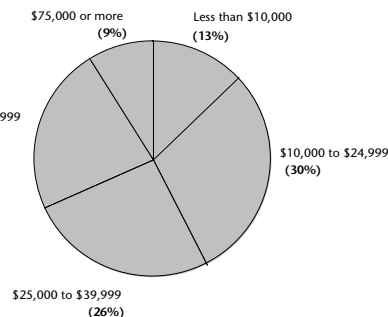
## MOBILE HOMES, 2000

Number of mobile homes	119	5%
Median value of mobile homes	\$15,000	

Vacancy Status, 2000



Household Income, 2000





# Housing Market Data

# Phillips County

NUMBER OF HOUSING UNITS, 2000:	3,088	OWNER-OCCUPIED VACANCY RATE:	7%
PERCENT OCCUPIED:	81%	RENTAL VACANCY RATE:	18%
PERCENT VACANT:	19%		

MEDIAN HOME VALUE, 2000:	\$48,200
MEDIAN GROSS RENT, 2000:	\$296

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	1,928	542
Black or African-American	2	5
American Indian/Alaskan Native	6	1
Asian	8	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	0	0
Population of two or more races	0	4
<b>Total</b>	<b>1,944</b>	<b>552</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	9	0
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,593	52%
Housing stock built before 1979:	2,736	89%
Housing lacking complete plumbing:	103	3%
Housing lacking complete kitchens:	112	4%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	20	Rental Development Units	10
Section 8 Tenant-Based Units	0	Rural Development Units	32
PHA Units	56		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

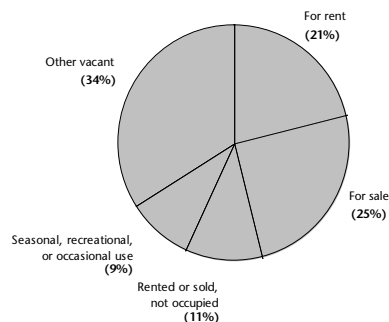
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	11%	19%
Severely cost burdened households (50% or more of income)	4%	10%

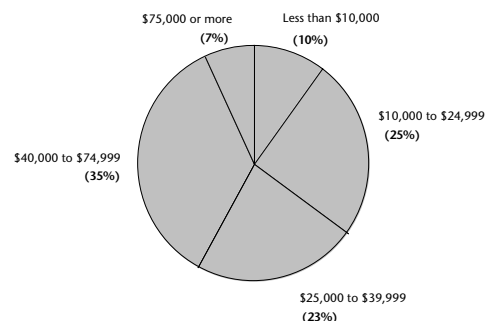
## MOBILE HOMES, 2000

Number of mobile homes	241	8%
Median value of mobile homes	\$24,800	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Rawlins County

NUMBER OF HOUSING UNITS, 2000:	1,565	OWNER-OCCUPIED VACANCY RATE:	6%
PERCENT OCCUPIED:	81%	RENTAL VACANCY RATE:	13%
PERCENT VACANT:	19%		

MEDIAN HOME VALUE, 2000:	\$41,300
MEDIAN GROSS RENT, 2000:	\$328

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	952	290
Black or African-American	5	0
American Indian/Alaskan Native	3	0
Asian	0	1
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	0	1
Population of two or more races	15	2
<b>Total</b>	<b>975</b>	<b>294</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	6	4
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	920	59%
Housing stock built before 1979:	1,434	92%
Housing lacking complete plumbing:	51	3%
Housing lacking complete kitchens:	57	4%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	8	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	8
PHA Units	24		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

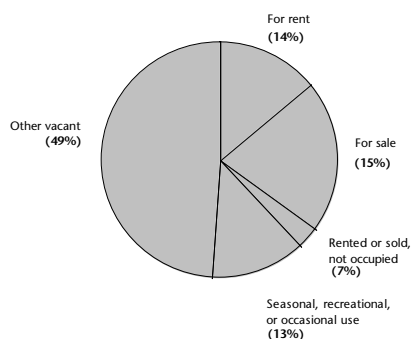
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	14%	22%
Severely cost burdened households (50% or more of income)	4%	11%

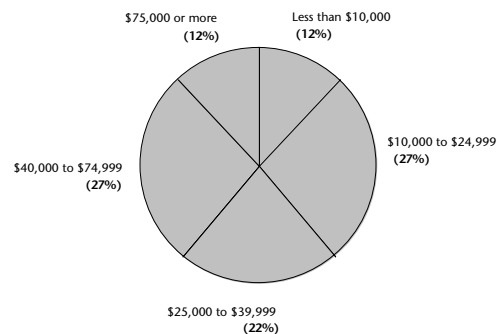
## MOBILE HOMES, 2000

Number of mobile homes	120	8%
Median value of mobile homes	\$10,600	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Rooks County

NUMBER OF HOUSING UNITS, 2000:	2,758	OWNER-OCCUPIED VACANCY RATE:	5%
PERCENT OCCUPIED:	86%	RENTAL VACANCY RATE:	11%
PERCENT VACANT:	14%		

MEDIAN HOME VALUE, 2000:	\$38,300
MEDIAN GROSS RENT, 2000:	\$325

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	1,803	523
Black or African-American	7	3
American Indian/Alaskan Native	0	3
Asian	0	3
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	0	6
Population of two or more races	12	2
<b>Total</b>	<b>1,822</b>	<b>540</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	4	6
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,344	49%
Housing stock built before 1979:	2,470	90%
Housing lacking complete plumbing:	106	4%
Housing lacking complete kitchens:	110	4%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	38	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	88
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

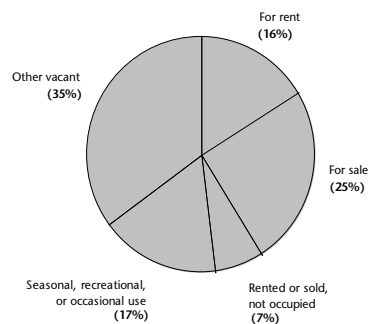
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	11%	20%
Severely cost burdened households (50% or more of income)	3%	7%

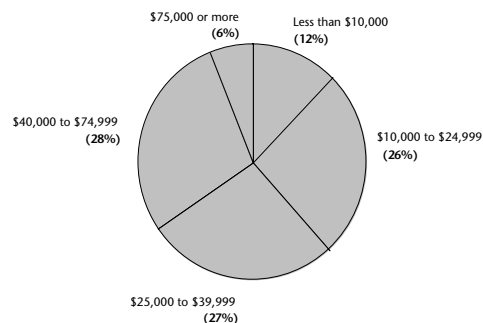
## MOBILE HOMES, 2000

Number of mobile homes	117	4%
Median value of mobile homes	\$22,100	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Russell County

NUMBER OF HOUSING UNITS, 2000:	3,871	OWNER-OCCUPIED VACANCY RATE:	4%
PERCENT OCCUPIED:	83%	RENTAL VACANCY RATE:	16%
PERCENT VACANT:	17%		

MEDIAN HOME VALUE, 2000:	\$41,100
MEDIAN GROSS RENT, 2000:	\$325

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	2,381	767
Black or African-American	0	0
American Indian/Alaskan Native	13	17
Asian	8	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	0	0
Population of two or more races	10	11
<b>Total</b>	<b>2,412</b>	<b>795</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	4	7
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	2,014	52%
Housing stock built before 1979:	3,441	89%
Housing lacking complete plumbing:	56	1%
Housing lacking complete kitchens:	87	2%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	28	Rental Development Units	48
Section 8 Tenant-Based Units	0	Rural Development Units	38
PHA Units	89		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

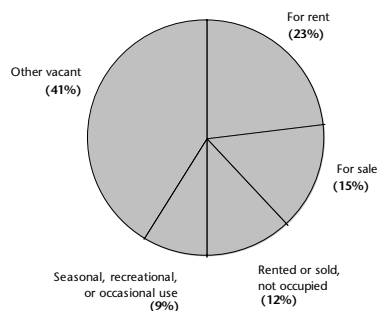
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	13%	23%
Severely cost burdened households (50% or more of income)	5%	12%

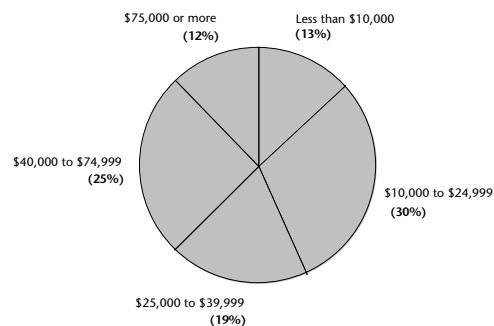
## MOBILE HOMES, 2000

Number of mobile homes	154	4%
Median value of mobile homes	\$33,800	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Sheridan County

NUMBER OF HOUSING UNITS, 2000:	1,263		
PERCENT OCCUPIED:	89%	OWNER-OCCUPIED VACANCY RATE:	3%
PERCENT VACANT:	11%	RENTAL VACANCY RATE:	10%

MEDIAN HOME VALUE, 2000:	\$56,000
MEDIAN GROSS RENT, 2000:	\$286

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	921	199
Black or African-American	0	0
American Indian/Alaskan Native	0	0
Asian	4	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	0	0
Population of two or more races	0	0
<b>Total</b>	<b>925</b>	<b>199</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	4	0
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	611	48%
Housing stock built before 1979:	1,115	88%
Housing lacking complete plumbing:	21	2%
Housing lacking complete kitchens:	14	1%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	12
Section 8 Tenant-Based Units	0	Rural Development Units	10
PHA Units	30		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

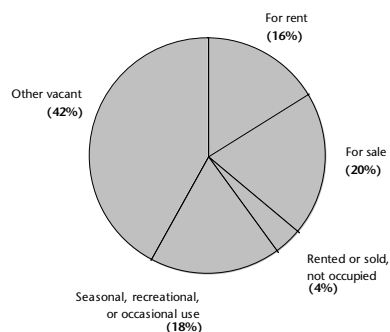
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	17%	19%
Severely cost burdened households (50% or more of income)	5%	11%

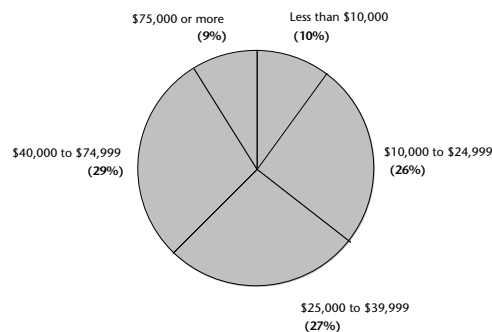
## MOBILE HOMES, 2000

Number of mobile homes	81	6%
Median value of mobile homes	\$17,800	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Sherman County

NUMBER OF HOUSING UNITS, 2000:	3,184	OWNER-OCCUPIED VACANCY RATE:	2%
PERCENT OCCUPIED:	87%	RENTAL VACANCY RATE:	17%
PERCENT VACANT:	13%		

MEDIAN HOME VALUE, 2000:	\$63,900
MEDIAN GROSS RENT, 2000:	\$414

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	1,853	798
Black or African-American	0	10
American Indian/Alaskan Native	9	0
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	38	48
Population of two or more races	0	2
<b>Total</b>	<b>1,900</b>	<b>858</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	83	70
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,207	38%
Housing stock built before 1979:	2,670	84%
Housing lacking complete plumbing:	79	2%
Housing lacking complete kitchens:	106	3%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	18
Section 8 Tenant-Based Units	0	Rural Development Units	16
PHA Units	84		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

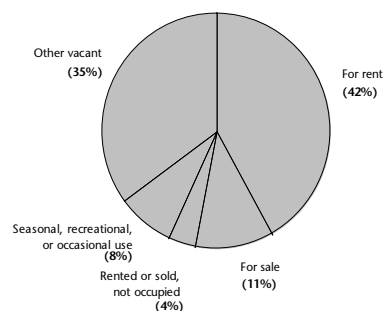
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	18%	25%
Severely cost burdened households (50% or more of income)	6%	14%

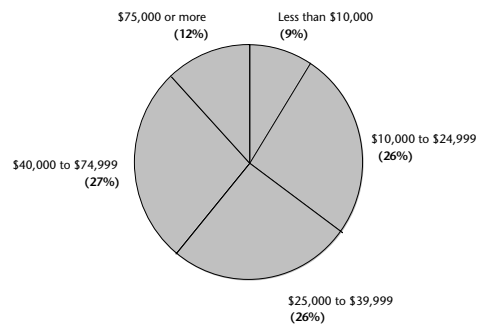
## MOBILE HOMES, 2000

Number of mobile homes	358	11%
Median value of mobile homes	\$23,800	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Smith County

NUMBER OF HOUSING UNITS, 2000:	2,326	OWNER-OCCUPIED VACANCY RATE:	5%
PERCENT OCCUPIED:	84%	RENTAL VACANCY RATE:	9%
PERCENT VACANT:	16%		

MEDIAN HOME VALUE, 2000:	\$37,400
MEDIAN GROSS RENT, 2000:	\$283

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	1,540	394
Black or African-American	0	2
American Indian/Alaskan Native	0	0
Asian	2	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	5	0
Population of two or more races	10	0
<b>Total</b>	<b>1,557</b>	<b>396</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	8	2
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,312	56%
Housing stock built before 1979:	2,110	91%
Housing lacking complete plumbing:	91	4%
Housing lacking complete kitchens:	97	4%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	72	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	20
PHA Units	12		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

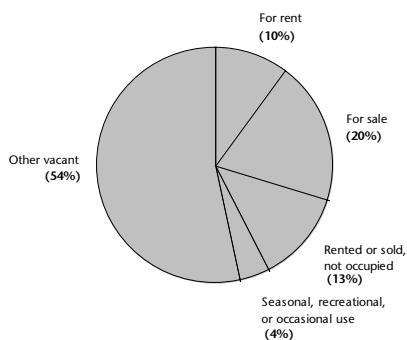
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	13%	12%
Severely cost burdened households (50% or more of income)	4%	5%

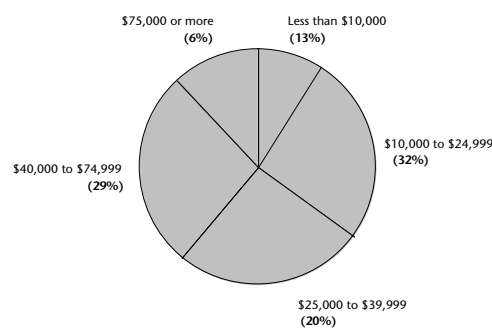
## MOBILE HOMES, 2000

Number of mobile homes	111	5%
Median value of mobile homes	\$14,100	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Thomas County

NUMBER OF HOUSING UNITS, 2000:	3,562		
PERCENT OCCUPIED:	91%	OWNER-OCCUPIED VACANCY RATE:	2%
PERCENT VACANT:	9%	RENTAL VACANCY RATE:	8%

MEDIAN HOME VALUE, 2000:	\$75,500
MEDIAN GROSS RENT, 2000:	\$373

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	2,206	974
Black or African-American	0	8
American Indian/Alaskan Native	0	0
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	1	10
Population of two or more races	20	7
<b>Total</b>	<b>2,227</b>	<b>999</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	3	27
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,065	30%
Housing stock built before 1979:	2,955	83%
Housing lacking complete plumbing:	31	1%
Housing lacking complete kitchens:	53	1%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	42
Section 8 Tenant-Based Units	0	Rural Development Units	52
PHA Units	112		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$13,050
Very low (31 to 50% of median)	\$21,750
Low (51 to 80% of median)	\$34,800

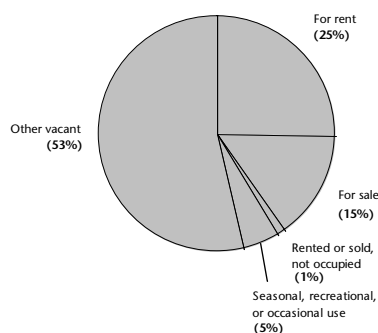
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	14%	24%
Severely cost burdened households (50% or more of income)	5%	14%

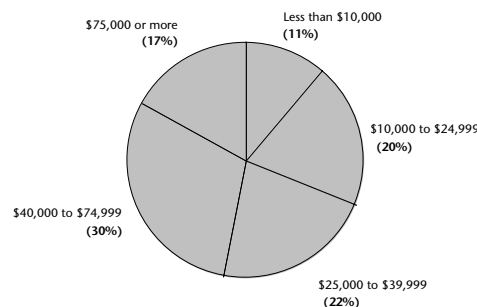
## MOBILE HOMES, 2000

Number of mobile homes	316	9%
Median value of mobile homes	\$13,700	

Vacancy Status, 2000



Household Income, 2000





# Housing Market Data

# Trego County

NUMBER OF HOUSING UNITS, 2000:	49,157	OWNER-OCCUPIED VACANCY RATE:	4%
PERCENT OCCUPIED:	86%	RENTAL VACANCY RATE:	11%
PERCENT VACANT:	14%		

MEDIAN HOME VALUE, 2000:	\$47,100
MEDIAN GROSS RENT, 2000:	\$6,069

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	30,560	11,140
Black or African-American	57	88
American Indian/Alaskan Native	39	33
Asian	56	48
Native Hawaiian/Other Pacific Islander	2	11
Some Other Race	90	160
Population of two or more races	128	73
<b>Total</b>	<b>30,932</b>	<b>11,553</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	229	293
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	20,593	42%
Housing stock built before 1979:	41,805	85%
Housing lacking complete plumbing:	1,097	2%
Housing lacking complete kitchens:	77	4%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	30	Rental Development Units	24
Section 8 Tenant-Based Units	0	Rural Development Units	46
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

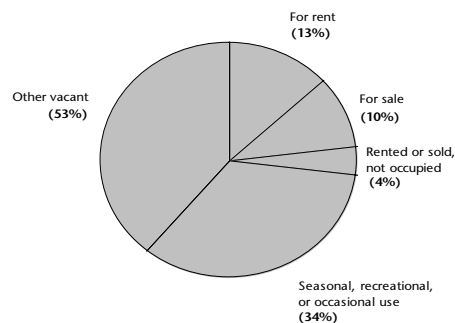
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	14%	27%
Severely cost burdened households (50% or more of income)	5%	13%

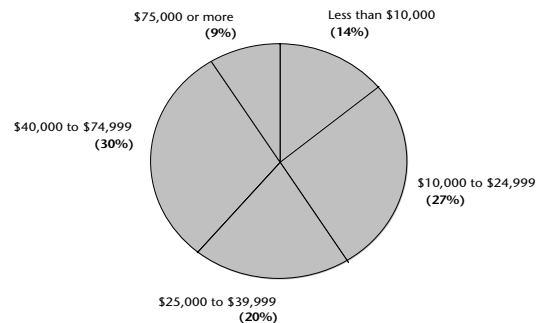
## MOBILE HOMES, 2000

Number of mobile homes	3,288	7%
Median value of mobile homes	\$16,400	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Wallace County

NUMBER OF HOUSING UNITS, 2000:	49,157	OWNER-OCCUPIED VACANCY RATE:	4%
PERCENT OCCUPIED:	86%	RENTAL VACANCY RATE:	11%
PERCENT VACANT:	14%		

MEDIAN HOME VALUE, 2000:	\$47,100
MEDIAN GROSS RENT, 2000:	\$6,069

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	30,560	11,140
Black or African-American	57	88
American Indian/Alaskan Native	39	33
Asian	56	48
Native Hawaiian/Other Pacific Islander	2	11
Some Other Race	90	160
Population of two or more races	128	73
<b>Total</b>	<b>30,932</b>	<b>11,553</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	229	293
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	20,593	42%
Housing stock built before 1979:	41,805	85%
Housing lacking complete plumbing:	1,097	2%
Housing lacking complete kitchens:	11	1%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	13	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	0
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

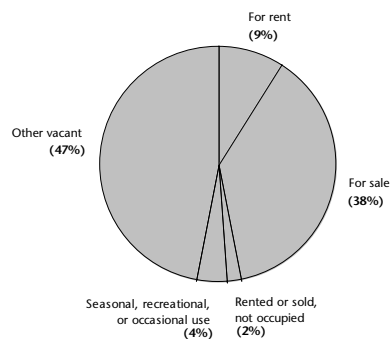
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	14%	27%
Severely cost burdened households (50% or more of income)	5%	13%

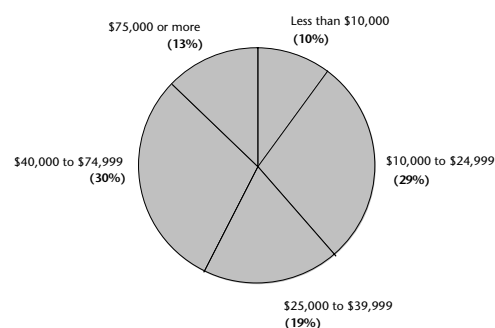
## MOBILE HOMES, 2000

Number of mobile homes	3,288	7%
Median value of mobile homes	\$16,400	

Vacancy Status, 2000



Household Income, 2000



## North Central Regional and County Models

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## North Central Region

**Exhibit 1.**  
**Demand by Income Category, 2000**

Income Categories		Median Household Income	All Households	
<b>Total</b>		<b>\$33,102</b>	<b>137,876</b>	<b>100%</b>
<i>Total Low-Income Households (&lt;80% of median)</i>			<b>50,435</b>	<b>37%</b>
0 to 30% of median	Extremely low-income	\$9,931	13,665	10%
31 to 50% of median	Very low-income	\$16,551	14,474	10%
51 to 80% of median	Low-income	\$26,482	22,296	16%
81 to 95% of median	Moderate-income	\$31,447	10,789	8%
95%+ of median	Middle/upper-income	\$31,447 +	76,653	56%

**Notes:**

Low-income households are households who earn less than 80 percent of the Census median household income.

Homeless households are not included.

Entitlement areas are not included in the calculations.

**Sources:**

U.S. Census Bureau, 2000 and BBC Research & Consulting.

## North Central Region

### Exhibit 2.

#### Unmet Demand by Households, 2000

		All Households <sup>(1)</sup>
	<b>Low-income households (&lt; 80% of median)</b>	<b>50,435</b>
(less)	Cost burdened households <sup>(2)</sup>	22,922
<b>(equals)</b>	<b>Affordably housed</b>	<b>27,513</b>
(less)	Total subsidized units <sup>(3)</sup>	6,332
(equals)	Low-income households affordably housed by private market	21,181
	Percent of low-income households housed affordably by the private market	42%
	<b>Low-income households not housed affordably by any provider</b>	<b>22,922</b>
	<b>Percent of low-income households not housed affordably by any provider</b>	<b>45%</b>

Notes:

(1) Includes owner- and renter- occupied households.

(2) Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs, and homeless households.

(3) Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD units, and RD units from Kansas Housing Resources Corporation, HUD, and USDA databases.

Sources:

U.S. Census Bureau, 2000, HUD, Kansas Housing Resources Corporation, USDA Rural Development, and BBC Research & Consulting.

## North Central Region

### Exhibit 3.

#### Supply and Condition of Housing Units, 2000

	Housing Units	Percent
<b>Total Housing Units</b>	<b>152,303</b>	<b>100%</b>
Occupied	137,636	90% of total units
Vacant	14,667	10% of total units
Specified owner-occupied	92,861	67% of specified units
Specified renter-occupied	44,775	33% of specified units
<b>Substandard Housing Units</b>		
Lacking complete plumbing	1,850	1.2% of total units
Lacking complete kitchen facilities	2,573	1.7% of total units
<b>Overcrowding of Occupied Units</b>		
1.01 or more occupants per room	3,461	3% of occupied units
<b>Year Structure Built</b>		
1949 or earlier	58,491	38% of total units
1979 or earlier	121,662	80% of total units

Sources:

U.S. Census Bureau, 2000 and BBC Research & Consulting.

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>1,529</b>		
<b>PERCENT OCCUPIED:</b>	<b>81%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>4%</b>
<b>PERCENT VACANT:</b>	<b>19%</b>	<b>RENTAL VACANCY RATE:</b>	<b>5%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$39,800</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$349</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	900	325
Black or African-American	6	2
American Indian/Alaskan Native	2	1
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	0	0
Population of two or more races	8	2
<b>Total</b>	<b>916</b>	<b>330</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	11	5
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	802	52%
Housing stock built before 1979:	1,259	82%
Housing lacking complete plumbing:	48	3%
Housing lacking complete kitchens:	68	4%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	0	Rental Development Units	1
Section 8 Tenant-Based Units	0	Rural Development Units	20
PHA Units	20		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

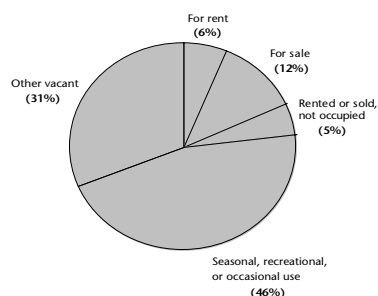
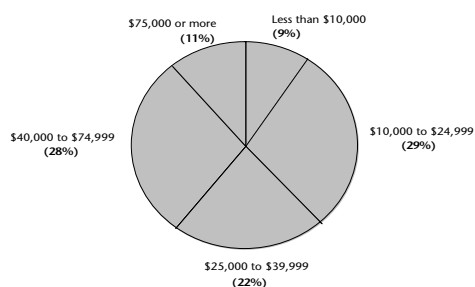
Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

**COST BURDENED HOUSEHOLDS, 2000**

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	15%	21%
Severely cost burdened households (50% or more of income)	6%	7%

**MOBILE HOMES, 2000**

Number of mobile homes	161	11%
Median value of mobile homes	\$24,200	

**Vacancy Status, 2000****Household Income, 2000**

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>4,084</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT OCCUPIED:</b>	<b>89%</b>	<b>RENTAL VACANCY RATE:</b>	<b>14%</b>
<b>PERCENT VACANT:</b>	<b>11%</b>		

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$52,900</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$333</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	2,745	796
Black or African-American	6	2
American Indian/Alaskan Native	8	1
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	11	0
Population of two or more races	14	34
<b>Total</b>	<b>2,784</b>	<b>833</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	24	3
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	2,211	54%
Housing stock built before 1979:	3,594	88%
Housing lacking complete plumbing:	94	2%
Housing lacking complete kitchens:	132	3%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	0	Rental Development Units	11
Section 8 Tenant-Based Units	0	Rural Development Units	44
PHA Units	150		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

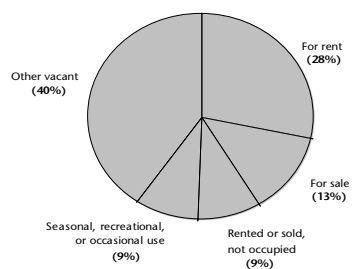
**COST BURDENED HOUSEHOLDS, 2000**

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	13%	22%
Severely cost burdened households (50% or more of income)	4%	7%

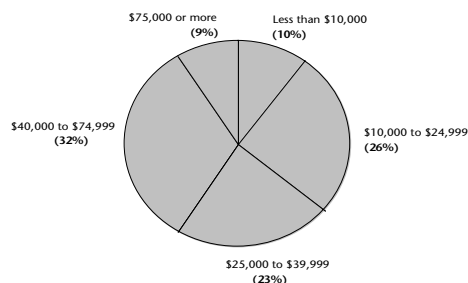
**MOBILE HOMES, 2000**

Number of mobile homes	177	4%
Median value of mobile homes	\$20,000	

Vacancy Status, 2000



Household Income, 2000





NUMBER OF HOUSING UNITS, 2000:	4,838	OWNER-OCCUPIED VACANCY RATE:	4%
PERCENT OCCUPIED:	86%	RENTAL VACANCY RATE:	15%
PERCENT VACANT:	14%		

MEDIAN HOME VALUE, 2000:	\$42,400
MEDIAN GROSS RENT, 2000:	\$312

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	3,054	1,026
Black or African-American	0	7
American Indian/Alaskan Native	9	0
Asian	0	8
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	17	8
Population of two or more races	19	15
<b>Total</b>	<b>3,099</b>	<b>1,064</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	34	10
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	2,813	58%
Housing stock built before 1979:	4,336	90%
Housing lacking complete plumbing:	175	4%
Housing lacking complete kitchens:	223	5%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	45	Rental Development Units	64
Section 8 Tenant-Based Units	0	Rural Development Units	67
PHA Units	0		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

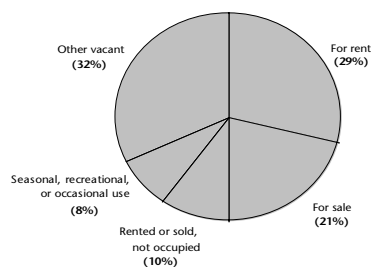
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	10%	24%
Severely cost burdened households (50% or more of income)	2%	11%

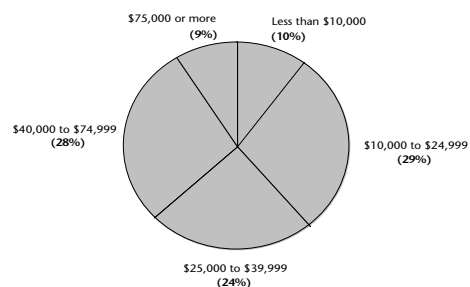
**MOBILE HOMES, 2000**

Number of mobile homes	205	4%
Median value of mobile homes	\$19,100	

Vacancy Status, 2000

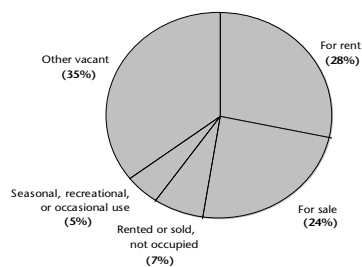


Household Income, 2000

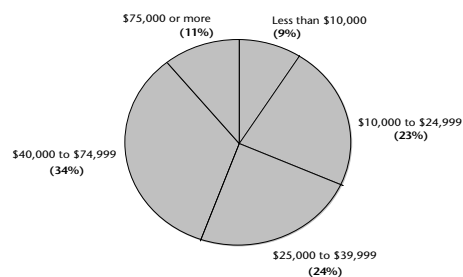


<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>8,686</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>3%</b>
<b>PERCENT OCCUPIED:</b>	<b>91%</b>	<b>RENTAL VACANCY RATE:</b>	<b>10%</b>
<b>PERCENT VACANT:</b>	<b>9%</b>		
<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$62,800</b>		
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$377</b>		
<b>TENURE BY RACE, 2000</b>		<b>Owner-occupied</b>	<b>Renter-occupied</b>
White		5,785	1,902
Black or African-American		10	17
American Indian/Alaskan Native		23	18
Asian		8	7
Native Hawaiian/Other Pacific Islander		0	0
Some Other Race		29	9
Population of two or more races		57	38
<b>Total</b>		<b>5,912</b>	<b>1,991</b>
<b>TENURE BY ETHNICITY, 2000</b>			
Hispanic/Latino		84	46
<b>HOUSING CONDITION, 2000</b>			
Housing stock built before 1949:		4,205	48%
Housing stock built before 1979:		7,161	82%
Housing lacking complete plumbing:		47	1%
Housing lacking complete kitchens:		27	0%
<b>NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE</b>			
Section 8 Project-Based Units	167	Rental Development Units	93
Section 8 Tenant-Based Units	0	Rural Development Units	80
PHA Units	88		
<b>SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000</b>			
Extremely low (0 to 30% of median)		\$12,550	
Very low (31 to 50% of median)		\$20,900	
Low (51 to 80% of median)		\$33,400	
<b>COST BURDENED HOUSEHOLDS, 2000</b>		<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)		14%	24%
Severely cost burdened households (50% or more of income)		4%	8%
<b>MOBILE HOMES, 2000</b>			
Number of mobile homes		650	7%
Median value of mobile homes		\$28,200	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	3,228	OWNER-OCCUPIED VACANCY RATE:	3%
PERCENT OCCUPIED:	77%	RENTAL VACANCY RATE:	14%
PERCENT VACANT:	23%		

MEDIAN HOME VALUE, 2000:	\$43,400
MEDIAN GROSS RENT, 2000:	\$336

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	1,940	504
Black or African-American	0	0
American Indian/Alaskan Native	2	0
Asian	3	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	13	1
Population of two or more races	18	0
<b>Total</b>	<b>1,976</b>	<b>505</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	46	21
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	1,672	52%
Housing stock built before 1979:	2,775	86%
Housing lacking complete plumbing:	74	2%
Housing lacking complete kitchens:	173	5%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	36	Rental Development Units	94
Section 8 Tenant-Based Units	0	Rural Development Units	20
PHA Units	0		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,750
Very low (31 to 50% of median)	\$21,300
Low (51 to 80% of median)	\$34,050

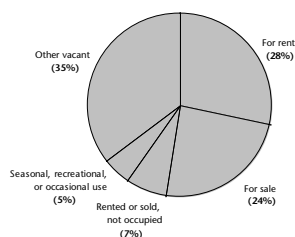
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	12%	18%
Severely cost burdened households (50% or more of income)	4%	7%

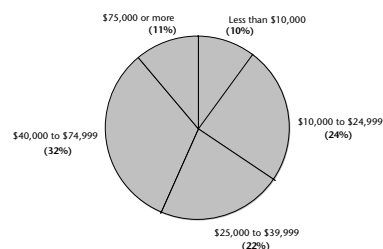
**MOBILE HOMES, 2000**

Number of mobile homes	340	11%
Median value of mobile homes	\$19,500	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	11,959	OWNER-OCCUPIED VACANCY RATE:	3%
PERCENT OCCUPIED:	87%	RENTAL VACANCY RATE:	13%
PERCENT VACANT:	13%		

MEDIAN HOME VALUE, 2000:	\$69,400
MEDIAN GROSS RENT, 2000:	\$461

**TENURE BY RACE, 2000**

	Owner-occupied	Renter-occupied
White	4,055	3,053
Black or African-American	779	1,492
American Indian/Alaskan Native	62	49
Asian	188	68
Native Hawaiian/Other Pacific Islander	6	9
Some Other Race	122	280
Population of two or more races	54	241
<b>Total</b>	<b>5,266</b>	<b>5,192</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	188	468
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	2,801	23%
Housing stock built before 1979:	9,120	76%
Housing lacking complete plumbing:	118	1%
Housing lacking complete kitchens:	137	1%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	160	Rental Development Units	256
Section 8 Tenant-Based Units	71	Rural Development Units	0
PHA Units	118		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

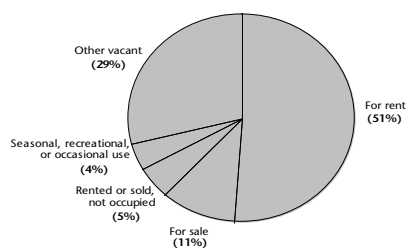
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	18%	27%
Severely cost burdened households (50% or more of income)	7%	9%

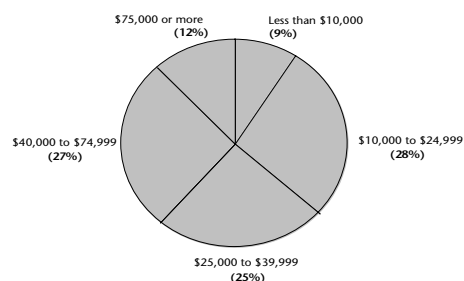
**MOBILE HOMES, 2000**

Number of mobile homes	1,896	16%
Median value of mobile homes	\$12,400	

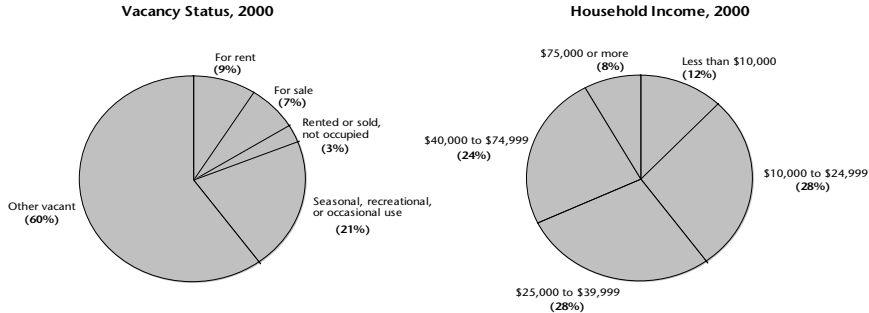
Vacancy Status, 2000



Household Income, 2000



<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>2,103</b>		
<b>PERCENT OCCUPIED:</b>	<b>81%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>19%</b>	<b>RENTAL VACANCY RATE:</b>	<b>10%</b>
<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$24,000</b>		
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$266</b>		
<b>TENURE BY RACE, 2000</b>		<b>Owner-occupied</b>	<b>Renter-occupied</b>
White		1,340	337
Black or African-American		2	0
American Indian/Alaskan Native		4	2
Asian		2	0
Native Hawaiian/Other Pacific Islander		0	0
Some Other Race		0	0
Population of two or more races		7	1
<b>Total</b>		<b>1,355</b>	<b>340</b>
<b>TENURE BY ETHNICITY, 2000</b>			
Hispanic/Latino		4	2
<b>HOUSING CONDITION, 2000</b>			
Housing stock built before 1949:		1,407	67%
Housing stock built before 1979:		1,888	90%
Housing lacking complete plumbing:		61	3%
Housing lacking complete kitchens:		85	4%
<b>NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE</b>			
Section 8 Project-Based Units	24	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	36
PHA Units	24		
<b>SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000</b>			
Extremely low (0 to 30% of median)		\$12,100	
Very low (31 to 50% of median)		\$20,200	
Low (51 to 80% of median)		\$32,350	
<b>COST BURDENED HOUSEHOLDS, 2000</b>		<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)		10%	17%
Severely cost burdened households (50% or more of income)		4%	7%
<b>MOBILE HOMES, 2000</b>			
Number of mobile homes		124	6%
Median value of mobile homes		\$15,300	



NUMBER OF HOUSING UNITS, 2000:	1,853	OWNER-OCCUPIED VACANCY RATE:	7%
PERCENT OCCUPIED:	83%	RENTAL VACANCY RATE:	7%
PERCENT VACANT:	17%		

MEDIAN HOME VALUE, 2000:	\$33,900
MEDIAN GROSS RENT, 2000:	\$296

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	1,199	312
Black or African-American	0	2
American Indian/Alaskan Native	0	2
Asian	0	1
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	0	2
Population of two or more races	5	6
<b>Total</b>	<b>1,204</b>	<b>325</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	7	2
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	1,202	65%
Housing stock built before 1979:	1,638	88%
Housing lacking complete plumbing:	71	4%
Housing lacking complete kitchens:	136	7%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	33	Rental Development Units	28
Section 8 Tenant-Based Units	0	Rural Development Units	8
PHA Units	20		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

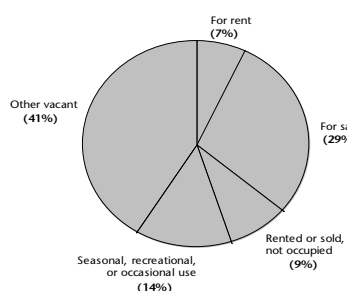
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	12%	17%
Severely cost burdened households (50% or more of income)	5%	9%

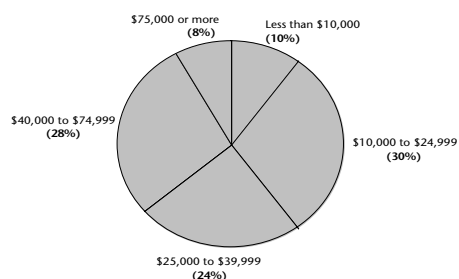
**MOBILE HOMES, 2000**

Number of mobile homes	79	4%
Median value of mobile homes	\$37,800	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	14,757	OWNER-OCCUPIED VACANCY RATE:	2%
PERCENT OCCUPIED:	93%	RENTAL VACANCY RATE:	8%
PERCENT VACANT:	7%		

MEDIAN HOME VALUE, 2000:	\$67,900
MEDIAN GROSS RENT, 2000:	\$420

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	7,654	4,432
Black or African-American	60	235
American Indian/Alaskan Native	15	42
Asian	61	60
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	478	489
Population of two or more races	72	93
<b>Total</b>	<b>8,340</b>	<b>5,351</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	778	852
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	5,060	34%
Housing stock built before 1979:	11,708	79%
Housing lacking complete plumbing:	153	1%
Housing lacking complete kitchens:	161	1%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	263	Rental Development Units	214
Section 8 Tenant-Based Units	0	Rural Development Units	44
PHA Units	0		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,300
Very low (31 to 50% of median)	\$20,500
Low (51 to 80% of median)	\$32,750

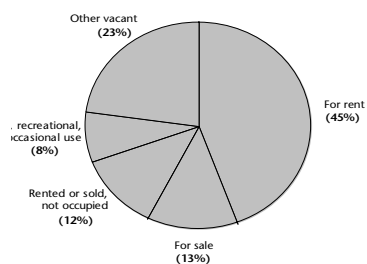
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	14%	37%
Severely cost burdened households (50% or more of income)	5%	18%

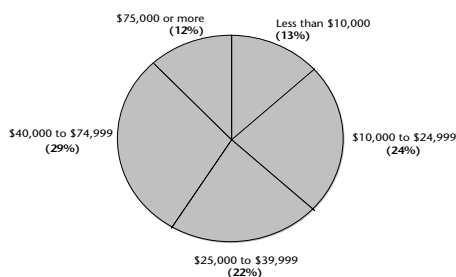
**MOBILE HOMES, 2000**

Number of mobile homes	1,352	9%
Median value of mobile homes	\$13,500	

Vacancy Status, 2000



Household Income, 2000



<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>14,757</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT OCCUPIED:</b>	<b>93%</b>	<b>RENTAL VACANCY RATE:</b>	<b>8%</b>
<b>PERCENT VACANT:</b>	<b>7%</b>		

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$67,900</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$420</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	7,654	4,432
Black or African-American	60	235
American Indian/Alaskan Native	15	42
Asian	61	60
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	478	489
Population of two or more races	72	93
<b>Total</b>	<b>8,340</b>	<b>5,351</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	778	852
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	5,060	34%
Housing stock built before 1979:	11,708	79%
Housing lacking complete plumbing:	153	1%
Housing lacking complete kitchens:	161	1%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	24	Rental Development Units	64
Section 8 Tenant-Based Units	0	Rural Development Units	166
PHA Units	76		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,300
Very low (31 to 50% of median)	\$20,500
Low (51 to 80% of median)	\$32,750

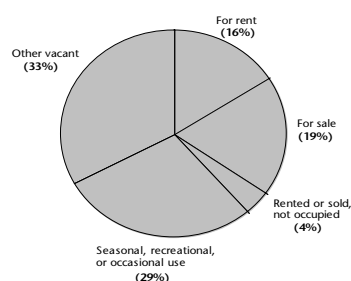
**COST BURDENED HOUSEHOLDS, 2000**

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	14%	37%
Severely cost burdened households (50% or more of income)	5%	18%

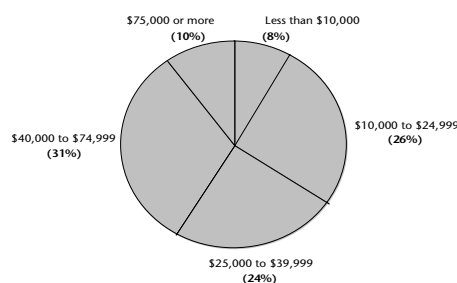
**MOBILE HOMES, 2000**

Number of mobile homes	1,352	9%
Median value of mobile homes	\$13,500	

Vacancy Status, 2000



Household Income, 2000





NUMBER OF HOUSING UNITS, 2000:	14,757	OWNER-OCCUPIED VACANCY RATE:	2%
PERCENT OCCUPIED:	93%	RENTAL VACANCY RATE:	8%
PERCENT VACANT:	7%		

MEDIAN HOME VALUE, 2000:	\$67,900
MEDIAN GROSS RENT, 2000:	\$420

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	7,654	4,432
Black or African-American	60	235
American Indian/Alaskan Native	15	42
Asian	61	60
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	478	489
Population of two or more races	72	93
<b>Total</b>	<b>8,340</b>	<b>5,351</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	778	852
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	5,060	34%
Housing stock built before 1979:	11,708	79%
Housing lacking complete plumbing:	153	1%
Housing lacking complete kitchens:	135	3%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	53	Rental Development Units	74
Section 8 Tenant-Based Units	0	Rural Development Units	24
PHA Units	36		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

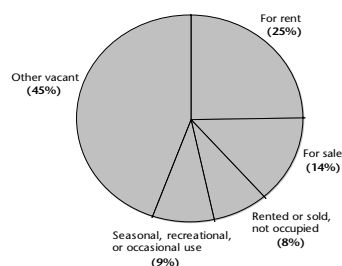
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	14%	37%
Severely cost burdened households (50% or more of income)	5%	18%

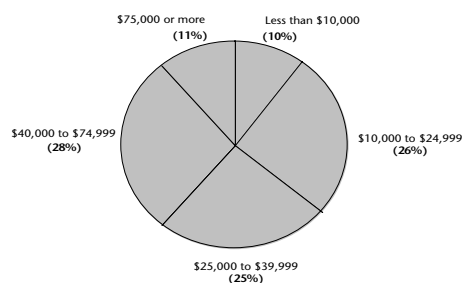
**MOBILE HOMES, 2000**

Number of mobile homes	1,352	9%
Median value of mobile homes	\$13,500	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	11,830	OWNER-OCCUPIED VACANCY RATE:	2%
PERCENT OCCUPIED:	95%	RENTAL VACANCY RATE:	7%
PERCENT VACANT:	5%		

MEDIAN HOME VALUE, 2000:	\$82,700
MEDIAN GROSS RENT, 2000:	\$416

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	8,159	2,821
Black or African-American	44	45
American Indian/Alaskan Native	11	3
Asian	3	9
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	15	1
Population of two or more races	51	43
<b>Total</b>	<b>8,283</b>	<b>2,922</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	42	24
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	4,364	37%
Housing stock built before 1979:	9,178	78%
Housing lacking complete plumbing:	74	1%
Housing lacking complete kitchens:	135	3%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	156	Rental Development Units	202
Section 8 Tenant-Based Units	0	Rural Development Units	32
PHA Units	124		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

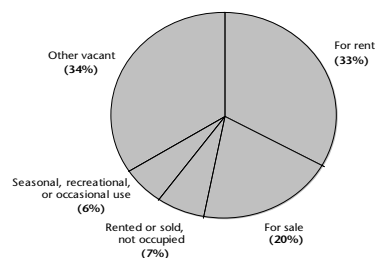
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	11%	26%
Severely cost burdened households (50% or more of income)	3%	12%

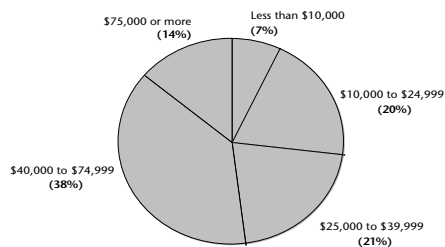
**MOBILE HOMES, 2000**

Number of mobile homes	794	7%
Median value of mobile homes	\$18,800	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	3,340	OWNER-OCCUPIED VACANCY RATE:	3%
PERCENT OCCUPIED:	85%	RENTAL VACANCY RATE:	11%
PERCENT VACANT:	15%		

MEDIAN HOME VALUE, 2000:	\$55,600
MEDIAN GROSS RENT, 2000:	\$346

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	2,107	713
Black or African-American	0	0
American Indian/Alaskan Native	2	2
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	3	0
Population of two or more races	16	7
<b>Total</b>	<b>2,128</b>	<b>722</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	9	0
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	1,829	55%
Housing stock built before 1979:	2,931	88%
Housing lacking complete plumbing:	52	2%
Housing lacking complete kitchens:	82	2%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	0	Rental Development Units	18
Section 8 Tenant-Based Units	0	Rural Development Units	39
PHA Units	69		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,450
Very low (31 to 50% of median)	\$20,750
Low (51 to 80% of median)	\$33,200

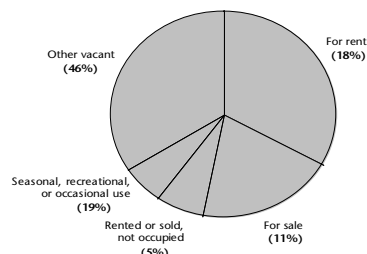
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	11%	19%
Severely cost burdened households (50% or more of income)	4%	6%

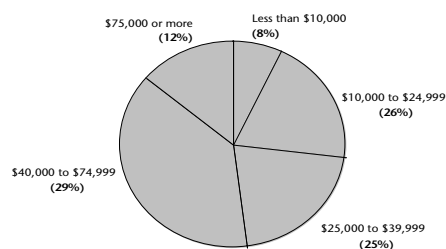
**MOBILE HOMES, 2000**

Number of mobile homes	212	6%
Median value of mobile homes	\$12,200	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	3,160	OWNER-OCCUPIED VACANCY RATE:	2%
PERCENT OCCUPIED:	80%	RENTAL VACANCY RATE:	8%
PERCENT VACANT:	20%		

MEDIAN HOME VALUE, 2000:	\$48,400
MEDIAN GROSS RENT, 2000:	\$368

**TENURE BY RACE, 2000**

	Owner-occupied	Renter-occupied
White	1,938	524
Black or African-American	4	6
American Indian/Alaskan Native	6	11
Asian	2	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	15	12
Population of two or more races	21	0
<b>Total</b>	<b>1,986</b>	<b>553</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	37	26
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	1,585	50%
Housing stock built before 1979:	2,697	85%
Housing lacking complete plumbing:	38	1%
Housing lacking complete kitchens:	46	1%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	33	Rental Development Units	12
Section 8 Tenant-Based Units	0	Rural Development Units	56
PHA Units	0		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

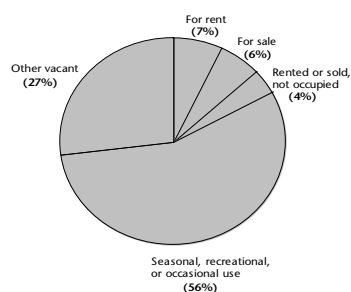
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	11%	20%
Severely cost burdened households (50% or more of income)	5%	7%

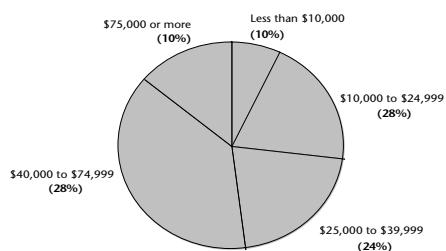
**MOBILE HOMES, 2000**

Number of mobile homes	335	11%
Median value of mobile homes	\$25,900	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	2,755	OWNER-OCCUPIED VACANCY RATE:	3%
PERCENT OCCUPIED:	88%	RENTAL VACANCY RATE:	12%
PERCENT VACANT:	12%		

MEDIAN HOME VALUE, 2000:	\$58,900
MEDIAN GROSS RENT, 2000:	\$372

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	1,974	418
Black or African-American	0	0
American Indian/Alaskan Native	9	0
Asian	0	3
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	8	3
Population of two or more races	6	9
<b>Total</b>	<b>1,997</b>	<b>433</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	13	3
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	1,363	49%
Housing stock built before 1979:	2,149	78%
Housing lacking complete plumbing:	60	2%
Housing lacking complete kitchens:	80	3%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	0	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	28
PHA Units	76		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$13,200
Very low (31 to 50% of median)	\$22,000
Low (51 to 80% of median)	\$35,200

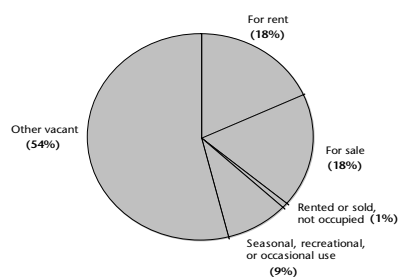
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	17%	25%
Severely cost burdened households (50% or more of income)	5%	11%

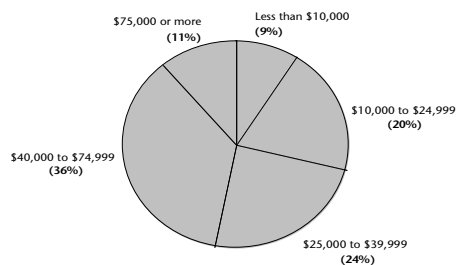
**MOBILE HOMES, 2000**

Number of mobile homes	280	10%
Median value of mobile homes	\$23,400	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	7,311	OWNER-OCCUPIED VACANCY RATE:	1%
PERCENT OCCUPIED:	93%	RENTAL VACANCY RATE:	8%
PERCENT VACANT:	7%		

MEDIAN HOME VALUE, 2000:	\$81,100
MEDIAN GROSS RENT, 2000:	\$464

**TENURE BY RACE, 2000**

	Owner-occupied	Renter-occupied
White	5,190	1,377
Black or African-American	27	14
American Indian/Alaskan Native	31	23
Asian	2	12
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	13	15
Population of two or more races	49	18
<b>Total</b>	<b>5,312</b>	<b>1,459</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	75	39
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	2,411	33%
Housing stock built before 1979:	5,162	71%
Housing lacking complete plumbing:	45	1%
Housing lacking complete kitchens:	79	1%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	0	Rental Development Units	76
Section 8 Tenant-Based Units	0	Rural Development Units	64
PHA Units	32		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$13,800
Very low (31 to 50% of median)	\$23,050
Low (51 to 80% of median)	\$36,850

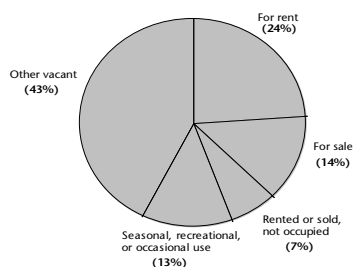
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	15%	26%
Severely cost burdened households (50% or more of income)	5%	11%

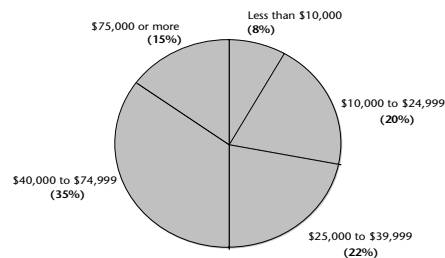
**MOBILE HOMES, 2000**

Number of mobile homes	1,023	14%
Median value of mobile homes	\$14,400	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	3,113	OWNER-OCCUPIED VACANCY RATE:	5%
PERCENT OCCUPIED:	82%	RENTAL VACANCY RATE:	12%
PERCENT VACANT:	18%		

MEDIAN HOME VALUE, 2000:	\$35,300
MEDIAN GROSS RENT, 2000:	\$288

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	1,996	530
Black or African-American	4	0
American Indian/Alaskan Native	5	2
Asian	9	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	0	2
Population of two or more races	4	5
<b>Total</b>	<b>2,018</b>	<b>539</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	13	9
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	1,907	61%
Housing stock built before 1979:	2,819	91%
Housing lacking complete plumbing:	140	4%
Housing lacking complete kitchens:	165	5%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	32	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	30
PHA Units	24		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

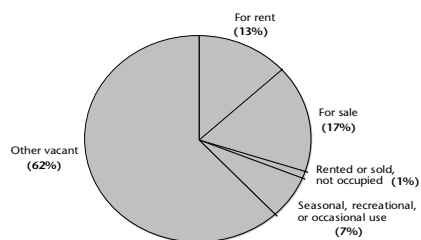
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	13%	19%
Severely cost burdened households (50% or more of income)	4%	6%

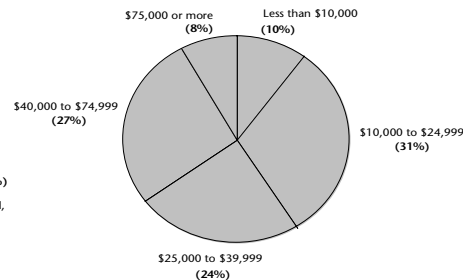
**MOBILE HOMES, 2000**

Number of mobile homes	149	5%
Median value of mobile homes	\$9,999	

Vacancy Status, 2000



Household Income, 2000



<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>4,609</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>3%</b>
<b>PERCENT OCCUPIED:</b>	<b>88%</b>	<b>RENTAL VACANCY RATE:</b>	<b>9%</b>
<b>PERCENT VACANT:</b>	<b>12%</b>		

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$42,900</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$340</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	3,009	893
Black or African-American	14	7
American Indian/Alaskan Native	0	2
Asian	6	0
Native Hawaiian/Other Pacific Islander	7	0
Some Other Race	36	32
Population of two or more races	31	13
<b>Total</b>	<b>3,103</b>	<b>947</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	103	70
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	2,523	55%
Housing stock built before 1979:	4,171	90%
Housing lacking complete plumbing:	52	1%
Housing lacking complete kitchens:	76	2%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	35	Rental Development Units	36
Section 8 Tenant-Based Units	0	Rural Development Units	20
PHA Units	137		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

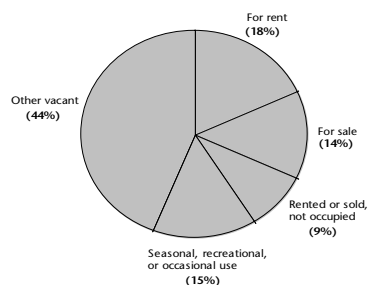
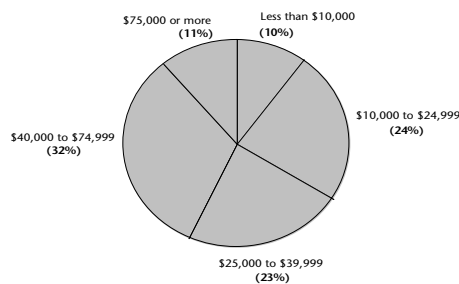
Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

**COST BURDENED HOUSEHOLDS, 2000**

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	12%	22%
Severely cost burdened households (50% or more of income)	4%	9%

**MOBILE HOMES, 2000**

Number of mobile homes	191	4%
Median value of mobile homes	\$11,700	

**Vacancy Status, 2000****Household Income, 2000**



NUMBER OF HOUSING UNITS, 2000:	23,397	OWNER-OCCUPIED VACANCY RATE:	2%
PERCENT OCCUPIED:	95%	RENTAL VACANCY RATE:	4%
PERCENT VACANT:	5%		

MEDIAN HOME VALUE, 2000:	\$93,700
MEDIAN GROSS RENT, 2000:	\$475

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	9,832	9,720
Black or African-American	288	989
American Indian/Alaskan Native	35	37
Asian	163	476
Native Hawaiian/Other Pacific Islander	6	6
Some Other Race	54	196
Population of two or more races	86	249
<b>Total</b>	<b>10,464</b>	<b>11,673</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	229	498
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	3,991	17%
Housing stock built before 1979:	16,348	70%
Housing lacking complete plumbing:	85	0%
Housing lacking complete kitchens:	72	0%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	104	Rental Development Units	217
Section 8 Tenant-Based Units	337	Rural Development Units	0
PHA Units	260		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$13,950
Very low (31 to 50% of median)	\$23,200
Low (51 to 80% of median)	\$37,150

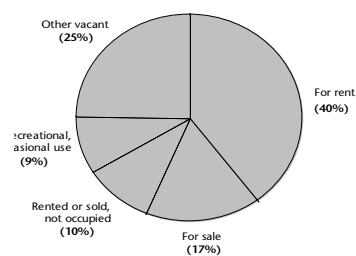
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	13%	42%
Severely cost burdened households (50% or more of income)	4%	22%

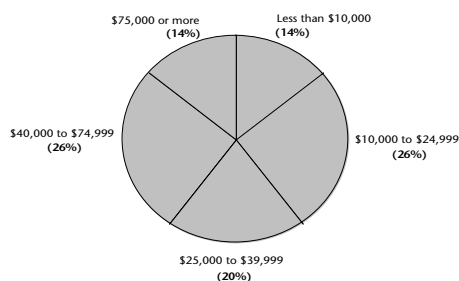
**MOBILE HOMES, 2000**

Number of mobile homes	1,670	7%
Median value of mobile homes	\$13,100	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	22,695	OWNER-OCCUPIED VACANCY RATE:	2%
PERCENT OCCUPIED:	94%	RENTAL VACANCY RATE:	7%
PERCENT VACANT:	6%		

MEDIAN HOME VALUE, 2000:	\$85,300
MEDIAN GROSS RENT, 2000:	\$457

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	13,840	5,830
Black or African-American	311	362
American Indian/Alaskan Native	68	33
Asian	146	78
Native Hawaiian/Other Pacific Islander	4	10
Some Other Race	307	206
Population of two or more races	123	118
<b>Total</b>	<b>14,799</b>	<b>6,637</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	464	301
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	7,223	32%
Housing stock built before 1979:	18,228	80%
Housing lacking complete plumbing:	55	0%
Housing lacking complete kitchens:	177	1%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	272	Rental Development Units	344
Section 8 Tenant-Based Units	311	Rural Development Units	0
PHA Units	163		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$13,400
Very low (31 to 50% of median)	\$22,350
Low (51 to 80% of median)	\$35,800

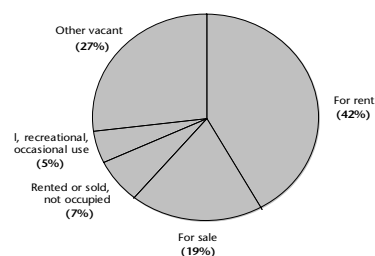
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	15%	32%
Severely cost burdened households (50% or more of income)	4%	14%

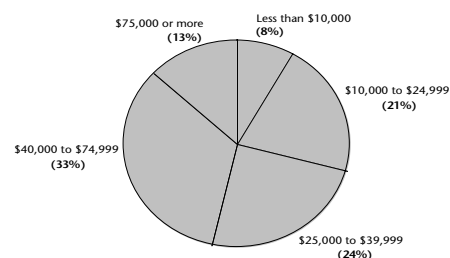
**MOBILE HOMES, 2000**

Number of mobile homes	1,191	5%
Median value of mobile homes	\$26,200	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	3,033	OWNER-OCCUPIED VACANCY RATE:	3%
PERCENT OCCUPIED:	87%	RENTAL VACANCY RATE:	8%
PERCENT VACANT:	13%		

MEDIAN HOME VALUE, 2000:	\$62,600
MEDIAN GROSS RENT, 2000:	\$378

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	2,157	444
Black or African-American	5	0
American Indian/Alaskan Native	3	0
Asian	0	3
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	9	0
Population of two or more races	9	3
<b>Total</b>	<b>2,183</b>	<b>450</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	18	5
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	1,409	46%
Housing stock built before 1979:	2,383	79%
Housing lacking complete plumbing:	84	3%
Housing lacking complete kitchens:	79	3%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	0	Rental Development Units	12
Section 8 Tenant-Based Units	0	Rural Development Units	76
PHA Units	0		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$14,300
Very low (31 to 50% of median)	\$23,800
Low (51 to 80% of median)	\$38,100

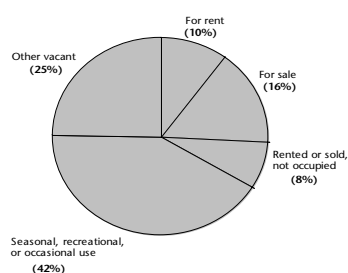
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	9%	20%
Severely cost burdened households (50% or more of income)	4%	6%

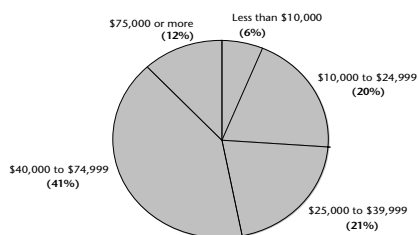
**MOBILE HOMES, 2000**

Number of mobile homes	242	8%
Median value of mobile homes	\$20,900	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	3,142	OWNER-OCCUPIED VACANCY RATE:	2%
PERCENT OCCUPIED:	85%	RENTAL VACANCY RATE:	13%
PERCENT VACANT:	15%		

MEDIAN HOME VALUE, 2000:	\$32,200
MEDIAN GROSS RENT, 2000:	\$286

**TENURE BY RACE, 2000**

	Owner-occupied	Renter-occupied
White	2,104	543
Black or African-American	4	0
American Indian/Alaskan Native	6	2
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	0	2
Population of two or more races	10	2
<b>Total</b>	<b>2,124</b>	<b>549</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	5	6
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	1,940	62%
Housing stock built before 1979:	2,895	92%
Housing lacking complete plumbing:	142	5%
Housing lacking complete kitchens:	186	6%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	40	Rental Development Units	8
Section 8 Tenant-Based Units	0	Rural Development Units	14
PHA Units	102		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

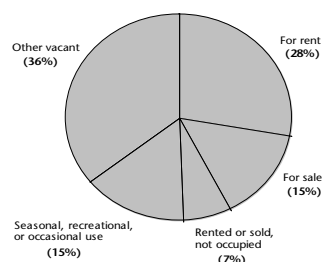
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	11%	16%
Severely cost burdened households (50% or more of income)	4%	4%

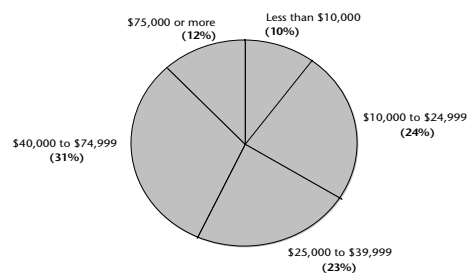
**MOBILE HOMES, 2000**

Number of mobile homes	128	4%
Median value of mobile homes	\$11,300	

Vacancy Status, 2000



Household Income, 2000



## Northeast Regional and County Models

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## Northeast Region

**Exhibit 1.**  
**Demand by Income Category, 2000**

Income Categories		Median Household Income	All Households	
<b>Total</b>		<b>\$37,928</b>	<b>94,777</b>	<b>100%</b>
<i>Total Low-Income Households (&lt;80% of median)</i>			<b>28,905</b>	<b>30%</b>
0 to 30% of median	Extremely low-income	\$11,378	7,904	8%
31 to 50% of median	Very low-income	\$18,964	7,674	8%
51 to 80% of median	Low-income	\$30,342	13,327	14%
81 to 95% of median	Moderate-income	\$36,032	6,782	7%
95%+ of median	Middle/upper-income	\$36,032 +	59,090	62%

**Notes:**

Low-income households are households who earn less than 80 percent of the Census median household income.

Homeless households are not included.

Entitlement areas are not included in the calculations.

**Sources:**

U.S. Census Bureau, 2000 and BBC Research & Consulting.

## Northeast Region

### Exhibit 2.

#### Unmet Demand by Households, 2000

		All Households <sup>(1)</sup>
	<b>Low-income households (&lt; 80% of median)</b>	<b>28,905</b>
(less)	Cost burdened households <sup>(2)</sup>	12,068
<b>(equals)</b>	<b>Affordably housed</b>	<b>16,837</b>
(less)	Total subsidized units <sup>(3)</sup>	4,575
(equals)	Low-income households affordably housed by private market	12,262
	Percent of low-income households housed affordably by the private market	42%
	<b>Low-income households not housed affordably by any provider</b>	<b>12,068</b>
	<b>Percent of low-income households not housed affordably by any provider</b>	<b>42%</b>

Notes:

(1) Includes owner- and renter- occupied households.

(2) Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs, and homeless households.

(3) Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD units, and RD units from Kansas Housing Resources Corporation, HUD, and USDA databases.

Sources:

U.S. Census Bureau, 2000, HUD, Kansas Housing Resources Corporation, USDA Rural Development, and BBC Research & Consulting.

## Northeast Region

### Exhibit 3. Supply and Condition of Housing Units, 2000

	Housing Units	Percent
<b>Total Housing Units</b>	<b>101,011</b>	<b>100%</b>
Occupied	94,653	94% of total units
Vacant	6,358	6% of total units
Specified owner-occupied	75,944	80% of specified units
Specified renter-occupied	18,709	20% of specified units
<b>Substandard Housing Units</b>		
Lacking complete plumbing	945	0.9% of total units
Lacking complete kitchen facilities	1,170	1.2% of total units
<b>Overcrowding of Occupied Units</b>		
1.01 or more occupants per room	1,697	2% of occupied units
<b>Year Structure Built</b>		
1949 or earlier	87,738	87% of total units
1979 or earlier	291,981	289% of total units

Sources:

U.S. Census Bureau, 2000 and BBC Research & Consulting.



NUMBER OF HOUSING UNITS, 2000:	6,818	OWNER-OCCUPIED VACANCY RATE:	1%
PERCENT OCCUPIED:	92%	RENTAL VACANCY RATE:	10%
PERCENT VACANT:	8%		

MEDIAN HOME VALUE, 2000:	\$56,500
MEDIAN GROSS RENT, 2000:	\$378

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	4,392	1,437
Black or African-American	175	175
American Indian/Alaskan Native	10	6
Asian	10	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	14	26
Population of two or more races	9	21
<b>Total</b>	<b>4,610</b>	<b>1,665</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	75	49
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	3,406	50%
Housing stock built before 1979:	5,693	83%
Housing lacking complete plumbing:	105	2%
Housing lacking complete kitchens:	158	2%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	136	Rental Development Units	84
Section 8 Tenant-Based Units	32	Rural Development Units	80
PHA Units	191		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

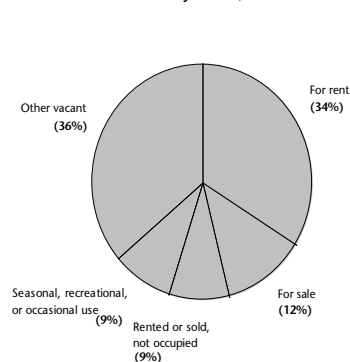
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	16%	24%
Severely cost burdened households (50% or more of income)	5%	9%

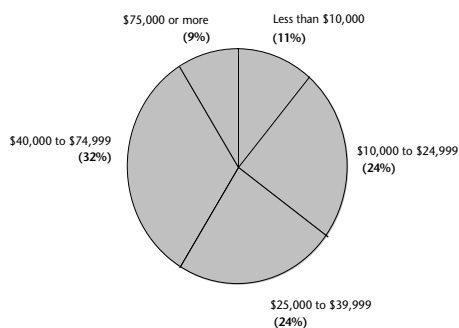
**MOBILE HOMES, 2000**

Number of mobile homes	448	7%
Median value of mobile homes	\$17,100	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	4,815	OWNER-OCCUPIED VACANCY RATE:	3%
PERCENT OCCUPIED:	90%	RENTAL VACANCY RATE:	8%
PERCENT VACANT:	10%		

MEDIAN HOME VALUE, 2000:	\$50,800
MEDIAN GROSS RENT, 2000:	\$342

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	2,791	1,048
Black or African-American	70	20
American Indian/Alaskan Native	183	128
Asian	5	12
Native Hawaiian/Other Pacific Islander	0	3
Some Other Race	12	11
Population of two or more races	19	16
<b>Total</b>	<b>3,080</b>	<b>1,238</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	20	27
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	2,585	54%
Housing stock built before 1979:	4,104	85%
Housing lacking complete plumbing:	63	1%
Housing lacking complete kitchens:	80	2%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	70	Rental Development Units	99
Section 8 Tenant-Based Units	150	Rural Development Units	60
PHA Units	62		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

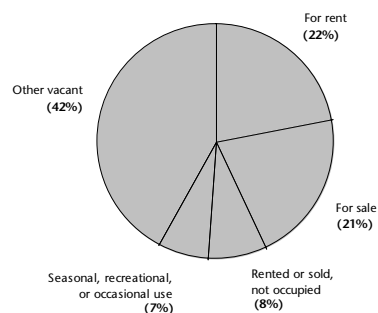
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	16%	25%
Severely cost burdened households (50% or more of income)	6%	9%

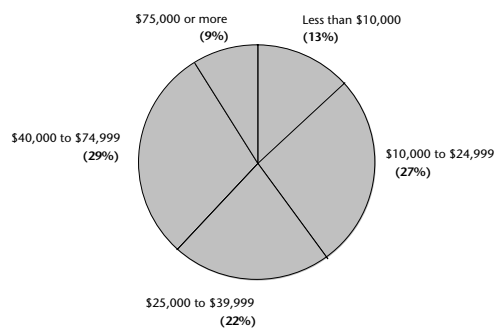
**MOBILE HOMES, 2000**

Number of mobile homes	267	6%
Median value of mobile homes	\$15,300	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	3,489	OWNER-OCCUPIED VACANCY RATE:	1%
PERCENT OCCUPIED:	91%	RENTAL VACANCY RATE:	9%
PERCENT VACANT:	9%		

MEDIAN HOME VALUE, 2000:	\$54,700
MEDIAN GROSS RENT, 2000:	\$379

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	2,293	766
Black or African-American	33	20
American Indian/Alaskan Native	24	10
Asian	0	4
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	4	0
Population of two or more races	12	7
<b>Total</b>	<b>2,366</b>	<b>807</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	12	2
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	1,521	44%
Housing stock built before 1979:	2,651	76%
Housing lacking complete plumbing:	57	2%
Housing lacking complete kitchens:	76	2%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	17	Rental Development Units	65
Section 8 Tenant-Based Units	0	Rural Development Units	84
PHA Units	0		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

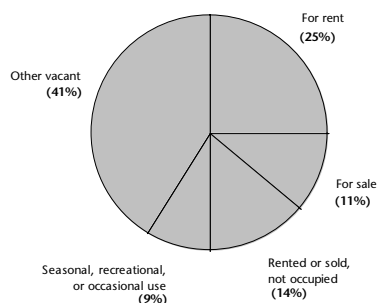
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	14%	30%
Severely cost burdened households (50% or more of income)	6%	13%

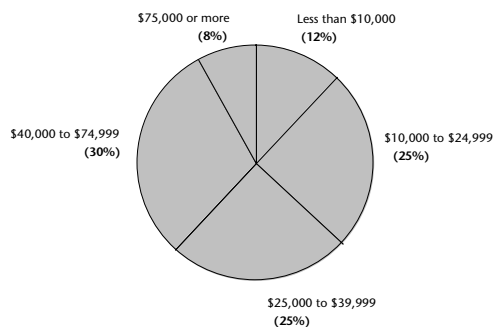
**MOBILE HOMES, 2000**

Number of mobile homes	602	17%
Median value of mobile homes	\$20,600	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	40,250	OWNER-OCCUPIED VACANCY RATE:	2%
PERCENT OCCUPIED:	96%	RENTAL VACANCY RATE:	4%
PERCENT VACANT:	4%		

MEDIAN HOME VALUE, 2000:	\$117,800
MEDIAN GROSS RENT, 2000:	\$560

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	18,685	15,326
Black or African-American	465	943
American Indian/Alaskan Native	179	449
Asian	278	904
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	91	384
Population of two or more races	274	508
<b>Total</b>	<b>19,972</b>	<b>18,514</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	339	724
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	6,271	16%
Housing stock built before 1979:	22,713	56%
Housing lacking complete plumbing:	176	0%
Housing lacking complete kitchens:	206	1%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	4	Rental Development Units	120
Section 8 Tenant-Based Units	68	Rural Development Units	104
PHA Units	0		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

(Subsidized rental units were not included for Entitlement areas.)

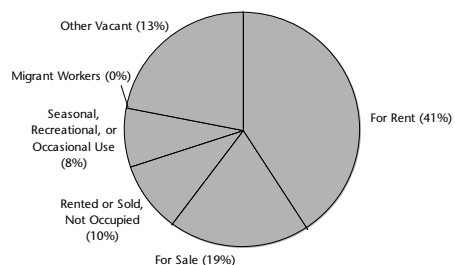
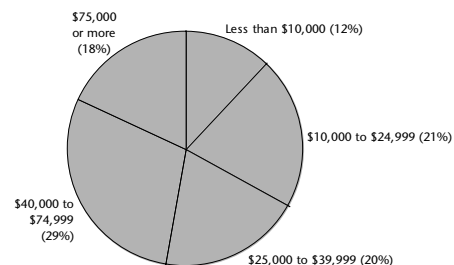
Extremely low (0 to 30% of median)	\$15,700
Very low (31 to 50% of median)	\$26,200
Low (51 to 80% of median)	\$41,900

**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	16%	46%
Severely cost burdened households (50% or more of income)	5%	25%

**MOBILE HOMES, 2000**

Number of mobile homes	2,125	5%
Median value of mobile homes	\$16,600	

**Vacancy Status, 2000****Household Income, 2000**

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>10,229</b>		
<b>PERCENT OCCUPIED:</b>	<b>92%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>8%</b>	<b>RENTAL VACANCY RATE:</b>	<b>7%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$73,800</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$465</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	6,772	2,368
Black or African-American	50	31
American Indian/Alaskan Native	41	21
Asian	11	4
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	10	42
Population of two or more races	63	39
<b>Total</b>	<b>6,947</b>	<b>2,505</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	81	117
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	3,756	37%
Housing stock built before 1979:	7,656	75%
Housing lacking complete plumbing:	101	1%
Housing lacking complete kitchens:	123	1%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	287	Rental Development Units	177
Section 8 Tenant-Based Units	0	Rural Development Units	36
PHA Units	0		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$13,750
Very low (31 to 50% of median)	\$22,950
Low (51 to 80% of median)	\$36,700

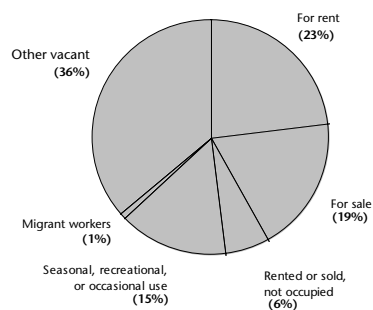
**COST BURDENED HOUSEHOLDS, 2000**

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	17%	31%
Severely cost burdened households (50% or more of income)	5%	15%

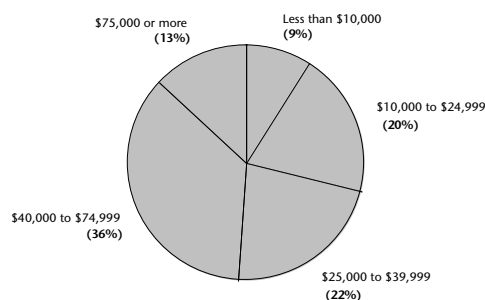
**MOBILE HOMES, 2000**

Number of mobile homes	1,470	14%
Median value of mobile homes	\$33,400	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	5,094	OWNER-OCCUPIED VACANCY RATE:	2%
PERCENT OCCUPIED:	93%	RENTAL VACANCY RATE:	8%
PERCENT VACANT:	7%		

MEDIAN HOME VALUE, 2000:	\$70,200
MEDIAN GROSS RENT, 2000:	\$453

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	3,581	784
Black or African-American	5	17
American Indian/Alaskan Native	173	78
Asian	3	6
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	7	5
Population of two or more races	41	27
<b>Total</b>	<b>3,810</b>	<b>917</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	23	10
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	1,918	38%
Housing stock built before 1979:	3,675	72%
Housing lacking complete plumbing:	42	1%
Housing lacking complete kitchens:	36	1%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	28	Rental Development Units	98
Section 8 Tenant-Based Units	0	Rural Development Units	28
PHA Units	60		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$13,800
Very low (31 to 50% of median)	\$23,050
Low (51 to 80% of median)	\$36,850

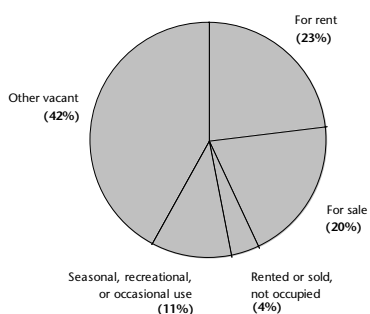
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	15%	28%
Severely cost burdened households (50% or more of income)	5%	8%

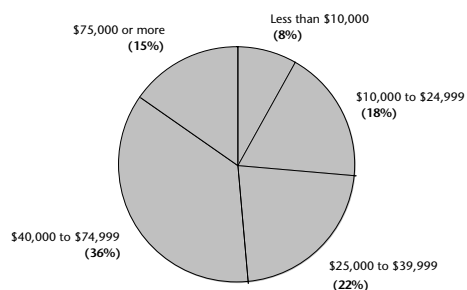
**MOBILE HOMES, 2000**

Number of mobile homes	484	10%
Median value of mobile homes	\$35,700	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	7,491	OWNER-OCCUPIED VACANCY RATE:	2%
PERCENT OCCUPIED:	91%	RENTAL VACANCY RATE:	7%
PERCENT VACANT:	9%		

MEDIAN HOME VALUE, 2000:	\$83,100
MEDIAN GROSS RENT, 2000:	\$447

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	5,698	968
Black or African-American	11	5
American Indian/Alaskan Native	27	10
Asian	2	0
Native Hawaiian/Other Pacific Islander	8	0
Some Other Race	4	9
Population of two or more races	64	24
<b>Total</b>	<b>5,814</b>	<b>1,016</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	22	19
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	2,069	28%
Housing stock built before 1979:	5,191	69%
Housing lacking complete plumbing:	156	2%
Housing lacking complete kitchens:	156	2%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	0	Rental Development Units	45
Section 8 Tenant-Based Units	0	Rural Development Units	103
PHA Units	24		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$14,300
Very low (31 to 50% of median)	\$23,800
Low (51 to 80% of median)	\$38,100

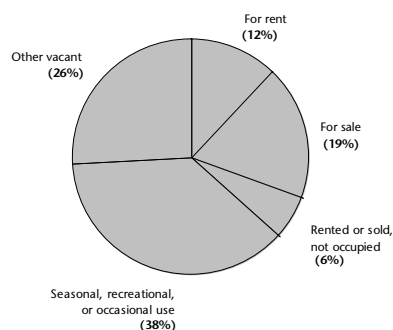
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	17%	21%
Severely cost burdened households (50% or more of income)	5%	10%

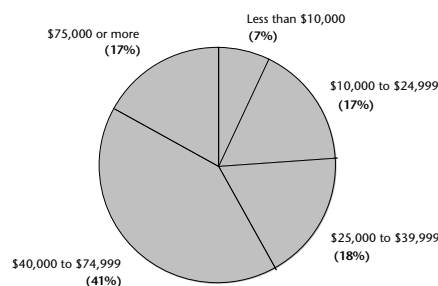
**MOBILE HOMES, 2000**

Number of mobile homes	899	12%
Median value of mobile homes	\$27,000	

Vacancy Status, 2000



Household Income, 2000



<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>181,612</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>1%</b>
<b>PERCENT OCCUPIED:</b>	<b>96%</b>	<b>RENTAL VACANCY RATE:</b>	<b>6%</b>
<b>PERCENT VACANT:</b>	<b>4%</b>		

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$150,100</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$702</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	120,355	41,310
Black or African-American	1,717	2,577
American Indian/Alaskan Native	307	299
Asian	2,094	2,047
Native Hawaiian/Other Pacific Islander	23	29
Some Other Race	664	1,101
Population of two or more races	1,071	976
<b>Total</b>	<b>126,231</b>	<b>48,339</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	2,149	2,523
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	14,110	8%
Housing stock built before 1979:	95,608	53%
Housing lacking complete plumbing:	564	0%
Housing lacking complete kitchens:	821	0%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

(Subsidized rental units are not included for Entitlement areas.)

Section 8 Project-Based Units

Section 8 Tenant-Based Units

PHA Units

Rental Development Units

Rural Development Units

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

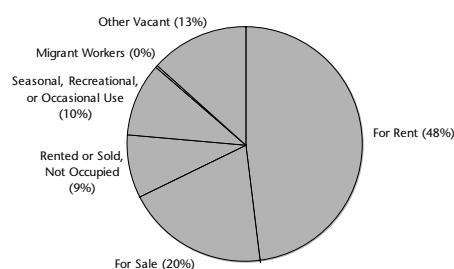
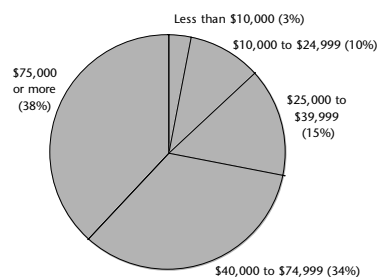
Extremely low (0 to 30% of median)	\$18,000
Very low (31 to 50% of median)	\$30,000
Low (51 to 80% of median)	\$48,000

**COST BURDENED HOUSEHOLDS, 2000**

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	16%	30%
Severely cost burdened households (50% or more of income)	5%	12%

**MOBILE HOMES, 2000**

Number of mobile homes	1,350	1%
Median value of mobile homes	\$22,600	

**Vacancy Status, 2000****Household Income, 2000**



<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>24,401</b>		
<b>PERCENT OCCUPIED:</b>	<b>95%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>1%</b>
<b>PERCENT VACANT:</b>	<b>5%</b>	<b>RENTAL VACANCY RATE:</b>	<b>6%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$96,900</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$551</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	14,350	6,011
Black or African-American	657	1,247
American Indian/Alaskan Native	100	53
Asian	87	53
Native Hawaiian/Other Pacific Islander	7	13
Some Other Race	49	89
Population of two or more races	200	155
<b>Total</b>	<b>15,450</b>	<b>7,621</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	242	294
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	6,285	26%
Housing stock built before 1979:	16,151	66%
Housing lacking complete plumbing:	138	1%
Housing lacking complete kitchens:	180	1%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

(Subsidized rental units were not included for Entitlement areas.)

Section 8 Project-Based Units	0	Rental Development Units	130
Section 8 Tenant-Based Units	0	Rural Development Units	52
PHA Units	0		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

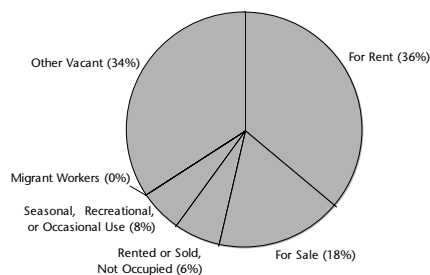
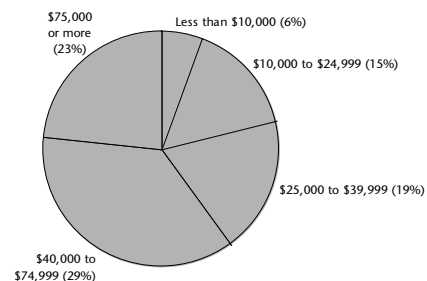
Extremely low (0 to 30% of median)	\$18,000
Very low (31 to 50% of median)	\$30,000
Low (51 to 80% of median)	\$48,000

**COST BURDENED HOUSEHOLDS, 2000**

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	15%	23%
Severely cost burdened households (50% or more of income)	4%	9%

**MOBILE HOMES, 2000**

Number of mobile homes	887	4%
Median value of mobile homes	\$24,000	

**Vacancy Status, 2000****Household Income, 2000**

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>10,984</b>		
<b>PERCENT OCCUPIED:</b>	<b>94%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>6%</b>	<b>RENTAL VACANCY RATE:</b>	<b>6%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$106,300</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$499</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	7,932	2,094
Black or African-American	94	38
American Indian/Alaskan Native	34	13
Asian	11	7
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	16	27
Population of two or more races	54	45
<b>Total</b>	<b>8,141</b>	<b>2,224</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	26	61
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	3,122	28%
Housing stock built before 1979:	6,938	63%
Housing lacking complete plumbing:	117	1%
Housing lacking complete kitchens:	175	2%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	191	Rental Development Units	264
Section 8 Tenant-Based Units	0	Rural Development Units	37
PHA Units	90		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$18,000
Very low (31 to 50% of median)	\$30,000
Low (51 to 80% of median)	\$48,000

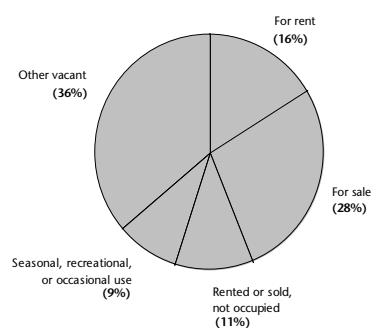
**COST BURDENED HOUSEHOLDS, 2000**

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	17%	28%
Severely cost burdened households (50% or more of income)	4%	13%

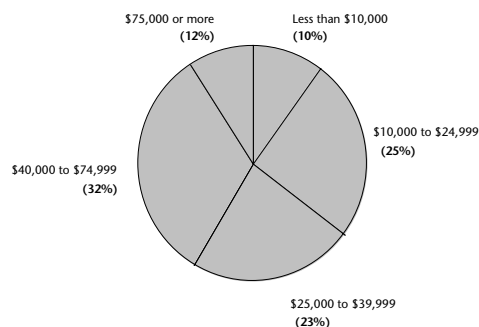
**MOBILE HOMES, 2000**

Number of mobile homes	1,079	10%
Median value of mobile homes	\$43,300	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	4,340	OWNER-OCCUPIED VACANCY RATE:	3%
PERCENT OCCUPIED:	91%	RENTAL VACANCY RATE:	8%
PERCENT VACANT:	9%		

MEDIAN HOME VALUE, 2000:	\$58,200
MEDIAN GROSS RENT, 2000:	\$321

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	3,152	734
Black or African-American	11	17
American Indian/Alaskan Native	9	0
Asian	2	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	3	9
Population of two or more races	10	12
<b>Total</b>	<b>3,187</b>	<b>772</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	10	9
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	2,303	53%
Housing stock built before 1979:	3,574	82%
Housing lacking complete plumbing:	53	1%
Housing lacking complete kitchens:	50	1%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	7	Rental Development Units	36
Section 8 Tenant-Based Units	0	Rural Development Units	104
PHA Units	98		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

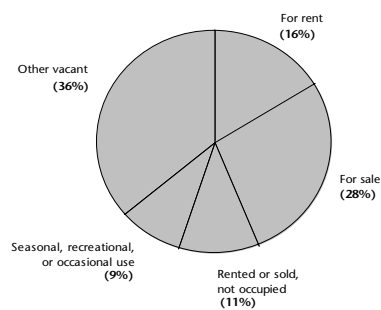
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	13%	25%
Severely cost burdened households (50% or more of income)	4%	9%

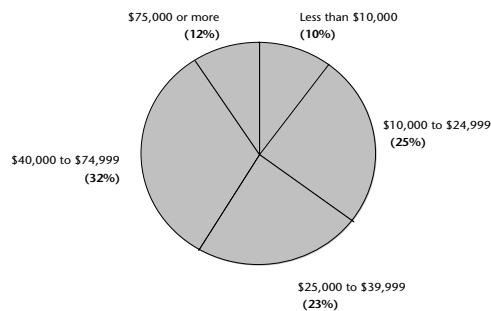
**MOBILE HOMES, 2000**

Number of mobile homes	206	5%
Median value of mobile homes	\$10,900	

Vacancy Status, 2000



Household Income, 2000



NUMBER OF HOUSING UNITS, 2000:	7,018	OWNER-OCCUPIED VACANCY RATE:	2%
PERCENT OCCUPIED:	92%	RENTAL VACANCY RATE:	8%
PERCENT VACANT:	8%		

MEDIAN HOME VALUE, 2000:	\$67,600
MEDIAN GROSS RENT, 2000:	\$398

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	5,104	1,277
Black or African-American	5	2
American Indian/Alaskan Native	15	4
Asian	7	4
Native Hawaiian/Other Pacific Islander	3	2
Some Other Race	19	2
Population of two or more races	23	23
<b>Total</b>	<b>5,176</b>	<b>1,314</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	21	22
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	2,390	34%
Housing stock built before 1979:	5,134	73%
Housing lacking complete plumbing:	54	1%
Housing lacking complete kitchens:	64	1%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

Section 8 Project-Based Units	97	Rental Development Units	74
Section 8 Tenant-Based Units	0	Rural Development Units	231
PHA Units	0		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

Extremely low (0 to 30% of median)	\$12,700
Very low (31 to 50% of median)	\$21,150
Low (51 to 80% of median)	\$33,850

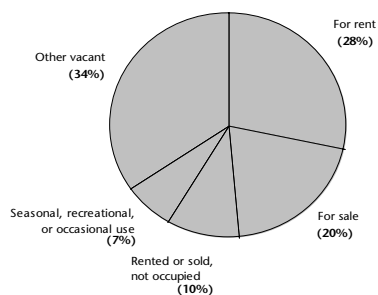
**COST BURDENED HOUSEHOLDS, 2000**

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	15%	26%
Severely cost burdened households (50% or more of income)	5%	9%

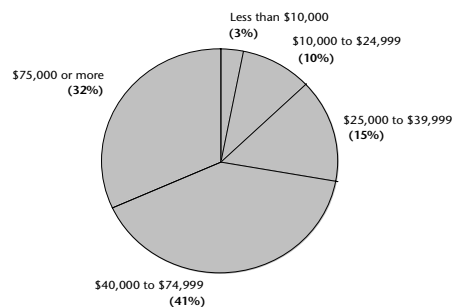
**MOBILE HOMES, 2000**

Number of mobile homes	944	13%
Median value of mobile homes	\$30,400	

Vacancy Status, 2000



Household Income, 2000



<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>73,768</b>		
<b>PERCENT OCCUPIED:</b>	<b>93%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>1%</b>
<b>PERCENT VACANT:</b>	<b>7%</b>	<b>RENTAL VACANCY RATE:</b>	<b>7%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$81,600</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$494</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	42,262	16,921
Black or African-American	2,291	3,390
American Indian/Alaskan Native	321	360
Asian	284	260
Native Hawaiian/Other Pacific Islander	9	28
Some Other Race	781	791
Population of two or more races	574	648
<b>Total</b>	<b>46,522</b>	<b>22,398</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	1,952	1,596
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	17,366	24%
Housing stock built before 1979:	55,376	75%
Housing lacking complete plumbing:	505	1%
Housing lacking complete kitchens:	755	1%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

(Subsidized rental units were not included for Entitlement areas.)

Section 8 Project-Based Units	0	Rental Development Units	10
Section 8 Tenant-Based Units	0	Rural Development Units	48
PHA Units	0		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

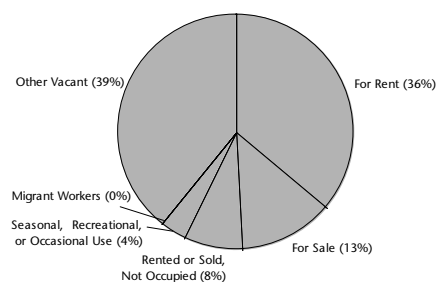
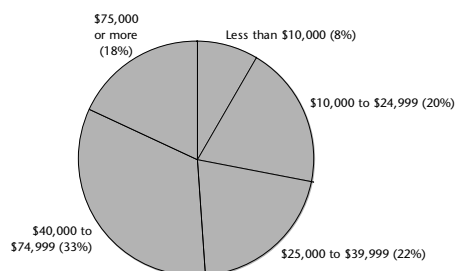
Extremely low (0 to 30% of median)	\$16,000
Very low (31 to 50% of median)	\$26,650
Low (51 to 80% of median)	\$42,600

**COST BURDENED HOUSEHOLDS, 2000**

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	14%	36%
Severely cost burdened households (50% or more of income)	5%	17%

**MOBILE HOMES, 2000**

Number of mobile homes	3,116	4%
Median value of mobile homes	\$16,500	

**Vacancy Status, 2000****Household Income, 2000**

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>65,892</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT OCCUPIED:</b>	<b>91%</b>	<b>RENTAL VACANCY RATE:</b>	<b>8%</b>
<b>PERCENT VACANT:</b>	<b>9%</b>		

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$54,300</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$492</b>

**TENURE BY RACE, 2000**

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	25,954	11,404
Black or African-American	8,561	8,092
American Indian/Alaskan Native	266	132
Asian	333	378
Native Hawaiian/Other Pacific Islander	6	0
Some Other Race	1,737	1,568
Population of two or more races	674	595
<b>Total</b>	<b>37,531</b>	<b>22,169</b>

**TENURE BY ETHNICITY, 2000**

Hispanic/Latino	3,353	3,046
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**HOUSING CONDITION, 2000**

Housing stock built before 1949:	20,636	31%
Housing stock built before 1979:	57,517	87%
Housing lacking complete plumbing:	966	1%
Housing lacking complete kitchens:	1,106	2%

**NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE**

(Subsidized rental units are not included for Entitlement areas.)

Section 8 Project-Based Units	130	Rental Development Units	134
Section 8 Tenant-Based Units	35	Rural Development Units	0
PHA Units	48		

**SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000**

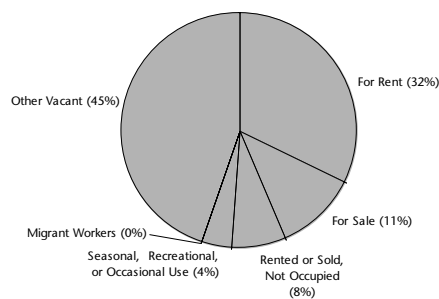
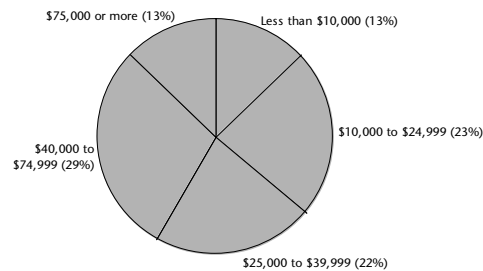
Extremely low (0 to 30% of median)	\$18,000
Very low (31 to 50% of median)	\$30,000
Low (51 to 80% of median)	\$48,000

**COST BURDENED HOUSEHOLDS, 2000**

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	18%	35%
Severely cost burdened households (50% or more of income)	7%	16%

**MOBILE HOMES, 2000**

Number of mobile homes	2,375	4%
Median value of mobile homes	\$15,800	

**Vacancy Status, 2000****Household Income, 2000**

## Southwest Regional and County Models

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## Southwest Region

**Exhibit 1.**  
**Demand by Income Category, 2000**

Income Categories		Median Household Income	All Households	
<b>Total</b>		<b>\$35,762</b>	<b>81,435</b>	<b>100%</b>
<i>Total Low-Income Households (&lt;80% of median)</i>			<b>31,490</b>	<b>39%</b>
0 to 30% of median	Extremely low-income	\$10,728	8,145	10%
31 to 50% of median	Very low-income	\$17,881	8,613	11%
51 to 80% of median	Low-income	\$28,609	14,732	18%
81 to 95% of median	Moderate-income	\$33,973	6,688	8%
95%+ of median	Middle/upper-income	\$33,973 +	43,257	53%

**Notes:**

Low-income households are households who earn less than 80 percent of the Census median household income.

Homeless households are not included.

Entitlement areas are not included in the calculations.

**Sources:**

U.S. Census Bureau, 2000 and BBC Research & Consulting.



## Southwest Region

### Exhibit 2.

#### Unmet Demand by Households, 2000

		All Households <sup>(1)</sup>
	<b>Low-income households (&lt; 80% of median)</b>	<b>31,490</b>
(less)	Cost burdened households <sup>(2)</sup>	12,274
<b>(equals)</b>	<b>Affordably housed</b>	<b>19,216</b>
(less)	Total subsidized units <sup>(3)</sup>	<b>4,034</b>
(equals)	Low-income households affordably housed by private market	15,182
	Percent of low-income households housed affordably by the private market	48%
	<b>Low-income households not housed affordably by any provider</b>	<b>12,274</b>
	<b>Percent of low-income households not housed affordably by any provider</b>	<b>39%</b>

Notes:

(1) Includes owner- and renter- occupied households.

(2) Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs, and homeless households.

(3) Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD units, and RD units from Kansas Housing Resources Corporation, HUD, and USDA databases.

Sources:

U.S. Census Bureau, 2000, HUD, Kansas Housing Resources Corporation, USDA Rural Development, and BBC Research & Consulting.

## Southwest Region

### Exhibit 3. Supply and Condition of Housing Units, 2000

	Housing Units	Percent
<b>Total Housing Units</b>	<b>91,238</b>	<b>100%</b>
Occupied	81,358	89% of total units
Vacant	9,880	11% of total units
Specified owner-occupied	57,280	70% of specified units
Specified renter-occupied	24,078	30% of specified units
<b>Substandard Housing Units</b>		
Lacking complete plumbing	1,228	1.3% of total units
Lacking complete kitchen facilities	1,640	1.8% of total units
<b>Overcrowding of Occupied Units</b>		
1.01 or more occupants per room	5,574	7% of occupied units
<b>Year Structure Built</b>		
1949 or earlier	30,278	33% of total units
1979 or earlier	72,185	79% of total units

Sources:

U.S. Census Bureau, 2000 and BBC Research & Consulting.

# Housing Market Data

# Barber County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>2,740</b>		
<b>PERCENT OCCUPIED:</b>	<b>82%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>5%</b>
<b>PERCENT VACANT:</b>	<b>18%</b>	<b>RENTAL VACANCY RATE:</b>	<b>15%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$33,000</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$354</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	1,646	533
Black or African-American	3	6
American Indian/Alaskan Native	7	2
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	15	8
Population of two or more races	13	2
<b>Total</b>	<b>1,684</b>	<b>551</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	19	8
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,455	53%
Housing stock built before 1979:	2,375	87%
Housing lacking complete plumbing:	54	2%
Housing lacking complete kitchens:	137	5%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	26	Rental Development Units	22
Section 8 Tenant-Based Units	0	Rural Development Units	8
PHA Units	40		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

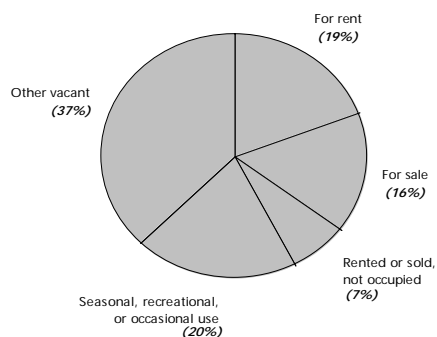
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	10%	12%
Severely cost burdened households (50% or more of income)	5%	2%

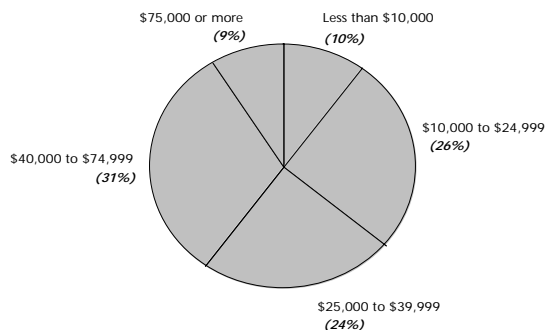
## MOBILE HOMES, 2000

Number of mobile homes	205	7%
Median value of mobile homes	\$13,400	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Barton County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>12,888</b>		
<b>PERCENT OCCUPIED:</b>	<b>88%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>3%</b>
<b>PERCENT VACANT:</b>	<b>12%</b>	<b>RENTAL VACANCY RATE:</b>	<b>13%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$55,500</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$390</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	7,936	2,925
Black or African-American	60	79
American Indian/Alaskan Native	25	31
Asian	18	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	94	124
Population of two or more races	75	26
<b>Total</b>	<b>8,208</b>	<b>3,185</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	277	276
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	4,715	37%
Housing stock built before 1979:	11,122	86%
Housing lacking complete plumbing:	195	2%
Housing lacking complete kitchens:	240	2%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	173	Rental Development Units	106
Section 8 Tenant-Based Units	80	Rural Development Units	98
PHA Units	100		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

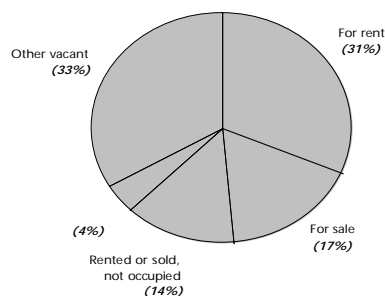
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	15%	31%
Severely cost burdened households (50% or more of income)	5%	14%

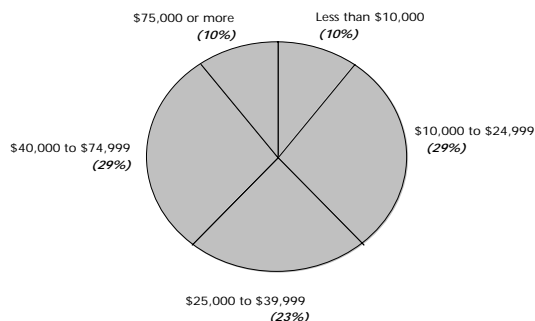
## MOBILE HOMES, 2000

Number of mobile homes	1,159	9%
Median value of mobile homes	\$12,900	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Clark County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>1,111</b>		
<b>PERCENT OCCUPIED:</b>	<b>88%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>4%</b>
<b>PERCENT VACANT:</b>	<b>12%</b>	<b>RENTAL VACANCY RATE:</b>	<b>10%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$42,600</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$386</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	739	219
Black or African-American	0	2
American Indian/Alaskan Native	2	5
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	3	2
Population of two or more races	5	2
<b>Total</b>	<b>749</b>	<b>230</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	5	12
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	624	56%
Housing stock built before 1979:	982	88%
Housing lacking complete plumbing:	19	2%
Housing lacking complete kitchens:	28	3%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	20	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	32
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,300
Very low (31 to 50% of median)	\$20,500
Low (51 to 80% of median)	\$32,850

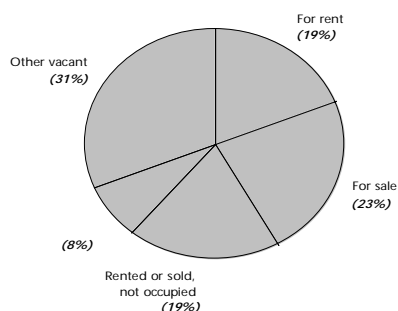
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	14%	16%
Severely cost burdened households (50% or more of income)	4%	5%

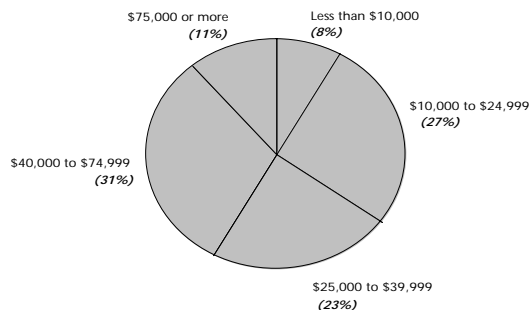
## MOBILE HOMES, 2000

Number of mobile homes	63	6%
Median value of mobile homes	\$26,300	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Comanche County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>1,088</b>		
<b>PERCENT OCCUPIED:</b>	<b>80%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>7%</b>
<b>PERCENT VACANT:</b>	<b>20%</b>	<b>RENTAL VACANCY RATE:</b>	<b>7%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$29,700</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$294</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	635	224
Black or African-American	0	0
American Indian/Alaskan Native	0	0
Asian	0	2
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	3	2
Population of two or more races	3	3
<b>Total</b>	<b>641</b>	<b>231</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	3	2
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	748	69%
Housing stock built before 1979:	986	91%
Housing lacking complete plumbing:	5	0%
Housing lacking complete kitchens:	14	1%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	20	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	20
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

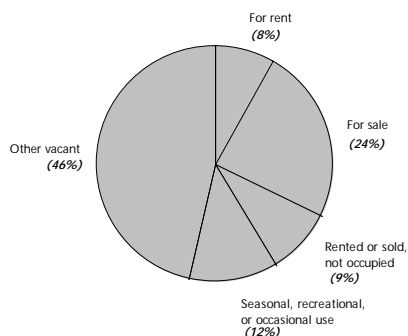
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	12%	16%
Severely cost burdened households (50% or more of income)	6%	4%

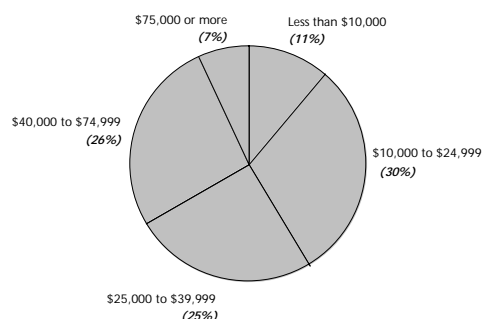
## MOBILE HOMES, 2000

Number of mobile homes	60	6%
Median value of mobile homes	\$12,500	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Edwards County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>1,754</b>		
<b>PERCENT OCCUPIED:</b>	<b>83%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>6%</b>
<b>PERCENT VACANT:</b>	<b>17%</b>	<b>RENTAL VACANCY RATE:</b>	<b>12%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$36,300</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$350</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	1,080	307
Black or African-American	0	2
American Indian/Alaskan Native	2	0
Asian	0	4
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	37	12
Population of two or more races	9	2
<b>Total</b>	<b>1,128</b>	<b>327</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	58	14
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,038	59%
Housing stock built before 1979:	1,638	93%
Housing lacking complete plumbing:	21	1%
Housing lacking complete kitchens:	55	3%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	12
PHA Units	38		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

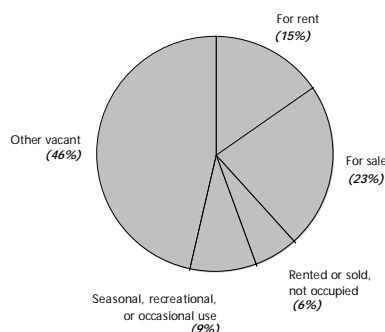
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	14%	17%
Severely cost burdened households (50% or more of income)	4%	9%

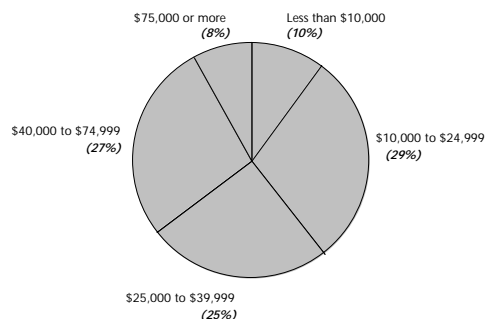
## MOBILE HOMES, 2000

Number of mobile homes	145	8%
Median value of mobile homes	\$18,300	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Finney County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>13,763</b>		
<b>PERCENT OCCUPIED:</b>	<b>94%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>1%</b>
<b>PERCENT VACANT:</b>	<b>6%</b>	<b>RENTAL VACANCY RATE:</b>	<b>8%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$83,800</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$491</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	6,582	3,328
Black or African-American	54	64
American Indian/Alaskan Native	55	28
Asian	183	106
Native Hawaiian/Other Pacific Islander	0	12
Some Other Race	1,283	950
Population of two or more races	229	74
<b>Total</b>	<b>8,386</b>	<b>4,562</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	2,504	1,727
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	2,237	16%
Housing stock built before 1979:	8,788	64%
Housing lacking complete plumbing:	140	1%
Housing lacking complete kitchens:	145	1%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	170	Rental Development Units	195
Section 8 Tenant-Based Units	0	Rural Development Units	128
PHA Units	155		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$13,550
Very low (31 to 50% of median)	\$22,600
Low (51 to 80% of median)	\$36,150

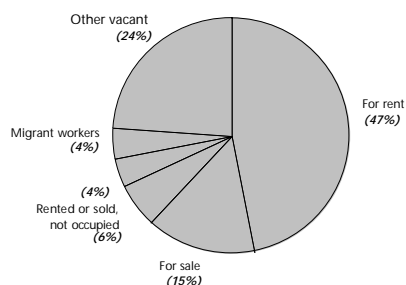
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	18%	31%
Severely cost burdened households (50% or more of income)	6%	12%

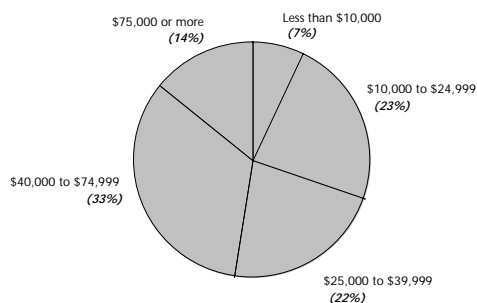
## MOBILE HOMES, 2000

Number of mobile homes	2,326	17%
Median value of mobile homes	\$12,600	

Vacancy Status, 2000



Household Income, 2000





# Housing Market Data

# Ford County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>11,650</b>		
<b>PERCENT OCCUPIED:</b>	<b>93%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>7%</b>	<b>RENTAL VACANCY RATE:</b>	<b>8%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$69,200</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$451</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	6,004	2,907
Black or African-American	40	84
American Indian/Alaskan Native	35	27
Asian	137	37
Native Hawaiian/Other Pacific Islander	0	11
Some Other Race	683	661
Population of two or more races	135	91
<b>Total</b>	<b>7,034</b>	<b>3,818</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	1,381	1,460
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	2,960	25%
Housing stock built before 1979:	8,934	77%
Housing lacking complete plumbing:	79	1%
Housing lacking complete kitchens:	114	1%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	82	Rental Development Units	144
Section 8 Tenant-Based Units	501	Rural Development Units	8
PHA Units	316		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$14,100
Very low (31 to 50% of median)	\$23,500
Low (51 to 80% of median)	\$37,600

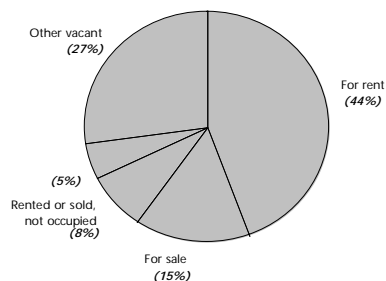
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	18%	26%
Severely cost burdened households (50% or more of income)	5%	13%

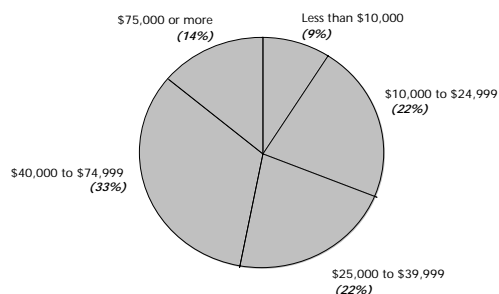
## MOBILE HOMES, 2000

Number of mobile homes	1,432	12%
Median value of mobile homes	\$14,600	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Grant County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>3,027</b>		
<b>PERCENT OCCUPIED:</b>	<b>91%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>9%</b>	<b>RENTAL VACANCY RATE:</b>	<b>17%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$78,600</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$436</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	1,726	535
Black or African-American	0	0
American Indian/Alaskan Native	0	14
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	292	131
Population of two or more races	31	13
<b>Total</b>	<b>2,049</b>	<b>693</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	523	210
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	436	14%
Housing stock built before 1979:	2,220	73%
Housing lacking complete plumbing:	23	1%
Housing lacking complete kitchens:	48	2%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	12
Section 8 Tenant-Based Units	0	Rural Development Units	24
PHA Units	40		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$13,450
Very low (31 to 50% of median)	\$22,400
Low (51 to 80% of median)	\$35,850

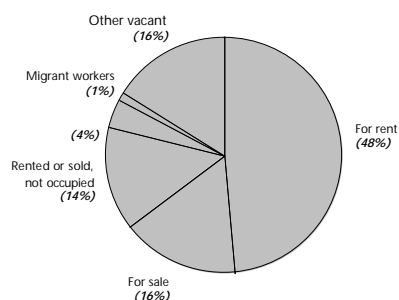
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	15%	20%
Severely cost burdened households (50% or more of income)	6%	10%

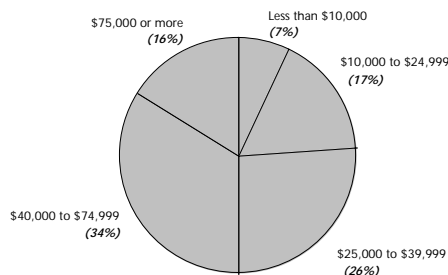
## MOBILE HOMES, 2000

Number of mobile homes	787	26%
Median value of mobile homes	\$25,300	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Gray County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>2,181</b>		
<b>PERCENT OCCUPIED:</b>	<b>94%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>1%</b>
<b>PERCENT VACANT:</b>	<b>6%</b>	<b>RENTAL VACANCY RATE:</b>	<b>5%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$76,000</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$418</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	1,425	522
Black or African-American	0	0
American Indian/Alaskan Native	3	7
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	47	25
Population of two or more races	11	5
<b>Total</b>	<b>1,486</b>	<b>559</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	88	42
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	733	34%
Housing stock built before 1979:	1,583	73%
Housing lacking complete plumbing:	10	0%
Housing lacking complete kitchens:	4	0%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	32
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,950
Very low (31 to 50% of median)	\$21,550
Low (51 to 80% of median)	\$34,500

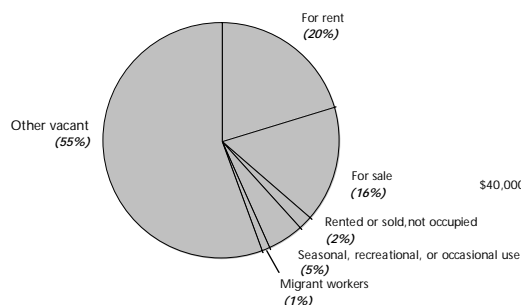
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	12%	15%
Severely cost burdened households (50% or more of income)	4%	8%

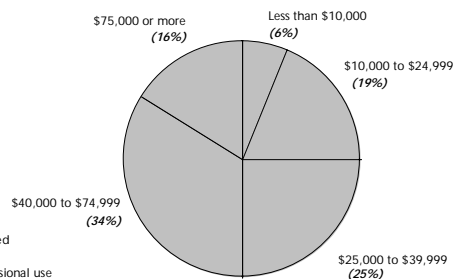
## MOBILE HOMES, 2000

Number of mobile homes	407	19%
Median value of mobile homes	\$24,700	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Greeley County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>712</b>		
<b>PERCENT OCCUPIED:</b>	<b>85%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>3%</b>
<b>PERCENT VACANT:</b>	<b>15%</b>	<b>RENTAL VACANCY RATE:</b>	<b>8%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$57,700</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$383</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	440	125
Black or African-American	0	0
American Indian/Alaskan Native	0	5
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	7	18
Population of two or more races	5	2
<b>Total</b>	<b>452</b>	<b>150</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	10	43
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	277	39%
Housing stock built before 1979:	582	82%
Housing lacking complete plumbing:	21	3%
Housing lacking complete kitchens:	23	3%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	8
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$14,100
Very low (31 to 50% of median)	\$23,550
Low (51 to 80% of median)	\$37,650

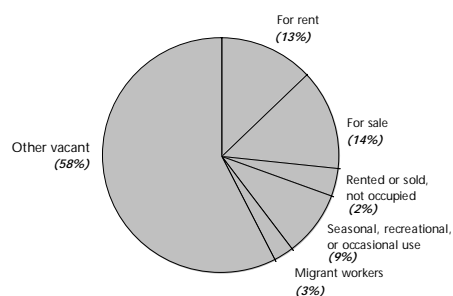
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	21%	15%
Severely cost burdened households (50% or more of income)	8%	8%

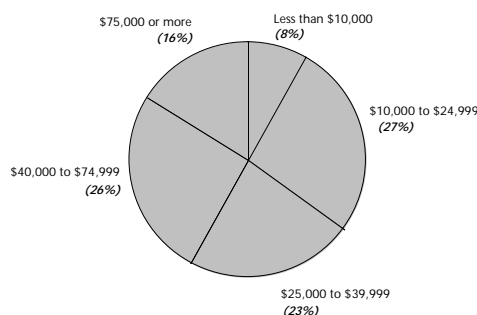
## MOBILE HOMES, 2000

Number of mobile homes	101	14%
Median value of mobile homes	\$23,900	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Hamilton County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>1,211</b>		
<b>PERCENT OCCUPIED:</b>	<b>87%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>4%</b>
<b>PERCENT VACANT:</b>	<b>13%</b>	<b>RENTAL VACANCY RATE:</b>	<b>14%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$59,400</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$373</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	679	249
Black or African-American	0	2
American Indian/Alaskan Native	0	6
Asian	2	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	47	56
Population of two or more races	7	6
<b>Total</b>	<b>735</b>	<b>319</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	60	78
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	430	36%
Housing stock built before 1979:	1,017	84%
Housing lacking complete plumbing:	17	1%
Housing lacking complete kitchens:	23	2%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	16
Section 8 Tenant-Based Units	0	Rural Development Units	12
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$14,300
Very low (31 to 50% of median)	\$23,800
Low (51 to 80% of median)	\$38,100

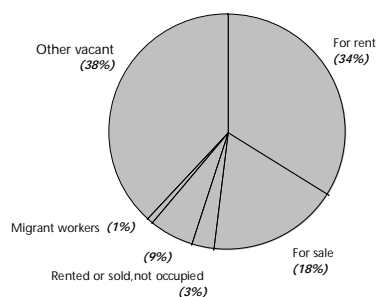
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	15%	28%
Severely cost burdened households (50% or more of income)	4%	7%

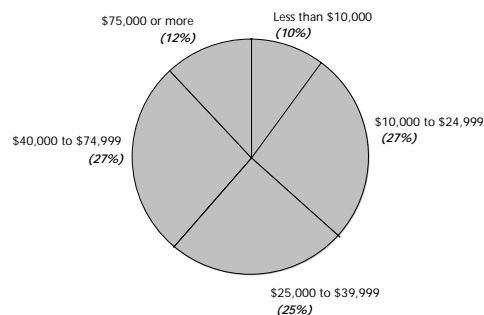
## MOBILE HOMES, 2000

Number of mobile homes	202	17%
Median value of mobile homes	\$29,700	

Vacancy Status, 2000



Household Income, 2000



## Housing Market Data

## Haskell County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>1,639</b>		
<b>PERCENT OCCUPIED:</b>	<b>90%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>4%</b>
<b>PERCENT VACANT:</b>	<b>10%</b>	<b>RENTAL VACANCY RATE:</b>	<b>10%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$76,100</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$446</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	945	362
Black or African-American	0	3
American Indian/Alaskan Native	4	4
Asian	6	4
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	95	26
Population of two or more races	19	13
<b>Total</b>	<b>1,069</b>	<b>412</b>

### TENURE BY ETHNICITY, 2000

Hispanic/Latino	158	79
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### HOUSING CONDITION, 2000

Housing stock built before 1949:	421	26%
Housing stock built before 1979:	1,224	75%
Housing lacking complete plumbing:	21	1%
Housing lacking complete kitchens:	25	2%

### NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	20
Section 8 Tenant-Based Units	0	Rural Development Units	0
PHA Units	0		

### SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,550
Very low (31 to 50% of median)	\$20,950
Low (51 to 80% of median)	\$33,500

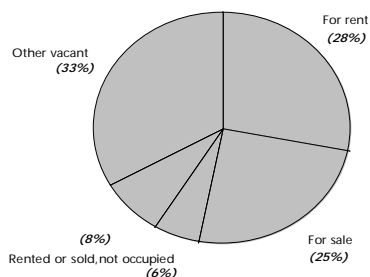
### COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	10%	18%
Severely cost burdened households (50% or more of income)	4%	8%

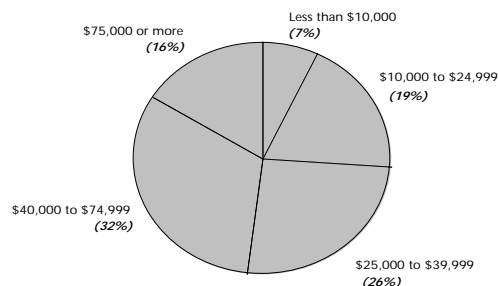
### MOBILE HOMES, 2000

Number of mobile homes	383	23%
Median value of mobile homes	\$27,500	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Hodgeman County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>945</b>		
<b>PERCENT OCCUPIED:</b>	<b>84%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>3%</b>
<b>PERCENT VACANT:</b>	<b>16%</b>	<b>RENTAL VACANCY RATE:</b>	<b>12%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$45,000</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$360</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	615	166
Black or African-American	4	0
American Indian/Alaskan Native	0	0
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	5	1
Population of two or more races	0	5
<b>Total</b>	<b>624</b>	<b>172</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	8	6
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	482	51%
Housing stock built before 1979:	807	85%
Housing lacking complete plumbing:	29	3%
Housing lacking complete kitchens:	29	3%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	0
PHA Units	20		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

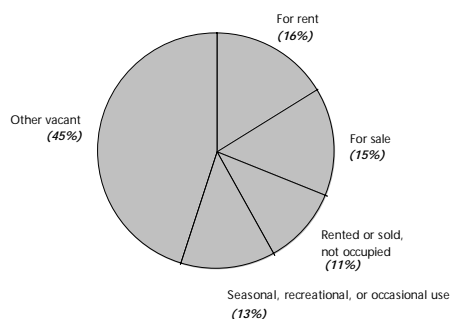
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	11%	18%
Severely cost burdened households (50% or more of income)	5%	13%

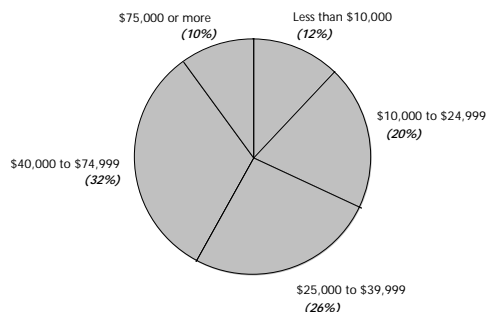
## MOBILE HOMES, 2000

Number of mobile homes	75	8%
Median value of mobile homes	\$26,300	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Kearny County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>1,657</b>		
<b>PERCENT OCCUPIED:</b>	<b>93%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>7%</b>	<b>RENTAL VACANCY RATE:</b>	<b>8%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$77,500</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$465</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	979	336
Black or African-American	0	3
American Indian/Alaskan Native	2	4
Asian	0	1
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	136	50
Population of two or more races	17	14
<b>Total</b>	<b>1,134</b>	<b>408</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	208	109
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	424	26%
Housing stock built before 1979:	1,173	71%
Housing lacking complete plumbing:	15	1%
Housing lacking complete kitchens:	8	0%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	17	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	24
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,600
Very low (31 to 50% of median)	\$21,000
Low (51 to 80% of median)	\$33,600

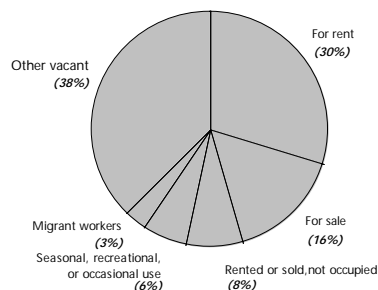
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	16%	22%
Severely cost burdened households (50% or more of income)	6%	10%

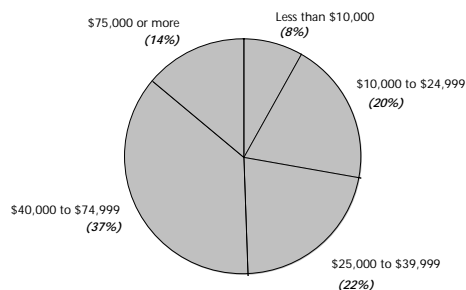
## MOBILE HOMES, 2000

Number of mobile homes	444	27%
Median value of mobile homes	\$14,600	

Vacancy Status, 2000



Household Income, 2000





# Housing Market Data

# Kiowa County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>1,643</b>		
<b>PERCENT OCCUPIED:</b>	<b>83%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>4%</b>
<b>PERCENT VACANT:</b>	<b>17%</b>	<b>RENTAL VACANCY RATE:</b>	<b>13%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$44,200</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$336</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	974	363
Black or African-American	0	0
American Indian/Alaskan Native	0	1
Asian	2	2
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	4	16
Population of two or more races	0	3
<b>Total</b>	<b>980</b>	<b>385</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	6	16
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	802	49%
Housing stock built before 1979:	1,478	90%
Housing lacking complete plumbing:	49	3%
Housing lacking complete kitchens:	106	6%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	24	Rental Development Units	33
Section 8 Tenant-Based Units	0	Rural Development Units	28
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

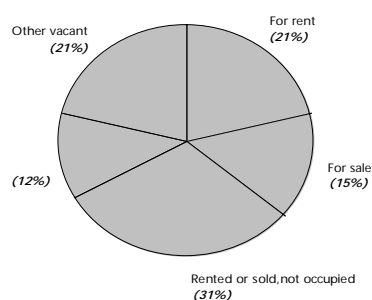
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	10%	27%
Severely cost burdened households (50% or more of income)	5%	10%

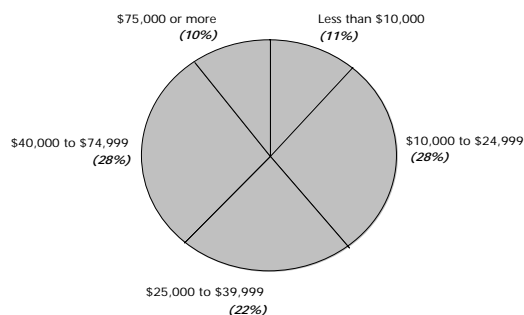
## MOBILE HOMES, 2000

Number of mobile homes	123	7%
Median value of mobile homes	\$16,300	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Lane County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>1,065</b>		
<b>PERCENT OCCUPIED:</b>	<b>85%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>5%</b>
<b>PERCENT VACANT:</b>	<b>15%</b>	<b>RENTAL VACANCY RATE:</b>	<b>10%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$48,500</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$365</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	688	204
Black or African-American	0	0
American Indian/Alaskan Native	0	0
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	5	0
Population of two or more races	8	5
<b>Total</b>	<b>701</b>	<b>209</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	9	0
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	478	45%
Housing stock built before 1979:	913	86%
Housing lacking complete plumbing:	16	2%
Housing lacking complete kitchens:	32	3%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	14	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	24
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,500
Very low (31 to 50% of median)	\$20,850
Low (51 to 80% of median)	\$33,350

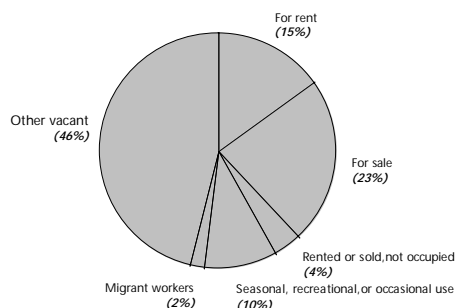
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	14%	15%
Severely cost burdened households (50% or more of income)	7%	5%

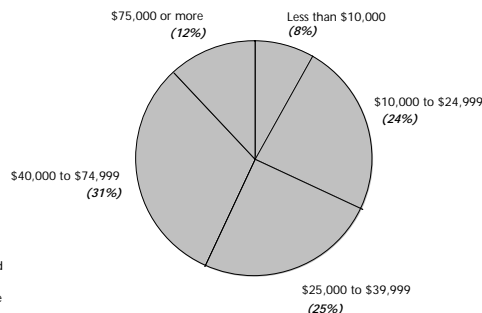
## MOBILE HOMES, 2000

Number of mobile homes	114	11%
Median value of mobile homes	\$29,400	

Vacancy Status, 2000



Household Income, 2000



## Housing Market Data

## Meade County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>1,968</b>		
<b>PERCENT OCCUPIED:</b>	<b>88%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>4%</b>
<b>PERCENT VACANT:</b>	<b>12%</b>	<b>RENTAL VACANCY RATE:</b>	<b>11%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$52,900</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$395</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	1,225	420
Black or African-American	0	1
American Indian/Alaskan Native	9	0
Asian	0	2
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	38	17
Population of two or more races	5	11
<b>Total</b>	<b>1,277</b>	<b>451</b>

### TENURE BY ETHNICITY, 2000

Hispanic/Latino	63	42
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### HOUSING CONDITION, 2000

Housing stock built before 1949:	902	46%
Housing stock built before 1979:	1,696	86%
Housing lacking complete plumbing:	10	1%
Housing lacking complete kitchens:	15	1%

### NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	12
Section 8 Tenant-Based Units	0	Rural Development Units	48
PHA Units	0		

### SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,650
Very low (31 to 50% of median)	\$21,050
Low (51 to 80% of median)	\$33,700

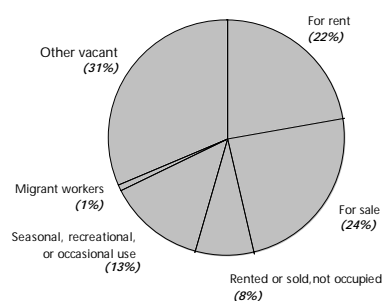
### COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	12%	16%
Severely cost burdened households (50% or more of income)	4%	8%

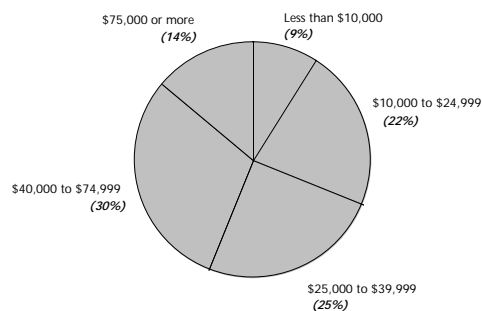
### MOBILE HOMES, 2000

Number of mobile homes	188	10%
Median value of mobile homes	\$33,100	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Morton County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>1,519</b>		
<b>PERCENT OCCUPIED:</b>	<b>86%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>4%</b>
<b>PERCENT VACANT:</b>	<b>14%</b>	<b>RENTAL VACANCY RATE:</b>	<b>13%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$67,700</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$413</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	859	321
Black or African-American	2	2
American Indian/Alaskan Native	12	9
Asian	15	7
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	46	25
Population of two or more races	1	7
<b>Total</b>	<b>935</b>	<b>371</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	81	45
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	466	31%
Housing stock built before 1979:	1,242	82%
Housing lacking complete plumbing:	28	2%
Housing lacking complete kitchens:	28	2%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	10
Section 8 Tenant-Based Units	0	Rural Development Units	16
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$14,200
Very low (31 to 50% of median)	\$23,650
Low (51 to 80% of median)	\$37,800

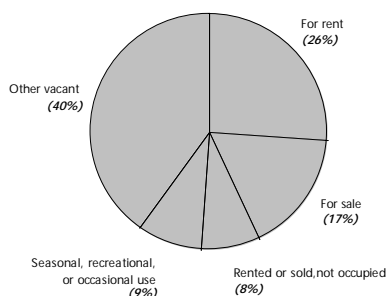
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	9%	24%
Severely cost burdened households (50% or more of income)	4%	13%

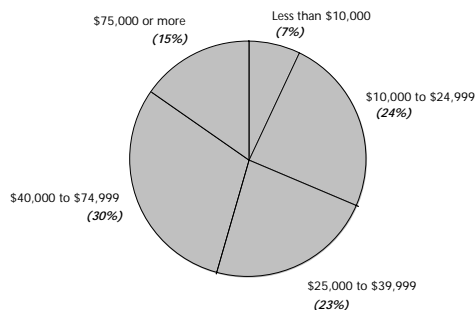
## MOBILE HOMES, 2000

Number of mobile homes	272	18%
Median value of mobile homes	\$27,300	

Vacancy Status, 2000



Household Income, 2000



## Housing Market Data

## Ness County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>1,835</b>		
<b>PERCENT OCCUPIED:</b>	<b>83%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>5%</b>
<b>PERCENT VACANT:</b>	<b>17%</b>	<b>RENTAL VACANCY RATE:</b>	<b>12%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$40,600</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$340</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	1,146	348
Black or African-American	0	2
American Indian/Alaskan Native	0	0
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	4	4
Population of two or more races	4	8
<b>Total</b>	<b>1,154</b>	<b>362</b>

### TENURE BY ETHNICITY, 2000

Hispanic/Latino	9	6
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### HOUSING CONDITION, 2000

Housing stock built before 1949:	908	49%
Housing stock built before 1979:	1,582	86%
Housing lacking complete plumbing:	23	1%
Housing lacking complete kitchens:	39	2%

### NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	30	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	18
PHA Units	0		

### SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

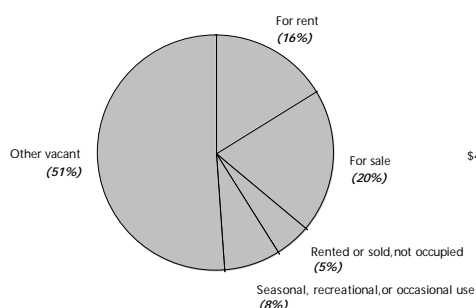
### COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	13%	19%
Severely cost burdened households (50% or more of income)	4%	6%

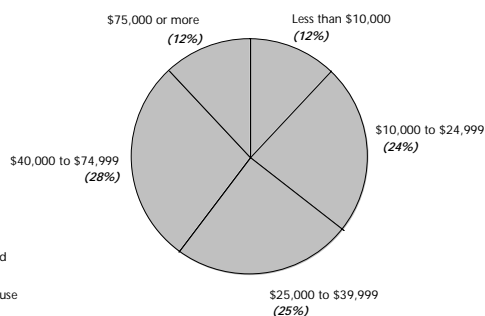
### MOBILE HOMES, 2000

Number of mobile homes	113	6%
Median value of mobile homes	\$16,700	

Vacancy Status, 2000



Household Income, 2000



## Housing Market Data

## Pawnee County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>3,114</b>		
<b>PERCENT OCCUPIED:</b>	<b>88%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>3%</b>
<b>PERCENT VACANT:</b>	<b>12%</b>	<b>RENTAL VACANCY RATE:</b>	<b>13%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$48,800</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$332</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	1,953	660
Black or African-American	33	13
American Indian/Alaskan Native	10	0
Asian	9	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	25	14
Population of two or more races	8	14
<b>Total</b>	<b>2,038</b>	<b>701</b>

### TENURE BY ETHNICITY, 2000

Hispanic/Latino	67	57
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### HOUSING CONDITION, 2000

Housing stock built before 1949:	1,511	49%
Housing stock built before 1979:	2,804	90%
Housing lacking complete plumbing:	48	2%
Housing lacking complete kitchens:	74	2%

### NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	40	Rental Development Units	12
Section 8 Tenant-Based Units	0	Rural Development Units	68
PHA Units	0		

### SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$13,300
Very low (31 to 50% of median)	\$22,150
Low (51 to 80% of median)	\$35,400

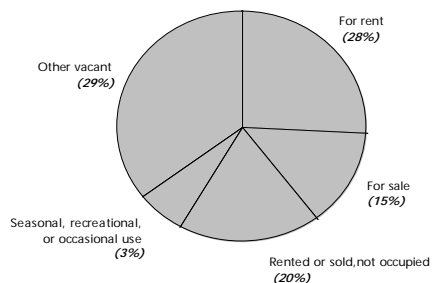
### COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	10%	18%
Severely cost burdened households (50% or more of income)	3%	5%

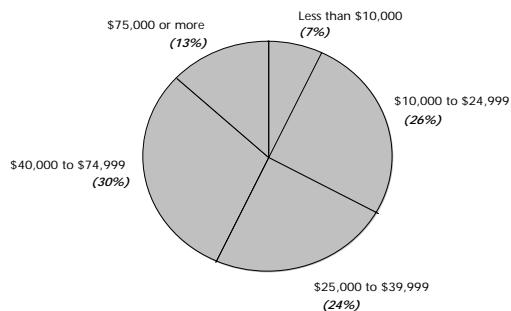
### MOBILE HOMES, 2000

Number of mobile homes	158	5%
Median value of mobile homes	\$18,900	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Pratt County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>4,633</b>		
<b>PERCENT OCCUPIED:</b>	<b>86%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>3%</b>
<b>PERCENT VACANT:</b>	<b>14%</b>	<b>RENTAL VACANCY RATE:</b>	<b>12%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$56,600</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$389</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	2,851	999
Black or African-American	7	24
American Indian/Alaskan Native	0	0
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	23	21
Population of two or more races	27	11
<b>Total</b>	<b>2,908</b>	<b>1,055</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	54	37
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	2,322	50%
Housing stock built before 1979:	3,923	85%
Housing lacking complete plumbing:	36	1%
Housing lacking complete kitchens:	37	1%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	60	Rental Development Units	24
Section 8 Tenant-Based Units	0	Rural Development Units	54
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,550
Very low (31 to 50% of median)	\$20,900
Low (51 to 80% of median)	\$33,400

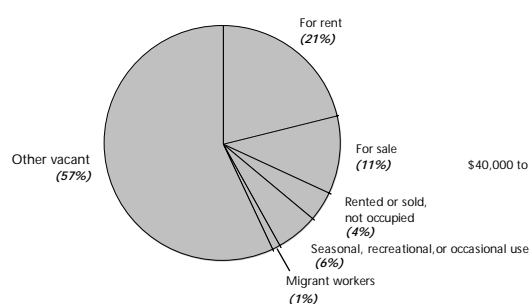
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	13%	35%
Severely cost burdened households (50% or more of income)	4%	16%

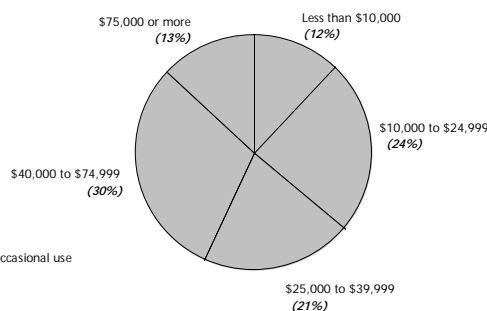
## MOBILE HOMES, 2000

Number of mobile homes	345	7%
Median value of mobile homes	\$17,200	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Rush County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>1,928</b>		
<b>PERCENT OCCUPIED:</b>	<b>80%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>7%</b>
<b>PERCENT VACANT:</b>	<b>20%</b>	<b>RENTAL VACANCY RATE:</b>	<b>18%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$32,200</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$328</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	1,269	269
Black or African-American	0	0
American Indian/Alaskan Native	0	3
Asian	3	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	0	0
Population of two or more races	3	1
<b>Total</b>	<b>1,275</b>	<b>273</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	4	7
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,123	58%
Housing stock built before 1979:	1,782	92%
Housing lacking complete plumbing:	101	5%
Housing lacking complete kitchens:	125	6%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	20
Section 8 Tenant-Based Units	0	Rural Development Units	16
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

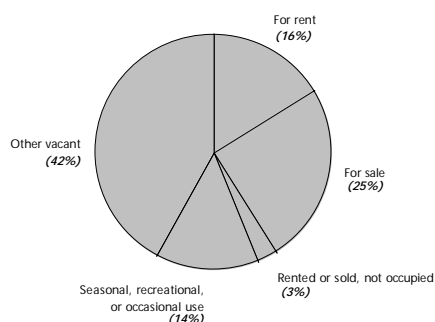
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	13%	21%
Severely cost burdened households (50% or more of income)	3%	8%

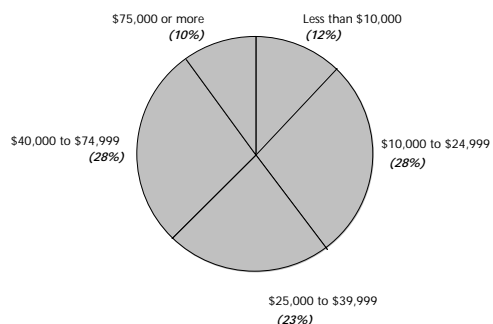
## MOBILE HOMES, 2000

Number of mobile homes	139	7%
Median value of mobile homes	\$11,800	

Vacancy Status, 2000



Household Income, 2000





## Housing Market Data

## Scott County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>2,291</b>		
<b>PERCENT OCCUPIED:</b>	<b>89%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>11%</b>	<b>RENTAL VACANCY RATE:</b>	<b>10%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$72,100</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$402</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	1,490	498
Black or African-American	12	0
American Indian/Alaskan Native	0	9
Asian	10	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	10	16
Population of two or more races	0	0
<b>Total</b>	<b>1,522</b>	<b>523</b>

### TENURE BY ETHNICITY, 2000

Hispanic/Latino	32	35
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### HOUSING CONDITION, 2000

Housing stock built before 1949:	674	29%
Housing stock built before 1979:	1,815	79%
Housing lacking complete plumbing:	16	1%
Housing lacking complete kitchens:	37	2%

### NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	40
PHA Units	0		

### SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$14,450
Very low (31 to 50% of median)	\$24,100
Low (51 to 80% of median)	\$38,600

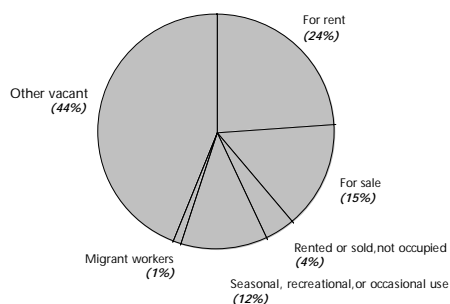
### COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	13%	25%
Severely cost burdened households (50% or more of income)	3%	11%

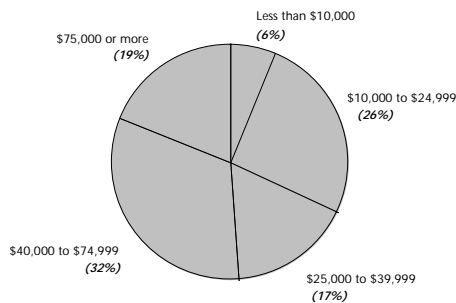
### MOBILE HOMES, 2000

Number of mobile homes	294	13%
Median value of mobile homes	\$26,000	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Seward County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>8,027</b>		
<b>PERCENT OCCUPIED:</b>	<b>92%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>8%</b>	<b>RENTAL VACANCY RATE:</b>	<b>10%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$72,400</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$467</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	3,706	1,738
Black or African-American	121	152
American Indian/Alaskan Native	18	10
Asian	95	33
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	705	638
Population of two or more races	108	95
<b>Total</b>	<b>4,753</b>	<b>2,666</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	1,235	1,058
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,338	17%
Housing stock built before 1979:	5,893	73%
Housing lacking complete plumbing:	59	1%
Housing lacking complete kitchens:	61	1%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	74	Rental Development Units	222
Section 8 Tenant-Based Units	0	Rural Development Units	92
PHA Units	99		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$13,300
Very low (31 to 50% of median)	\$22,150
Low (51 to 80% of median)	\$35,400

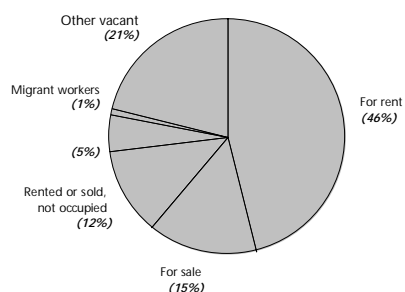
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	13%	29%
Severely cost burdened households (50% or more of income)	5%	15%

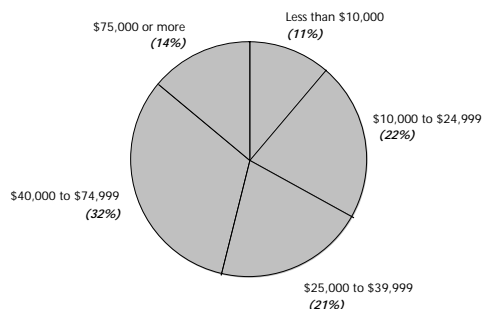
## MOBILE HOMES, 2000

Number of mobile homes	1,471	18%
Median value of mobile homes	\$15,400	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Stafford County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>2,458</b>		
<b>PERCENT OCCUPIED:</b>	<b>82%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>5%</b>
<b>PERCENT VACANT:</b>	<b>18%</b>	<b>RENTAL VACANCY RATE:</b>	<b>13%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$34,400</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$353</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	1,525	410
Black or African-American	0	7
American Indian/Alaskan Native	8	2
Asian	3	4
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	19	20
Population of two or more races	6	6
<b>Total</b>	<b>1,561</b>	<b>449</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	30	34
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,454	59%
Housing stock built before 1979:	2,225	91%
Housing lacking complete plumbing:	127	5%
Housing lacking complete kitchens:	133	5%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	20
PHA Units	30		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

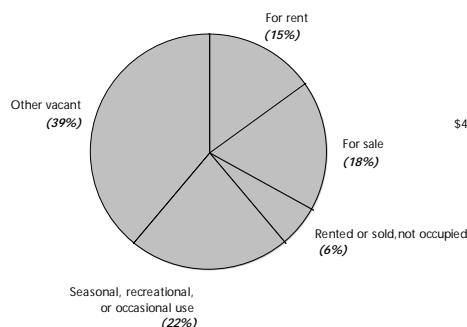
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	14%	17%
Severely cost burdened households (50% or more of income)	3%	9%

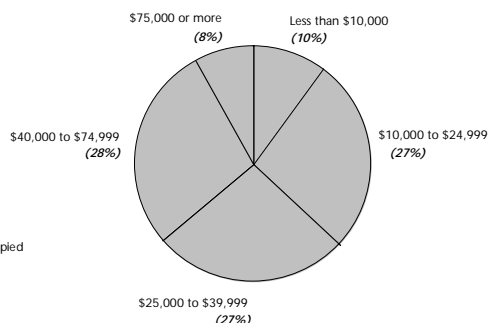
## MOBILE HOMES, 2000

Number of mobile homes	152	6%
Median value of mobile homes	\$13,600	

Vacancy Status, 2000



Household Income, 2000



## Housing Market Data

## Stanton County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>1,007</b>		
<b>PERCENT OCCUPIED:</b>	<b>85%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>5%</b>
<b>PERCENT VACANT:</b>	<b>15%</b>	<b>RENTAL VACANCY RATE:</b>	<b>14%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$73,400</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$406</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	536	233
Black or African-American	0	0
American Indian/Alaskan Native	12	0
Asian	2	2
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	30	36
Population of two or more races	2	5
<b>Total</b>	<b>582</b>	<b>276</b>

### TENURE BY ETHNICITY, 2000

Hispanic/Latino	70	79
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### HOUSING CONDITION, 2000

Housing stock built before 1949:	263	26%
Housing stock built before 1979:	796	79%
Housing lacking complete plumbing:	18	2%
Housing lacking complete kitchens:	23	2%

### NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	12	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	12
PHA Units	0		

### SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,250
Very low (31 to 50% of median)	\$20,450
Low (51 to 80% of median)	\$32,700

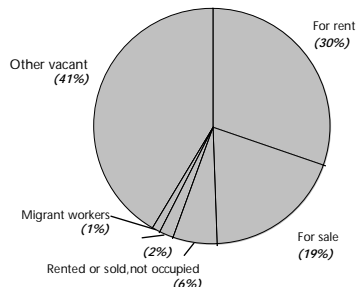
### COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	16%	18%
Severely cost burdened households (50% or more of income)	7%	6%

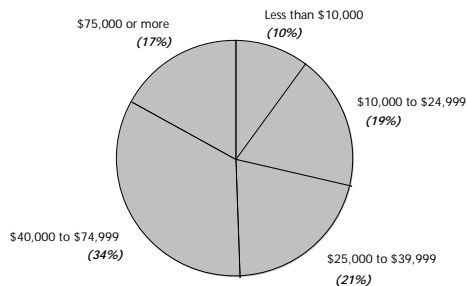
### MOBILE HOMES, 2000

Number of mobile homes	263	26%
Median value of mobile homes	\$22,500	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Stevens County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>2,265</b>		
<b>PERCENT OCCUPIED:</b>	<b>88%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>12%</b>	<b>RENTAL VACANCY RATE:</b>	<b>12%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$79,000</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$450</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	1,325	398
Black or African-American	0	0
American Indian/Alaskan Native	14	11
Asian	9	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	107	67
Population of two or more races	43	14
<b>Total</b>	<b>1,498</b>	<b>490</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	189	113
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	674	30%
Housing stock built before 1979:	1,620	72%
Housing lacking complete plumbing:	23	1%
Housing lacking complete kitchens:	13	1%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	48
Section 8 Tenant-Based Units	0	Rural Development Units	16
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$14,200
Very low (31 to 50% of median)	\$23,650
Low (51 to 80% of median)	\$37,850

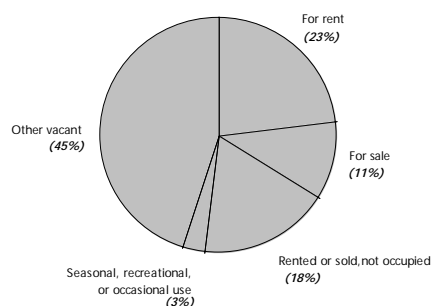
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	9%	23%
Severely cost burdened households (50% or more of income)	4%	10%

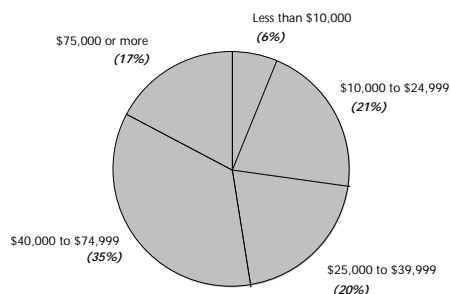
## MOBILE HOMES, 2000

Number of mobile homes	455	20%
Median value of mobile homes	\$27,300	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Wichita County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>1,119</b>		
<b>PERCENT OCCUPIED:</b>	<b>86%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>14%</b>	<b>RENTAL VACANCY RATE:</b>	<b>15%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$55,300</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$451</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	658	225
Black or African-American	0	0
American Indian/Alaskan Native	2	7
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	44	14
Population of two or more races	14	3
<b>Total</b>	<b>718</b>	<b>249</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	93	43
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	383	34%
Housing stock built before 1979:	985	88%
Housing lacking complete plumbing:	25	2%
Housing lacking complete kitchens:	24	2%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	24
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

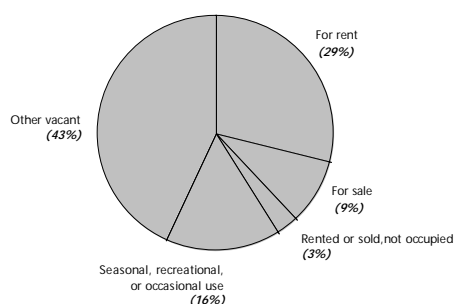
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	17%	22%
Severely cost burdened households (50% or more of income)	4%	10%

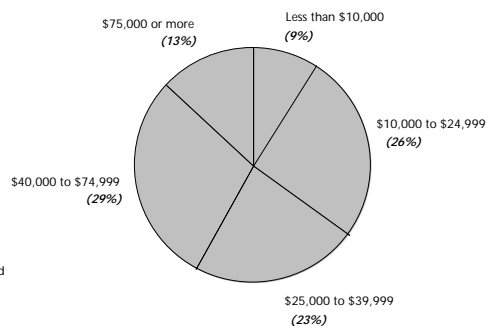
## MOBILE HOMES, 2000

Number of mobile homes	152	14%
Median value of mobile homes	\$12,700	

Vacancy Status, 2000



Household Income, 2000



## South Central Regional and County Models

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## South Central Region

**Exhibit 1.**  
**Demand by Income Category, 2000**

Income Categories		Median Household Income	All Households	
<b>Total</b>		<b>\$34,958</b>	<b>133,743</b>	<b>100%</b>
<i>Total Low-Income Households (&lt;80% of median)</i>			<b>41,510</b>	<b>31%</b>
0 to 30% of median	Extremely low-income	\$10,487	10,854	8%
31 to 50% of median	Very low-income	\$17,479	11,797	9%
51 to 80% of median	Low-income	\$27,966	18,859	14%
81 to 95% of median	Moderate-income	\$33,210	9,601	7%
95%+ of median	Middle/upper-income	\$33,210 +	82,632	62%

**Notes:**

Low-income households are households who earn less than 80 percent of the Census median household income.

Homeless households are not included.

Entitlement areas are not included in the calculations.

**Sources:**

U.S. Census Bureau, 2000 and BBC Research & Consulting.



## South Central Region

### Exhibit 2.

#### Unmet Demand by Households, 2000

		All Households <sup>(1)</sup>
	<b>Low-income households (&lt; 80% of median)</b>	<b>41,510</b>
(less)	Cost burdened households <sup>(2)</sup>	20,042
<b>(equals)</b>	<b>Affordably housed</b>	<b>21,468</b>
(less)	Total subsidized units <sup>(3)</sup>	<b>6,030</b>
(equals)	Low-income households affordably housed by private market	15,438
	Percent of low-income households housed affordably by the private market	37%
	<b>Low-income households not housed affordably by any provider</b>	<b>20,042</b>
	<b>Percent of low-income households not housed affordably by any provider</b>	<b>48%</b>

Notes:

(1) Includes owner- and renter- occupied households.

(2) Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs, and homeless households.

(3) Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD units, and RD units from Kansas Housing Resources Corporation, HUD, and USDA databases.

Sources:

U.S. Census Bureau, 2000, HUD, Kansas Housing Resources Corporation, USDA Rural Development, and BBC Research & Consulting.

## South Central Region

### Exhibit 3. Supply and Condition of Housing Units, 2000

	Housing Units	Percent
<b>Total Housing Units</b>	<b>145,167</b>	<b>100%</b>
Occupied	133,476	92% of total units
Vacant	11,691	8% of total units
Specified owner-occupied	102,045	76% of specified units
Specified renter-occupied	31,431	24% of specified units
<b>Substandard Housing Units</b>		
Lacking complete plumbing	1,452	1.0% of total units
Lacking complete kitchen facilities	2,123	1.5% of total units
<b>Overcrowding of Occupied Units</b>		
1.01 or more occupants per room	3,200	2% of occupied units
<b>Year Structure Built</b>		
1949 or earlier	80,545	55% of total units
1979 or earlier	213,608	147% of total units

Sources:

U.S. Census Bureau, 2000 and BBC Research & Consulting.

# Housing Market Data

# Butler County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>23,176</b>		
<b>PERCENT OCCUPIED:</b>	<b>93%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>7%</b>	<b>RENTAL VACANCY RATE:</b>	<b>10%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$83,900</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$485</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	16,170	4,653
Black or African-American	62	34
American Indian/Alaskan Native	154	30
Asian	56	4
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	83	38
Population of two or more races	199	44
<b>Total</b>	<b>16,724</b>	<b>4,803</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	169	84
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	5,797	25%
Housing stock built before 1979:	14,670	63%
Housing lacking complete plumbing:	118	1%
Housing lacking complete kitchens:	156	1%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	392	Rental Development Units	382
Section 8 Tenant-Based Units	0	Rural Development Units	126
PHA Units	62		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$15,950
Very low (31 to 50% of median)	\$26,550
Low (51 to 80% of median)	\$42,500

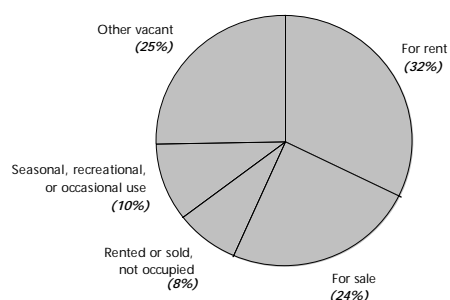
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	17%	31%
Severely cost burdened households (50% or more of income)	5%	14%

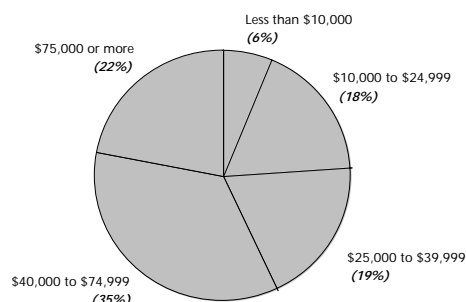
## MOBILE HOMES, 2000

Number of mobile homes	2,535	11%
Median value of mobile homes	\$35,100	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Chautauqua County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>2,169</b>		
<b>PERCENT OCCUPIED:</b>	<b>83%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>3%</b>
<b>PERCENT VACANT:</b>	<b>17%</b>	<b>RENTAL VACANCY RATE:</b>	<b>10%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$26,200</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$365</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	1,418	296
Black or African-American	0	0
American Indian/Alaskan Native	26	15
Asian	0	2
Native Hawaiian/Other Pacific Islander	2	0
Some Other Race	2	2
Population of two or more races	21	12
<b>Total</b>	<b>1,469</b>	<b>327</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	4	10
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,206	56%
Housing stock built before 1979:	1,846	85%
Housing lacking complete plumbing:	76	4%
Housing lacking complete kitchens:	79	4%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	16	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	36
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

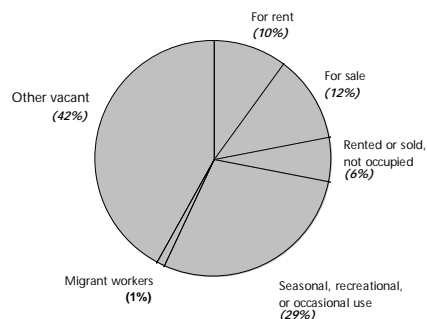
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	11%	25%
Severely cost burdened households (50% or more of income)	3%	10%

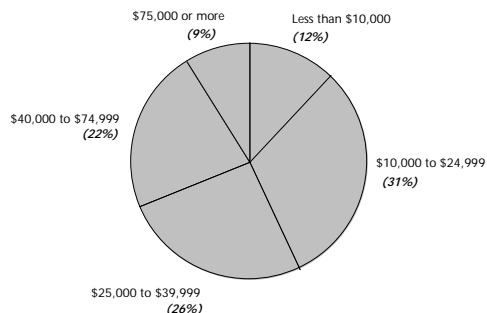
## MOBILE HOMES, 2000

Number of mobile homes	280	13%
Median value of mobile homes	\$19,100	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Cowley County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>15,673</b>		
<b>PERCENT OCCUPIED:</b>	<b>90%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>10%</b>	<b>RENTAL VACANCY RATE:</b>	<b>13%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$54,100</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$417</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	9,294	3,637
Black or African-American	118	106
American Indian/Alaskan Native	169	120
Asian	118	72
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	75	69
Population of two or more races	175	86
<b>Total</b>	<b>9,949</b>	<b>4,090</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	181	134
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	6,824	44%
Housing stock built before 1979:	12,935	83%
Housing lacking complete plumbing:	173	1%
Housing lacking complete kitchens:	264	2%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	257	Rental Development Units	250
Section 8 Tenant-Based Units	318	Rural Development Units	50
PHA Units	50		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,900
Very low (31 to 50% of median)	\$21,500
Low (51 to 80% of median)	\$34,400

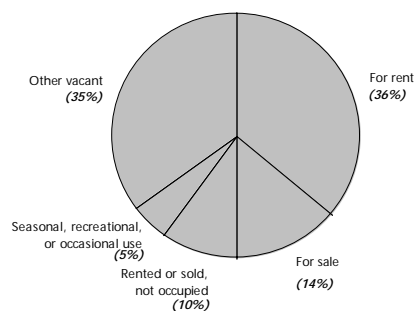
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	14%	31%
Severely cost burdened households (50% or more of income)	5%	14%

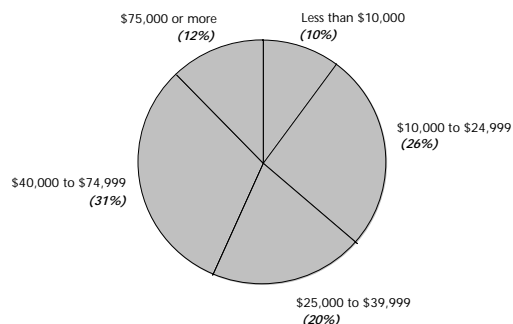
## MOBILE HOMES, 2000

Number of mobile homes	1,697	11%
Median value of mobile homes	\$31,400	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Elk County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>1,860</b>		
<b>PERCENT OCCUPIED:</b>	<b>76%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>6%</b>
<b>PERCENT VACANT:</b>	<b>24%</b>	<b>RENTAL VACANCY RATE:</b>	<b>10%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$24,700</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$301</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	1,104	260
Black or African-American	0	0
American Indian/Alaskan Native	4	2
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	13	2
Population of two or more races	20	7
<b>Total</b>	<b>1,141</b>	<b>271</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	23	4
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,111	60%
Housing stock built before 1979:	1,596	86%
Housing lacking complete plumbing:	128	7%
Housing lacking complete kitchens:	161	9%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	6	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	22
PHA Units	42		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

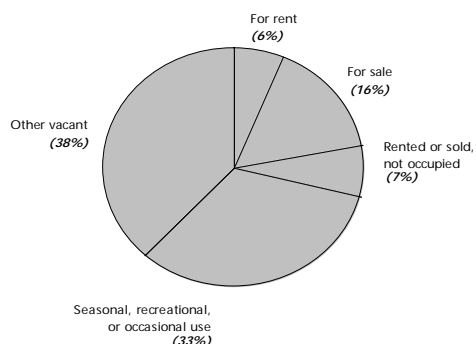
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	12%	18%
Severely cost burdened households (50% or more of income)	4%	5%

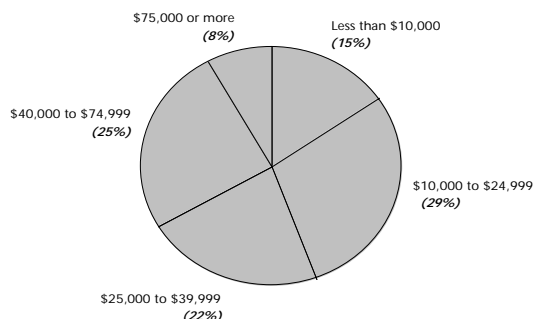
## MOBILE HOMES, 2000

Number of mobile homes	233	13%
Median value of mobile homes	\$23,300	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Greenwood County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>4,273</b>		
<b>PERCENT OCCUPIED:</b>	<b>76%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>4%</b>
<b>PERCENT VACANT:</b>	<b>24%</b>	<b>RENTAL VACANCY RATE:</b>	<b>8%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$35,300</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$322</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	2,367	765
Black or African-American	0	0
American Indian/Alaskan Native	9	12
Asian	10	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	22	3
Population of two or more races	26	20
<b>Total</b>	<b>2,434</b>	<b>800</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	26	15
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	2,029	47%
Housing stock built before 1979:	3,494	82%
Housing lacking complete plumbing:	183	4%
Housing lacking complete kitchens:	279	7%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	32	Rental Development Units	43
Section 8 Tenant-Based Units	0	Rural Development Units	64
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

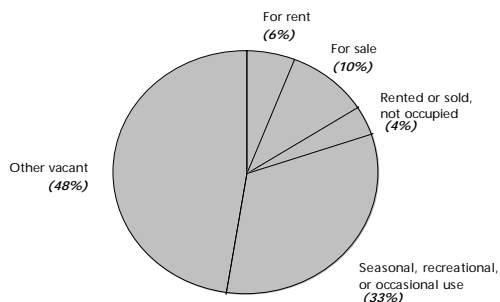
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	14%	27%
Severely cost burdened households (50% or more of income)	5%	9%

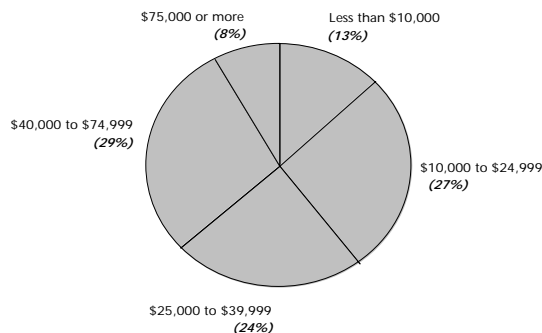
## MOBILE HOMES, 2000

Number of mobile homes	583	14%
Median value of mobile homes	\$22,000	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Harper County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>3,270</b>		
<b>PERCENT OCCUPIED:</b>	<b>85%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>5%</b>
<b>PERCENT VACANT:</b>	<b>15%</b>	<b>RENTAL VACANCY RATE:</b>	<b>9%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$44,100</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$356</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	2,038	681
Black or African-American	11	0
American Indian/Alaskan Native	12	9
Asian	2	4
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	2	0
Population of two or more races	4	10
<b>Total</b>	<b>2,069</b>	<b>704</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	17	0
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,807	55%
Housing stock built before 1979:	2,944	90%
Housing lacking complete plumbing:	21	1%
Housing lacking complete kitchens:	52	2%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	30	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	32
PHA Units	46		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

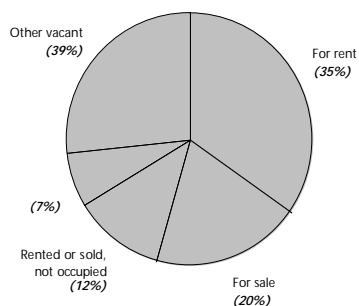
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	15%	28%
Severely cost burdened households (50% or more of income)	6%	11%

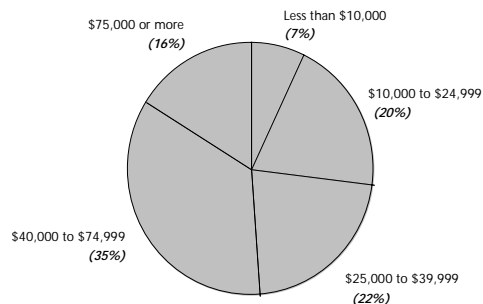
## MOBILE HOMES, 2000

Number of mobile homes	197	6%
Median value of mobile homes	\$32,900	

Vacancy Status, 2000



Household Income, 2000





## Housing Market Data

## Harvey County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>13,378</b>		
<b>PERCENT OCCUPIED:</b>	<b>94%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>6%</b>	<b>RENTAL VACANCY RATE:</b>	<b>7%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$76,400</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$448</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	8,640	3,127
Black or African-American	41	119
American Indian/Alaskan Native	50	19
Asian	30	14
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	215	204
Population of two or more races	68	54
<b>Total</b>	<b>9,044</b>	<b>3,537</b>

### TENURE BY ETHNICITY, 2000

Hispanic/Latino	425	313
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### HOUSING CONDITION, 2000

Housing stock built before 1949:	4,249	32%
Housing stock built before 1979:	10,458	78%
Housing lacking complete plumbing:	91	1%
Housing lacking complete kitchens:	154	1%

### NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	270	Rental Development Units	280
Section 8 Tenant-Based Units	42	Rural Development Units	56
PHA Units	251		

### SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$15,950
Very low (31 to 50% of median)	\$26,550
Low (51 to 80% of median)	\$42,500

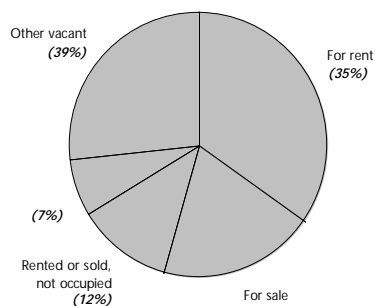
### COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	12%	28%
Severely cost burdened households (50% or more of income)	4%	12%

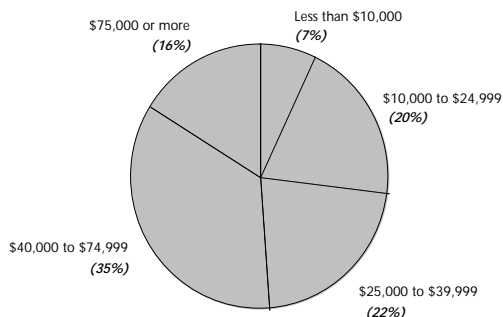
### MOBILE HOMES, 2000

Number of mobile homes	920	7%
Median value of mobile homes	\$20,400	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Kingman County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>3,852</b>		
<b>PERCENT OCCUPIED:</b>	<b>88%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>12%</b>	<b>RENTAL VACANCY RATE:</b>	<b>8%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$56,800</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$397</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	2,576	733
Black or African-American	0	0
American Indian/Alaskan Native	15	0
Asian	2	0
Native Hawaiian/Other Pacific Islander	7	0
Some Other Race	11	0
Population of two or more races	23	4
<b>Total</b>	<b>2,634</b>	<b>737</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	11	8
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,958	51%
Housing stock built before 1979:	3,269	85%
Housing lacking complete plumbing:	99	3%
Housing lacking complete kitchens:	72	2%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	24
Section 8 Tenant-Based Units	0	Rural Development Units	60
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,750
Very low (31 to 50% of median)	\$21,250
Low (51 to 80% of median)	\$34,000

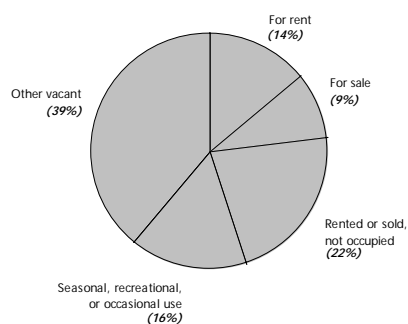
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	14%	16%
Severely cost burdened households (50% or more of income)	3%	9%

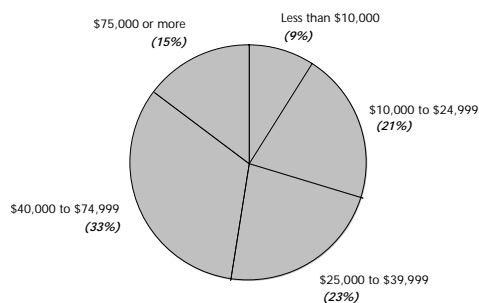
## MOBILE HOMES, 2000

Number of mobile homes	236	6%
Median value of mobile homes	\$27,800	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Reno County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>27,625</b>		
<b>PERCENT OCCUPIED:</b>	<b>92%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>8%</b>	<b>RENTAL VACANCY RATE:</b>	<b>10%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$66,600</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$442</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	17,191	6,723
Black or African-American	193	263
American Indian/Alaskan Native	79	54
Asian	60	65
Native Hawaiian/Other Pacific Islander	9	0
Some Other Race	318	271
Population of two or more races	167	105
<b>Total</b>	<b>18,017</b>	<b>7,481</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	561	446
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	11,025	40%
Housing stock built before 1979:	23,527	85%
Housing lacking complete plumbing:	292	1%
Housing lacking complete kitchens:	459	2%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	394	Rental Development Units	273
Section 8 Tenant-Based Units	222	Rural Development Units	17
PHA Units	143		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,900
Very low (31 to 50% of median)	\$21,500
Low (51 to 80% of median)	\$34,400

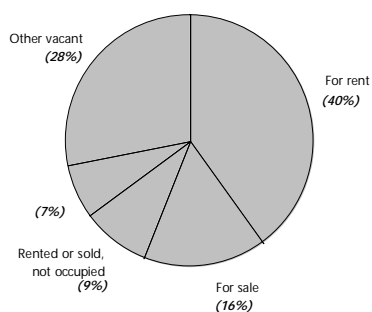
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	15%	34%
Severely cost burdened households (50% or more of income)	4%	16%

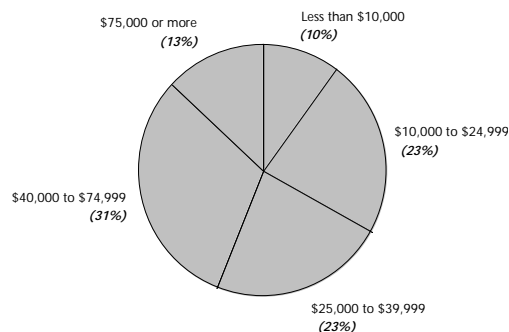
## MOBILE HOMES, 2000

Number of mobile homes	1,671	6%
Median value of mobile homes	\$21,700	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Sedgwick County

NUMBER OF HOUSING UNITS, 2000:	191,133	OWNER-OCCUPIED VACANCY RATE:	2%
PERCENT OCCUPIED:	92%	RENTAL VACANCY RATE:	12%
PERCENT VACANT:	8%		

MEDIAN HOME VALUE, 2000:	\$83,600
MEDIAN GROSS RENT, 2000:	\$511

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	103,093	43,330
Black or African-American	6,472	8,719
American Indian/Alaskan Native	1,000	850
Asian	2,371	1,967
Native Hawaiian/Other Pacific Islander	87	70
Some Other Race	2,034	2,947
Population of two or more races	1,681	1,823
<b>Total</b>	<b>116,738</b>	<b>59,706</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	4,236	5,197
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	40,089	21%
Housing stock built before 1979:	130,242	68%
Housing lacking complete plumbing:	839	0%
Housing lacking complete kitchens:	1,777	1%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

(Subsidized rental units are not included for Entitlement areas.)

Section 8 Project-Based Units	186	Rental Development Units	687
Section 8 Tenant-Based Units	342	Rural Development Units	56
PHA Units	20		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$15,950
Very low (31 to 50% of median)	\$26,550
Low (51 to 80% of median)	\$42,500

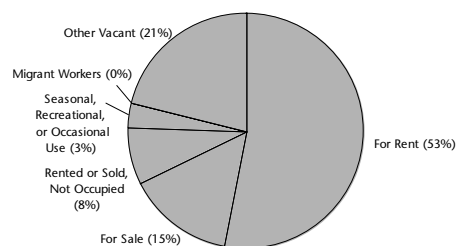
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	15%	32%
Severely cost burdened households (50% or more of income)	5%	15%

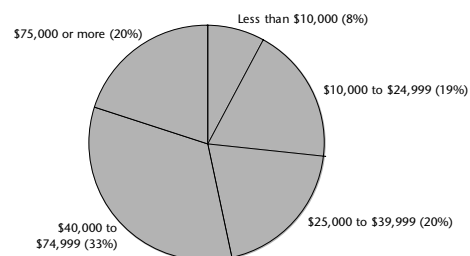
## MOBILE HOMES, 2000

Number of mobile homes	10,050	5%
Median value of mobile homes	\$30,200	

**Vacancy Status, 2000**



**Household Income, 2000**



# Housing Market Data

# Sumner County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>10,877</b>		
<b>PERCENT OCCUPIED:</b>	<b>91%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>3%</b>
<b>PERCENT VACANT:</b>	<b>9%</b>	<b>RENTAL VACANCY RATE:</b>	<b>10%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$62,100</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$416</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	7,228	2,123
Black or African-American	49	34
American Indian/Alaskan Native	88	51
Asian	0	9
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	70	44
Population of two or more races	149	43
<b>Total</b>	<b>7,584</b>	<b>2,304</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	165	58
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	4,450	41%
Housing stock built before 1979:	8,627	79%
Housing lacking complete plumbing:	138	1%
Housing lacking complete kitchens:	216	2%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	175	Rental Development Units	126
Section 8 Tenant-Based Units	0	Rural Development Units	59
PHA Units	91		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$14,450
Very low (31 to 50% of median)	\$24,100
Low (51 to 80% of median)	\$38,600

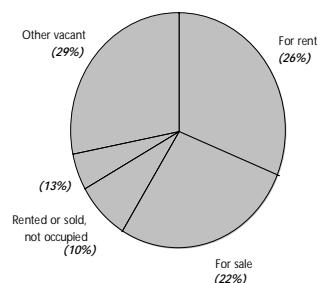
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	14%	28%
Severely cost burdened households (50% or more of income)	4%	10%

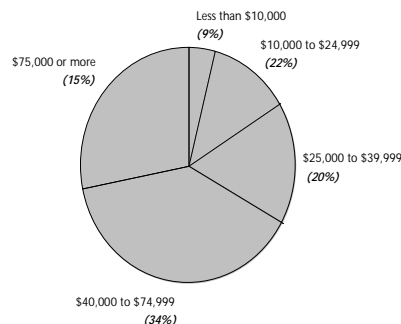
## MOBILE HOMES, 2000

Number of mobile homes	1,192	11%
Median value of mobile homes	\$34,400	

Vacancy Status, 2000



Household Income, 2000



## Southeast Regional and County Models

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## Southeast Region

**Exhibit 1.**  
**Demand by Income Category, 2000**

Income Categories		Median Household Income	All Households	
<b>Total</b>		<b>\$31,098</b>	<b>83,571</b>	<b>100%</b>
<i>Total Low-Income Households (&lt;80% of median)</i>			<b>33,398</b>	<b>40%</b>
0 to 30% of median	Extremely low-income	\$9,329	10,002	12%
31 to 50% of median	Very low-income	\$15,549	9,361	11%
51 to 80% of median	Low-income	\$24,878	14,035	17%
81 to 95% of median	Moderate-income	\$29,543	6,178	7%
95%+ of median	Middle/upper-income	\$29,543 +	43,995	53%

**Notes:**

Low-income households are households who earn less than 80 percent of the Census median household income.

Homeless households are not included.

Entitlement areas are not included in the calculations.

**Sources:**

U.S. Census Bureau, 2000 and BBC Research & Consulting.

## Southeast Region

### Exhibit 2.

#### Unmet Demand by Households, 2000

		All Households <sup>(1)</sup>
	<b>Low-income households (&lt; 80% of median)</b>	<b>33,398</b>
(less)	Cost burdened households <sup>(2)</sup>	13,025
<b>(equals)</b>	<b>Affordably housed</b>	<b>20,373</b>
(less)	Total subsidized units <sup>(3)</sup>	<b>5,162</b>
(equals)	Low-income households affordably housed by private market	15,211
	Percent of low-income households housed affordably by the private market	46%
	<b>Low-income households not housed affordably by any provider</b>	<b>13,025</b>
	<b>Percent of low-income households not housed affordably by any provider</b>	<b>39%</b>

Notes:

(1) Includes owner- and renter- occupied households.

(2) Cost burdened households are households who spend 30 percent or more of their household income on selected monthly owner or renter costs, and homeless households.

(3) Consists of all Low-Income Housing Tax Credit units, public housing, Section 8 project-based and tenant-based assistance, other HUD units, and RD units from Kansas Housing Resources Corporation, HUD, and USDA databases.

Sources:

U.S. Census Bureau, 2000, HUD, Kansas Housing Resources Corporation, USDA Rural Development, and BBC Research & Consulting.



## Southeast Region

### Exhibit 3. Supply and Condition of Housing Units, 2000

	Housing Units	Percent
<b>Total Housing Units</b>	<b>95,015</b>	<b>100%</b>
Occupied	83,513	88% of total units
Vacant	11,502	12% of total units
Specified owner-occupied	61,123	73% of specified units
Specified renter-occupied	22,390	27% of specified units
<b>Substandard Housing Units</b>		
Lacking complete plumbing	2,072	2.2% of total units
Lacking complete kitchen facilities	2,671	2.8% of total units
<b>Overcrowding of Occupied Units</b>		
1.01 or more occupants per room	1,667	2% of occupied units
<b>Year Structure Built</b>		
1949 or earlier	43,003	45% of total units
1979 or earlier	76,579	81% of total units

Sources:

U.S. Census Bureau, 2000 and BBC Research & Consulting.

# Housing Market Data

# Allen County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>6,449</b>		
<b>PERCENT OCCUPIED:</b>	<b>90%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>10%</b>	<b>RENTAL VACANCY RATE:</b>	<b>9%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$40,900</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$365</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	4,220	1,333
Black or African-American	34	48
American Indian/Alaskan Native	16	29
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	20	24
Population of two or more races	35	16
<b>Total</b>	<b>4,325</b>	<b>1,450</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	39	30
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	2,838	44%
Housing stock built before 1979:	5,286	82%
Housing lacking complete plumbing:	118	2%
Housing lacking complete kitchens:	134	2%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	68
Section 8 Tenant-Based Units	0	Rural Development Units	74
PHA Units	219		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

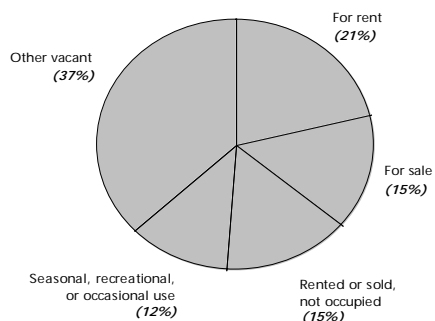
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	13%	28%
Severely cost burdened households (50% or more of income)	4%	15%

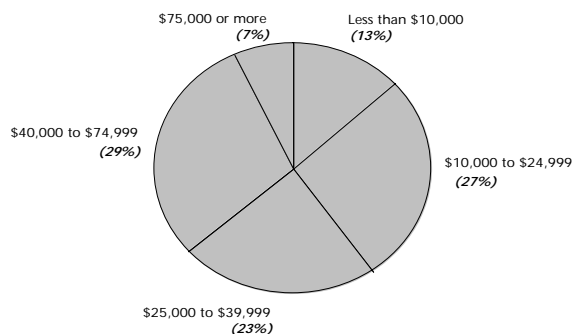
## MOBILE HOMES, 2000

Number of mobile homes	746	12%
Median value of mobile homes	\$28,400	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Anderson County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>3,596</b>		
<b>PERCENT OCCUPIED:</b>	<b>90%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>3%</b>
<b>PERCENT VACANT:</b>	<b>10%</b>	<b>RENTAL VACANCY RATE:</b>	<b>11%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$49,300</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$365</b>

## TENURE BY RACE, 2000

	<i>Owner-occupied</i>	<i>Renter-occupied</i>
White	2,555	628
Black or African-American	2	9
American Indian/Alaskan Native	3	0
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	0	8
Population of two or more races	16	0
<b>Total</b>	<b>2,576</b>	<b>645</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	16	8
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,552	43%
Housing stock built before 1979:	2,997	83%
Housing lacking complete plumbing:	85	2%
Housing lacking complete kitchens:	107	3%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	71	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	33
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

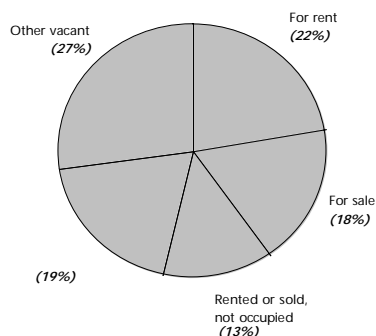
## COST BURDENED HOUSEHOLDS, 2000

	<i>Owner-occupied</i>	<i>Renter-occupied</i>
Cost burdened households (30% or more of income)	13%	20%
Severely cost burdened households (50% or more of income)	4%	11%

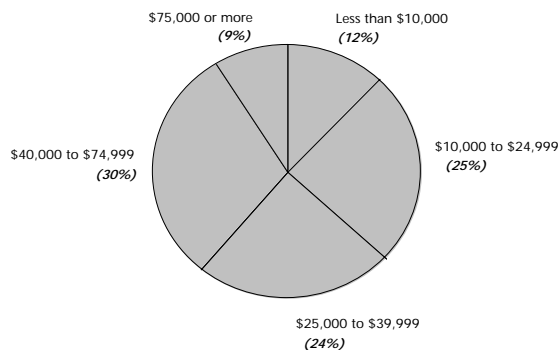
## MOBILE HOMES, 2000

Number of mobile homes	378	11%
Median value of mobile homes	\$23,800	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Bourbon County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>7,135</b>		
<b>PERCENT OCCUPIED:</b>	<b>86%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>14%</b>	<b>RENTAL VACANCY RATE:</b>	<b>9%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$46,200</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$356</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	4,363	1,476
Black or African-American	102	70
American Indian/Alaskan Native	11	14
Asian	0	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	15	6
Population of two or more races	72	32
<b>Total</b>	<b>4,563</b>	<b>1,598</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	22	15
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	3,398	48%
Housing stock built before 1979:	5,743	80%
Housing lacking complete plumbing:	207	3%
Housing lacking complete kitchens:	197	3%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	68	Rental Development Units	88
Section 8 Tenant-Based Units	0	Rural Development Units	93
PHA Units	187		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

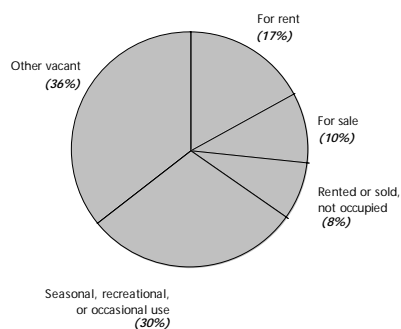
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	15%	31%
Severely cost burdened households (50% or more of income)	4%	18%

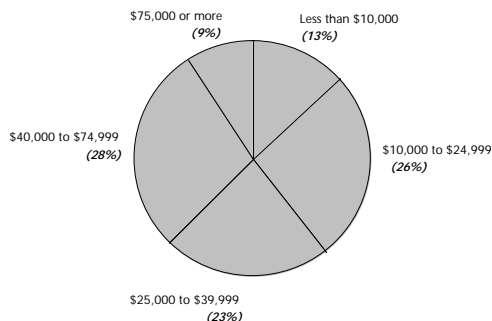
## MOBILE HOMES, 2000

Number of mobile homes	757	11%
Median value of mobile homes	\$28,900	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Cherokee County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>10,031</b>		
<b>PERCENT OCCUPIED:</b>	<b>88%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>3%</b>
<b>PERCENT VACANT:</b>	<b>12%</b>	<b>RENTAL VACANCY RATE:</b>	<b>13%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$46,900</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$381</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	6,407	1,922
Black or African-American	44	9
American Indian/Alaskan Native	106	77
Asian	6	6
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	7	0
Population of two or more races	194	97
<b>Total</b>	<b>6,764</b>	<b>2,111</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	65	0
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	4,187	42%
Housing stock built before 1979:	7,660	76%
Housing lacking complete plumbing:	244	2%
Housing lacking complete kitchens:	315	3%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	33	Rental Development Units	74
Section 8 Tenant-Based Units	0	Rural Development Units	132
PHA Units	60		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

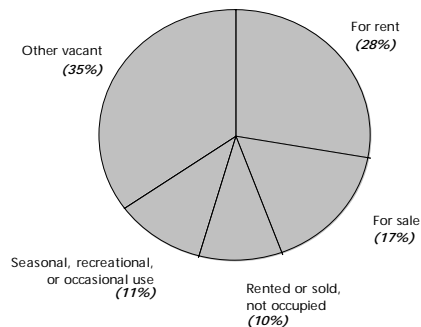
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	14%	32%
Severely cost burdened households (50% or more of income)	5%	12%

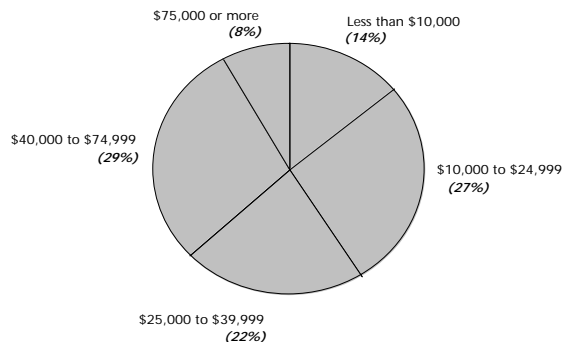
## MOBILE HOMES, 2000

Number of mobile homes	1,381	14%
Median value of mobile homes	\$17,000	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Coffey County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>3,876</b>		
<b>PERCENT OCCUPIED:</b>	<b>90%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>10%</b>	<b>RENTAL VACANCY RATE:</b>	<b>10%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$60,700</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$394</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	2,669	733
Black or African-American	0	2
American Indian/Alaskan Native	18	4
Asian	12	6
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	4	0
Population of two or more races	28	13
<b>Total</b>	<b>2,731</b>	<b>758</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	22	6
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,472	38%
Housing stock built before 1979:	2,850	74%
Housing lacking complete plumbing:	63	2%
Housing lacking complete kitchens:	85	2%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	20	Rental Development Units	12
Section 8 Tenant-Based Units	0	Rural Development Units	78
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,700
Very low (31 to 50% of median)	\$21,150
Low (51 to 80% of median)	\$33,850

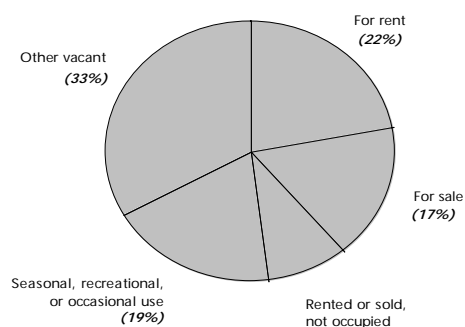
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	11%	23%
Severely cost burdened households (50% or more of income)	4%	8%

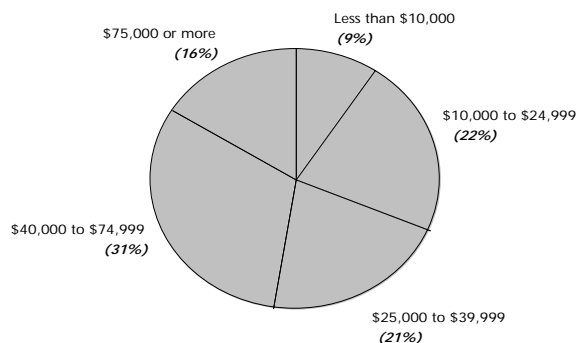
## MOBILE HOMES, 2000

Number of mobile homes	588	15%
Median value of mobile homes	\$21,500	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Crawford County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>17,221</b>		
<b>PERCENT OCCUPIED:</b>	<b>90%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>10%</b>	<b>RENTAL VACANCY RATE:</b>	<b>9%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$54,000</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$451</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	9,730	4,971
Black or African-American	35	154
American Indian/Alaskan Native	50	84
Asian	11	152
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	30	95
Population of two or more races	114	78
<b>Total</b>	<b>9,970</b>	<b>5,534</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	51	255
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	7,002	41%
Housing stock built before 1979:	13,491	78%
Housing lacking complete plumbing:	218	1%
Housing lacking complete kitchens:	254	1%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	385	Rental Development Units	268
Section 8 Tenant-Based Units	399	Rural Development Units	114
PHA Units	48		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

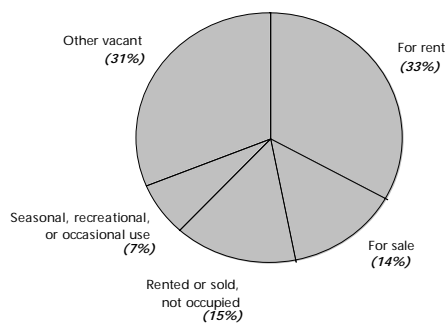
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	16%	40%
Severely cost burdened households (50% or more of income)	6%	21%

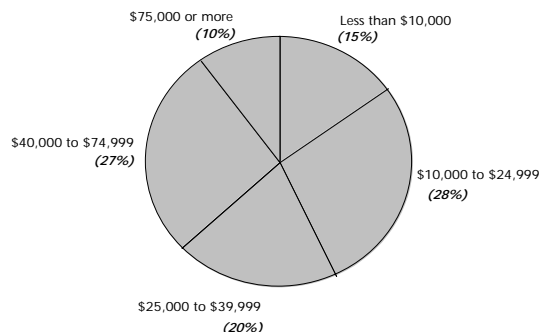
## MOBILE HOMES, 2000

Number of mobile homes	1,328	8%
Median value of mobile homes	\$23,300	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Labette County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>10,306</b>		
<b>PERCENT OCCUPIED:</b>	<b>89%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>3%</b>
<b>PERCENT VACANT:</b>	<b>11%</b>	<b>RENTAL VACANCY RATE:</b>	<b>10%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$39,600</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$375</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	6,191	2,064
Black or African-American	215	215
American Indian/Alaskan Native	172	61
Asian	31	5
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	27	55
Population of two or more races	102	56
<b>Total</b>	<b>6,738</b>	<b>2,456</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	100	85
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	5,261	51%
Housing stock built before 1979:	8,703	84%
Housing lacking complete plumbing:	150	1%
Housing lacking complete kitchens:	273	3%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	115	Rental Development Units	186
Section 8 Tenant-Based Units	0	Rural Development Units	144
PHA Units	122		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

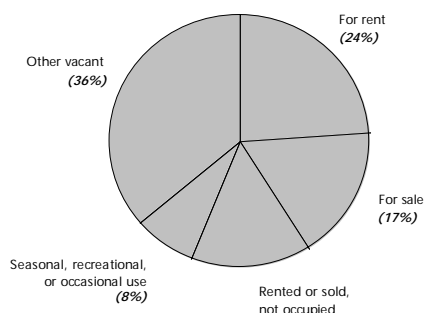
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	14%	26%
Severely cost burdened households (50% or more of income)	5%	11%

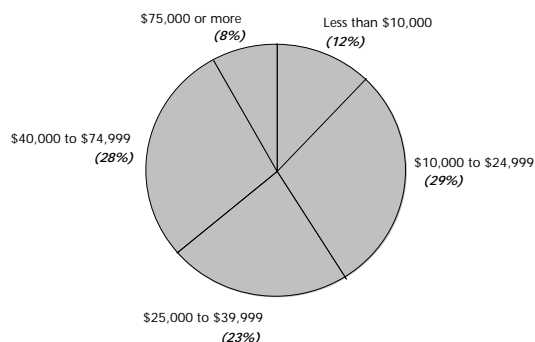
## MOBILE HOMES, 2000

Number of mobile homes	653	6%
Median value of mobile homes	\$22,800	

Vacancy Status, 2000



Household Income, 2000





# Housing Market Data

# Linn County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>4,720</b>		
<b>PERCENT OCCUPIED:</b>	<b>81%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>2%</b>
<b>PERCENT VACANT:</b>	<b>19%</b>	<b>RENTAL VACANCY RATE:</b>	<b>7%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$56,100</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$412</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	3,110	651
Black or African-American	4	1
American Indian/Alaskan Native	17	2
Asian	0	3
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	0	6
Population of two or more races	11	2
<b>Total</b>	<b>3,142</b>	<b>665</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	5	10
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	1,625	34%
Housing stock built before 1979:	3,001	64%
Housing lacking complete plumbing:	299	6%
Housing lacking complete kitchens:	387	8%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	16
Section 8 Tenant-Based Units	0	Rural Development Units	73
PHA Units	40		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,400
Very low (31 to 50% of median)	\$20,650
Low (51 to 80% of median)	\$33,050

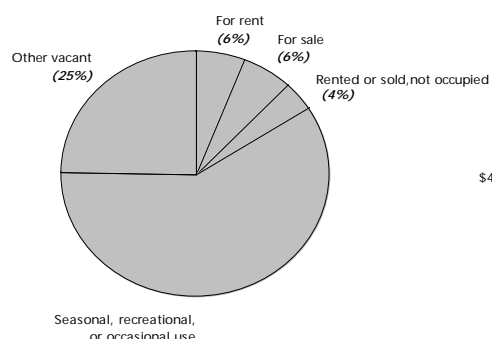
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	15%	26%
Severely cost burdened households (50% or more of income)	4%	13%

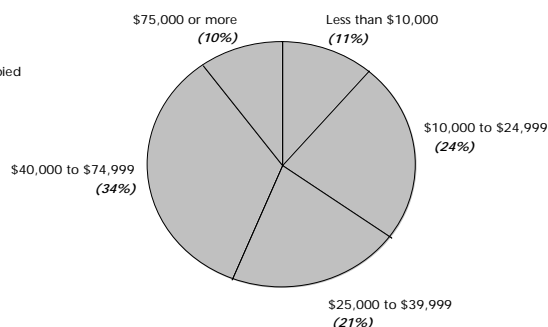
## MOBILE HOMES, 2000

Number of mobile homes	1,143	24%
Median value of mobile homes	\$37,400	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Montgomery County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>17,207</b>		
<b>PERCENT OCCUPIED:</b>	<b>87%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>3%</b>
<b>PERCENT VACANT:</b>	<b>13%</b>	<b>RENTAL VACANCY RATE:</b>	<b>16%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$44,400</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$401</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	9,665	3,394
Black or African-American	367	406
American Indian/Alaskan Native	278	144
Asian	28	16
Native Hawaiian/Other Pacific Islander	5	0
Some Other Race	55	75
Population of two or more races	284	186
<b>Total</b>	<b>10,682</b>	<b>4,221</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	181	138
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	8,729	51%
Housing stock built before 1979:	14,593	85%
Housing lacking complete plumbing:	278	2%
Housing lacking complete kitchens:	398	2%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	464	Rental Development Units	347
Section 8 Tenant-Based Units	0	Rural Development Units	70
PHA Units	24		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

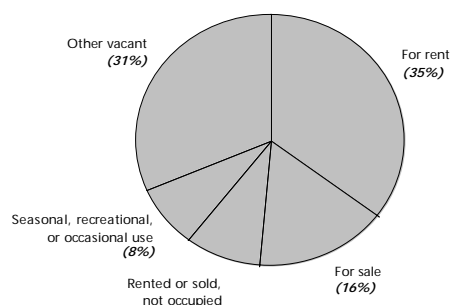
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	15%	32%
Severely cost burdened households (50% or more of income)	6%	14%

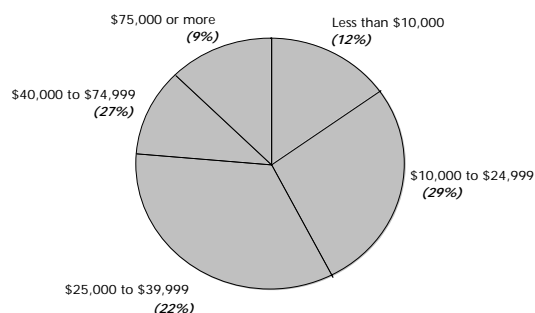
## MOBILE HOMES, 2000

Number of mobile homes	1,345	8%
Median value of mobile homes	\$23,400	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Neosho County

NUMBER OF HOUSING UNITS, 2000:	7,461	OWNER-OCCUPIED VACANCY RATE:	3%
PERCENT OCCUPIED:	90%	RENTAL VACANCY RATE:	8%
PERCENT VACANT:	10%		

MEDIAN HOME VALUE, 2000:	\$44,900
MEDIAN GROSS RENT, 2000:	\$375

TENURE BY RACE, 2000	Owner-occupied	Renter-occupied
White	4,886	1,598
Black or African-American	21	25
American Indian/Alaskan Native	26	29
Asian	14	0
Native Hawaiian/Other Pacific Islander	0	0
Some Other Race	19	28
Population of two or more races	56	37
<b>Total</b>	<b>5,022</b>	<b>1,717</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	109	47
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## HOUSING CONDITION, 2000

Housing stock built before 1949:	3,563	48%
Housing stock built before 1979:	6,433	86%
Housing lacking complete plumbing:	160	2%
Housing lacking complete kitchens:	215	3%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	60	Rental Development Units	83
Section 8 Tenant-Based Units	25	Rural Development Units	100
PHA Units	138		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

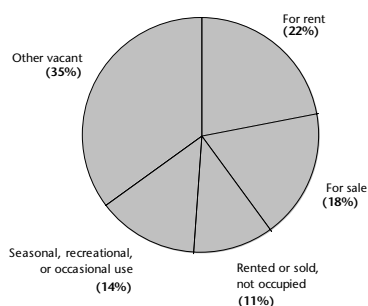
## COST BURDENED HOUSEHOLDS, 2000

	Owner-occupied	Renter-occupied
Cost burdened households (30% or more of income)	14%	29%
Severely cost burdened households (50% or more of income)	4%	11%

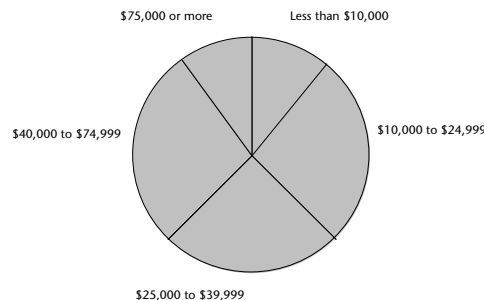
## MOBILE HOMES, 2000

Number of mobile homes	586	8%
Median value of mobile homes	\$21,700	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Wilson County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>95,015</b>		
<b>PERCENT OCCUPIED:</b>	<b>88%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>3%</b>
<b>PERCENT VACANT:</b>	<b>12%</b>	<b>RENTAL VACANCY RATE:</b>	<b>11%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$45,550</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$4,578</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	58,332	19,971
Black or African-American	828	939
American Indian/Alaskan Native	715	454
Asian	109	189
Native Hawaiian/Other Pacific Islander	5	0
Some Other Race	177	299
Population of two or more races	965	530
<b>Total</b>	<b>61,131</b>	<b>22,382</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	619	605
-----------------	-----	-----

## HOUSING CONDITION, 2000

Housing stock built before 1949:	43,003	45%
Housing stock built before 1979:	76,579	81%
Housing lacking complete plumbing:	2,072	2%
Housing lacking complete kitchens:	221	4%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	22
Section 8 Tenant-Based Units	0	Rural Development Units	86
PHA Units	60		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

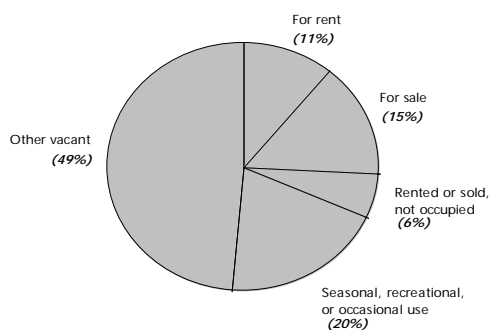
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	15%	32%
Severely cost burdened households (50% or more of income)	5%	15%

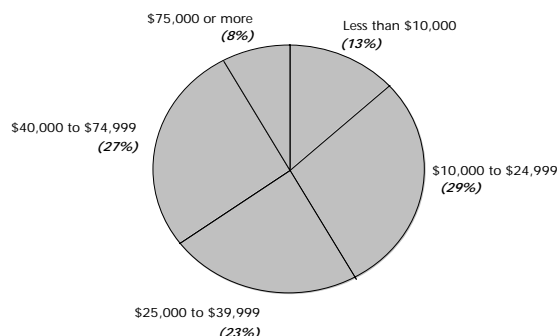
## MOBILE HOMES, 2000

Number of mobile homes	9,850	10%
Median value of mobile homes	\$23,350	

Vacancy Status, 2000



Household Income, 2000



# Housing Market Data

# Woodson County

<b>NUMBER OF HOUSING UNITS, 2000:</b>	<b>95,015</b>		
<b>PERCENT OCCUPIED:</b>	<b>88%</b>	<b>OWNER-OCCUPIED VACANCY RATE:</b>	<b>3%</b>
<b>PERCENT VACANT:</b>	<b>12%</b>	<b>RENTAL VACANCY RATE:</b>	<b>11%</b>

<b>MEDIAN HOME VALUE, 2000:</b>	<b>\$45,550</b>
<b>MEDIAN GROSS RENT, 2000:</b>	<b>\$4,578</b>

<b>TENURE BY RACE, 2000</b>	<b>Owner-occupied</b>	<b>Renter-occupied</b>
White	58,332	19,971
Black or African-American	828	939
American Indian/Alaskan Native	715	454
Asian	109	189
Native Hawaiian/Other Pacific Islander	5	0
Some Other Race	177	299
Population of two or more races	965	530
<b>Total</b>	<b>61,131</b>	<b>22,382</b>

## TENURE BY ETHNICITY, 2000

Hispanic/Latino	619	605
-----------------	-----	-----

## HOUSING CONDITION, 2000

Housing stock built before 1949:	43,003	45%
Housing stock built before 1979:	76,579	81%
Housing lacking complete plumbing:	2,072	2%
Housing lacking complete kitchens:	85	4%

## NUMBER OF SUBSIDIZED RENTAL UNITS BY TYPE

Section 8 Project-Based Units	0	Rental Development Units	0
Section 8 Tenant-Based Units	0	Rural Development Units	56
PHA Units	0		

## SECTION 8 INCOME LIMITS, 3-PERSON FAMILY, 2000

Extremely low (0 to 30% of median)	\$12,100
Very low (31 to 50% of median)	\$20,200
Low (51 to 80% of median)	\$32,350

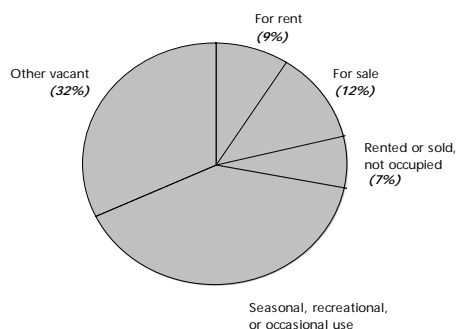
## COST BURDENED HOUSEHOLDS, 2000

	<b>Owner-occupied</b>	<b>Renter-occupied</b>
Cost burdened households (30% or more of income)	15%	32%
Severely cost burdened households (50% or more of income)	5%	15%

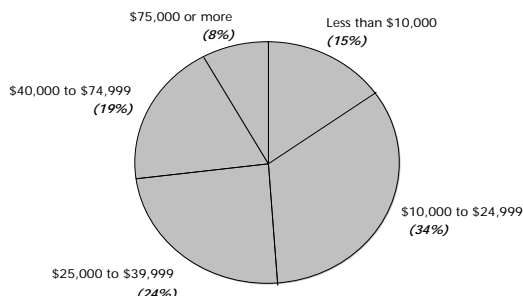
## MOBILE HOMES, 2000

Number of mobile homes	9,850	10%
Median value of mobile homes	\$23,350	

Vacancy Status, 2000



Household Income, 2000



## **PART I, THE KANSAS MARKET**

### **Appendix C. Survey Instruments and Results**

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# 2004-2008 Kansas Consolidated Plan Survey

The State of Kansas Department of Commerce and Housing is currently preparing its 2004-2008 Consolidated Plan for the U.S. Department of Housing and Urban Development. This Plan will provide a comprehensive assessment of housing needs in Kansas. Please answer each question to the best of your ability. If a particular question does not apply to you, or if you do not have knowledge of the subject matter, please feel free to skip the question. To aid in this effort, please fill out this brief survey and return by June 13, 2003. We appreciate your assistance.

## Respondent Information (463 respondents)

Name/Organization (optional) \_\_\_\_\_  
City, County

1. Which of the following service categories best describes you or your organization? (n = 449)

17.4% ☉ Affordable housing provider/developer  
13.1% ☉ Finance/Real Estate (private sector)  
44.1% ☉ Government (city, county, state, federal or other)  
17.4% ☉ Special needs population service provider  
11.8% ☉ Other  
03.1% ☉ Economic Development

2. What is your organization's service area? (n = 455)

77.6% ☉☉1...City/County  
15.2% ☉☉2...Regional (\_\_\_\_\_)  
06.2% ☉☉3...Statewide  
01.1% ☉☉4...National

## Housing Market

3. In your opinion, which of the following housing types are needed most in your community? (Respondents could give multiple responses.)

<u>Housing Type</u>	<u>At what rent?</u>  <u>Median</u>	<u>At what purchase price?</u>  <u>Median</u>
31.5% Assisted living facilities (n = 83/19)	\$450	\$50,000
19.5% Emergency shelters (n= 33/11)	\$0	N/A
29.8% Housing accessible to persons with disabilities (n = 71/32)	\$300	\$50,000
26.2% Multifamily apartments (n=88/11)	\$375	\$40,000
63.0% Affordable rental units (n=200)	\$325	N/A
03.6% Seasonal farm worker housing (n=12/3)	\$250	\$42,500
65.4% Affordable single family homes n=129/196)	\$375	\$65,000
10.8% Single-room occupancy (SRO) (n=33/5)	\$200	\$29,999
17.5% Transitional housing (n=45/12)	\$250	\$47,500
07.5% Other (please specify)	N/A	N/A

# 2004-2008 Kansas Consolidated Plan Survey

4. On a scale of 1-5, how would you rate the quality of single family housing stock in this community (with 1 being Very Good and 5 being Very Poor)?  
(n = 451) MEAN = 3.26; MEDIAN = 3.00; MODE = 3

4.0% 1      11.8% 2      46.6% 3      29.9% 4      7.8% 5

5. On a scale of 1-5, how would you rate the quality of multifamily housing stock in this community (with 1 being Very Good and 5 being Very Poor)?  
(n = 431) MEAN = 3.41; MEDIAN = 3.00; MODE = 3

4.4% 1      15.1% 2      33.4% 3      29.7% 4      17.4% 5

6. What percent of homes and rental units in this community do you believe are overcrowded (that is, have more than 1 person per room)?

Homes (n = 293) MEAN = 16.96%; MEDIAN = 10.00%; MODE = 5%

Rental units (n = 294) MEAN = 25.65%; MEDIAN = 20.00%; MODE = 0%

7. If you were to spend limited resources on housing in your community, how would you prioritize among the following? Please rank these from 1-9. (Some respondents listed more than one first priority.)

Production of affordable rental housing MEAN = 3.08  
Production of affordable owner-occupied housing MEAN = 3.21  
Rehabilitation of rental housing MEAN = 3.39  
Rehabilitation of owner-occupied housing MEAN = 3.58  
Production of housing that is accessible MEAN = 4.95  
Housing subsidies for persons with disabilities MEAN = 5.08  
Production of housing for persons that are homeless MEAN = 6.57  
Housing subsidies for persons with HIV/AIDS MEAN = 7.92  
Homebuyer education MEAN = 6.39  
Other

8. Please indicate how well the needs of the following groups are served in your community. Please place an X in the boxes that best describe the service level.

People with/experiencing	Very Well Served	Well Served	Adequately Served	Somewhat Underserved	Very Underserved
Homelessness (n = 386)	5.2%	10.4%	34.7%	27.5%	22.3%
Physical Disabilities (n = 432)	4.4%	19.0%	43.1%	27.3%	6.3%
Developmental Disabilities (n = 420)	6.2%	20.0%	39.5%	26.2%	8.1%
Severe and Persistent Mental Illness (n = 403)	2.7%	10.2%	37.0%	28.5%	21.6%
Frail Elderly (n = 432)	5.3%	23.8%	32.4%	30.8%	7.6%
Substance Abuse Problems (n = 387)	1.0%	8.3%	42.1%	33.6%	15.0%
HIV/AIDS (n = 335)	1.2%	6.6%	45.1%	29.3%	17.9%
Migrant/Seasonal Farm workers (n = 305)	1.0%	7.2%	47.2%	26.9%	17.7%

9. For the somewhat or very underserved groups listed in the questions above, how can their housing and related needs be better met? Please be specific.

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10. If you checked any group as somewhat or very underserved, please indicate why you would make that assessment. Please be specific.

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# 2004-2008 Kansas Consolidated Plan Survey

## Fair Housing

	0	1	2	3
11. To your knowledge, which of the following are protected classes/categories under fair housing law? (n = 404. Respondents could give multiple responses.)				
94.1% Persons with a disability				
54.2% Low-income individuals				
57.2% Families with children				
39.6% Pregnant women				
29.2% Married persons				
80.9% Race/ethnicity/national origin				
65.6% Gender/sex				
57.2% Religious preference				
12. Please evaluate the following possible barriers to fair housing in your community on a scale of 0 to 3, (0=not a barrier, 1=a minor barrier, 2=a moderate barrier, 3=a serious barrier)				
	0	1	2	3
a. Concentration of affordable housing in certain areas (n = 405)	30%	26%	29%	15%
b. Lack of group homes in certain areas (n = 394)	37%	23%	24%	16%
c. Low density housing requirements (n = 351)	46%	27%	22%	5%
d. Lack of accessible housing for persons with disabilities (n = 412)	20%	33%	35%	13%
e. Restrictive covenants by homeowner associations or neighborhood orgs (n = 387)	61%	25%	9%	5%
f. Lack of a local organization devoted to fair housing investigation/testing (n = 405)	42%	30%	18%	10%
g. Lack of knowledge among residents regarding fair housing (n = 414)	20%	33%	31%	16%
h. Lack of knowledge among large property landlords/managers regard fair housing (n = 402)	32%	33%	24%	10%
i. Lack of knowledge among small property landlords/managers regard fair housing (n = 408)	20%	35%	31%	14%
j. Lack of knowledge among realtors regarding fair housing (n = 401)	36%	39%	19%	7%
k. Lack of knowledge among bankers/lenders regarding fair housing (n = 394)	43%	38%	15%	5%
l. Other barriers (please specify) (n=37)_____	38%	8%	14%	41%
13. Are Kansas residents aware of how to report fair housing impediments and/or violations? (n = 391) 36.1% Yes 63.9% No				
14. To which organization(s) are most fair housing violations reported? _____				
15. Do you think that some fair housing violations in Kansas are not reported? (n = 397) 94.5% Yes 5.5% No				
a. If yes, what percentage of violations do you believe are unreported? (n = 286) MEAN = 37.19%; MEDIAN = 32.50%; MODE = 50%				
b. If you answered "Yes" to question 14, what do you think are the reasons that some people do not report incidents of housing discrimination? _____				
16. In your opinion, what actions should be undertaken in Kansas to address fair housing impediments and/or discrimination? _____				

# 2004-2008 Kansas Consolidated Plan Survey

## Predatory Lending

17. In your opinion, how frequently do the following practices regularly occur in Kansas? (0=never, 1=infrequently, 2=frequently, 3=very frequently)

(n = 360)

0 1 2 3

- a. Lenders making unaffordable loans based on the value of properties rather than the ability of the borrower to pay (n = 375)  
26% 9%
- b. Lenders repeatedly inducing a borrower to refinance in order to charge high points and fees with each transaction (n = 374)  
17% 8%
- c. Lenders engaging in fraud or deception to conceal the true nature of loan obligations from unsuspecting borrowers (i.e., high points, high interest rates, balloon payments, negative amortization, others) (n = 369)  
13% 4%

18. Are there particular "predatory lending" practices that are a serious problem in Kansas? If so, please describe them.

## Community Development

19. How would you rate the quality of the community development assets or activities in your community? Please place an X in the box that best describes the quality.

Community Development Asset/Activity	Very Good	Good	Average	Poor	Very Poor
Community Facilities (senior centers, community centers, etc.) (n = 430)	28.6%	32.3%	27.4%	9.3%	2.3%
Water/sewer (n = 439)	26.0%	40.3%	26.4%	6.2%	1.1%
Streets (n = 437)	13.0%	36.4%	34.1%	14.2%	2.3%
Public transportation (n = 400)	7.8%	11.8%	27.3%	33.8%	20.5%
Job training (n = 393)	3.1%	10.9%	33.6%	35.6%	16.8%
Business recruitment (n = 407)	6.6%	13.3%	35.1%	32.9%	12.0%
Hospitals/health clinics (n = 416)	24.8%	35.6%	25.0%	9.9%	4.8%
Parks and trails (n = 431)	19.7%	35.5%	27.6%	13.2%	3.9%

20. Are there infrastructure or economic development investments that are particularly needed in your community? If so, please list them.

# 2004-2008 Kansas Consolidated Plan Survey

## General Needs

21. Please rank the following needs from 1-7 in the order of importance that you would place them for potential investment.

General Needs	Ranking
Affordable housing (new construction) (n = 399)	MEAN=3.04; MEDIAN=3.00; MODE=1
Improved housing quality (rehab) (n = 404)	MEAN=2.97; MEDIAN=3.00; MODE=3
Housing for specific populations (please specify populations) (n = 381)	MEAN=4.21; MEDIAN=5.00; MODE=5
Services for specific populations (please specify populations) (n = 370)	MEAN=4.82; MEDIAN=5.00; MODE=6
Fair housing information or enforcement (n = 377)	MEAN=5.32; MEDIAN=6.00; MODE=7
Infrastructure improvement (n = 383)	MEAN=4.18; MEDIAN=4.00; MODE=4
Economic development (n = 401)	MEAN=3.09; MEDIAN=3.00; MODE=1
Other (please specify) (n = 20)	MEAN=3.25; MEDIAN=2.00; MODE=1

**For Further Questions and Information, Please Contact:**

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**Thank You for Your Assistance!**

22. In your opinion, what are the three most important housing and/or community development needs in your area?

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# 2004-2008 Kansas Consolidated Plan PHA Survey

The State of Kansas Department of Commerce and Housing is currently preparing its 2004-2008 Consolidated Plan for the U.S. Department of Housing and Urban Development. This plan will include a comprehensive summary of Housing Authority units and vouchers in the state. To aid in this effort, please fill out this brief survey and return by June 13, 2003. We appreciate your assistance.

(34 respondents)

## Public Housing Units and Waiting Lists

- How many units of public housing does your Housing Authority administer at each of the following unit sizes? How many are currently vacant?
- How many households are on your current waiting list? On average, how long does it take a household to reach the top of the waiting list?

Unit Size	Number of Total Units	Number that are Vacant
Studio/Efficiency (n = 9)	Total units = 217 (11%)	Total vacant = 22 Ave Vacancy Rate = 12%
1 bedroom (n = 27)	Total units = 1092 (55%)	Total vacant = 63 Ave vacancy rate = 10%
2 bedroom (n = 22)	Total units = 432 (22%)	Total vacant = 30 Ave vacancy rate = 10%
3 bedroom (n = 14)	Total units = 209 (10%)	Total vacant = 9 Ave vacancy rate = 6%
4 bedroom (n = 9)	Total units = 40 (2%)	Total vacant = 1 Ave vacancy rate = 1%
More than 4 bedrooms (n = 1)	Total units = 3 (0%)	Total vacant = 0 Ave vacancy = 0%

Unit Size	Length of Waiting List (Number of Households)	Time to Reach Top of Waiting List (months)
(12%) Studio/Efficiency (n = 8)	Total HH = 68	Average # of months = 2.6
(29%) 1 bedroom (n = 20)	Total HH = 225	Average # of months = 6
(23%) 2 bedroom (n = 16)	Total HH = 211	Average # of months = 8.2
(16%) 3 bedroom (n = 11)	Total HH = 107	Average # of months = 6.9
(12%) 4 bedroom (n = 8)	Total HH = 20	Average # of months = 7.9
(9%) More than 4 bedrooms (n = 6)	Total HH = 1	Average # of months = 3.0

- By percent, roughly how many households, at the time of admission into your public housing units, earn 30 percent of median income or less, between 31 and 50 percent of median income and between 51 and 80 percent of median income?

(n = 28)

(Average response)

Earn 30 percent of area median income (AMI) or less 72%

Earn between 31 and 50 percent of AMI 21%

Earn between 51 and 80 percent of AMI 8%

Other (specify) none were listed 0%

Total 100%

# 2004-2008 Kansas Consolidated Plan PHA Survey

4. By percent, roughly how many households on your waiting list are families with children, elderly or people with disabilities?

(Average response)

(n = 21) Families with children 46% of total households  
 (n = 22) Elderly (without disabilities) 30% of total households  
 (n = 18) Elderly (with disabilities) 22% of total households  
 (n = 17) Non-elderly with disabilities (in non-family households) 10% of total households

5. By percent, how many families on your waiting list have one or more members with a disability? (n = 23) 17% of total families

## Section 8: Vouchers and Waiting Lists

6. (n = 24) How many Section 8 vouchers does your Housing Authority administer?  
 Total number of units = 3,213 Average number of units = 134
7. (n = 11) What is the current utilization rate of your Section 8 vouchers?  
 Average utilization rate = 80%

8. How many households are on your current waiting list for vouchers by unit size? On average, how long does it take a household to reach the top of the waiting list?

Unit Size	Length of Waiting List (Number of Households)	Time to Reach Top of Waiting List (months)
(n = 5) Studio/Efficiency	Total HH = 40	Average = 9.5 months
(n = 7) 1 bedroom	Total HH = 1166	Average = 12 months
(n = 6) 2 bedroom	Total HH = 845	Average = 9.2 months
(n = 6) 3 bedroom	Total HH = 503	Average = 9.6 months
(n = 6) 4 bedroom	Total HH = 84	Average = 9.6 months
(n = 4) More than 4 bdrms	Total HH = 5	Average = 9.7 months

9. By percent, roughly how many households on your current waiting list for vouchers earn 30 percent of median income or less, between 31 and 50 percent of median income and between 51 and 80 percent of median income?

(n = 9) (Average response)

Earn 30 percent of area median income (AMI) or less 78.8%  
 Earn between 31 and 50 percent of AMI 19.6%  
 Earn between 51 and 80 percent of AMI 1.7%  
 Other (specify) 0%

**Total** 100%

10. By percent, roughly how many households on your waiting list for vouchers are families with children, elderly or people with disabilities?

(Average response)

(n = 10) Families with children 67.1% of total households  
 (n = 8) Elderly (without disabilities) 5.3% of total households  
 (n = 8) Elderly (with disabilities) 10.4% of total households  
 (n = 10) Non-elderly with disabilities (in non-family households) 15.9% of total households

# 2004-2008 Kansas Consolidated Plan PHA Survey

11. By percent, how many family households on your waiting list have one or more members with a disability? (n = 12) Average response = 20.9%

## Condition, Accessibility and Homeownership

12. By percent, how many of your public housing units meet HUD Housing Quality Standards? (n = 22) Average response = 100%
13. How many accessible public housing units does your Housing Authority administer, by bedroom size?

Number of Bedrooms	Number of Accessible Units
(n = 4) Studio/Efficiency	Total units = 3
(n = 17) 1 bedroom	Total units = 126
(n = 14) 2 bedroom	Total units = 54
(n = 9) 3 bedroom	Total units = 33
(n = 6) 4 bedroom	Total units = 3
(n = 5) More than 4 bedrooms	Total units = 0

14. Does your Housing Authority provide funds for adaptive modifications of Section 8 funded units in the Housing Choice Voucher program? (n = 19)  
 5% ☐☐Yes = 1  
 95% ☐☐No = 18
15. Do you give preferences to certain types of households when assigning Section 8 or public housing waiting lists? (n = 17)  
 35% ☐☐Yes = 6  
 65% ☐☐No = 11
- If yes, please briefly describe preferences.  
 Disabled (6 responses), domestic violence, families with minor children, elderly (2 responses), local preference and working 36.5 hours.

16. Do you dedicate any public housing units to particular populations (elderly, people with disabilities, other)? (n = 23)  
 57% ☐☐Yes = 13  
 43% ☐☐No = 10  
 If yes, please list population and number of units.  
 Elderly (n = 6) 233 units, Disabled (n = 3) 7 units, and Elderly and/or Disabled (n = 5) 310 units.
17. Do you permit applicants to reject public housing units and remain on your waiting lists? (n = 15)  
 93% ☐☐Yes = 14  
 7% ☐☐No = 1
18. Do you have a policy of evicting tenants the first time they violate resident rules? (n = 21)  
 48% ☐☐Yes = 10  
 52% ☐☐No = 11
19. How easy is it for the average applicant to find a unit in your community that accepts vouchers? (n = 17)  
 17.7% ☐☐Very easy = 3  
 23.5% ☐☐Easy = 4  
 35.3% ☐☐Difficult = 6  
 23.5% ☐☐Very difficult = 4
20. Is it particularly different for individuals or households with certain characteristics to find a unit that obtains vouchers? If so, please list those characteristics. (n = 6) Multiple responses allowed  
 Accessibility needs, anyone with a bad rental history has a hard time using a voucher, large families, lead paint issue for families is very difficult, mentally ill, mentally ill seeking non-group home residence, no vouchers, physically disabled, and singles.
21. Does your Housing Authority provide any supportive services for occupants of public housing units or households using Section 8 vouchers? (n = 19)  
 32% ☐☐Yes = 6  
 68% ☐☐No = 13  
 If yes, please describe.  
 Computer available for public housing residents, family self-sufficiency programs, referrals, Ross grant, self-sufficiency for elderly, services through Area of Aging, we have a part time social worker who refers clients to supportive services and agencies, and we have senior center and services in county.

## 2004-2008 Kansas Consolidated Plan PHA Survey

22. Does your Housing Authority operate a home ownership program? (n = 25)

8% ☐☐Yes = 2

92% ☐☐No = 23

If yes, please describe.

Low rent program has a homeownership program.

23. Does your Housing Authority participate in any non-HUD programs (e.g., partnerships with local governments, non-profit developers, banks)? (n = 23)

22% ☐☐Yes = 5

88% ☐☐No = 18

If yes, please describe.

City of Olathe, Community Development office has similar and other services as PHA, partner with Catholic Charities, tenant-based rental assistance through State of Kansas, we got a loan through KDOC for new siding, doors, windows and ramps, and work closely with South Central Area on aging Housing Authority units.

24. Is there a need for improving communication among PHAs in Kansas? (n = 22)

41% ☐☐Yes = 9

59% ☐☐No = 13

If yes, please describe.

All HUD's PHAs should meet in a timely manner for marketing, procedure, etc.

It would be good to be connected by a computer network.

It would be good to have areas of the state hold meetings.

Keep your tenants at home.

List emails of all PHAs. Then we can we can ask each other's opinions and help.

Our areas should meet quarterly.

Roundtable discussions throughout the year with HUD also.

We can always learn from each other and partner together to make programs really work.

### For Further Questions and Information, Please Contact:

Jim Carpenter  
BBC Research & Consulting  
3773 Cherry Creek North Drive, Suite 850  
Denver, Colorado 80209  
phone: 800.748.3222  
fax: 303.399.0448  
e-mail: [carpenter@bbcresearch.com](mailto:carpenter@bbcresearch.com)

**Thank You for Your Assistance!**

## **PART I, THE KANSAS MARKET**

### **Appendix D. Home Mortgage Disclosure Data**

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## APPENDIX D.

### Home Mortgage Disclosure Data

#### Exhibit D-1.

**Aggregate Table 8-1: Reasons for Denial of Applications for All Occupant Loans, 1 to 4 Family Homes, by Race, Gender, and Income of Applicant, 2001**

Applicant Characteristics	Debt-to-Income Ratio		Employment History		Credit History		Collateral		Insufficient Cash	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<u>RACE 4</u>										
AMERICAN IND/ALASKAN NATIVE	21	21%	3	3%	68	69%	6	6%	1	1%
ASIAN/PACIFIC ISLANDER	68	27%	12	5%	128	51%	35	14%	7	3%
BLACK	393	17%	44	2%	1,344	60%	410	18%	57	3%
HISPANIC	136	22%	33	5%	355	56%	86	14%	20	3%
WHITE	2,618	24%	329	3%	6,047	55%	1,755	16%	341	3%
OTHER	34	22%	5	3%	90	57%	24	15%	4	3%
<u>JOINT (WHITE/MINORITY) 5</u>	69	20%	10	3%	188	54%	63	18%	17	5%
<u>RACE NOT AVAILABLE 6</u>	1,854	14%	232	2%	6,290	48%	4,617	35%	221	2%
<u>GENDER</u>										
MALE	1,028	23%	128	3%	2,536	56%	662	15%	153	3%
FEMALE	1,045	25%	115	3%	2,286	55%	595	14%	121	3%
<u>JOINT (MALE/FEMALE) 7</u>	1,456	20%	226	3%	4,113	55%	1,432	19%	229	3%
<u>GENDER NOT AVAILABLE 6</u>	1,664	14%	199	2%	5,575	47%	4,307	36%	165	1%
<u>INCOME 8</u>										
LESS THAN 50% OF MSA MEDIAN	1,791	26%	213	3%	3,701	54%	1,030	15%	164	2%
50-79% OF MSA MEDIAN	1,504	21%	159	2%	4,089	57%	1,265	18%	171	2%
80-99% OF MSA MEDIAN	653	18%	100	3%	2,141	58%	713	19%	93	3%
100-119% OF MSA MEDIAN	399	17%	45	2%	1,316	57%	503	22%	63	3%
120% OR MORE OF MSA MEDIAN	732	17%	107	2%	2,363	55%	1,015	23%	118	3%
<u>INCOME NOT AVAILABLE 6</u>	114	3%	44	1%	900	25%	2,470	69%	59	2%

Source: 2001 Homeowners Disclosure Data.

**Exhibit D-2.**

**Aggregate Table 6-1: Disposition of Applications for FHA, FSA/RHS, and VA Home-Purchase Loans, 1 to 4 Family Homes, by Income and Gender of Applicant, 2001**

Income and Gender 8	Apps. Received 14	Loans Originated	Applications Approved But Not Accepted	Applications Denied	Applications Withdrawn	Files Closed as Incomplete	Origination Rate	Denial Rate
LESS THAN 50% OF MSA MEDIAN								
MALE	8,718	4,750	698	2,482	525	263	54%	28%
FEMALE	11,742	6,816	910	3,117	618	281	58%	27%
JOINT (MALE/FEMALE) 7	4,909	2,873	313	1,248	362	113	59%	25%
GENDER NOT AVAILABLE 6	12,186	2,343	763	5,307	3,386	387	19%	44%
50-79% OF MSA MEDIAN								
MALE	14,290	9,494	1,017	2,556	802	421	66%	18%
FEMALE	12,651	8,824	809	1,993	672	353	70%	16%
JOINT (MALE/FEMALE) 7	16,581	11,377	1,000	2,946	882	376	69%	18%
GENDER NOT AVAILABLE 6	15,472	4,014	1,188	5,086	4,572	612	26%	33%
80-99% OF MSA MEDIAN								
MALE	7,373	5,252	488	977	404	252	71%	13%
FEMALE	4,600	3,272	284	692	241	111	71%	15%
JOINT (MALE/FEMALE) 7	17,281	12,858	878	2,221	860	464	74%	13%
GENDER NOT AVAILABLE 6	9,303	2,776	770	2,590	2,783	384	30%	28%
100-119% OF MSA MEDIAN								
MALE	4,207	3,079	283	487	223	135	73%	12%
FEMALE	2,233	1,682	142	256	103	50	75%	11%
JOINT (MALE/FEMALE) 7	16,731	13,037	826	1,723	797	348	78%	10%
GENDER NOT AVAILABLE 6	6,401	2,184	567	1,612	1,776	262	34%	25%
120% OR MORE OF MSA MEDIAN								
MALE	10,648	7,816	652	1,227	593	360	73%	12%
FEMALE	3,815	2,767	241	511	182	114	73%	13%
JOINT (MALE/FEMALE) 7	50,291	41,099	2,244	3,585	2,291	1,072	82%	7%
GENDER NOT AVAILABLE 6	14,704	6,202	1,485	2,767	3,533	717	42%	19%

Source: 2001 Homeowners Disclosure Data.

**Exhibit D-3.**  
**Origination Rate of Applications for 1 to 4 Family Homes,**  
**by Income and Race of Applicant, 2001**

Income and Race <sup>4, 8</sup>	FHA, FSA/RHS, and VA Home- Purchase Loans	Conventional Home- Home Purchase Loans	Refinance Loans	Home Improvement Loans
LESS THAN 50% OF MSA MEDIAN				
AMERICAN IND/ALASKAN NATIVE	10%	33%	32%	19%
ASIAN/PACIFIC ISLANDER	32%	32%	35%	33%
BLACK	42%	18%	19%	20%
HISPANIC	42%	27%	29%	20%
WHITE	43%	28%	34%	27%
OTHER	46%	20%	26%	15%
<u>JOINT (WHITE/MINORITY) 5</u>	39%	17%	26%	18%
<u>RACE NOT AVAILABLE 6</u>	35%	13%	10%	9%
50-79% OF MSA MEDIAN				
AMERICAN IND/ALASKAN NATIVE	41%	32%	40%	26%
ASIAN/PACIFIC ISLANDER	42%	35%	46%	25%
BLACK	42%	24%	23%	20%
HISPANIC	44%	30%	35%	26%
WHITE	45%	35%	40%	31%
OTHER	43%	28%	31%	13%
<u>JOINT (WHITE/MINORITY) 5</u>	43%	31%	38%	20%
<u>RACE NOT AVAILABLE 6</u>	42%	19%	15%	13%
80-99% OF MSA MEDIAN				
AMERICAN IND/ALASKAN NATIVE	50%	29%	48%	35%
ASIAN/PACIFIC ISLANDER	40%	40%	39%	27%
BLACK	43%	25%	26%	23%
HISPANIC	39%	33%	35%	26%
WHITE	46%	39%	41%	34%
OTHER	42%	35%	30%	39%
<u>JOINT (WHITE/MINORITY) 5</u>	42%	33%	39%	34%
<u>RACE NOT AVAILABLE 6</u>	42%	25%	17%	16%
100-119% OF MSA MEDIAN				
AMERICAN IND/ALASKAN NATIVE	50%	39%	50%	25%
ASIAN/PACIFIC ISLANDER	45%	39%	46%	33%
BLACK	42%	31%	27%	30%
HISPANIC	41%	34%	36%	26%
WHITE	45%	41%	44%	36%
OTHER	36%	41%	43%	50%
<u>JOINT (WHITE/MINORITY) 5</u>	47%	37%	43%	31%
<u>RACE NOT AVAILABLE 6</u>	41%	30%	20%	17%
120% OR MORE OF MSA MEDIAN				
AMERICAN IND/ALASKAN NATIVE	25%	41%	44%	38%
ASIAN/PACIFIC ISLANDER	36%	41%	46%	30%
BLACK	48%	31%	31%	22%
HISPANIC	40%	37%	43%	39%
WHITE	45%	42%	44%	38%
OTHER	50%	41%	41%	46%
<u>JOINT (WHITE/MINORITY) 5</u>	48%	42%	42%	39%
<u>RACE NOT AVAILABLE 6</u>	42%	35%	23%	20%

Source: 2001 Homeowners Disclosure Data.

## **Certifications of Consistency**

The U.S. Department of Housing and Urban Development (HUD) requires a Public Housing Authority (PHA) seeking approval of a PHA Plan, or an applicant seeking HUD housing funds, to obtain a Certificate of Consistency with the Kansas Consolidated Plan. Consistency is defined by 24 CFR Part 91.510 (c) as follows:

...the jurisdiction's plan shows need, the proposed activities are consistent with the jurisdiction's strategic plan, and the location of the proposed activities is consistent with the geographic areas specified in the plan.

Kansas Housing Resources Corporation will utilize the following parameters to determine consistency:

- Need, as claimed by an applicant, may be substantiated by findings of fact in Part I, The Kansas Market. The Affordable Housing, Appropriate Housing, Permanent Housing, or Fair Housing section can serve as a source for the documentation of need. Also, Appendix A or Appendix B can serve this purpose.
- Consistency with the strategic plan, as claimed by an applicant, may be demonstrated by agreement with declarations of intent in Part II, The Development Strategy. The Customer Priorities, Market Indicators, or Investment Principles subsection of the Housing Strategy can serve as a source for the documentation of intent.
- Consistent location, as claimed by an applicant, may be confirmed by a proposed allocation of resources to a designated target area in Part III, The Action Plan. If no target area is designated, a selected city, county, or region of the state may be documented by an applicant as a derived target area, based upon a criterion of the Geographic Distribution subsection under Partners and Resources.

The applicant bears the burden of proof for a determination of consistency and must satisfy the above test conditions. To obtain a Certification of Consistency, please send your PHA Plan or HUD program application to the Consolidated Plan Coordinator at the address below:

Kansas Housing Resources Corporation  
Attn: Consolidated Plan Coordinator  
611 S. Kansas Avenue, Suite 300  
Topeka, KS 66603-3803  
info@kshousingcorp.org  
(785) 296-5865

Please allow one week for processing.

## SYNERGY OF THE PLAN



# POLICY CHOICES IN HOUSING INTERVENTION

## Delivery System

Change Agents:

Who shall benefit?  
By what provisions?  
How delivered?  
How funded?  
Why?



**Supply**



**Marketplace**



**Demand**

Providers:

Developers  
Investors  
Builders  
Material Producers  
Etc.

Goods and Services:

Homes  
Apartments  
Information  
Etc.

Consumers:

Owners  
Renters  
Homeless  
Etc.



## Transactions

Intermediaries:

Lenders  
Realtors  
Insurers  
Etc.

## Heuristic Model of Performance Measures

As planned change, housing and community development projects can begin by specifying the results wanted. State and community leaders generally want maximum results for their cities, counties, or regions. Common performance measures for projects could include:

1. Jobs provided
2. Workers trained
3. Investments leveraged
4. Units produced
5. Sales, revenues, and/or incomes generated.

Local project proposals can crystallize the above performance measures. State agencies can estimate cumulative, annual totals for program planning.

Specifically, jobs provided might include number of jobs created and/or retained, entry level or higher skilled. Workers trained might include number of workers trained, retrained, and/or trained on the job; low and moderate income. Investments leveraged might include amount of investments in capital improvements, equipment, or advanced technology. Units produced might include outputs and outcomes of products and services, for example: units of rental housing built, miles of water main installed, etc. Sales or revenues generated might include total sales, profits, or reinvestments in communities. Incomes generated might include program income, higher wages, or additional payroll.

As public policy, state agencies provide technical and financial assistance to local housing and community development activities. Financial assistance includes a variety of loans, loan guarantees, grants, capital investments, tax credits, and tax exemptions. State agencies seek a favorable return on the use of these financial resources. A good rate of return should be reflected in the performance measures of an approved project.

The above performance measures are discrete: each can stand alone. However, the dynamics behind the measures interact, also. For example, systemic linkages exist within customer/supplier networks of companies. Multiplier effects occur within communities from cycles of new or higher employee incomes/expenditures. While interaction effects are difficult to determine, attempts may be worthwhile.

## **Coordinating Committee**

### **Kansas Department of Commerce**

Carole Jordan ..... Community Development Division Director  
Debbie Beck ..... CDBG Grants Coordinator  
Salih Doughramaji ..... CDBG Compliance Officer  
Terry Marlin ..... Economic Development Specialist  
Ken Morgan ..... CDBG State Auditor

### **Kansas Housing Resources Corporation**

Gary Allsup ..... Executive Director  
Norma Phillips ..... Deputy Director  
Bradley Reiff ..... HOME Program Director/Consolidated Plan Coordinator  
Trish McAllister ..... HOME Construction and Rehabilitation Manager  
Carolyn Rebek ..... TBRA Manager  
Christine Reimler ..... Homeownership Director  
Al Dorsey ..... Supportive Services Director  
James Chiselom ..... ESG Manager  
Fred Bentley ..... Rental Housing Director  
Sheila Robles ..... Fair Housing Supervisor

### **Kansas Department of Health and Environment**

L. William Lyons ..... HIV/AIDS Program Director  
Sandra Springer ..... HIV Prevention & Training Director



## **Citizen Comments**

A comment period on the proposed 2009 – 2013 Consolidated Plan and 2009 Action Plan was from October 1<sup>st</sup> to October 31<sup>st</sup>, with a Public Hearing on October 22<sup>nd</sup>. The following is a summary of the comments received and the State's response.

Comment: The homeless definition should include persons in nursing homes who have no permanent address outside of the nursing home.

Response: The current definition of "Homelessness" from Housing and Urban Development (HUD) that authorizes eligibility of ESG funds does not include residing in nursing homes.

Comment: Expand resources available through the Kansas Accessibility Modification Program (KAMP).

Response: KHRC has increased the KAMP program to \$500,000 from its original allocation of \$400,000. Unfortunately, there are currently no resources available to expand funding to KAMP without making drastic cuts in other, equally valuable programs.

Comment: Promote the availability of accessible housing by creating incentives for housing developers to apply universal design to construction and rehabilitation.

Response: Many of the key aspects of universal design are being incorporated into HOME and Housing Tax Credit Program new construction developments due to the design requirement of the Fair Housing Act and the Kansas 2020 Act, which extended many of the Fair Housing design requirements to single, duplex and triplex structures. In addition, when a substantial rehabilitation development is financed through either program, developers are required to make the units as accessible ("visitable") as is feasible. While financial incentives are limited, KHRC will consider others, such as including universal design as scoring criteria for the programs.

Comment: Expand resources dedicated to Tenant Based Rental Assistance.

Response: While the need for rental assistance is high, there are high demands for other types of housing assistance also. Unfortunately, there are no resources available to expand funding to TBRA without making significant cuts in other, equally valuable programs.

Comment: Create concrete strategies for fair housing enforcement. The Consolidated Plan does not address enforcement of construction standards, educational strategies, or provide resources for persons with disabilities to assert their Fair Housing rights.

Response: Fair Housing construction standards primarily impact the HOME Rental Development Program, the only construction/substantial rehabilitation program cover by the Consolidated Plan. Compliance with Fair Housing design, Kansas 2020 Accessibility standards and Section 504 requirements are addressed in the HOME Action Plan (page 108). The requirements are formalized in the loan agreements for the program entered into between KHRC and developers. KHRC has also developed an accessibility design guide for developers as a reference tool. Accessibility requirements are also a major portion of the construction inspections undertaken by KHRC staff. This begins with a review of floor plans prior to construction, inspections following completion of the framing, electrical and plumbing rough-in, and a final inspection upon completion of construction (which can include a Section 504 inspection, when applicable).

The Fair Housing section of the Consolidated Plan provides an overview of the various educational activities that the Kansas Fair Housing Taskforce and its partners. Detailed information about these activities and specific targets can be found in the Fair Housing Action Plan, a companion document developed by the Taskforce. Additionally, as part of its 2005 strategic planning process, KHRC established a goal to provide Fair Housing education 1,000,000 Kansans within five years. As part of these educational efforts, KHRC has provided financial resources for the printing of various Fair Housing related documents, which provides Kansans information about their rights under Fair Housing.

Comment: The homeless data in the Permanent Housing section should be updated further to include the data collected by the Kansas Statewide Homeless Coalition (KSHC). KSHC provided revised language for that section.

Response: A number of the recommended revisions have been incorporated into the Permanent Housing sections. National data and data from other surveys were also provided, but did not specifically identify the need in Kansas, thus those recommendations were not incorporated.

Comment: Community Development Housing Organizations (CHDOs) should not be restricted to rental housing development through the HOME Program. Specifically, CHDO should be able to develop homeownership units, serve as grantee for homeowner rehabilitation, and contract as HQS inspectors for KHRC and other agencies.

Response: KHRC understands the desire of some CHDOs to develop affordable homebuyer housing through the HOME Program. However, the need for affordable rental housing is equally high throughout the state. One key to making rental housing affordable is through the utilization of soft financing, and the HOME Program is the only source of soft financing for affordable rental housing available to KHRC.

CHDOs can participate in the Homeowner Rehabilitation as a Grant Administrator on behalf of a local unit of government. KHRC will give further consideration to allowing CHDOs to apply directly as a subrecipient.

Lastly, CHDOs can attend the HQS Inspection course offered through the Kansas Building Science Institute and provide inspections for other agencies. KHRC will consider other non-profit entities should the need arise.

Comment: KHRC should restrict the use of its HOME funds to communities that do not receive a direct allocation of HOME funds.

Response: KHRC currently prohibits the allocation of First Time Homebuyer and Homeowner Rehabilitation funding in local HOME Participating Jurisdictions. KHRC further restricts the Tenant Based Rental Assistance Program in these areas to grants that serve special populations. Lastly, with the HOME Rental Development Program, scoring criteria is in place to boost communities that do not receive a direct allocation of HOME. With these restrictions and criteria, KHRC is able to direct a larger majority of its HOME funds to areas outside these areas.

Comment: Where a CHDO serves as a TBRA sub-recipient, the household receiving that rental assistance should be allowed to rent units owned by said CHDO.

Response: KHRC has requested further guidance on this issue from HUD.

Comment: KHRC should provide additional training and networking opportunities for CHDOs. In addition, KHRC should provide funding support to attend these functions.

Response: KHRC notifies the CHDOs of various training opportunities sponsored by HUD, the Housing Assistance Council and other entities. Additionally training and networks opportunities are available at the annual Kansas Housing Conference, which has been well attended by CHDOs. However, KHRC is open to hosting a “CHDO Retreat”. KHRC will survey the CHDOs in early 2009 to solicit input on the need for such a meeting and for potential topics of discussion.

Comment: In the Consolidated Plan, Kansas should make a commitment to fund Housing Tax Credits and HOME dollars to developments that are awarded Rural Development funding. The lack of this places Kansas applications at a disadvantage for 515 and 538 programs.

Response: While leveraging other resources is crucial to the development of affordable housing, KHRC does not believe it would be appropriate to have a policy that guarantees HOME or LIHTC allocations without the proposal going through the competitive application process.

Comment: The HOME Program First Time Homebuyer Program provides too much subsidy to the homebuyers. By reducing the subsidy, more households could be served.

Response: In 2006, KHRC revised the FTHB program and reduced the subsidy level from 15-30% to only 15-20% of the purchase price. The cap of \$25,000 was dropped to a maximum subsidy awarded of \$20,000. Since implementing these changes, the program has not run out of funds from one round to the next and we have had a continuous program. We also tightened our lending criteria to ensure that poor quality loans would not be eligible for our program. In light of the current housing crisis, burdening prospective homeowners with additional conventional debt is not an appropriate policy direction.

Comment: Language should be added to the Appropriate Housing section to state that it is fair to assume based on common familiarity with the housing stock that the majority of housing units do not yet incorporate universal design.

Response: Suggested language has been added to the applicable section.

Comment: Language should be added to the Appropriate Housing section to include “in May 2002 Kansas governor signed HB 2020 which requires the same accessibility design guidelines as outlined in the Fair Housing Amendments Act of 1988”.

Response: Suggested language has been added to the applicable section.

Comment: Language should be added to the Appropriate Housing section to include “The state of Kansas has implemented a program called Money Follows the Person. This program enables people in nursing homes to use the Medicaid dollars paying for their services in an institutional setting to pay for Home Community Based Services in a community setting. Kansas Association for Centers for Independent Living supports the continued and increased availability of HCBS to be used in combination with affordable, accessible, integrated housing. This gives people the chance to exercise their right to receive services in the community and remain independent and ‘age in place,’ therefore decreasing the need for supportive services housing.”

Response: Language regarding Money Follows the Person has been added to the applicable section.

## 2009-2013 KANSAS CONSOLIDATED PLAN

### GUIDANCE REGARDING HOUSING

#### How to Use the Plan

##### **Focus on Housing Needs (Part I: The Kansas Market)**

1. See Exhibit 1, Kansas and Regions.
2. Select a region of interest. See the selected region in Appendix B. Note key facts.
3. Select a county of interest. See the selected county in Appendix B. Note key facts.

**Do 4, 5, 6, or 7 below --- according to your interest.**

4. See Affordable Housing. Identify unmet needs (costs) of owners or renters. Note key differences among regions. See Appendix A.
5. See Appropriate Housing. Identify unmet needs (housing design or supportive services) of a vulnerable population group. Note key differences among regions. See Appendix C.
6. See Permanent Housing. Identify unmet needs (shortages or risks) of homeless persons. Note key differences among regions. See Appendix C.
7. See Fair Housing. Identify unmet needs (remedies) of discrimination victims. Note key differences among regions. See Appendix D.

##### **Decision on Project Intent (Part II: The Development Strategy)**

1. Under Customer Priorities, identify the market segment of interest, namely: Affordable Housing (Homeownership or Rental Housing), Appropriate Housing, Permanent Housing, or Fair Housing.
2. For the selected market segment, proclaim a policy commitment. Confirm the Priority #, Policy Objective, Development Strategy, and Investment Plan (Activity and Program).
3. As a rationale for action, restate key facts in a single paragraph.
4. For quantitative justification, compare key facts to Market Indicators. Find one or more

objective standards indicating a housing shortage.

5. For qualitative justification, compare the composite of key facts to Investment Principles. Find proactive characteristics of Community Contexts or Development Methods.

### **Location of Target Area (Part III: The Action Plan)**

1. Identify the specific housing program of interest (CDBG, HOME, ESG, or HOPWA). Note the proposed allocation of program funds.
2. Determine if there are State designated target areas for the program funding. If so, indicate that the proposed project boundaries coincide with a State program target area.
3. If there are no State designated target areas, a program applicant may declare a selected region or county as a derived target area. To advocate a derived target area, use one or more criteria under Geographic Distribution, namely: Community Need, Community Effort, Resident Need, Resident Risk, or Preventive Action.

**Table 1 Housing, Homeless and Special Needs (Required)**

**Housing Needs**

Household Type	Elderly Renter	Small Renter	Large Renter	Other Renter	Total Renter	Owner	Total
<b>0 –30% of MFI</b>	15,045	18,195	3,895	28,060	65,195	40,632	105,827
%Any housing problem	56.5	78.9	88.1	75.9	73	70	71.9
%Cost burden > 30	55.6	76.8	78	75.2	71.3	68.3	70.2
%Cost Burden > 50	35	58.3	52.9	59.2	53	46.5	50.5
<b>31 - 50% of MFI</b>	12,937	18,685	4,910	20,799	57,331	57,710	115,041
%Any housing problem	47.7	59	67.7	62	58.3	43.9	51
%Cost burden > 30	46.9	54	38.4	60.6	53.5	41.5	47.4
%Cost Burden > 50	18.7	9.3	4.5	13.9	12.7	17	14.8
<b>51 - 80% of MFI</b>	10,228	29,040	7,185	29,899	76,352	116,262	192,614
%Any housing problem	31.5	20.6	42	22.4	24.8	27.7	26.5
%Cost burden > 30	30.4	14.6	8	20.7	18.5	24.6	22.1
%Cost Burden > 50	10.9	0.7	0.3	1.4	2.3	5.4	4.1

**Homeless Continuum of Care: Housing Gap Analysis Chart**

	Current Inventory	Under Development	Unmet Need/ Gap
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**Individuals**

<b>Beds</b>	Emergency Shelter	264	6	
	Transitional Housing	320	20	
	Permanent Supportive Housing	16	46	
	<b>Total</b>	<b>500</b>	<b>72</b>	
Chronically Homeless				

**Persons in Families With Children**

<b>Beds</b>	Emergency Shelter	385	6	
	Transitional Housing	102	30	
	Permanent Supportive Housing	0	12	
	<b>Total</b>	<b>487</b>	<b>48</b>	

**Continuum of Care: Homeless Population and Subpopulations Chart**

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households)	787	412	219	1,418
1. Number of Persons in Families with Children	668	335	205	1,208
2. Number of Single Individuals and Persons in Households without Children	504	322	77	903
(Add lines Numbered 1 & 2 Total Persons)	1,172	657	282	2,111
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	117		42	159
b. Seriously Mentally Ill	277			
c. Chronic Substance Abuse	302			
d. Veterans	285			
e. Persons with HIV/AIDS	10			
f. Victims of Domestic Violence	143			
g. Unaccompanied Youth (Under 18)	9			

**Table 1 Housing, Homeless and Special Needs**

<b>Special Needs (Non-Homeless) Subpopulations</b>	<b>Unmet Need</b>
1. Elderly	
2. Frail Elderly	<20,000
3. Severe Mental Illness	
4. Developmentally Disabled	
5. Physically Disabled	<118,000
6. Persons w/Alcohol/Other Drug Addictions	<97,000
7. Persons w/HIV/AIDS	175
8. Victims of Domestic Violence	
9. Other	

The homeless numbers reflect only the agencies willing to report during the 2007 Point in Time (PIT) Count. This was due to a lack of understanding of the reporting methodology and poorly organized initiative. The numbers of beds available versus those used are only from participating agencies. The inability to determine the unmet needs reflects on the methodology of data collection and analysis. This reflection has led to the development of the PIT Partnership described in the needs update.