



KANSAS

STATEWIDE HOUSING ASSESSMENT





A Note on Pandemic Influences

The housing assessment was completed during ever-changing circumstances in 2021. The data presented in this report are based upon the most recent data sources at the time the study was conducted. Many realities influenced by the COVID-19 pandemic are not reflected in the data sources, a time of rapidly changing economic conditions. Rising housing construction costs partially attributed to the pandemic were prevalent through 2021. The short and long-term effects of this recession are still to be determined. The recommendations consider the current data, what stakeholders in the process said, and are a result of the author's expertise in housing market indicators.

ACKNOWLEDGMENTS

Kansas Housing Resources
Corporation

Office of Rural Prosperity

Kansas Department of
Commerce

Kansas Housing Work Group

Kansas Housing Needs
Assessment Technical
Committee

Introduction

Shelter is a basic need in life. Some do not often consider where they will live while others contemplate this issue daily. However, having a place to call home provides much more than shelter. A home provides community and a sense of place. And a home can look like many things – a rental unit/studio, a house, a condo community, and many other living situations.

Throughout the country and in many Kansas neighborhoods, having a home that increases quality of life is becoming more difficult to achieve. Rising prices, low wages, poor housing conditions, aging structures, and limited housing options are just a few factors that Kansans face in the market today.

A shortage of quality, affordable housing is an undeniable barrier to economic growth and development in any community, and particularly in rural communities in Kansas. Simply put, additional housing is needed to support workforce needs and to retain Kansas' best and brightest. The Kansas Department of Commerce is committed to strengthening the link between housing and economic development through close collaboration with the Kansas Housing Resources Corporation. The housing assessment is a critical part of efforts to encourage positive community growth and the quality of life that every Kansan deserves.

Assessing Housing in Kansas

Many communities in Kansas have local housing assessments and studies that show market conditions and recommend housing-related policies. At the State level, many departments and organizations provide resources for Kansas communities to pursue their local housing policies. State level support is crucial for the success of Kansas communities.

The Kansas Housing Resources Corporation (KHRC) is a leader in providing housing resources to Kansas communities. “Unlocking Home” since 2003, the mission of KHRC is to help Kansas citizens access the quality affordable housing they need and the dignity they deserve. KHRC is a public corporation and operates independently from the State. KHRC serves as the housing finance agency (HFA) for Kansas. KHRC addresses housing issues and needs for the citizens of Kansas, by administering essential programs that allow communities and service organizations to help Kansans. KHRC is supported by many other organizations and agencies like the Kansas Department of Commerce and the Office of Rural Prosperity.

There are many factors that influence the housing market. Some include:



Who Can Use The Assessment

This housing assessment provides a guide for validating, updating, and providing new directions on housing policy in Kansas. **The study is meant to guide decisions for many groups:**

State-Level Organizations

Organizations like KHRC can use the assessment to request funding, legislative amendments, and programs.

State Legislators

The assessment provides the data, evidence, public input, and expert knowledge to support housing policy and funding decisions.

Local Elected & Appointed Officials

Regional and county level insights in the assessment provide a localized understanding of the market, where to focus lobbying efforts at the State level, and areas for further study.

City, County, & Non-Profit Staff

The assessment can provide a baseline to begin considering local housing program amendments or new policies to assist the local housing market. The data indicators the assessment references can also provide the beginning steps when applying for various types of grants or other funding.

Builders & Developers

The assessment provides evidence of housing demand throughout Kansas and education about possible programs builders and developers can use to make different types of housing projects viable.

And Many Others

This list is not exhaustive; it shows only a few ways this assessment can be useful. Many agencies and organizations working across the state should also consult and pursue additional data sources and resources helping to address local and regional housing barriers.

CRITICAL PARTNERS



Organization of the Assessment

The amount of information that could be included in a statewide housing assessment is vast. People will have many uses for the document – from dissecting market data to marketing and promotion. The organization of the document allows users to quickly turn to the most pertinent sections and extract information without missing out on the section's context to the broader document. The information is broken into separate sections, each in its own document.

The information and data sources included in the assessment were reviewed in the context of many other data points and community insight, that for clarity and length may not be included. The assessment details the most important items when considering the recommendations.

Section 1: A Profile of Kansas

Chapter 1: Macroeconomic Indicators. A detail of the nationwide trends leading up to 2020 and what these mean for Kansans.

Chapter 2: Statewide Profile. A look at housing data and trends across nine distinct regions in Kansas, including urban versus rural differences when important.

Chapter 3: Statewide Perceptions. Details and information gleaned from extensive public engagement in 2021 which included many surveys, community meetings, and small group listening sessions.

Chapter 4: Statewide and Regional Themes. A summary of the primary themes for each region of Kansas.

Section 2: Strategic Housing Goals

The primary goals to help build policy are based on the opportunities, gaps, and issues the previous sections identify. The goals are addressed through programs, policies, and partnerships.

Strategies Forward

Identifies the specific strategies, approaches, and recommendations to address the opportunities and challenges facing Kansas and its regions. The strategies include:

- Building on or further marketing existing programs at the state, regional, and local levels.
- Statewide policy initiatives.
- Regional policy initiatives.
- Priorities to get started.



Section 3: Regional Snapshots

A separate section for each region that summarizes data and provides more context into regional conditions, opportunities, and challenges. The nine regions include:

- Northeast
- North Central
- Northwest
- Southwest
- South Central
- Southeast
- Shawnee/Douglas Counties
- Sedgwick County
- Kansas City Metro

Appendix

A separate document that includes:

- Background material on the process and engagement.
- Expanded survey results.
- Expanded data tables and methodology as noted in the assessment.



Housing production throughout the country is primarily driven by the private market. Public policy can have significant impacts when the pure private market leaves many demands and needs unmet. The following sections begin to identify the reasons for the unmet demand.

This assessment is a tool to support the private market to stimulate investment when the private market may find it difficult to produce on its own. Strategies offered in this assessment provide incentives (or disincentives) that steer development in certain directions and help fill any gaps that inhibit the private market from meeting specific demands.

Executive Summary

MACROECONOMIC INDICATORS

Population

The growth in the number of households is steady in the Midwest, but not as fast as other regions. The age of the population also indicates the type of housing needs. The amount of older households are increasing while younger households are decreasing.

FOR KANSANS, THIS MEANS:

- Kansas is on the regional border of the West and South. Trends in household growth in these areas may spill over into Kansas considering other factors detailed in this section.
- A significant national increase in 65+ year old households is leading to more people that desire smaller homes and low maintenance housing.

Housing Price

After a decline during the 2008 recession, median prices of existing homes are increasing at a faster pace than ever before. The Midwest is no exception. While prices of existing homes in the Midwest are lower overall than in coastal cities, incomes are lower as well.

FOR KANSANS, THIS MEANS:

- More money needed to purchase a home and save for a downpayment.
- The Midwest may seem more attractive based on housing prices, encouraging in-migration from individuals living in higher priced markets.
- Prior to the construction industry supply chain issues in 2020/2021, buying a new home may have started to become an option as incomes rose for some households.
- Despite the steep rise in existing home prices since 2012, purchasing an existing home remains affordable in many areas over purchasing a new home. In the Midwest, the average difference is about \$60,000.

Construction

- The Midwest and Northeast lag behind the West and South since the 2008 recession.
- Much of this construction activity is single-family and multi-family structures with five units and fewer medium density options such as attached housing, townhomes, small scale apartments, and multi-plexes.
- Development in Metropolitan Statistical Areas (MSAs) like Kansas City, Topeka, Lawrence, and Wichita has been stronger than more rural and non-MSA areas.

FOR KANSANS, THIS MEANS:

- Fewer new housing options on the market as compared to before 2008. More people competing for the same units or moving out of the region.
- Builders and developers focusing efforts in cities where they can benefit from economies of scale with mass production.
- Potentially fewer home ownership options at medium densities, such as townhomes and duplexes.

MACROECONOMIC INDICATORS (CONT'D)

Housing Financing

The ability to purchase a home goes beyond the sale price. The cost of financing is a substantial barrier for some. Financing to purchase a home has never been lower, assuming other factors like borrower credit score and debt-to-income ratios are in good standing. Fees and charges have risen since 2008, likely a result of added regulation caused by factors that led to the 2008 housing crisis. A decline of these fees in recent years may indicate efficiencies implemented by lenders.

Occupancy

Homeownership is not always the goal or appropriate for every household. However, steady or increasing homeownership rates can indicate a stable or more affordable market. The Midwest has the highest homeownership rate in the country.

The rate of rental vacancy (and total vacancies) is declining, especially for single unit homes. A higher rental vacancy for structures with more units is not uncommon as turnover is greater and needed to offer options in a local market.



FOR KANSANS, THIS MEANS:

- Lower interest rates can make homeownership within reach for many, even with a rapid increase in home prices. That is, if a home is available for purchase.
- Lower interest rates are on longer loan terms (30-year). While this means a lower monthly payment, the long-term interest costs are greater. The ability to have a larger upfront downpayment can reduce some of this long-term burden.

FOR KANSANS, THIS MEANS:

- If ownership units are not available, people that want to own may have to rent, leading to more competition for rental units and declining vacancy rates and/or increased rents.
- Decreasing rental vacancy can reflect a lagging production of rental units and/or more people needing or wanting to rent because it takes time for the market to respond to demand. However, this does not indicate the condition of current units being rented.

MACROECONOMIC INDICATORS (CONT'D)

Labor Market Shifts

Access to housing near jobs is essential for economic development. Additionally, jobs will not be filled if workers do not have a place to live.

The labor force participation rate shows a drop in people actively looking for work during the 2020 recession. In Kansas, the drop was not as drastic compared to other states. It appears the participation rate is back to pre-2020 levels. Note, the labor force participation rate does not include people who retire and leave the workforce.

The Midwest has the highest increase in job openings from the end of the 2008 recession.

FOR KANSANS, THIS MEANS:

- More workers are needed to fill job openings than in the past.
- As of 2021, a stable labor force participation rate that was not as widely impacted by the pandemic. People are generally employed if they want to be employed.
- Many used the pandemic as a reason to change jobs or leave the workforce.

Income & Other Costs

Housing costs and rental rates are increasing in Kansas and the Midwest. Increased incomes can offset some of these price increases. Accounting for inflation, real incomes rose since 2008 until the start of the 2020 pandemic, but at a faster rate in the Northeast and West.

Transportation, utility rates, childcare, and school debt add to the financial burden of a household. While a household may have adequate income, these costs play a role in “how much” house someone can afford.

FOR KANSANS, THIS MEANS:

- In Kansas, car ownership will continue to be a necessity, regardless of income level in the short-term. In the long-term, advancements in autonomous vehicle technology and its potential to influence public transit across more areas may shift this need.
- Young families may have higher burdens with the associated costs of children as a share of income.
- The decline of real income that began in 2020 has not rebounded as of the most recent data. The lasting impacts of lower real income affects low income households the most.

The housing market is shaped by many factors. Households in 2021 faced unprecedented situations that are hard to compare to past experiences. This is compounded by the staggering and long-term effects being realized today from the 2008 recession. Kansans are not alone. These factors have considerable effects on housing affordability, choice, and quality of life.

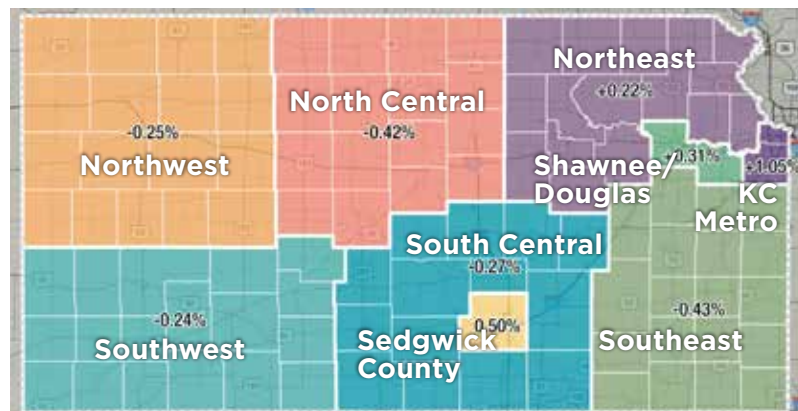
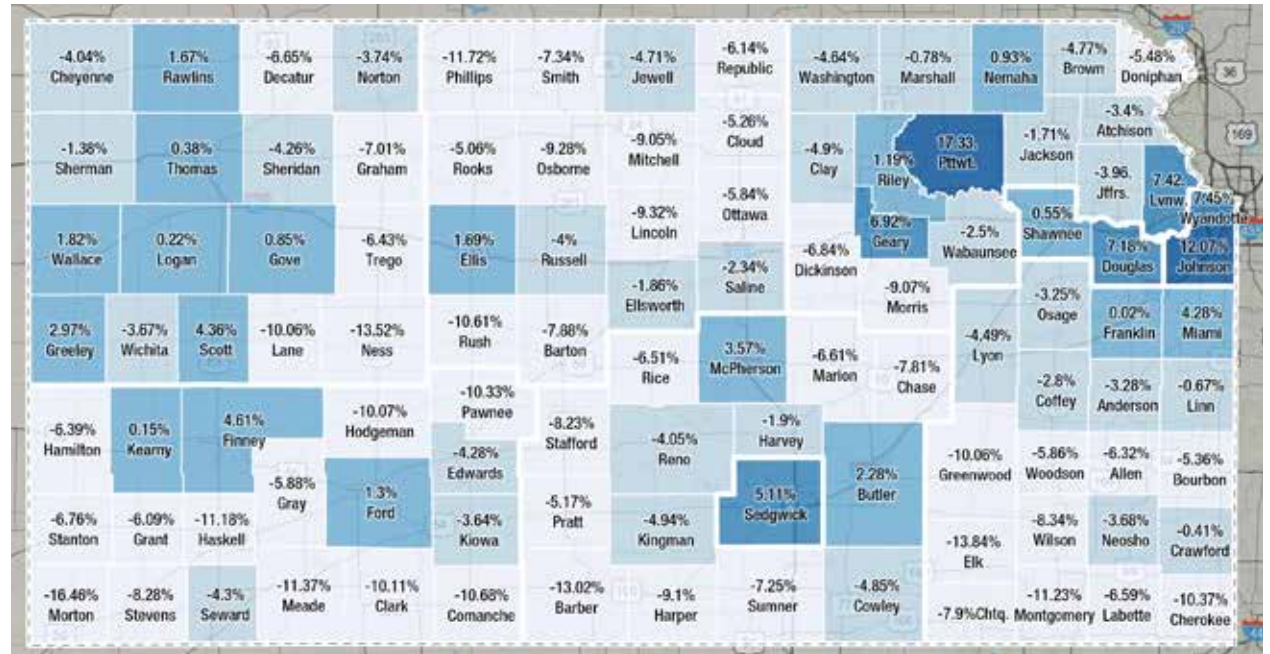
STATEWIDE PROFILE

Many factors influence housing market conditions in Kansas. Each are interrelated and important to understand in the context of each other. **No single indicator tells the whole story.** The elements in this section present some of the most compelling data points that illustrate the housing opportunities and challenges facing Kansans.

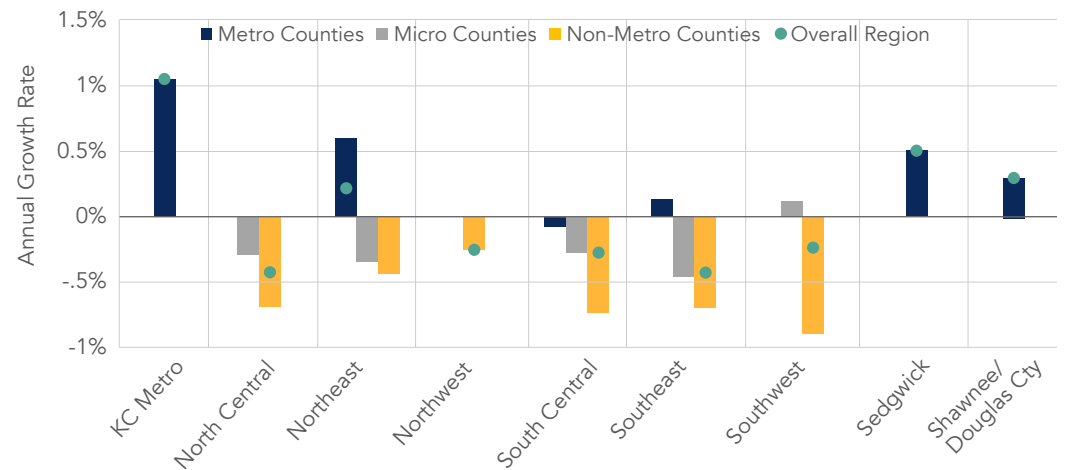
Population is converging toward metropolitan counties

- Micropolitan counties are economic centers but may be missing out on population growth. These mid-sized cities have employment opportunities but are not maintaining population in several cases.

Total Population Percent Change - 2010-2020



Annual Population Growth Rate by Region & Metro/Micro Areas - 2010-2020

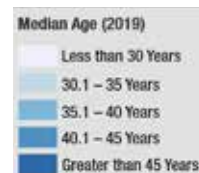
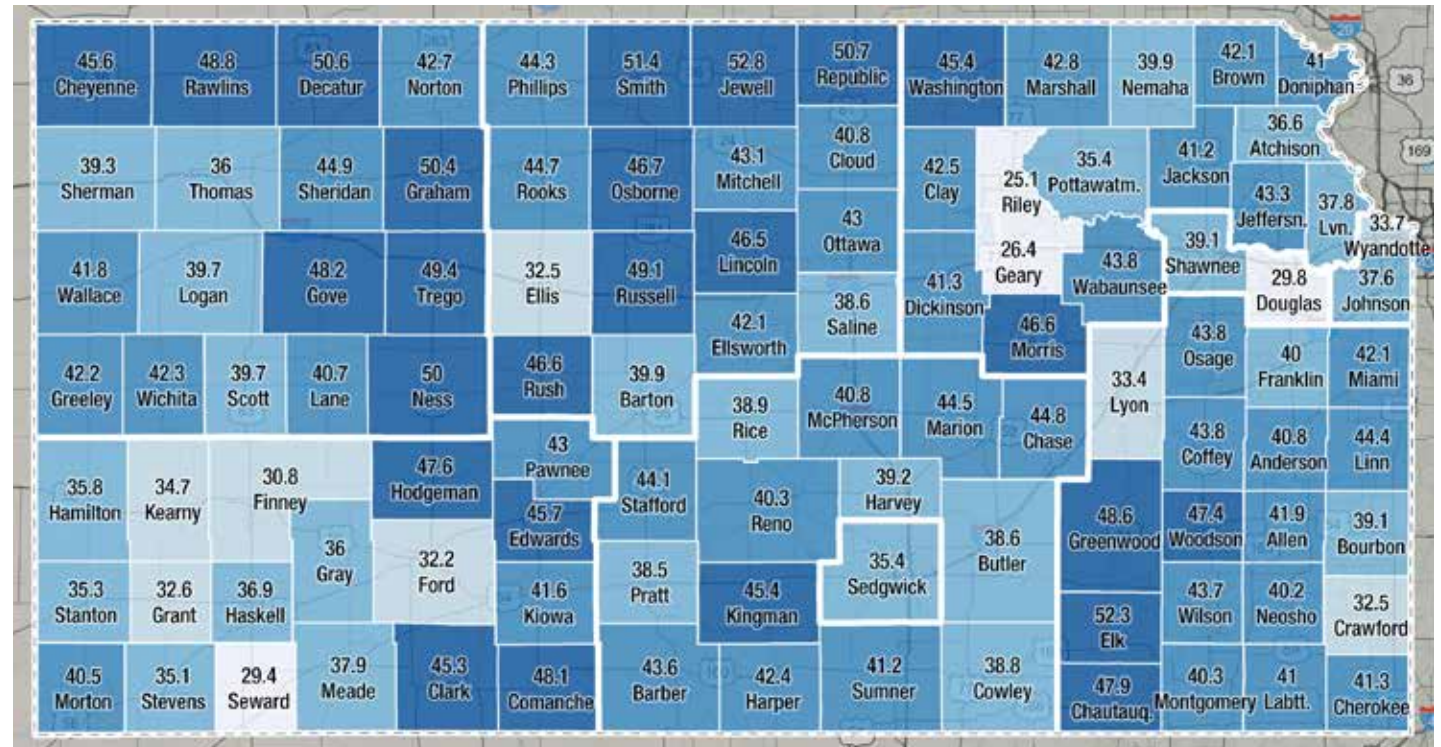


Source: U.S. Census Bureau; American Community Survey (5-Year Estimates)

Kansans are aging

- The 65-74 year old cohort grew the fastest since 2010. More attention is needed for accessible options and housing to age in place across the state.

Median Age - 2019



Percent Change in Population by Age - 2010-2019

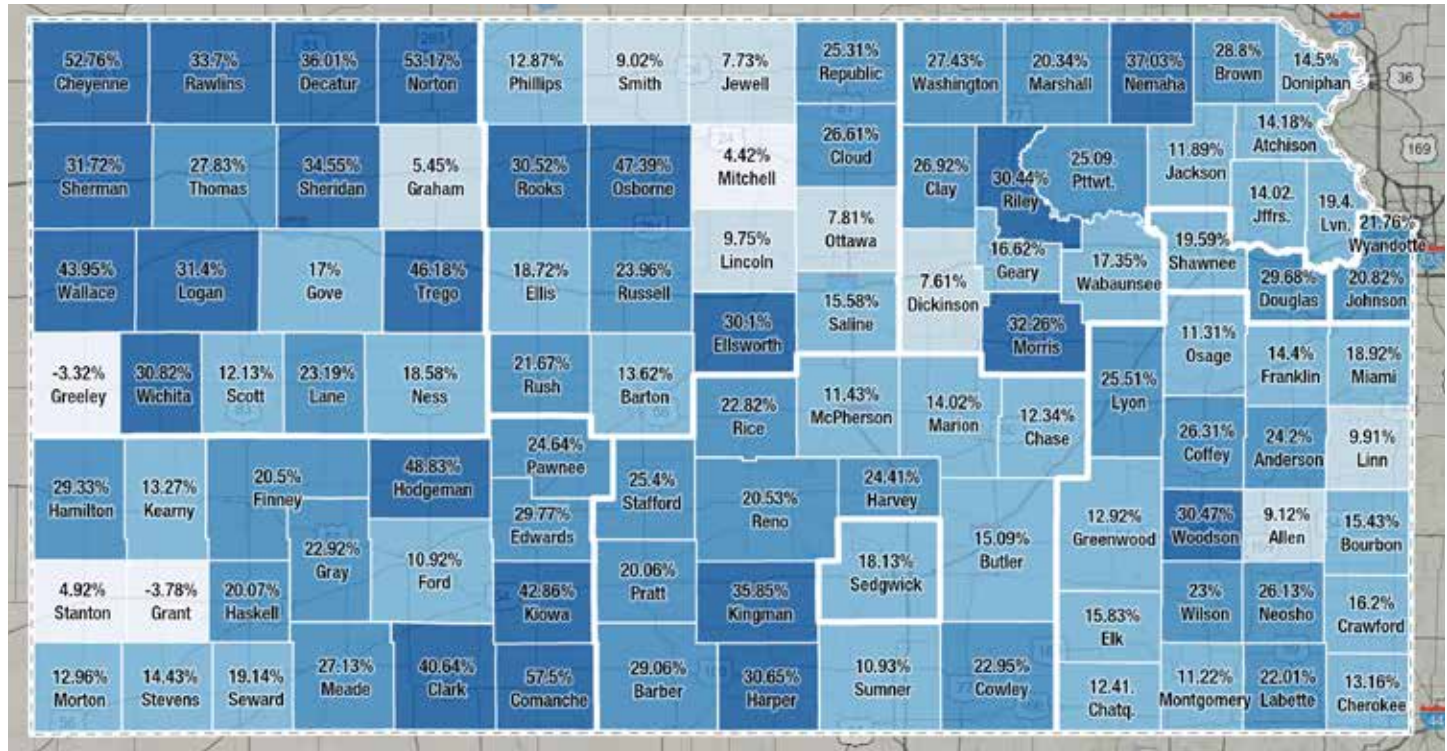
2010-2019 % change	0-19 YEARS	20-34 YEARS	35-44 YEARS	45-54 YEARS	55-64 YEARS	65-74 YEARS	75+ YEARS
KC METRO	2.6%	6.1%	6.2%	-5.4%	16.7%	53.5%	15.1%
NORTH CENTRAL	-6.0%	-0.1%	-0.2%	-24.5%	7.7%	21.4%	-4.3%
NORTHEAST	-2.2%	6.5%	2.6%	-19.4%	10.2%	28.3%	3.7%
NORTHWEST	-2.5%	7.6%	9.5%	-32.7%	8.0%	8.0%	-6.1%
SEDGWICK	-2.2%	3.5%	1.3%	-14.8%	16.5%	43.7%	8.2%
SHAWNEE/DOUGLAS	-0.8%	-0.5%	6.4%	-12.4%	8.6%	42.9%	12.5%
SOUTH CENTRAL	-5.4%	0.3%	-1.0%	-21.4%	8.8%	20.1%	-0.8%
SOUTHEAST	-7.5%	-2.0%	-6.4%	-20.4%	8.4%	18.9%	0.3%
SOUTHWEST	-5.2%	-1.5%	-6.2%	-13.1%	12.4%	22.1%	-0.9%
STATE OF KANSAS	-2.2%	2.8%	1.9%	-15.0%	12.1%	33.6%	5.0%

Source: U.S. Census Bureau;
American Community Survey
(5-Year Estimates)

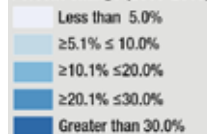
Incomes are increasing but not at pace with inflation everywhere

- Income growth is not equally distributed across the state or equal between owners and renters. When adjusted for inflation, some areas saw declines in real income since 2010.

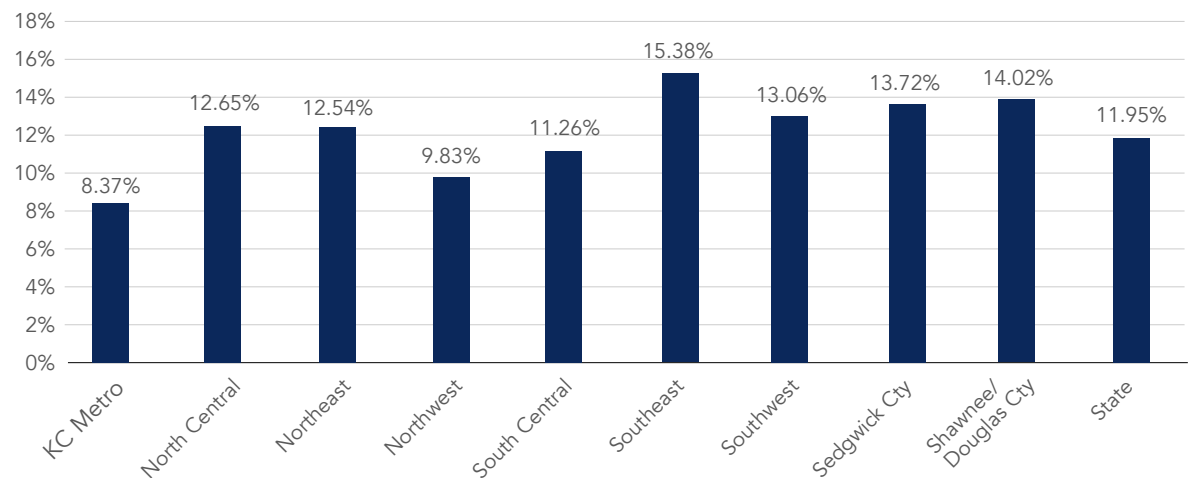
Median Household Income Percent Change - 2010-2019



Median Household Income
Percent Change (2010-2019)



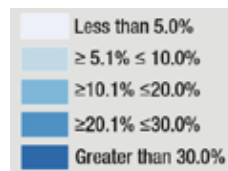
Percent of Population Below Poverty Level - 2019



Source: U.S. Census Bureau; American Community Survey (5-Year Estimates)

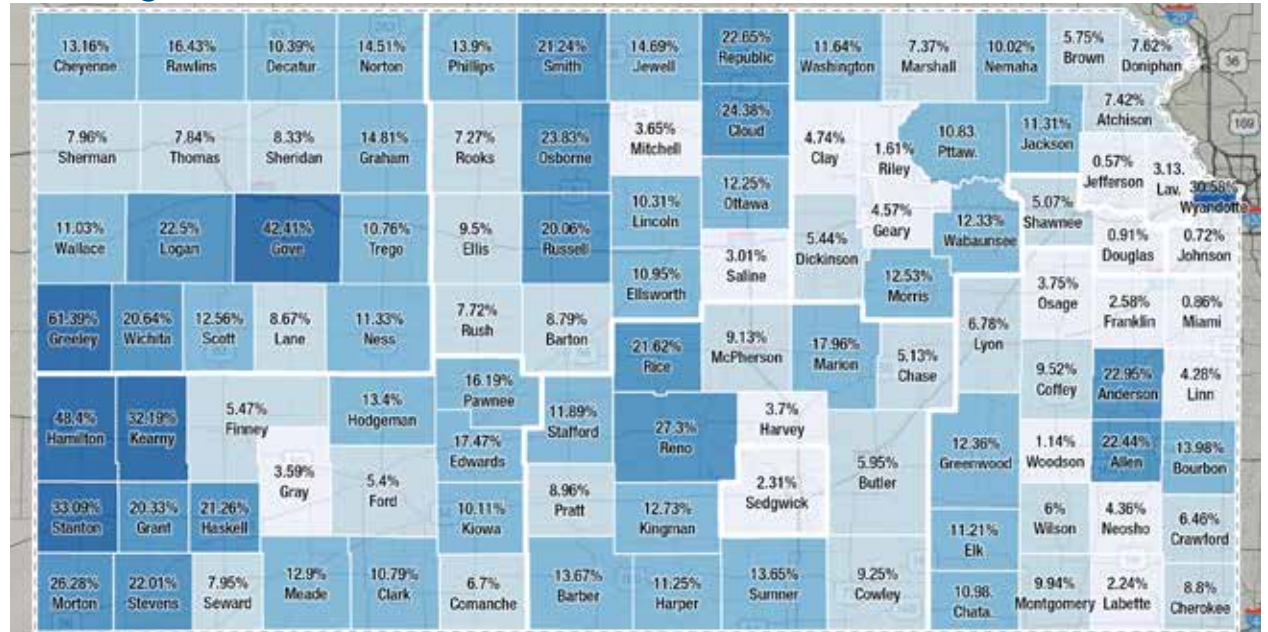
The housing stock reflects the effects of aging

- Most of the housing stock across Kansas is older than 1960. Attention to poor housing conditions is critical to maintaining the largest asset in the state.

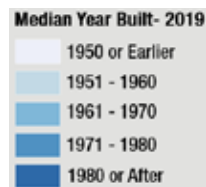


Source: Kansas Department of Revenue, Property Valuation Division

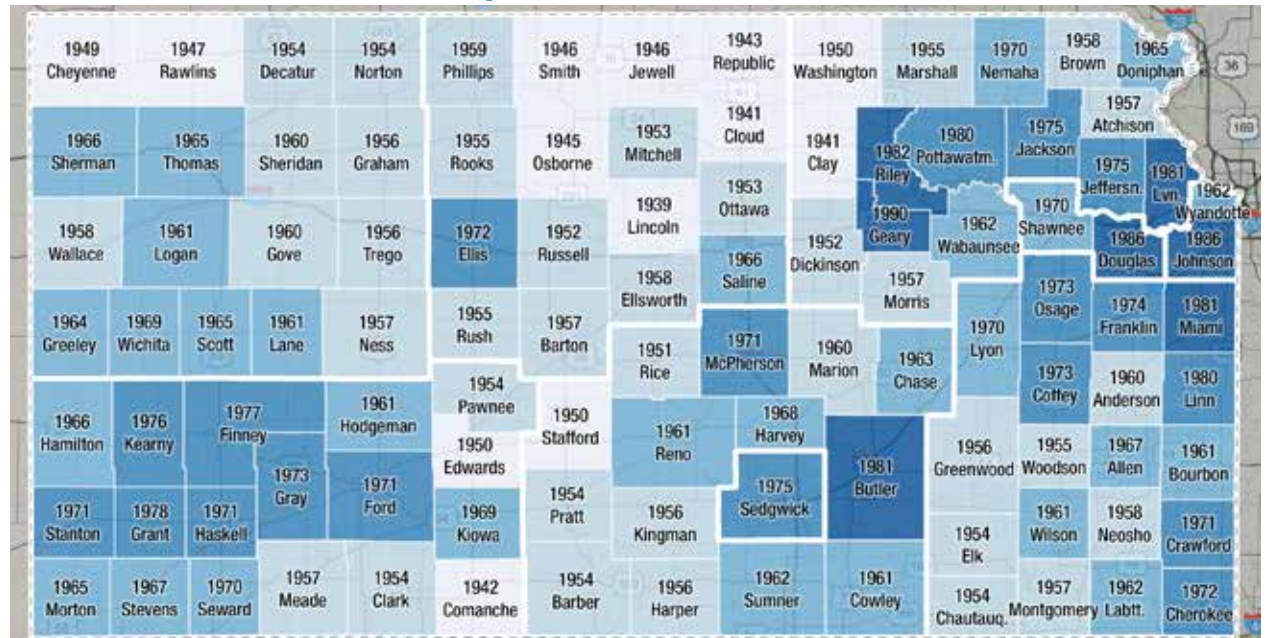
Housing Condition-Poor or Below - 2020



Median Year Built Housing Structures - 2019



Source: U.S. Census Bureau; American Community Survey (5-Year Estimates)

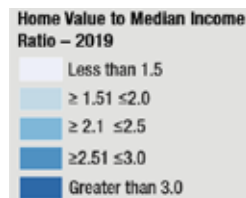
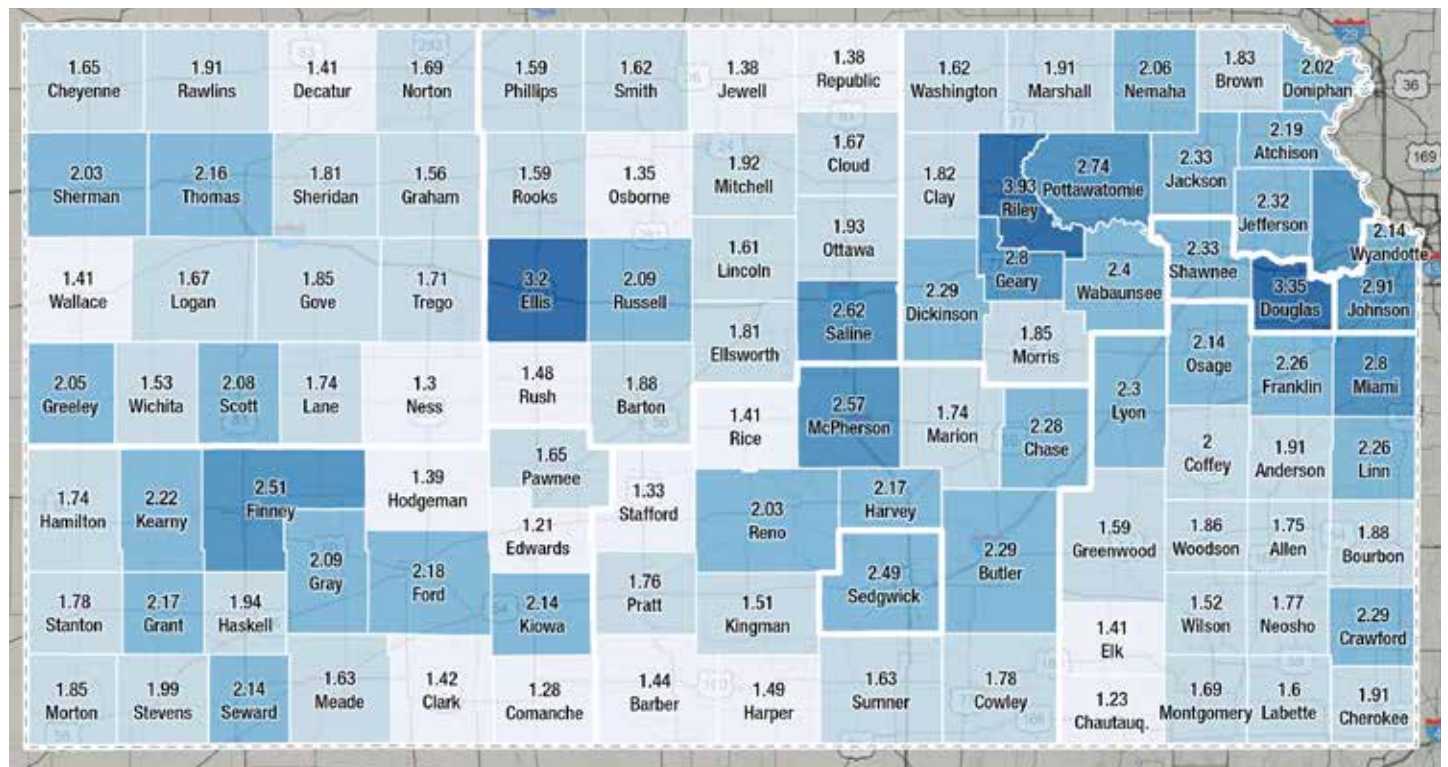


Relative to incomes, housing values are depressed in many rural areas

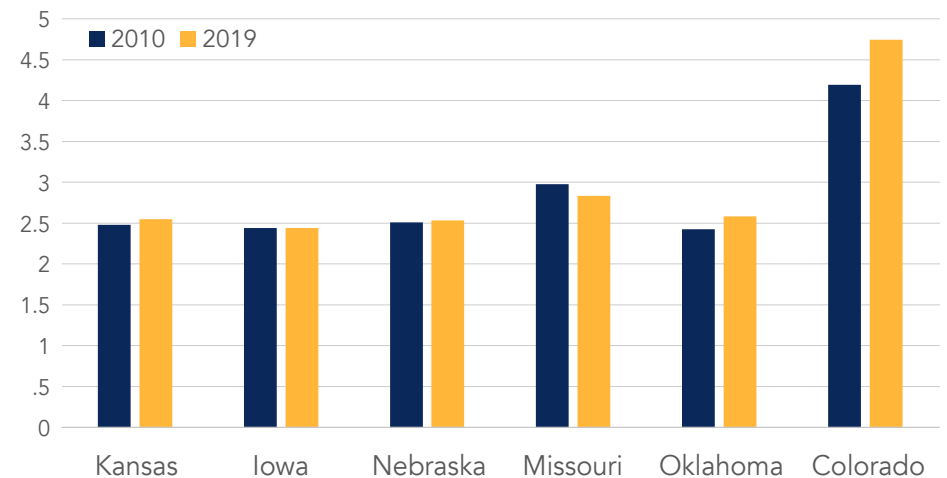
- Depressed housing values makes new construction difficult when appraisals may be lower than the cost to build. This phenomenon is more prevalent in rural areas.



Housing Value to Income Ratio - 2019



Value to Income Ratio in Surrounding States - 2019



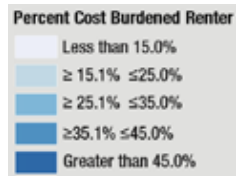
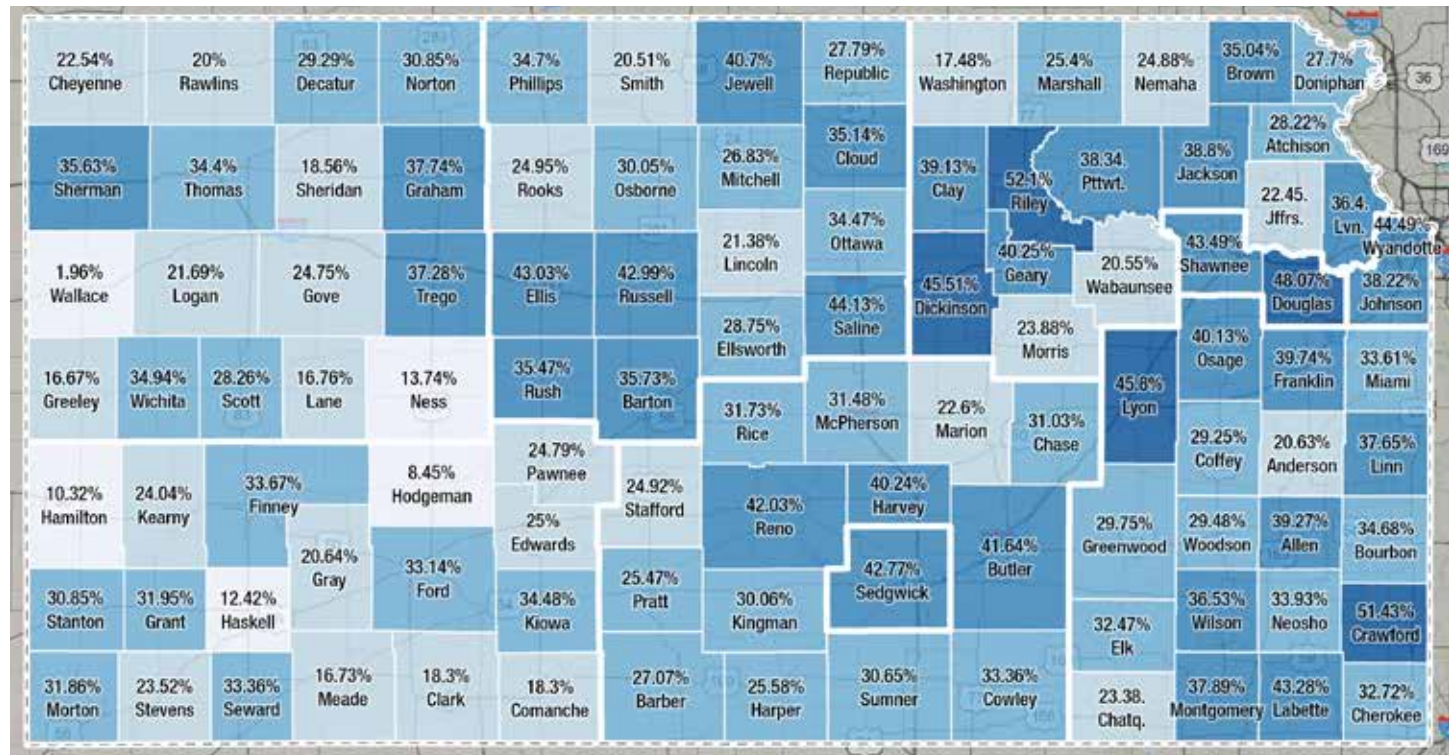
Source: U.S. Census Bureau;
American Community Survey
(5-Year Estimates)

Kansas renters are more cost burdened than owners

- Since 2010, the number of renter households that are housing cost burdened has increased. As a result, households are delaying homeownership. Additionally, the cost of other daily necessities are increasing, such as transportation, utility rates, and childcare.



Housing Cost Burdened Renters - 2019



% of Counties with Increase in Share of Cost Burdened Renters - 2010-2019

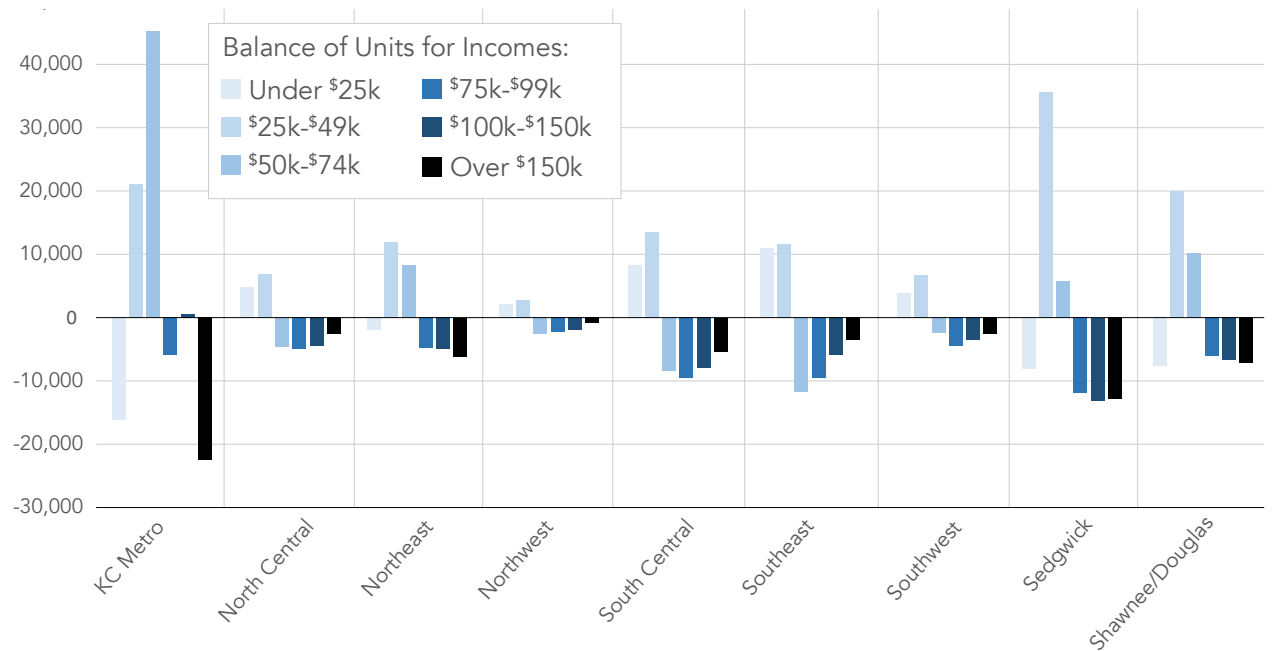
REGION	TOTAL	METRO	MICRO	RURAL
KC Metro	50%	50%	-	-
North Central	69%	-	75%	67%
Northeast	63%	63%	0%	71%
Northwest	65%	-	-	65%
Sedgwick County	0%	0%	-	-
Shawnee/Douglas	50%	50%	-	-
South Central	43%	33%	67%	38%
Southeast	58%	67%	60%	55%
Southwest	50%	-	50%	50%
State of Kansas	61%	53%	59%	58%

Source: U.S. Census Bureau; American Community Survey (5-Year Estimates)

Many Households with diverse incomes are competing for similarly priced units

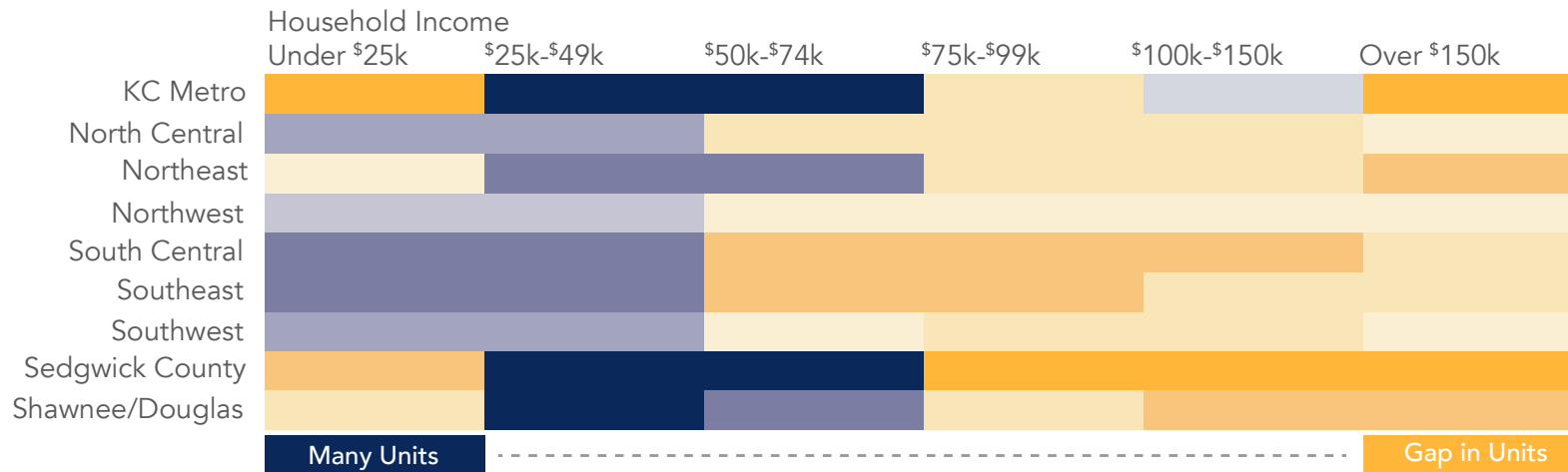
- Past and present low production of housing units is preventing households from moving in the market to options that match their incomes or stage in life.

Existing Housing Stock Attainable to Income Groups - 2019



Source: U.S. Census Bureau; American Community Survey (5-Year Estimates); RDG Planning & Design

Balance of Existing Housing Stock That Would Be Attainable to Income Groups - 2019



Source: U.S. Census Bureau; American Community Survey (5-Year Estimates); RDG Planning & Design

An indicated "surplus" in units does not mean these units are unoccupied. The gaps for other income ranges means these households are living in units under other price ranges, typically lower priced.

STATEWIDE PERCEPTIONS

Data indicators provide a baseline understanding of the housing market. The people that experience the market every day provide an even greater understanding of the unique situations in each community. Voices from local officials, builders, real estate professionals, non-profits, chambers, seniors, and many other Kansans provide additional context to the data.

A robust tour and outreach in Kansas communities throughout 2021 supported many of the statewide indicators and provided direction on where to focus housing policy and programs going forward.

Online and Paper Perception Survey Responses

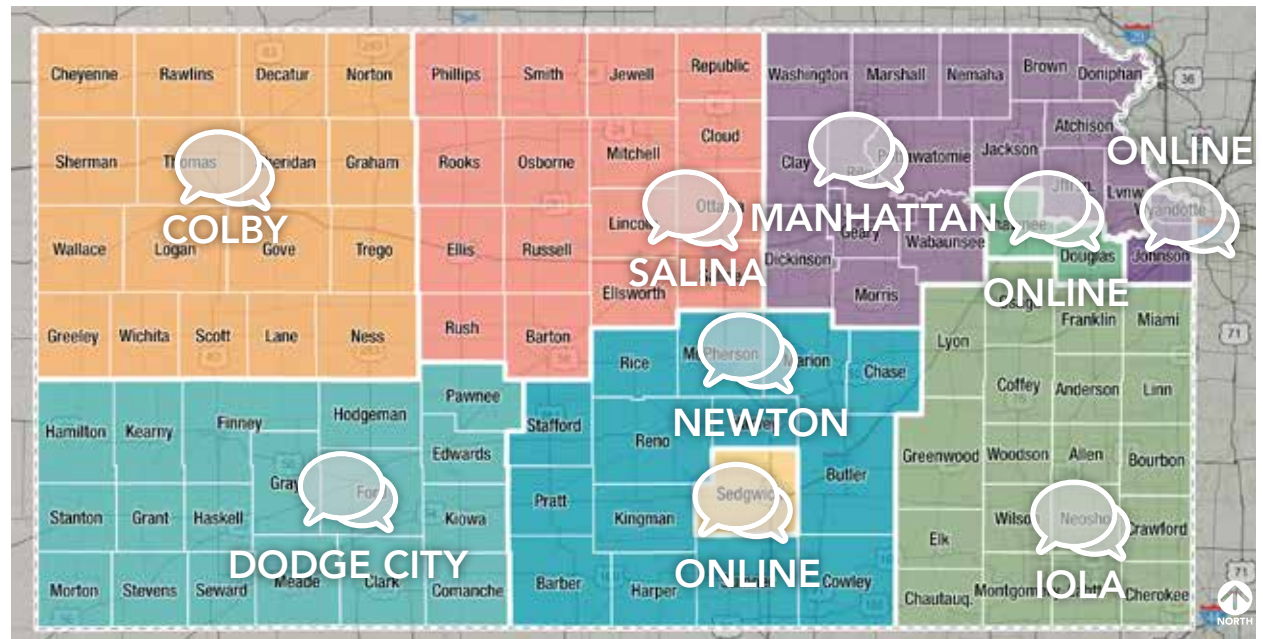
- 2,600+ Community members
- 341 Builders and developers
- 351 Housing service providers
- 515 City and county staff and elected officials
- 338 Real estate professionals

Regional Listening Sessions

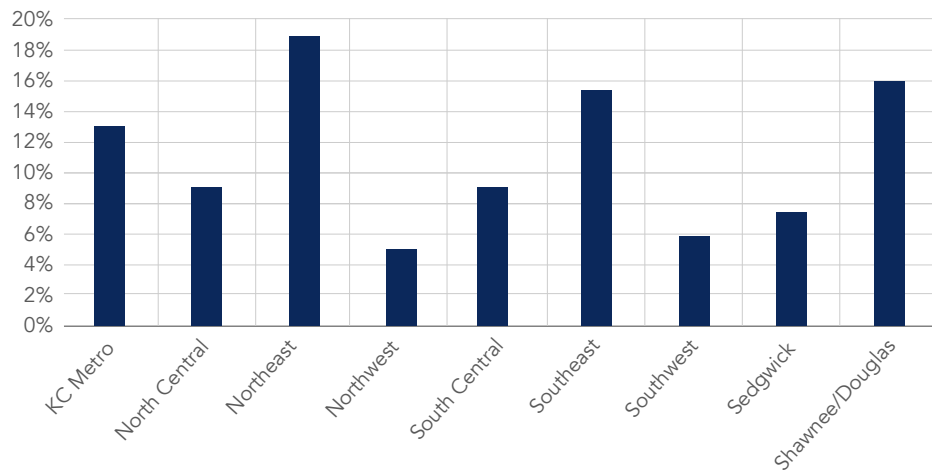
Seventy-one total online listening sessions across Kansas reached over 425 people.

An open in-person and virtual public forum in each of the nine regions offered further understanding and inventory of local communities.

Public Forum Road Tour - April and May 2021



Where Survey Respondents Live



Listening sessions and public forums offered both in-person and online opportunities to participate.

Survey Insights

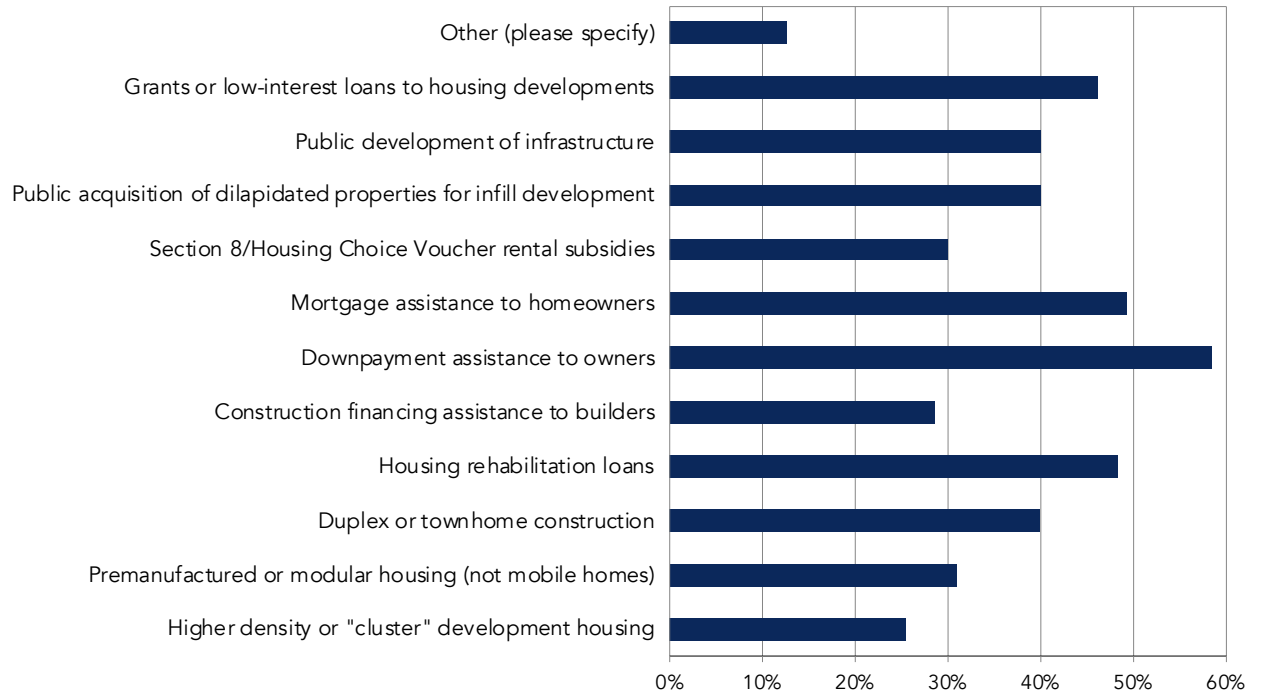
- Housing price and quality rose to the top.
 - › About 62% of respondents felt public funds were needed to remove dilapidated housing.
- Opportunities for Seniors
 - › Accessible and Universal Design for an aging population.
- Opportunities to Improve Quality of Life
 - › About 59% of survey respondents indicated they would consider looking for a new place to live in the next three years.
 - › Highest reason for looking to move was “to a different community for quality of life reasons.”

STATEWIDE THEMES

The data, input, and analysis unveil several consolidated themes. While there are more specific details for each region and county, these themes represent the primary assessment across the state.

- **Demand for middle income housing.**
- **Older and aging housing stock.**
- **Gap between cost of construction and valuations.**
- **Labor shortage in building trades.**
- **Desire for variety in types of housing.**
- **Desire to share successes across the state.**

Which types of housing solutions would you support to reduce the cost of housing in your county (select all that apply)?



A public forum session in Iola.



HOUSING GOALS

The community engagement and market analysis presented in the previous sections brought to light several key challenges and opportunities that face the state as it considers its capacity to meet housing needs during the next 10 to 15 years. This chapter provides the goals and potential strategies for addressing the state's housing priorities.



Add or free up more middle-income housing

Over the past two decades much of the new construction market has focused on units that are affordable to households making less than 80% of the area median income (AMI) or over 120% of AMI.

The need for these units continues, but the gap for the middle income ranges has only grown. Capital or incentives for these projects is often harder to find and returns on investments are seen as lower.

To address this, a mix of incentives should both improve existing housing units and generate new construction.

Diversify the state's housing stock to match local demographic and employee needs

Households have different housing needs. For many years the housing market focused on single-family detached homes with rental construction happening primarily in urban areas. The lack of varying housing types results in individuals staying in homes they do not prefer (or need), or entering homes that do not fit their stage of life or lifestyle. **A greater variety of housing products should provide options for households' needs at every stage of life.**

Extend housing security

Many communities across Kansas have existing affordable units. Some of these units are affordable because of their age. Others were specifically built to meet the needs of lower income households. **Preserving these existing units and reinvestment in the older units should ensure that the existing affordable units do not decrease.**

Increase reinvestment in older housing stock, including vacant units

Approximately 30% of Kansas' housing stock was built before 1960. Consequently, the condition of housing in many areas, especially rural, is below average. This housing is often referred to as naturally occurring affordable housing. **Continual reinvestment in this stock of housing will be important to meet existing and future housing needs. Reoccupying many of the suitable vacant units within this supply of housing is also essential to add affordable units without new construction.**

Address the building trades labor shortage

The construction of new housing and the rehabilitation of existing housing will be difficult to achieve without the workforce necessary to complete this work. Existing contractors are busier than ever and cannot keep up with the demand. **The recruitment and retention of this workforce will be necessary in all parts of the state.** Subsequently, this could also mean **investments in technological advancements and innovations** that experiment with new construction methods, faster construction processes, or other ways that help existing tradespeople be more efficient.

Extend existing human capital resources

Many communities and community leaders have identified strategies around housing development. This knowledge should be collected and shared with others around Kansas. Some of this is already done with KHRC and the Department of Commerce but **local innovations are opportunities for knowledge sharing at a broader level, even considering out-of-the box initiatives from other states.**

STATEWIDE STRATEGIES

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



The following chapter identifies strategies related to each goal. Strategies are identified as either state or local level. Some strategies will help implement more than one goal.

Middle Income Housing

State Level

- Greater Funding for MIH Program
- State Business Incentives
- Rent-to-Own Program
- New Funding Opportunities

Local Level

- Bond Programs
- Rural Housing Incentive District & Upper Story RHID
- Industrial Revenue Bonds

Low Income Housing

State Level

- Low-Income Housing Tax Credit Projects (LIHTC)
- Very Low Income Funding Options
- Emergency Housing

Local Level

- Housing Choice Vouchers

Conservation of Older Housing Stock

State Level

- Neighborhood Homes Investment Act
- Neighborhood Revitalization Program (NRP) and Expansion
- Energy Efficiency Assistance
- Historic Tax Credits

Local Level

- Local Rehab Programs
- Acquisition Rehab Resale
- Rental Inspection Programs
- Land Banks
- Vacancy Rate Assessment

Diversity of Housing

State Level

- Program Guidelines and Preferences
- Retiree Housing Incentive
- Housing Toolkit

Local Level

- Development Agreements
- Streamlining the Approval Process
- Packaged Site Plans

Building Human Capital

State Level

- Housing Extension Officers
- Supportive Services

Local Level

- Training & Development

Building Trades Labor Shortage

State Level

- Expand workforce development programs
- Assistance for Community and Tech Colleges and High Schools to expand programs
- Create incentives for existing businesses to expand

Local Level

- Sponsorship programs for students in building trade programs
- Succession planning programs for existing businesses
- Prison workforce
- Rural Opportunity Zones

REGIONAL ASSESSMENT

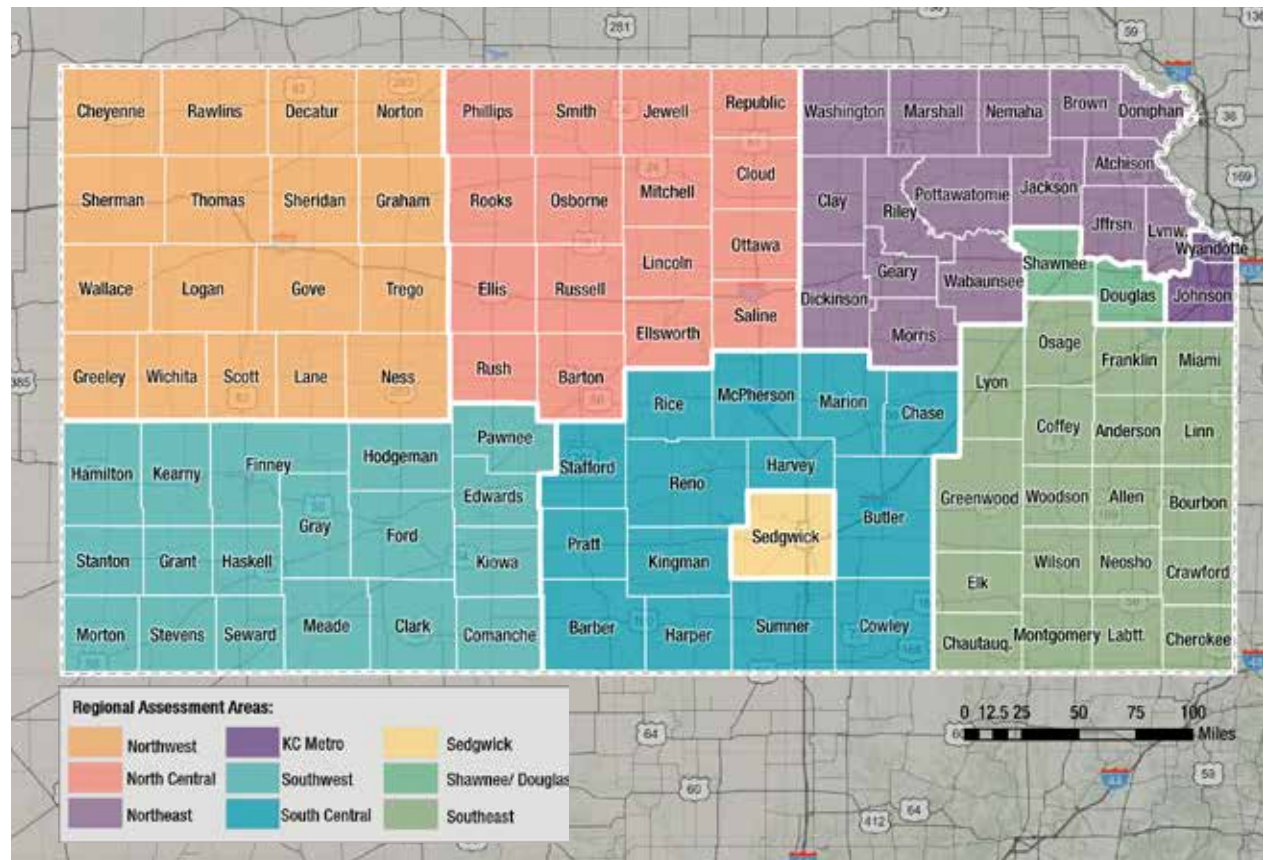
The State Profile provides a broad overview of demographic, economic, and housing data but areas of the state also have similarities and differences. Identifying regions is not easy as borders are fluid and the jobs and housing in an adjoining region do have an impact. The authors acknowledge that one county might easily associate itself with another region. For this reason, traditional boundaries used by State agencies were used.

Assessing data at the regional level does allow counties to see how they compare to some of their peers. They often share common characteristics that may include:

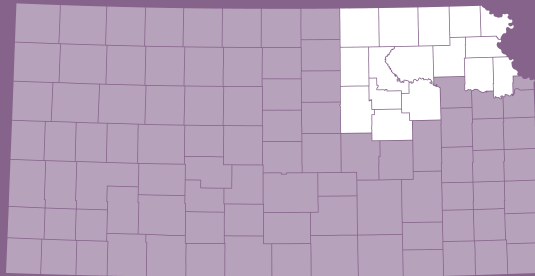
- Historic population loss.
- Demographic shifts that include aging populations or growing ethnic diversity.
- Similar economic drivers.
- Certain cultural or community values.

Overviews at the regional level not only provide similar context but challenges can often be addressed through a cooperative effort. Those kinds of partnerships are often done on a regional level. This has clearly been illustrated by organizations like the Western Kansas Economic Development Alliance or the Dane Hansen Foundation.

Kansas State Regional Assessment Map



Northeast Regional Themes



NORTHEAST

- Lack of “down-sizing” options.
- Competition and gains from adjacent larger markets.
- Lack of consistent code enforcement.
- Enforcement versus people having the money to fix the deficiencies.
- Need in some areas to finance lot development.

Counties Metropolitan

- Geary
- Jackson
- Jefferson
- Leavenworth
- Pottawatomie
- Riley
- Wabaunsee

Micropolitan

- Atchison

Rural

- Brown
- Clay
- Dickinson
- Doniphan
- Marshall
- Morris
- Nemaha
- Washington

A population profile of the Northeast Region

	NORTHEAST REGION	AVE. GROWTH RATE SINCE 2010	STATE OF KANSAS	AVE. GROWTH RATE SINCE 2010
2020 Population	345,516	0.2%	2,937,880	0.3%
Metro Counties	261,914	0.6%	204,5874	0.6%
Micro Counties	16,348	-0.4%	507,576	-0.3%
Rural Counties	67,254	-0.4%	384,430	-0.6%
2020 Minority Population	74,744	1.7%	815,305	0.7%
2019 55+ Population Percent*	26.2%	0.7%	28.2%	1.7%

Source: U.S. Census Bureau ; *2020 age data not available at the time of this study

A household profile of the Northeast Region

	NORTHEAST REGION	2010-2019 % POINT CHANGE	STATE OF KANSAS	2010-2019 % CHANGE
2019 Median Household Income Range	\$48,333-\$73,013	-	\$59,597	24.1%
2019 % Owner Occupied	63.6%	-2.5%	66.3%	-3.2%
2019 Percent Homeowners 65+	30.7%	+4.5	29.6%	+5.12
2019 % Cost Burdened Owners	13.0%	-1.8	12.3%	-4.2
2019 % Renter Occupied	36.4%	+2.5%	33.8%	+3.2%
2019 % Cost Burdened Renters	41.0%	+2.8	40.3%	-1.2

Source: American Community Survey (5-Year Estimates)

A housing stock profile of the Northeast Region

	NORTHEAST REGION	STATE OF KANSAS
2019 Median House Value Range	\$82,000-\$201,000	\$151,900
2019 Median Gross Rent Range	\$456-\$1,057	\$850
Average Year Built of Residential*	1946	1949
Average Year Built of Multi-Family*	1974	1970
Percent Homes Poor Condition	6.4%	8.0%

Source: American Community Survey (5-Year Estimates); *Kansas Department of Revenue, Property Valuation Division

Housing Opportunities & Challenges for the Northeast Region

Age Diversity

The Northeast Region has some of the greatest age diversity in the state. Large numbers of students and military personnel result in a net gain in young adults for several counties. At the same time surrounding rural counties have a growing number of households over the age of 55. This creates a demand for a diverse housing stock that goes beyond the traditional single-family home for households raising children.

Higher Rental Rates

The region's age diversity and more transient population drive a higher percentage of rentals. This demand has also supported the construction of new rental housing, especially in Geary and Riley Counties. New rentals require higher rental rates, resulting in some of the highest rental rates in the region.

Impact of the Population Centers

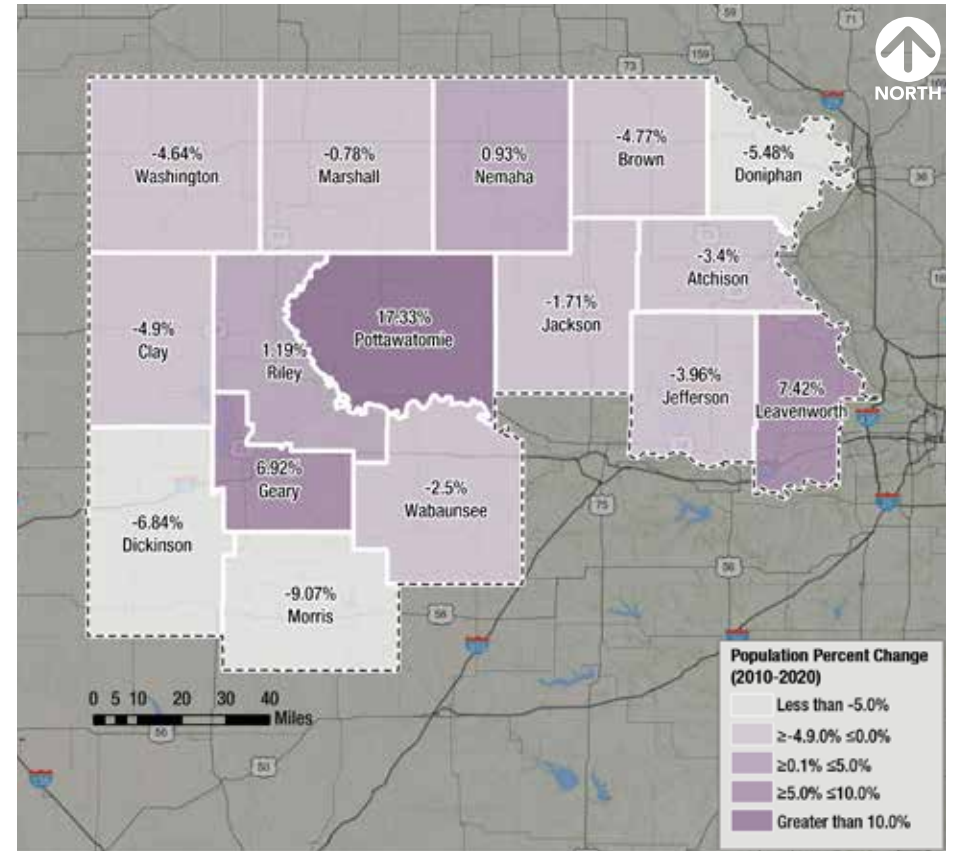
Larger population centers, including the Kansas City Metro area to the southeast, are driving demand in adjoining counties. Counties like Pottawatomie and Leavenworth are capturing growth from jobs outside of their boundaries.

Housing Demand

Housing demand is being driven by:

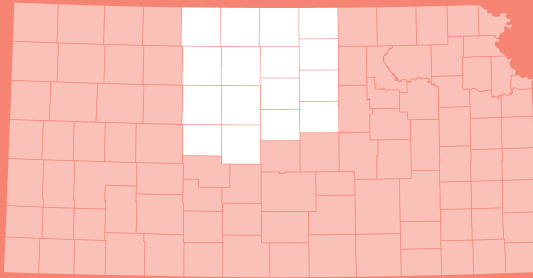
- A large number of unfilled jobs, the result of business growth and more individuals moving into their retirement years.
- Households that are retiring and needing alternative housing options.
- The need to replace older housing.
- Limited supply of quality for sale options.

2010-2020 Population Percent Change



Source: U.S. Census Bureau

North Central Regional Themes



NORTH CENTRAL

- Retirees and remote workers interested in moving to the area.
- Mixed housing quality mostly due to age.
- Desire for greater regional knowledge sharing.
- Demand for greater housing variety.
- Labor shortage in building trades and developers.

Counties

Metropolitan

- None

Micropolitan

- Barton
- Ellis
- Ottawa
- Saline

Rural

- Cloud
- Ellsworth

- Jewell
- Lincoln
- Mitchel
- Osborne
- Phillips
- Republic
- Rooks
- Rush
- Russel
- Smith

A population profile of the North Central Region

	NORTH CENTRAL REGION	AVE. GROWTH RATE SINCE 2010	STATE OF KANSAS	AVE. GROWTH RATE SINCE 2010
2020 Population	172,831	-0.4%	2,937,880	0.3%
Micro Counties	114,465	-0.3%	507,576	-0.3%
Rural Counties	58,366	-0.7%	384,430	-0.6%
2020 Minority Population	22,985	5.0%	715,418	4.5%
2019 55+ Population Percent*	33.6%	0.8%	28.2%	1.7%

Source: U.S. Census Bureau; *2020 age data not available at the time of this study

A household profile of the North Central Region

	NORTH CENTRAL REGION	2010-2019 % POINT CHANGE	STATE OF KANSAS	2010-2019 % CHANGE
2019 Median Household Income Range	\$40,676 - \$54,902	-	\$62,087	24.1%
2019 % Owner Occupied	69.9%	-2.4%	66.3%	-2.2%
2019 Percent Homeowners 65+	33.9%	+2.7%	29.6%	+5.1%
2019 % Cost Burdened Owners	20.6%	-2.9%	25.0%	-0.4%
2019 % Renter Occupied	30.1%	+2.4%	33.8%	+3.2%
2019 % Cost Burdened Renters	38.7%	+2.4%	40.3%	-0.4%

Source: American Community Survey (5-Year Estimates)

A housing stock profile of the North Central Region

	NORTH CENTRAL REGION	STATE OF KANSAS
2019 Median House Value Range	\$56,100 - \$169,100	\$151,900
2019 Median Gross Rent Range	\$473 - \$761	\$862
Average Year Built of Residential*	1939	1949
Average Year Built of Multi-Family*	1972	1970
Percent Homes Poor Condition	11.7%	8.0%

Source: American Community Survey (5-Year Estimates); *Kansas Department of Revenue, Property Valuation Division

Housing Opportunities & Challenges for the North Central Region

Aging Housing Stock

The North Central region has some of the oldest housing in the state which is impacting values.

Poor Housing Conditions

The low values of the regions housing stock, both owner and renter, creates a disincentive to build new or rehab existing housing.

Aging Population

The region has a growing number of households over the age of 55. When these households remain in their communities or region after retirement they create an opportunity for both a new employee and a housing unit to accommodate that employee. Providing alternative housing for this demographic may free up housing for new employees.

Strong Demand for Rental Housing

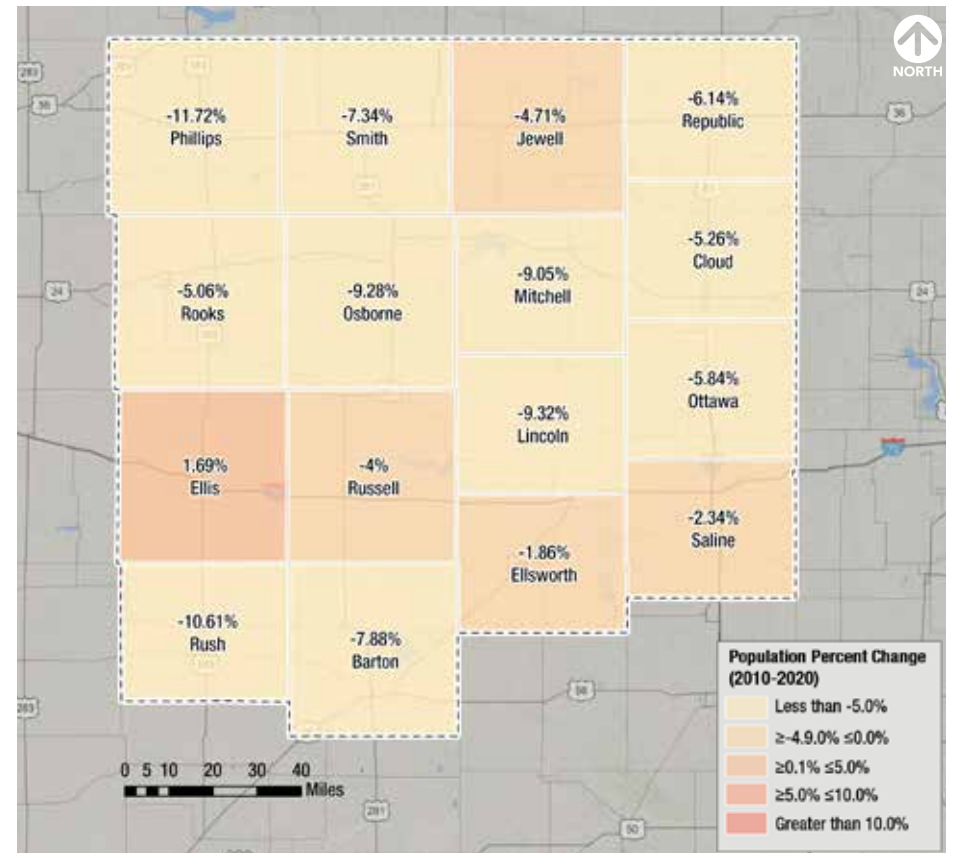
A low number of rental units creates few options for new employees to a county. Participants often noted the struggle for new teachers to a community to find housing. Additionally, rentals tend to be older and do not meet the expectation of renters coming from markets with much newer stock.

Housing Demand

Housing demand is being driven by:

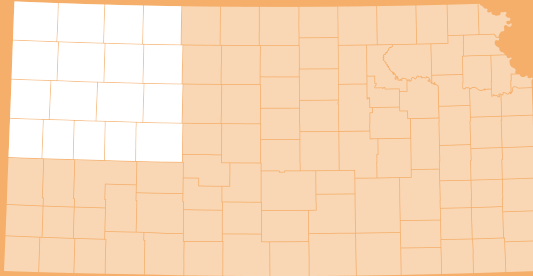
- A large number of unfilled jobs, the result of business growth and more individuals moving into their retirement years.
- The need to replace aging housing units that are unoccupied due to quality.
- The need for newer rental housing that meets market expectation.
- An aging population that is seeking lower maintenance options.

2010-2020 Population Percent Change



Source: U.S. Census Bureau

Northwest Regional Themes



NORTHWEST

- There are good paying jobs that can support housing costs but still a lack of people that live in the region.
- An older housing stock and a gap in housing that is 20 to 40 years old.
- Mixed housing quality by city.
- Several cities have a well maintained housing stock but there are pockets of disinvestment.
- Retirees and remote worker interest in the area. These are mostly “new” retirees and empty-nesters.
- Need for greater housing variety.
- Options that allow for downsizing for those new to the area.
- Regional planning efforts have helped spearhead incentive programs in some areas.

Counties

Rural

- Cheyenne
- Decatur
- Gove
- Graham
- Greeley
- Lane
- Logan
- Ness
- Norton
- Rawlins
- Scott
- Sheridan
- Sherman
- Thomas
- Trego
- Wallace
- Wichita

A population profile of the Northwest Region

	NORTHWEST REGION	AVE. GROWTH RATE SINCE 2010	STATE OF KANSAS	AVE. GROWTH RATE SINCE 2010
2020 Population	54,767	-0.3%	2,937,880	0.3%
2020 Minority Population	6,549	8.0%	715,418	4.5%
2019 55+ Population Percent*	36.7%	0.4%	28.2%	1.7%

Source: U.S. Census Bureau; American Community Survey (5-Year Estimates); *2020 age data not available at the time of this study

A household profile of the Northwest Region

	NORTHWEST REGION	2010-2019 % POINT CHANGE	STATE OF KANSAS	2010- 2019 % CHANGE
2019 Median Household Income Range	\$46,375 - \$65,417	-	\$62,087	24.1%
2019 % Owner Occupied	73.6%	-1.6%	66.3%	-2.2%
2019 Percent Homeowners 65+	34.8%	+0.2%	29.6%	+5.1%
2019 % Cost Burdened Owners	21.4%	-6.4%	25.0%	-0.4%
2019 % Renter Occupied	26.4%	+1.6%	33.8%	+3.2%
2019 % Cost Burdened Renters	28.2%	+3.7%	40.3%	-0.4%

Source: American Community Survey (5-Year Estimates)

A housing stock profile of the Northwest Region

	NORTHWEST REGION	STATE OF KANSAS
2019 Median House Value Range	\$82,000 - \$201,000	\$151,900
2019 Median Gross Rent Range	\$503 - \$819	\$862
Average Year Built of Residential*	1947	1949
Average Year Built of Multi-Family*	1973	1970
Percent Homes Poor Condition	17.7%	8.0%

Source: American Community Survey (5-Year Estimates); *Kansas Department of Revenue, Property Valuation Division

Housing Opportunities & Challenges for the Northwest Region

Aging Population

The region has a growing number of households over the age of 55. When these households remain in their communities or regions after retirement they create an opportunity for both a new employee and a housing unit to accommodate that employee. Providing alternative housing for this demographic may free up housing for new employees.

Strong Demand for Rental Housing

A low number of rental units creates few options for new employees to a county. Participants often noted the struggle finding housing for new employees, at all income levels. Additionally, rentals tend to be older and do not meet the expectation of renters coming from markets with much newer stock.

Need for Low Maintenance Options

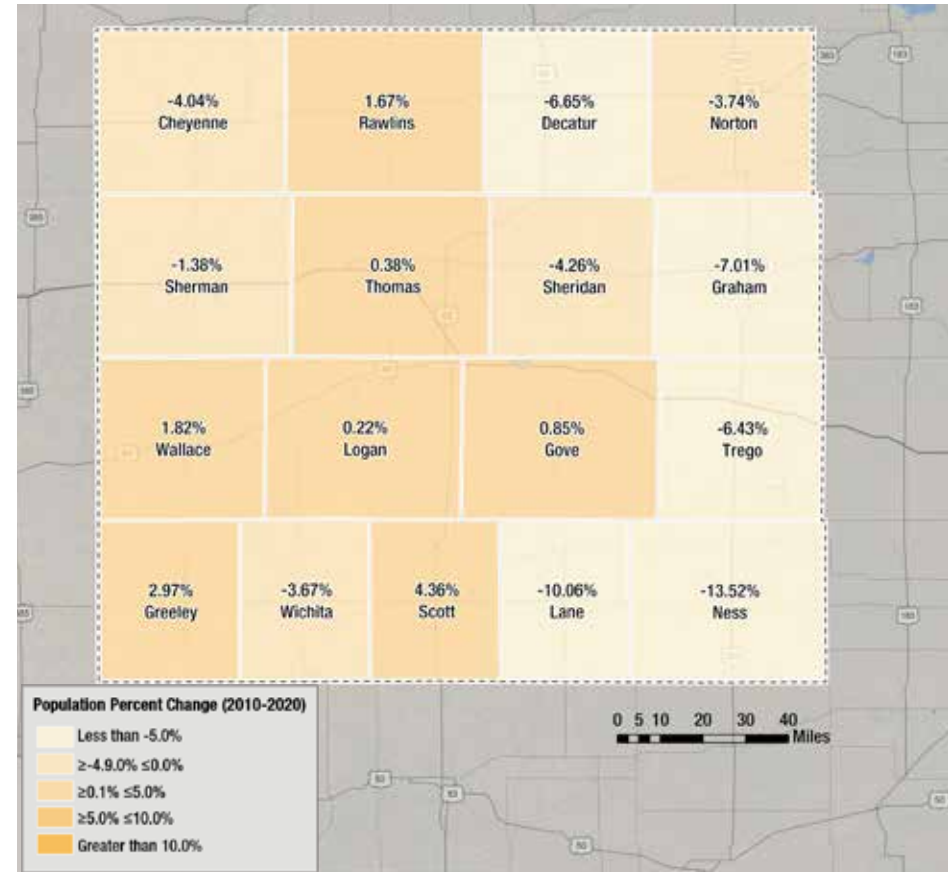
The demographics illustrate the demand for growing low maintenance housing options. This was reinforced by survey participants. These units can often serve two markets – the empty-nesters and retirees and the youngest households looking to “try-out” a community.

Housing Demand

Housing demand is being driven by:

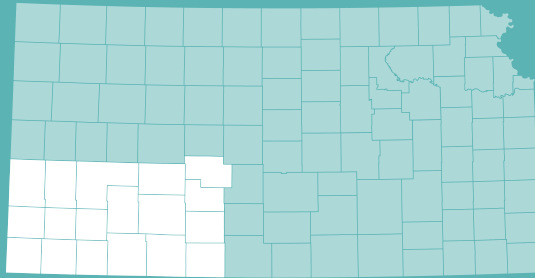
- A large number of unfilled jobs, the result of business growth and more individuals moving into their retirement years.
- The need to replace aging housing units that are unoccupied due to quality.
- The need for newer rental housing that meets market expectation.
- An aging population that is seeking lower maintenance options.

2010-2020 Population Percent Change



Source: U.S. Census Bureau

Southwest Regional Themes



SOUTHWEST

- There is competition with markets in Oklahoma.
- Older housing with more wide-spread housing condition issues.
- Lack of access to affordable building materials.
- More costs to travel between housing and jobs.
- Lower housing values and larger financing gaps.
- Lack of modern rental options even with a demand for these products.
- Labor shortage in building trades and developers compared to the total need.

Counties

Micropolitan

- Kearny
- Finney
- Ford
- Seward

Rural

- Clark
- Comanche
- Edwards
- Grant
- Gray
- Hamilton
- Haskell
- Hodgeman
- Kiowa
- Meade
- Morton
- Pawnee
- Stanton
- Stevens

Source: American Community Survey (5-Year Estimates); *Kansas Department of Revenue, Property Valuation Division

A population profile of the Southwest Region

	SOUTHWEST REGION	AVE. GROWTH RATE SINCE '10	STATE OF KANSAS	AVE. GROWTH RATE SINCE '10
2020 Population	149,120	-0.2%	2,937,880	0.3%
Micro Counties	98,704	0.1%	507,576	-0.3%
Rural Counties	50,416	-0.9%	384,430	-0.6%
2020 Minority Population	62,032	7.4%	715,418	4.5%
2019 55+ Population Percent*	24.5%	1.2%	28.2%	1.7%

Source: U.S. Census Bureau; American Community Survey (5-Year Estimates); *2020 age data not available at the time of this study

A household profile of the Southwest Region

	SOUTHWEST REGION	2010-2019 % POINT CHANGE	STATE OF KANSAS	2010-2019 % CHANGE
2019 Median Household Income Range	\$46,944 - \$64,930	-	\$62,087	24.1%
2019 % Owner Occupied	67.6%	-3.4%	66.3%	-2.2%
2019 Percent Homeowners 65+	26.7%	+3.7%	29.6%	+5.1%
2019 % Cost Burdened Owners	25.3%	+10.2%	25.0%	-0.4%
2019 % Renter Occupied	32.4%	+3.4%	33.8%	+3.2%
2019 % Cost Burdened Renters	30.1%	-1.1%	40.3%	-0.4%

Source: American Community Survey (5-Year Estimates)

A housing stock profile of the Southwest Region

	SOUTHWEST REGION	STATE OF KANSAS
2019 Median House Value Range	\$61,400 - \$152,500	\$151,900
2019 Median Gross Rent Range	\$443 - \$806	\$862
Average Year Built of Residential*	1950	1949
Average Year Built of Multi-Family*	1975	1970
Percent Homes Poor Condition	13.0%	8.0%

Housing Opportunities & Challenges for the Southwest Region

Diverse Population

The Southwest region has one of the most diverse populations in the state outside of the major metropolitan areas. This diversity is moving into its third and even fourth decade in some counties and with that, populations are seeking out more diverse housing options.

Undercount

The diversity of the region's population makes it more susceptible to undercounts. Researchers in the region estimate that nearly 1/4 of this population has been under counted for many of the regions counties. This means that many counties grew or grew at faster rates than the Census numbers indicated. The continued shortage of “for sale” and “for rent” units would appear to support this analysis.

Aging Housing

The rural counties of the Southwest region have an older housing stock that is not being replaced and in some instances not being updated due to low valuations. The gap between the cost to build or remodel and appraised values will need to be addressed.

Successful Programs

Cities like Dodge City and Garden City have perfected the use of programs like RHID. This is great for the region and housing growth, and a resource for other communities to learn about. However, these programs should now evolve in these communities as the market demand has been proven.

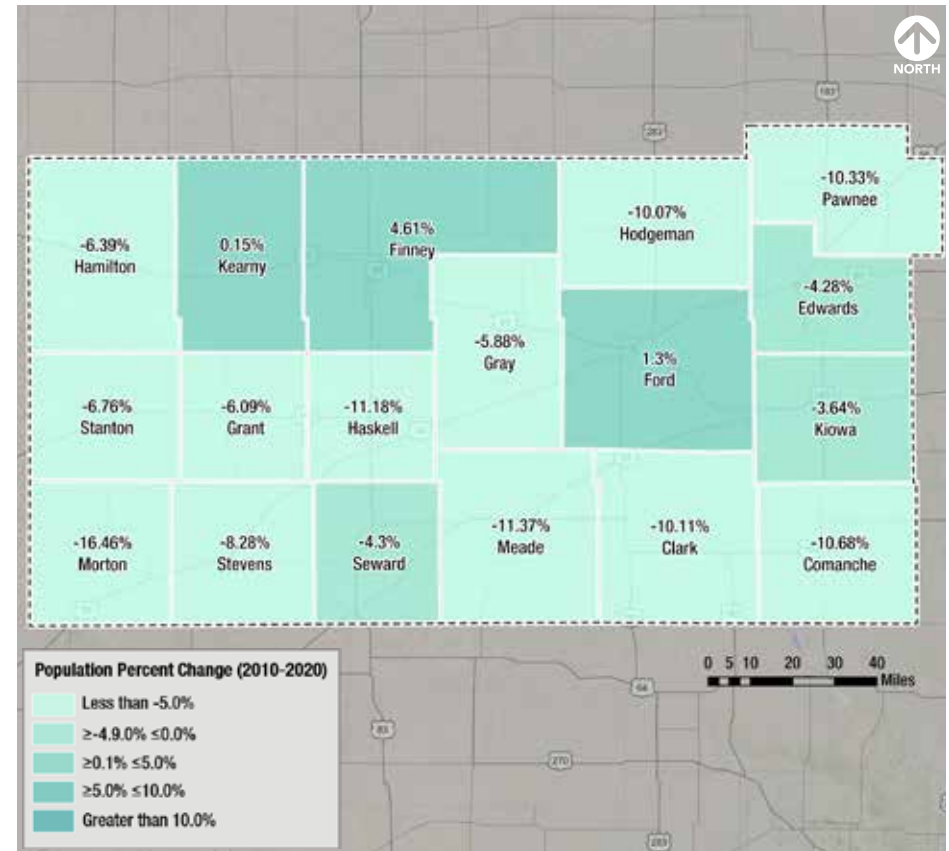
Stable Vacancy Rates

Compared to other areas in Kansas, the Southwest region boasts relatively lower vacancy rates in larger counties.

Housing Demand

Housing demand is being driven by:

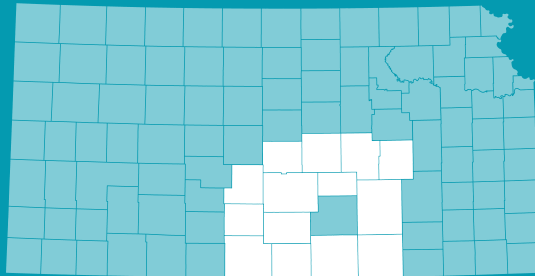
Population Percent Change - 2010-2020



Source: U.S. Census Bureau

- A very strong job market in several of the counties. In Finney and Ford Counties there are thousands of unfilled jobs and likely even more that are not being published because employers recognize the labor shortage.
- The need to replace older units that are no longer meeting residents' needs. This is especially true in the more rural counties.
- Greater age diversity, which seeks a full range of housing types for different stages of life.

South Central Regional Themes



SOUTH CENTRAL

- Labor shortage in building trades and developers.
- Many areas have had years of little to no development.
- Lack of housing variety, especially rental & retiree options.
- Areas that compete with markets in Oklahoma.

Counties

Metropolitan

- Butler
- Harvey
- Sumner

Micro Metropolitan

- Chase
- Cowley
- Reno

Rural

- Barber
- Harper
- Kingman
- Marion
- McPherson
- Pratt
- Rice
- Stafford

A population profile of the South Central Region

	SOUTH CENTRAL	AVE. GROWTH RATE SINCE 2010	STATE OF KANSAS	AVE. GROWTH RATE SINCE 2010
2020 Population	304,690	-0.4%	2,937,880	0.3%
Metro Counties	123,786	-0.1%	204,5874	0.6%
Micro Counties	129,242	-0.3%	507,576	-0.3%
Rural Counties	51,662	-0.7%	384,430	-0.6%
2020 Minority Population	22,985	5.0%	715,418	4.5%
2019 55+ Population Percent*	33.6%	0.8%	28.2%	1.7%

Source: U.S. Census Bureau; American Community Survey (5-Year Estimates) ; *2020 age data not available

A household profile of the South Central Region

	SOUTH CENTRAL	2010-2019 % POINT CHANGE	STATE OF KANSAS	2010-2019 % CHANGE
2019 Median Household Income Range	\$46,375 - \$65,417	-	\$62,087	24.1%
2019 % Owner Occupied	69.9%	-2.4%	66.3%	-2.2%
2019 Percent Homeowners 65+	33.9%	+2.7%	29.6%	+5.1%
2019 % Cost Burdened Owners	20.6%	-2.9%	25.0%	-0.4%
2019 % Renter Occupied	30.1%	+2.4%	33.8%	+3.2%
2019 % Cost Burdened Renters	38.7%	+2.4%	40.3%	-0.4%

Source: American Community Survey (5-Year Estimates)

A housing stock profile of the South Central Region

	SOUTH CENTRAL	STATE OF KANSAS
2019 Median House Value Range	\$56,100 - \$169,100	\$151,900
2019 Median Gross Rent Range	\$473 - \$761	\$862
Average Year Built of Residential*	1939	1949
Average Year Built of Multi-Family*	1972	1970
Percent Homes Poor Condition	11.7%	8.0%

Source: American Community Survey (5-Year Estimates); *Kansas Department of Revenue, Property Valuation Division

Housing Opportunities & Challenges for the South Central Region

Housing Stock

While the smallest communities have lower housing conditions, overall communities boast a stable, quality housing stock.

Strong Job Market

Many employers express the need for workers. A strong job market promotes growth through increased employment opportunities, increased property tax base, and generally stable wages. The South Central region benefits from its proximity to Wichita. However, as seen since 2010, job growth does not guarantee population growth. If housing is unavailable or is low-quality, households will choose to live elsewhere. Housing is important to translate job opportunities with population growth.

Builder Barriers

Construction costs are high across the area not just from material costs, but the costs for builders to travel from larger markets like Wichita. Many larger builders will not consider cities in the region without assistance like RHID.

Housing for Elderly and Disabled

Options are secluded to the larger cities like McPherson, if at all. In addition, using Section 8 vouchers is difficult in some counties.

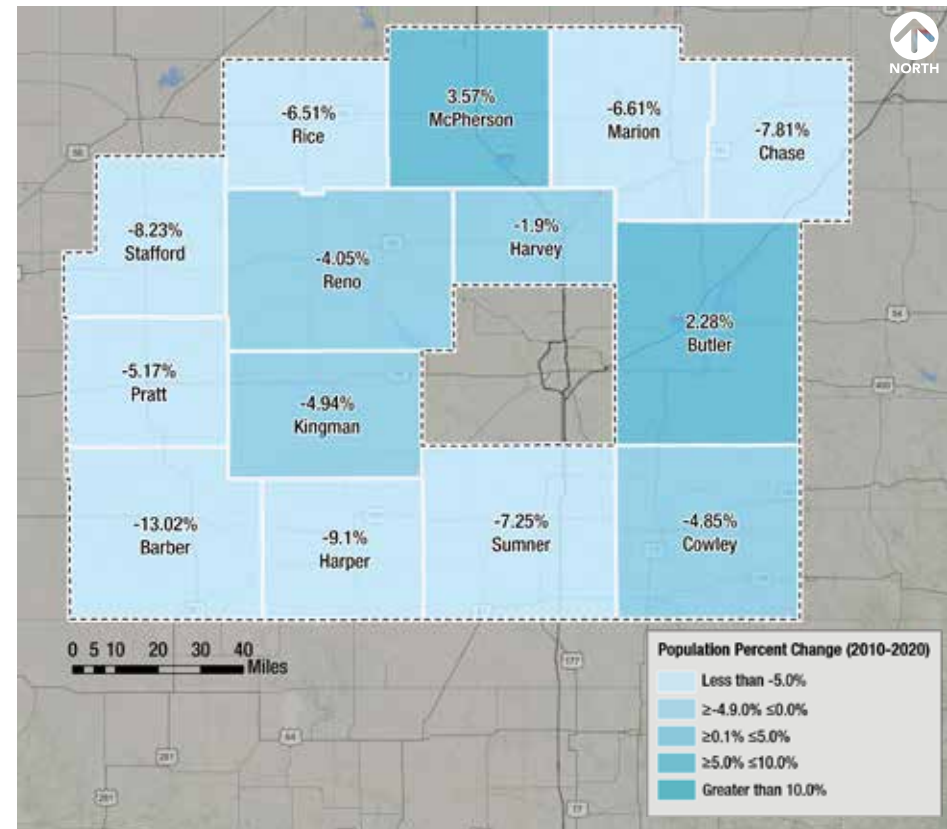
Lack of Housing Variety

Other than single-family detached homes, the only other options built in recent years are multi-story apartments. These are not ideal for everyone, like families who need to rent.

Competition with Urban Areas and Other States

Being on the border of Oklahoma and Wichita, there is competition for builders, incentives, and supportive policy. The South Central region is affected by this competition and is not attracting as much interest from these outside developers and builders.

Population Percent Change - 2010-2020



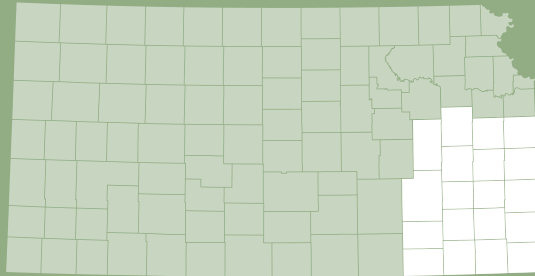
Source: U.S. Census Bureau

Housing Demand

Housing demand is being driven by:

- A very strong job market in several of the counties. Thousands of unfilled jobs exist in the region and in the Wichita area. Employees to fill these jobs will need quality housing that meets their stage of life.
- The need to replace older units that are no longer meeting residents' needs. This is especially true in the more rural counties.
- Greater housing diversity that meets the needs of an aging population.

Southeast Regional Themes



SOUTHEAST

- Some competition with markets in Oklahoma and Missouri.
- An older housing stock and gap in housing value to new construction.
- Mis-match between wages and housing costs.
- Lack of modern rental options.

Counties

Metropolitan

- Linn
- Miami
- Osage

Micro-politan

- Crawford
- Franklin
- Labette
- Lyon
- Montgomery

Rural

- Allen
- Anderson
- Bourbon
- Chautauqua
- Cherokee
- Coffey
- Elk
- Greenwood
- Neosho
- Wilson
- Woodson

A population profile of the Southeast Region

	SOUTHEAST REGION	AVE. GROWTH RATE SINCE 2010	STATE OF KANSAS	AVE. GROWTH RATE SINCE 2010
2020 Population	310,330	-0.4%	2,937,880	0.3%
Metro Counties	59,548	0.1%	204,5874	0.6%
Micro Counties	148,817	-0.5%	507,576	-0.3%
Rural Counties	101,965	-0.7%	384,430	-0.6%
2020 Minority Population	44,798	4.7%	715,418	4.5%
2019 55+ Population Percent*	32.3%	1.0%	28.2%	1.7%

Source: U.S. Census Bureau; American Community Survey (5-Year Estimates); *2020 age data not available at the time of this study

A household profile of the Southeast Region

	SOUTHEAST REGION	2010-2019 % POINT CHANGE	STATE OF KANSAS	2010-2019 % CHANGE
2019 Median Household Income Range	\$38,750 - \$71,995	-	\$62,087	24.1%
2019 % Owner Occupied	70.1%	-3.1%	66.3%	-2.2%
2019 Percent Homeowners 65+	33.0%	+4.9%	29.6%	+5.1%
2019 % Cost Burdened Owners	22.6%	-3.2%	25.0%	-0.4%
2019 % Renter Occupied	29.9%	+3.1%	33.8%	+3.2%
2019 % Cost Burdened Renters	40.0%	-0.01%	40.3%	-0.4%

Source: American Community Survey (5-Year Estimates)

A housing stock profile of the Southeast Region

	SOUTHEAST REGION	STATE OF KANSAS
2019 Median House Value Range	\$49,500 - \$201,400	\$151,900
2019 Median Gross Rent Range	\$495 - \$827	\$862
Average Year Built of Residential*	1948	1949
Average Year Built of Multi-Family*	1969	1970
Percent Homes Poor Condition	9.0%	8.0%

Source: American Community Survey (5-Year Estimates); *Kansas Department of Revenue, Property Valuation Division

Housing Opportunities & Challenges for the Southeast Region

Housing Values

Counties in the southern portion of the region have some of the lowest home values in the state. It could be assumed that this makes the region very affordable and thus more appealing but it actually has the opposite effect. Low values make it challenging to build or rehabilitate housing due to lack of comparables.

Low Wages

The Southeast region has some of the lowest incomes in the state. This also hampers the ability to rehabilitate older housing and makes it challenging to support new construction.

Employment Opportunities

Many people and employers express the need for workers. A strong job market promotes growth through increased employment opportunities, increased property tax base, and generally stable wages. As seen since 2010, job opportunities do not guarantee population growth. If housing is unavailable or is low-quality, households will choose to live elsewhere. Housing is important to translate job opportunities with population growth.

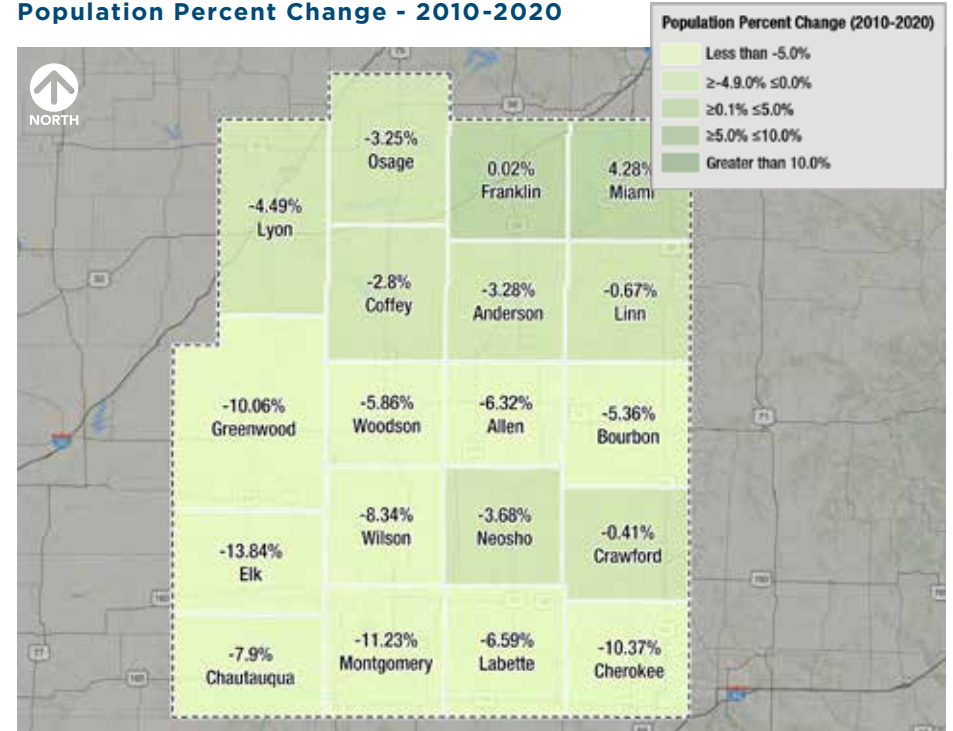
Missing Partnerships

Many in the region are missing the technical experience with developing and implementing housing programs. Some communities would like to start a housing program but do not know where to start. Some regional knowledge sharing or technical assistance could be enough to stimulate new housing programs in some communities.

Lack of Modern Rental Options

There are many employers with job opportunities. In many instances, existing employees in the region are commuting long distances from urban areas like Kansas City, Wichita, or Topeka. More modern rental options would entice some new employees to rent in the community first, and perhaps establish roots to purchase a home.

Population Percent Change - 2010-2020



Source: U.S. Census Bureau

Education Resources

The Southeast region has the resources to train and educate the next generation of workforce. However, expanding the building trades programs will be essential to constructing and rehabilitating housing.

Housing Demand

Housing demand is being driven by:

- A very strong job market in several of the counties. Employees to fill these jobs will need quality housing that meets their stage of life.
- The need to replace older units, especially rental units, that are no longer meeting residents' needs. This is especially true in the more rural counties.
- Greater housing diversity that meets the needs of an aging population.

Douglas/Shawnee County Themes

DOUGLAS COUNTY

- Inconsistent review and approval process at times.
- There can be a mis-match between the cost of an approval process to the desired outcomes of the process.
- High cost of site development - topography and utility service.
- Unmet demand for smaller and lower maintenance options.
- Large special assessments and expenses to develop (some perception, some reality).

SHAWNEE COUNTY

- Appraisal gap within older neighborhoods.
- Unmet demand for smaller and lower maintenance options.
- A trending preference for people that work in Shawnee County (Topeka) to live in Douglas County (Lawrence).
- Increased needs for social services and associated housing.

A population profile of the Shawnee/Douglas Counties

	SHAWNEE/ DOUGLAS	AVE. GROWTH RATE SINCE 2010	STATE OF KANSAS	AVE. GROWTH RATE SINCE 2010
2020 Population	297,694	0.3%	2,937,880	0.3%
2020 Minority Population	72,602	3.7%	715,418	4.5%
2019 55+ Population Percent*	27.5%	1.9%	28.2%	1.7%

Source: U.S. Census Bureau; American Community Survey (5-Year Estimates); *2020 age data not available at the time of this study

A household profile of the Shawnee/Douglas Counties

	SHAWNEE/ DOUGLAS	2010-2019 % POINT CHANGE	STATE OF KANSAS	2010-2019 % CHANGE
2019 Median Household Income Range	\$56,762 - \$59,435	-	\$62,087	24.1%
2019 % Owner Occupied	59.3%	+2.7%	66.3%	-2.2%
2019 Percent Homeowners 65+	31.2%	-2.7%	29.6%	+5.1%
2019 % Cost Burdened Owners	19.4%	-7.4%	25.0%	-0.4%
2019 % Renter Occupied	40.7%	+2.7%	33.8%	+3.2%
2019 % Cost Burdened Renters	45.7%	-2.8%	40.3%	-0.4%

Source: American Community Survey (5-Year Estimates)

A housing stock profile of the Shawnee/Douglas Counties

	SHAWNEE/DOUGLAS	STATE OF KANSAS
2019 Median Home Value Range	\$132,500 - \$199,400	\$151,900
2019 Median Gross Rent Range	\$825 - \$926	\$862
Average Year Built of Residential*	1960	1949
Average Year Built of Multi-Family*	1976	1970
Percent Homes Poor Condition	3.9%	8.0%

Source: American Community Survey (5-Year Estimates); *Kansas Department of Revenue, Property Valuation Division

Housing Opportunities & Challenges for the Shawnee/Douglas Region

Leading Innovation in the State

Lawrence has been trying new programs and approaches to address their unique housing situations. Voters have approved some initiatives but there is also the need to balance concerns from existing residents about providing greater price point variety.

Partnerships

Both counties have examples of great community partnerships that are trying to address the need for more affordable housing. In Lawrence, this is happening through the Affordable Housing Committee. In Topeka, existing nonprofit developers are filling important gaps.

Strong Job Growth

A strong job market promotes growth through increased employment opportunities, increased property tax base, and generally stable wages. Households will seek to live close to these jobs in Shawnee or Douglas Counties.

Balanced Review and Approval Process

There is some concern, real or perceived, that approval processes can be improved to be more consistent and easier to navigate.

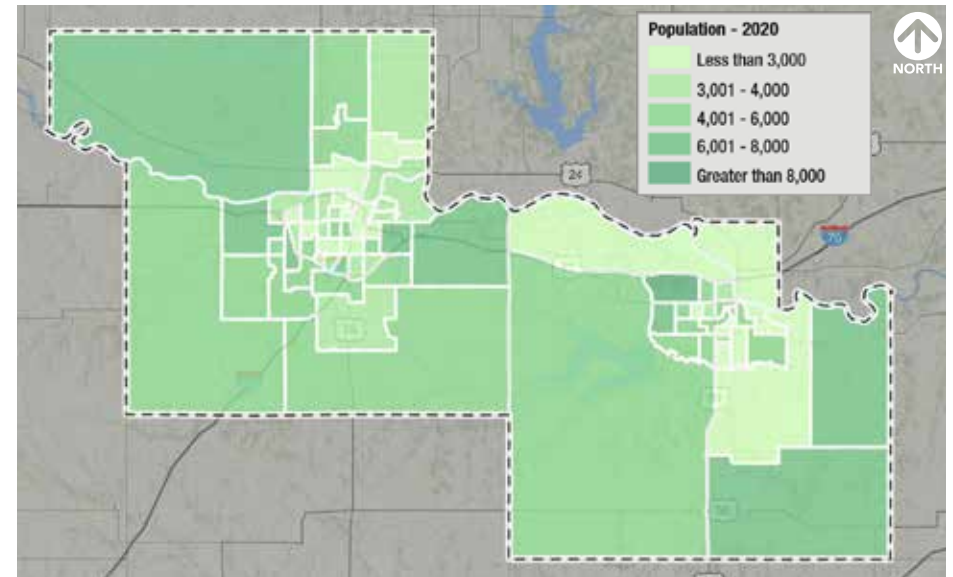
Pockets of Undervaluation

Like many of the rural counties in Kansas, Topeka has older neighborhoods with undervaluation issues. In these neighborhoods appraisals do not match the costs to build new or rehabilitate existing housing. To support neighborhood redevelopment, this gap will need to be addressed.

Community Vision

In Douglas County, there needs to be ongoing efforts for collaboration and common understanding of the vision and goals for growth between stakeholders, developers, and public officials. This lack of understanding is most visible in NIMBYism (not in my backyard) that has occurred around certain projects.

2020 Population by Census Tract



Source: U.S. Census Bureau

Lot Development

In and around Topeka, there are some fears in the development community about large-sized subdivision development and having to sit on lots for a long time. In and around Lawrence, the lot development challenges relate to infrastructure expansion and the associated costs this incurs for the city, developer, and eventual owner (special assessments).

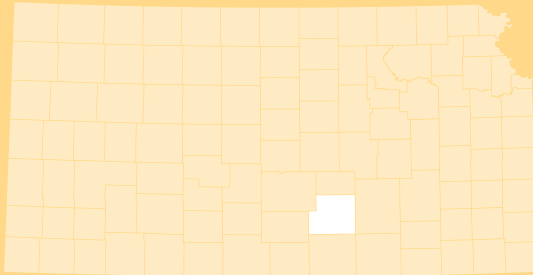
Housing Development

Housing development in the region is being driven by:

- Population growth.
- The need for greater housing diversity to meet the needs of a wider age range.

Both Shawnee and Douglas County have recent housing assessments that describe the magnitude of need and population growth.

Sedgwick County Themes



SEDGWICK COUNTY

- Demand for rental housing variety beyond apartments.
- A desire to create neighborhoods with new subdivision development.
- New options are either downtown living or larger home subdivisions in the outer rings.
- Appraisal gap within older neighborhoods. This includes neighborhoods predominately of color.
- Demand for smaller footprint and lower-maintenance options.
- The middle ring around downtown has older neighborhoods that are not being replicated elsewhere. However, "small lot" is relative to the region.

A population profile of Sedgwick County

	SEDGWICK COUNTY	GROWTH RATE SINCE 2010	STATE OF KANSAS	GROWTH RATE SINCE 2010
2020 Population	523,824	0.5%	2,937,880	0.3%
2020 Minority Population	166,067	3.5%	715,418	4.5%
2019 55+ Population Percent*	26.6%	2.2%	28.2%	1.7%

Source: U.S. Census Bureau; American Community Survey (5-Year Estimates); *2020 age data not available at the time of this study

A household profile of Sedgwick County

	SEDGWICK COUNTY	2010-2019 % POINT CHANGE	STATE OF KANSAS	2010-2019 % CHANGE
2019 Median Household Income	56,524	18.13%	\$62,087	24.1%
2019 % Owner Occupied	63.0%	-4.0%	66.3%	-2.2%
2019 Percent Homeowners 65+	28.4%	+6.1%	29.6%	+5.1%
2019 % Cost Burdened Owners	20.1%	-4.5%	25.0%	-0.4%
2019 % Renter Occupied	37.1%	+4.0%	33.8%	+3.2%
2019 % Cost Burdened Renters	42.8%	-2.9%	40.3%	-0.4%

Source: American Community Survey (5-Year Estimates)

A housing stock profile of Sedgwick County

	SEDGWICK COUNTY	STATE OF KANSAS
2019 Median House Value	\$140,700	\$151,900
2019 Median Gross Rent Range	\$824	\$862
Average Year Built of Residential*	1948	1949
Average Year Built of Multi-Family*	1955	1970
Percent Homes Poor Condition	2.5%	8.0%

Source: American Community Survey (5-Year Estimates); *Kansas Department of Revenue, Property Valuation Division

Housing Opportunities & Challenges for Sedgwick County

Housing Variety

Over the last two decades, there has been limited amount of new construction outside of single-family detached homes. This has left a significant gap and opportunity in the county, especially for smaller footprint and lower maintenance options.

Community Amenities

The region has continued to invest in itself. Strong school districts across the county, reinvestment in downtown Wichita are all attractive to new residents.

Strong Job Market

Despite the recent closing of a few larger businesses, the region has been able to easily absorb those workers and still has a labor shortage, especially among the skilled trades.

Valuation Gap

Within Wichita's older neighborhoods there is often a gap between what it costs to build or rehabilitate housing and the value of existing housing. This can discourage and limit reinvestment. A similar issue exists in many rural counties in Kansas.

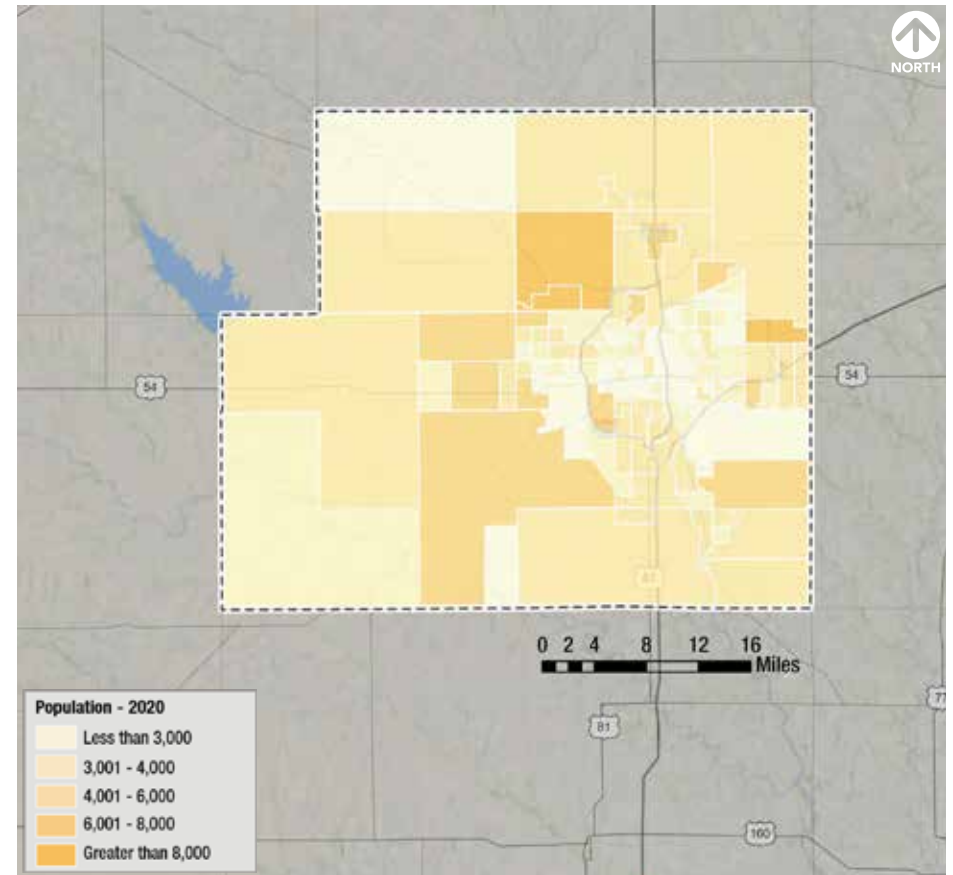
Neighborhood Building

Subdivision activity over the past decades has been steady but many people felt these were only subdivisions and not neighborhoods. Participants noted a need to create more neighborhoods with housing variety and services that create a greater sense of community.

Housing Demand

Housing demand in Sedgwick County is being driven by:

2020 Population by Census Tract



Source: U.S. Census Bureau

- Population growth due to continued labor shortages.
- Pent-up demand for housing products that meet the needs for every stage of life.

Wichita-Sedgwick County Planning provides annual detailed reports on building activity and future projections that further illustrate demand.

Kansas City Metro Themes

JOHNSON COUNTY

- The need to develop self-sustaining neighborhoods or small community clusters.
- Frequent opposition to housing variety and NIMBYism toward new housing types.
- More access between essential jobs and attainable housing. Affordable housing is not adjacent to jobs and jobs are not adjacent to affordable housing.

WYANDOTTE COUNTY

- Appraisal gap in older neighborhoods. This includes neighborhoods predominately of color.
- The need to develop self-sustaining neighborhoods or small community clusters.
- High need for social services and associated housing.
- More access between essential jobs and attainable housing. Affordable housing is not adjacent to jobs and jobs are not adjacent to affordable housing.

A population profile of the Kansas City Metro

	KC METRO	AVE. GROWTH RATE SINCE 2010	STATE OF KANSAS	AVE. GROWTH RATE SINCE 2010
2020 Population	779,108	1.05%	2,937,880	0.3%
2020 Minority Population	232,045	4.6%	715,418	4.5%
2019 55+ Population Percent*	57.0%	2.6%	28.2%	1.7%

Source: U.S. Census Bureau; American Community Survey (5-Year Estimates); *2020 age data not available at the time of this study

A household profile of the Kansas City Metro

	KC METRO	2010-2019 % POINT CHANGE	STATE OF KANSAS	2010-2019 % CHANGE
2019 Median Household Income Range	\$46,881 - \$89,087	-	\$62,087	24.0%
2019 % Owner Occupied	66.8%	-3.3%	66.3%	-2.2%
2019 Percent Homeowners 65+	25.7%	+6.5%	29.6%	+5.1%
2019 % Cost Burdened Owners	19.8%	-7.3%	25.0%	-0.4%
2019 % Renter Occupied	33.2%	+3.3%	33.8%	+3.2%
2019 % Cost Burdened Renters	39.9%	-0.8%	40.3%	-0.4%

Source: American Community Survey (5-Year Estimates)

A housing stock profile of the Kansas City Metro

	KC METRO	STATE OF KANSAS
2019 Median House Value Range	\$100,300 - \$259,600	\$151,900
2019 Median Gross Rent Range	\$884 - \$1,109	\$862
Average Year Built of Residential*	1958	1949
Average Year Built of Multi-Family*	1967	1970
Percent Homes Poor Condition	7.7%	8.0%

Source: American Community Survey (5-Year Estimates), *Kansas Department of Revenue, Property Valuation Division

Housing Opportunities & Challenges for the Kansas City Metro

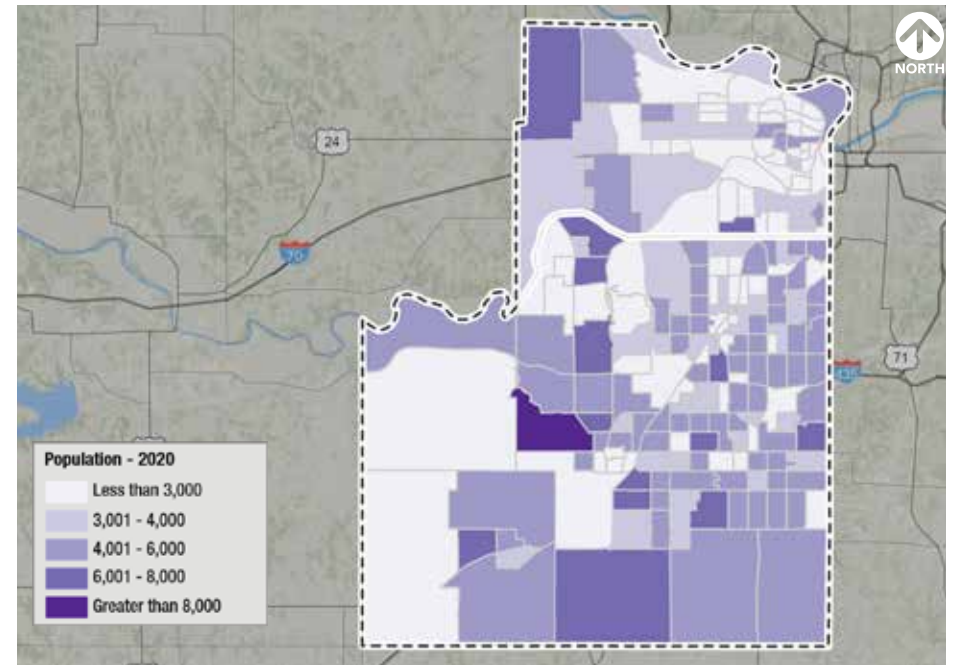
Wyandotte County

- **Community Investment.** Over the past decade Wyandotte County has made significant community investments and partnered with the larger region to improve transit, downtown, and commercial services.
- **Structure.** Wyandotte County has the community structures and organizations to deliver new housing products and services but often lack the finances.
- **Historic poverty.** Wyandotte County has some of the poorest Census tracts in the state. Reinvesting in housing, job training, and overall economic development will be essential to stabilizing neighborhoods.
- **Undervaluation.** Like rural communities the, a number of older neighborhoods in Wyandotte County have a gap between what it costs to build or rehabilitate housing and the value to existing housing. This can discourage and limit reinvestment. Gap financing will be essential but it should not be done at the expense of existing residents' ability to live in these neighborhoods.

Johnson County

- **Demand for housing variety.** Over the past decade most of the housing produced in Johnson County has either been larger single-family detached or large scale multi-family. Very little has been built in smaller footprints and lower maintenance.
- **Opportunities for innovation.** Large job centers adjacent to transportation create great opportunities to produce housing that brings employees to the county and provides the transportation options those employees seek.
- **Highly respected communities and schools.** Many are choosing to live in housing at their income limits because of the school districts and amenities that the communities offer.
- **Limited advocacy for housing variety.** Projections that have proposed to add variety and usually density have experienced significant push-back from current residents.
- **Limited supply of first-time homebuyer options.** Participants often noted the affordability challenges their children had when returning to Johnson County.

Kansas City Metro - 2020 Population by Census Tract



Source: U.S. Census Bureau

- **Development process.** Many builders and developers noted the lack of consistency in supporting community plans or regulations and the sense of shifting ground rules.

Housing Development

Housing development in Wyandotte County is being driven by:

- Population growth.
- Desire to find more affordable

options in the larger Kansas City Metro area.

- Investments in transportation and community amenities.

Housing development in Johnson County is being driven by:

- Strong population growth and sense of community quality.
- Desire to age within communities and the need for different housing products for different stages of life.

CONCLUSION

The issues around housing affordability and availability are complex and varied. These issues are often very localized and the strategies to address those issues will often need to be developed and championed at the local level. That does not mean that programs and funding at the state level should not encourage addressing these issues. Often outside voices are needed to push forward tough and painful conversations.

As noted earlier, this assessment should be a launching point for continued conversation, education, funding, and even reform. To do this, a statewide housing consortium should be formed that brings together experts and individuals passionate about housing issues from across the state. Part of their role should be the identification of priority initiatives and moving those priorities forward.



State Administered Programs as of 2021 for Reference

KHRC Administered

- Kansas Emergency Rental Assistance (KERA) program
- First Time Homebuyer Program
- Weatherization Assistance
- Tenant Based Rental Assistance
- Emergency Solutions Grant
- Community Services Block Grant
- Low Income Housing Tax Credit Program
- HOME Rental Development Program
- Private Activity Bonds
- National Housing Trust Fund
- Moderate Income Housing program

Kansas Department of Commerce

- Rural Housing Incentive Districts (RHID)
- Upper Story RHID Program
- Downtown Redevelopment Tax Rebate
- Community Development Block Grant (CDBG) program

Kansas Historical Society Administered

- Heritage Trust Fund
- State Historic Rehabilitation Tax Credit
- CARES Act Funds

Other Program Resources

- AARP - <https://local.aarpfoundation.org/>
- AffordableHousing.com - <https://afford-ablehousingonline.com/housing-search/Kansas>
- Residential Lead Hazard Prevention Program (RLHPP)