



REGIONAL ASSESSMENT



INTRODUCTION

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.

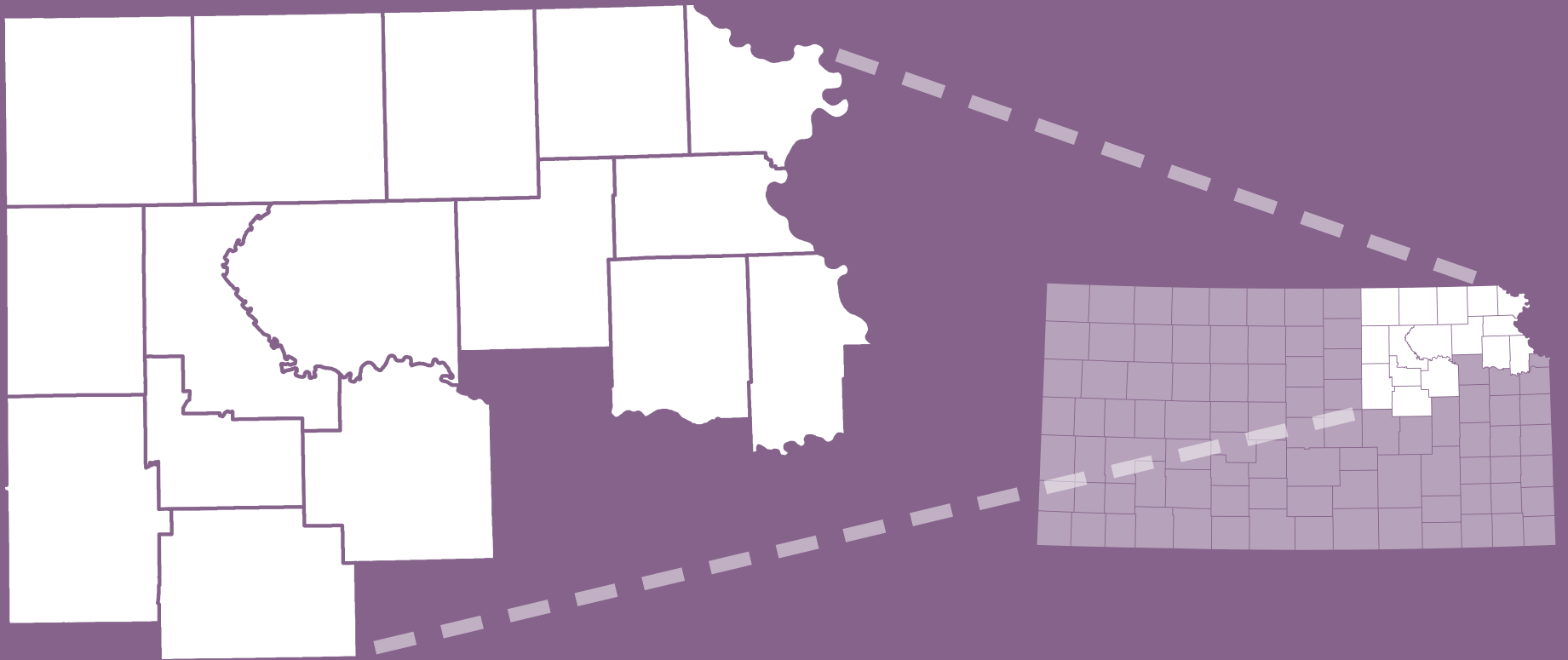
Assessing data at the regional level does allow counties to see how they compare to some of their peers. They often share common characteristics that may include:

- 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.

Each region is set up in a similar pattern on the assumption that many readers will gravitate to their region. Therefore, processes and definitions are repeated in each section.

NORTHEAST REGION



THE BIG PICTURE

Northeast Kansas features many distinct characteristics versus other parts of the state. For example, Kansas State University and Fort Riley add a significant transitional population that need services but not long-term housing options. Other areas, like Leavenworth County, have had stable job sources in Fort Leavenworth and Leavenworth Penitentiary but are experiencing a growing influence from the Kansas City Metro.

Popular Regional Themes

- 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

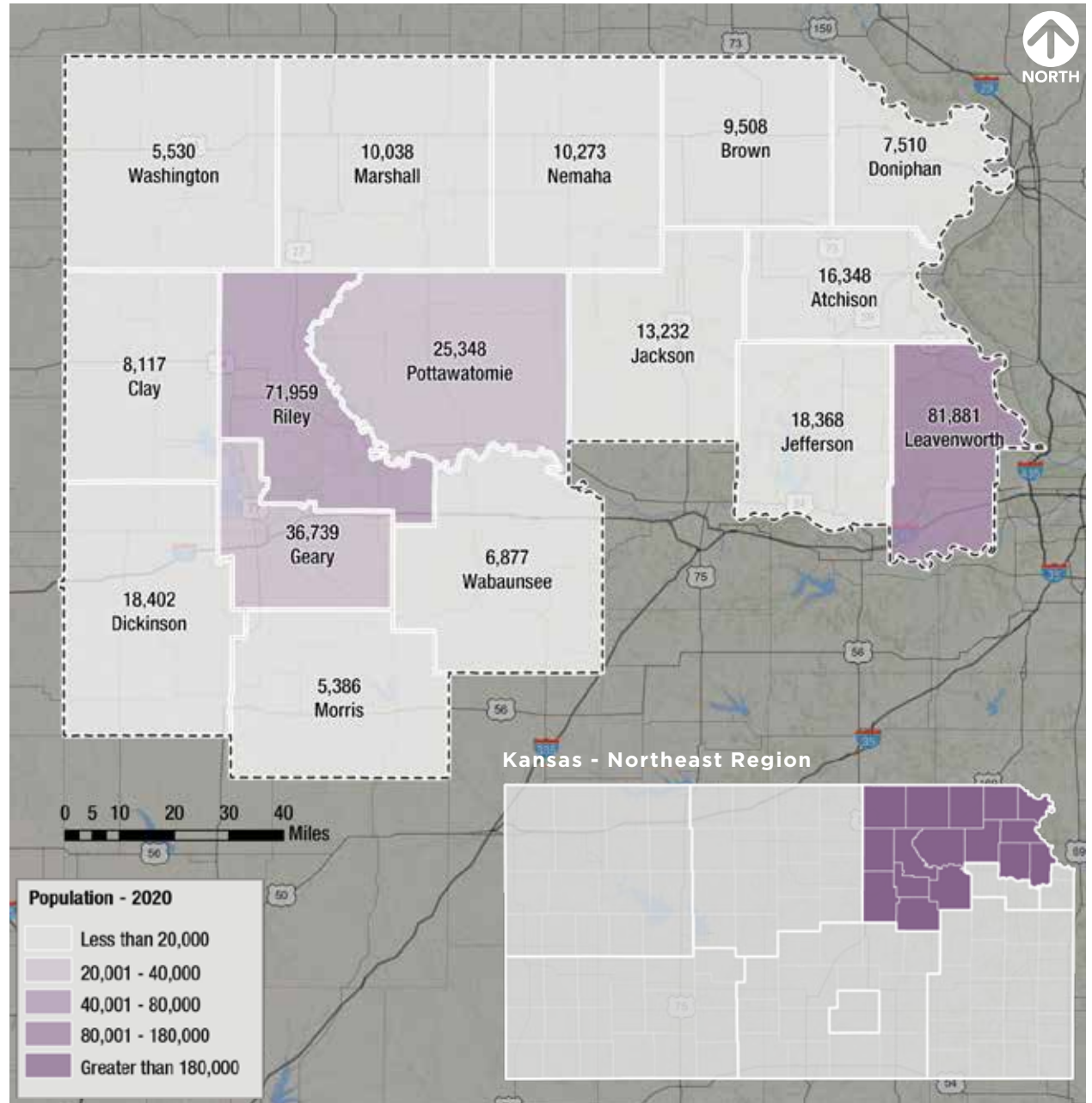
Micropolitan

- Atchison

Rural

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

Northeast Region - 2020 Population



Source: U.S. Census Bureau

A SNAPSHOT OF NORTHEAST KANSAS

The information in this section includes many similar elements to the Statewide Profile. However, there is more detail where appropriate and further data points where needed to assess the market.

Regional housing organizations, counties, and cities in the Northeast region can use this information to help form local policies, create partnerships, and supplement grant and funding applications, among other uses.

Quantitative Regional Questions to Answer

- Population - Is the region growing and by how much?
- Diversity - Is the area becoming more diverse and where?
- Age - How is the region aging and where are certain age cohorts more prevalent?
- Income - How are regional incomes changing over time?
- Employment - What are the major sectors and how does this influence local incomes and housing?
- Housing Occupancy - What are trends in ownership and renters?
- Housing Vacancy - Is the region seeing more housing vacancy and where?
- Housing Age - How old is the housing stock and what does this mean for policy?

- Housing Condition - Correlated to the age of housing, a snapshot of where the condition is above or below average.
- Owner and Renter Cost Burden - Are residents in the region experiencing more or less burden to pay for housing, not including other necessary expenses like transportation?

Qualitative Regional Data Elements

- A public forum in Manhattan on May 18, 2021.
- Listening sessions with city staff, officials, economic development experts, real estate professionals, housing service providers, and major employers throughout the region.
- Community survey responses from 494 individuals who indicated they live in the Northeast region.



Abilene



Herington

NORTHEAST KANSAS PROFILE

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

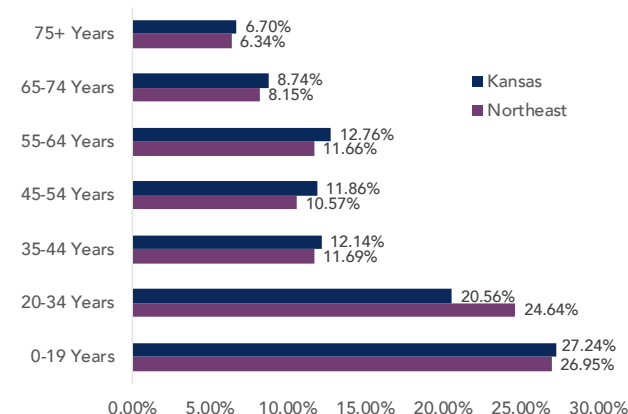
Source: American Community Survey (5-Year Estimates)

A housing stock profile of the Northeast Region

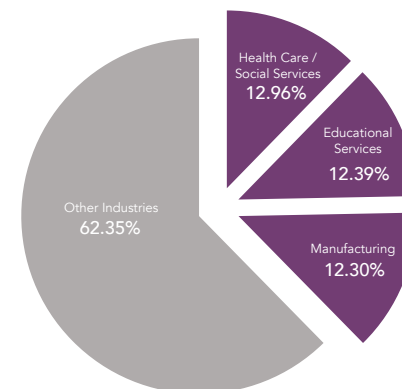
	NORTHEAST REGION	STATE OF KANSAS
2019 Median House Value Range	\$82,000-\$201,000	\$151,900
2019 Median Gross Rent Range	\$456-\$1,057	\$850
Average Year Built of Residential*	1946	1949
Average Year Built of Multi-Family*	1974	1970
Percent Homes Poor Condition	6.4%	8.0%

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

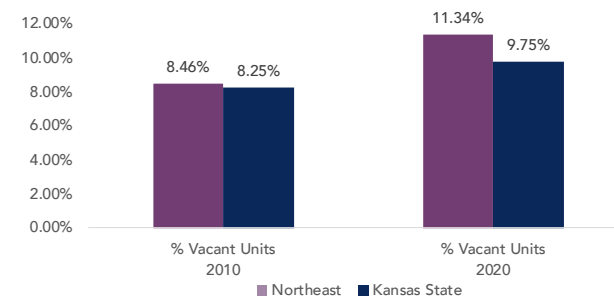
Population by Age - Northeast region vs Kansas - 2019



Top Employment Industries - Northeast region vs Kansas - 2019



Change in Vacancy - Northeast region vs Kansas



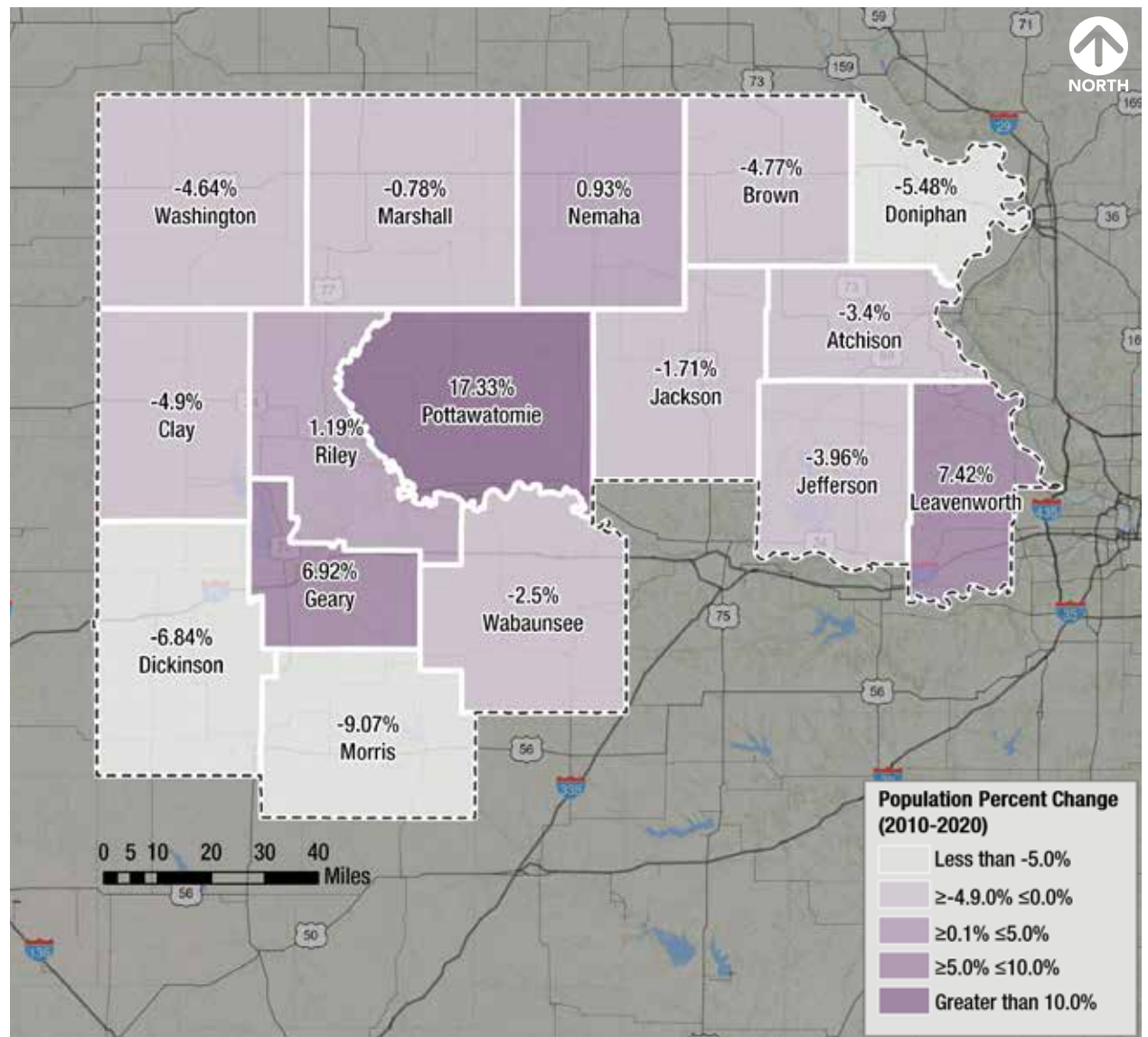
Population Change in Northeast Kansas

Note, there are concerns throughout the country regarding undercounts in the 2020 population. These are issues to be considered locally when creating policy related to housing demand and needs.

- Like many areas of Kansas, population growth between 2010 and 2020 was focused in urban counties.
- The large percent growth in Pottawatomie County is a result of people working in Manhattan and living across the county line in Pottawatomie County.
 - › Note the overall population change was about 4,000 people in Pottawatomie County versus about 800 people in Riley County.
- Growth in Leavenworth County aligns with trends of county growth occurring adjacent to metropolitan areas, in this case Kansas City.



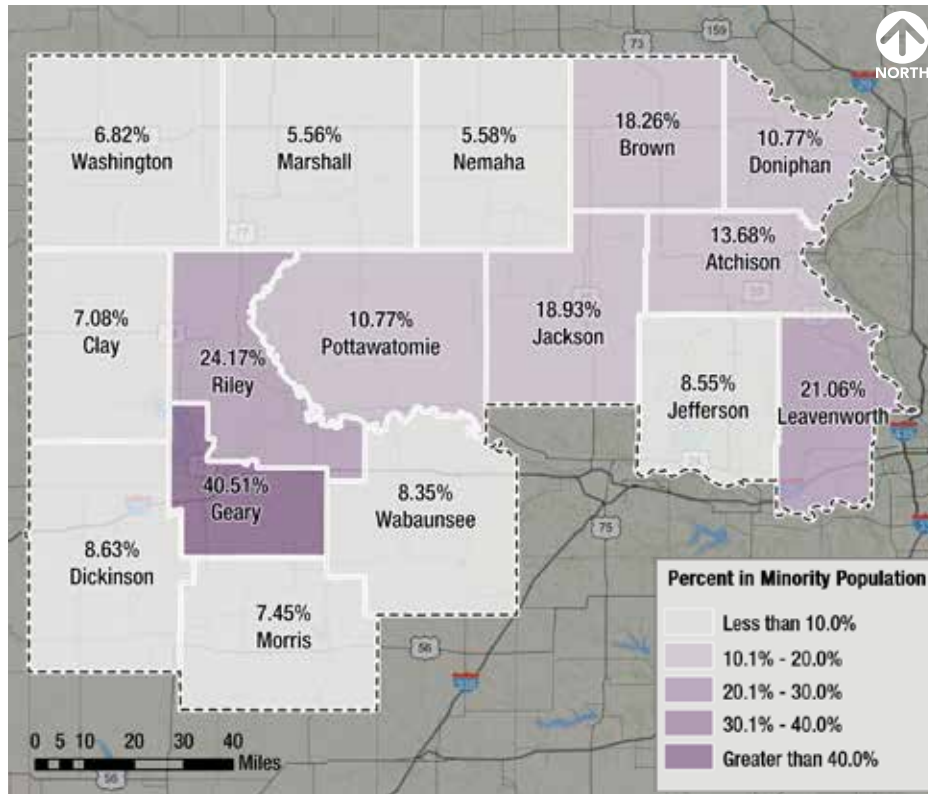
2010-2020 Population Percent Change



Source: U.S. Census Bureau

Minority Population in Northeast Kansas

Percent Minority Population - 2020



Source: U.S. Census Bureau

Minority population includes all those that do not identify themselves white, non-Hispanic.

- Like Kansas, the Northeast region is becoming more diverse, and many counties are becoming more diverse than the state as a whole. Only Geary County became less diverse, although the County is overall much more diverse than others in the region with nearly 50% of residents identifying as not white/non-Hispanic.

Change in Minority Population, 2010-2020

COUNTY	% WHITE NON-HISPANIC (2010)	% WHITE NON-HISPANIC (2020)	2010-2020 CHANGE	% HISPANIC (2010)	% HISPANIC (2020)	2010-2020 CHANGE
Atchison	88.7%	85.2%	-3.5	2.3%	3.6%	+1.3
Brown	82.0%	80.8%	-1.2	3.1%	3.7%	+0.6
Clay	95.4%	92.2%	-3.1	1.9%	2.7%	+0.8
Dickinson	91.2%	89.4%	-1.8	3.9%	4.9%	+1.0
Doniphan	91.0%	88.1%	-2.9	2.1%	2.7%	+0.6
Geary	53.8%	54.3%	+0.5	12.4%	15.7%	+3.3
Jackson	84.0%	79.6%	-4.4	3.3%	4.8%	+1.5
Jefferson	94.5%	90.1%	-4.4	1.8%	3.1%	+1.3
Leavenworth	78.1%	76.3%	-1.8	5.7%	6.8%	+1.1
Marshall	95.4%	93.7%	-1.7	1.9%	2.3%	+0.4
Morris	92.4%	90.9%	-1.5	3.6%	4.2%	+0.6
Nemaha	96.1%	93.7%	-2.4	1.2%	2.6%	+1.4
Pottawatomie	89.1%	87.0%	-2.1	4.4%	5.6%	+1.2
Riley	76.8%	72.0%	-4.8	6.5%	10.4%	+3.9
Wabaunsee	93.6%	89.9%	-3.7	2.9%	4.6%	+1.7
Washington	94.6%	91.9%	-2.7	2.5%	5.0%	+2.5
State of Kansas	73.3%	72.2%	-1.0	10.5%	13.0%	+2.5

Source: U.S. Census Bureau

Age Composition in Northeast Kansas

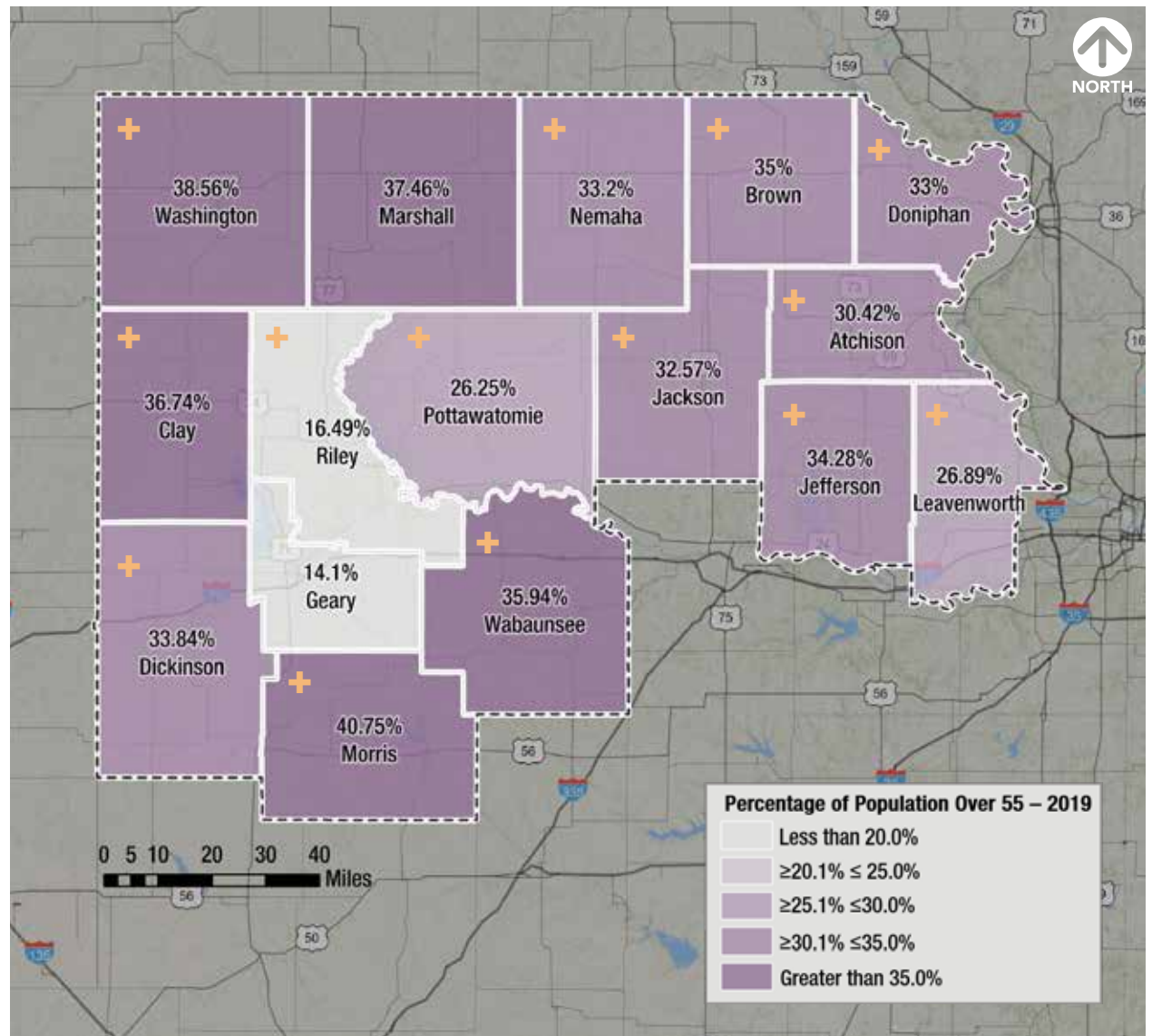
- Morris County, one of the counties with the highest owner-occupied rate, has the largest percent of its population over 55 years old.
- More urban areas have lower shares of people over 55 years old, in the case of the Northeast region, a result of students at Kansas State University and military personnel at Fort Riley. These are mostly local transitional populations and if enrollment or base size remains constant do not demand significant housing other than replacement of older units.

Population Over 55 years old - 2019

REGION	COUNT
Northeast	26.1%
Kansas City Metro	25.9%
North Central	33.6%
Northwest	36.7%
Sedgwick County	26.6%
Shawnee/Douglas	27.5%
South Central	32.4%
Southeast	32.3%
Southwest	24.5%
State of Kansas	28.2%

Source: American Community Survey (5-year estimates)

Population Over 55 Years Old as a Percent of Total Population - 2019



Source: American Community Survey (5-Year Estimates)

+ Increase in share of population 55+ from 2010-2019

Incomes in Northeast Kansas

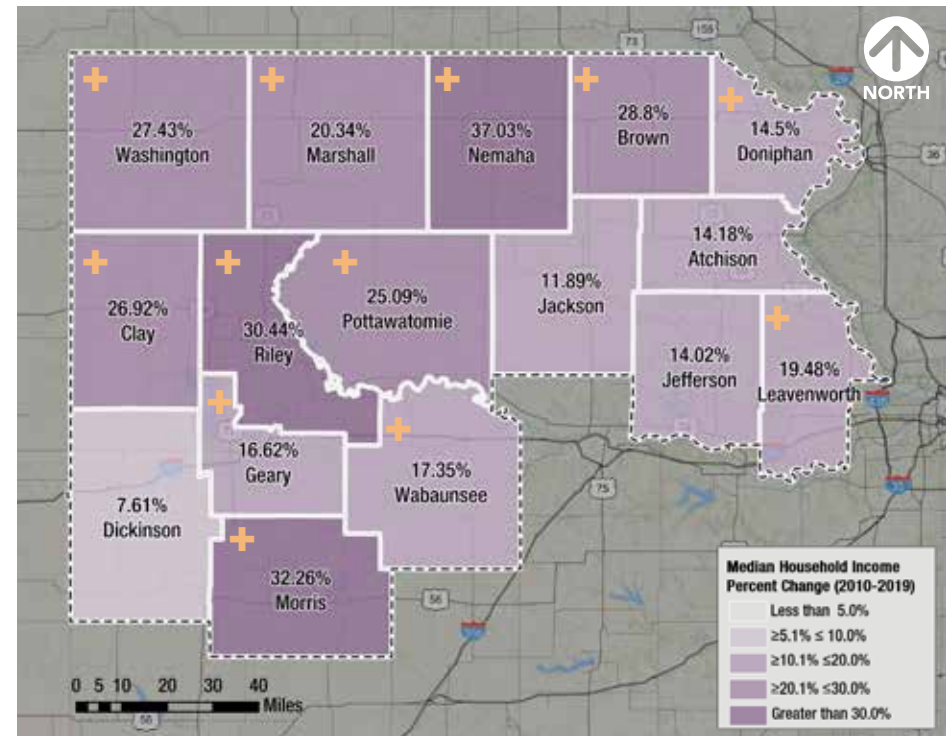
- Incomes tend to be lower in more rural parts of the region and growing at a slower rate.
- The areas with lower increases in household income tend to also be those with lower housing production and lower housing condition ratings.
- While Waubunsee and Jackson Counties have high owner-occupancy rates, incomes grew modestly since 2010. This can be from an older, retiree population with fixed incomes who own their home.
- Morris County also has a high owner-occupancy rate and also high growth in incomes, perhaps working households with incomes to support homeownership.
- The illustration on the right shows what typical wages might be for common jobs in the region. While median incomes may be higher than average in a county like Leavenworth County, there are still essential workers that make much less and require appropriate housing options locally or must spend more on transportation costs to live outside of where they work.

Median Household Income - 2019

COUNTY	INCOME
Atchison	\$50,439
Brown	\$48,333
Clay	\$53,929
Dickinson	\$49,991
Doniphan	\$49,703
Geary	\$53,133
Jackson	\$57,914
Jefferson	\$64,864
Leavenworth	\$73,013
Marshall	\$51,895
Morris	\$55,658
Nemaha	\$63,216
Pottawatomie	\$66,835
Riley	\$51,208
Wabaunsee	\$61,178
Washington	\$50,588
Kansas	\$59,597

Source: American Community Survey (5-Year Estimates)

2010-2019 Median Household Income Percent Change



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

+ Real Income growth from 2010-2019 when adjusting for inflation

Median Salary of Local Metro Occupations

	FOOD SERVICES	BANKER	CONSTRUCTION LABORER	ACCOUNTANTS	CIVIL ENGINEER
Manhattan	\$20,000	\$26,800	\$36,210	\$48,490	\$77,140
Wichita	\$19,570	\$22,170	\$32,750	\$66,750	\$80,500
Topeka	\$19,620	\$24,130	\$35,890	\$59,790	\$75,260
Kansas City	\$23,500	\$27,660	\$42,010	\$67,490	\$78,950
Lawrence	\$20,670	-	\$41,360	\$54,380	\$82,110

Source: National Housing Conference, Paycheck to Paycheck, <https://nhc.org/paycheck-to-paycheck/>

Where the Northeast Region's Employed Civilian Population Works - 2019



Healthcare and Social Assistance



Educational Services



Manufacturing

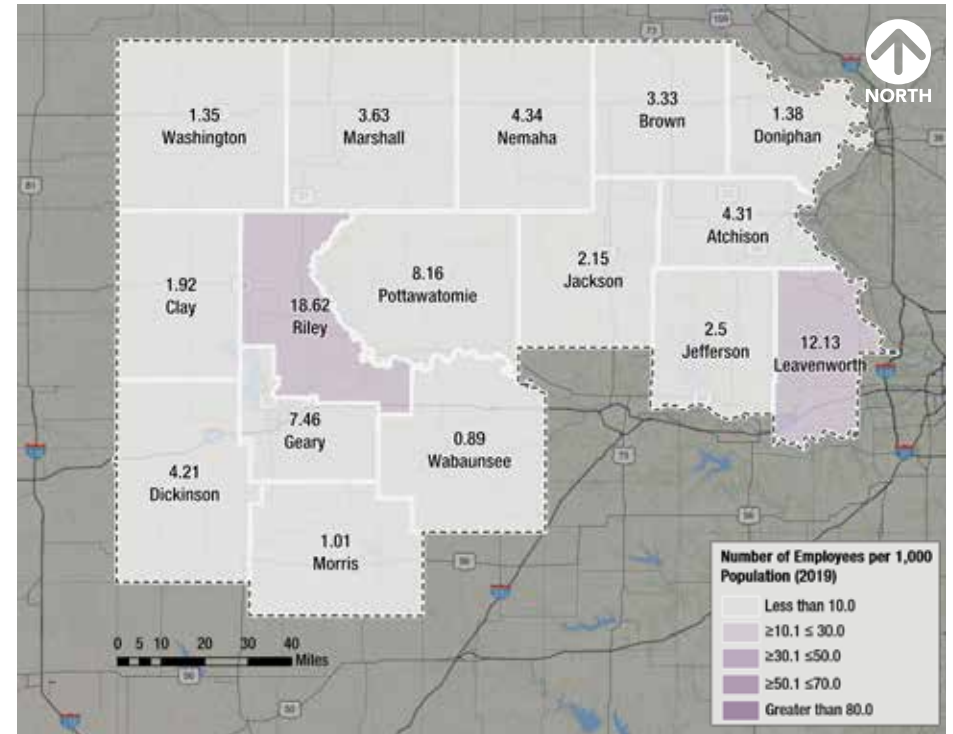
Source: American Community Survey (5-Year Estimates)

Employment in Northeast Kansas

People with adequate incomes may first decide where they want to live rather than first seek employment. However, many other people do not have as much flexibility and must find housing after finding employment.

- Riley and Leavenworth Counties are major employment centers in the Northeast region and draw the most employees as a proportion of their county population.
- The regional employment base includes a strong focus in healthcare, education, and manufacturing. The wage ranges in the fields can vary greatly, but all include entry level essential worker positions like nurses, school teachers, and line workers.
- In Geary County, 29% of the total labor force is in the armed forces and 14% in Riley County, a group not represented in the table to the right.
 - › Of note is that 27% to 29% of the population over 16 years old in these two counties are not in the labor force.

Number of Employees per 1,000 People - 2019



Source: Bureau of Labor Statistics; American Community Survey (5-Year Estimates)

Percent Change in Civilian Labor Force - 2010-2019

REGION	%
Northeast	-22.8%
Kansas City Metro	123.0%
North Central	-27.1%
Northwest	-7.8%
Sedgwick County	14.9%
Shawnee/Douglas	-7.7%
South Central	-25.8%
Southeast	-39.2%
Southwest	-18.6%

Source: American Community Survey (5-Year Estimates)

Living Situations in Northeast Kansas

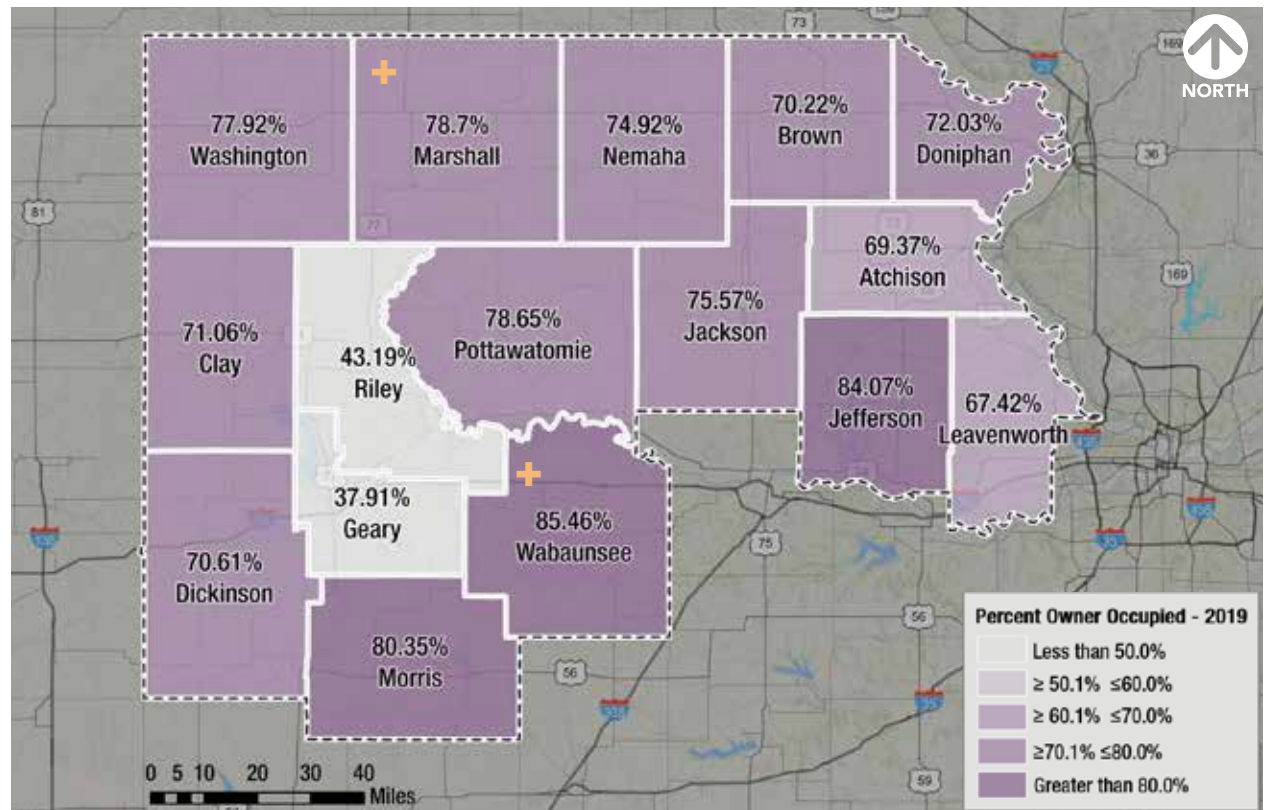
- Not surprising, Riley County, home of Kansas State University, has one of the lowest owner-occupied rates in the region.
 - › However, Geary County has an even lower rate of owner-occupied housing. Home of Fort Riley, many families rely on a mix of rental units.
- Like many rural counties across the state, Jefferson and Wabaunsee have high owner-occupancy. For new residents to these counties, few rental options often push them to living in adjoining counties.

Percent Owner-Occupied Households - 2019

REGION	COUNT
Northeast	63.6%
Kansas City Metro	66.8%
North Central	69.9%
Northwest	73.6%
Sedgwick County	62.9%
Shawnee/Douglas	59.3%
South Central	71.8%
Southeast	70.1%
Southwest	67.6%
State of Kansas	66.3%

Source: American Community Survey (5-year estimates)

Percent Owner-Occupied Households - 2019



Source: American Community Survey (5-Year Estimates)

✚ Increase in percent of owner-occupied housing from 2010-2019

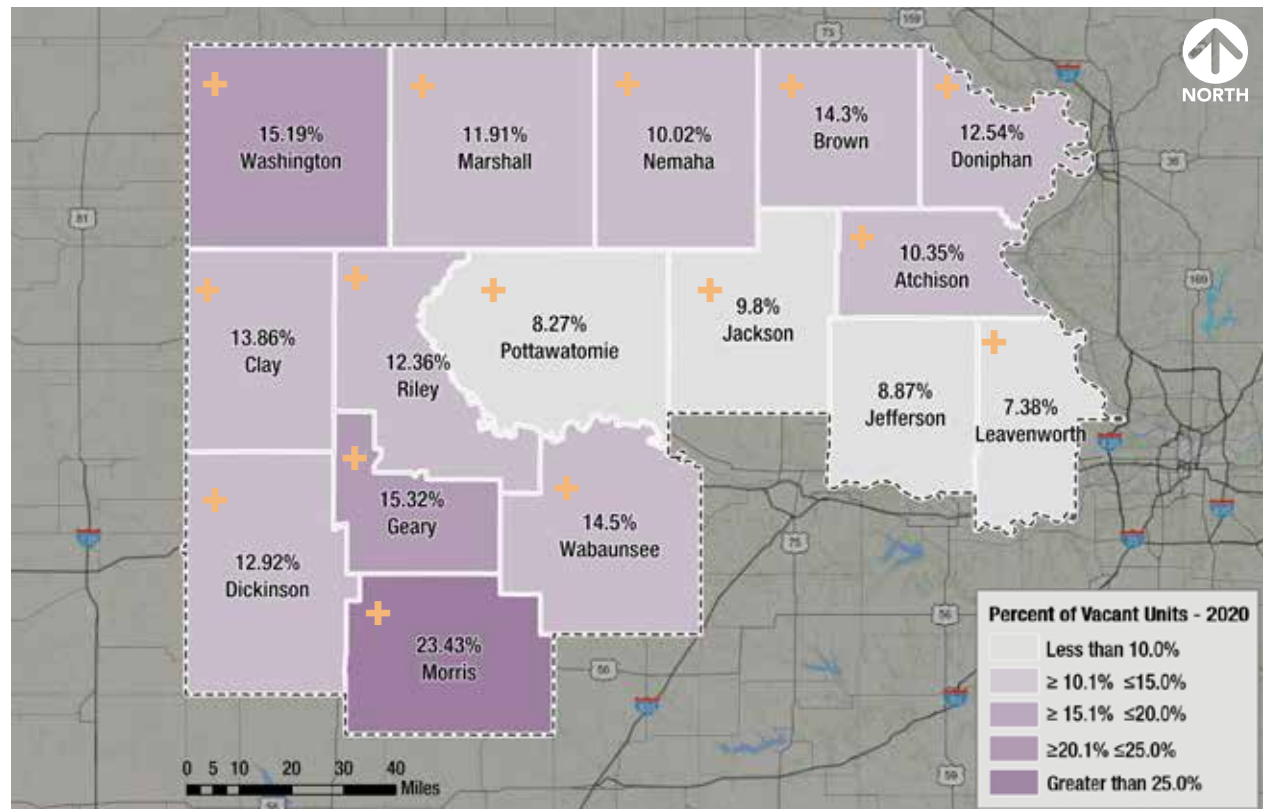
- Compared to 2010, only two counties saw an increase in the share of owner-occupied housing. In other words, the share of renter-occupied housing increased in the majority of counties.
 - › The increase in proportion of renters illustrates a combination of changing preferences, difficulty of affording homeownership, and limited supply of ownership options, among other localized factors.

Vacancy in Northeast Kansas

A 5% to 6% vacancy rate is a good rate for a community. At this rate housing options exist for those looking to move to an area or change housing type. However, the vacancy rate does not always tell the full story when the vacant units are in poor condition they may not be meeting community needs. The vacancy rates for the Northeast region are illustrated to the right and include all units in each county. Individual rates vary within the cities in each county.

- High vacancies reported in the 2020 Census are similar to other parts of the state.
- Counties like Riley and Geary may show higher vacancy depending on when counts were gathered and student/military transitions. Other counties with high vacancy rates like Washington, Brown, and Wabaunsee may be reflective of the housing condition.
 - › Undervaluation in rural markets can also impact the ability or interest in reinvesting resulting in units sitting empty.
- While Leavenworth did see a large percentage growth of vacancies in 2010 versus 2020, the 2020 vacancy rate is still relatively low in the region at 7.4%.
- Some discussions with more rural counties suggest that high vacancy rates may be partly related to lack of interest or cost of fixing up and selling or renting older properties that are not occupied.

Percent Vacant Units - 2020



Source: U.S. Census Bureau

✚ Increase in percent of vacant units (vacancy rate) between 2010-2020

- It will be important for counties to understand the local causes of vacancy rates above 10% and then formulate appropriate strategies.

Housing Value and Age

The age and condition of housing is often reflected in the costs of housing. This page shows the relation of housing age to home value for owner-occupied units.

In the Northeast region, similar to others in the state, homes in more rural counties are older, and reflect lower building activity in recent decades.

Areas with older housing stock also tend to have lower home values and a higher percentage of the stock as single-family detached units.

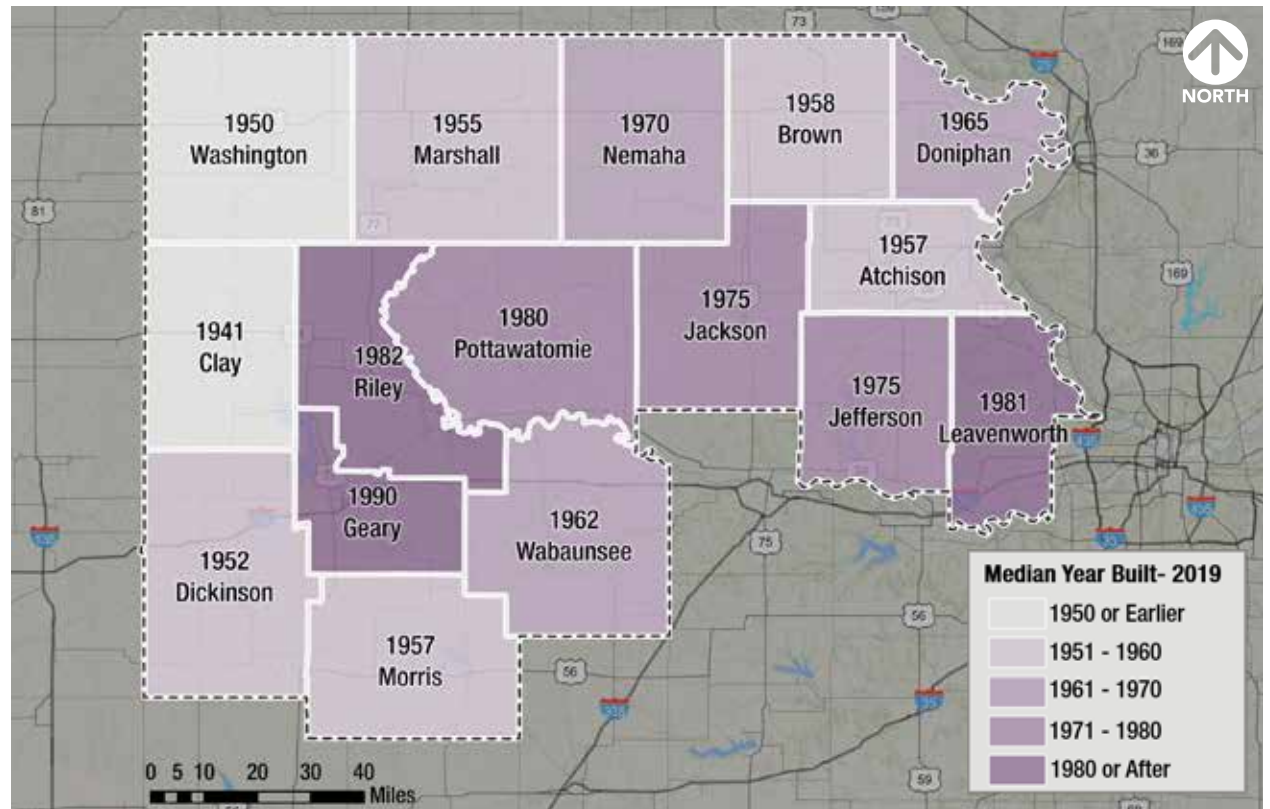
This matches the challenges heard in the public input regarding new homes in rural areas appraising below cost of construction.

Housing Stock % Single Family Detached Households - 2019

COUNTY	%
Atchison	81%
Brown	85%
Clay	90%
Dickinson	83%
Doniphan	74%
Geary	49%
Jackson	82%
Jefferson	84%
Leavenworth	74%
Marshall	86%
Morris	84%
Nemaha	83%
Pottawatomie	81%
Riley	45%
Wabaunsee	89%
Washington	88%

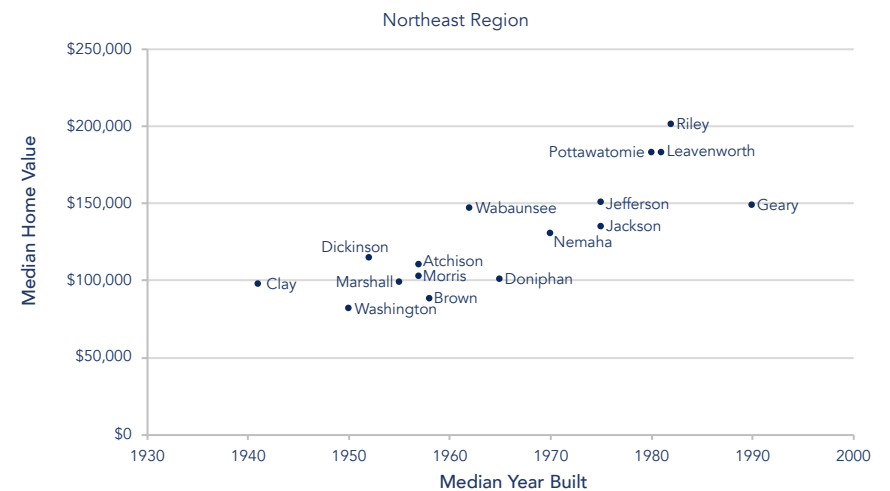
Source: Center for Neighborhood Technology; American Community Survey (5-Year Estimates)

Median Year Built of Existing Housing Stock - 2019



Median Year Built of Housing and Median House Value by County

Source: American Community Survey (5-Year Estimates)



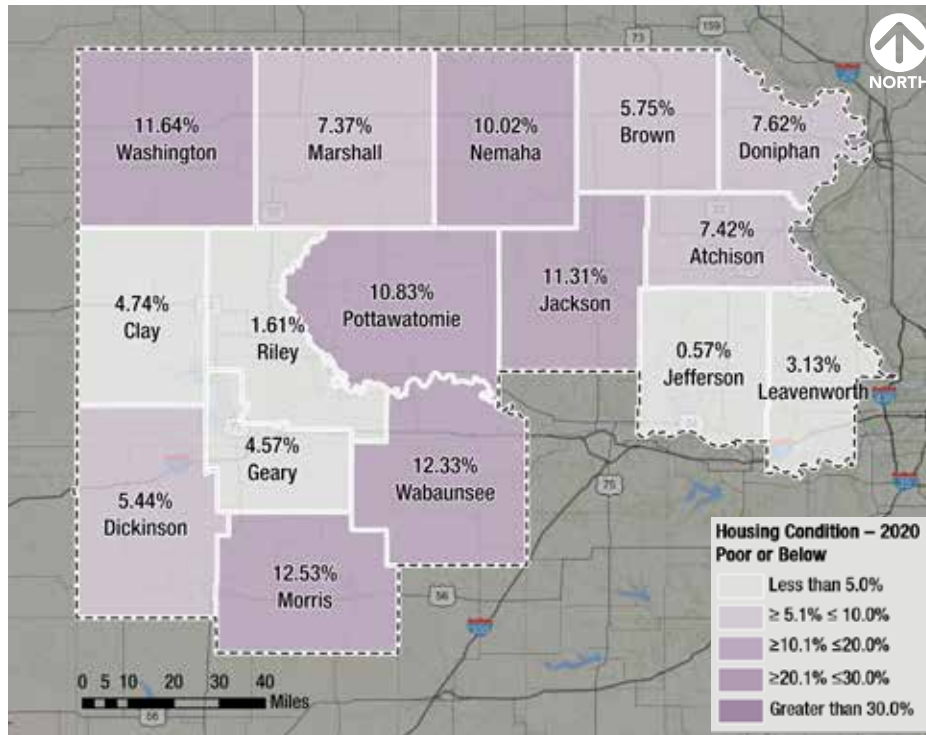
Housing Condition in Northeast Kansas

- Ratings above average generally represent recently built units.
- The northeast part of the region, particularly, Jackson, Nemaha, Brown, and Doniphan Counties has the highest percentage of housing stock at average or below condition. Each are above 90%. This is one indication of low new construction activity.
- Counties like Washington and Morris have higher vacancy rates which may correlate directly to the higher percentage of housing in poor condition and vacancy rates.
- Riley County has the highest percentage of housing stock rated above average. New construction and growth in Manhattan attributes to the higher condition rating.
- Many counties have more than 10% of the housing stock in poor condition or below. These are areas where visible dilapidation

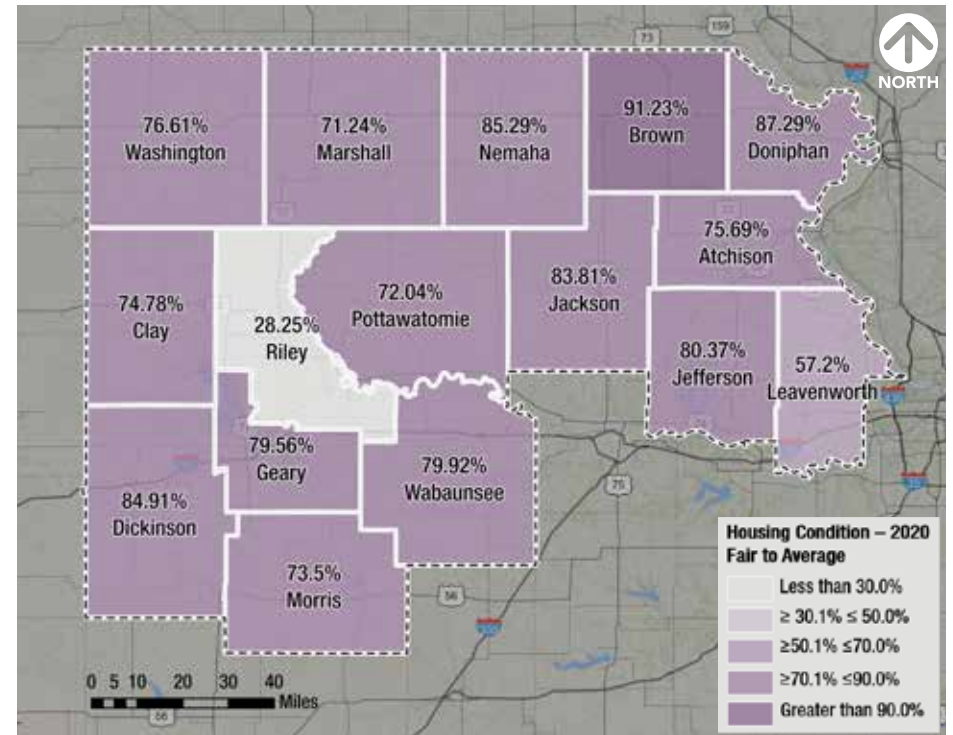
may be more present and incomes grew modestly since 2010, making repairs more difficult for homeowners to afford.

- While the median age of homes in Pottawatomie County is the most recent in the region (1981), the condition of homes falls in the middle related to other counties. This may indicate significant differences in condition throughout the county as new builds drive up the median age but older homes are not repaired at the same rate.

Housing Condition Poor or Below - 2020



Housing Condition Fair to Average - 2020



Source: Kansas Department of Revenue, Property Valuation Division

Owner Affordability in Northeast Kansas

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

An affordable, self-sustaining housing market with adequate value and revenues to support market-rate new construction, typically exhibits a value to income ratio between 2.0

to 3.0. Ratios above 3.0 present significant affordability issues while ratios below 2.0 are significantly undervalued relative to income.

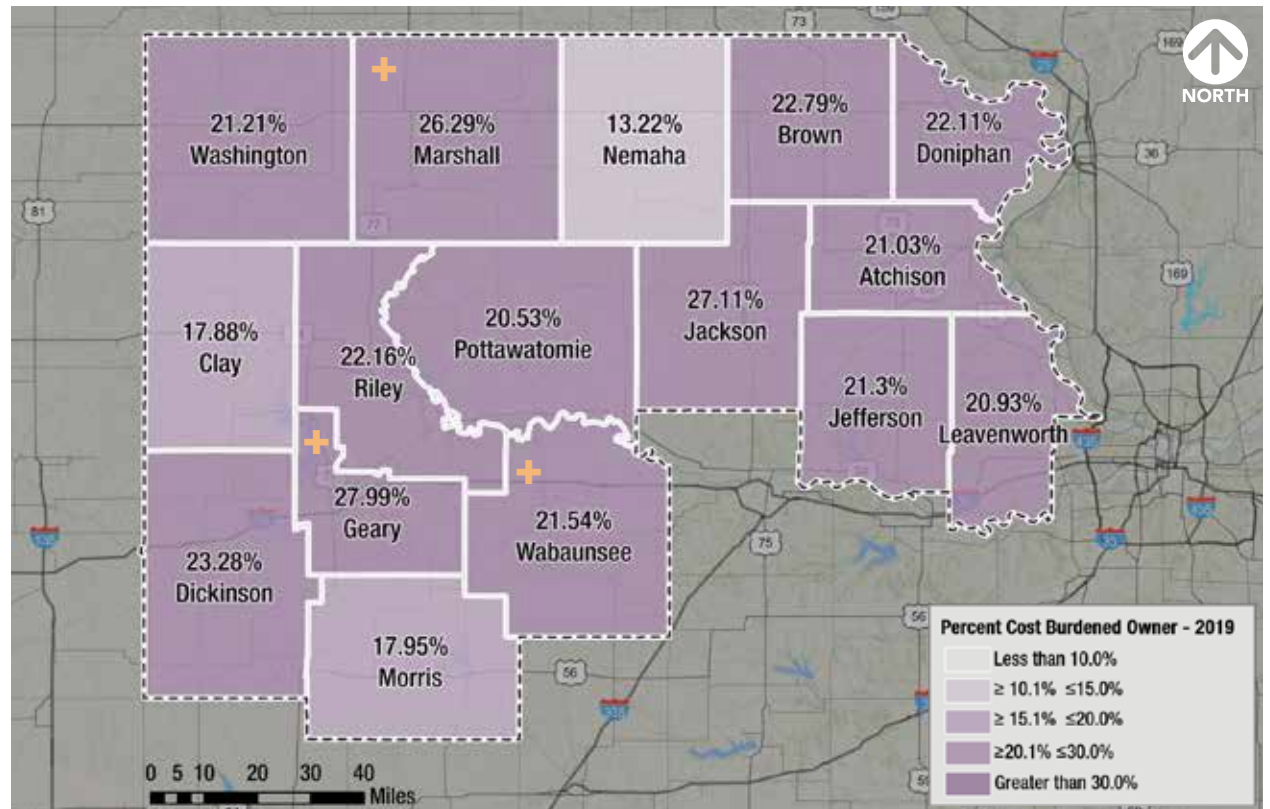
- Under the value to income metric, many counties in the Northeast region are considered undervalued. These are again, those more rural and older existing housing stock.

Value to Income Ratio - 2019

COUNTY	VALUE/ INCOME
Atchison	2.19
Brown	1.83
Clay	1.82
Dickinson	2.29
Doniphan	2.02
Geary	2.80
Jackson	2.33
Jefferson	2.32
Leavenworth	2.51
Marshall	1.91
Morris	1.85
Nemaha	2.06
Pottawatomie	2.74
Riley	3.93
Wabaunsee	2.40
Washington	1.62
State of Kansas	2.55

Source: American Community Survey (5-year estimates)

Percent Cost Burdened Owners - 2019



+ Increase in share of cost-burden owners from 2010 to 2019

- Riley County has a ratio approaching 4.0, understandable because of the student population driving down the county median income.

Another important metric in housing affordability is what the U.S. Department of Housing and Urban Development defines as “families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing,

transportation, and medical care.” The map above shows the percent of owners who spend more than 30 percent of their income on housing.

- Only three counties saw the percent of cost burdened owners increase from 2010 to 2019.
- Those burdened by their home costs are less financially resilient to other changes that may occur including job loss, rising fuel costs, and medical expenses.

Renter Affordability in Northeast Kansas

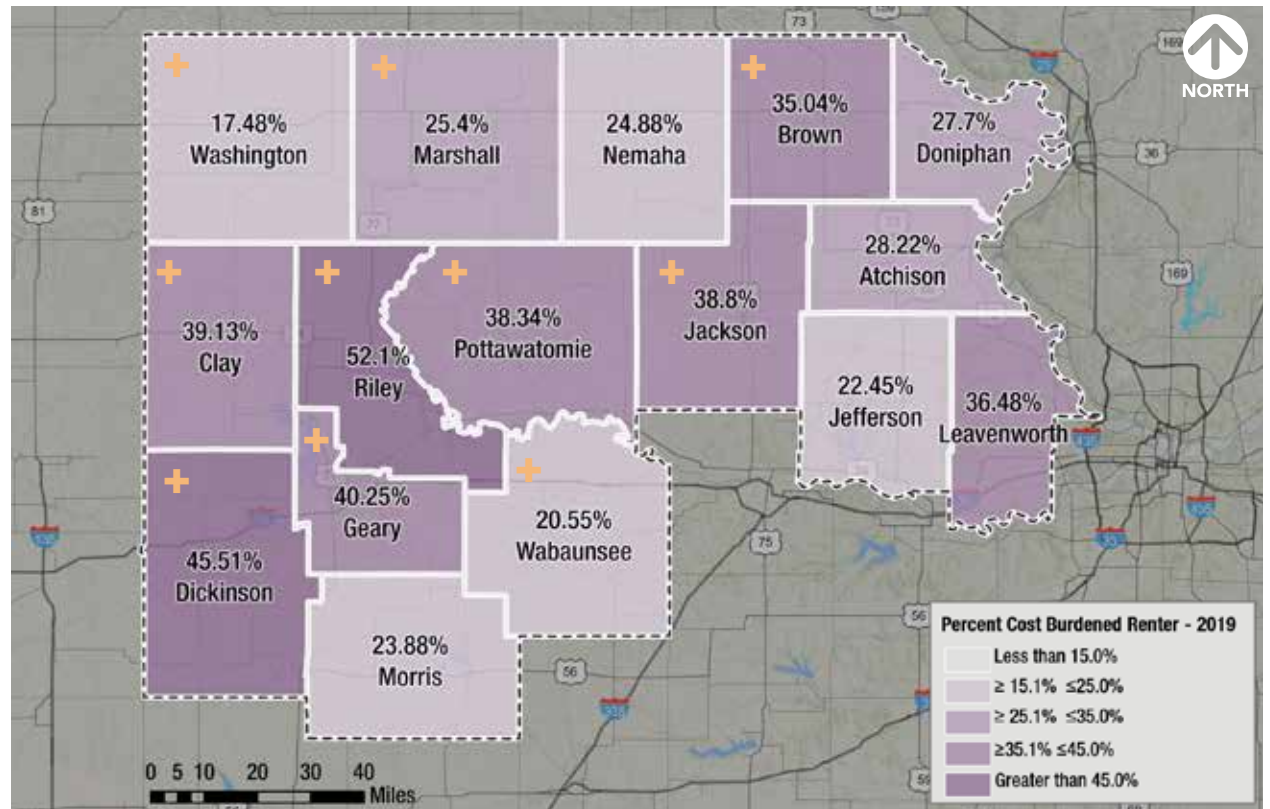
Renter Conditions - 2019

COUNTY	MEDIAN GROSS RENT TO MEDIAN RENTER INCOME	GROSS RENT	RENT AT 30% OF MEDIAN RENTER INCOME
Atchison	26.5%	\$660	\$746
Brown	22.9%	\$633	\$831
Clay	23.7%	\$607	\$769
Dickinson	32.8%	\$687	\$628
Doniphan	24.7%	\$649	\$789
Geary	27.7%	\$1,057	\$1,145
Jackson	28.9%	\$716	\$743
Jefferson	19.7%	\$760	\$1,155
Leavenworth	25.1%	\$987	\$1,180
Marshall	21.1%	\$596	\$848
Morris	23.2%	\$659	\$852
Nemaha	22.6%	\$644	\$856
Pottawatomie	25.5%	\$854	\$1,003
Riley	32.1%	\$946	\$883
Wabaunsee	19.9%	\$669	\$1,007
Washington	13.5%	\$456	\$1,013

Source: American Community Survey (5-year estimates)

A metric to measure the affordability of rentals is to compare gross rent and rental household incomes, in addition to the HUD defined cost burden status of paying more than 30 percent of income on housing.

Percent Cost Burdened Renters - 2019



Source: American Community Survey (5-year estimates)

+ Increase in share of cost-burdened renters from 2010 to 2019

- More counties experienced an increase percent of cost burdened renters from 2010-2019 than owners that were cost burdened.
- Gross rent tends to be lower in more rural counties, and this often correlates with a lower percentage of cost burdened renters. However, as noted previously, these units may be in poor condition and not desirable for many households.
- While estimated gross rents are below the rent at 30 percent of median rental incomes in many counties, this does not mean the units available match renter needs. Lower rent units might be in poorer condition, have a limited number of bedrooms, or are missing other accommodations needed by families or seniors.

WHAT ARE PEOPLE SAYING ABOUT NORTHEAST KANSAS?

Of the 494 respondents living in the Northeast region:

- The age of survey respondents skewed older with 22% over 65 years old.
- Nearly 90% of survey respondents are white.
- Hispanic or Latino respondents represent 4% of respondents.
- Most are homeowners (73%). Of those that rent, 59% do so by necessity.
- When asked if they were interested in moving, 44% noted they are happy with where they live. Of those indicating they would consider moving, the most (19%) said to another community for quality of life reasons.
- The largest share of respondents' household income was between \$50,000 and \$74,999.

Respondents were given several types of housing options and asked if they felt any of these housing types would be successful in their community today. The most popular housing types, as chosen by more than 70% of respondents were:

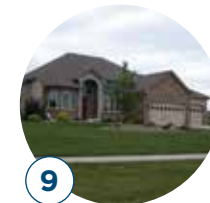
1. Mid-size, three bedroom homes (94%)
2. Small, two-to-three bedroom homes (92%)
3. Independent - Senior Living (81%)
4. Townhouse, Duplex, Attached Units (72%)

Mixed-use and downtown residential also ranked high. Others ranking over 50% include:

5. Large Lot Residential Housing (acreage) (67%)
6. Apartment (60%)
7. Accessory Dwelling Units (56%)
8. Downtown Upper-story Residential (54%)
9. Larger home with four or more bedrooms (51%)
10. Cottage Court - A group of smaller homes that share yard space (51%)

The housing types that the majority did not think would be successful were:

11. Row Home - Tri-plex and Above (43%)
12. Tiny Homes, Micro-Apartments - Homes or units that are very small, generally under 500 square feet (41%)



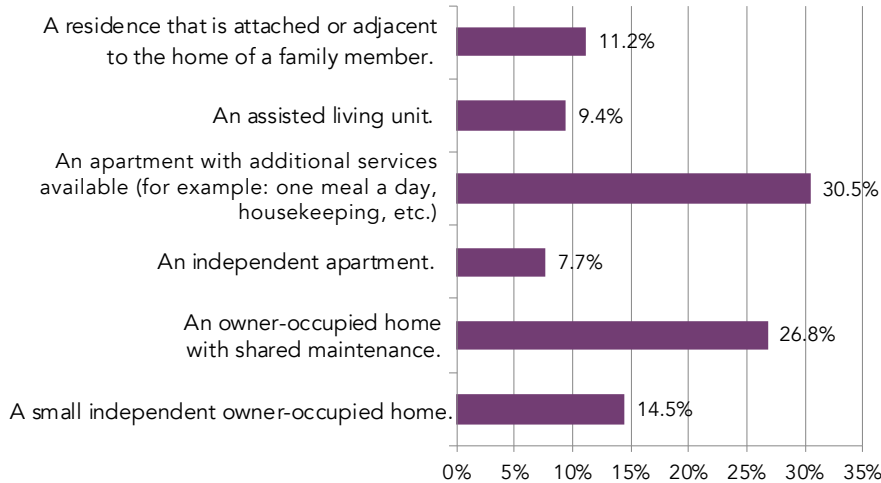
Very Interested

Not as Interested

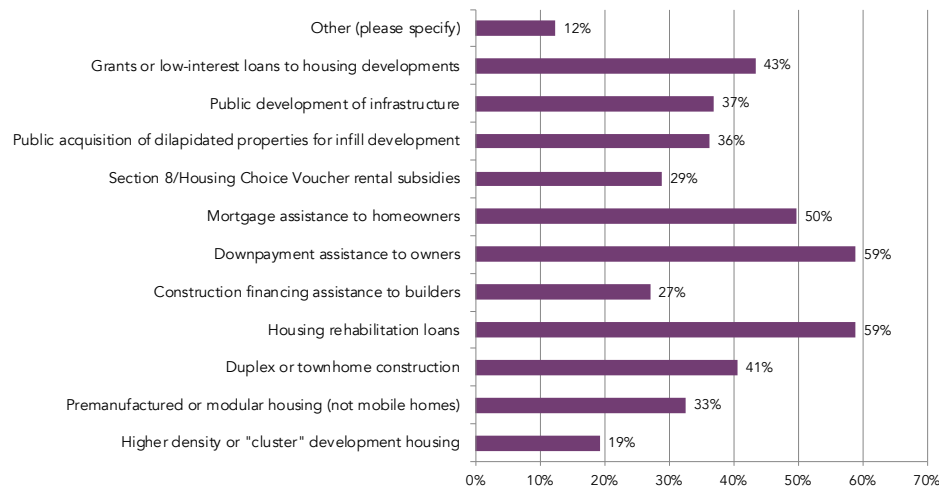
What Are People Saying About Northeast Kansas?

Respondents from Northeast Kansas feel that seniors would be most interested in an owner-occupied or apartment arrangement with some services available and/or low maintenance. Note that 22% of respondents were over 65 years old.

What type of housing do you believe area seniors and the elderly are most interested in?

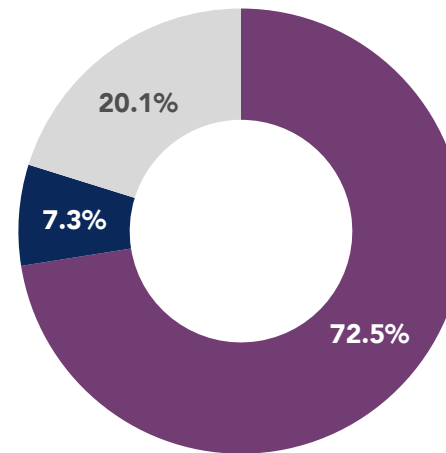


Which types of housing solutions would you support to reduce the cost of housing in your county (select all that apply)?

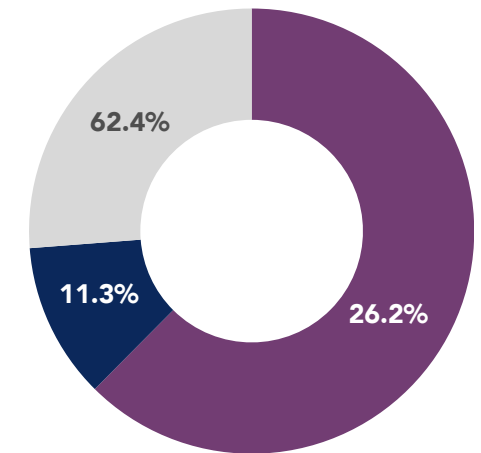


Most respondents would be supportive of funding for housing rehab program. Slightly less would be supportive of funding to remove dilapidated housing, but still a majority are supportive.

Does your city or county need increased or continued use of city/public funding for housing rehabilitation or renovations?



Does your city or county need increased or continued use of city/public funding to remove dilapidated housing? (a condition of housing that is beyond repair)



■ Yes ■ No ■ Don't Know

Respondents and stakeholder discussions showed support for policy directed at the existing housing stock. When questioned further, respondents favored programs targeted at:

- Housing rehabilitation
- Help becoming homeowners
- Developer/builder backed incentives for development

The Demand for Housing in Northeast Kansas

A GUIDE TO FORECASTING HOUSING NEEDS

A traditional population projection that translates population growth based on historical trends to housing unit demand does not apply to many parts of Kansas. The population in many counties has declined over the past several decades, which under a traditional projection model, would indicate little to no need for new housing units. However, listening sessions and the community surveys show the opposite is true. Community engagement suggests a need for housing variety and supply. Data from the Kansas Department of Labor also indicates strong current job opportunities and projected regional job growth.

For these reasons, population growth and housing needs hinge on new regional and local employees who need to live in the region. Counties losing population cannot expect significant population growth in the short term. Population stabilization and growth through strategic housing and community actions are feasible.

Using data from the Kansas Department of Labor, the Census, and commuting patterns help demonstrate housing demand for the region through the next several years. Factors included in the forecast:

- **Regional employment projections.** A portion of new jobs in the coming year can and will be filled by people who live in each region.
- **Job openings from retirements.** A portion of residents in the region will retire in the coming years. Jobs that new retirees previously occupied will open for new employees, but a housing unit will not.
- **Natural population changes.** The population is aging in most regions and will decline over time without an in-migration of residents or significant change in birth rates. Projections for the Northeast region show natural growth.
- **Replacement need.** A portion of homes will require demolition in the coming years. Other houses will be lost from accidents such as fires or neglect across each region.
- **Other assumptions.** The full methodology with population forecasts and housing price points are included in the appendix of this housing assessment.

HOUSING DEMAND FORECAST - 2028

The housing forecast is based on the above assumptions. About 1,339-1,637 units are needed in the NE region annually for regional demand. This is above the estimated 985 average annual units built from 2010-2019.*

* Estimated from Census Permit Survey and the Kansas Department of Revenue, Property Valuation Division

Housing Demand Forecast - Northeast Region - 2028

SUMMARY TABLE: NORTHEAST REGION HOUSING FORECAST	UNIT RANGE
(+) Housing unit demand in NE region from regional job growth (0.5 per job) ¹	342-418
(+) Housing unit demand from retirement job openings (0.35 units per retirement)	6,314-7,717
Total housing unit demand from job openings	6,656-8,135
(+) Unit need from natural population growth	5,116-6,253
Total housing units needed before replacement needs	11,772-14,388
(+) Cumulative Replacement Need	282-345
2019-2028 Cumulative Need	12,054-14,733
Northeast Region Annual Unit Needs	1,339-1,637
<small>1. Regardless if job is located in the NE region.</small>	

As indicated throughout the study, a forecast does not tell the whole story. In addition to adequate housing options, investments in adequate community amenities need to be made to retain workers in the region. Otherwise they will choose to live elsewhere.

HOUSING OPPORTUNITIES & CHALLENGES FOR THE NORTHEAST REGION

The following opportunities and challenges are based on the market analysis, surveys, and regional listening sessions.

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.

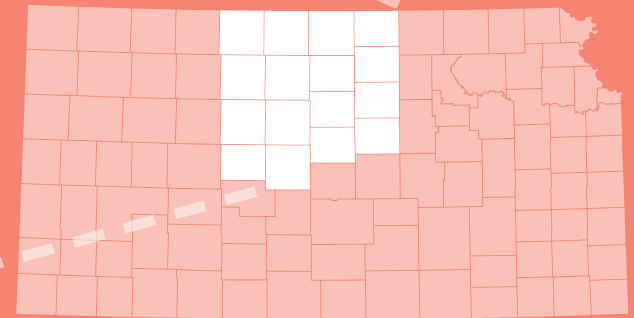
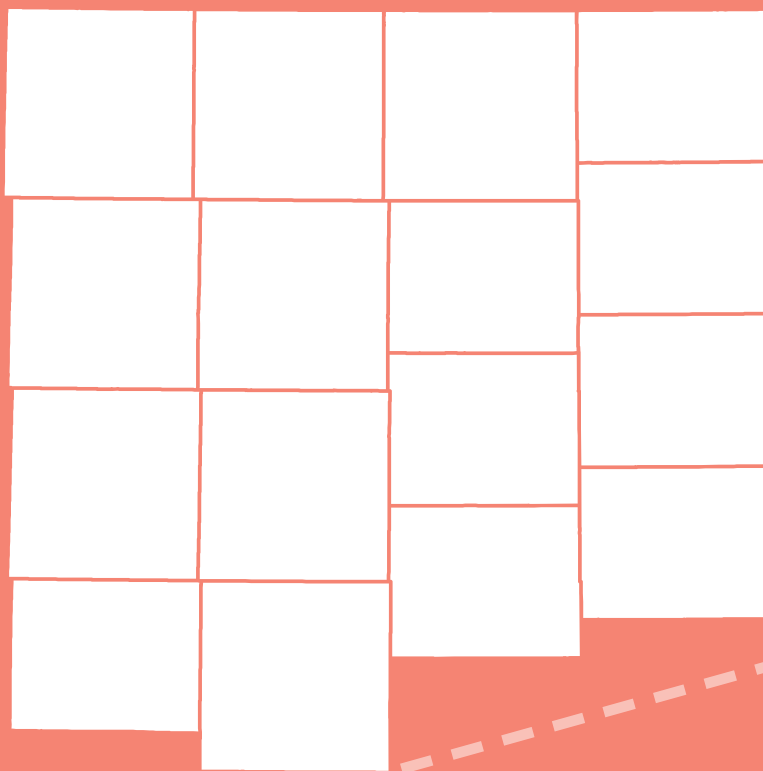
Housing Demand

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.



NORTH CENTRAL REGION



THE BIG PICTURE

North Central Kansas is home to four micropolitan county hubs that serve surrounding rural areas and provide regional employment opportunities. This includes new housing needs in the surrounding, more rural counties.

Popular Regional Themes

- 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

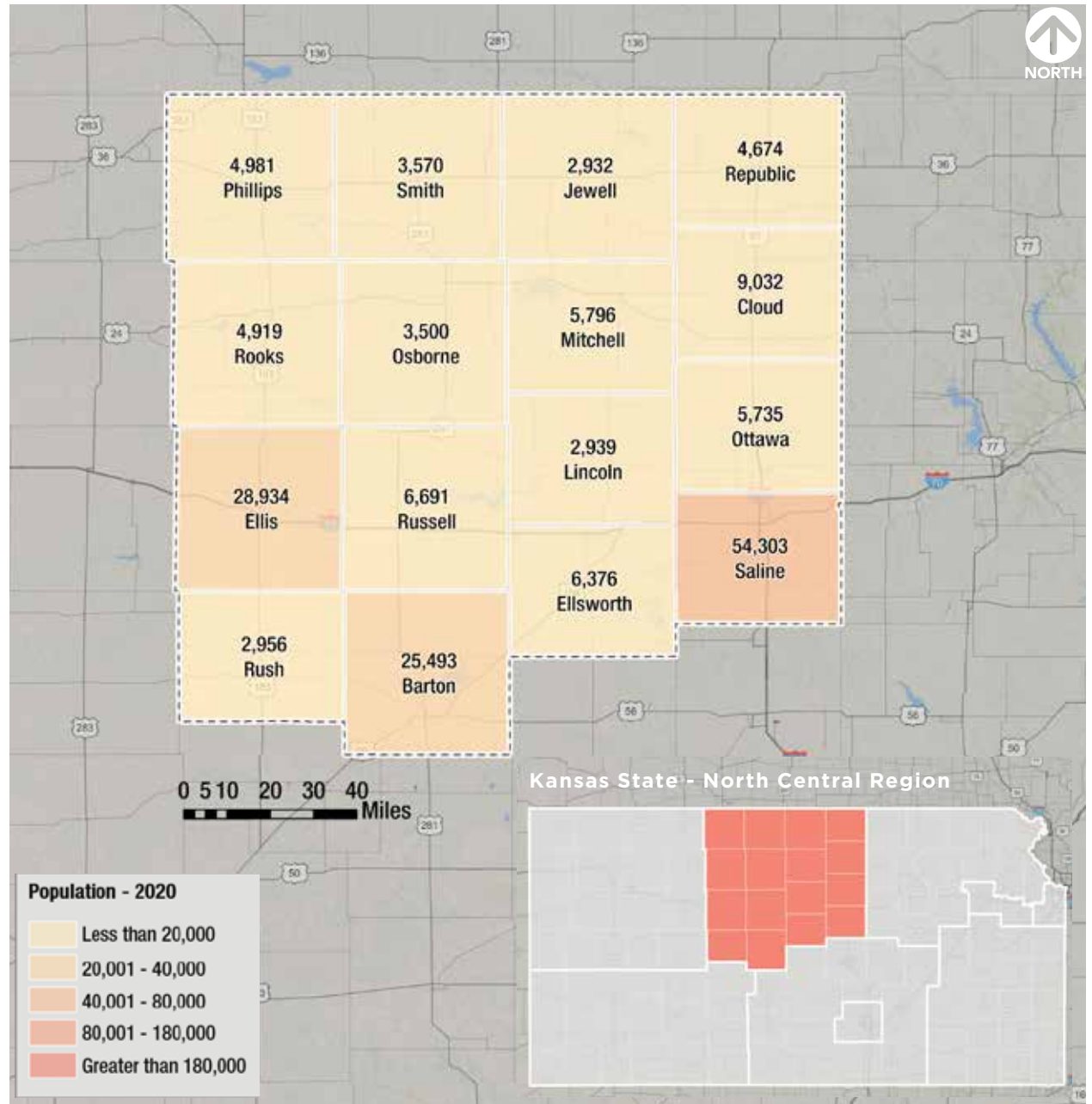
Micropolitan

- Barton
- Ellis
- Ottawa
- Saline

Rural

- Cloud
- Ellsworth
- Jewell
- Lincoln
- Mitchell
- Osborne
- Phillips
- Republic
- Rooks
- Rush
- Russell
- Smith

North Central Region - 2020 Population



Source: U.S. Census Bureau

A SNAPSHOT OF NORTH CENTRAL KANSAS

The information in this section includes many similar elements to the Statewide Profile. However, there is more detail where appropriate and further data points when needed to assess the market.

Regional housing organizations, counties, and cities in the North Central region can use this information to help form local policies, create partnerships, and supplement grant and funding applications, among other uses.

Quantitative Regional Questions to Answer

- Population - Is the region growing and by how much?
- Diversity - Is the area becoming more diverse and where?
- Age - How is the region aging and where are certain age cohorts more prevalent?
- Income - How are regional incomes changing over time?
- Employment - What are the major sectors and how does this influence local incomes and housing?
- Housing Occupancy - What are trends in ownership and renters?
- Housing Vacancy - Is the region seeing more housing vacancy and where?
- Housing Age - How old is the housing stock and what does this mean for policy?
- Housing Condition - Correlated to the age of housing, a snapshot of where the condition is above or below average.
- Owner and Renter Cost Burden - Are residents in the region experiencing more or less burden to pay for housing, not including other necessary expenses like transportation?

Qualitative Regional Data Elements

- A public forum in Salina on April 29, 2021.
- Listening sessions with city staff, officials, economic development experts, real estate professionals, housing service providers, and major employers throughout the region.
- Community survey responses from 239 individuals who indicated they live in the North Central region.



NORTH CENTRAL KANSAS PROFILE

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%

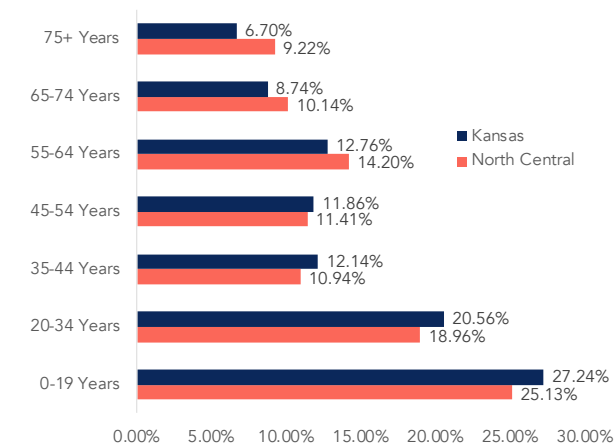
Source: American Community Survey (5-Year Estimates)

A housing stock profile of the North Central Region

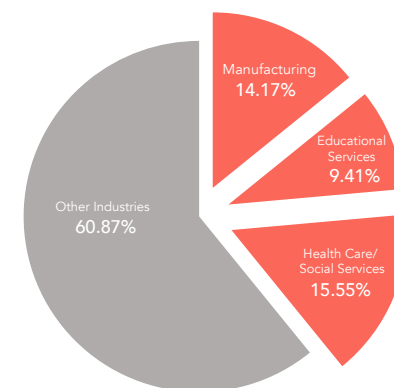
	NORTH CENTRAL REGION	STATE OF KANSAS
2019 Median House Value Range	\$56,100 - \$169,100	\$151,900
2019 Median Gross Rent Range	\$473 - \$761	\$862
Average Year Built of Residential*	1939	1949
Average Year Built of Multi-Family*	1972	1970
Percent Homes Poor Condition	11.7%	8.0%

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

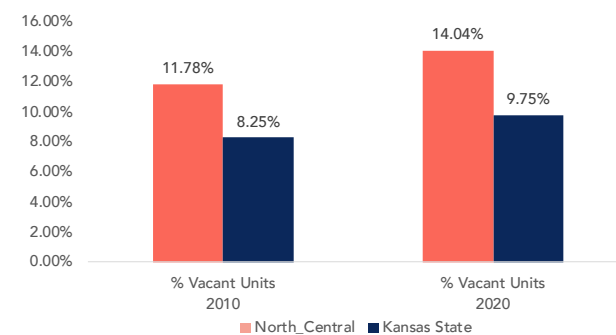
Population by Age - North Central region vs Kansas - 2019



Top Employment Industries - North Central region vs Kansas - 2019



Change in Vacancy - North Central region vs Kansas



Population Change in North Central Kansas

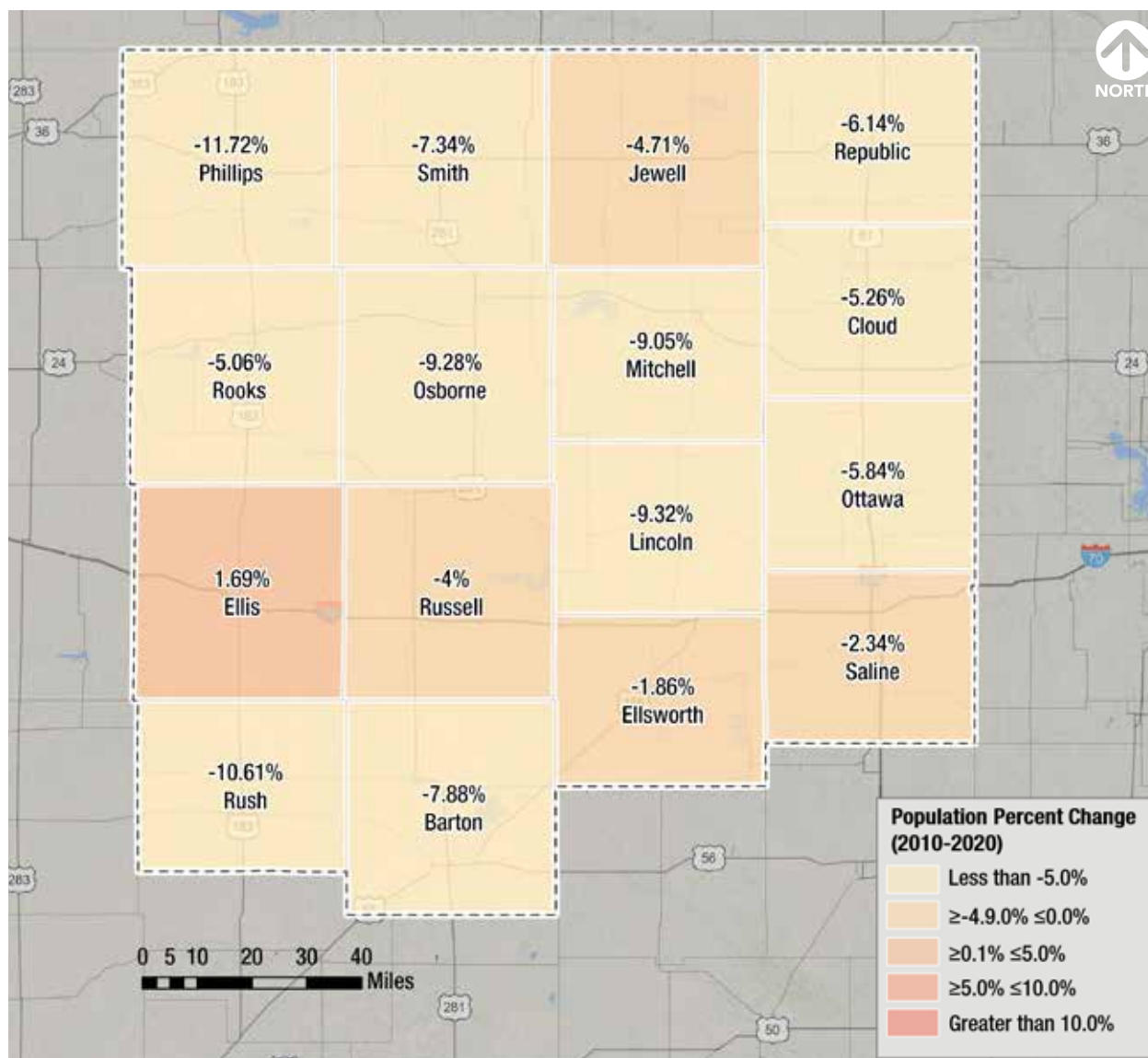
There are concerns throughout the country regarding undercounts in the 2020 population. Minorities and those in poverty are mostly likely to be under counted.

- In Saline, Ellsworth, and Barton Counties, between 10% and 20% of the population is at risk for being under counted. Depending on the level of the undercount these counties may not have lost population.
- While, the Census reports population loss in areas like Salina, employment growth has been strong creating a significant demand for housing.
 - › Barton County saw the largest loss, 2,181 people but the unemployment rate remains historically low with many vacant positions.
- The University and other amenities supported continued population growth in Ellis County.
- All of these counties have a number of job openings and a very low unemployment rate.



Hays

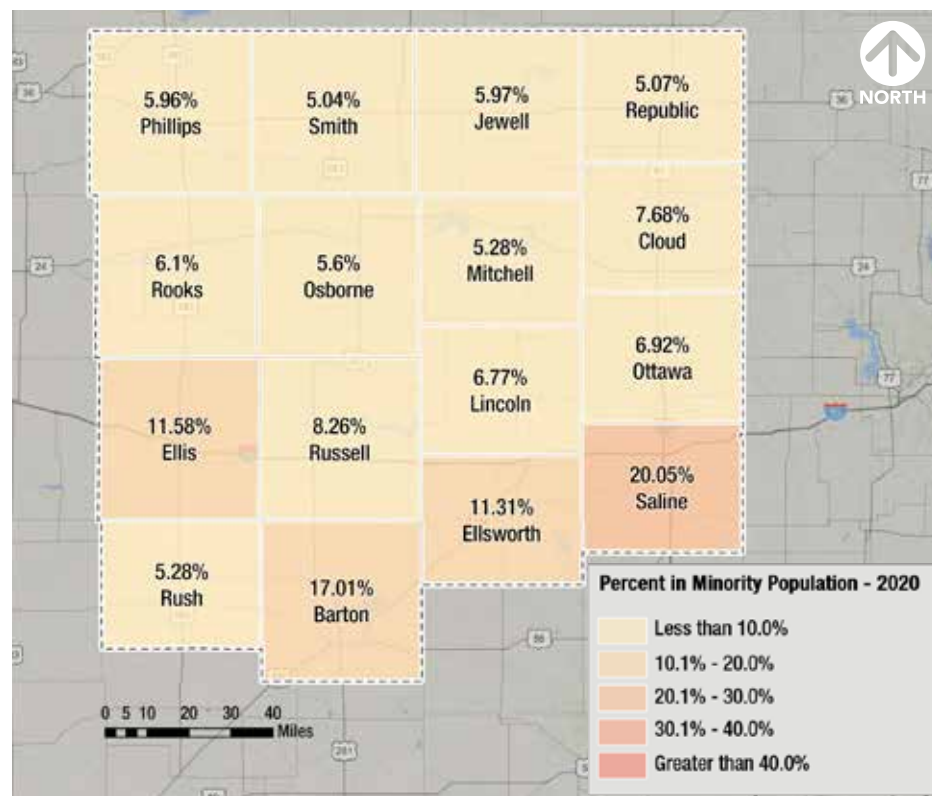
2010-2020 Population Percent Change



Source: U.S. Census Bureau

Minority Population in North Central Kansas

Percent Minority Population - 2020



Source: U.S. Census Bureau

Minority population includes all those that do not identify themselves white, non-Hispanic.

- Like Kansas, the North Central region is becoming more diverse, and many counties are becoming more diverse than the state as a whole. Only Barton County became less diverse, although the County is overall more diverse than others in the region with about 22% of residents identifying as not white/non-Hispanic.

Change in Minority Population - 2010-2020

	% WHITE NON- HISPANIC (2010)	% WHITE NON- HISPANIC (2020)	2010- 2020 CHANGE	% HISPANIC (2010)	% HISPANIC (2020)	2010- 2020 CHANGE
Barton	75.5%	78.1%	2.6%	13.3%	16.2%	+2.9%
Cloud	93.4%	91.2%	-2.2%	3.0%	3.5%	+0.6%
Ellis	89.2%	86.8%	-2.4%	4.6%	7.0%	+2.4%
Ellsworth	87.3%	85.6%	-1.7%	5.0%	5.7%	+0.8%
Jewell	95.3%	93.6%	-1.7%	2.0%	2.1%	+0.1%
Lincoln	95.2%	91.6%	-3.7%	2.2%	4.4%	+2.2%
Mitchell	96.8%	93.8%	-3.0%	1.1%	2.7%	+1.6%
Osborne	96.4%	93.9%	-2.5%	1.2%	1.9%	+0.7%
Ottawa	94.7%	91.9%	-2.8%	2.0%	2.5%	+0.5%
Phillips	94.8%	92.8%	-2.1%	2.1%	2.9%	+0.7%
Republic	96.9%	94.2%	-2.7%	1.1%	1.9%	+0.9%
Rooks	95.4%	92.7%	-2.7%	2.1%	2.4%	+0.3%
Rush	94.6%	92.9%	-1.8%	2.5%	4.5%	+1.9%
Russell	94.6%	90.3%	-4.4%	1.6%	3.5%	+1.9%
Saline	77.9%	76.4%	-1.4%	9.7%	12.2%	+2.5%
Smith	95.4%	94.4%	-1.0%	1.5%	1.9%	+0.4%
State of Kansas	73.3%	72.2%	-1.0	10.5%	13.0%	+2.5

Source: U.S. Census Bureau

Age Composition in Northeast Kansas

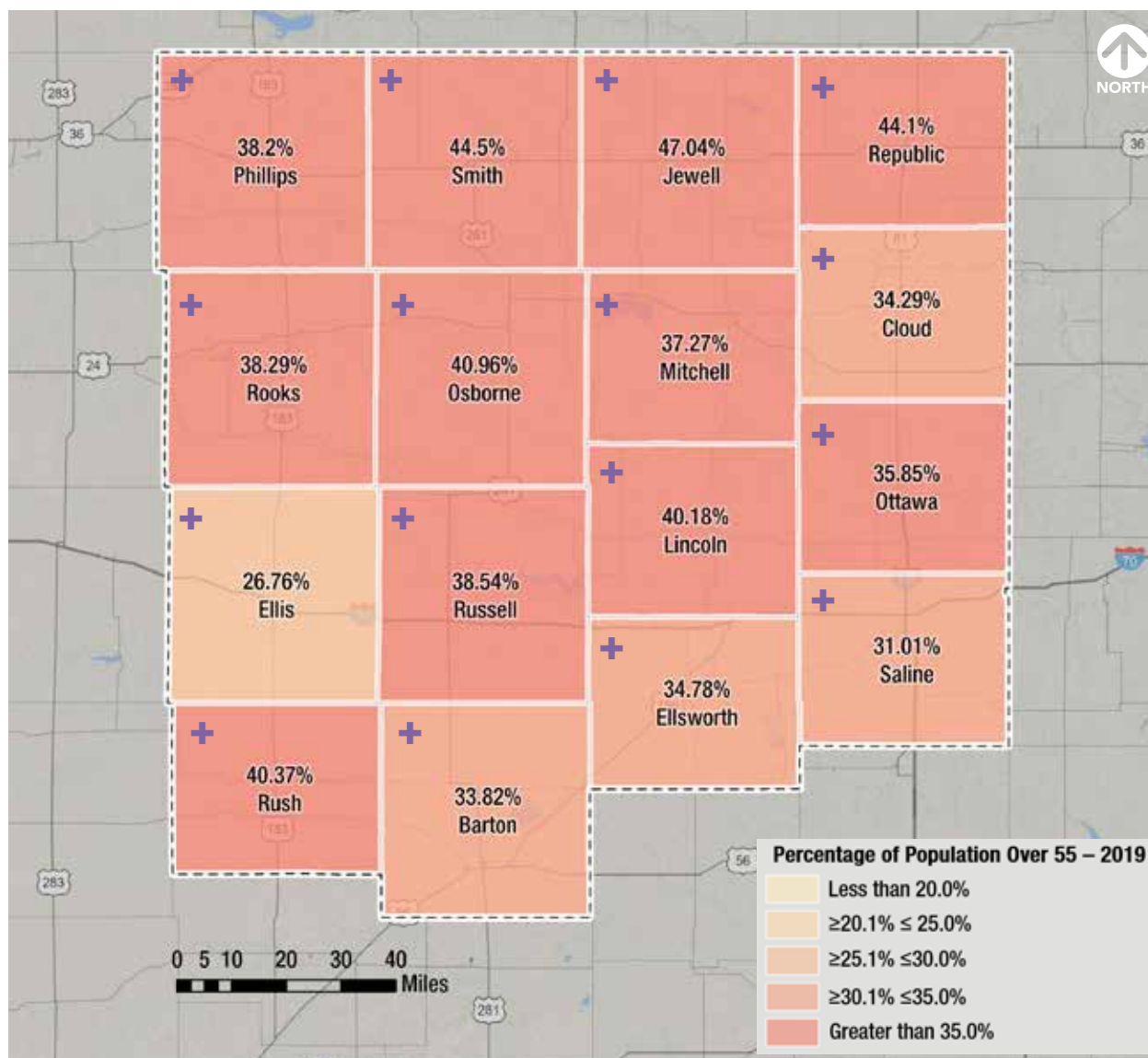
- Jewell County has the largest percent of its population over 55 years old in the state.
 - Although, Jewell County lost population many of the 55+ households will continue to retire. If they remain in the county their job often needs to be filled and housing unit provided for the new employees.
- More urban areas have lower shares of people over 55 years old, likely related to housing options, schools, and employment opportunities.
- Barton, Lincoln, Ottawa, Rooks and Saline Counties all saw an increase in the share of their population over 55 years old grow by the most since 2010.

Population Over 55 years old - 2019

REGION	COUNT
North Central	33.6%
Kansas City Metro	25.9%
Northeast	26.1%
Northwest	36.7%
Sedgwick County	26.6%
Shawnee/Douglas	27.5%
South Central	32.4%
Southeast	32.3%
Southwest	24.5%
State of Kansas	28.2%

Source: American Community Survey (5-year estimates)

Population Over 55 Years Old as a Percent of Total Population - 2019



Source: American Community Survey (5-Year Estimates)

✚ Increase in share of population 55+ from 2010-2019

Incomes in North Central Kansas

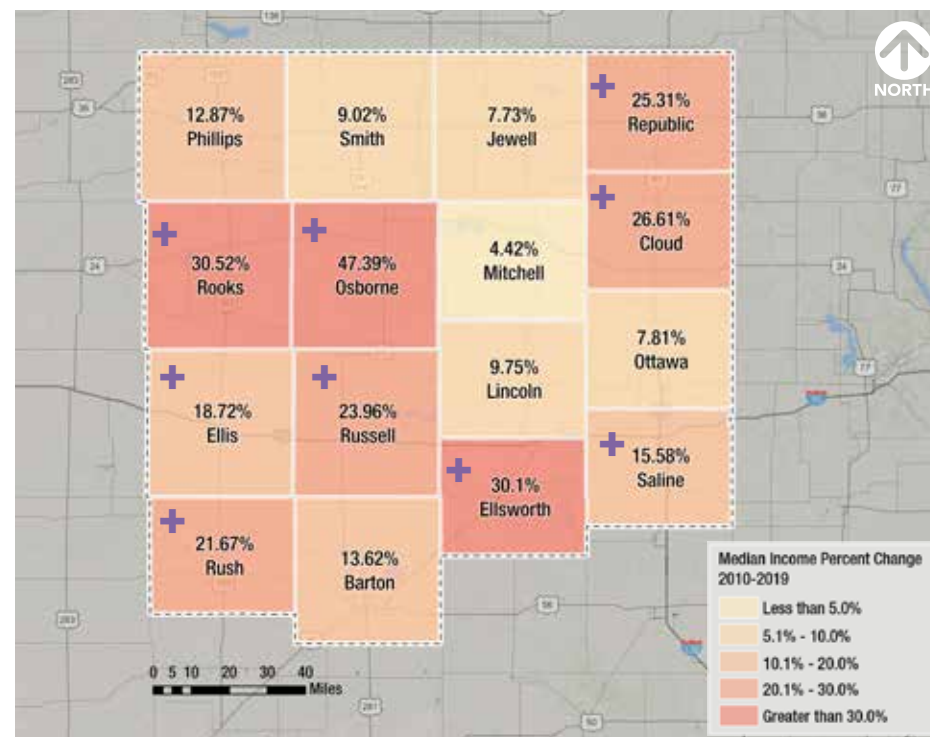
- Median household incomes are fairly consistent among counties in North Central Kansas but ten counties are approximately \$10,000 below the statewide median.
- The areas with lower increases in household income tend to also be those with lower housing production and lower housing condition ratings, but not every case. For example, Osborne County saw the highest increase in incomes in the region but has one of the oldest housing stocks and the highest percent of homes in poor condition. This may indicate that even though households have the resources to make improvements they see little financial benefit in making those improvements.
- While Jewell County has the highest owner-occupancy rate in the region, incomes did not increase since 2010 when adjusting for inflation. This can be from an older, retiree population with fixed incomes who own their home, as the County did see the largest increase in population aged 55 and older since 2010.
- The illustration to the right shows what typical wages might be for common jobs in the region. Even with real income growth in many counties, there are still essential workers that make much less and require appropriate housing options locally or must spend more on transportation costs to live outside of where they work.

Median Household Income - 2019

COUNTY	INCOME
Barton	\$49,723
Cloud	\$45,373
Ellis	\$52,883
Ellsworth	\$54,902
Jewell	\$40,676
Lincoln	\$45,076
Mitchell	\$46,203
Osborne	\$51,286
Ottawa	\$54,784
Phillips	\$50,093
Republic	\$47,976
Rooks	\$49,415
Rush	\$47,981
Russell	\$44,792
Saline	\$52,200
Smith	\$43,429
Kansas	\$59,597

Source: American Community Survey (5-Year Estimates)

Median Household Income Percent Change - 2010-2019



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

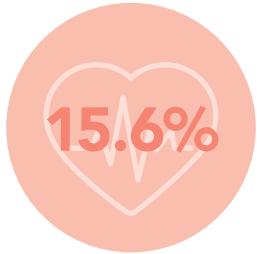
+ Real Income growth from 2010-2019 when adjusting for inflation

Median Salary of Local Metro Occupations

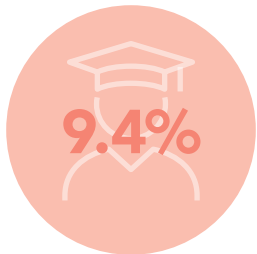
	FOOD SERVICES	BANKER	CONSTRUCTION LABORER	ACCOUNTANTS	CIVIL ENGINEER
Manhattan	\$20,000	\$26,800	\$36,210	\$48,490	\$77,140
Wichita	\$19,570	\$22,170	\$32,750	\$66,750	\$80,500
Topeka	\$19,620	\$24,130	\$35,890	\$59,790	\$75,260
Kansas City	\$23,500	\$27,660	\$42,010	\$67,490	\$78,950
Lawrence	\$20,670	-	\$41,360	\$54,380	\$82,110

Source: National Housing Conference, Paycheck to Paycheck, <https://nhc.org/paycheck-to-paycheck/>

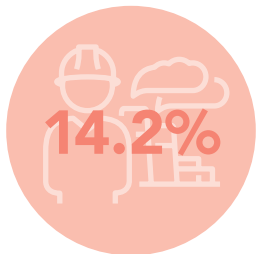
Where the North Central Region's employed civilian population works - 2019



Healthcare and Social Assistance



Educational Services



Manufacturing

Source: American Community Survey (5-Year Estimates)

Percent Change in Civilian Labor Force - 2010-2019

REGION	%
North Central	-27.1%
Kansas City Metro	123.0%
Northeast	-22.8%
Northwest	-7.8%
Sedgwick County	14.9%
Shawnee/Douglas	-7.7%
South Central	-25.8%
Southeast	-39.2%
Southwest	-18.6%

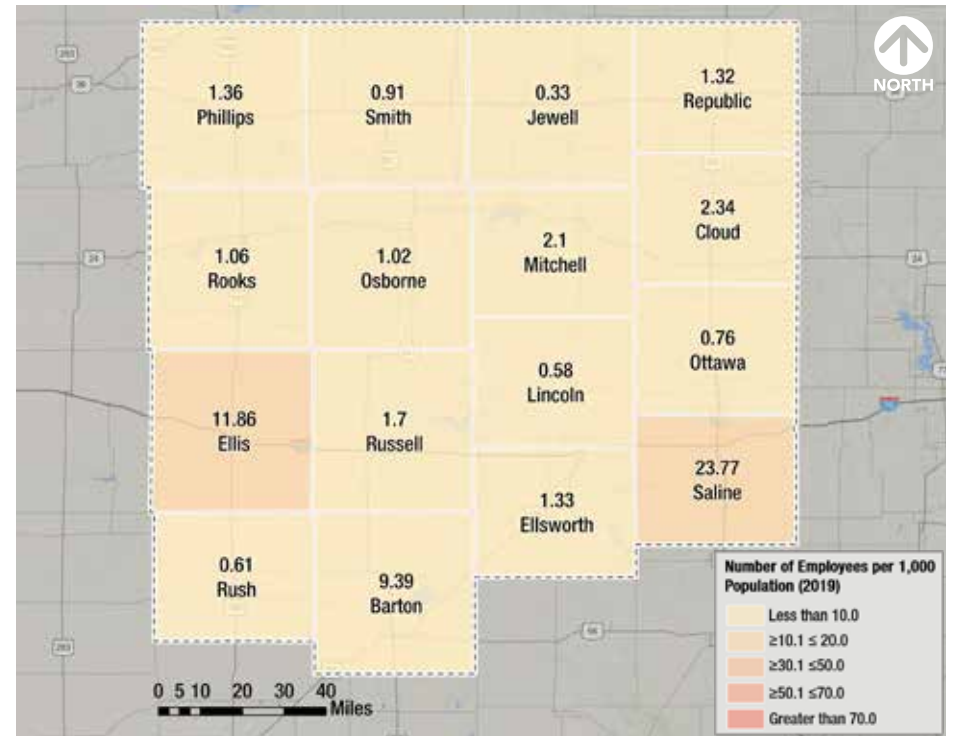
Source: American Community Survey (5-Year Estimates)

Employment in North Central Kansas

People with adequate incomes may first decide where they want to live rather than first seek employment. However, many other people do not have as much flexibility and must find housing after finding employment.

- Like many other regions, the percentage of the population in the civilian labor force declined from 2010.

Number of Employees per 1,000 People - 2019



Source: Bureau of Labor Statistics; American Community Survey (5-Year Estimates)

- Saline County is a major employment center in the North Central region that attracts workers living in other areas. Local economic development staff indicate that thousands of new jobs are coming to Saline County, creating a near emergency housing situation.
- Ellis County draws a large share of workers as well given the employment opportunities in Hays.
- The regional employment base includes a strong focus in health care, manufacturing, and education. The wage ranges in the fields can vary greatly, but all include entry level essential worker positions like nurses, school teachers, and line workers.

Living Situations in North Central Kansas

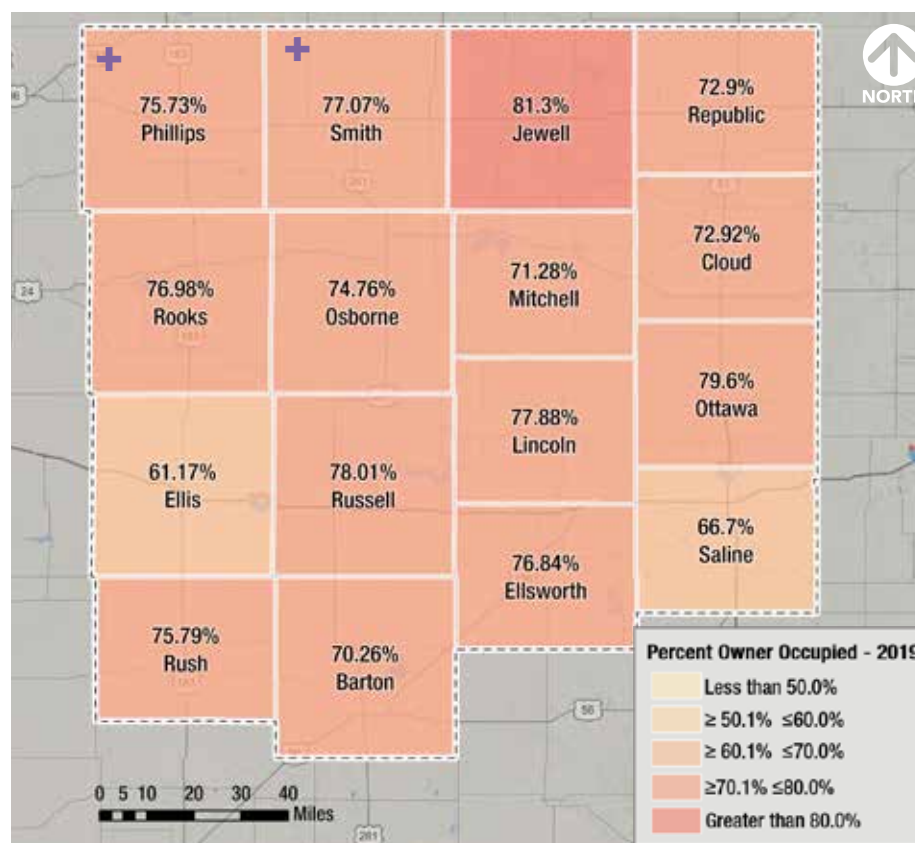
- The counties with the most population have a higher share of renter households.
 - These two counties, Saline and Ellis, also have the most diverse workforce and for Ellis a large student population that demands rental housing.
- The highest rate of owner-occupied housing in Jewell County correlates with the aging population and housing production, an indication that more assistance may be needed to maintain these homes in the future.
- Most counties have typical shares of owner-occupied housing compared to Kansas and other areas in the Midwest.

Percent Owner-Occupied Households - 2019

REGION	COUNT
North Central	69.9%
Kansas City Metro	66.8%
Northeast	63.6%
Northwest	73.6%
Sedgwick County	62.9%
Shawnee/Douglas	59.3%
South Central	71.8%
Southeast	70.1%
Southwest	67.6%
State of Kansas	66.3%

Source: American Community Survey (5-year estimates)

Percent Owner-Occupied Households - 2019



Source: American Community Survey (5-Year Estimates)

+ Increase in percent of owner-occupied housing from 2010-2019

- Compared to 2010, only two counties saw an increase in the share of owner-occupied housing. In other words, the share of renter-occupied housing increased in the majority of counties.
 - The increase in the proportion of renters illustrates a combination of changing preferences, difficulty affording homeownership, and limited

supply of ownership options, among other localized factors.

- Those counties with higher owner-occupancy and higher percentage of 55+ population are likely seeing a demand for alternative housing options that better fit their stage of life.

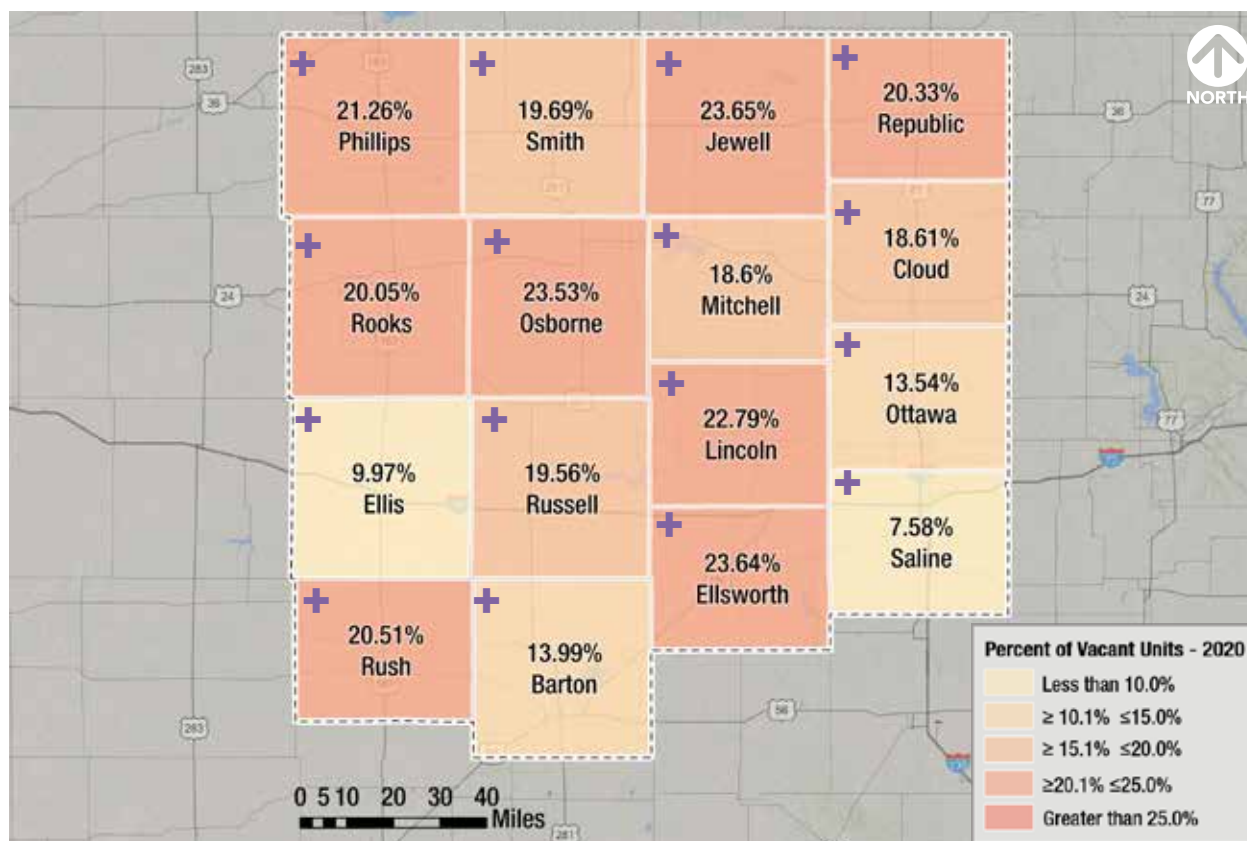


Vacancy in North Central Kansas

A 5% to 6% vacancy rate is a good rate for a community. At this rate housing options exist for those looking to move to an area or change housing type. However, the vacancy rate does not always tell the full story. When the vacant units are in poor condition they may not be meeting community needs. The vacancy rates for the North Central region are illustrated to the right and include all units in each county. Individual rates vary within the cities in each county.

- High vacancies reported in the 2020 Census are similar to other parts of the state.
- Counties with high vacancy rates like Lincoln and Osborne may be reflective of the housing condition and age. The median year built in these two counties was 1939 and 1947. Some of the oldest housing stock in the state.
- The increase in the vacancy rate in Saline County may actually be positive given the vacancy rate reported by the Census in 2010 was 5.5%. This provides more options on the market. However, locals, particularly in Salina indicate the vacancy rate feels much lower. In particular, participants noted the difference between vacant and actual available quality units. This will be an issue in Salina where rental housing for new employees is desperately needed.

Percent Vacant Units - 2020



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

+ Increase in percent of vacant units (vacancy rate) between 2010-2020

- It will be important for counties to understand the local causes of vacancy rates above 10% and then formulate appropriate strategies.

Housing Value and Age

The age and condition of housing is often reflected in the costs for housing. This page shows the relation of housing age to home value for owner-occupied units.

In the North Central region, similar to others in the state, homes in more rural counties are older, reflective of lower building activity in recent decades.

Areas with an older housing stock also tend to have lower home values and a higher percentage of the stock as single-family detached units. Ellsworth County appears to be an exception.

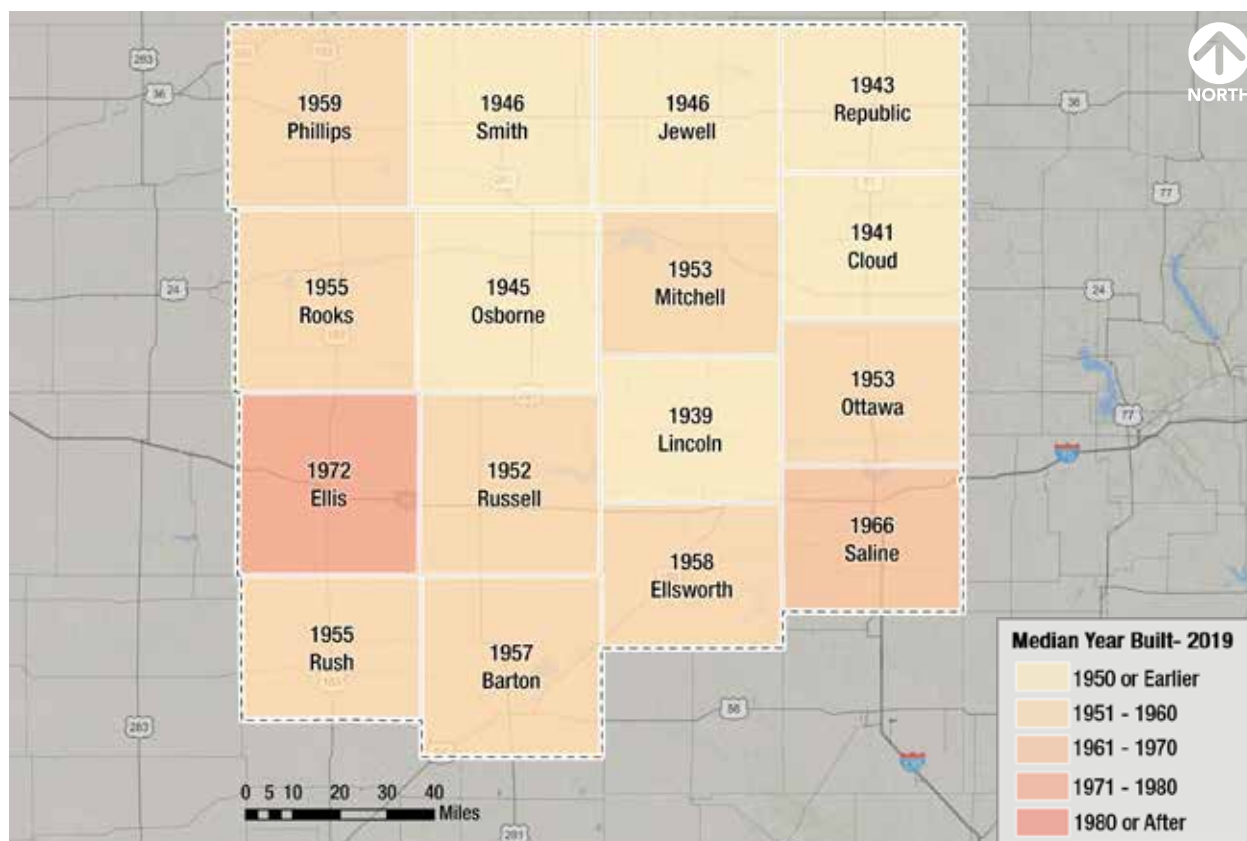
This matches the challenges heard in the public input regarding new homes in rural areas not appraising at the cost to build.

Housing Stock % Single Family Detached Households - 2019

COUNTY	%	COUNTY	%
Barton	81%	Ottawa	85%
Cloud	87%	Phillips	88%
Ellis	71%	Republic	89%
Ellsworth	84%	Rooks	89%
Jewell	88%	Rush	91%
Lincoln	86%	Russell	89%
Mitchell	85%	Saline	74%
Osborne	88%	Smith	90%

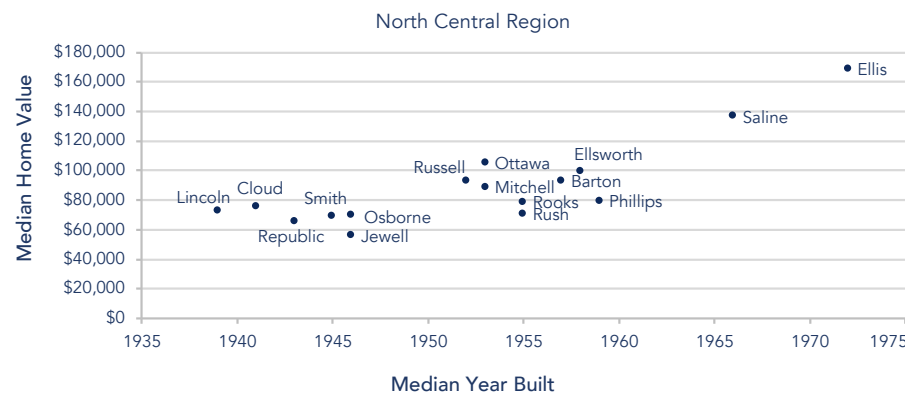
Source: Center for Neighborhood Technology; American Community Survey (5-Year Estimates)

Median Year Built of Existing Housing Stock - 2019



Median Year Built of Housing and Median House Value by County

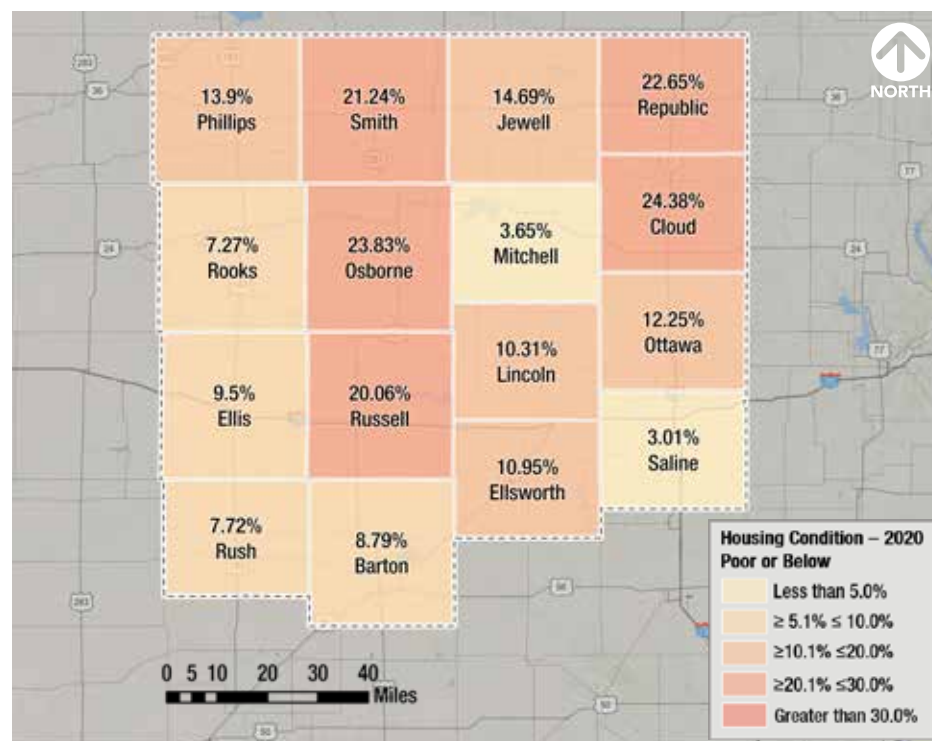
Source: American Community Survey (5-Year Estimates)



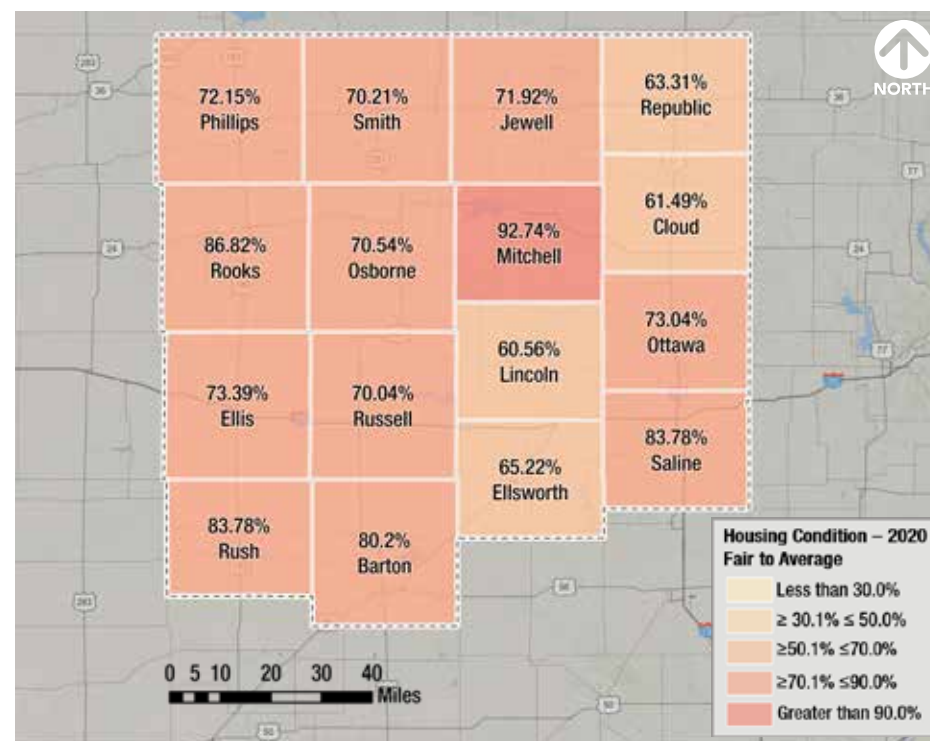
Housing Condition in North Central Kansas

- Ratings above average generally represent recently built units.
- Homes rated average or below make up over 90% of the housing stock in several counties. This is one indication of low new construction activity.
- No county has more than 30% of its housing stock in above average condition.
- Units in poor condition or below are scattered throughout the region, concentrated more in some counties. Many counties have more than 10% of the housing stock in poor condition or below. These are areas where visible dilapidation may be more present. Incomes grew in some of these same counties, but making repairs can still be a challenge for aging homeowners.
- While the median age of homes are higher in micropolitan counties like Ellis and Saline, the condition of homes falls in the middle related to other counties. This may indicate large differences in condition throughout the county as new builds drive up the median age and condition ratings but existing housing is deteriorating.

Housing Condition Poor or Below - 2020



Housing Condition Fair to Average - 2020



Source: Kansas Department of Revenue, Property Valuation Division

Owner Affordability in North Central Kansas

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

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

- Under the value to income metric, most counties in the North Central region are considered undervalued. These are again, those more rural and with an older existing housing stock.
- The same counties have some of the highest percentage of homes in poor condition. The low values are likely suppressing the financial reward of investing in housing, resulting in further deterioration and vacancy.
- Ellis County has a ratio above 3.0, This is mostly caused by the student population at Fort Hays State University driving down the county median income and a newer housing stock with higher values.

Another important metric in housing affordability is what the U.S. Department of Housing and Urban Development defines as “families who pay more than 30 percent of their income for housing are considered

Value to Income Ratio - 2019

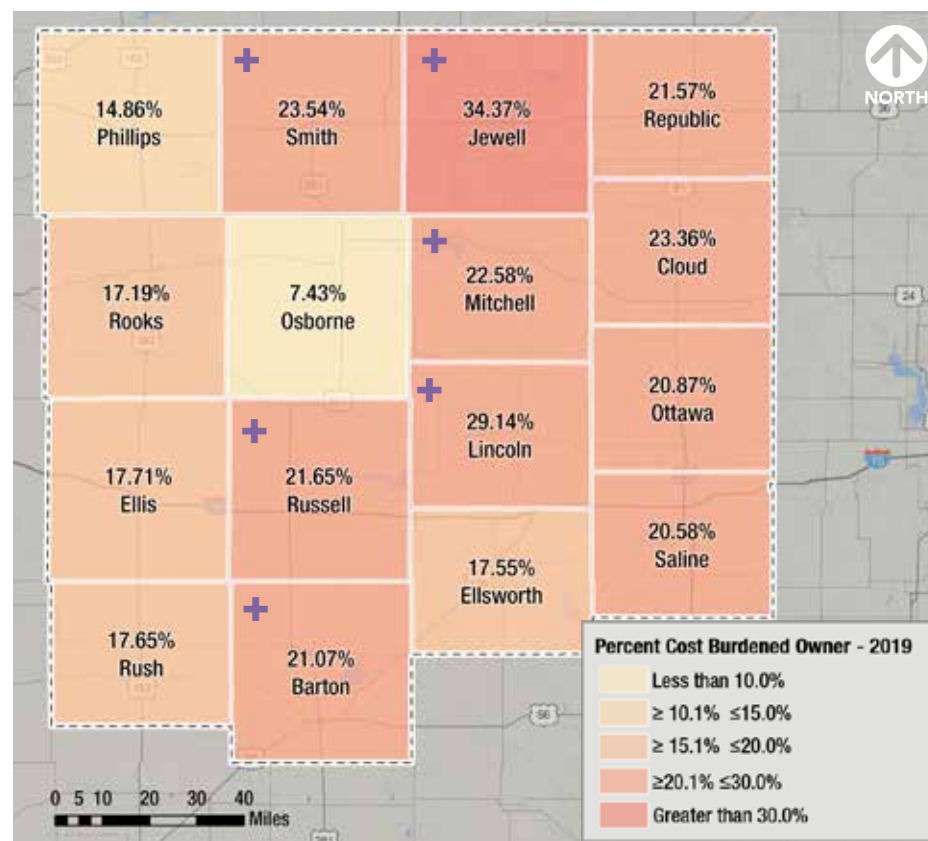
COUNTY	VALUE/ INCOME
Barton	1.88
Cloud	1.67
Ellis	3.20
Ellsworth	1.81
Jewell	1.38
Lincoln	1.61
Mitchell	1.92
Osborne	1.35
Ottawa	1.93
Phillips	1.59
Republic	1.38
Rooks	1.59
Rush	1.48
Russell	2.09
Saline	2.62
Smith	1.62
State of Kansas	2.55

Source: American Community Survey (5-year estimates)

cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.” The map above shows the percent of owners who spend more than 30 percent of their income on housing.

- Several counties saw the percent of cost burdened owners increase from 2010 to 2019, also the counties with typically less income growth since 2010.

Percent Cost Burdened Owners - 2019



+ Increase in share of cost-burdened owners from 2010 to 2019

- Those burdened by their home are less financially resilient to other changes that may occur including job loss, rising fuel costs, and medical expenses.

Renter Affordability in North Central Kansas

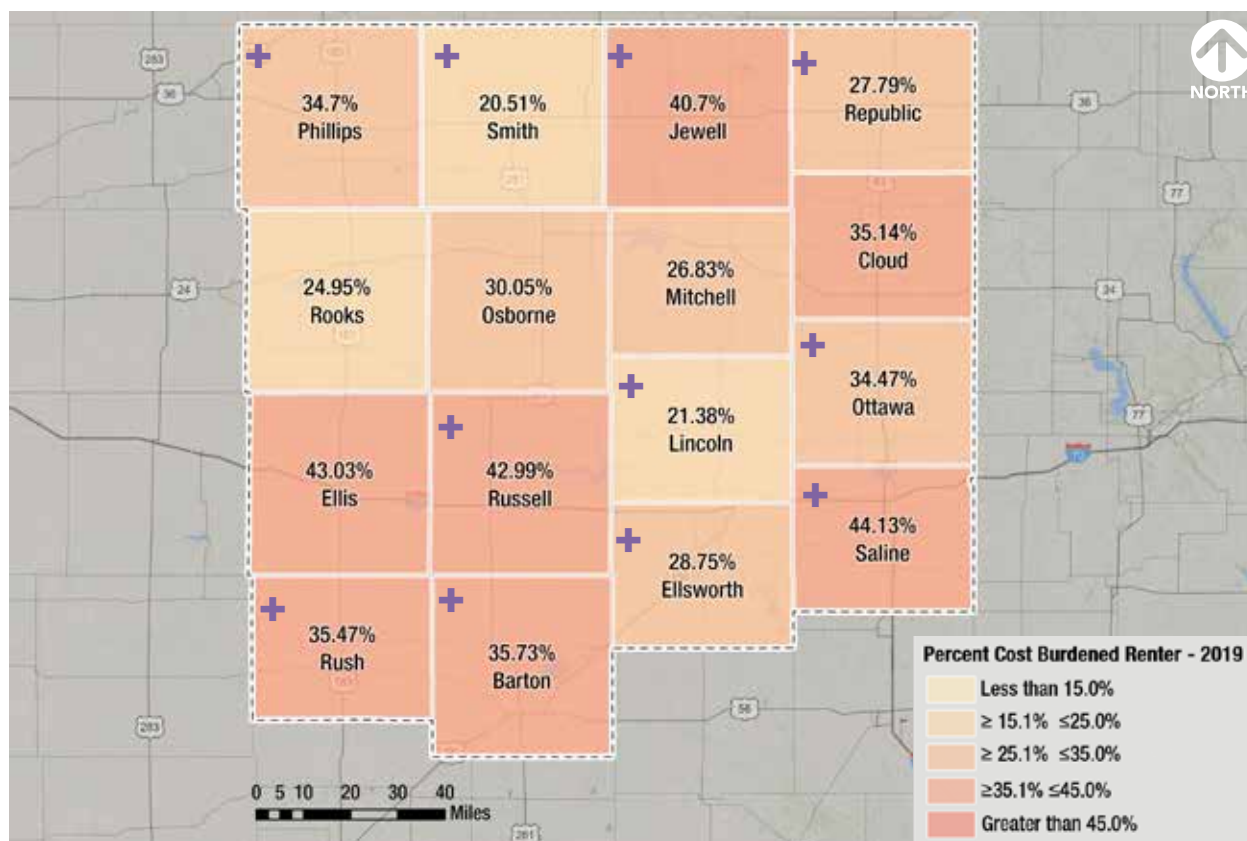
Renter Conditions - 2019

COUNTY	MEDIAN GROSS RENT TO MEDIAN RENTER INCOME	GROSS RENT	RENT AT 30% OF MEDIAN RENTER INCOME
Barton	25.4%	\$648	\$765
Cloud	24.8%	\$631	\$762
Ellis	27.3%	\$711	\$782
Ellsworth	23.1%	\$639	\$831
Jewell	30.9%	\$508	\$493
Lincoln	22.0%	\$530	\$722
Mitchell	19.6%	\$561	\$857
Osborne	23.5%	\$535	\$683
Ottawa	22.8%	\$662	\$871
Phillips	23.0%	\$616	\$805
Republic	22.6%	\$601	\$799
Rooks	22.2%	\$550	\$742
Rush	23.4%	\$576	\$740
Russell	26.8%	\$636	\$713
Saline	28.8%	\$761	\$791
Smith	14.0%	\$473	\$1,013

Source: American Community Survey (5-year estimates)

A metric to measure affordability of rentals is to compare gross rent and rental household incomes, in addition to the HUD defined cost burden status of paying more than 30 percent of income on housing.

Percent Cost Burdened Renters - 2019



Source: American Community Survey (5-year estimates)

+ Increase in share of cost-burdened renters from 2010 to 2019

- More counties that saw an increase in cost burdened renters from 2010-2019 than owners.
- Gross rent tends to be lower in more rural counties, and this often correlates with a lower percentage of cost burdened renters.
- Those counties with the lowest rents also have some of the oldest housing in the poorest condition.
- While estimated gross rents are below the rent at 30 percent of median rental incomes, the age and quality of these units is a significant issue.
- Low rental values can also inhibit the markets ability to renovate or build new units, similar to undervalued owner-occupied markets.

WHAT ARE PEOPLE SAYING ABOUT NORTH CENTRAL KANSAS?

Of the 239 respondents living in North Central Kansas:

- Respondents were fairly evenly split across age cohorts older than 25 years old.
- About 88% of survey respondents are white alone.
- Hispanic or Latino respondents represent 4% of respondents.
- Most are homeowners (76%). Of those that rent, 63% do so by necessity.
- When asked if for reasons they'd consider moving, of those indicating they would consider moving, the most (19%) said to a different community for quality of life reasons, followed closely by moving to a larger owner home (17%).
- The largest share of respondents' household income was between \$100,000 and \$149,999. This is much higher than the median income for counties in the region and must be considered in evaluating results. However, there were also a good portion of respondents reporting incomes of \$25,000-\$49,999.

Respondents were given several types of housing options and asked if they felt any of these housing types would be successful in their community today. The most popular housing types, as chosen by more than 70% of respondents were:

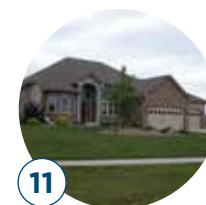
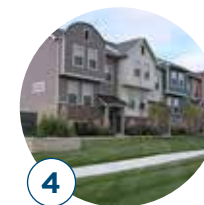
1. Small, two-to-three bedroom homes (95%)
2. Mid-size, three-bedroom homes (94%)
3. Independent - Senior Living (77%)
4. Townhouse, Duplex, Attached Units (72%)

Others ranking over 50% include:

5. Apartment (64%)
6. Downtown Upper-story Residential (62%)
7. Large Lot Residential Housing (acreage) (61%)

The housing types that the majority did not think would be successful were:

8. Cottage Court - A group of smaller homes that share yard space (48%)
9. Row Home - Tri-plex and Above (47%)
10. Accessory Dwelling Units (47%)
11. Larger home with four or more bedrooms (43%)
12. Tiny Homes, Micro-Apartments - Homes or units that are very small, generally under 500 square feet (31%)



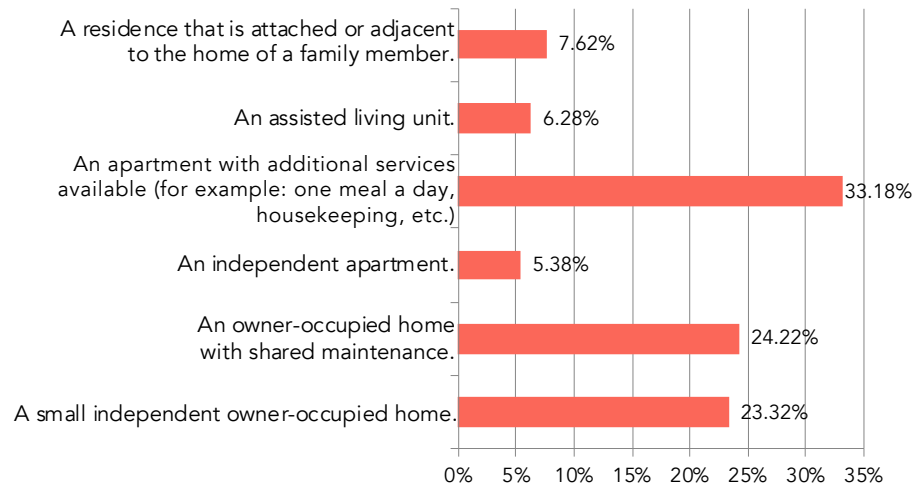
Very Interested

Not as Interested

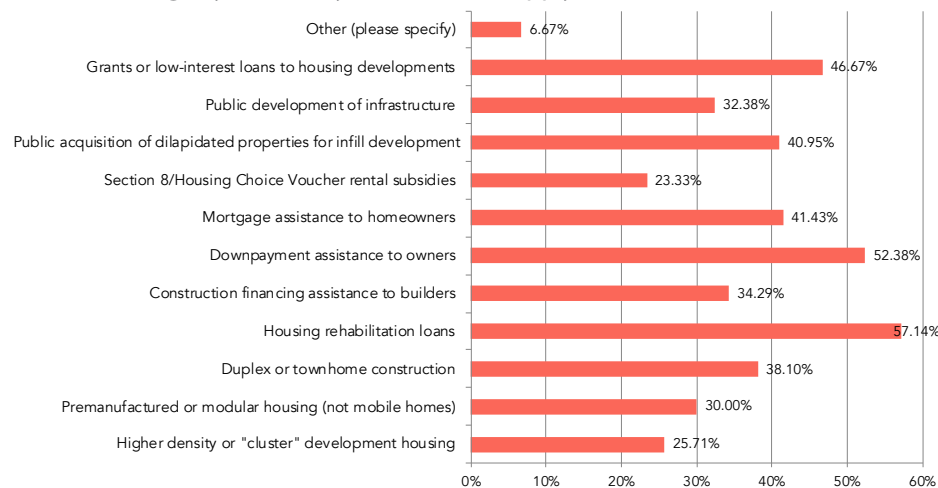
What Are People Saying About North Central Kansas?

Respondents from North Central Kansas feel that seniors would be most interested in an apartment with services.

What type of housing do you believe area seniors and the elderly are most interested in?

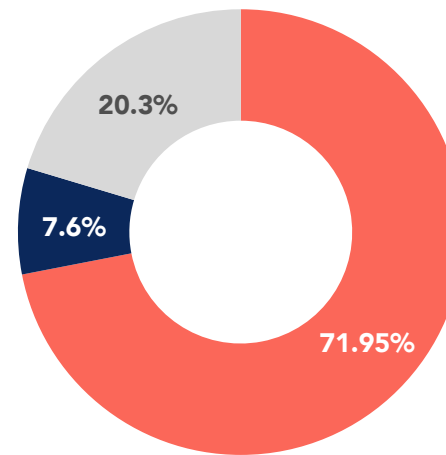


Which types of housing solutions would you support to reduce the cost of housing in your county (select all that apply)?

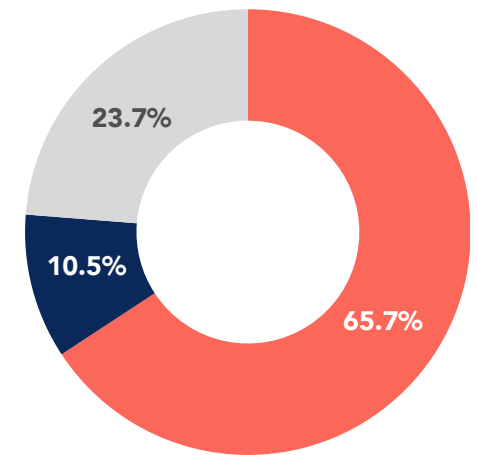


Respondents were slightly more favorable to using public funds for rehab of housing. Many were unsure or did not know about using funds to remove dilapidated housing, but a majority were still in favor.

Does your city or county need increased or continued use of city/public funding for housing rehabilitation or renovations?



Does your city or county need increased or continued use of city/public funding to remove dilapidated housing? (a condition of housing that is beyond repair)



Yes No Don't Know

Respondents and stakeholder discussions showed good support for policy directed at existing homes and assistance directly to residents. When questioned further, respondents most favored programs targeted at:

- Housing rehabilitation loans
- Downpayment assistance to owners
- Grants or low-interest loans to housing developments

The Demand for Housing in North Central Kansas

A GUIDE TO FORECASTING HOUSING NEEDS

A traditional population projection that translates population growth based on historical trends to housing unit demand does not apply to many parts of Kansas. The population in many counties has declined over the past several decades, which under a traditional projection model, would indicate little to no need for new housing units. However, listening sessions and the community surveys show the opposite is true. Community engagement suggests a need for housing variety and supply. Data from the Kansas Department of Labor also indicates strong current job opportunities and projected regional job growth.

For these reasons, population growth and housing needs hinge on new regional and local employees who need to live in the region. Counties losing population cannot expect significant population growth in the short term. Population stabilization and growth through strategic housing and community actions are feasible.

Using data from the Kansas Department of Labor, the Census, and commuting patterns help demonstrate housing demand for the region through the next several years. Factors included in the forecast:

- **Regional employment projections.** A portion of new jobs in the coming year can and will be filled by people who live in each region.
- **Job openings from retirements.** A portion of residents in the region will retire in the coming years. Jobs that new retirees previously occupied will open for new employees, but a housing unit will not.
- **Natural population changes.** The population is aging in most regions and will decline over time without an in-migration of residents or significant change in birth rates.
- **Replacement need.** A portion of homes will require demolition in the coming years. Other houses will be lost from accidents such as fires or neglect across each region.
- **Other assumptions.** The full methodology with population forecasts and housing price points are included in the appendix of this housing assessment.

HOUSING DEMAND FORECAST - 2028
The housing forecast is based on the above assumptions. About 415-508 units are needed in the NC region annually for regional demand. This is above the estimated 204 average annual units built from 2010-2019.*

* Estimated from Census Permit Survey and the Kansas Department of Revenue, Property Valuation Division

Housing Demand Forecast - North Central Region - 2028

SUMMARY TABLE: NORTH CENTRAL REGION HOUSING FORECAST	UNIT RANGE
(+) Housing unit demand in NC region from regional job growth (0.5 per job) ¹	67-82
(+) Housing unit demand from retirement job openings (0.35 units per retirement)	3,954-4,833
Total housing unit demand from job openings	4,021-4,914
(-) Units becoming available from natural population loss	648-793
Total housing units needed before replacement needs	3,372-4,121
(+) Cumulative Replacement Need	366-447
2019-2028 Cumulative Need	3,747-4,579
North Central Region Annual Unit Needs	415-508
<small>1. Regardless if job is located in the NC region.</small>	

As indicated throughout the study, a forecast does not tell the whole story. In addition to adequate housing options, investments in adequate community amenities need to be made to retain workers in the region. Otherwise they will choose to live elsewhere.

HOUSING OPPORTUNITIES & CHALLENGES FOR THE NORTH CENTRAL REGION

The following opportunities and challenges are based on the market analysis, surveys, and regional listening sessions.

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.

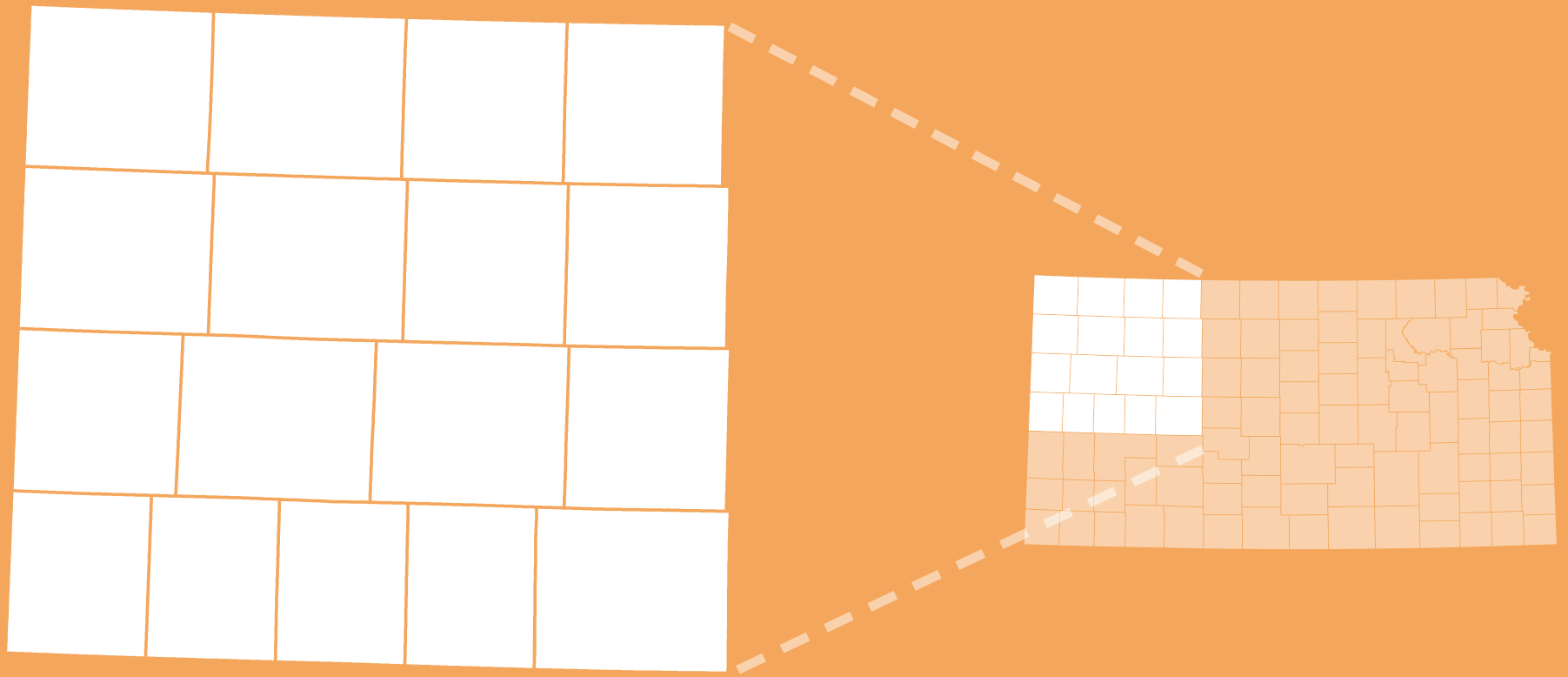
Housing Demand

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.

*The North Central region has some of the oldest housing in the state which is impacting values. The low values of the owner and renter housing stock creates a **disincentive** to build new or rehab existing housing.*

NORTHWEST REGION



THE BIG PICTURE

Northwest Kansas is one of the most rural areas of the state with many counties having less than 2,000 people. Job losses and changing agricultural patterns have resulted in steady population declines for much of this region. However, in the last decade the need to replace workers, growing local businesses, and retirees looking to settle in smaller communities have created a need for new and rehabilitated housing.

Popular Regional Themes

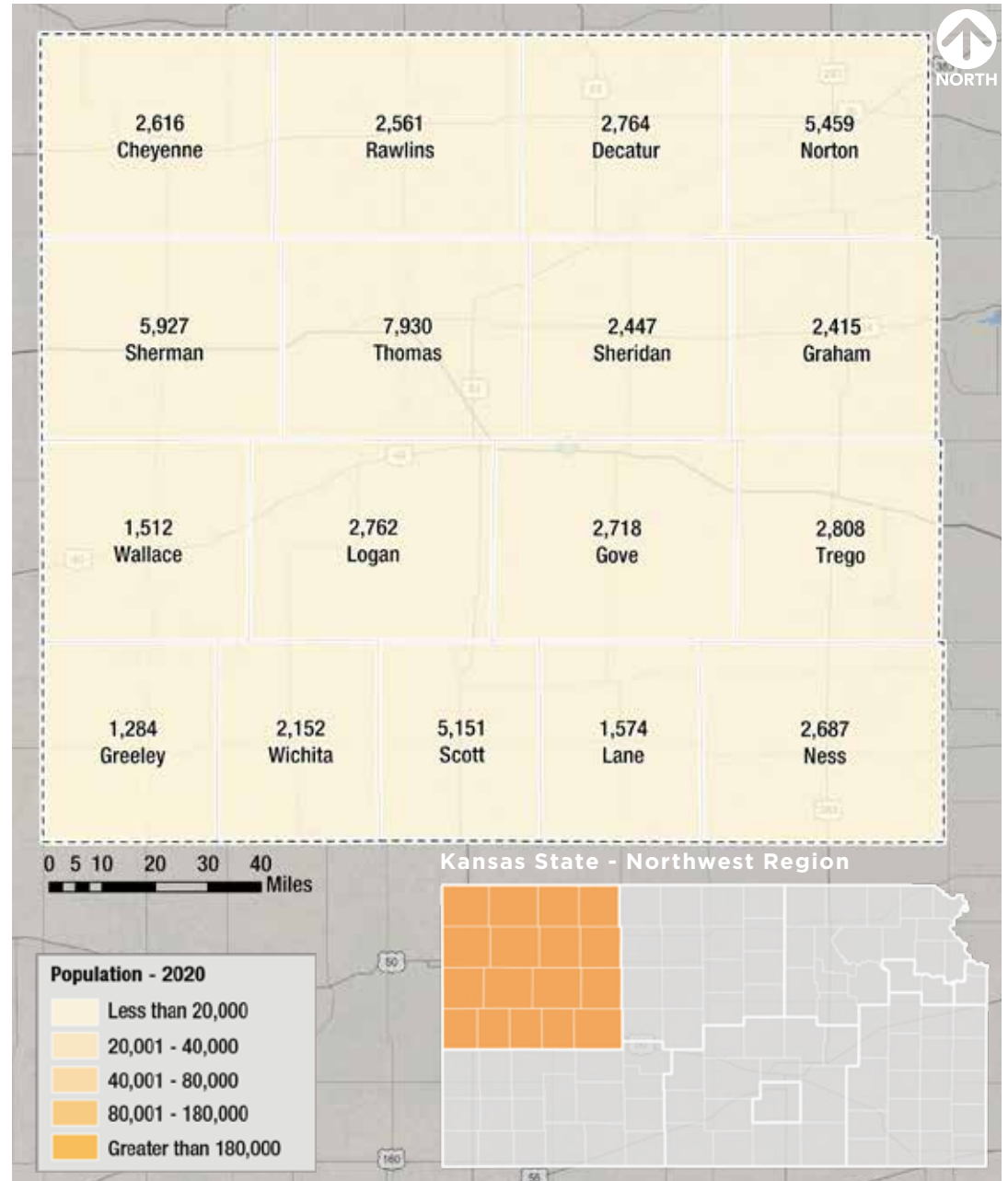
- There are good paying jobs that can support housing costs but still a lack of people that live in the region.
- An older housing stock and a gap in housing that is 20 to 40 years old.
- Mixed housing quality by city.
- Several cities have a well maintained housing stock but there are pockets of disinvestment.
- 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 | • Lane | • Sheridan |
| • Decatur | • Logan | • Sherman |
| • Gove | • Ness | • Thomas |
| • Graham | • Norton | • Trego |
| • Greeley | • Rawlins | • Wallace |
| | • Scott | • Wichita |

Northwest - 2020 Population



Source: U.S. Census Bureau

A SNAPSHOT OF NORTHWEST KANSAS

The information in this section includes many similar elements to the Statewide Profile. However, there is more detail where appropriate and further data points when needed to assess the market.

Regional housing organizations, counties, and cities in the Northwest region can use this information to help form local policies, create partnerships, and supplement grant and funding applications, among other uses.

Quantitative Regional Questions to Answer

- Population - Is the region growing and by how much?
- Diversity - Is the area becoming more diverse and where?
- Age - How is the region aging and where are certain age cohorts more prevalent?
- Income - How are regional incomes changing over time?
- Employment - What are the major sectors and how does this influence local incomes and housing?
- Housing Occupancy - What are trends in ownership and renters?
- Housing Vacancy - Is the region seeing more housing vacancy and where?
- Housing Age - How old is the housing stock and what does this mean for policy?
- Housing Condition - Correlated to the age of housing, a snapshot of where the condition is above or below average.
- Owner and Renter Cost Burden - Are residents in the region experiencing more or less burden to pay for housing, not including other necessary expenses like transportation?

Qualitative Regional Data Elements

- A public forum in Colby on May 27, 2021.
- Listening sessions with city staff, officials, economic development experts, real estate professionals, housing service providers, and major employers throughout the region.
- Community survey responses from 126 individuals who indicated they live in the Northwest region.



Scott City

NORTHWEST KANSAS PROFILE

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%

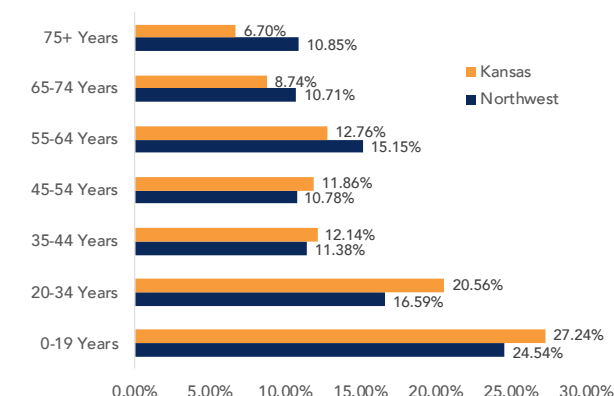
Source: American Community Survey (5-Year Estimates)

A housing stock profile of the Northwest Region

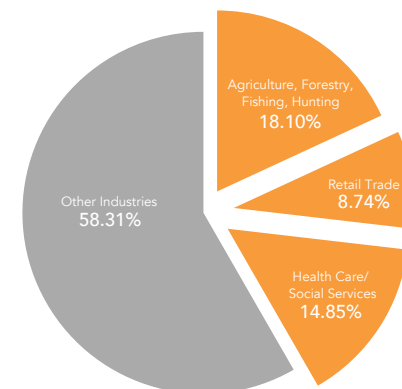
	NORTHWEST REGION	STATE OF KANSAS
2019 Median House Value Range	\$82,000 - \$201,000	\$151,900
2019 Median Gross Rent Range	\$503 - \$819	\$862
Average Year Built of Residential*	1947	1949
Average Year Built of Multi-Family*	1973	1970
Percent Homes Poor Condition	17.7%	8.0%

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

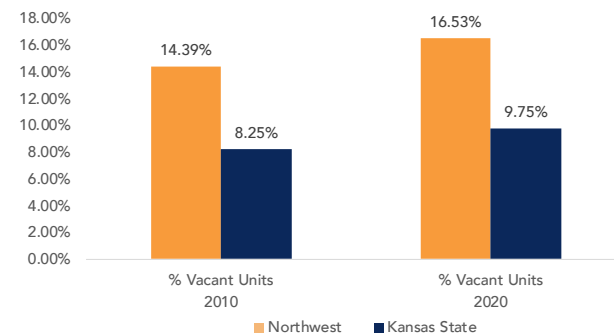
Population by Age - Northwest region vs Kansas - 2019



Top Employment Industries - Northwest region vs Kansas - 2019



Change in Vacancy - Northwest region vs Kansas

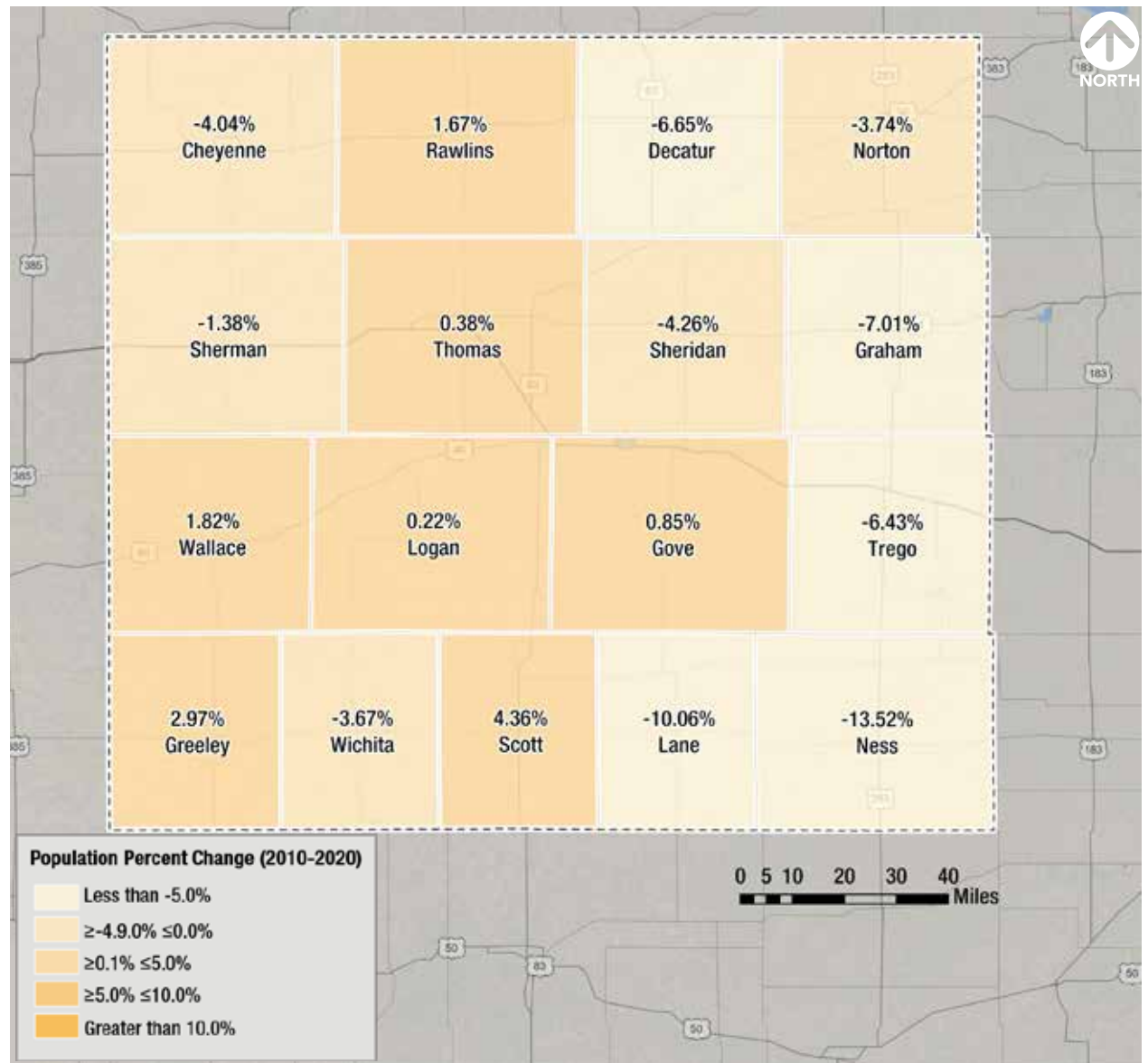


Population Change in Northwest Kansas

There are concerns throughout the country regarding undercounts in the 2020 population. Minorities and those in poverty are most likely to be under counted.

- Sherman, Wichita, Lane, and Ness Counties all had over 10% of their population at risk for being under counted. Depending on the level of the undercount these counties may not have lost population.
 - › Greeley, Scott, and Wallace also had between 10% and 30% of their populations at risk and therefore may have grown more than reported in the 2020 Census.
- Population change in the region varies by county. However, the gain experienced in some were not as great as the losses experienced in others.
- Scott County had the largest increase in number of people since 2010, at an increase of 215 people.
 - › Scott City has aggressively pursued new housing production which has supported this growth but the demand still remains high with unfilled jobs and the housing needed to support those employees.
- Ness County had the greatest loss of people since 2010, losing 420 people.

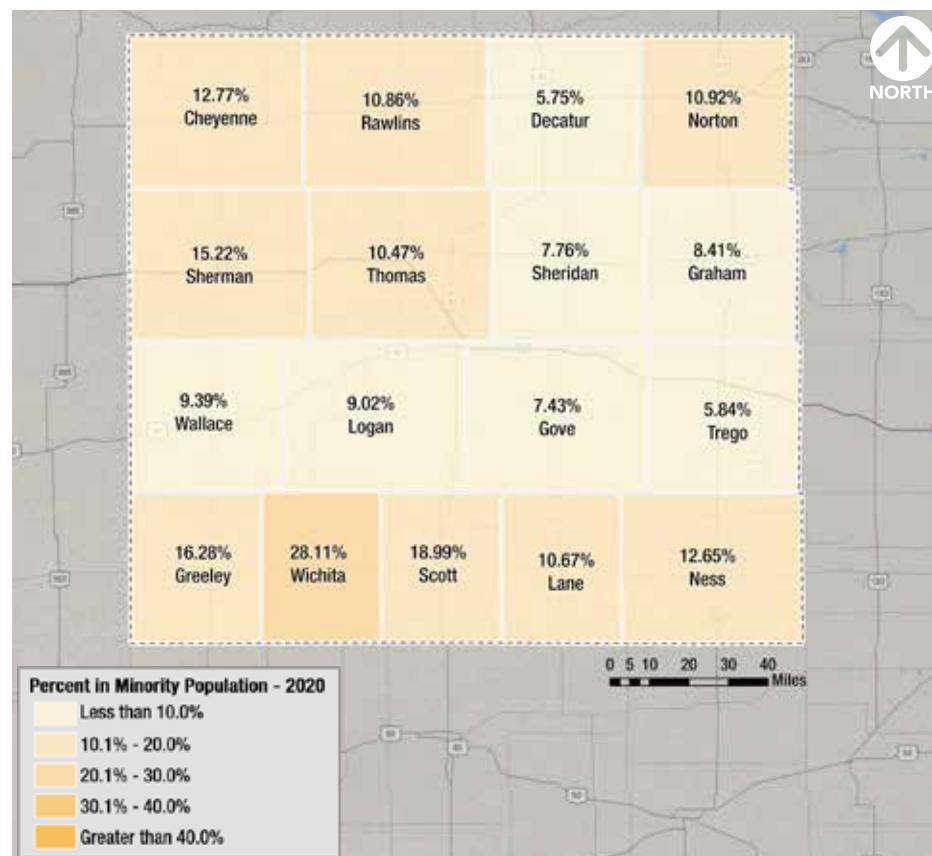
2010-2020 Population Percent Change



Source: U.S. Census Bureau

Minority Population in Northwest Kansas

Percent Minority Population - 2020



Source: U.S. Census Bureau

Minority population includes all those that do not identify themselves white, non-Hispanic.

- Like Kansas, the Northwest region is becoming more diverse overall but not as much as other regions in the state. Many counties are near or over 90% white, non-Hispanic.
- Wichita County has the highest percentage of population at-risk for being under counted. If even 1/10 of that population had been under counted the county would have not lost population.

Change in Minority Population - 2010-2020

	% WHITE NON- HISPANIC (2010)	% WHITE NON- HISPANIC (2020)	2010- 2020 CHANGE	% HISPANIC (2010)	% HISPANIC (2020)	2010- 2020 CHANGE
Cheyenne	92.5%	85.0%	-7.5	5.2%	9.1%	+3.9
Decatur	96.4%	92.8%	-3.6	1.0%	2.7%	+1.7
Gove	96.6%	91.5%	-5.2	1.6%	3.1%	+1.5
Graham	89.6%	90.2%	0.7	2.3%	2.6%	+0.3
Greeley	77.9%	80.7%	2.7	13.7%	15.5%	+1.8
Lane	91.0%	87.4%	-3.6	4.2%	9.1%	+4.9
Logan	93.1%	89.0%	-4.2	2.9%	7.1%	+4.2
Ness	88.2%	85.8%	-2.4	7.4%	11.4%	+4.0
Norton	90.2%	85.9%	-4.3	4.2%	5.7%	+1.5
Rawlins	94.0%	87.5%	-6.5	3.2%	6.2%	+3.0
Scott	74.8%	75.6%	0.8	15.3%	19.9%	+4.7
Sheridan	93.5%	90.4%	-3.1	3.3%	5.9%	+2.6
Sherman	82.3%	81.0%	-1.4	10.8%	13.0%	+2.3
Thomas	90.4%	87.1%	-3.2	4.7%	8.0%	+3.3
Trego	95.6%	93.6%	-2.0	1.7%	2.3%	+0.6
Wallace	86.7%	88.9%	2.2	7.3%	5.3%	-2.0
Wichita	63.7%	65.6%	2.0	24.6%	29.6%	+4.9
State of Kansas	73.3%	72.2%	-1.0	10.5%	13.0%	+2.5

Source: U.S. Census Bureau

Age Composition in Northwest Kansas

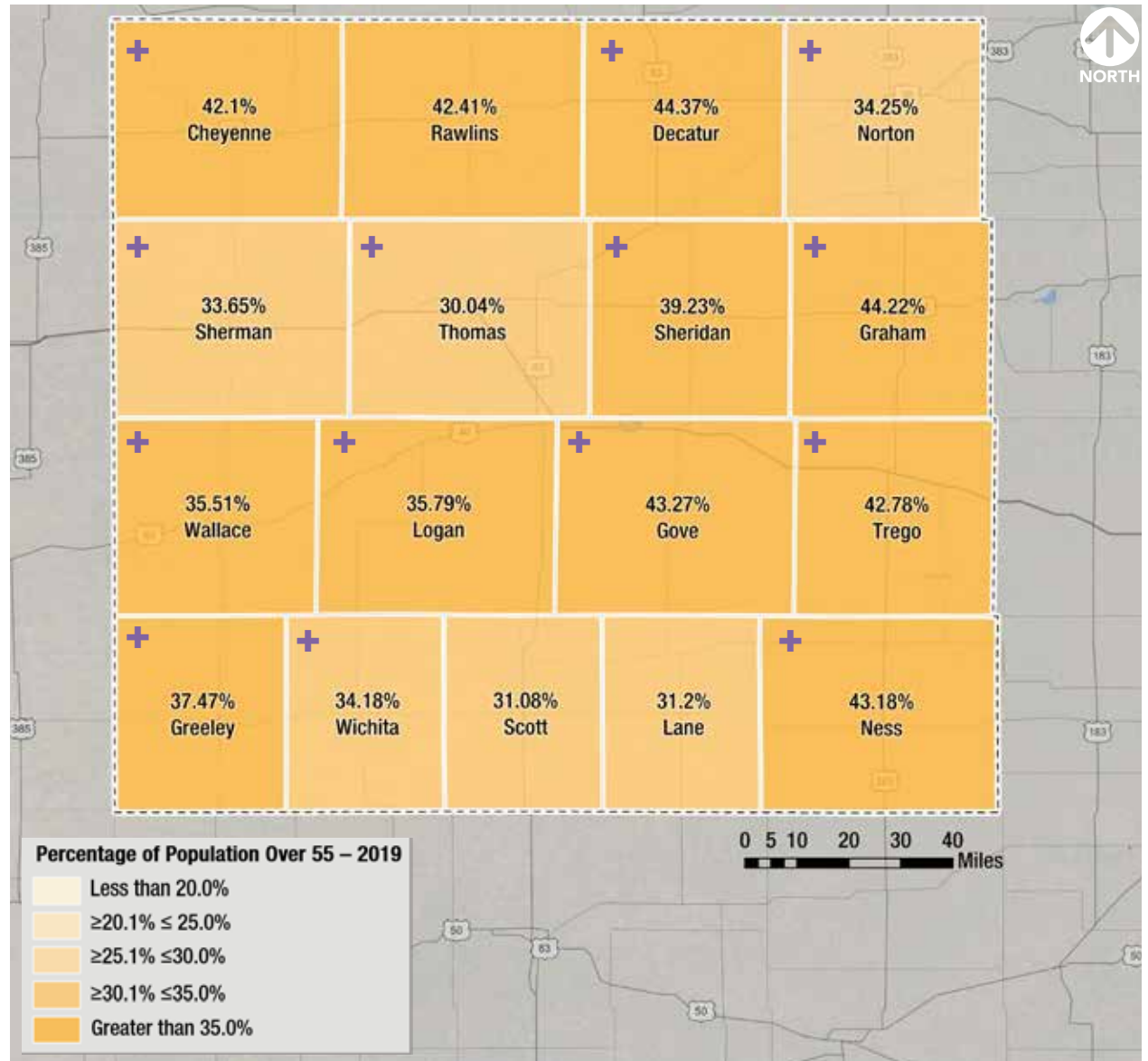
- The region is aging, with almost all counties seeing an increase in the share of people over 55 years old since 2010.
- If these individuals remain in the area during their retirement years they may desire lower maintenance options and at the same time housing will be needed for the workers arriving to fill the retiree's position.
 - › Anecdotally, participants noted a growing interest from remote workers and retirees interested in moving to the area for its quality of life and affordability.
- These households are welcome additions to communities but they do not fill local jobs and demand additional housing.

Population Over 55 Years Old - 2019

REGION	COUNT
Northwest	36.7%
Kansas City Metro	25.9%
North Central	33.6%
Northeast	26.1%
Sedgwick County	26.6%
Shawnee/Douglas	27.5%
South Central	32.4%
Southeast	32.3%
Southwest	24.5%
State of Kansas	28.2%

Source: American Community Survey (5-year estimates)

Population Over 55 Years Old as a Percent of Total Population - 2019



Incomes in Northwest Kansas

- Median household incomes vary considerably across the region.
- Most counties saw real household income growth since 2010. The situations where real median household incomes decline may be a result of the aging population and more retirees.
- For renter households:
 - › Real median household incomes grew in 10 of 17 counties since 2010.
 - › The largest percent increase was seen in Logan County.
 - › The largest decrease was in Greeley County.
- For owner households:
 - › Real median household incomes grew in 15 of 17 counties since 2010.
 - › The largest percent increase was seen in Trego County.
 - › The largest decrease was in Graham County.
- The illustration to the right shows what typical wages might be for common jobs in the region. Even with real income growth in many counties, there are still essential workers that make much less and require appropriate housing options locally or must spend more on transportation costs to live outside where they work.

Median Household Income - 2019

COUNTY	INCOME
Cheyenne	\$47,639
Decatur	\$48,125
Gove	\$48,317
Graham	\$46,375
Greeley	\$54,112
Lane	\$52,125
Logan	\$51,740
Ness	\$56,492
Norton	\$49,038
Rawlins	\$53,207
Scott	\$65,417
Sheridan	\$62,885
Sherman	\$54,754
Thomas	\$60,124
Trego	\$57,966
Wallace	\$63,269
Wichita	\$57,978
Kansas	\$59,597

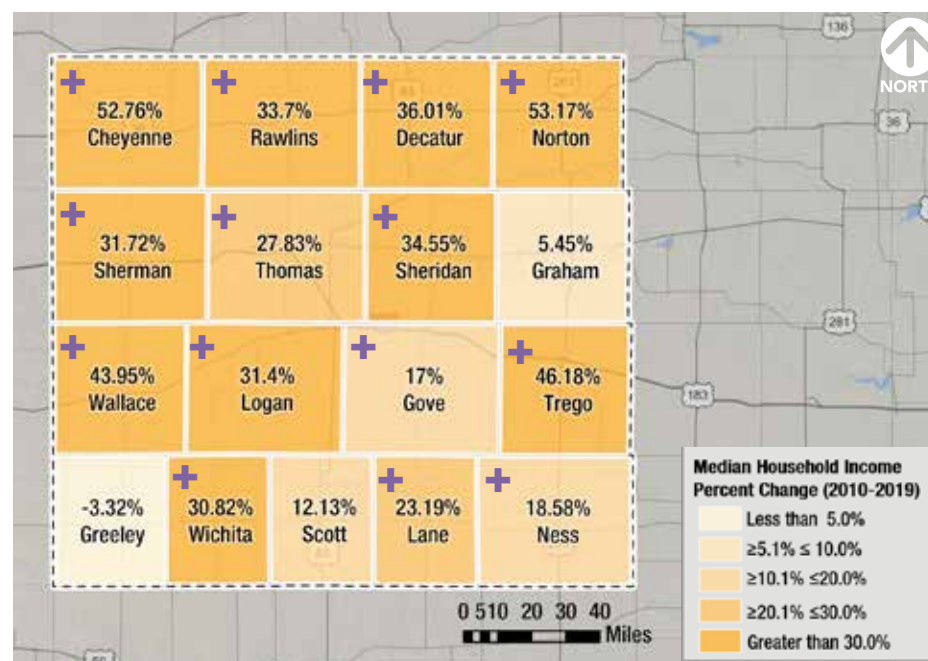
Source: American Community Survey (5-Year Estimates)

Median Salary of Local Metro Occupations

	FOOD SERVICES	BANKER	CONSTRUCTION LABORER	ACCOUNTANTS	CIVIL ENGINEER
Manhattan	\$20,000	\$26,800	\$36,210	\$48,490	\$77,140
Wichita	\$19,570	\$22,170	\$32,750	\$66,750	\$80,500
Topeka	\$19,620	\$24,130	\$35,890	\$59,790	\$75,260
Kansas City	\$23,500	\$27,660	\$42,010	\$67,490	\$78,950
Lawrence	\$20,670	-	\$41,360	\$54,380	\$82,110

Source: National Housing Conference, Paycheck to Paycheck, <https://nhc.org/paycheck-to-paycheck/>

Median Household Income Percent Change - 2010-2019

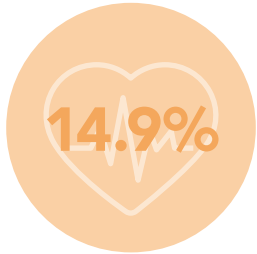


Source: American Community Survey (5-Year Estimates)

✚ Real Income growth from 2010-2019 when adjusting for inflation

Source: National Housing Conference, Paycheck to Paycheck, <https://nhc.org/paycheck-to-paycheck/>

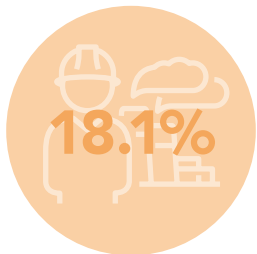
Where the Northwest Region's Employed Civilian Population Works - 2019



Healthcare and Social Assistance



Retail Trade



Manufacturing

Source: American Community Survey (5-Year Estimates)

Percent Change in Civilian Labor Force - 2010-2019

REGION	%
Northwest	-7.8%
Kansas City Metro	123.0%
North Central	-27.1%
Northeast	-22.8%
Sedgwick County	14.9%
Shawnee/Douglas	-7.7%
South Central	-25.8%
Southeast	-39.2%
Southwest	-18.6%

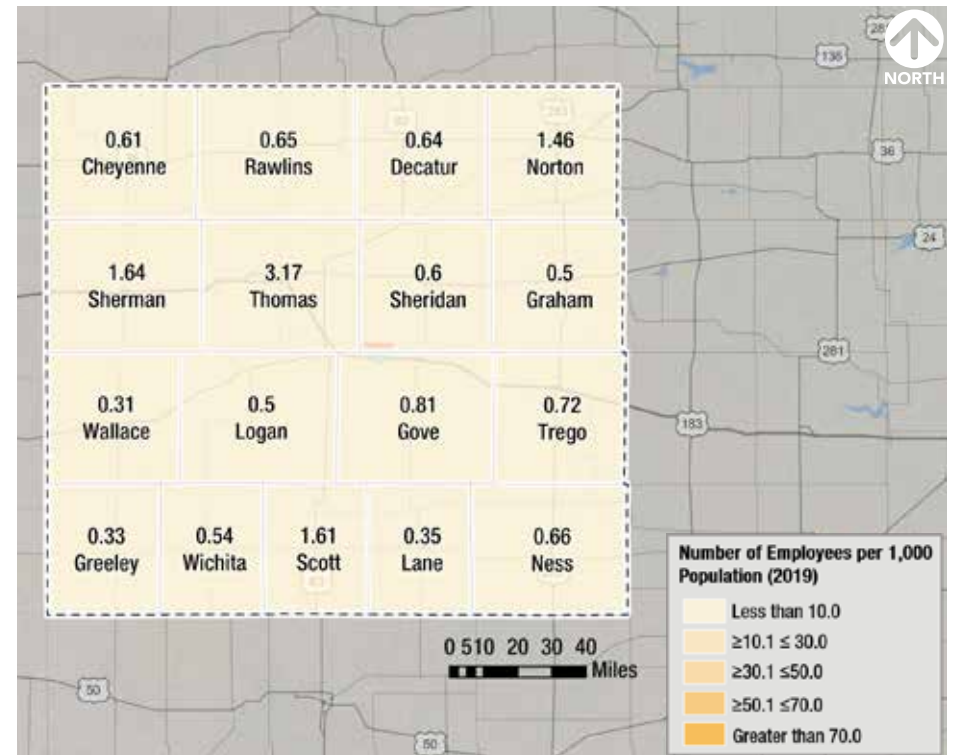
Source: American Community Survey (5-Year Estimates)

Employment in Northwest Kansas

People with adequate incomes may first decide where they want to live rather than first seek employment. However, many other people do not have as much flexibility and must find housing after finding employment.

- Like many other regions, the percentage of the population in the civilian labor force declined from 2010.
- Regional city hubs, like Colby, provide employment opportunities, but there are still job vacancies. Most working residents travel outside where they live to employment centers.
- The regional employment base includes a strong focus on manufacturing, health care, and retail trade. The wage ranges in the fields can vary greatly, but all include entry level essential worker positions like nurses, school teachers, and line workers.

Number of Employees per 1,000 Population - 2019



Source: Bureau of Labor Statistics; American Community Survey (5-Year Estimates)

Living Situations in Northwest Kansas

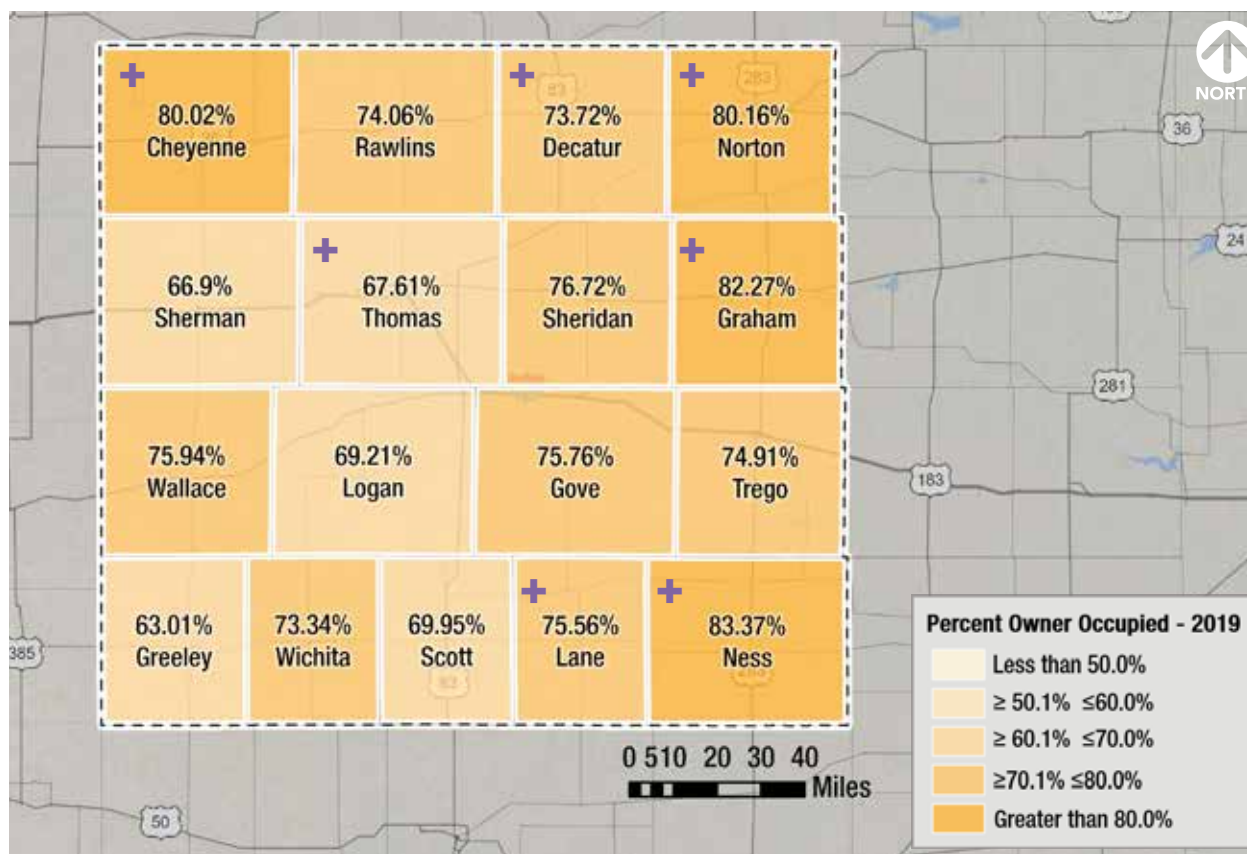
- The Northwest region has the highest percent of owner-occupied housing in Kansas.
- The counties with the most population have a higher share of renter households. This is partially related to there being more rental options in these counties like Thomas. Public input participants noted many of these rentals are detached homes.
- Areas with older populations tend to have the highest rates of owner-occupied housing. More assistance may be needed to maintain these homes in the future.

Percent Owner-Occupied Households - 2019

REGION	COUNT
Northwest	73.6%
Kansas City Metro	66.8%
North Central	69.9%
Northeast	63.6%
Sedgwick County	62.9%
Shawnee/Douglas	59.3%
South Central	71.8%
Southeast	70.1%
Southwest	67.6%
State of Kansas	66.3%

Source: American Community Survey (5-year estimates)

Percent Owner-Occupied Housing - 2019



Source: American Community Survey (5-Year Estimates)

+ Increase in percent of owner-occupied housing from 2010-2019

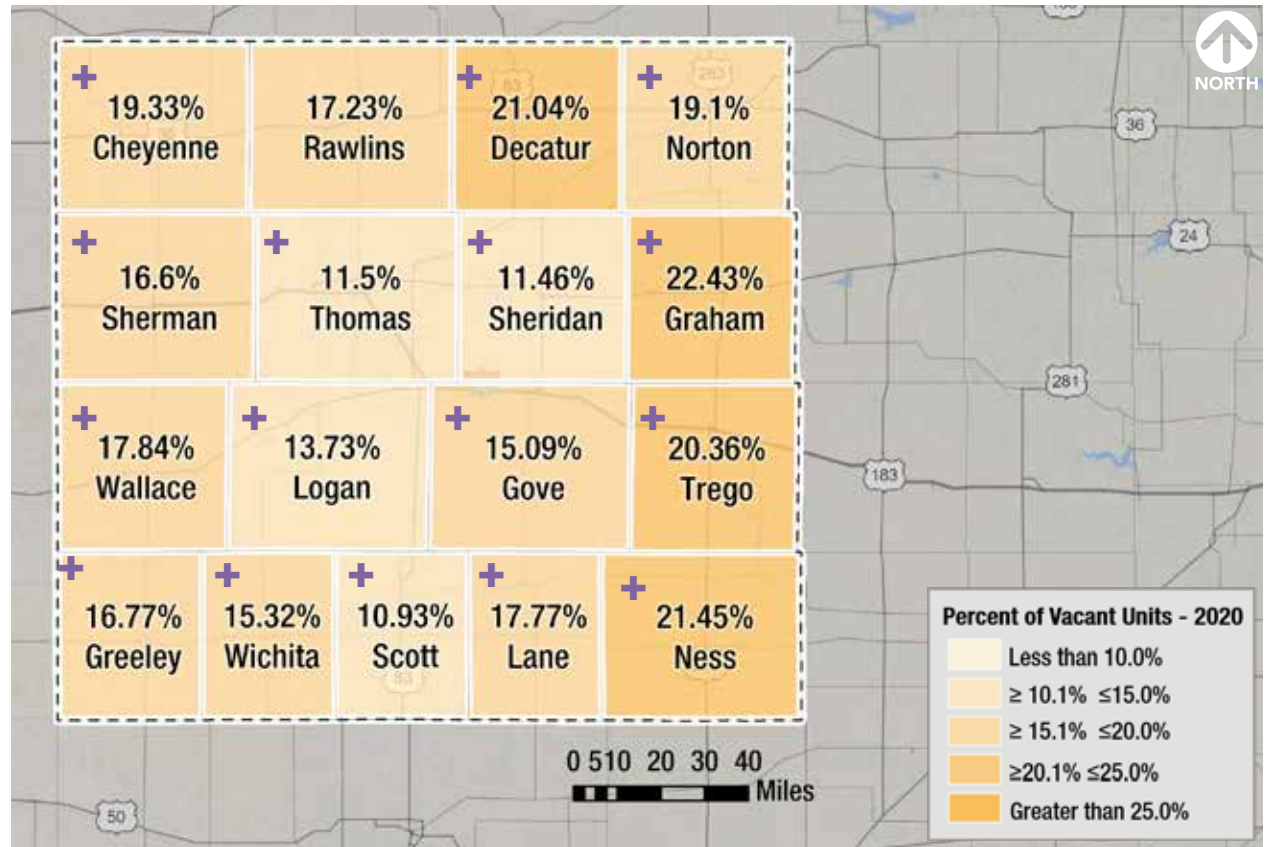
- Most counties have typical shares of owner-occupied housing compared to Kansas and other areas in the Midwest. Ness, Graham, Norton, and Cheyenne all have rates slightly higher. With few rental options, new residents often struggle to find housing in these counties.
- Compared to 2010, several counties saw an increase in the share of owner-occupied housing. In other words, the share of renter-occupied housing increased in other counties.
 - › The increase in the proportion of renters illustrates a combination of changing preferences, difficulty of affording homeownership, and limited supply of ownership options, among other localized factors. Some of the change may also be related to units becoming vacant and no longer counted as occupied units.

Vacancy in Northwest Kansas

A 5% to 6% vacancy rate is a good rate for a community. At this rate housing options exist for those looking to move to an area or change housing type. However, the vacancy rate does not always tell the full story when the vacant units are in poor condition they may not be meeting community needs. The vacancy rates for the Northwest region are illustrated to the right and include all units in each county. Individual rates vary within the cities in each county.

- High vacancies reported in the 2020 Census in the Northwest region are much higher in many counties than other parts of the state. However, locals indicate vacancy rates feel much lower and they are perhaps not considering unoccupied dilapidated units.
- Counties with high vacancy rates may be reflective of the housing condition across the region.
- It will be important for counties to understand the local causes of vacancy rates above 10% and then formulate appropriate strategies.

Vacancy Rate - 2020



Source: U.S. Census Bureau

✚ Increase in percent of vacant units (vacancy rate) between 2010-2020

Housing Value and Age

The age and condition of housing is often reflected in the costs for housing. This page shows the relation of housing age to home value for owner units.

In the Northwest region, similar to others in the state, homes in more rural counties are older, reflective of lower building activity.

Areas with an older housing stock also tend to have lower home values and a higher percentage of the stock as single-family detached units.

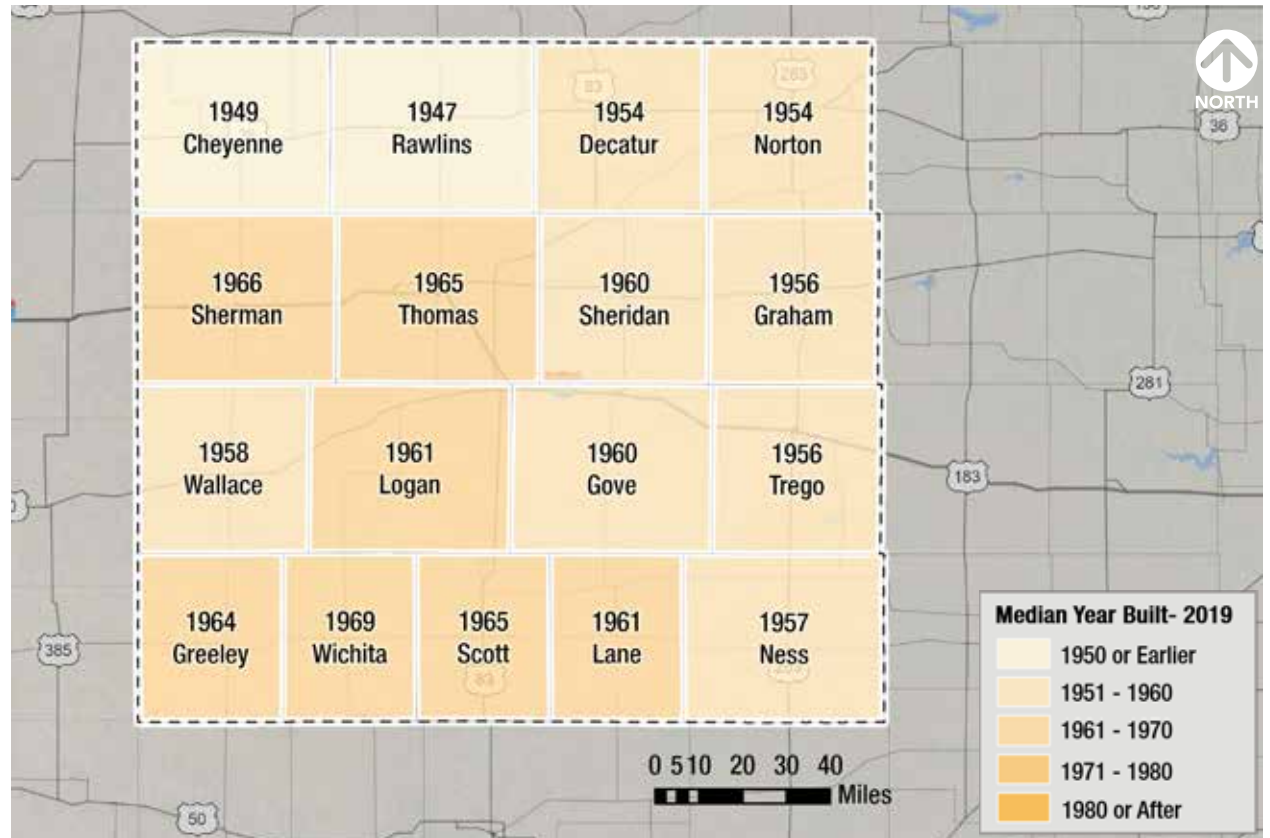
This matches the challenges heard in the public input regarding new homes in rural areas not appraising at the cost to build.

Housing Stock % Single Family Detached Households - 2019

COUNTY	%	COUNTY	%
Cheyenne	92%	Rawlins	93%
Decatur	84%	Scott	84%
Gove	87%	Sheridan	90%
Graham	81%	Sherman	74%
Greeley	87%	Thomas	74%
Lane	88%	Trego	88%
Logan	89%	Wallace	80%
Ness	82%	Wichita	81%
Norton	85%		

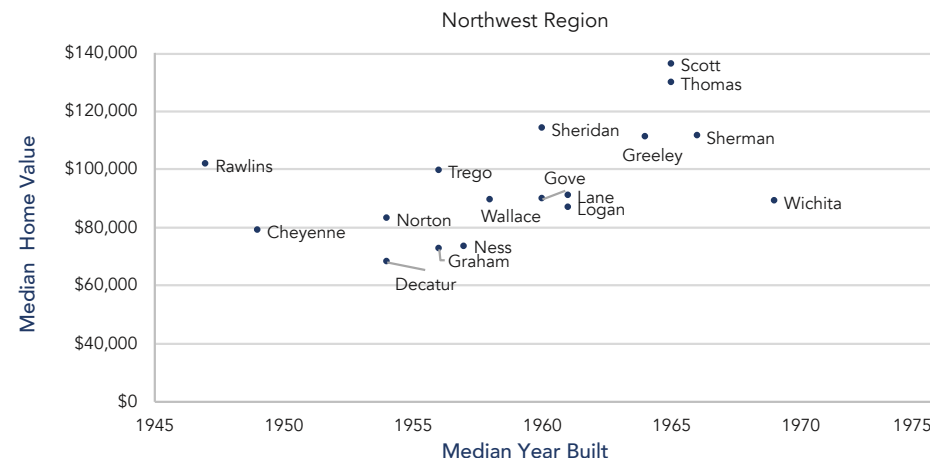
Source: Center for Neighborhood Technology; American Community Survey (5-Year Estimates)

Median Age of Housing Structures - 2019



Median Year Built of Housing and Median House Value by County

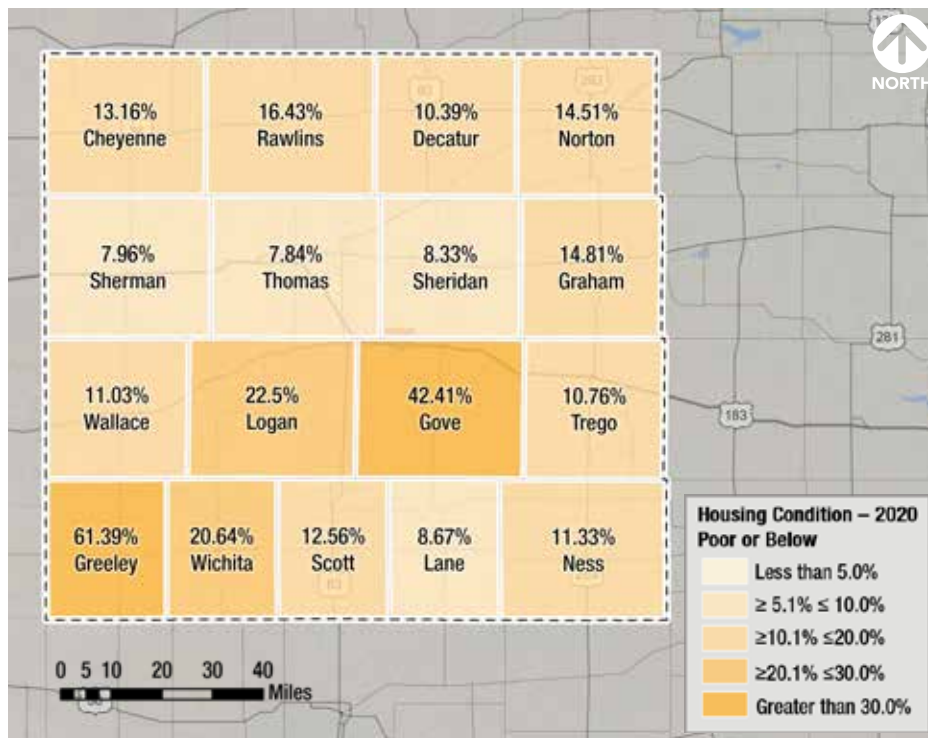
Source: American Community Survey (5-Year Estimates)



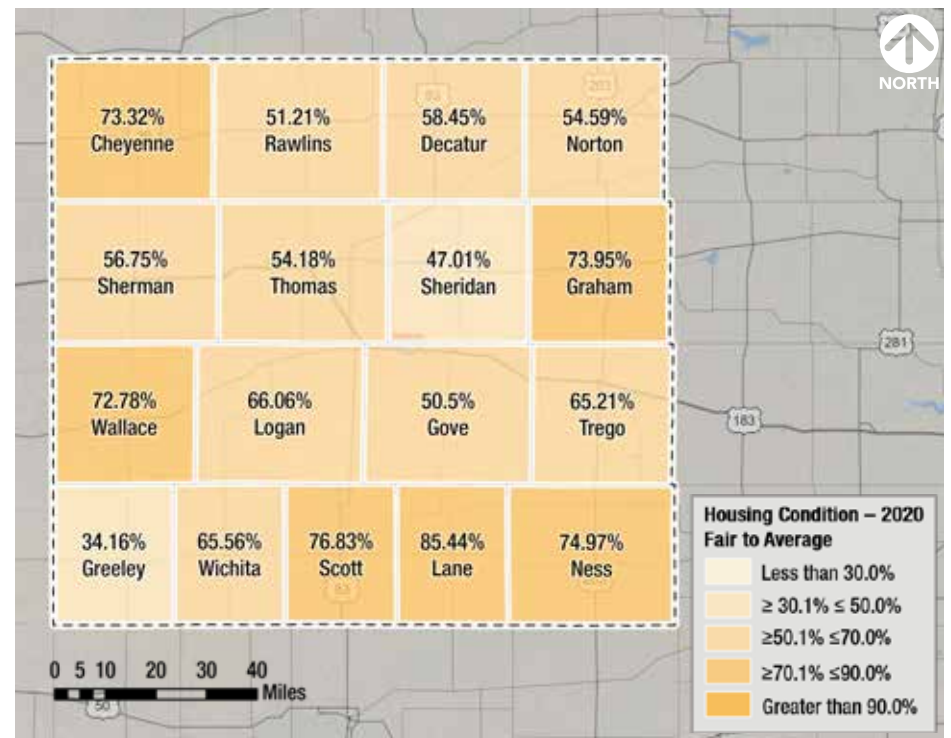
Housing Condition in Northwest Kansas

- Ratings above average generally represent recently built units.
- There are many counties with 90% of the housing stock rated average or below condition. This is one indication of low new construction activity.
- In several counties a severe amount of housing stock is in poor condition or below, particularly Gove and Greeley Counties. These are areas where visible dilapidation may be more present and incomes did not grow or only grew modestly since 2010, making repairs more difficult for homeowners to afford.
- It will be important to maintain this existing housing stock as affordable housing options as the population continues to age.

Housing Condition Poor or Below - 2020



Housing Condition Fair to Average - 2020



Source: Kansas Department of Revenue, Division of Property Valuation

Owner Affordability in Northwest Kansas

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

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

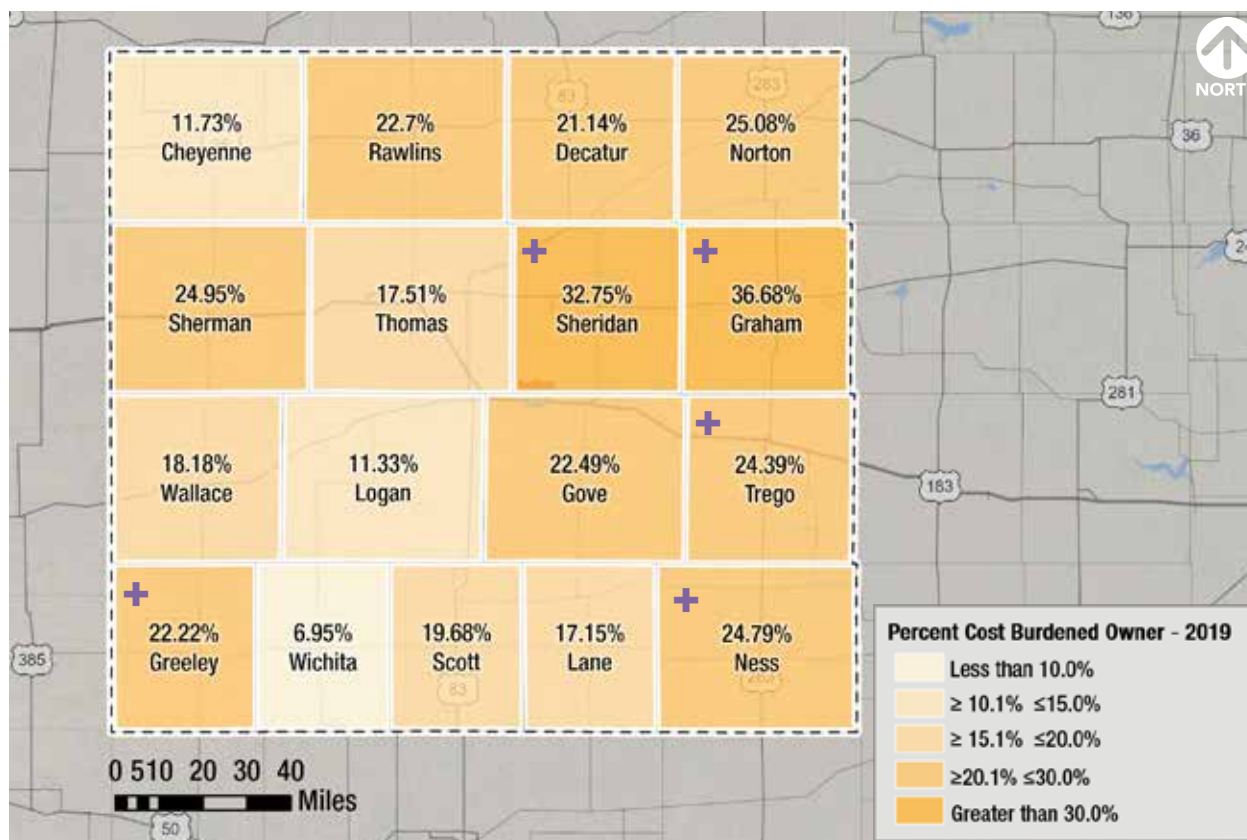
- Many, if not all, the counties in the region are undervalued - a combination of limited construction activity, existing housing conditions, and market price.

Median Value to Income Ratio - 2019

COUNTY	VALUE/ INCOME
Cheyenne	1.65
Decatur	1.41
Gove	1.85
Graham	1.56
Greeley	2.05
Lane	1.74
Logan	1.67
Ness	1.30
Norton	1.69
Rawlins	1.91
Scott	2.08
Sheridan	1.81
Sherman	2.03
Thomas	2.16
Trego	1.71
Wallace	1.41
Wichita	1.53
State of Kansas	2.55

Source: American Community Survey (5-Year Estimates)

Percent Cost Burdened Owners - 2019



Source: American Community Survey (5-Year Estimates)

✚ Increase in share of cost-burden owners from 2010 to 2019

Another important metric in housing affordability is what the U.S. Department of Housing and Urban Development defines as, “families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.” The map above shows the percent of owners who spend more than 30 percent of their income on housing.

- Five counties saw an increase in the share of homeowners that are cost burdened since 2010.

Those burdened by their home are less financially resilient to other changes that may occur including job loss, rising fuel costs, and medical expenses.

Renter Affordability in Northwest Kansas

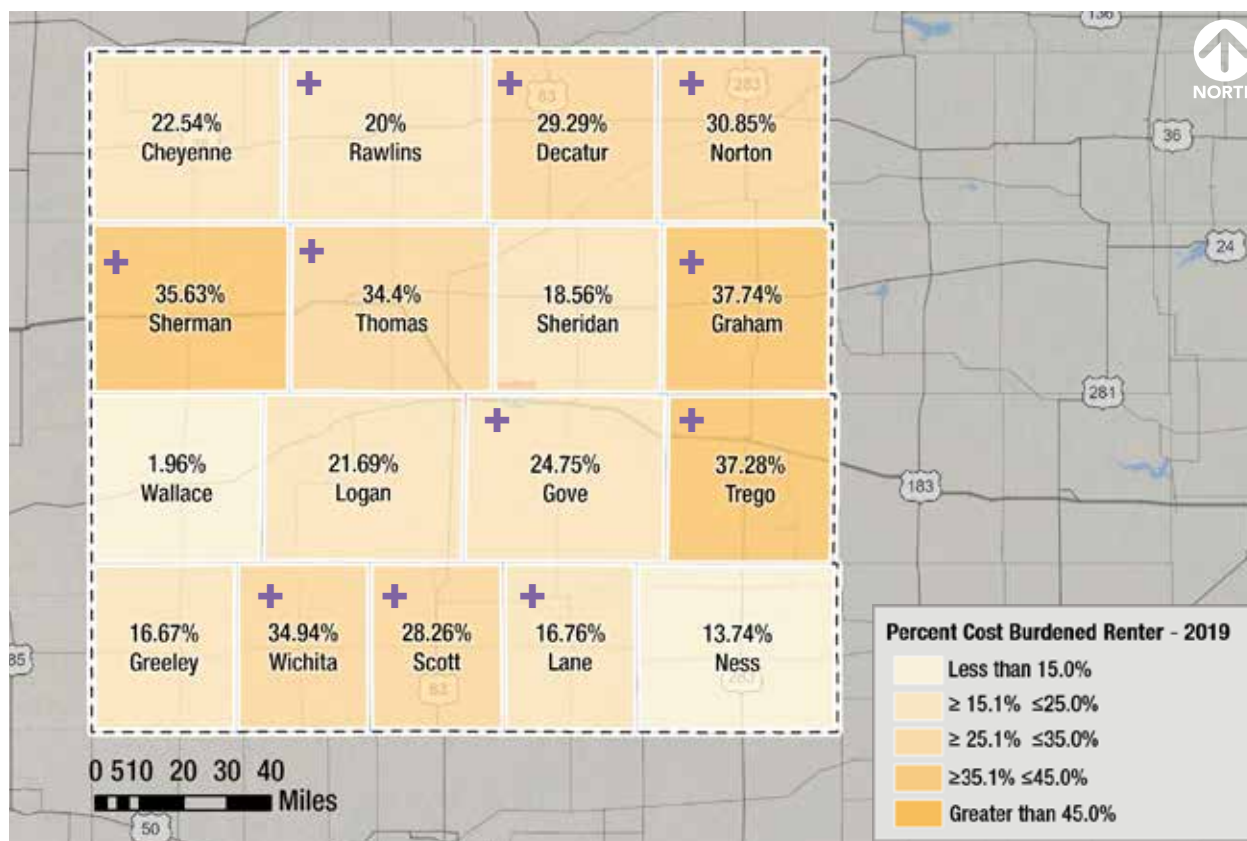
A metric to measure affordability of rentals is to compare gross rent and rental household incomes, in addition to the HUD defined cost burden status of paying more than 30 percent of income on housing.

Renter Conditions - 2019

COUNTY	MEDIAN GROSS RENT TO MEDIAN RENTER INCOME	GROSS RENT	RENT AT 30% OF MEDIAN RENTER INCOME
Cheyenne	23.6%	\$591	\$750
Decatur	20.7%	\$669	\$971
Gove	22.8%	\$693	\$913
Graham	28.8%	\$554	\$576
Greeley	18.8%	\$720	\$1,147
Lane	18.8%	\$503	\$802
Logan	24.2%	\$681	\$845
Ness	17.3%	\$627	\$1,089
Norton	20.4%	\$629	\$923
Rawlins	22.3%	\$583	\$783
Scott	24.0%	\$815	\$1,019
Sheridan	19.6%	\$640	\$977
Sherman	30.5%	\$819	\$807
Thomas	25.5%	\$638	\$752
Trego	24.8%	\$580	\$703
Wallace	16.1%	\$525	\$981
Wichita	19.9%	\$707	\$1,064

Source: American Community Survey (5-year estimates)

Percent Cost Burdened Renters - 2019



Source: American Community Survey (5-Year Estimates)

+ Increase in share of cost-burdened renters from 2010 to 2019

There are not a large percentage of renter-occupied households in the region, so even small changes in the number of cost burdened renters can show as larger percent changes over time.

Even so, the share of renters that are cost burdened did increase in many counties to varying extents.

- More counties saw an increase percent of cost burdened renters from 2010-2019 than owners that are cost burdened.
- Gross rent tends to be lower in more rural counties, and this often correlates with a lower percentage of cost burdened renters. However, as noted previously, these units may be in poor condition and not desirable for many households. Also, such low rents will make building new rentals difficult to cash flow.

WHAT ARE PEOPLE SAYING ABOUT NORTHWEST KANSAS?

Of the 126 respondents living in the Northwest region:

- The age of survey respondents skewed older with 23% over 65 years old.
- Nearly 91% of survey respondents are white.
- Hispanic or Latino respondents represent 4% of respondents.
- Most are homeowners (85%). Of those that rent, 43% do so by necessity.
- When asked if they were interested in moving, 53% noted they are happy with where they live. Of those indicating they would consider moving, the most (17%) said to a larger owner home.
- The largest share of respondents' household income was between \$50,000 and \$74,999.

Respondents were given several types of housing options and asked if they felt any of these housing types would be successful in their community today. The most popular housing types, as chosen by more than 70% of respondents were:

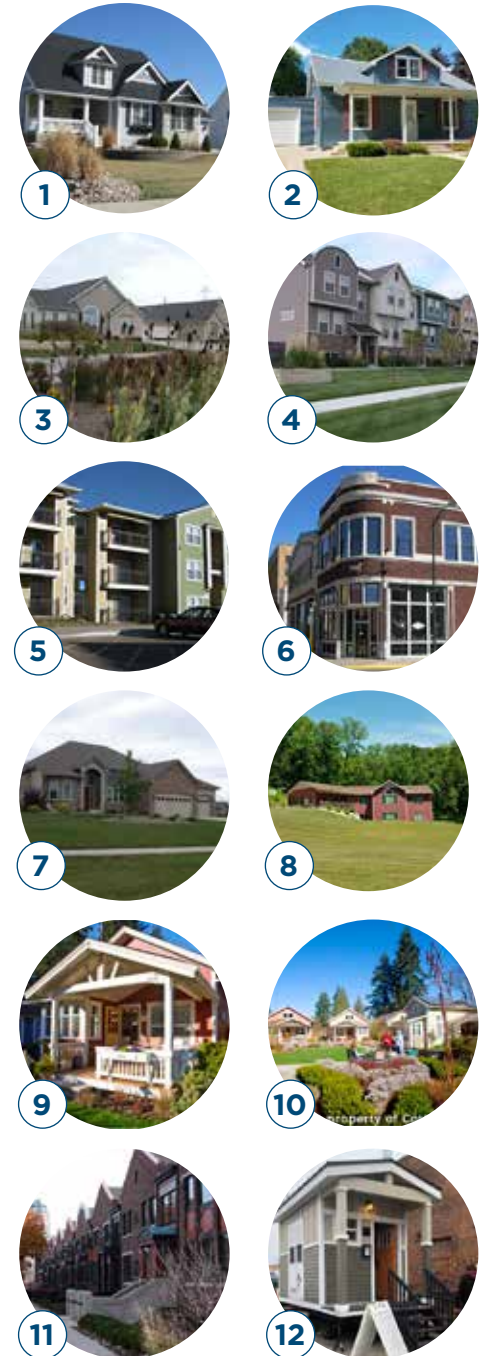
1. Mid-size, three-bedroom homes (97%)
2. Small, two-to-three bedroom homes (88%)
3. Independent - Senior Living (81%)
4. Townhouse, Duplex, Attached Units (75%)

Others ranking over 50% include:

5. Apartment (64%)
6. Downtown Upper-story Residential (55%)
7. Larger home with four or more bedrooms (54%)
8. Large Lot Residential Housing (acreage) (53%)
9. Accessory Dwelling Units (51%)
10. Cottage Court - A group of smaller homes that share yard space (50%)

The housing types that the majority did not think would be successful were:

11. Row Home - Tri-plex and Above (41%)
12. Tiny Homes, Micro-Apartments - Homes or units that are very small, generally under 500 square feet (36%)

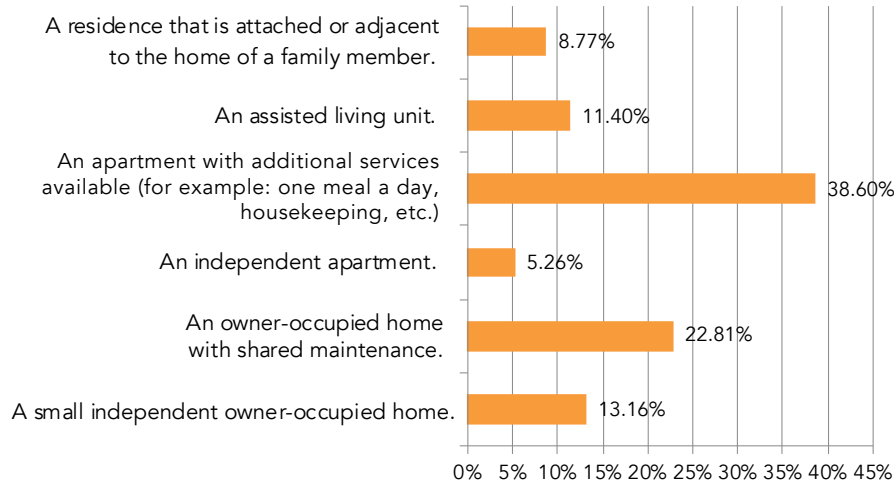


Very Interested Not as Interested

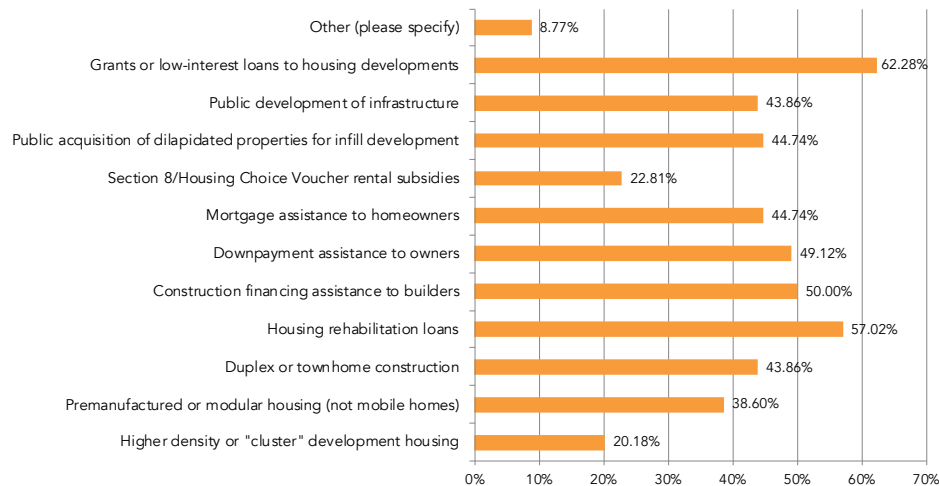
What Are People Saying About Northwest Kansas?

Respondents from Northwest Kansas feel that seniors would be most interested in an apartment with additional services available. Note that 23% of respondents were over 65 years old.

What type of housing do you believe area seniors and the elderly are most interested in?

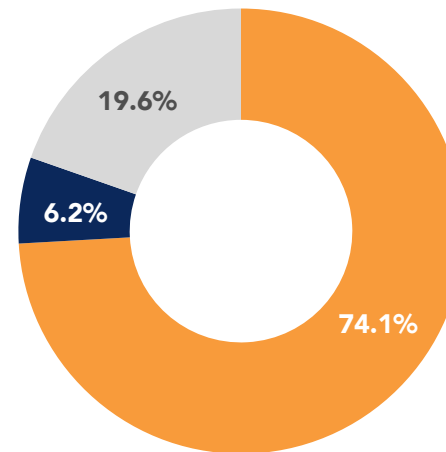


Which types of housing solutions would you support to reduce the cost of housing in your county (select all that apply)?

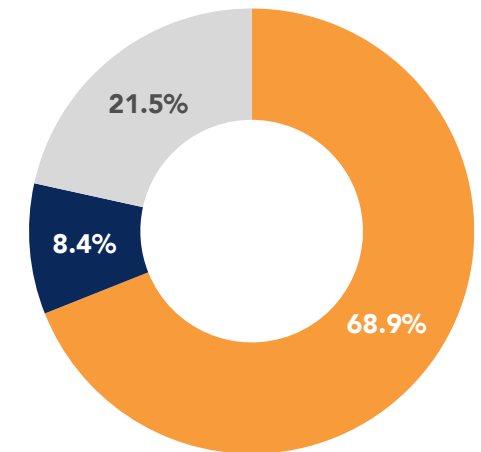


Most respondents would be supportive of funding for housing rehab programs. Slightly fewer would be supportive of funding to remove dilapidated housing, but a majority are still supportive.

Does your city or county need increased or continued use of city/public funding for housing rehabilitation or renovations?



Does your city or county need increased or continued use of city/public funding to remove dilapidated housing? (a condition of housing that is beyond repair)



Yes No Don't Know

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

Respondents and stakeholder discussions showed good support for policy directed at the existing housing stock. When questioned further, respondents favored programs targeted at:

- Grants or low-interest loans to housing developments
- Housing rehabilitation loans
- Construction financing assistance to builders
- Downpayment or mortgage assistance to owners

The Demand for Housing in Northwest Kansas

A GUIDE TO FORECASTING HOUSING NEEDS

A traditional population projection that translates population growth based on historical trends to housing unit demand does not apply to many parts of Kansas. The population in many counties has declined over the past several decades, which under a traditional projection model, would indicate little to no need for new housing units. However, listening sessions and the community surveys show the opposite is true. Community engagement suggests a need for housing variety and supply. Data from the Kansas Department of Labor also indicates strong current job opportunities and projected regional job growth.

For these reasons, population growth and housing needs hinge on new regional and local employees who need to live in the region. Counties losing population cannot expect significant population growth in the short term. Population stabilization and growth through strategic housing and community actions are feasible.

Using data from the Kansas Department of Labor, the Census, and commuting patterns help demonstrate housing demand for the region through the next several years. Factors included in the forecast:

- **Regional employment projections.** A portion of new jobs in the coming year can and will be filled by people who live in each region.
- **Job openings from retirements.** A portion of residents in the region will retire in the coming years. Jobs that new retirees previously occupied will open for new employees, but a housing unit will not.
- **Natural population changes.** The population is aging in most regions and will decline over time without an in-migration of residents or significant change in birth rates.
- **Replacement need.** A portion of homes will require demolition in the coming years. Other houses will be lost from accidents such as fires or neglect across each region.
- **Other assumptions.** The full methodology with population forecasts and housing price points are included in the appendix of this housing assessment.

HOUSING DEMAND FORECAST

The housing forecast is based on the above assumptions. Conservatively, about 102-125 units are needed in the NW region annually from regional demand. This is above the estimated 62 average annual units built between 2010 and 2019.*

* Estimated from Census Permit Survey and the Kansas Department of Revenue, Property Valuation Division

Housing Demand Forecast - Northwest Region - 2028

SUMMARY TABLE: NORTHWEST REGION HOUSING FORECAST	UNIT RANGE
(+) Housing unit demand in NW region from regional job growth (0.5 per job) ¹	43-52
(+) Housing unit demand from retirement job openings (0.35 units per retirement)	1,350-1650
Total housing unit demand from job openings	1,393-1,702
(-) Units becoming available from natural population loss	753-921
Total housing units needed before replacement need	640-781
(+) Cumulative Replacement Need	279-341
2019-2028 Cumulative Need	919-1,122
Northwest Region Annual Unit Needs	102-125

1. Regardless if job is located in the NW region.

As indicated throughout the study, a forecast does not tell the whole story. In addition to adequate housing options, investments in adequate community amenities need to be made to retain workers in the region. Otherwise they will choose to live elsewhere.

HOUSING OPPORTUNITIES & CHALLENGES FOR THE NORTHWEST REGION

The following opportunities and challenges are based on the market analysis, surveys, and regional listening sessions.

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.

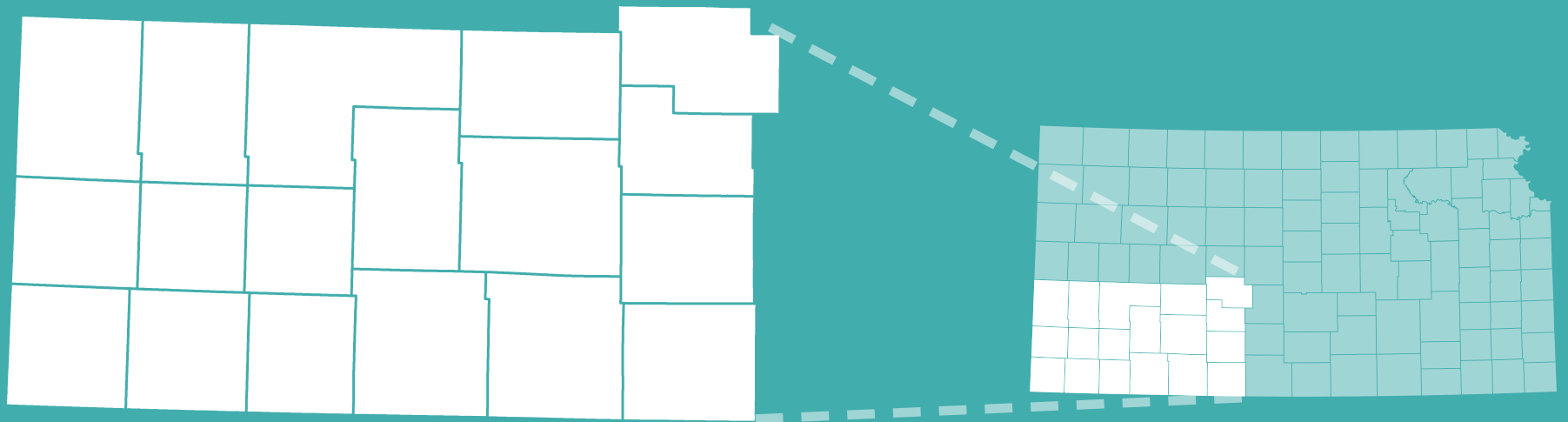
Housing Demand

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.



SOUTHWEST REGION



THE BIG PICTURE

The Southwest region is a dynamic area in the state with high employment needs, population centers, and growth prospects in many areas.

Popular Regional Themes

- 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

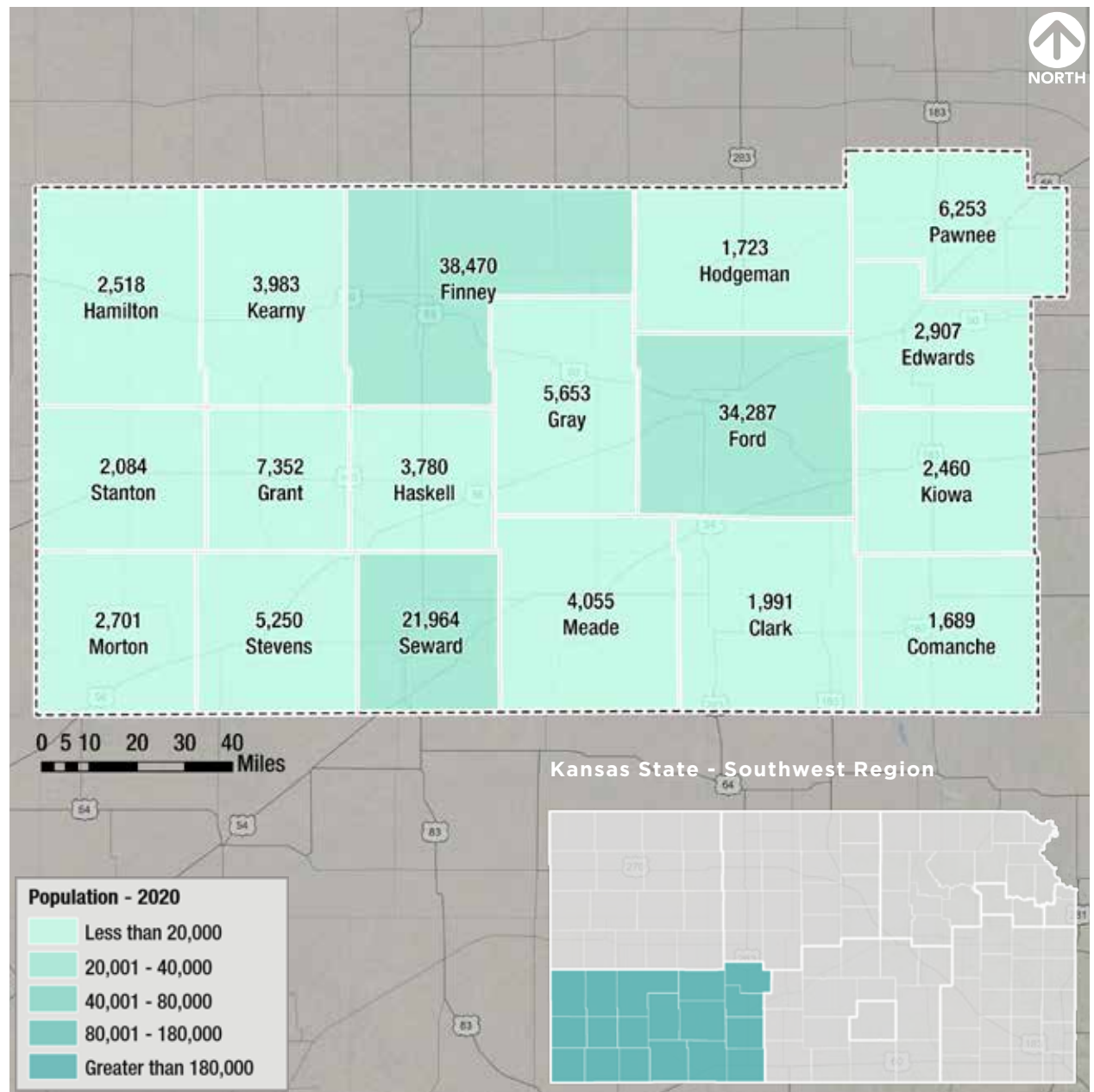
- Kearny
- Finney
- Ford
- Seward

Rural

- Clark
- Comanche
- Edwards
- Grant

- Gray
- Hamilton
- Haskell
- Hodgeman
- Kiowa
- Meade
- Morton
- Pawnee
- Stanton
- Stevens

Southwest Region - 2020 Population



Source: U.S. Census Bureau

A SNAPSHOT OF SOUTHWEST KANSAS

The information in this section includes many similar elements to the Statewide Profile. However, there is more detail where appropriate and further data points when needed to assess the market.

Regional housing organizations, counties, and cities in the Southwest region can use this information to help form local policies, create partnerships, and supplement grant and funding applications, among other uses.

Quantitative Regional Questions to Answer

- Population - Is the region growing and by how much?
- Diversity - Is the area becoming more diverse and where?
- Age - How is the region aging and where are certain age ranges more prevalent?
- Income - How are regional incomes changing over time?
- Employment - What are the major sectors and how does this influence local incomes and housing?
- Housing Occupancy - What are trends in ownership and renters?
- Housing Vacancy - Is the region seeing more housing vacancy and where?
- Housing Age - How old is the housing stock and what does this mean for policy?
- Housing Condition - Correlated to the age of housing, a snapshot of where the condition is above or below average.
- Owner and Renter Cost Burden - Are residents in the region experiencing more or less burden to pay for housing, not including other necessary expenses like transportation?

Qualitative Regional Data Elements

- A public forum in Dodge City on May 4, 2021.
- Listening sessions with city staff, officials, economic development experts, real estate professionals, housing service providers, and major employers throughout the region.
- Community survey responses from 157 individuals who indicated they live in the Southwest region.



Garden City

SOUTHWEST KANSAS PROFILE

A population profile of the Southwest Region

	SOUTHWEST REGION	AVE. GROWTH RATE SINCE 2010	STATE OF KANSAS	AVE. GROWTH RATE SINCE 2010
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%

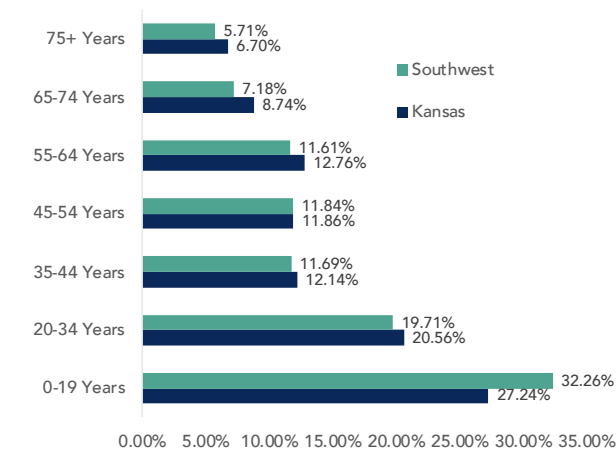
Source: American Community Survey (5-Year Estimates)

A housing stock profile of the Southwest Region

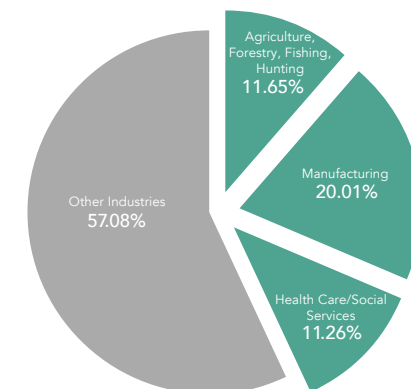
	SOUTHWEST REGION	STATE OF KANSAS
2019 Median House Value Range	\$61,400 - \$152,500	\$151,900
2019 Median Gross Rent Range	\$443 - \$806	\$862
Average Year Built of Residential*	1950	1949
Average Year Built of Multi-Family*	1975	1970
Percent Homes Poor Condition	13.0%	8.0%

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

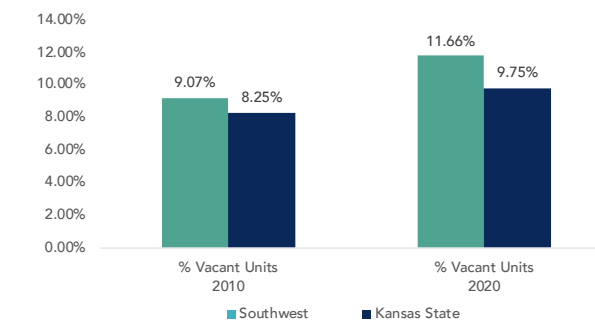
Population by Age - Southwest region vs Kansas - 2019



Top Employment Industries - Southwest region vs Kansas - 2019



Change in Vacancy - Southwest region vs Kansas

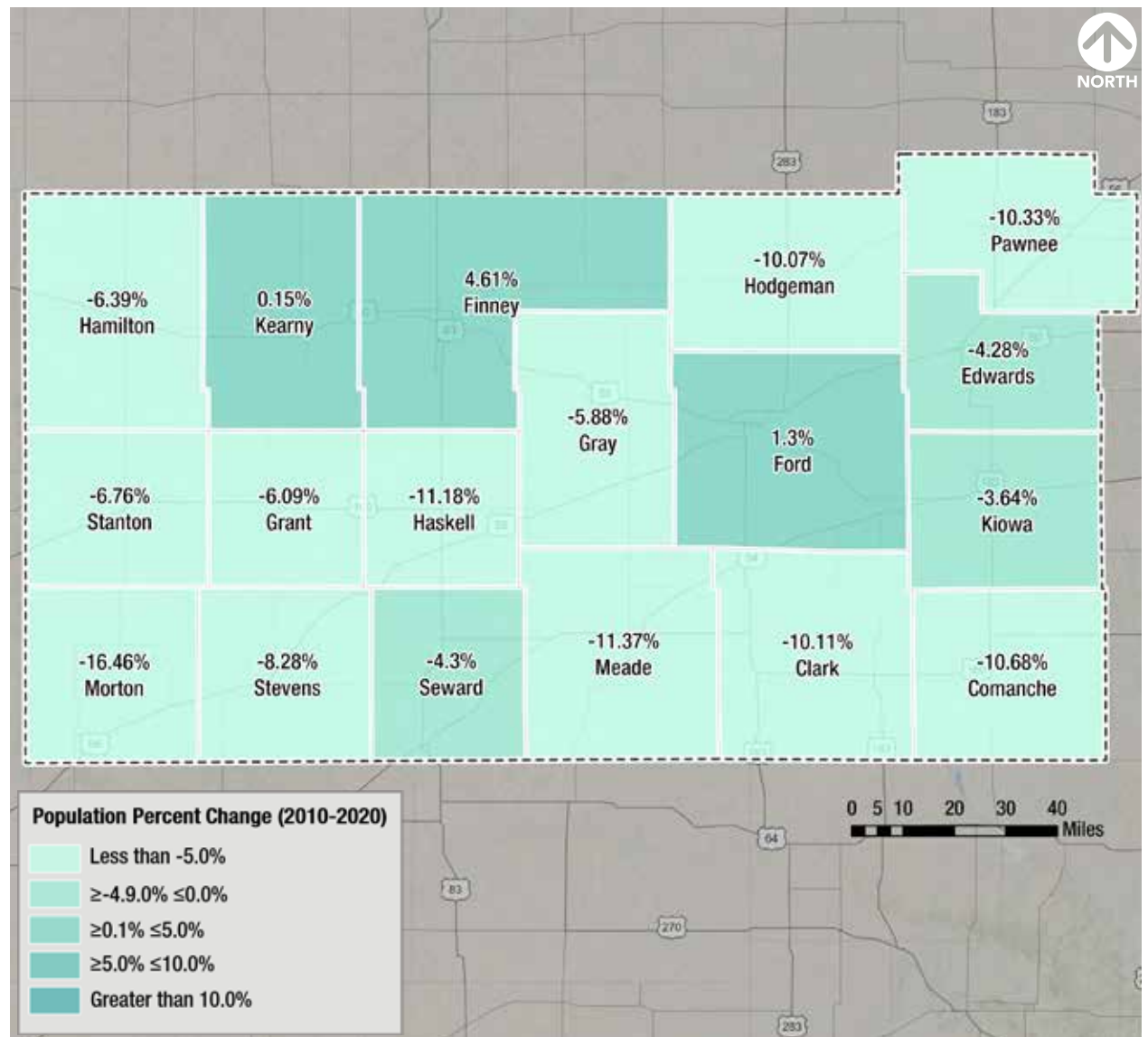


Population Change in Southwest Kansas

Note, there are concerns throughout the country regarding undercounts in the 2020 population. Minorities and those in poverty are most likely to be under counted.

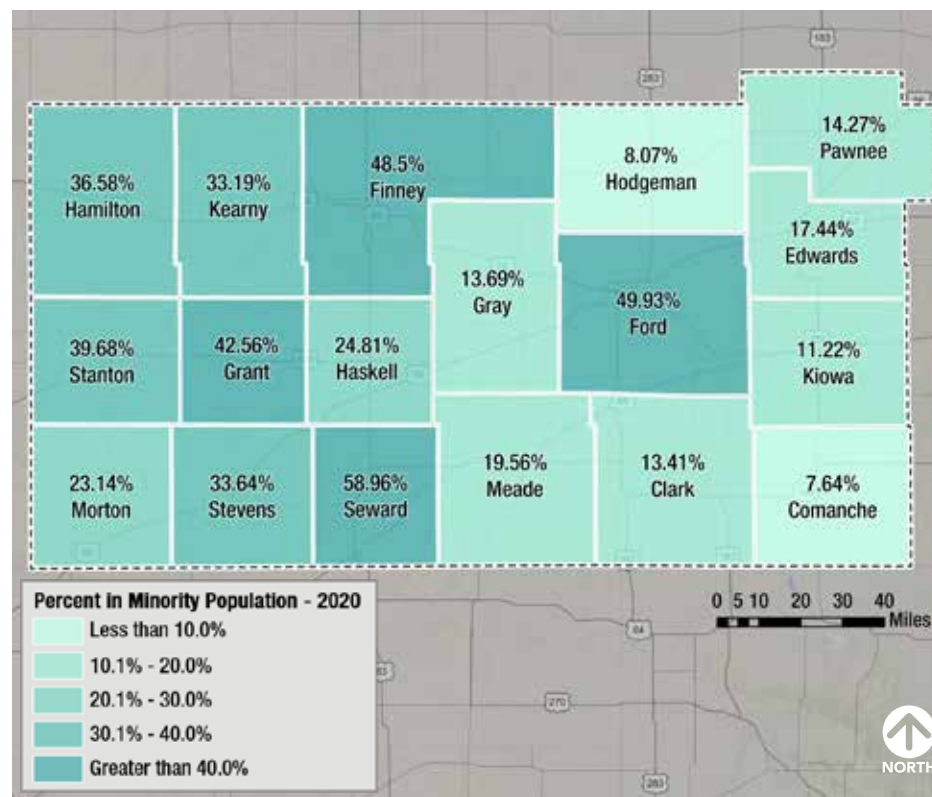
- Every county in the Southwest region has at least 10% of its population at-risk for being under counted except for Comanche and Kiowa Counties.
 - › Finney, Ford, Grant, and Seward Counties all have over 50% of their population at-risk for being under counted.
 - › Even if 1/10 of that population was not counted these counties' 2020 Census would have reported significantly more growth.
 - › Many participants felt that this was likely the case given the continued shortage of both "for sale" and "for rent" housing units.
- Many in the local communities across the region would report significant growth as indicated by residential construction activity and employment fillings. While the 2020 Census does show growth in the main population centers of Finney and Ford Counties, the actual amount of growth, thus, housing demand is likely greater.
- All of these counties have a good number of job openings and a very low unemployment rate.

Population Percent Change - 2010-2020



Minority Population in Southwest Kansas

Minority Population Percent - 2020



Source: U.S. Census Bureau

Minority population includes all those that do not identify themselves white, non-Hispanic.

- The potential undercount during the 2020 Census may be reflected in the increases in the share of white, non-Hispanic populations in many counties. However, in many counties like Ford and Finney, this share is still much lower than other parts of the state.

Change in Minority Population - 2010-2020

	% WHITE NON- HISPANIC (2010)	% WHITE NON- HISPANIC (2020)	2010- 2020 CHANGE	% HISPANIC (2010)	% HISPANIC (2020)	2010- 2020 CHANGE
Clark	85.1%	83.8%	-1.3	7.4%	10.2%	2.8
Comanche	92.6%	90.0%	-2.7	3.9%	5.8%	1.9
Edwards	73.2%	74.2%	1.0	17.6%	21.4%	3.8
Finney	30.2%	37.7%	7.5	46.7%	51.7%	5.0
Ford	24.1%	36.3%	12.2	51.2%	57.4%	6.2
Grant	37.4%	43.7%	6.3	43.9%	52.5%	8.6
Gray	79.2%	81.9%	2.7	14.2%	14.8%	0.6
Hamilton	48.6%	54.1%	5.5	30.7%	43.1%	12.3
Haskell	58.6%	68.2%	9.6	27.0%	29.6%	2.6
Hodgeman	88.1%	89.7%	1.6	6.2%	5.6%	-0.6
Kearny	58.8%	59.7%	0.9	28.5%	35.0%	6.5
Kiowa	91.7%	87.7%	-4.0	3.9%	3.5%	-0.3
Meade	77.9%	75.3%	-2.7	14.8%	19.7%	4.9
Morton	68.6%	71.8%	3.2	19.3%	21.9%	2.6
Pawnee	84.1%	82.4%	-1.6	6.6%	8.3%	1.7
Seward	13.9%	27.0%	13.1	56.6%	65.6%	9.0
Stanton	46.6%	51.5%	4.9	37.0%	43.6%	6.6
Stevens	54.5%	57.3%	2.8	32.6%	38.5%	5.9
State of Kansas	73.3%	72.2%	-1.0	10.5%	13.0%	+2.5

Source: U.S. Census Bureau

Age Composition in Southwest Kansas

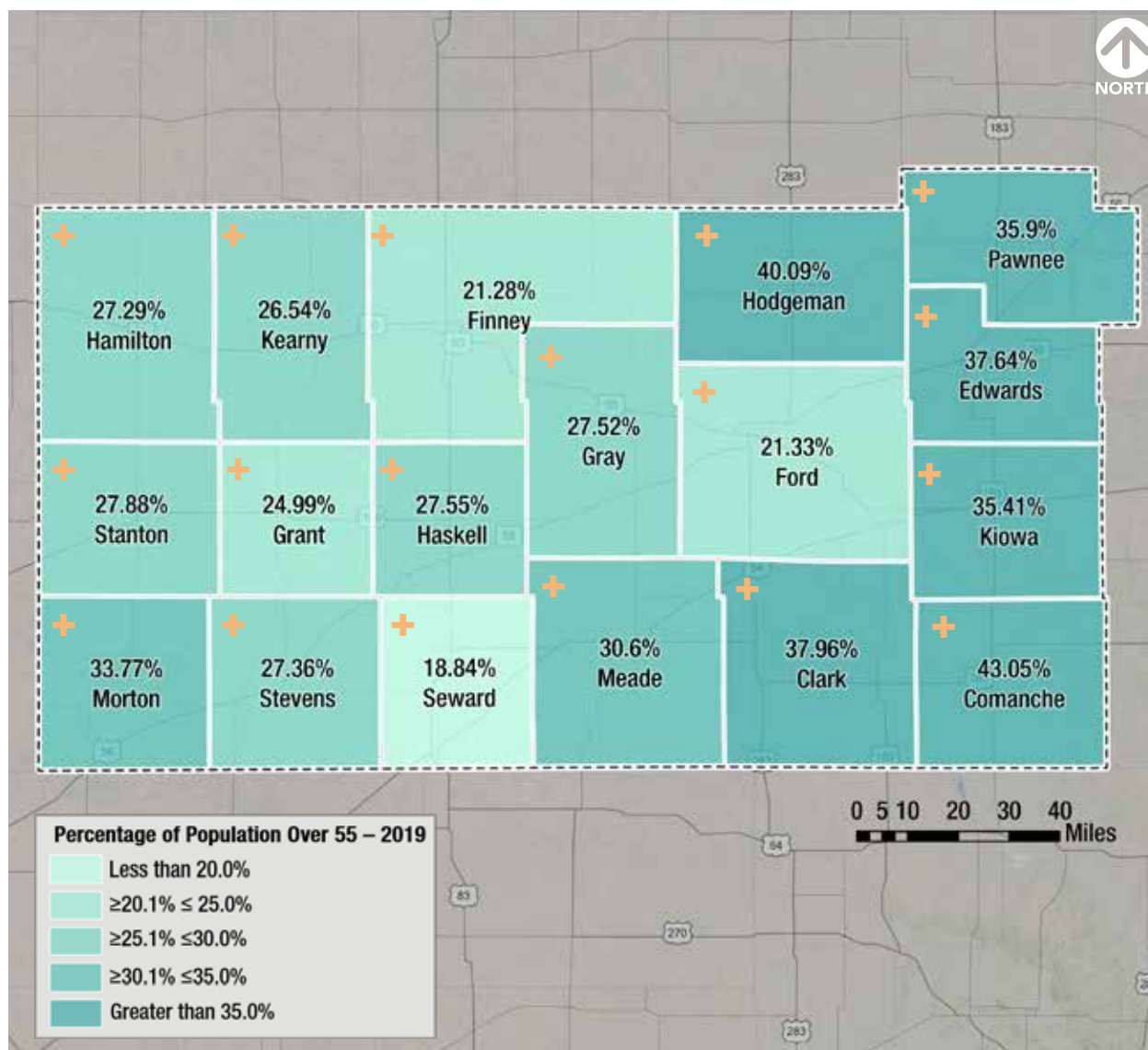
- The region is aging, with all counties seeing an increase in the share of people over 55 years old since 2010.
- The largest change in share of the population over 55 years old occurred in Hodgeman County.
- More urban areas in the region have lower shares of people over 55 years old.
- Overall, the region has the smallest percentage of individuals over the age of 55.
 - › This is reflective of the region's industries and the populations that fill those industries. Younger workers bring families with them. Retaining this younger population will be important.

Percent of Population Over 55 Years Old - 2019

REGION	COUNT
Southwest	24.5%
Kansas City Metro	25.9%
North Central	33.6%
Northeast	26.1%
Northwest	36.7%
Sedgwick County	26.6%
Shawnee/Douglas	27.5%
South Central	32.4%
Southeast	32.3%
State of Kansas	28.2%

Source: American Community Survey (5-year estimates)

Population with Age Over 55 Years Old as a Percent of Total Population - 2019



Source: American Community Survey (5-Year Estimates)

+ Increase in share of population 55+ from 2010-2019

Incomes in Southwest Kansas

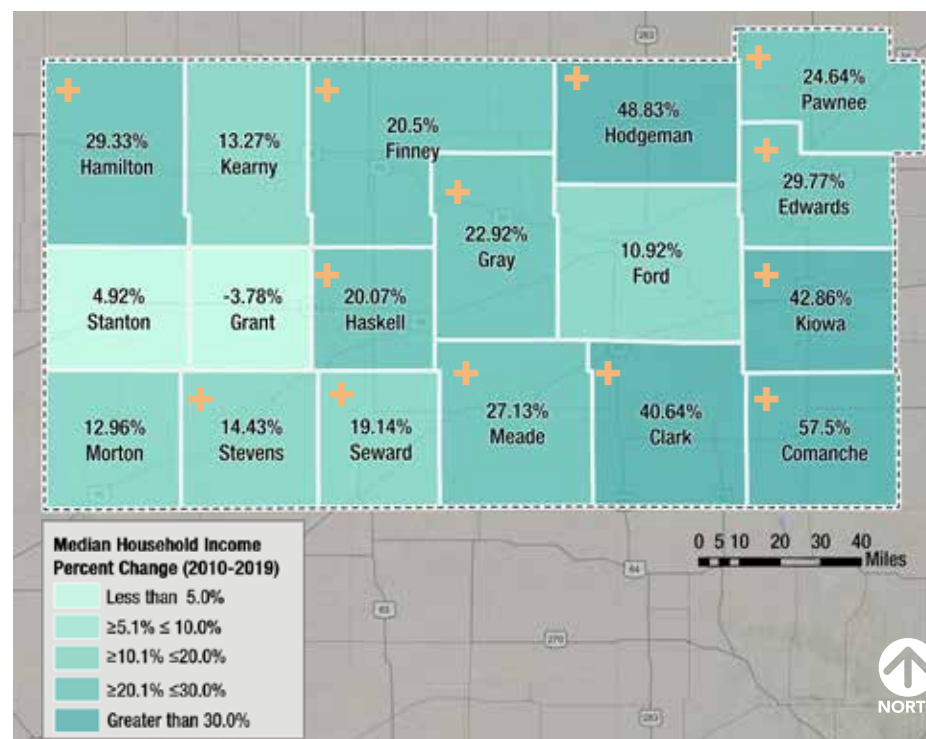
- Median household incomes vary considerably across the region.
- Most counties saw real household income growth since 2010. The situations where real median household incomes declined may be a result of the aging population and more retirees or changes in the employment base/industry.
- For renter households:
 - › Real median household incomes grew in 12 of 19 counties since 2010.
 - › The largest percent increase was seen in Hamilton County.
 - › The largest decrease was in Stanton County.
- For owner households:
 - › Real median household incomes grew in 13 of 19 counties since 2010.
 - › The largest percent increase was seen in Comanche County.
 - › The largest decrease was in Stanton County.
- The illustration to the right shows what typical wages might be for common jobs in the region. Even with real income growth in many counties, there are still essential workers that make much less and require appropriate housing options locally or must spend more on transportation costs to live outside where they work.

Source: National Housing Conference, Paycheck to Paycheck, <https://nhc.org/paycheck-to-paycheck/>

Median Household Income - 2019

COUNTY	INCOME
Clark	\$53,348
Comanche	\$54,821
Edwards	\$50,902
Finney	\$60,798
Ford	\$51,711
Grant	\$53,413
Gray	\$64,930
Hamilton	\$46,944
Haskell	\$55,064
Hodgeman	\$61,211
Kearny	\$52,599
Kiowa	\$53,274
Meade	\$59,316
Morton	\$47,750
Pawnee	\$49,917
Seward	\$49,291
Stanton	\$52,054
Stevens	\$57,806
Kansas	\$59,597

Median Household Income Percent Change - 2010-2019



Source: American Community Survey (5-Year Estimates)

+ Real Income growth from 2010-2019 when adjusting for inflation

Median Salary of Local Metro Occupations

	FOOD SERVICES	BANKER	CONSTRUCTION LABORER	ACCOUNTANTS	CIVIL ENGINEER
Manhattan	\$20,000	\$26,800	\$36,210	\$48,490	\$77,140
Wichita	\$19,570	\$22,170	\$32,750	\$66,750	\$80,500
Topeka	\$19,620	\$24,130	\$35,890	\$59,790	\$75,260
Kansas City	\$23,500	\$27,660	\$42,010	\$67,490	\$78,950
Lawrence	\$20,670	-	\$41,360	\$54,380	\$82,110

Source: National Housing Conference, Paycheck to Paycheck, <https://nhc.org/paycheck-to-paycheck/>

Where the Southwest Region's Employed Civilian Population Works - 2019



Healthcare and Social Assistance



Agriculture, Forestry



Manufacturing

Source: American Community Survey (5-Year Estimates)

Percent Change in Civilian Labor Force - 2010-2019

REGION	%
Southwest	-18.6%
Kansas City Metro	123.0%
North Central	-27.1%
Northeast	-22.8%
Northwest	-7.8%
Sedgwick County	14.9%
Shawnee/Douglas	-7.7%
South Central	-25.8%
Southeast	-39.2%

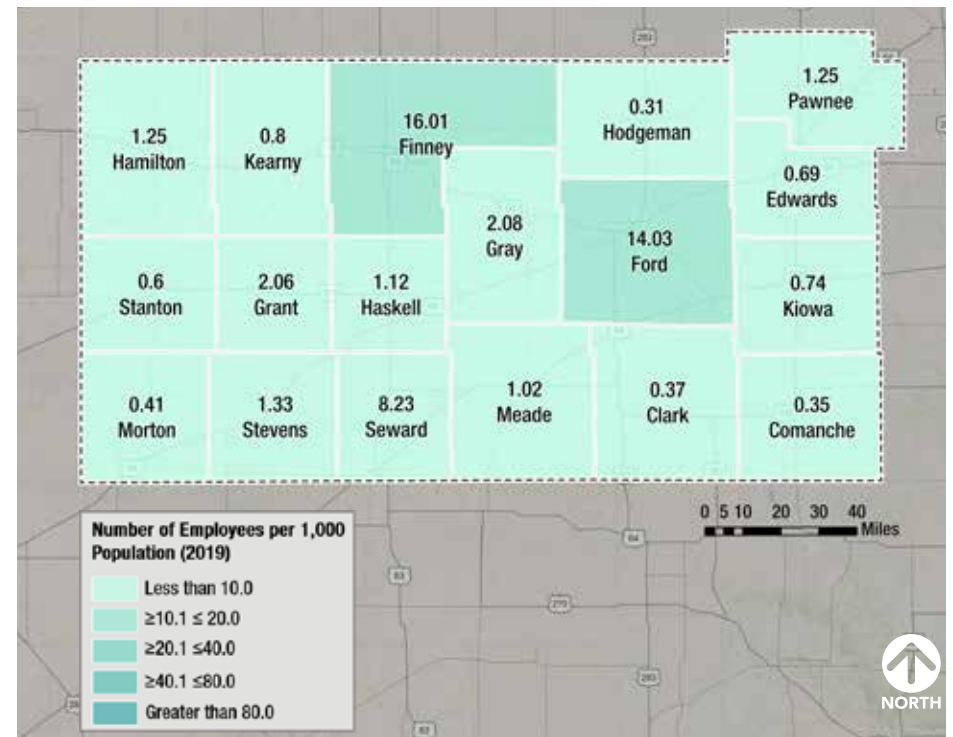
Source: American Community Survey (5-Year Estimates)

Employment in Southwest Kansas

People with adequate incomes may first decide where they want to live rather than first seek employment. However, many other people do not have as much flexibility and must find housing after finding employment.

- Like many other regions, the percentage of the population in the civilian labor force declined from 2010. Much of this decline can be explained by the aging population reaching retirement.
- Finney and Ford Counties are the major employment centers in the Southwest region that attract workers living in other areas.
- The regional employment base includes a strong focus on manufacturing. The wage ranges in the fields can vary greatly, but all include entry level essential worker positions like nurses, school teachers, and line workers.

Number of Employees per 1,000 Population - 2019



Source: Bureau of Labor Statistics; American Community Survey (5-Year Estimates)

Living Situations in Southwest Kansas

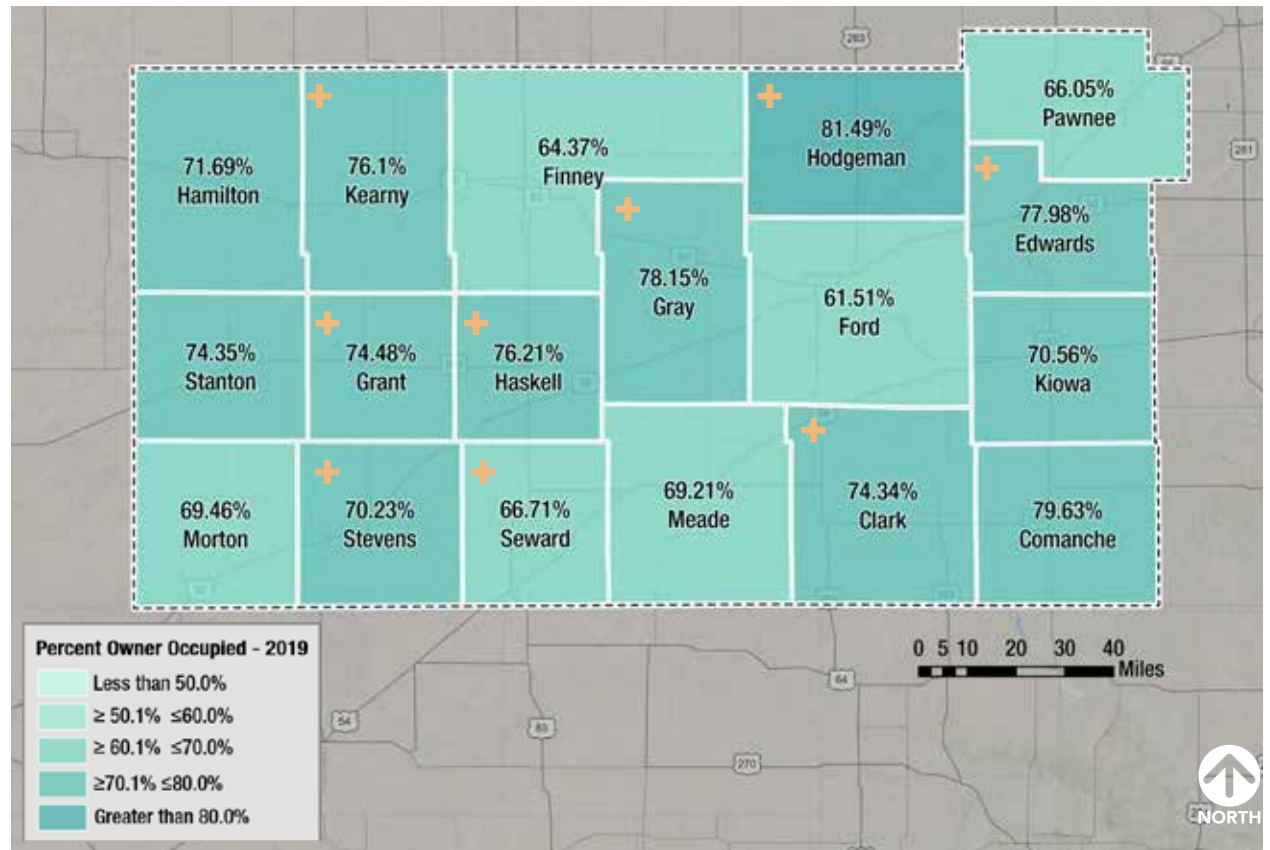
- The counties with the most population have a higher share of renter households. This is partially related to there being more rental options in these counties like Finney and Ford.
- The highest rates of owner-occupied housing in Hodgeman County correlates with the aging population and age of housing, an indication that more assistance may be needed to maintain these homes in the future.
- Most counties have typical shares of owner-occupied housing compared to Kansas and other areas in the Midwest. Hodgeman and Comanche are on the higher size compared to other regions.

Percent Owner-Occupied Households - 2019

REGION	COUNT
Southwest	67.6%
Kansas City Metro	66.8%
North Central	69.9%
Northeast	63.6%
Northwest	73.6%
Sedgwick County	62.9%
Shawnee/Douglas	59.3%
North Central	69.9%
Northeast	63.6%
State of Kansas	66.3%

Source: American Community Survey (5-year estimates)

Percent Owner-Occupied Housing - 2019



Source: American Community Survey (5-Year Estimates)

+ Increase in percent of owner-occupied housing from 2010-2019

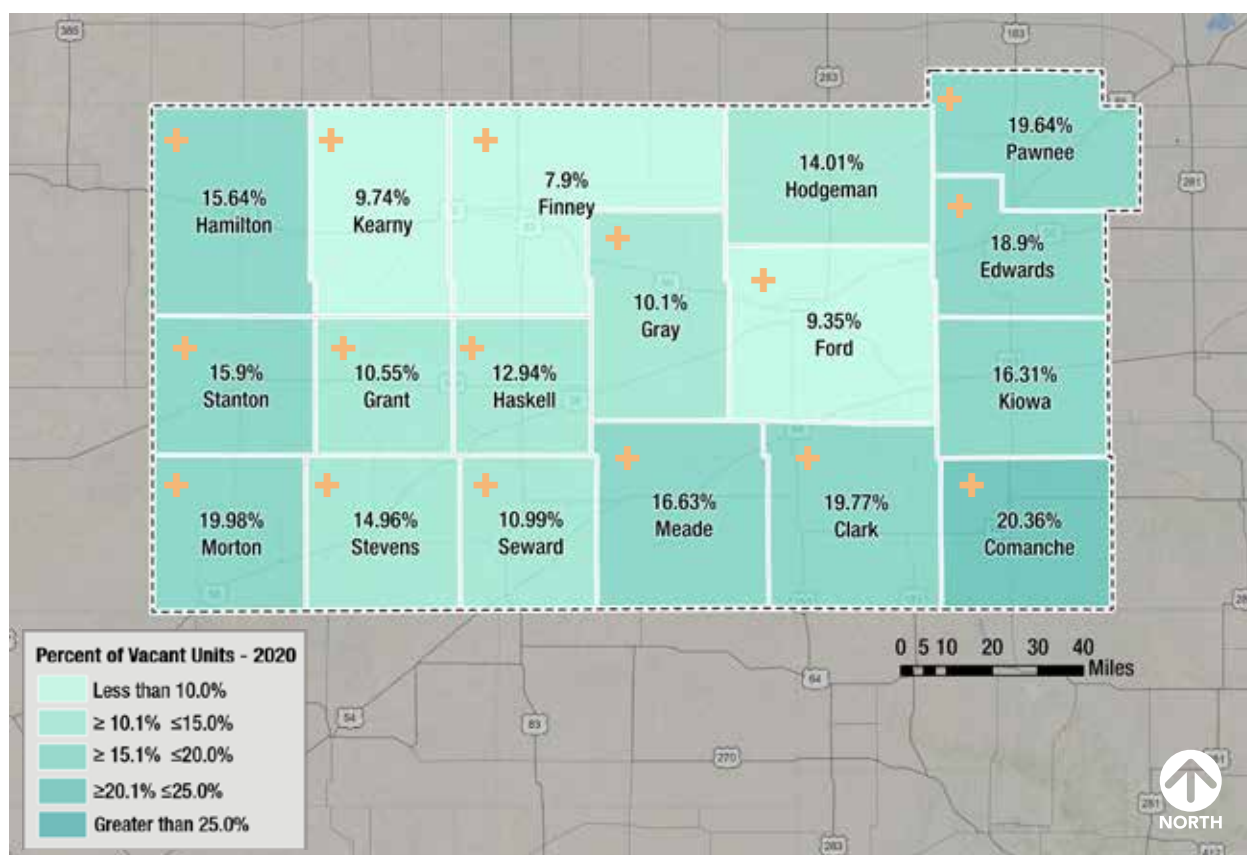
- Compared to 2010, several counties saw an increase in the share of owner-occupied housing. Areas of population growth tended to see growth in the share of renter-occupied households.
 - › The increase in proportion of renters illustrates a combination of changing preferences, difficulty affording homeownership, a growing number of younger households, and limited supply of ownership options, among other localized factors.

Vacancy in Southwest Kansas

A 5% to 6% vacancy rate is a good rate for a community. At this rate housing options exist for those looking to move to an area or change housing type. However, the vacancy rate does not always tell the full story. When the vacant units are in poor condition they may not be meeting community needs. The vacancy rates for the Southwest region are illustrated to the right and include all units in each county. Individual rates vary within the cities in each county.

- High vacancies reported in the 2020 Census in the Southwest region are much higher in many counties than other parts of the state. However, locals indicate vacancy rates feel much lower and they are perhaps not considering unoccupied dilapidated units.
- Vacancy rates may also be lower in counties with larger populations at-risk for being under counted.
- Counties with high vacancy rates may be reflective of the housing condition across the region.
- It will be important for counties to understand the local causes of vacancy rates above 10% and then formulate appropriate strategies.

Housing Vacancy - 2020



Source: U.S. Census Bureau

+ Increase in percent of vacant units (vacancy rate) between 2010-2020



Housing Value and Age

The age and condition of housing is often reflected in the costs for housing. This page shows the relation of housing age to home value for owner units.

In the Southwest region, similar to others in the state, homes in more rural counties are older, reflective of lower building activity in recent decades.

Areas with an older housing stock also tend to have lower home values and a higher percentage of the stock as single-family detached units.

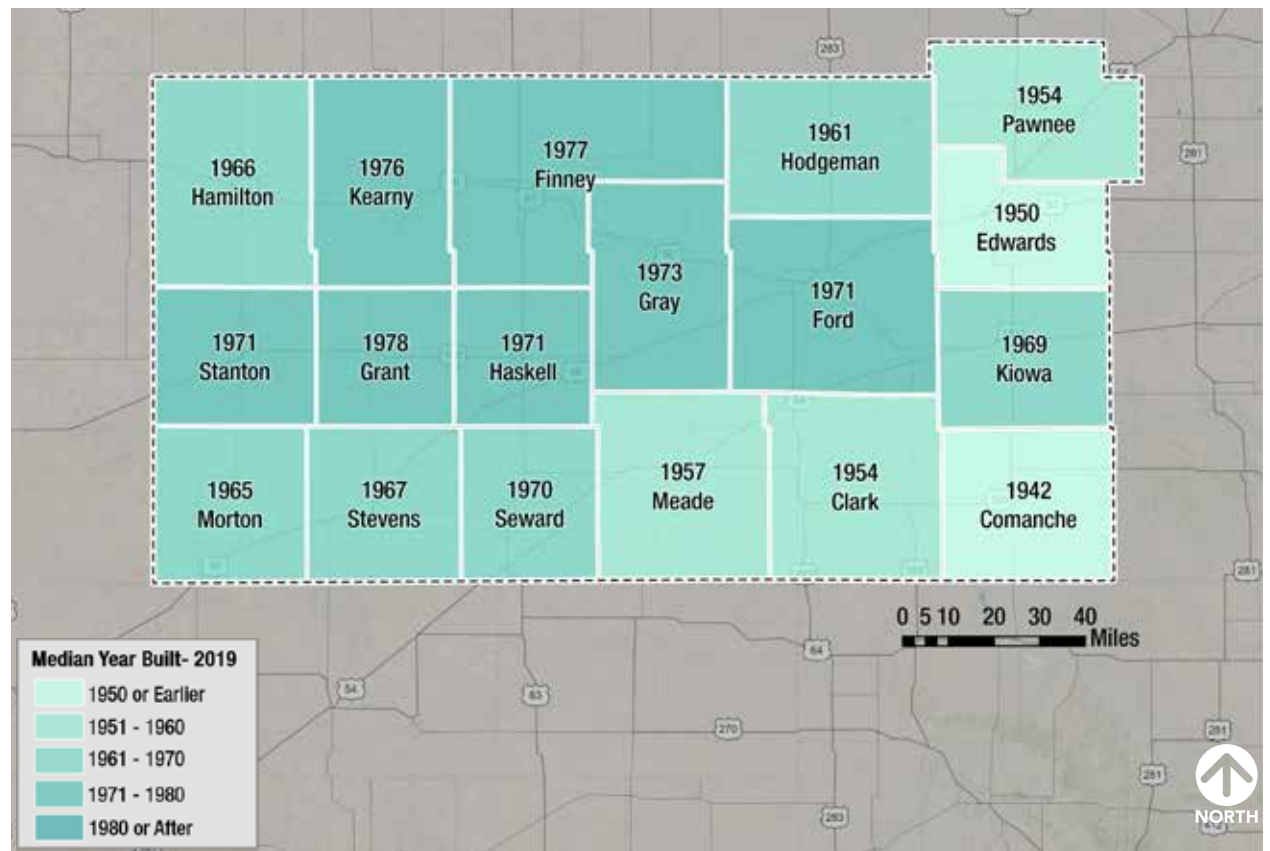
This matches the challenges heard in the public input regarding new homes in rural areas not appraising at the cost to build.

Housing Stock % Single Family Detached Households - 2019

COUNTY	%	COUNTY	%
Clark	87%	Hodgeman	86%
Comanche	86%	Kearny	75%
Edwards	88%	Kiowa	78%
Finney	66%	Meade	91%
Ford	65%	Morton	77%
Grant	72%	Pawnee	85%
Gray	80%	Seward	67%
Hamilton	81%	Stanton	68%
Haskell	74%	Stevens	73%

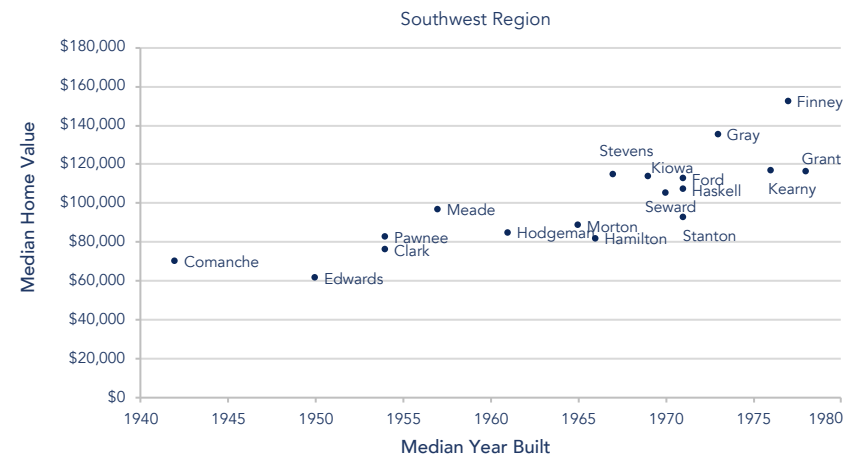
Source: Center for Neighborhood Technology; American Community Survey (5-Year Estimates)

Median Age of Housing Structures - 2019



Median Year Built of Housing and Median Home Value by County

Source: American Community Survey (5-Year Estimates)

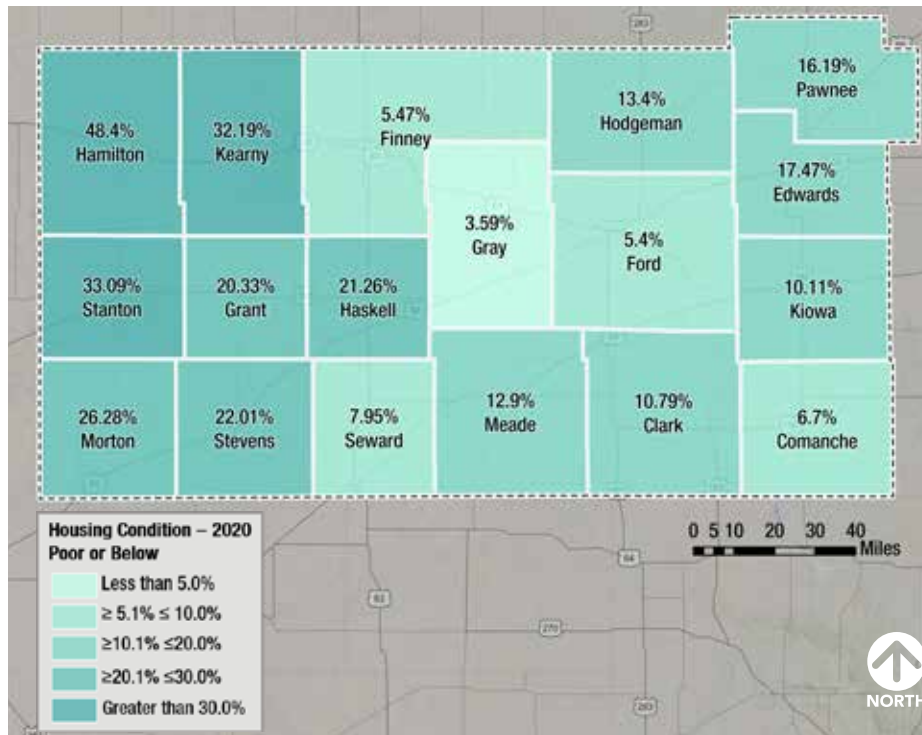


Housing Condition in Southwest Kansas

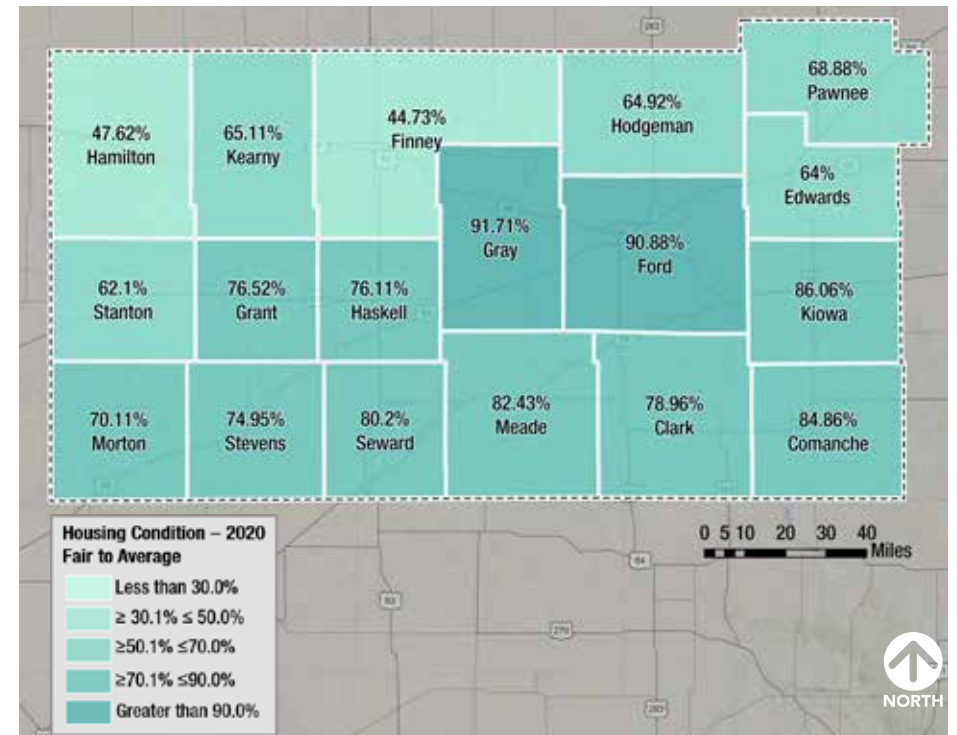
- Ratings above average generally represent recently built units.
- Many counties have more than 10% of the housing stock in poor condition or below. These are areas where visible dilapidation may be more present and incomes grew modestly since 2010, making repairs more difficult for homeowners to afford.
- Finney County has the most units rated above average condition, reflecting of the recent on-going building activity.
- Many rural counties have 90% or more of the housing stock at average or below condition. This is one indication of low new construction activity.



Housing Condition Poor or Below - 2020



Housing Condition Fair to Average - 2020



Source: Kansas Department of Revenue, Property Valuation Division

Owner Affordability in Southwest Kansas

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

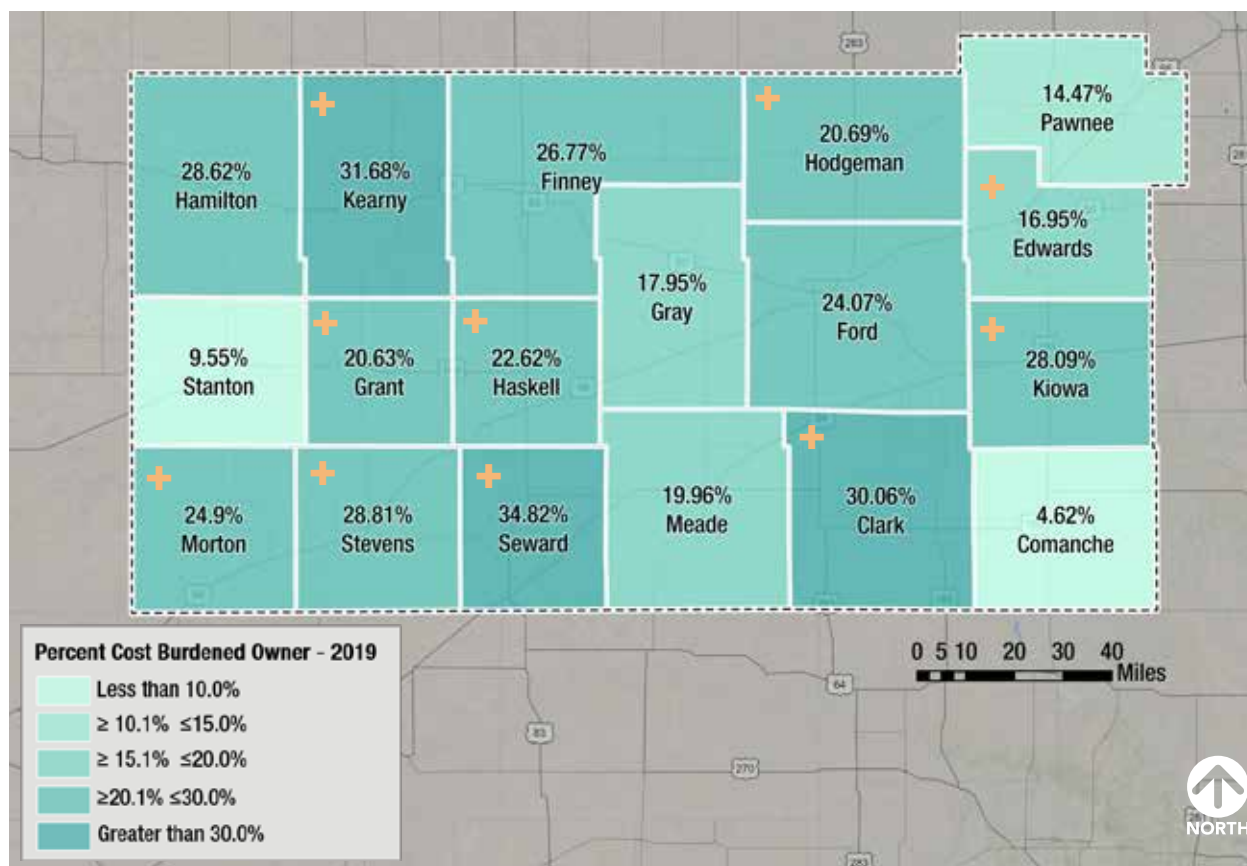
An affordable, self-sustaining housing market with adequate value and revenues to support market-rate new construction, typically exhibits a value to income ratio between 2.0 to 3.0. Ratios above 3.0 present significant affordability issues while ratios below 2.0 are significantly undervalued relative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

- Many counties in the region are undervalued – a combination of limited construction activity, existing housing conditions, market price.
- Finney County falls in the middle, again reflective of active building and development and higher incomes.

Value to Income Ratio - 2019

COUNTY	VALUE/ INCOME
Clark	1.42
Comanche	1.28
Edwards	1.21
Finney	2.51
Ford	2.18
Grant	2.17
Gray	2.09
Hamilton	1.74
Haskell	1.94
Hodgeman	1.39
Kearny	2.22
Kiowa	2.14
Meade	1.63
Morton	1.85
Pawnee	1.65
Seward	2.14
Stanton	1.78
Stevens	1.99
State of Kansas	2.55

Percent Cost Burdened Owners - 2019



Source: American Community Survey (5-Year Estimates)

+ Increase in share of cost-burdened owners from 2010 to 2019

Another important metric in housing affordability is what the U.S. Department of Housing and Urban Development defines as, “families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care. The map above shows the percent of owners who

spend more than 30 percent of their income on housing.

- Ten counties saw an increase in the share of homeowners that are cost burdened since 2010.

Those burdened by their home are less financially resilient to other changes that may occur including job loss, rising fuel costs, and medical expenses.

Renter Affordability in Southwest Kansas

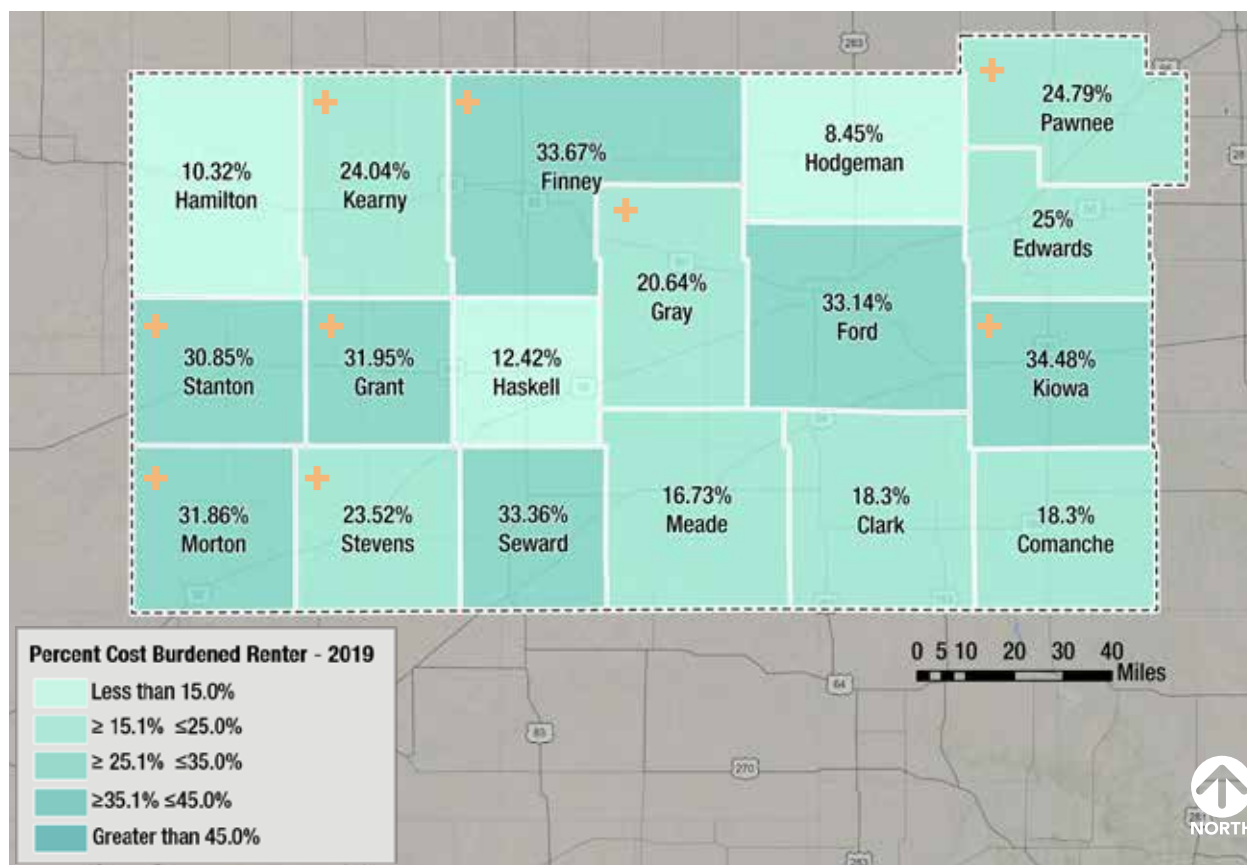
A metric to measure the affordability of rentals is to compare gross rent and rental household incomes, in addition to the HUD defined cost burdened status of paying more than 30 percent of income on housing.

Renter Conditions - 2019

COUNTY	MEDIAN GROSS RENT TO MEDIAN RENTER INCOME	GROSS RENT	RENT AT 30% OF MEDIAN RENTER INCOME
Clark	16.5%	\$589	\$1,073
Comanche	17.8%	\$443	\$747
Edwards	17.2%	\$586	\$1,022
Finney	21.2%	\$806	\$1,143
Ford	23.9%	\$778	\$977
Grant	24.8%	\$647	\$783
Gray	15.4%	\$663	\$1,288
Hamilton	18.1%	\$668	\$1,109
Haskell	17.3%	\$623	\$1,081
Hodgeman	18.8%	\$626	\$1,000
Kearny	21.9%	\$645	\$884
Kiowa	23.7%	\$620	\$786
Meade	17.4%	\$633	\$1,090
Morton	20.2%	\$609	\$903
Pawnee	22.8%	\$602	\$791
Seward	23.0%	\$787	\$1,026
Stanton	30.0%	\$675	\$674
Stevens	24.0%	\$671	\$838

Source: American Community Survey (5-year estimates)

Percent Cost Burdened Renters - 2019



Source: American Community Survey (5-Year Estimates)

+ Increase in share of cost-burdened renters from 2010 to 2019

There are not a large percentage of renter-occupied households in the region, so even small changes in the number of cost burdened renters can show as larger percent change over time.

Even so, the share of renters that are cost burdened did increase in many counties to varying extents.

- Fewer counties saw an increase percent of cost burdened renters from 2010-2019 than owners that are cost burdened.
- Gross rent tends to be lower in more rural counties, and this often correlates with a lower percentage of cost burdened renters. However, as noted previously, these units may be in poor condition and not desirable for many households.

WHAT ARE PEOPLE SAYING ABOUT SOUTHWEST KANSAS?

Of the 157 respondents living in Southwest Kansas:

- Respondents were fairly evenly split across age cohorts older than 25 years old.
- About 88% of survey respondents are white alone.
- Hispanic or Latino respondents represent 21% of respondents.
- Most are homeowners (70%). Of those that rent, 50% do so by necessity, somewhat lower than other regions.
- When asked if they were interested in moving, 39% noted they are happy with where they live. Of those indicating they would consider moving, the most (22%) had a variety of reasons followed closely by a desire for a larger owner home (21%).
- The largest share of respondents' household income was between \$100,000 and \$149,999. This is much higher than the median income for counties in the region and must be considered in evaluating results.

Respondents were given several types of housing options and asked if they felt any of these housing types would be successful in their community today. The most popular housing types, as chosen by more than 70% of respondents were:

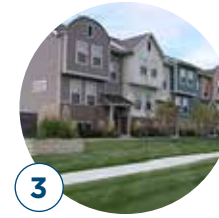
1. Mid-size, three-bedroom homes (93%)
2. Small, two-to-three bedroom homes (92%)
3. Townhouse, Duplex, Attached Units (80%)
4. Apartment (74%)
5. Independent – Senior Living (72%)

Others ranking over 50% include:

6. Cottage Court - A group of smaller homes that share yard space (53%)
7. Large Lot Residential Housing (acreage) (53%)
8. Accessory Dwelling Units (52%)

The housing types that the majority did not think would be successful were:

9. Row Home - Tri-plex and Above (49%)
10. Larger home with four or more bedrooms (48%)
11. Downtown Upper-story Residential (46%)
12. Tiny Homes, Micro-Apartments - Homes or units that are very small, generally under 500 square feet (35%)

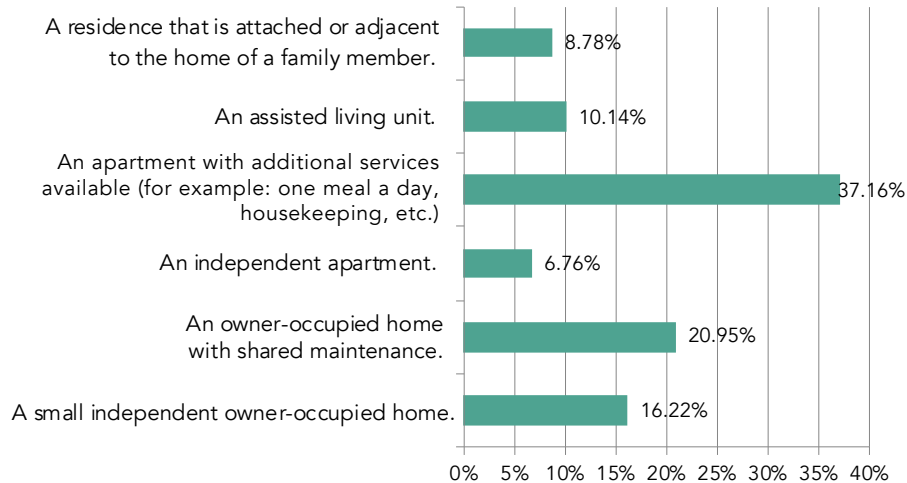


Very Interested Not as Interested

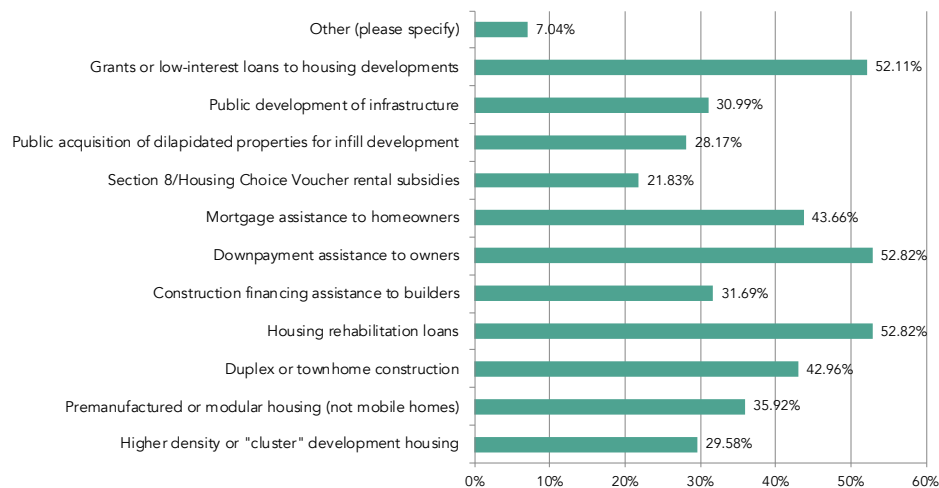
What Are People Saying About Southwest Kansas?

Respondents from Southwest Kansas feel that seniors would be most interested in an apartment with services.

What type of housing do you believe area seniors and the elderly are most interested in?

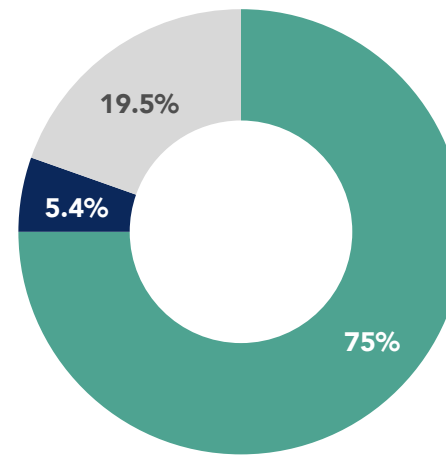


Which types of housing solutions would you support to reduce the cost of housing in your county (select all that apply)?

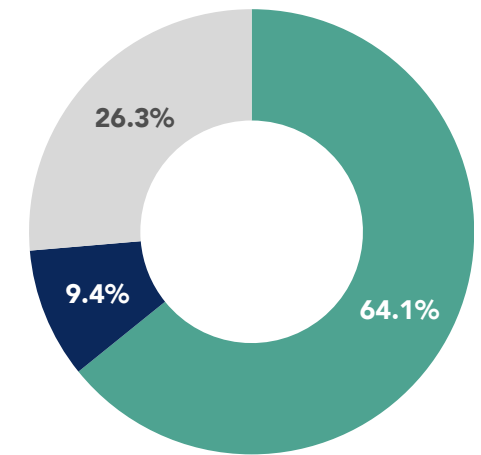


Respondents were more favorable to using public funds for rehab of housing. Many were unsure or did not know about using funds to remove dilapidated housing, but a majority were still in favor.

Does your city or county need increased or continued use of city/public funding for housing rehabilitation or renovations?



Does your city or county need increased or continued use of city/public funding to remove dilapidated housing? (a condition of housing that is beyond repair)



Yes No Don't Know

Respondents and stakeholder discussions showed good support for policy directed at existing homes and assistance directly to residents. When questioned further, respondents most favored programs targeted at:

- Housing rehabilitation loans
- Downpayment assistance to owners
- Grants or low-interest loans to housing developments

The Demand for Housing in Southwest Kansas

A GUIDE TO FORECASTING HOUSING NEEDS

A traditional population projection that translates population growth based on historical trends to housing unit demand does not apply to many parts of Kansas. The population in many counties has declined over the past several decades, which under a traditional projection model, would indicate little to no need for new housing units. However, listening sessions and the community surveys show the opposite is true. Community engagement suggests a need for housing variety and supply. Data from the Kansas Department of Labor also indicates strong current job opportunities and projected regional job growth.

For these reasons, population growth and housing needs hinge on new regional and local employees who need to live in the region. Counties losing population cannot expect significant population growth in the short term. Population stabilization and growth through strategic housing and community actions are feasible.

Using data from the Kansas Department of Labor, the Census, and commuting patterns help demonstrate housing demand for the region through the next several years. Factors included in the forecast:

- **Regional employment projections.** A portion of new jobs in the coming year can and will be filled by people who live in each region.
- **Job openings from retirements.** A portion of residents in the region will retire in the coming years. Jobs that new retirees previously occupied will open for new employees, but a housing unit will not.
- **Natural population changes.** The population is aging in most regions and will decline over time without an in-migration of residents or significant change in birth rates. The Southwest region is projected to have natural population growth.
- **Replacement need.** A portion of homes will require demolition in the coming years. Other houses will be lost from accidents such as fires or neglect across each region.
- **Other assumptions.** The full methodology with population forecasts and housing price points are included in the appendix of this housing assessment.

HOUSING DEMAND FORECAST - 2028

The housing forecast is based on the above assumptions. About 499-610 units are needed in the SW region annually for regional demand. This is above the estimated 172 average annual units built from 2010-2019.*

* Estimated from Census Permit Survey and the Kansas Department of Revenue, Property Valuation Division

Housing Demand Forecast - Southwest Region - 2028

SUMMARY TABLE: SOUTHWEST REGION HOUSING FORECAST	UNIT RANGE
(+) Housing unit demand in SW region from regional job growth (0.5 per job) ¹	62-76
(+) Housing unit demand from retirement job openings (0.35 units per retirement)	2,569-3,140
Total housing unit demand from job openings	2,631-3,216
(+) Unit needs from natural population growth	1,584-1,936
Total housing units needed before replacement need	4,216-5,152
(+) Cumulative Replacement Need	278-340
2019-2028 Cumulative Need	4,494-5,492
Southwest Region Annual Unit Needs	499-610
<small>1. Regardless if job is located in the SW region.</small>	

As indicated throughout the study, a forecast does not tell the whole story. In addition to adequate housing options, investments in adequate community amenities need to be made to retain workers in the region. Otherwise they will choose to live elsewhere.

HOUSING OPPORTUNITIES & CHALLENGES FOR THE SOUTHWEST REGION

The following opportunities and challenges are based on the market analysis, surveys, and regional listening sessions.

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 undercounted 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.

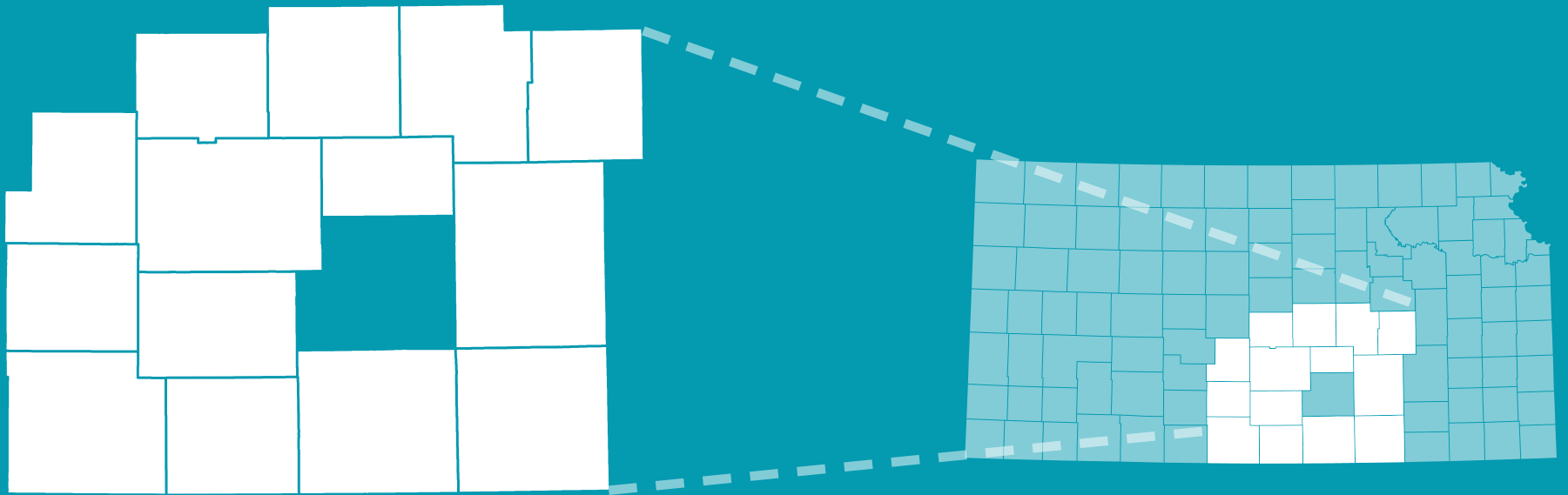
Housing Demand

Housing demand is being driven by:

- 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 REGION



THE BIG PICTURE

The South Central region is influenced by the Wichita metro its surrounding “bedroom” type communities. However, population growth is not widespread in every county.

Popular Regional Themes

- 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

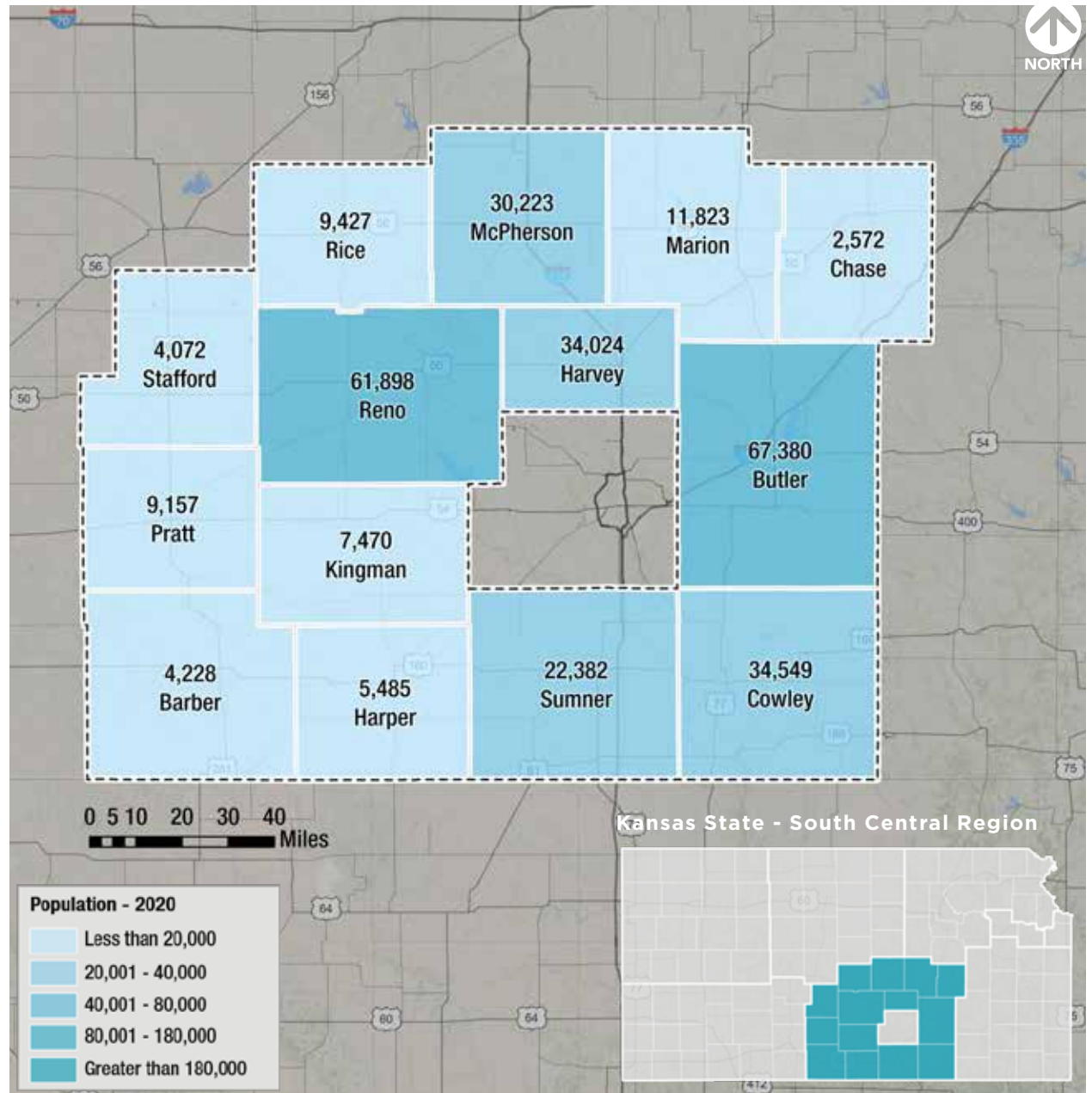
Micropolitan

- Chase
- Cowley
- Reno

Rural

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

South Central - 2020 Population



Source: U.S. Census Bureau

A SNAPSHOT OF SOUTH CENTRAL KANSAS

The information in this section includes many similar elements to the Statewide Profile. However, there is more detail where appropriate and further data points when needed to assess the market.

Regional housing organizations, counties, and cities in the South Central region can use this information to help form local policies, create partnerships, and supplement grant and funding applications, among other uses.

Quantitative Regional Questions to Answer

- Population - Is the region growing and by how much?
- Diversity - Is the area becoming more diverse and where?
- Age - How is the region aging and where are certain age ranges more prevalent?
- Income - How are regional incomes changing over time?
- Employment - What are the major sectors and how does this influence local incomes and housing?
- Housing Occupancy - What are trends in ownership and renters?
- Housing Vacancy - Is the region seeing more housing vacancy and where?
- Housing Age - How old is the housing stock and what does this mean for policy?
- Housing Condition - Correlated to the age of housing, a snapshot of where the condition is above or below average.
- Owner and Renter Cost Burden - Are residents in the region experiencing more or less burden to pay for housing, not including other necessary expenses like transportation?

Qualitative Regional Data Elements

- A public forum in Newton on April 21, 2021.
- Listening sessions with city staff, officials, economic development experts, real estate professionals, housing service providers, and major employers throughout the region.
- Community survey responses from 240 individuals who indicated they live in the South Central region.



Rice County

SOUTH CENTRAL KANSAS PROFILE

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%

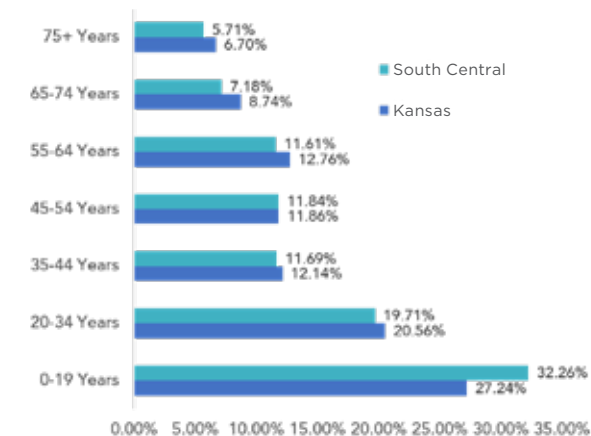
Source: American Community Survey (5-Year Estimates)

A housing stock profile of the South Central Region

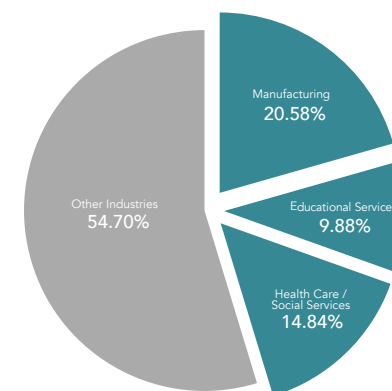
	SOUTH CENTRAL	STATE OF KANSAS
2019 Median House Value Range	\$56,100 - \$169,100	\$151,900
2019 Median Gross Rent Range	\$473 - \$761	\$862
Average Year Built of Residential*	1939	1949
Average Year Built of Multi-Family*	1972	1970
Percent Homes Poor Condition	11.7%	8.0%

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

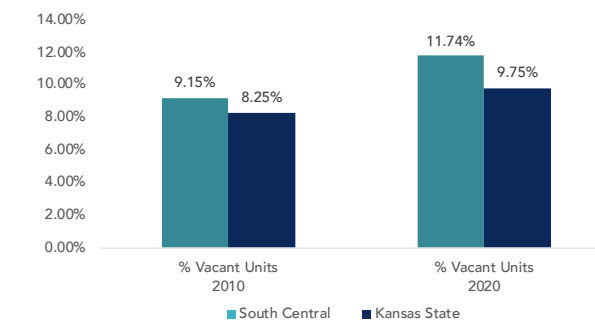
Population by Age - South Central region vs Kansas - 2019



Top Employment Industries - South Central region vs Kansas - 2019



Change in Vacancy - South Central region vs Kansas



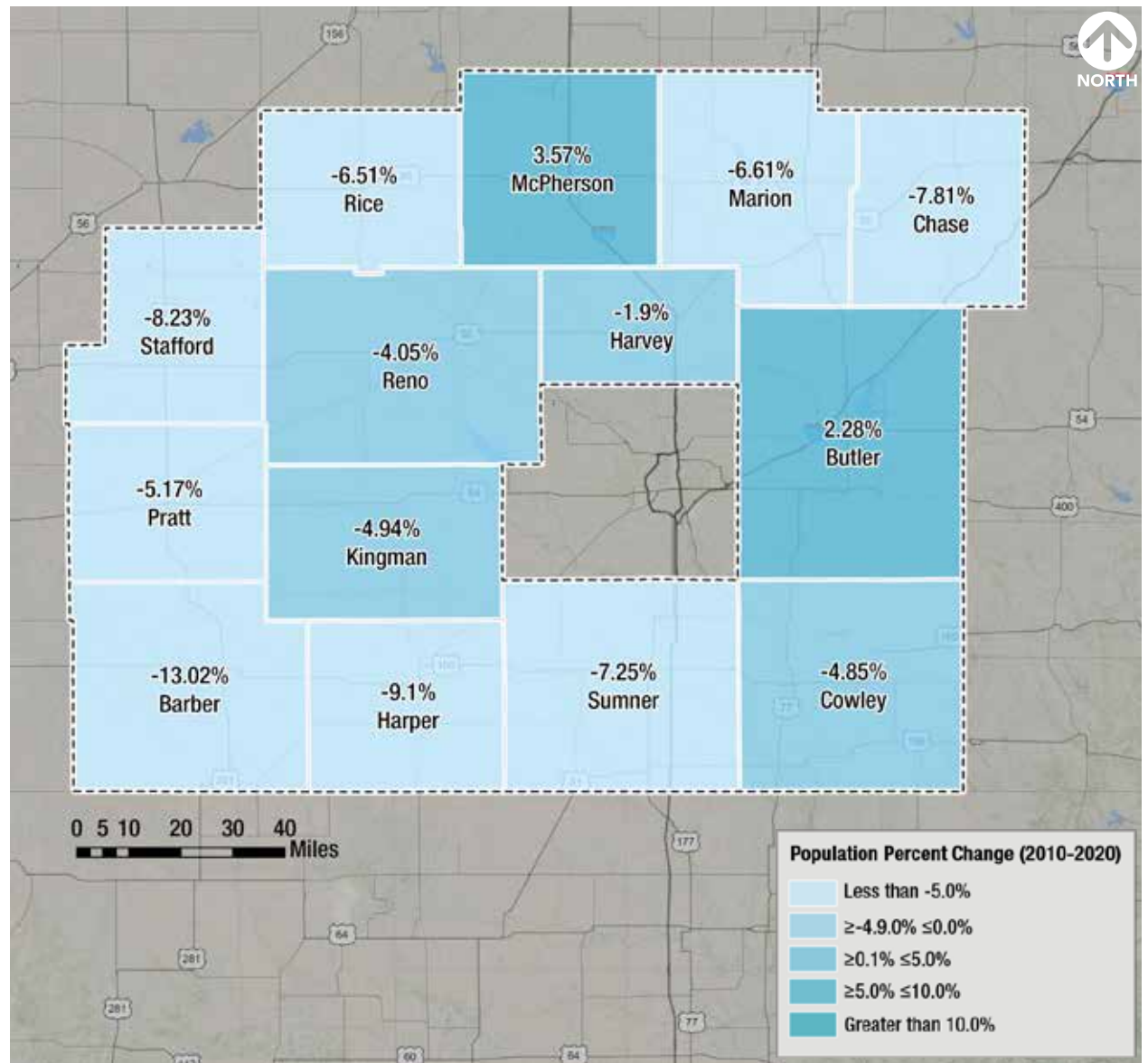
Population Change in South Central Kansas

Note, there are concerns throughout the country regarding undercounts in the 2020 population. Minorities and those in poverty are mostly likely to be under counted.

- Some metropolitan and micropolitan areas saw population growth, while rural counties saw a decline.
- Reno, Harvey, and Cowley Counties all had between 10% and 20% of their populations at-risk for being under counted. If a quarter of that population was actually under counted, Reno and Harvey may have actually grown.
- Interestingly, only one county adjacent to Sedgwick County (Wichita) grew.
- All of these counties have a good number of job openings and a very low unemployment rate.



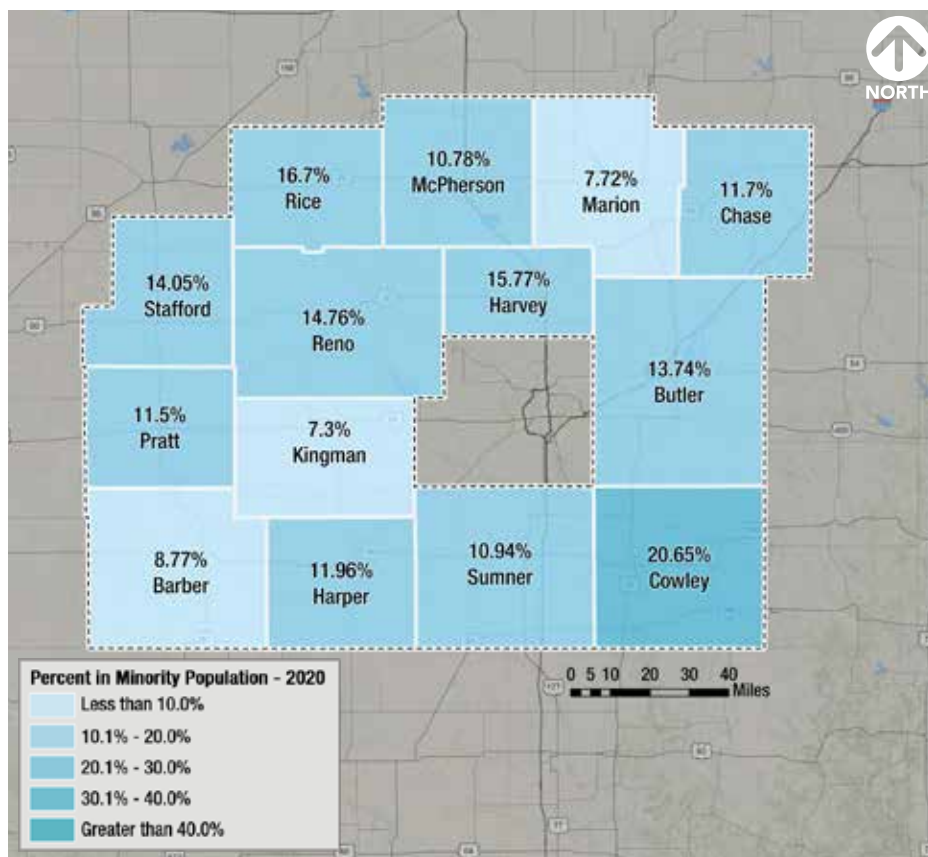
Population Percent Change - 2010-2020



Source: U.S. Census Bureau

Minority Population in South Central Kansas

Percent Minority Population - 2020



Source: U.S. Census Bureau

Minority population includes all those that do not identify themselves as white, non-Hispanic.

- The region became more diverse and for many counties, by a higher rate since 2010 than the state. However, overall counties in the region are still less diverse than the state.

Change in Minority Population, 2010-2020

	% WHITE NON- HISPANIC (2010)	% WHITE NON- HISPANIC (2020)	2010- 2020 CHANGE	% HISPANIC (2010)	% HISPANIC (2020)	2010- 2020 CHANGE
Barber	93.7%	90.2%	-3.5	2.4%	3.8%	1.4
Butler	89.5%	84.4%	-5.2	3.9%	5.3%	1.4
Chase	91.8%	86.6%	-5.2	3.6%	8.6%	5.0
Cowley	77.2%	75.9%	-1.3	9.1%	11.5%	2.4
Harper	89.7%	85.9%	-3.8	4.9%	7.7%	2.8
Harvey	80.6%	80.4%	-0.2	10.8%	11.9%	1.1
Kingman	94.3%	91.4%	-2.9	2.5%	3.6%	1.1
Marion	91.6%	87.7%	-3.9	3.5%	5.3%	1.8
McPherson	93.7%	90.9%	-2.7	2.3%	3.7%	1.4
Pratt	88.6%	86.0%	-2.7	5.4%	8.1%	2.7
Reno	82.6%	81.3%	-1.3	8.1%	9.8%	1.8
Rice	81.3%	79.8%	-1.5	10.1%	13.7%	3.6
Stafford	80.7%	82.6%	1.9	11.9%	12.4%	0.4
Sumner	89.5%	86.4%	-3.1	4.5%	5.6%	1.1
State of Kansas	73.3%	72.2%	-1.0	10.5%	13.0%	+2.5

Source: U.S. Census Bureau

Age Composition in South Central Kansas

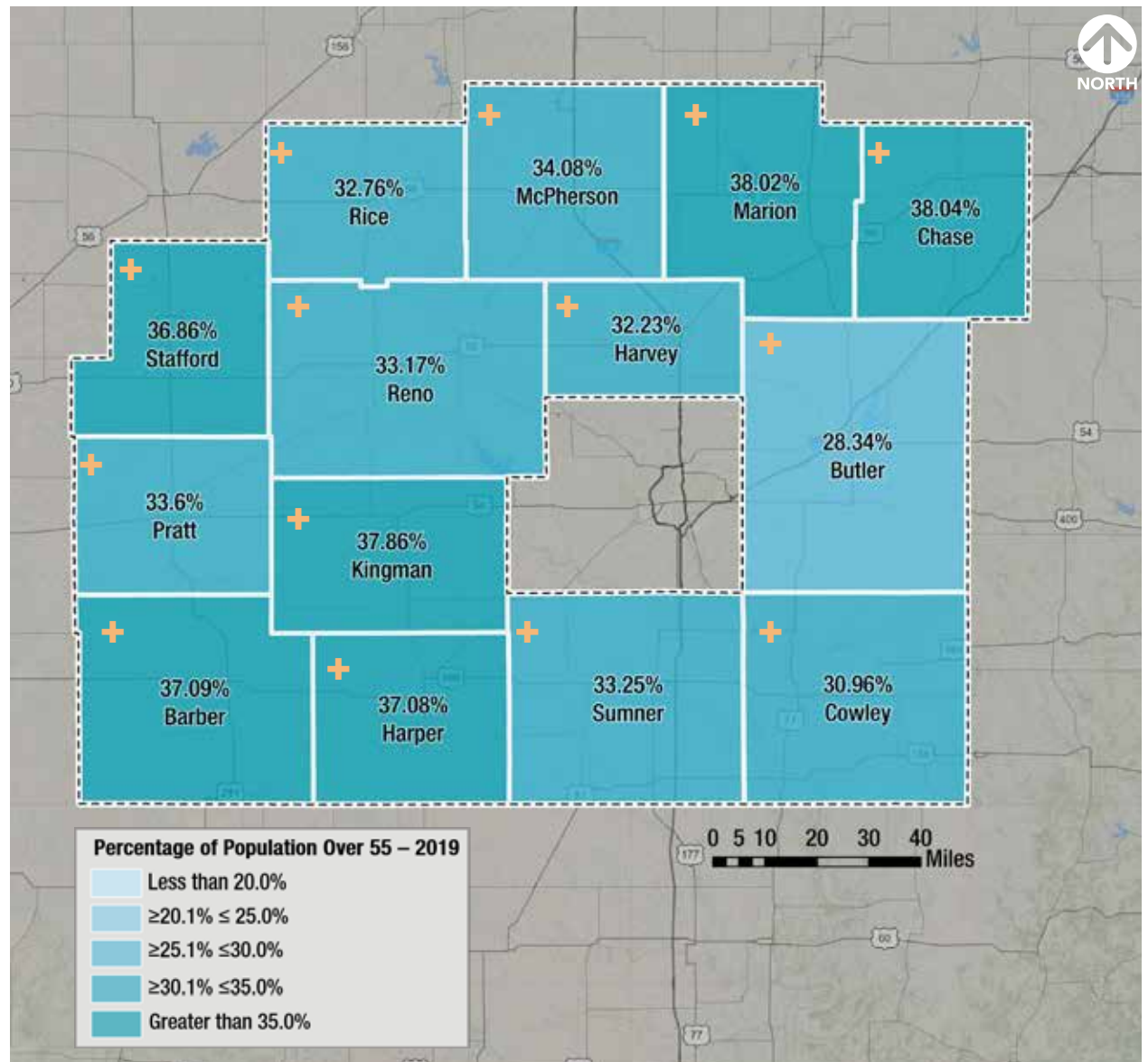
The South Central region is aging and has one of the higher percentages of population over the age of 55 compared to other regions. Therefore, it also has a much higher percentage of households over the age of 65. McPherson County had the largest increase in population share over 55, but also grew in total population since 2010. This could mean older households looking to be closer to services or more housing options that fit their needs.

Population Over 55 Years Old - 2019

REGION	COUNT
South Central	32.4%
Kansas City Metro	25.9%
North Central	33.6%
Northeast	26.1%
Northwest	36.7%
Sedgwick County	26.6%
Shawnee/Douglas	27.5%
Southeast	32.3%
Southwest	24.5%
State of Kansas	28.2%

Source: American Community Survey (5-year estimates)

Population Over 55 Years Old as a Percent of Total Population - 2019



Source: American Community Survey (5-year estimates)

+ Increase in share of population 55+ from 2010-2019

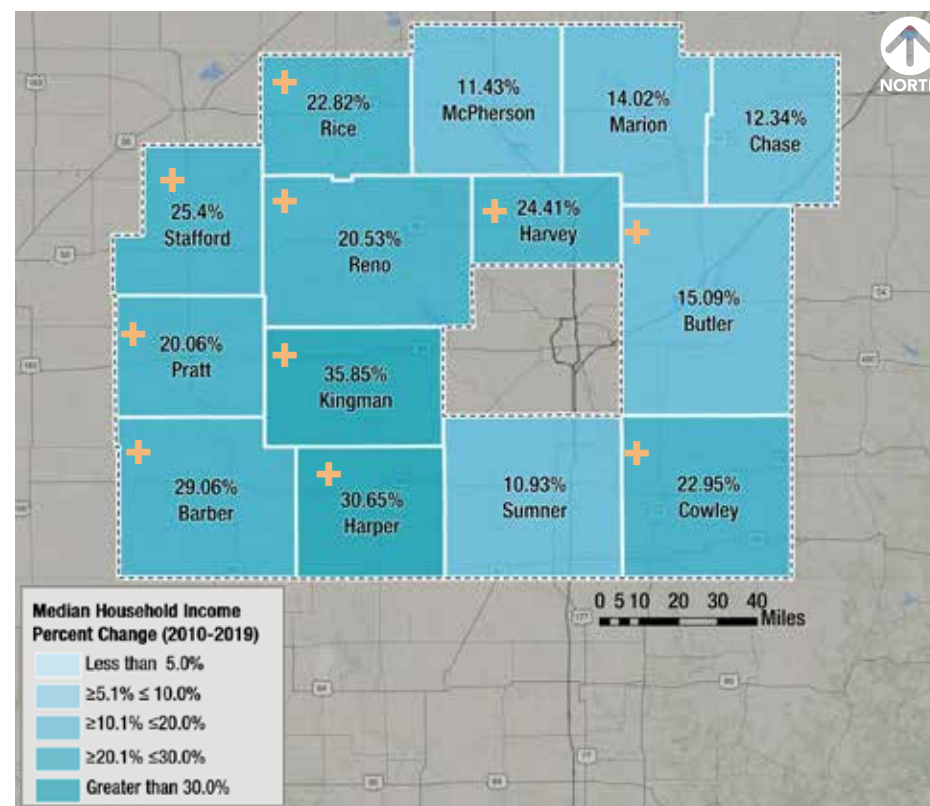
Incomes in South Central Kansas

- Median household incomes vary considerably across the region.
- Most counties saw real household income growth since 2010.
- For renter households:
 - › Real median household incomes grew in 10 of 14 counties since 2010.
 - › The largest percent increase was seen in Harper County.
 - › The largest decrease was in Kingman County.
- For owner households:
 - › Real median household incomes grew in 11 of 14 counties since 2010.
 - › The largest percent increase was seen in Kingman County.
 - › The largest decrease was in Chase County.
- The illustration to the right shows what typical wages might be for common jobs in the region. Even with real income growth in many counties, there are still essential workers that make much less and require appropriate housing options locally or must spend more on transportation costs to live outside where they work.

Median Household Income - 2019

COUNTY	INCOME
Barber	\$50,174
Butler	\$64,782
Chase	\$45,353
Cowley	\$50,102
Harper	\$49,865
Harvey	\$57,982
Kingman	\$60,469
Marion	\$52,123
McPherson	\$59,089
Pratt	\$52,327
Reno	\$49,936
Rice	\$53,012
Stafford	\$49,375
Sumner	\$55,000
Kansas	\$59,597

Median Household Income Percent Change - 2010-2019



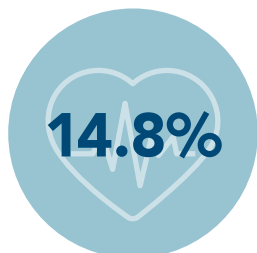
Source: American Community Survey (5-Year Estimates) + Real Income growth from 2010-2019 when adjusting for inflation

Median Salary of Local Metro Occupations

	FOOD SERVICES	BANKER	CONSTRUCTION LABORER	ACCOUNTANTS	CIVIL ENGINEER
Manhattan	\$20,000	\$26,800	\$36,210	\$48,490	\$77,140
Wichita	\$19,570	\$22,170	\$32,750	\$66,750	\$80,500
Topeka	\$19,620	\$24,130	\$35,890	\$59,790	\$75,260
Kansas City	\$23,500	\$27,660	\$42,010	\$67,490	\$78,950
Lawrence	\$20,670	-	\$41,360	\$54,380	\$82,110

Source: National Housing Conference, Paycheck to Paycheck, <https://nhc.org/paycheck-to-paycheck/>

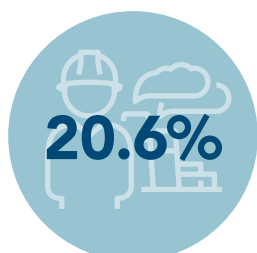
Where the South Central Region's employed civilian population works - 2019



Healthcare and Social Assistance



Educational Services



Manufacturing

Source: American Community Survey (5-Year Estimates)

Percent Change in Civilian Labor Force - 2010-2019

REGION	%
South Central	-25.8%
Kansas City Metro	123.0%
North Central	-27.1%
Northeast	-22.8%
Northwest	-7.8%
Sedgwick County	14.9%
Shawnee/Douglas	-7.7%
Southeast	-39.2%
Southwest	-18.6%

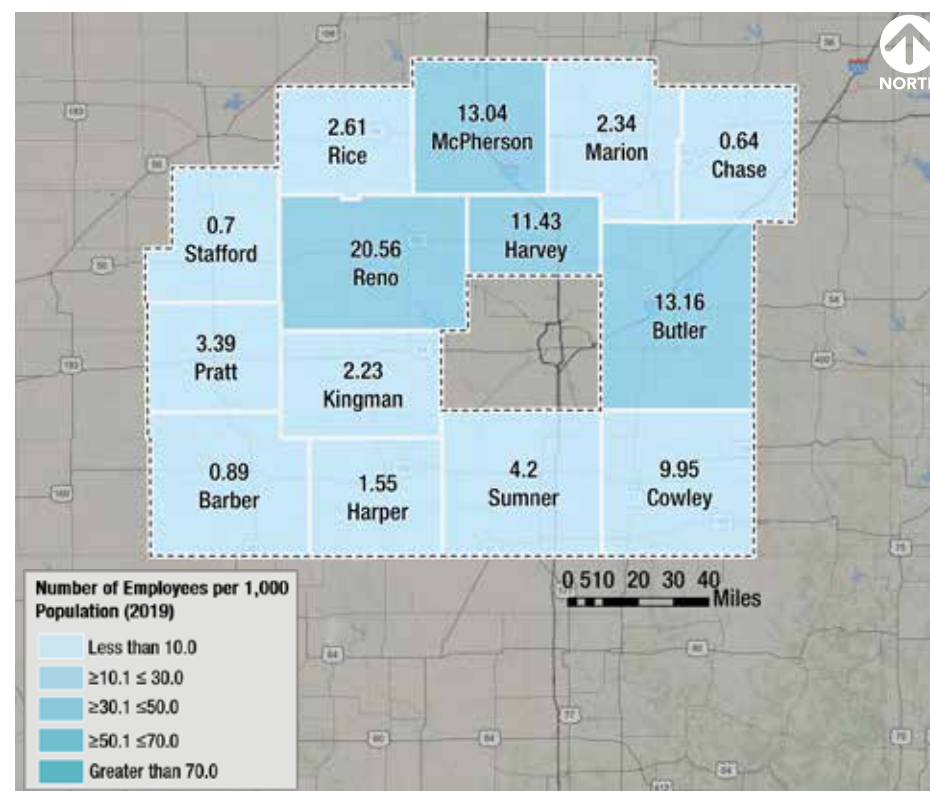
Source: American Community Survey (5-Year Estimates)

Employment in South Central Kansas

People with adequate incomes may first decide where they want to live rather than first seek employment. However, many other people do not have as much flexibility and must find housing after finding employment.

- Like many other regions, the percentage of the population in the civilian labor force declined from 2010. Much of this decline can be explained by the aging population reaching retirement.
- There are several employment centers in the region that draw employees from across the region, Wichita, and other regions. However, many residents are pulled to Wichita for jobs.
- The regional employment base includes a strong focus on manufacturing. The wage ranges in the fields can vary greatly, but all include entry level essential worker positions like nurses, school teachers, and line workers.

Number of Employees per 1,000 Population - 2019



Source: Bureau of Labor Statistics; American Community Survey (5-Year Estimates)

Living Situations in South Central Kansas

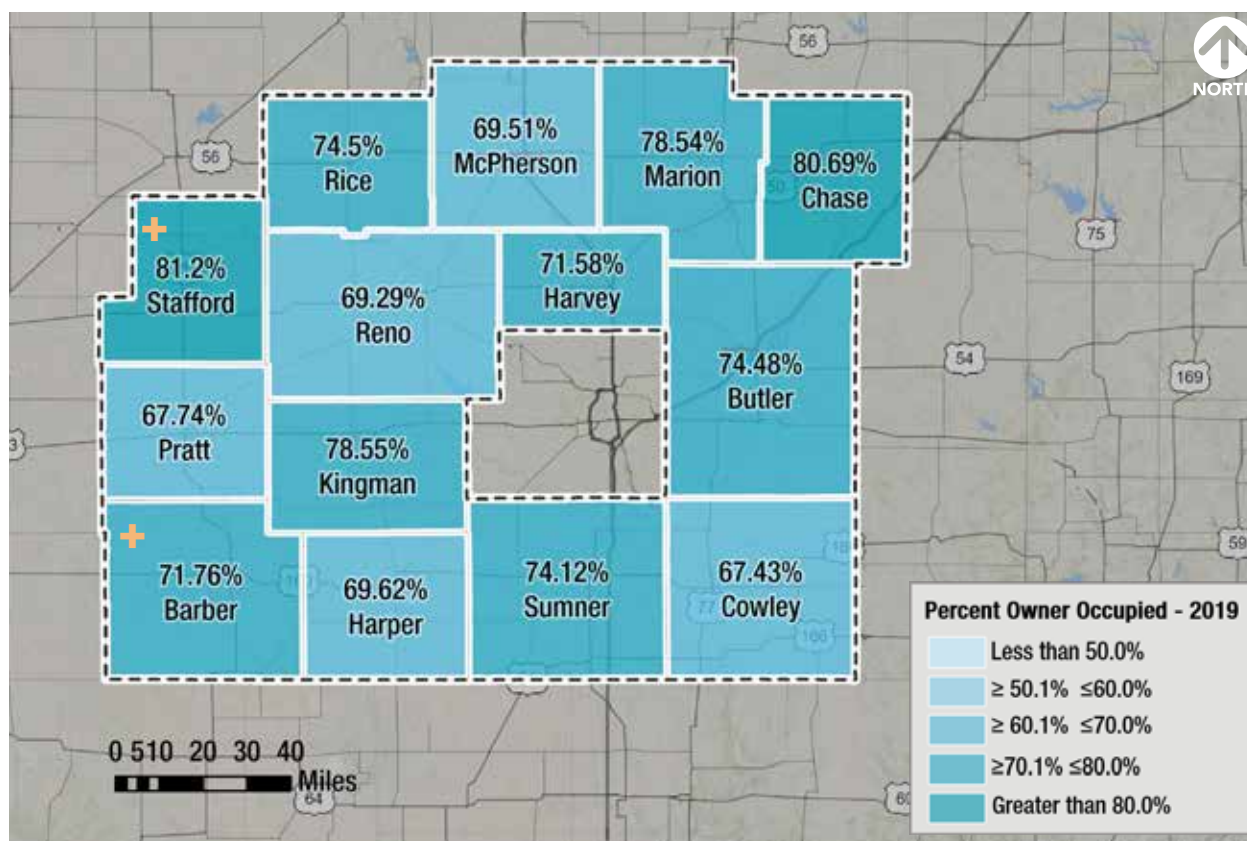
- Most counties have typical shares of owner-occupied housing compared to Kansas and other areas in the Midwest. Chase and Stafford are slightly higher.
- Compared to 2010, only two counties saw an increase in the share of owner-occupied housing. In other words, the share of renter-occupied housing increased in the majority of counties.
 - › The increase in proportion of renters illustrates a combination of changing preferences and difficulty of affording homeownership.
 - › Over the past decade very few new rental units have been constructed, therefore it can be assumed that the additional rental units came from previously owner-occupied single-family homes.

Percent Owner-Occupied Households - 2019

REGION	COUNT
South Central	71.8%
Kansas City Metro	66.8%
North Central	69.9%
Northeast	63.6%
Northwest	73.6%
Sedgwick County	62.9%
Shawnee/Douglas	59.3%
Southeast	70.1%
Southwest	67.6%
State of Kansas	66.3%

Source: American Community Survey (5-year estimates)

Percent Owner-Occupied Housing - 2019



Source: American Community Survey (5-Year Estimates) + Increase in share owner-occupied from 2010-2019

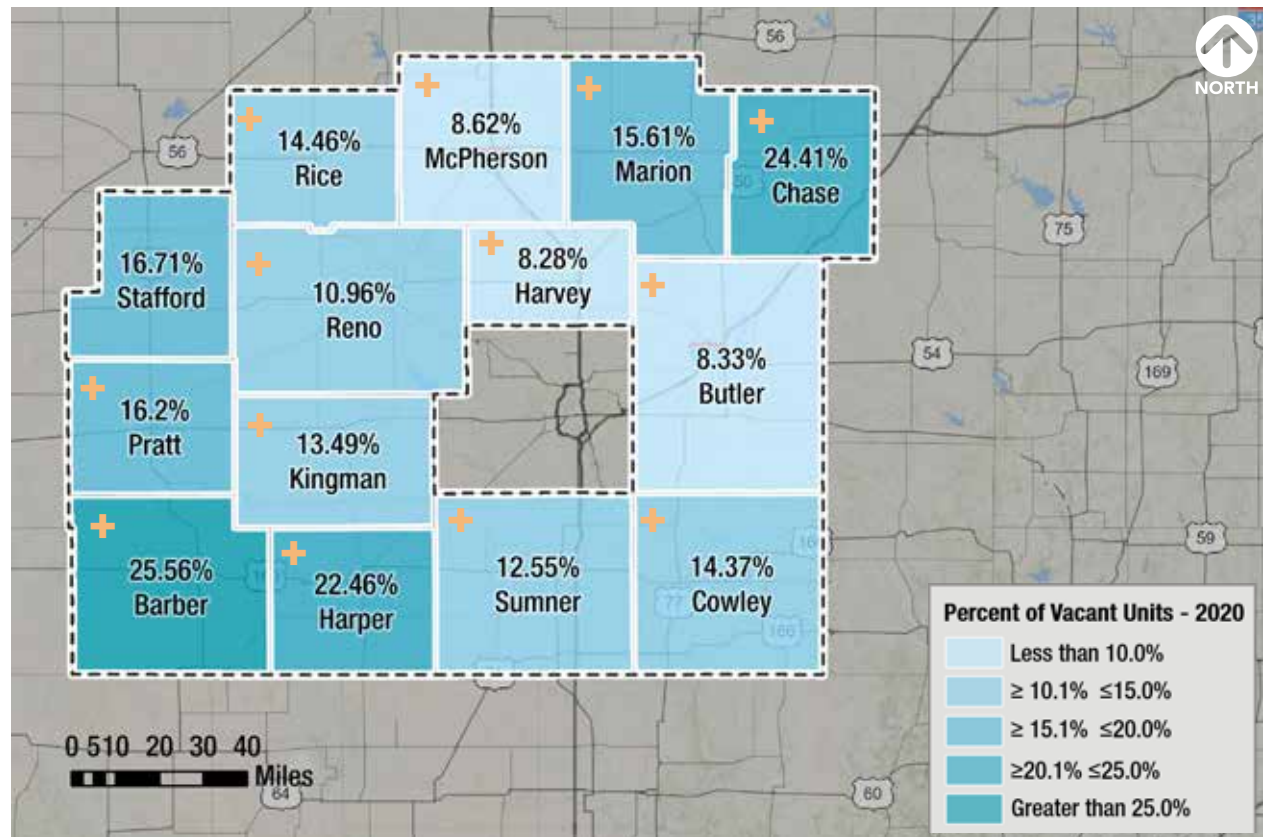


Vacancy in South Central Kansas

A 5% to 6% vacancy rate is a good rate for a community. At this rate housing options exist for those looking to move to an area or change housing type. However, the vacancy rate does not always tell the full story. When the vacant units are in poor condition they may not be meeting community needs. The vacancy rates for the South Central region are illustrated to the right and include all units in each county. Individual rates vary within the cities in each county.

- High vacancies reported by the 2020 Census in some counties are much higher than other parts of the state. However, locals indicate vacancy rates feel much lower and they are perhaps not considering unoccupied dilapidated units.
- Counties with high vacancy rates may be reflective of the housing condition across the region.
- It will be important for counties to understand the local causes of vacancy rates above 10% and then formulate appropriate strategies.

Vacancy Rate - 2020



Source: U.S. Census Bureau

+ Increase in percent of vacant units (vacancy rate) between 2010-2020



Housing Value and Age

The age and condition of housing is often reflected in the costs of housing. This page shows the relation of housing age to home value for owner units.

In the South Central region, similar to others in the state, homes in more rural counties are older, reflective of lower building activity in recent decades.

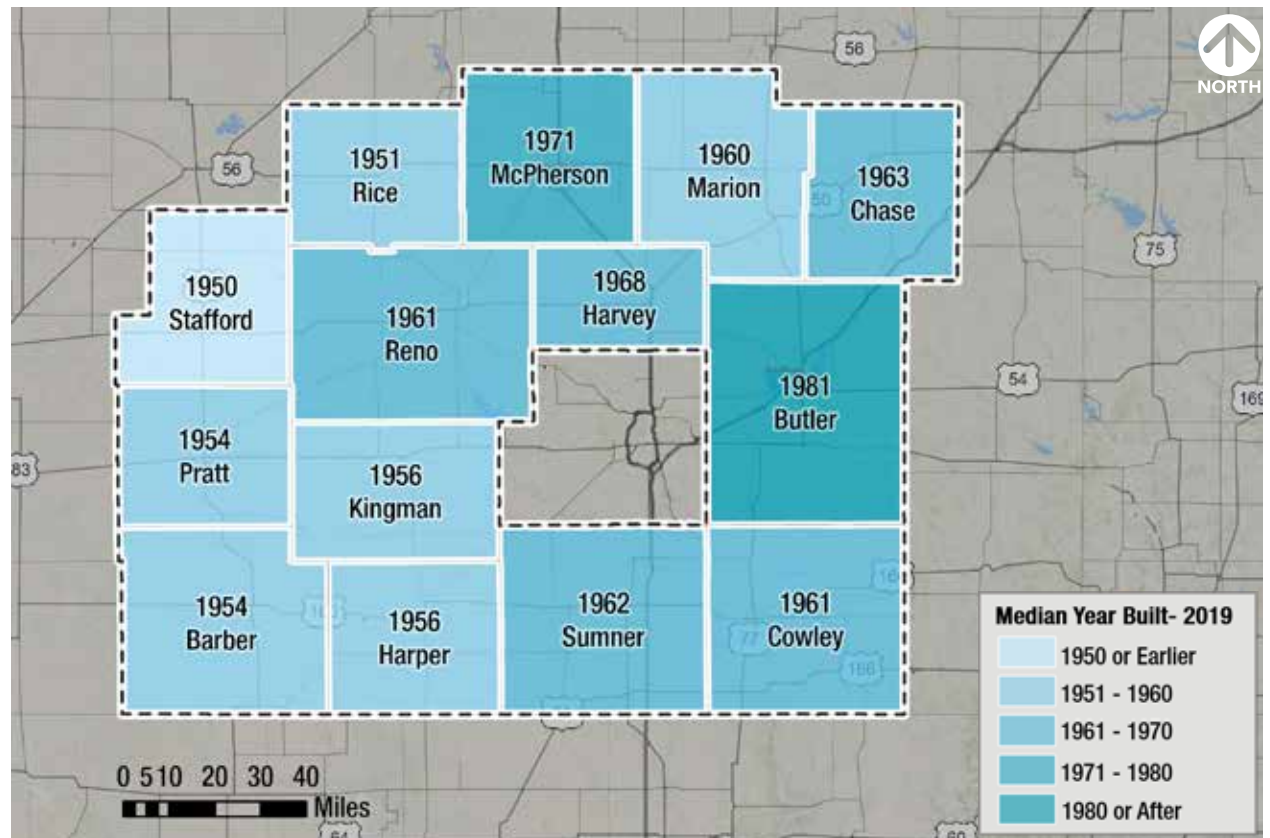
Areas with an older housing stock also tend to have lower home values and a higher percentage of the stock as single-family detached units.

Housing Stock % Single Family Detached Households - 2019

COUNTY	%	COUNTY	%
Barber	85%	McPherson	80%
Butler	79%	Marion	84%
Chase	84%	Pratt	80%
Cowley	80%	Reno	77%
Harper	87%	Rice	86%
Harvey	81%	Stafford	90%
Kingman	87%	Sumner	84%

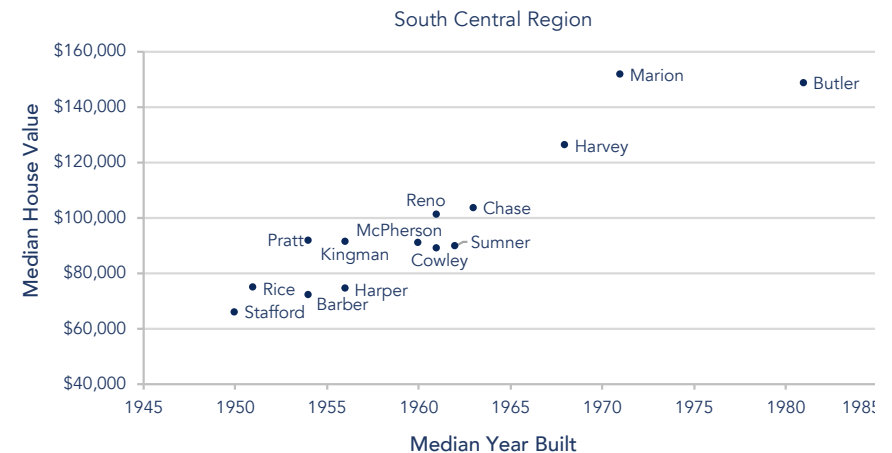
Source: Center for Neighborhood Technology; American Community Survey (5-Year Estimates)

Median Age of Housing Structures - 2019



Median Year Built of Housing and Median House Value by County - 2019

Source: American Community Survey (5-Year Estimates)



Housing Condition in South Central Kansas

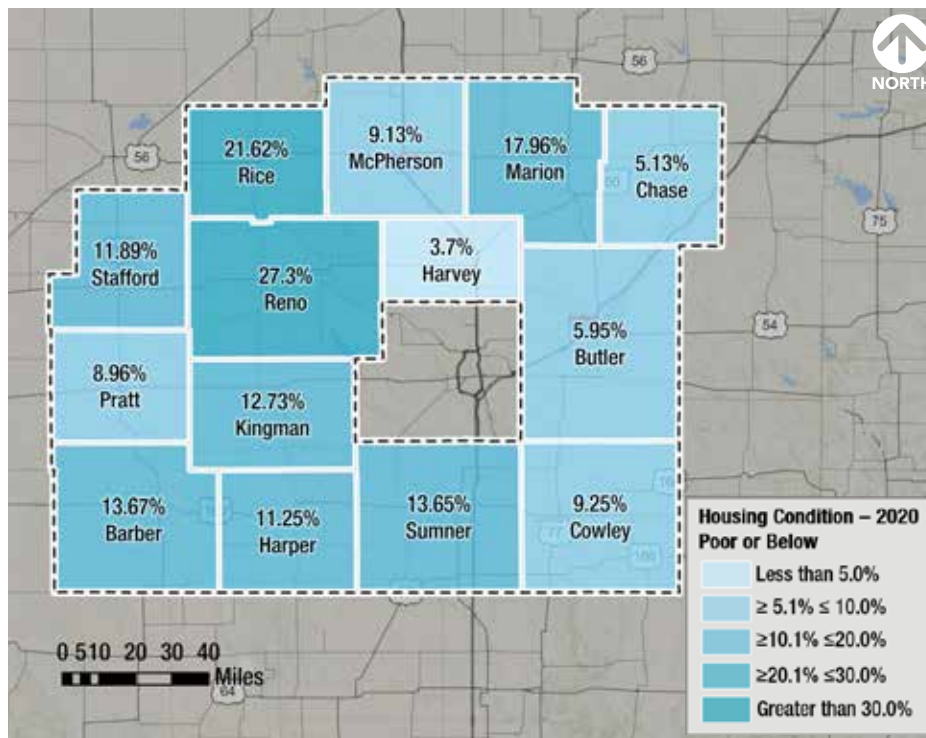
- Ratings above average generally represent recently built units.
- Housing conditions across the region are similar to patterns in other parts of the state.
- Counties with an older housing stock tend to have more homes in fair to poor condition. However, incomes are stable and comparable to the state in many of these counties. For example, Kingman

County has one of the highest median household incomes in the region, one of the older housing stocks, and over 80% of the housing is in average or below condition.

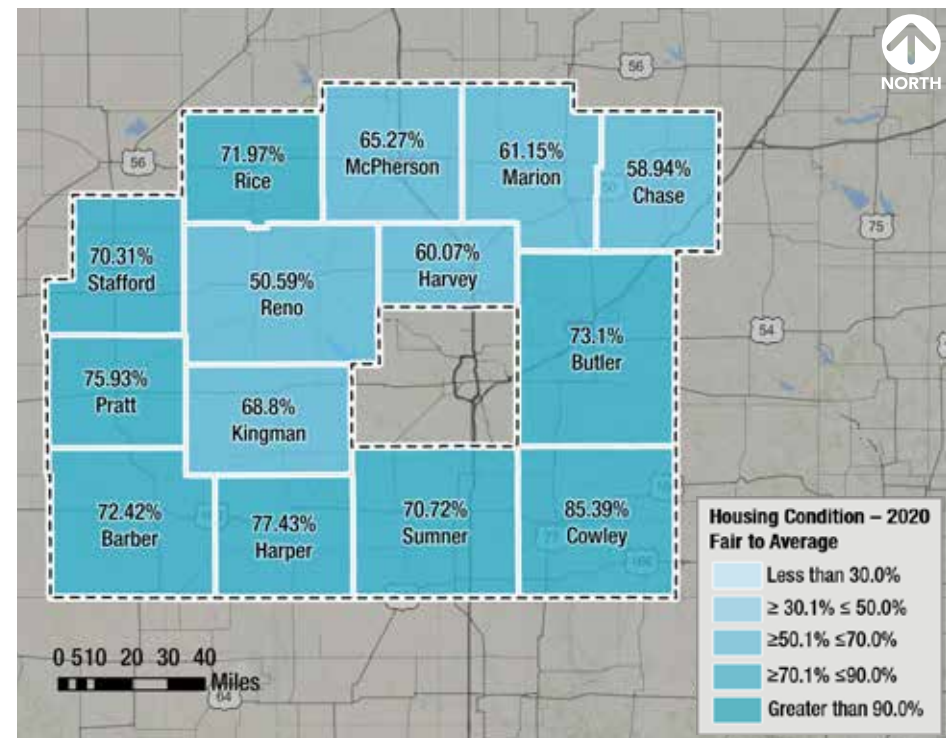
- It will be important to ensure people know about possible maintenance and repair programs and fund them enough to make projects worthwhile for homeowners.



Housing Condition Poor or Below - 2020



Housing Condition - Fair to Average - 2020



Source: Kansas Department of Revenue, Property Valuation Division

Owner Affordability in South Central Kansas

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

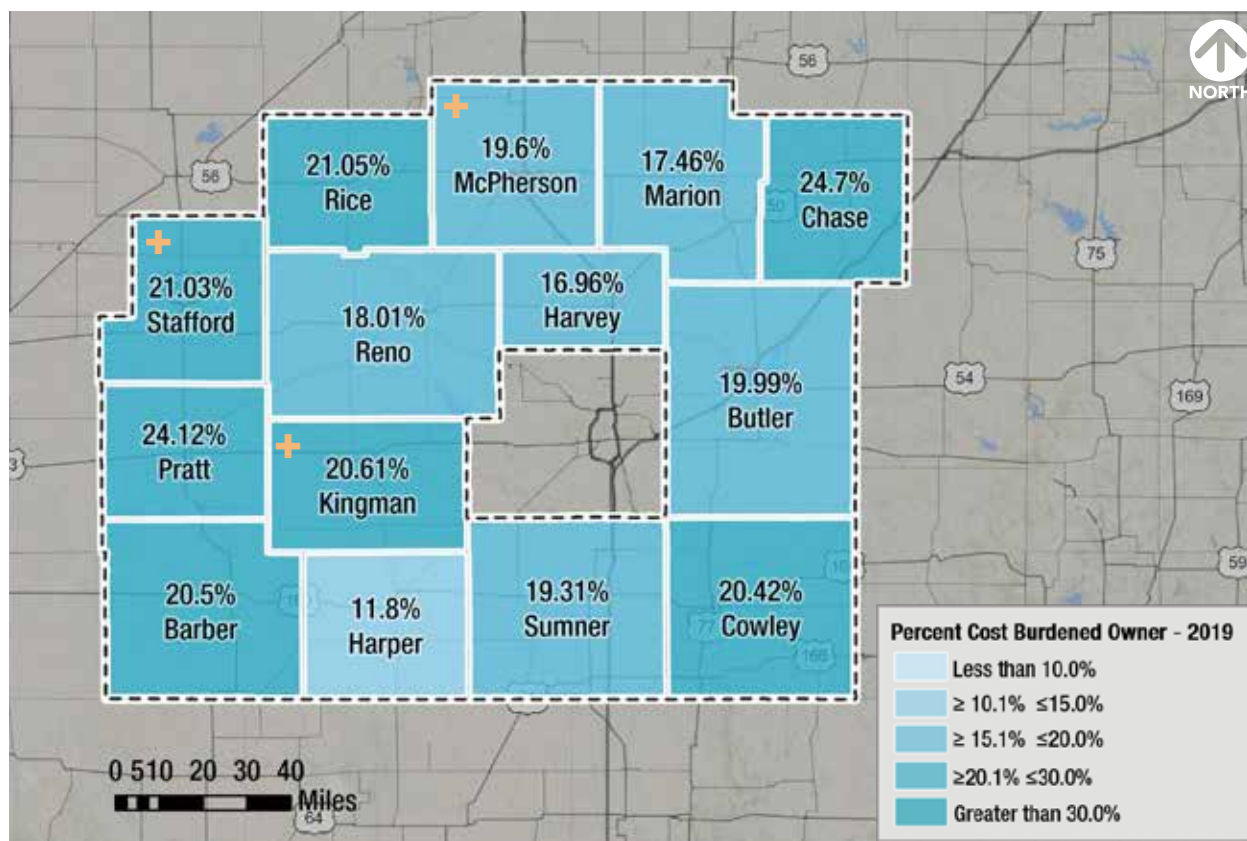
An affordable, self-sustaining housing market with adequate value and revenues to support market-rate new construction, typically exhibits a value to income ratio between 2.0 to 3.0. Ratios above 3.0 present significant affordability issues while ratios below 2.0 are significantly undervalued relative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

- Many of the counties in the region are undervalued – a combination of limited construction activity, existing housing conditions, and little incentive for rehabilitation.

Value to Income Ratio - 2019

COUNTY	VALUE/ INCOME
Barber	1.44
Butler	2.29
Chase	2.28
Cowley	1.78
Harper	1.49
Harvey	2.17
Kingman	1.51
Marion	1.74
McPherson	2.57
Pratt	1.76
Reno	2.03
Rice	1.41
Stafford	1.33
Sumner	1.63
State of Kansas	2.55

Percent Cost Burdened Owners - 2019



Source: American Community Survey (5-Year Estimates)

+ Increase in share of cost-burdened owners from 2010 to 2019

- Butler, Chase, Harvey, and McPherson fall in the middle and are perhaps more viable areas for market rate development.

Another important metric in housing affordability is what the U.S. Department of Housing and Urban Development defines as, “families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing,

transportation, and medical care.” The map above shows the percent of owners who spend more than 30 percent of their income on housing.

- Three counties in the region saw an increase in the share of homeowners that are cost burdened since 2010.

Renter Affordability in South Central Kansas

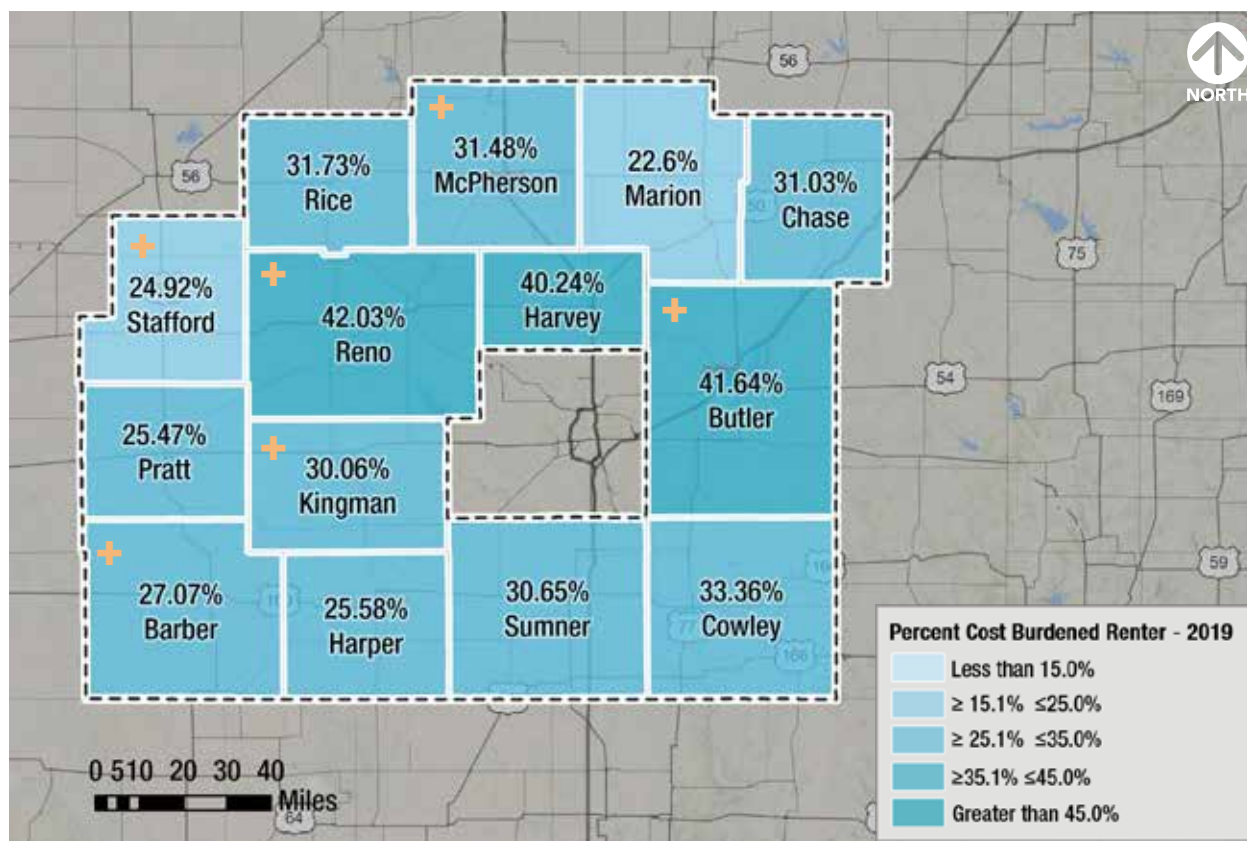
A metric to measure the affordability of rentals is to compare gross rent and rental household incomes, in addition to the HUD defined cost burden status of paying more than 30 percent of income on housing.

Renter Conditions - 2019

COUNTY	MEDIAN GROSS RENT TO MEDIAN RENTER INCOME	MEDIAN GROSS RENT	RENT AT 30% OF MEDIAN RENTER INCOME
Barber	22.6%	\$563	\$748
Butler	28.3%	\$855	\$907
Chase	23.0%	\$570	\$742
Cowley	24.4%	\$694	\$853
Harper	21.0%	\$681	\$973
Harvey	26.5%	\$733	\$828
Kingman	24.6%	\$707	\$861
Marion	22.0%	\$585	\$797
McPherson	24.3%	\$746	\$921
Pratt	23.8%	\$692	\$872
Reno	27.7%	\$696	\$754
Rice	22.6%	\$581	\$771
Stafford	25.0%	\$617	\$741
Sumner	26.9%	\$716	\$799

Source: American Community Survey (5-year estimates)

Percent Cost Burdened Renters - 2019



Source: American Community Survey (5-Year Estimates)

+ Increase in share of cost-burden renters from 2010 to 2019

The share of renters that are cost burdened did increase in several counties to varying extents.

- More counties that saw an increase percent of cost burdened renters from 2010-2019 than owners that are cost burdened.

- Gross rent tends to be lower in more rural counties, and this often correlates with a lower percentage of cost burdened renters. However, as noted previously, these units may be in poor condition and not desirable for many households.
- The lack of new rental construction also can result in greater competition and price increases that are not in proportion to quality.

WHAT ARE PEOPLE SAYING ABOUT SOUTH CENTRAL KANSAS?

Of the 240 respondents living in South Central Kansas:

- The largest share of survey respondents were 55-64 years old (28%).
- About 80% of survey respondents are white alone.
- Hispanic or Latino respondents represent 6% of respondents.
- Most are homeowners (73%). Of those that rent, 61% do so by necessity.
- When asked if they were interested in moving, 42% noted they are happy with where they live. Of those indicating they would consider moving, the most (20%) had a variety of different reasons. However, 18% did say they would move to another community for quality of life reasons.
- The largest share of respondents' household income was between \$100,000 and \$149,999. This is much higher than the median income for counties in the region and must be considered in evaluating results.

Respondents were given several types of housing options and asked if they felt any of these housing types would be successful in their community today. The most popular housing types, as chosen by more than 70% of respondents were:

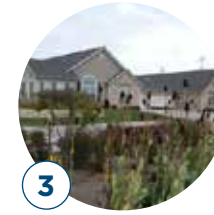
1. Mid-size, three-bedroom homes (91%)
2. Small, two-to-three bedroom homes (86%)
3. Independent - Senior Living (73%)

Others ranking over 50% include:

4. Townhouse, Duplex, Attached Units (67%)
5. Large Lot Residential Housing (acreage) (60%)
6. Apartment (59%)
7. Accessory Dwelling Units (56%)
8. Cottage Court - A group of smaller homes that share yard space (53%)

The housing types that the majority did not think would be successful were:

9. Downtown Upper-story Residential (49%)
10. Row Home - Tri-plex and Above (48%)
11. Tiny Homes, Micro-Apartments - Homes or units that are very small, generally under 500 square feet (46%)
12. Larger home with four or more bedrooms (44%)

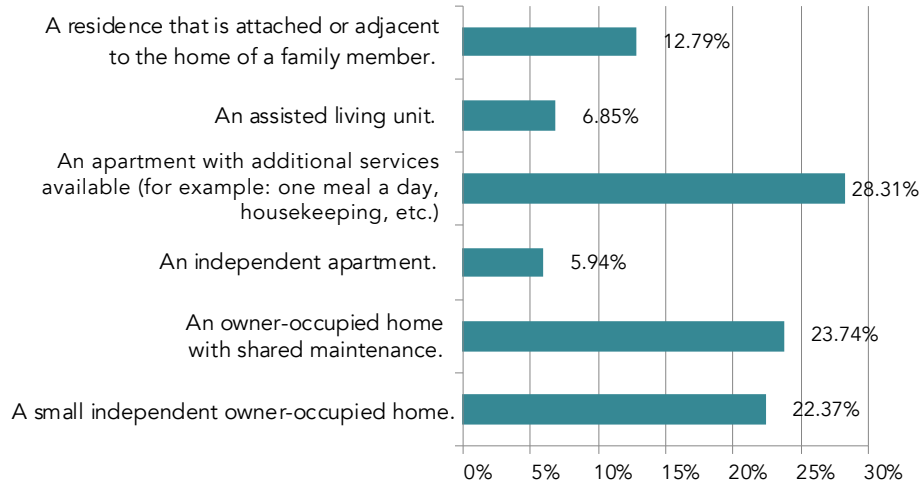


Very Interested Not as Interested

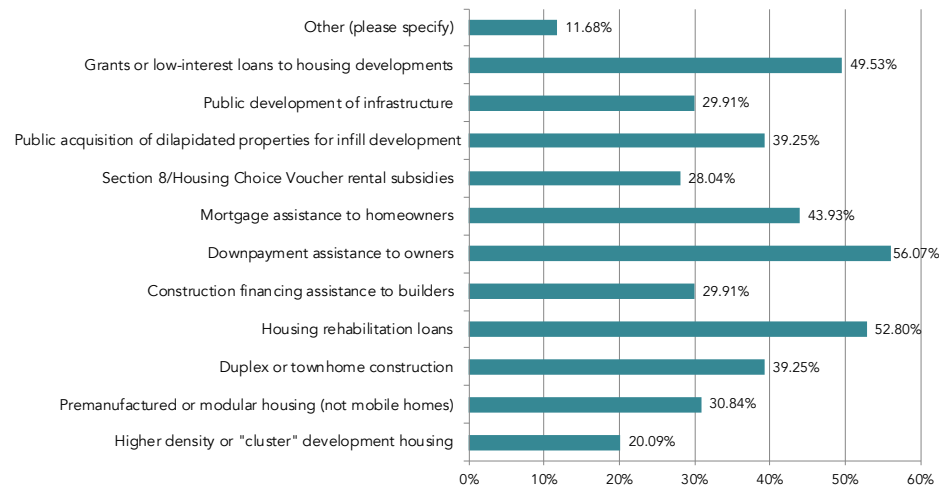
What Are People Saying About South Central Kansas?

Respondents from South Central Kansas feel that seniors would be most interested in an owner-occupied home with shared maintenance or apartment with services. Closely following was a small independent owner home.

What type of housing do you believe area seniors and the elderly are most interested in?

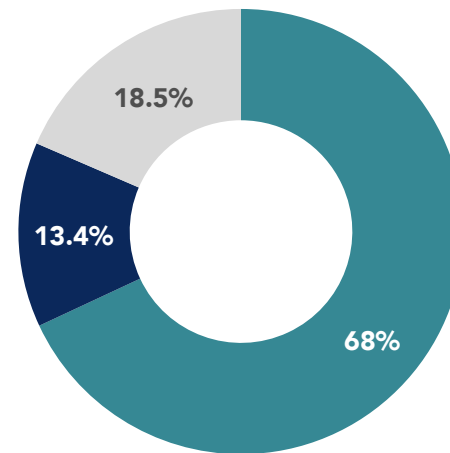


Which types of housing solutions would you support to reduce the cost of housing in your county (select all that apply)?

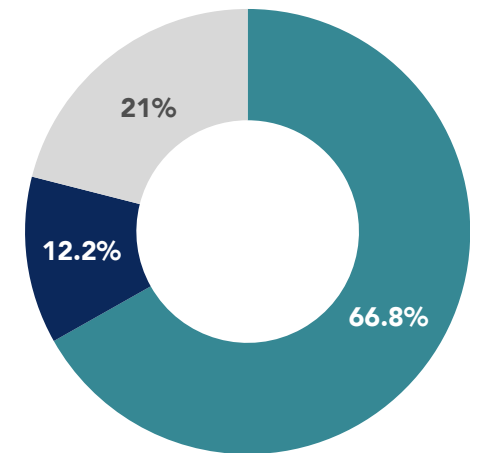


Respondents were nearly equally favorable about using public funds to remove dilapidated housing and for rehab of housing. Although many were still unsure or needed more information about potential programs.

Does your city or county need increased or continued use of city/public funding for housing rehabilitation or renovations?



Does your city or county need increased or continued use of city/public funding to remove dilapidated housing? (a condition of housing that is beyond repair)



Yes No Don't Know

Respondents and stakeholder discussions showed good support for policy directed at existing homes and assistance directly to residents. When questioned further, respondents most favored programs targeted at:

- Downpayment assistance to owners
- Housing rehabilitation loans
- Grants or low-interest loans to housing developments
- Mortgage assistance to homeowners

The Demand for Housing in South Central Kansas

A GUIDE TO FORECASTING HOUSING NEEDS

A traditional population projection that translates population growth based on historical trends to housing unit demand does not apply to many parts of Kansas. The population in many counties has declined over the past several decades, which under a traditional projection model, would indicate little to no need for new housing units. However, listening sessions and the community surveys show the opposite is true. Community engagement suggests a need for housing variety and supply. Data from the Kansas Department of Labor also indicates strong current job opportunities and projected regional job growth.

For these reasons, population growth and housing needs hinge on new regional and local employees who need to live in the region. Counties losing population cannot expect significant population growth in the short term. Population stabilization and growth through strategic housing and community actions are feasible.

Using data from the Kansas Department of Labor, the Census, and commuting patterns help demonstrate housing demand for the region through the next several years. Factors included in the forecast:

- **Regional employment projections.** A portion of new jobs in the coming year can and will be filled by people who live in each region.
- **Job openings from retirements.** A portion of residents in the region will retire in the coming years. Jobs that new retirees previously occupied will open for new employees, but a housing unit will not.
- **Natural population changes.** The population is aging in most regions and will decline over time without an in-migration of residents or significant change in birth rates.
- **Replacement need.** A portion of homes will require demolition in the coming years. Other houses will be lost from accidents such as fires or neglect across each region.
- **Other assumptions.** The full methodology with population forecasts and housing price points are included in the appendix of this housing assessment.

HOUSING DEMAND FORECAST - 2028

The housing forecast is based on the above assumptions. About 719-878 units are needed in the SC region annually for regional demand. This is above the estimated 546 average annual units built from 2010-2019.*

* Estimated from Census Permit Survey and the Kansas Department of Revenue, Property Valuation Division

Housing Demand Forecast - South Central Region - 2028

SUMMARY TABLE: SOUTH CENTRAL REGION HOUSING FORECAST	UNIT RANGE
(+) Housing unit demand in SC region from regional job growth (0.5 per job) ¹	115-141
(+) Housing unit demand from retirement job openings (0.35 units per retirement)	6,753-8,254
Total housing unit demand from job openings	6,868-8,394
(-) Units becoming available from natural population loss	1,217-1,487
Total housing units needed before replacement need	5,652-6,907
(+) Cumulative Replacement Need	816-997
2019-2028 Cumulative Need	6,280-7,675
South Central Region Annual Unit Needs	719-878
<small>1. Regardless if job is located in the SC region.</small>	

As indicated throughout the study, a forecast does not tell the whole story. In addition to adequate housing options, investments in adequate community amenities need to be made to retain workers in the region. Otherwise they will choose to live elsewhere.

HOUSING OPPORTUNITIES & CHALLENGES FOR THE SOUTH CENTRAL REGION

The following opportunities and challenges are based on the market analysis, surveys, and regional listening sessions.

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

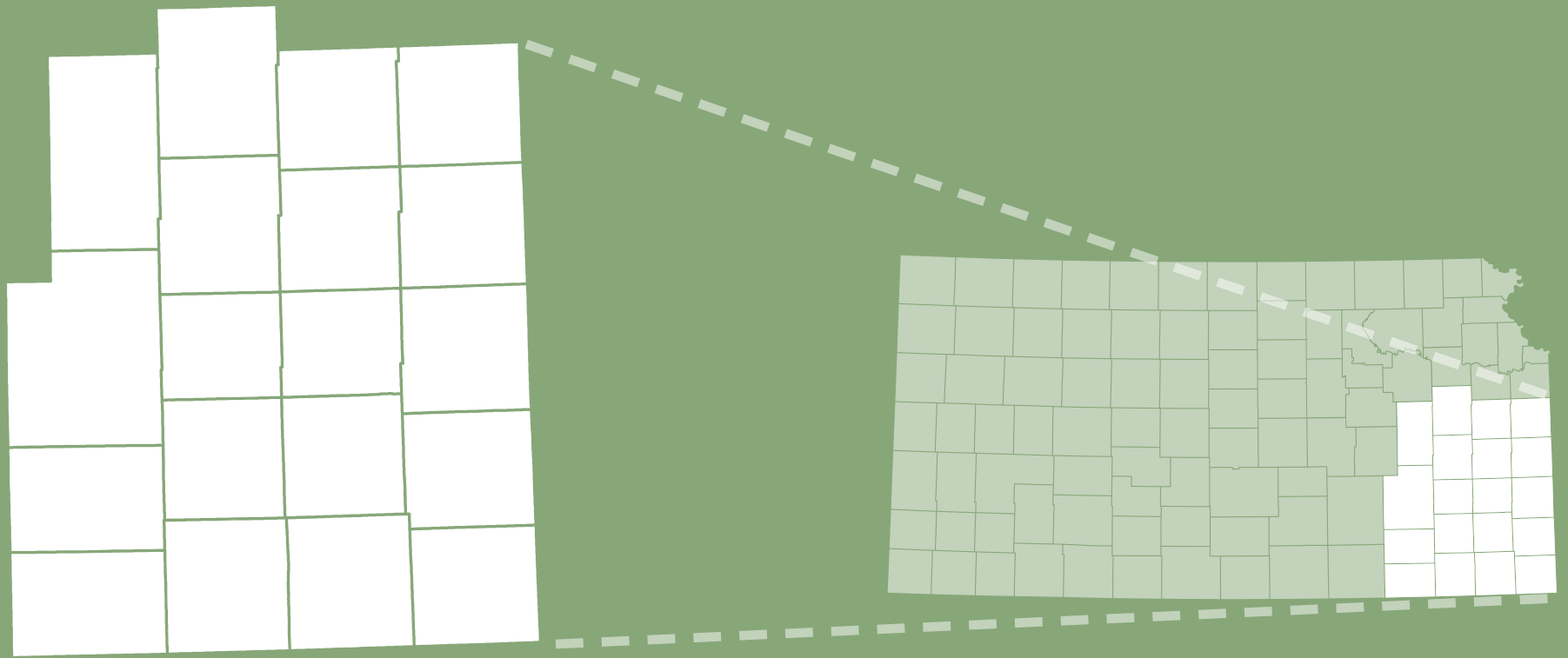
Being on the border of Oklahoma and Wichita, there is competition for builders, incentives, and supportive policy. The South Central region is affected by this competition and is not attracting as much interest from these outside developers and builders.

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 REGION



THE BIG PICTURE

The Southeast region has many micropolitan city hubs with higher education institutions and employment opportunities. It is also on the southern edge of the Kansas City Metro area. For these reasons there are differences between the northern and southern portions of this region.

Popular Regional Themes

- 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

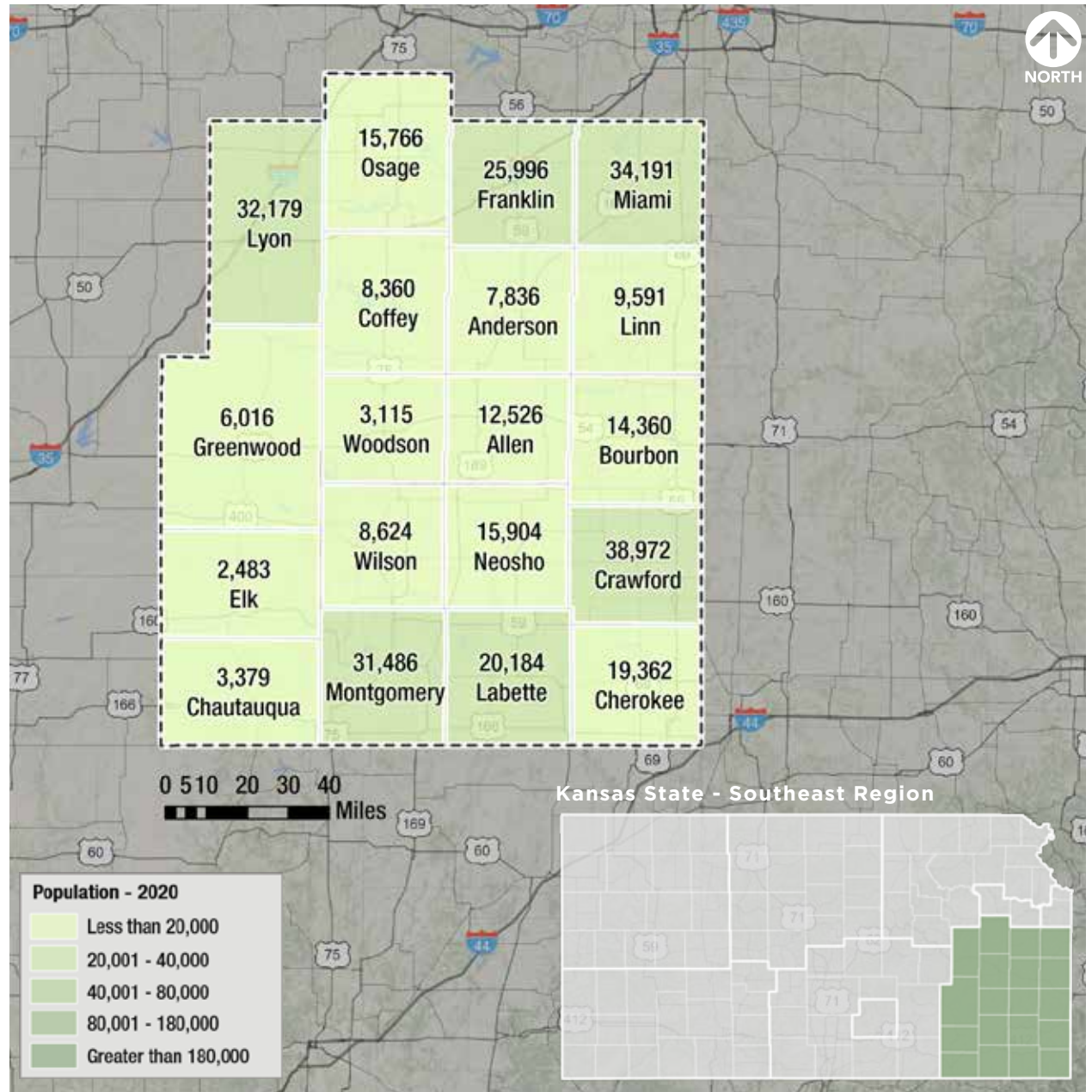
Micropolitan

- Crawford
- Franklin
- Labette
- Lyon
- Montgomery

Rural

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

Southeast - 2020 Population



Source: U.S. Census Bureau

A SNAPSHOT OF SOUTHEAST KANSAS

The information in this section includes many similar elements to the Statewide Profile. However, there is more detail where appropriate and further data points when needed to assess the market.

Regional housing organizations, counties, and cities in the Southeast region can use this information to help form local policies, create partnerships, and supplement grant and funding applications, among other uses.

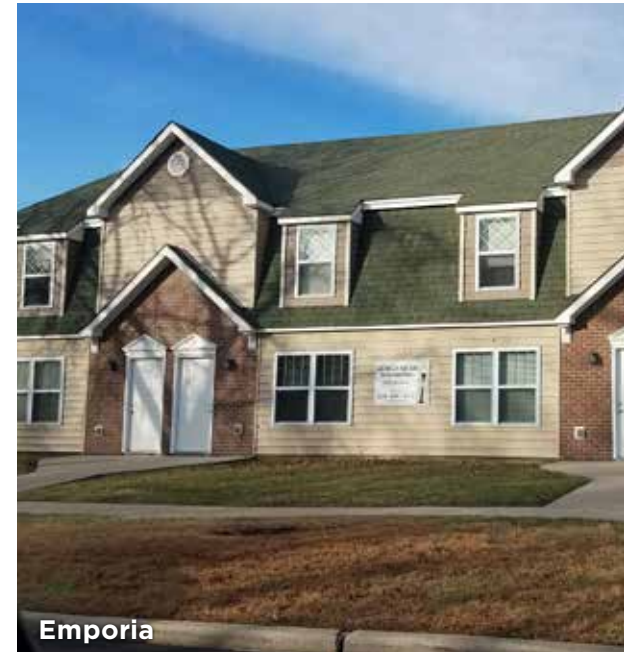
Quantitative Regional Questions to Answer

- Population - Is the region growing and by how much?
- Diversity - Is the area becoming more diverse and where?
- Age - How is the region aging and where are certain age ranges more prevalent?
- Income - How are regional incomes changing over time?
- Employment - What are the major sectors and how does this influence local incomes and housing?
- Housing Occupancy - What are trends in ownership and renters?
- Housing Vacancy - Is the region seeing more housing vacancy and where?
- Housing Age - How old is the housing stock and what does this mean for policy?
- Housing Condition - Correlated to the age of housing, a snapshot of where the condition is above or below average.

- Owner and Renter Cost Burden - Are residents in the region experiencing more or less burden to pay for housing, not including other necessary expenses like transportation?

Qualitative Regional Data Elements

- A public forum in Iola on April 28, 2021.
- Listening sessions with city staff, officials, economic development experts, real estate professionals, housing service providers, and major employers throughout the region.
- Community survey responses from 408 individuals who indicated they live in the Southeast region.



Emporia

SOUTHEAST KANSAS PROFILE

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%

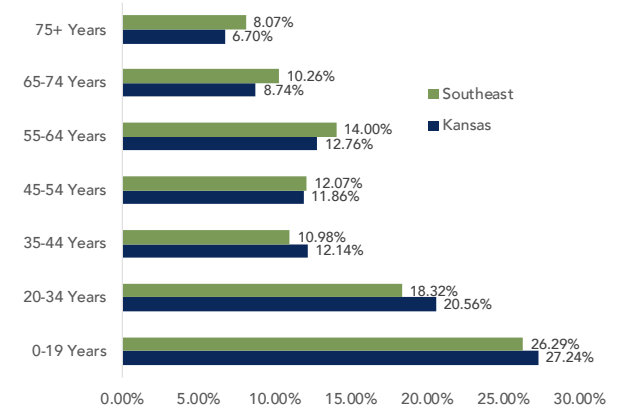
Source: American Community Survey (5-Year Estimates)

A housing stock profile of the Southeast Region

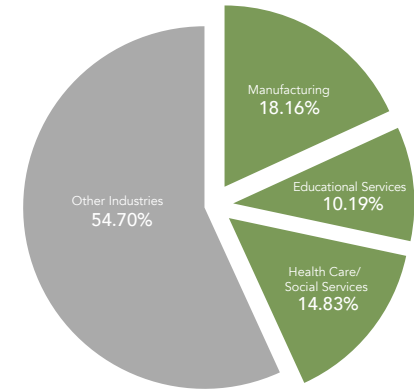
	SOUTHEAST REGION	STATE OF KANSAS
2019 Median House Value Range	\$49,500 - \$201,400	\$151,900
2019 Median Gross Rent Range	\$495 - \$827	\$862
Average Year Built of Residential*	1948	1949
Average Year Built of Multi-Family*	1969	1970
Percent Homes Poor Condition	9.0%	8.0%

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

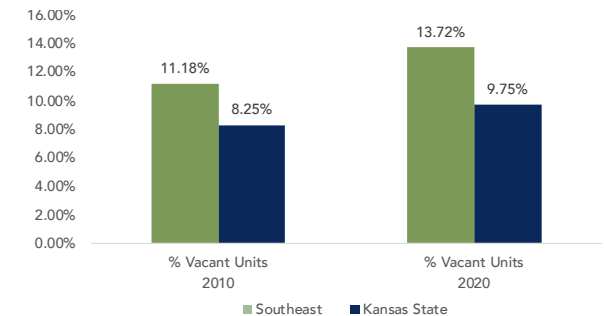
Population by Age - Southeast region vs Kansas - 2019



Top Employment Industries - Southeast region vs Kansas - 2019



Change in Vacancy - Southeast region vs Kansas

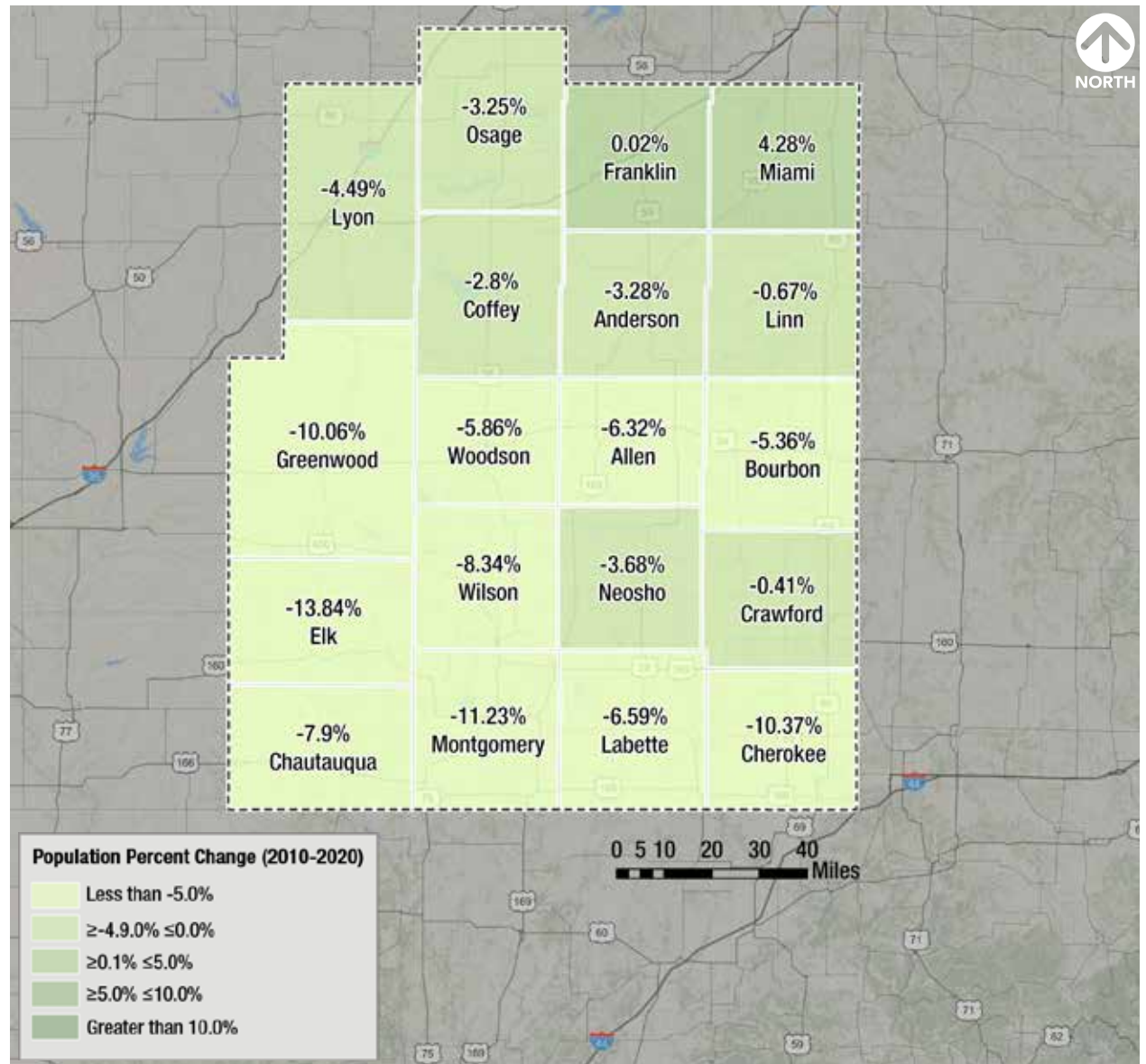


Population Change in Southeast Kansas

Note, there are concerns throughout the country regarding undercounts in the 2020 population. Minorities and those in poverty are mostly likely to be under counted.

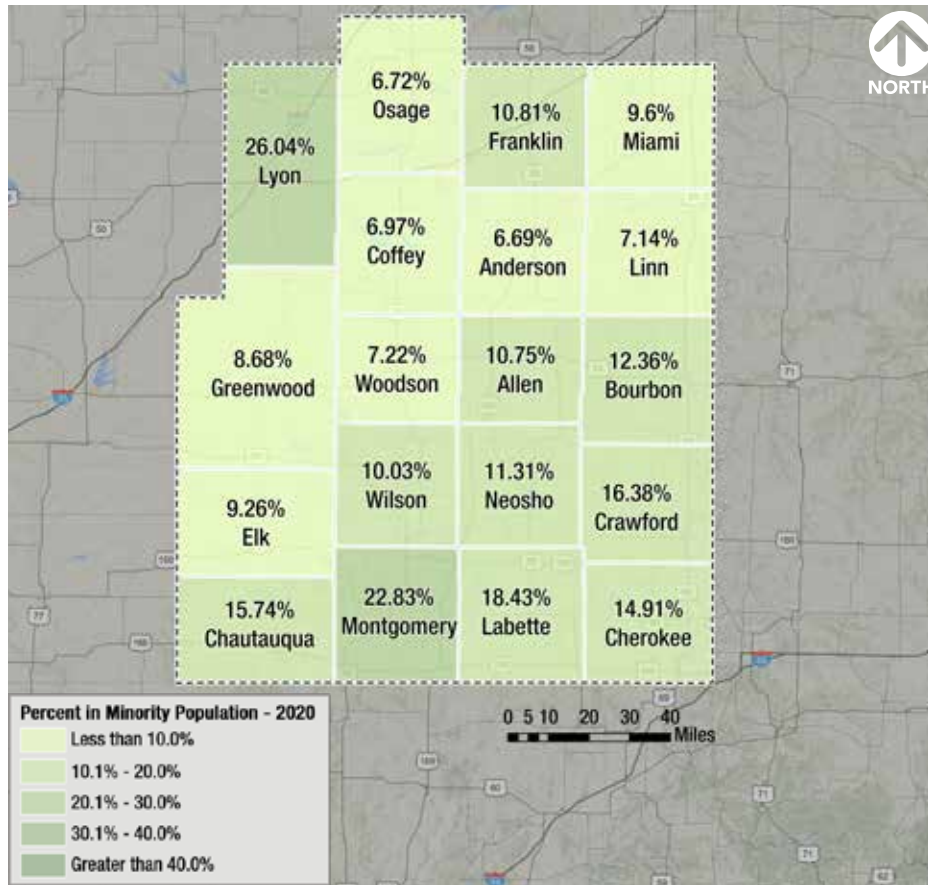
- Most areas in the Southeast region saw population loss since 2010. Participants during the process recognized this challenge, citing the lack of quality housing as a significant factor affecting population growth.
- Montgomery and Crawford had between 10% and 20% of their populations at-risk for being under counted. It is even higher in Lyon County, where over 20% were at risk.
 - › For Crawford, assuming even 1/10 of that population was under counted reverses the population loss of the 2010s. If that assumption is a quarter, then both Crawford and Lyon experienced much stronger growth than reported.
- Growth did occur closer to the Kansas City Metro where people can more easily commute to Kansas City Metro employment areas.

Population Percent Change - 2010-2020



Minority Population in Southeast Kansas

Percent Minority Population - 2020



Source: U.S. Census Bureau

Minority population includes all those that do not identify themselves white, non-Hispanic.

- The region became more diverse and for many counties, by a higher rate since 2010 than the state. However, overall, all counties except Lyon County are still less diverse than the state.

Change in Minority Population - 2010-2020

	% WHITE NON- HISPANIC (2010)	% WHITE NON- HISPANIC (2020)	2010- 2020 CHANGE	% HISPANIC (2010)	% HISPANIC (2020)	2010- 2020 CHANGE
Allen	90.4%	87.7%	-2.6	2.9%	4.0%	1.1
Anderson	95.3%	92.6%	-2.6	1.5%	2.0%	0.5
Bourbon	91.0%	86.7%	-4.3	2.0%	2.7%	0.7
Chautauqua	88.4%	83.5%	-4.9	2.4%	4.1%	1.7
Cherokee	88.4%	83.9%	-4.5	2.0%	2.7%	0.7
Coffey	94.4%	91.7%	-2.7	2.0%	2.6%	0.6
Crawford	86.7%	81.9%	-4.7	4.5%	7.0%	2.5
Elk	92.4%	89.2%	-3.2	2.7%	4.1%	1.3
Franklin	90.1%	87.8%	-2.3	3.6%	4.4%	0.8
Greenwood	92.3%	89.9%	-2.4	3.3%	3.4%	0.1
Labette	84.0%	79.7%	-4.3	4.0%	4.7%	0.6
Linn	94.5%	91.6%	-2.9	1.9%	2.5%	0.6
Lyon	63.5%	69.0%	5.6	20.1%	22.5%	2.5
Miami	92.7%	89.1%	-3.6	2.5%	3.5%	1.0
Montgomery	78.1%	74.9%	-3.3	5.2%	7.7%	2.5
Neosho	90.0%	86.6%	-3.4	4.2%	5.7%	1.6
Osage	94.9%	92.0%	-2.9	2.0%	2.9%	0.9
Wilson	93.3%	89.0%	-4.3	2.3%	3.0%	0.7
Woodson	93.4%	91.9%	-1.5	2.1%	2.3%	0.2
State of Kansas	73.3%	72.2%	-1.0	10.5%	13.0%	+2.5

Source: U.S. Census Bureau

Age Composition in Southeast Kansas

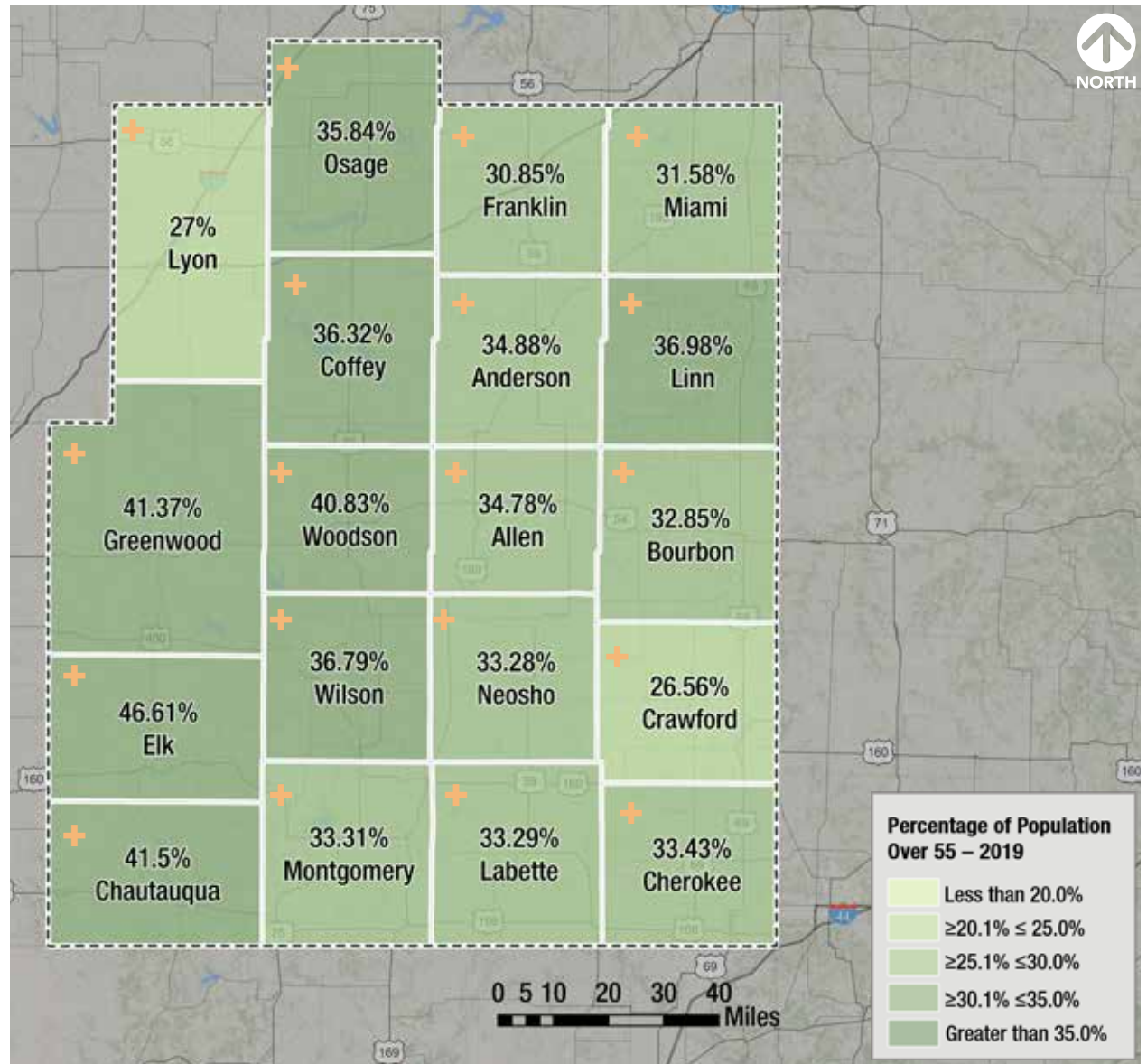
- The region is aging, with all counties seeing an increase in the share of people over 55 years old since 2010.
- More urban areas and counties with higher education institutions have lower shares of people over 55 years old.
- Miami County saw the largest increase in the share of population over 55 years old, followed closely by Elk County. Miami County grew in overall population since 2020 and is likely attracting all age ranges because of its proximity to Kansas City, community service in Paola, Louisburg, and Osawatomie, and increasing levels of housing construction.

Population Over 55 Years Old - 2019

REGION	COUNT
Southeast	32.3%
Kansas City Metro	25.9%
North Central	33.6%
Northeast	26.1%
Northwest	36.7%
Sedgwick County	26.6%
Shawnee/Douglas	27.5%
South Central	32.4%
Southwest	24.5%
State of Kansas	28.2%

Source: American Community Survey (5-year estimates)

Population Over 55 Years Old as a Percent of Total Population - 2019



Source: American Community Survey (5-year estimates)

✚ Increase in share of population 55+ from 2010-2019

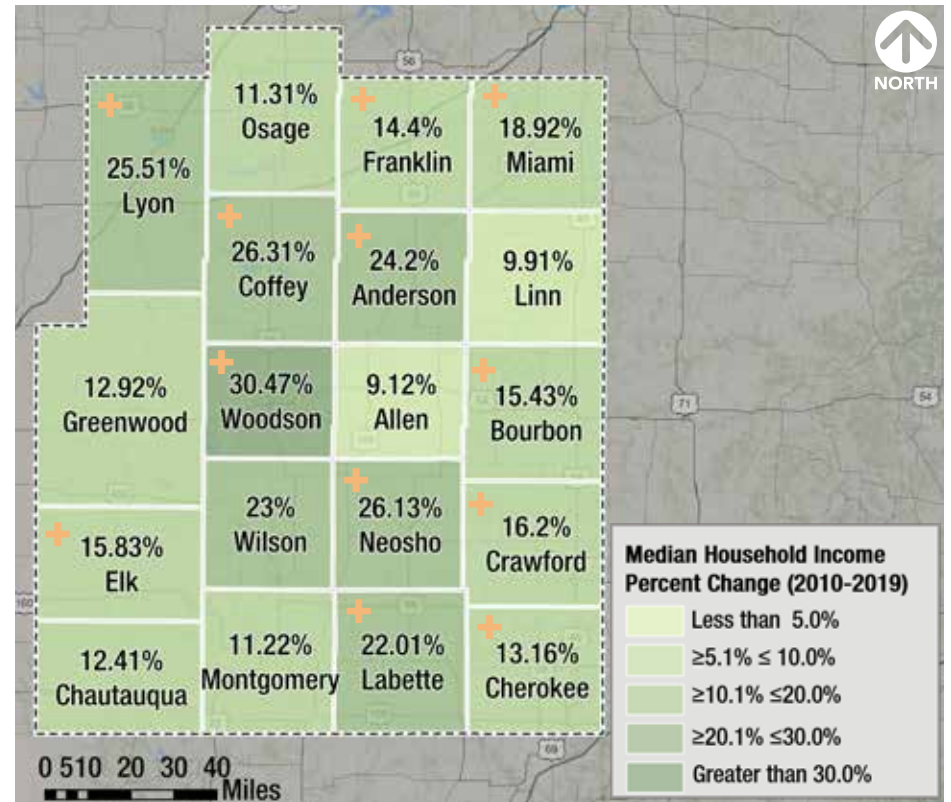
Incomes in Southeast Kansas

- Except for Miami and Coffey Counties, median incomes are well below the state.
- However, many counties did see real household income growth since 2010.
- For renter households:
 - › Real median household incomes grew in 11 of 19 counties since 2010.
 - › The largest percent increase was seen in Anderson County.
 - › The largest decrease was in Woodson County.
- For owner households:
 - › Real median household incomes grew in 13 of 19 counties since 2010.
 - › The largest percent increase was seen in Lyon County.
 - › The largest decrease was in Chautauqua County.
- The illustration to the right shows what typical wages might be for common jobs in the region. Even with real income growth in many counties, there are still essential workers that make much less and require appropriate housing options locally or must spend more on transportation costs to live outside of where they work.

Median Household Income - 2019

COUNTY	INCOME
Allen	\$45,333
Anderson	\$50,213
Bourbon	\$43,917
Chautauqua	\$40,298
Cherokee	\$43,175
Coffey	\$59,583
Crawford	\$41,004
Elk	\$38,750
Franklin	\$56,582
Greenwood	\$41,982
Labette	\$47,643
Linn	\$48,778
Lyon	\$46,338
Miami	\$71,995
Montgomery	\$45,157
Neosho	\$46,291
Osage	\$54,090
Wilson	\$48,341
Woodson	\$39,643
Kansas	\$59,597

Median Household Income Percent Change - 2010-2019



✚ Real Income growth from 2010-2019 when adjusting for inflation

Source: American Community Survey (5-Year Estimates)

Median Salary of Local Metro Occupations

	FOOD SERVICES	BANKER	CONSTRUCTION LABORER	ACCOUNTANTS	CIVIL ENGINEER
Manhattan	\$20,000	\$26,800	\$36,210	\$48,490	\$77,140
Wichita	\$19,570	\$22,170	\$32,750	\$66,750	\$80,500
Topeka	\$19,620	\$24,130	\$35,890	\$59,790	\$75,260
Kansas City	\$23,500	\$27,660	\$42,010	\$67,490	\$78,950
Lawrence	\$20,670	-	\$41,360	\$54,380	\$82,110

Source: National Housing Conference, Paycheck to Paycheck, <https://nhc.org/paycheck-to-paycheck/>

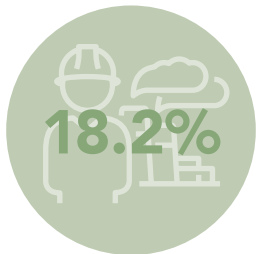
Where the Southeast Region's employed civilian population works - 2019



Healthcare and Social Assistance



Educational Services



Manufacturing

Source: American Community Survey (5-Year Estimates)

Percent Change in Civilian Labor Force - 2010-2019

REGION	%
Southeast	-39.2%
Kansas City Metro	123.0%
North Central	-27.1%
Northeast	-22.8%
Northwest	-7.8%
Sedgwick County	14.9%
Shawnee/Douglas	-7.7%
South Central	-25.8%
Southwest	-18.6%

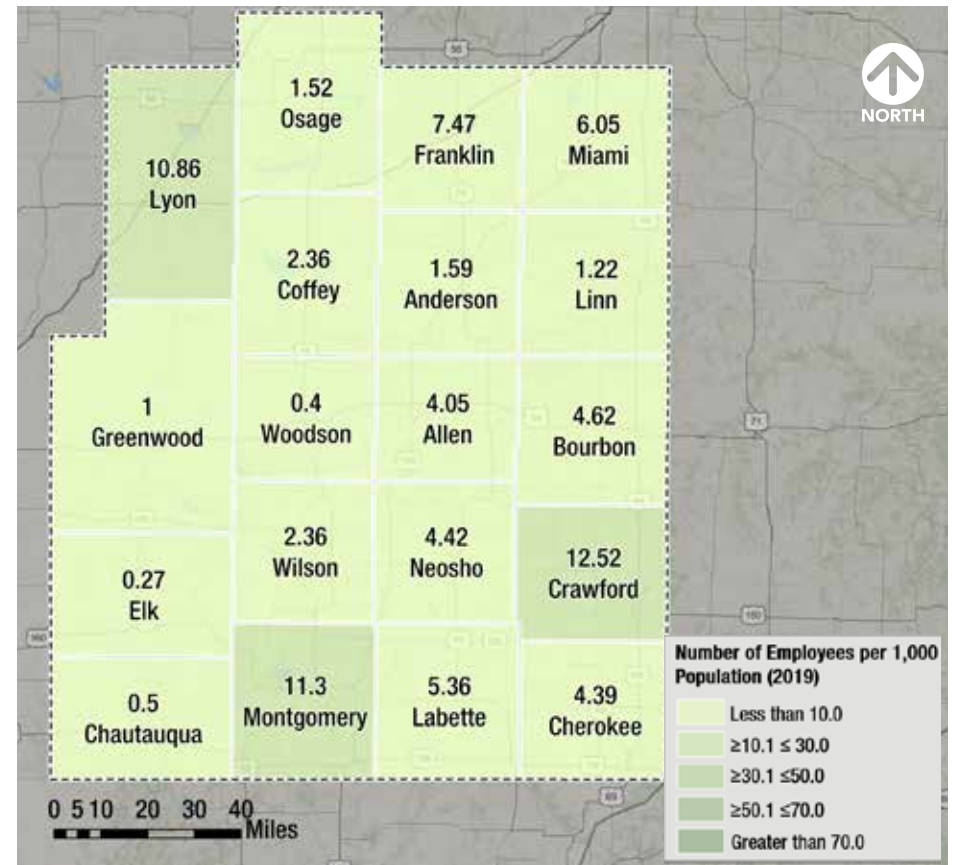
Source: American Community Survey (5-Year Estimates)

Employment in Southeast Kansas

People with adequate incomes may first decide where they want to live rather than first seek employment. However, many other people do not have as much flexibility and must find housing after finding employment.

- The Southeast region experienced the largest percentage decline of population in the civilian workforce. Much of this decline can be explained by the aging population reaching retirement but some is also likely due to job losses.
- The regional employment base includes a strong focus on manufacturing and health care. The wage ranges in the fields can vary greatly, but all include entry level essential worker positions like nurses, school teachers, and line workers.

Number of Employees per 1,000 Population - 2019



Living Situations in Southeast Kansas

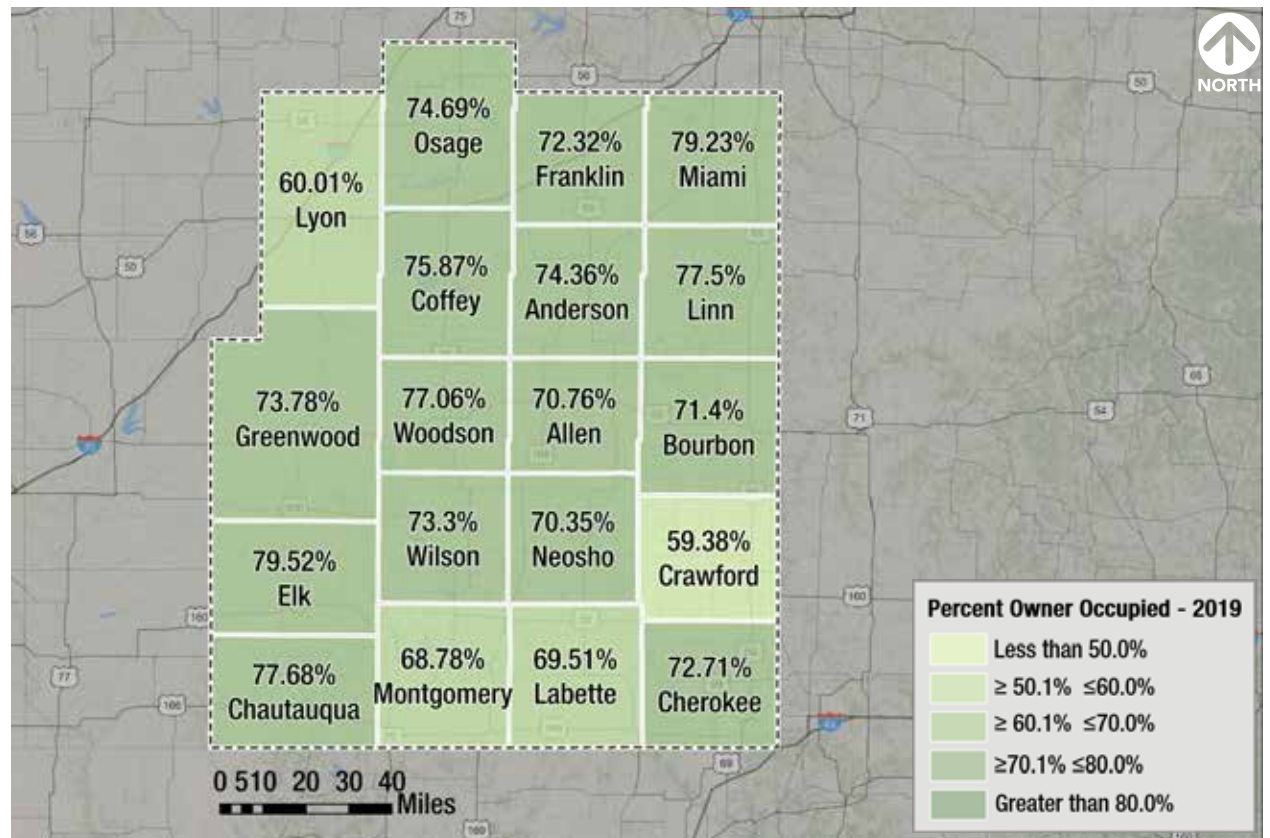
- The counties with the most population have a higher share of renter households. Two of these counties, Lyon and Crawford, are also home to state universities and student populations that seek rental housing. A growing county like Miami will likely need more rental housing options in the future, although Spring Hill in Johnson County provides some of this need for the area.

Percent Owner-Occupied Households - 2019

REGION	COUNT
Southeast	70.1%
Kansas City Metro	66.8%
North Central	69.9%
Northeast	63.6%
Northwest	73.6%
Sedgwick County	62.9%
Shawnee/Douglas	59.3%
South Central	71.8%
Southwest	67.6%
State of Kansas	66.3%

Source: American Community Survey (5-year estimates)

Percent Owner-Occupied Housing - 2019



Source: American Community Survey (5-Year Estimates)

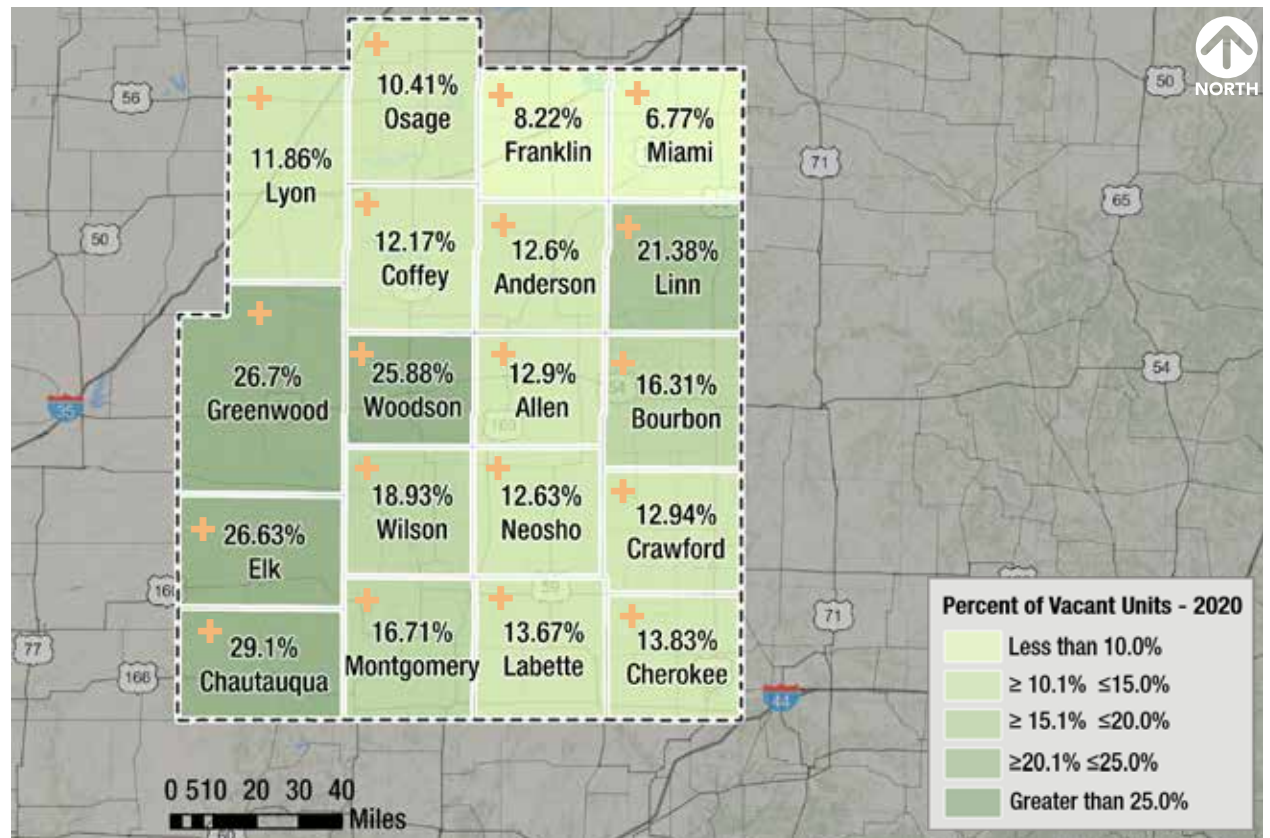


Vacancy in Southeast Kansas

A 5% to 6% vacancy rate is a good rate for a community. At this rate housing options exist for those looking to move to an area or change housing type. However, the vacancy rate does not always tell the full story. When the vacant units are in poor condition they may not be meeting community needs.

- Like many areas of Kansas, vacancy rates increased in all counties between 2010 and 2020. The largest percent increase was in Chautauqua County, a county that has one of the oldest housing stocks in the region.
- Other counties with relatively lower vacancy rates like Anderson and Allen County have the most housing stock in average or below condition. This could mean people living in lower quality units because nothing else is available.
- The higher rates in Lyon and Crawford Counties could be related to the Pandemic in 2020 and students potentially not filling as many units, choosing to learn remotely from home.
- It will be important for counties to understand the local causes of vacancy rates above 10% and then formulate appropriate strategies.

Vacancy Rate - 2020



Source: U.S. Census Bureau

+ Increase in percent of vacant units (vacancy rate) between 2010-2020



Housing Value and Age

The age and condition of housing is often reflected in the costs for housing. This page shows the relation of housing age to home value for owner units.

In the Southeast region, similar to others in the state, home in more rural counties are older, reflective of lower building activity in recent decades.

Areas with an older housing stock also tend to have lower home values and a higher percentage of the stock as single-family detached units.

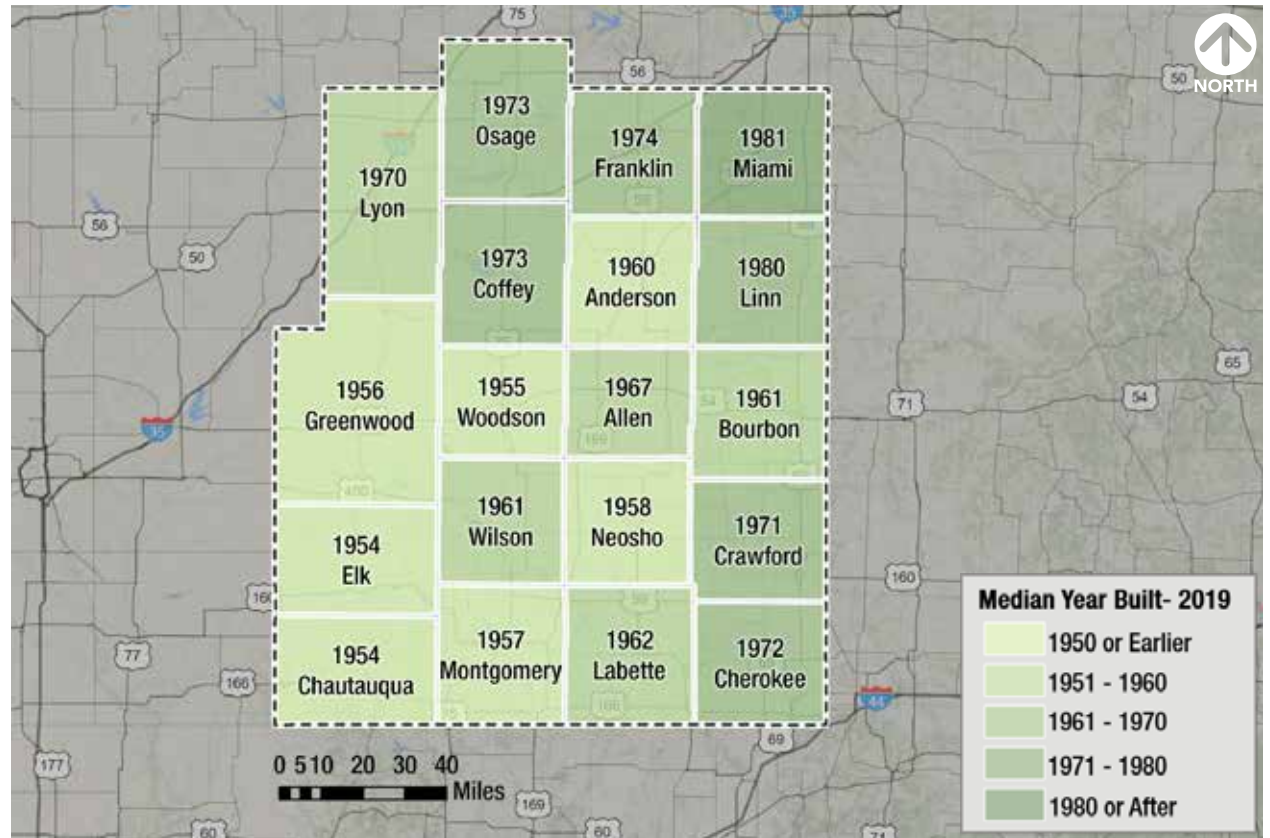
This matches the challenges heard in the public input regarding new homes in rural areas not appraising at the cost to build.

Housing Stock % Single Family Detached Households - 2019

COUNTY	%	COUNTY	%
Allen	78%	Labette	83%
Anderson	81%	Linn	75%
Bourbon	75%	Lyon	67%
Chautauqua	79%	Miami	84%
Cherokee	81%	Montgomery	80%
Coffey	81%	Neosho	85%
Crawford	77%	Osage	79%
Elk	84%	Wilson	81%
Franklin	78%	Woodson	84%
Greenwood	81%		

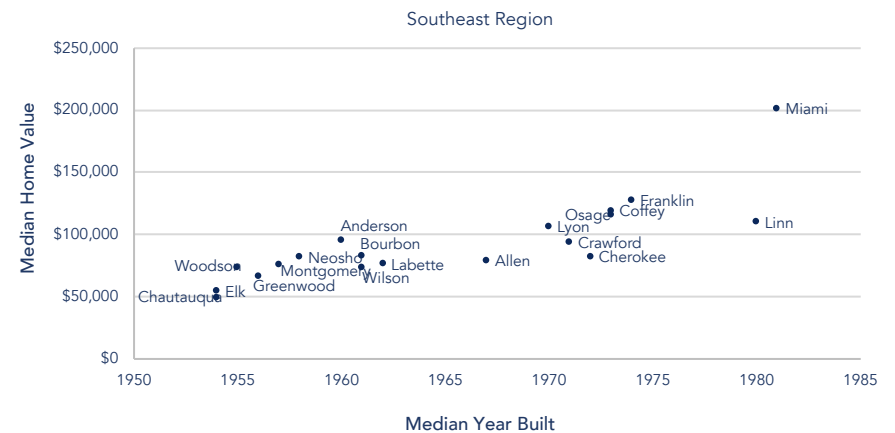
Source: Center for Neighborhood Technology; American Community Survey (5-Year Estimates)

Median Age of Housing Structures - 2019



Median Year Built of Housing and Median House Value by County

Source: American Community Survey (5-Year Estimates)

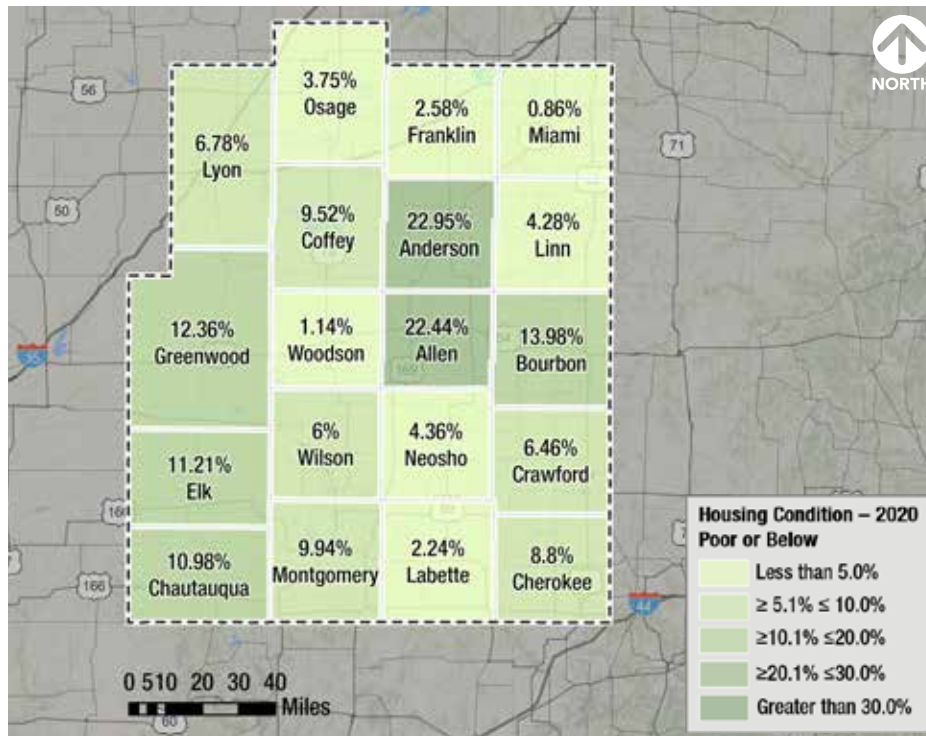


Housing Condition in Southeast Kansas

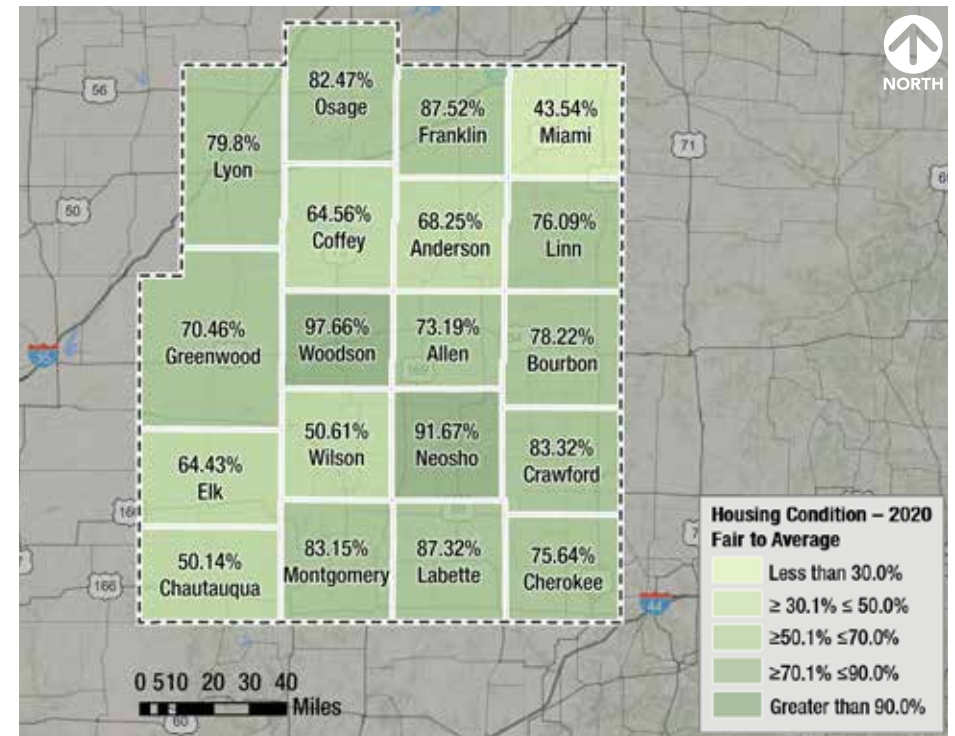
- Ratings above average generally represent recently built units, such as shown in Miami County.
- The condition of homes in the region vary by county, although conditions seem somewhat lower on the eastern side of the region.
- The high percentage of homes rated fair to average in many counties will be important to conserve as affordable housing units, especially as the population ages and it becomes more challenging for these households to maintain upkeep of homes.



Housing Condition Poor or Below - 2020



Housing Condition Fair to Average - 2020



Source: Department of Revenue, Property Valuation Division

Owner Affordability in Southeast Kansas

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

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

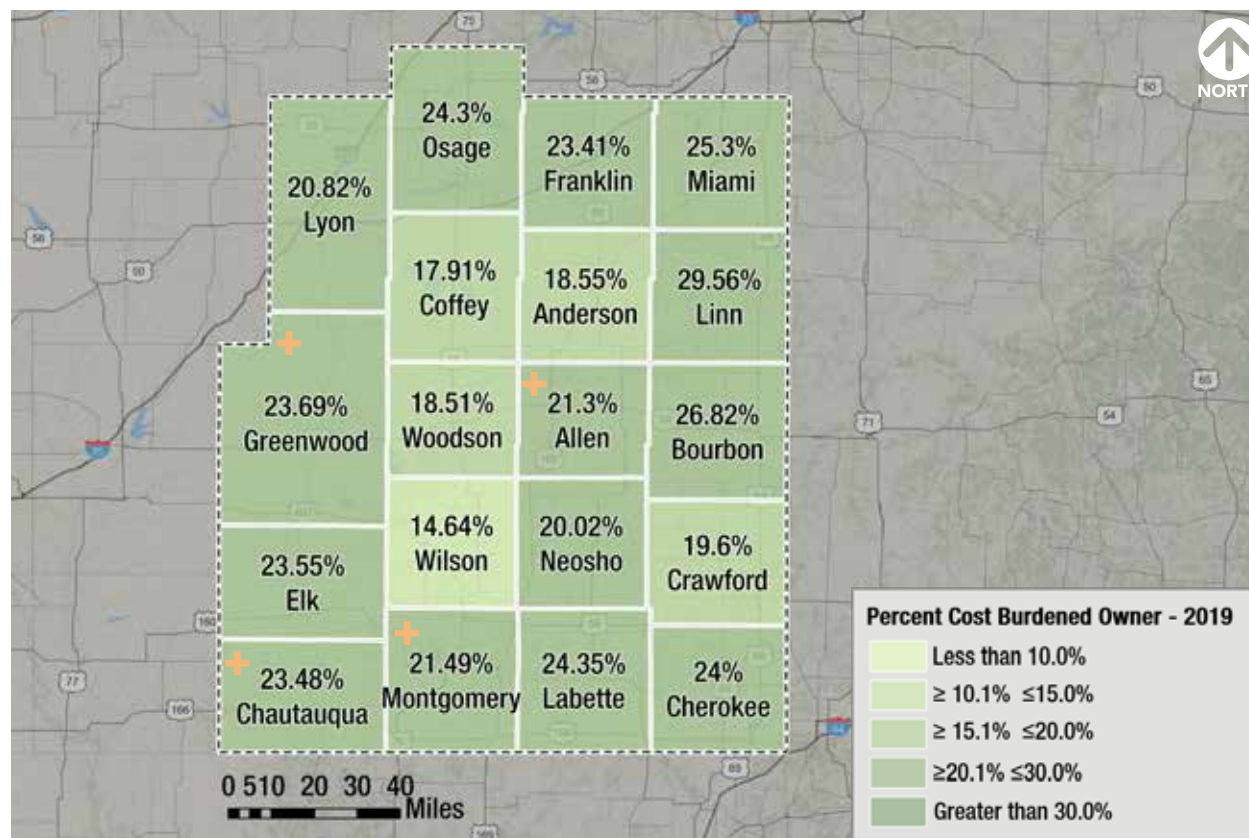
- Many of the counties in the region are undervalued – a combination of limited construction activity, existing housing conditions, market price.

Value to Income Ratio - 2019

COUNTY	VALUE/ INCOME
Allen	1.75
Anderson	1.91
Bourbon	1.88
Chautauqua	1.23
Cherokee	1.91
Coffey	2.00
Crawford	2.29
Elk	1.41
Franklin	2.26
Greenwood	1.59
Labette	1.60
Linn	2.26
Lyon	2.30
Miami	2.80
Montgomery	1.69
Neosho	1.77
Osage	2.14
Wilson	1.52
Woodson	1.86
State of Kansas	2.55

Source: American Community Survey (5-Year Estimates)

Percent Cost Burdened Owners - 2019



Source: American Community Survey (5-Year Estimates)

+ Increase in share of cost burden owners from 2010 to 2019

- Crawford, Linn, Lyon, Miami, and Osage fall in the middle and are perhaps more viable areas for market rate development.

Another important metric in housing affordability is what the U.S. Department of Housing and Urban Development defines as, “families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.” The map

above shows the percent of owners who spend more than 30 percent of their income on housing.

- Four counties in the region saw an increase in the share of homeowners that are cost burdened since 2010.

Those burdened by their home are less financially resilient to other changes that may occur including job loss, rising fuel costs, and medical expenses.

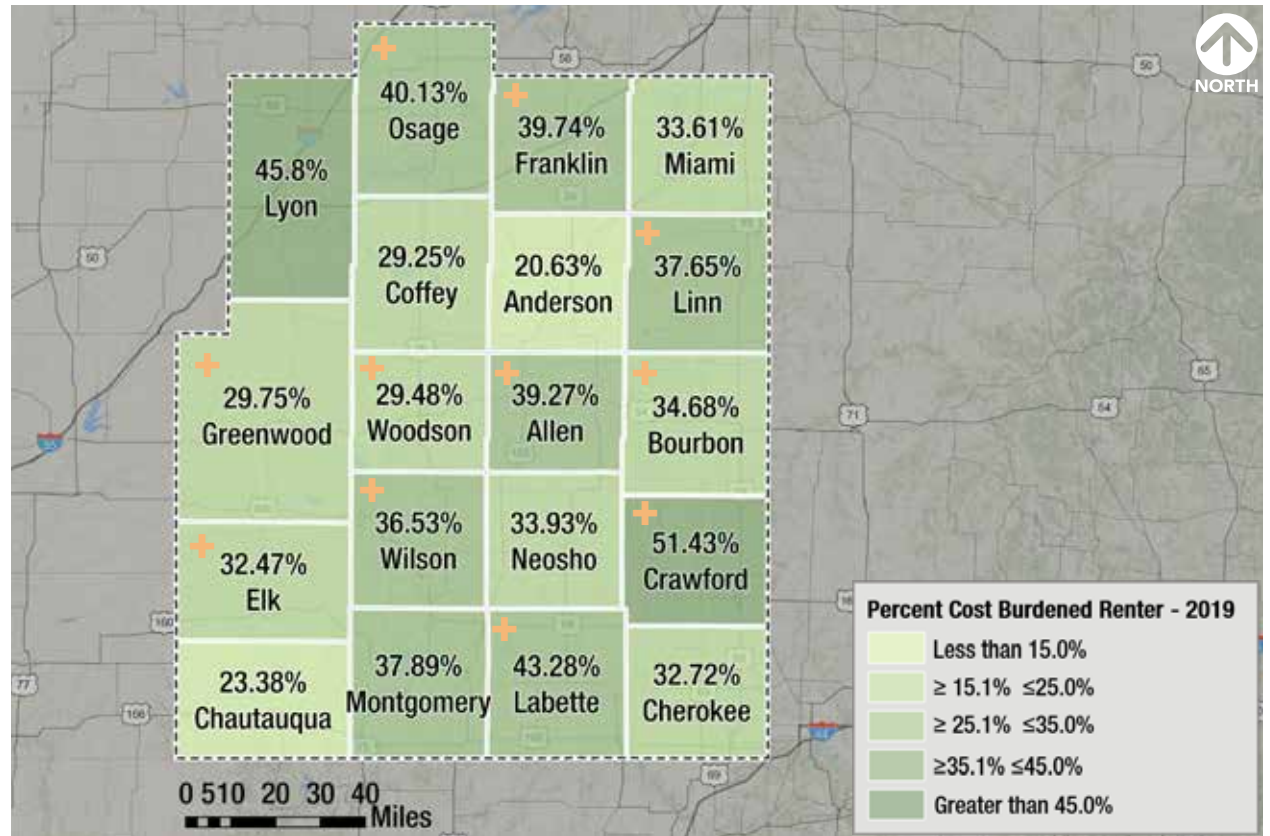
Renter Affordability in Southeast Kansas

Renter Conditions - 2019

COUNTY	MEDIAN GROSS RENT TO MEDIAN RENTER INCOME	MEDIAN GROSS RENT	RENT AT 30% OF MEDIAN RENTER INCOME
Allen	34.1%	\$675	\$594
Anderson	16.8%	\$647	\$1,156
Bourbon	28.1%	\$648	\$691
Chautauqua	29.5%	\$601	\$612
Cherokee	26.5%	\$613	\$695
Coffey	24.1%	\$658	\$819
Crawford	36.0%	\$717	\$598
Elk	30.4%	\$495	\$489
Franklin	26.4%	\$793	\$900
Greenwood	22.2%	\$578	\$781
Labette	31.1%	\$633	\$611
Linn	25.8%	\$667	\$777
Lyon	30.2%	\$674	\$670
Miami	26.9%	\$827	\$922
Montgomery	28.7%	\$659	\$689
Neosho	27.2%	\$595	\$657
Osage	31.2%	\$716	\$689
Wilson	25.8%	\$675	\$786
Woodson	34.4%	\$599	\$523

Source: American Community Survey (5-year estimates)

Percent Cost Burdened Renters - 2019



Source: American Community Survey (5-Year Estimates)

+ Increase in share of cost burden renters from 2010 to 2019

A metric to measure affordability of rentals is to compare gross rent and rental household incomes, in addition to the HUD defined cost burden status of paying more than 30 percent of income on housing.

- The share of renters that are cost burdened did increase in most counties to varying extents. The high percentages in Lyon and Crawford Counties are partially attributed to college student populations.

- There were more counties that saw an increase percent of cost burdened renters from 2010-2019 than owners that are cost burdened.
- Median gross rent tends to be lower in more rural counties, and this often correlates with a lower percentage of cost burdened renters. However, as noted previously, these units may be in poor condition and not desirable for many households.

WHAT ARE PEOPLE SAYING ABOUT SOUTHEAST KANSAS?

Of the 408 respondents living in Southeast Kansas:

- Survey respondents were fairly evenly split between age cohorts above 25 years old.
- About 84% of survey respondents are white alone.
- Hispanic or Latino respondents represent 3% of respondents.
- Most are homeowners (78%). Of those that rent, 64% do so by necessity. This is more than most other regions.
- When asked if they were interested in moving, 40% noted they are happy with where they live. Of those indicating they would consider moving, the most (20%) said to a different community for quality of life reasons.
- The largest share of respondents' household income was between \$100,000 was \$149,999. This is much higher than the median income for counties in the region and must be considered in evaluating results.

Respondents were given several types of housing options and asked if they felt any of these housing types would be successful in their community today. The most popular housing types, as chosen by more than 70% of respondents were:

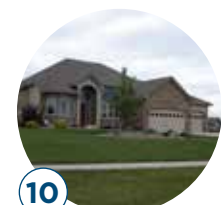
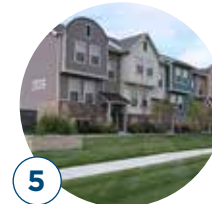
1. Mid-size, three-bedroom homes (94%)
2. Small, two-to-three bedroom homes (90%)
3. Large Lot Residential Housing (acreage) (71%)
4. Independent - Senior Living (79%)

Others ranking over 50% include:

5. Townhouse, Duplex, Attached Units (69%)
6. Downtown Upper-story Residential (59%)
7. Apartment (57%)
8. Accessory Dwelling Units (56%)

The housing types that the majority did not think would be successful were:

9. Cottage Court - A group of smaller homes that share yard space (47%)
10. Larger home with four or more bedrooms (45%)
11. Row Home - Tri-plex and Above (39%)
12. Tiny Homes, Micro-Apartments - Homes or units that are very small, generally under 500 square feet (36%)



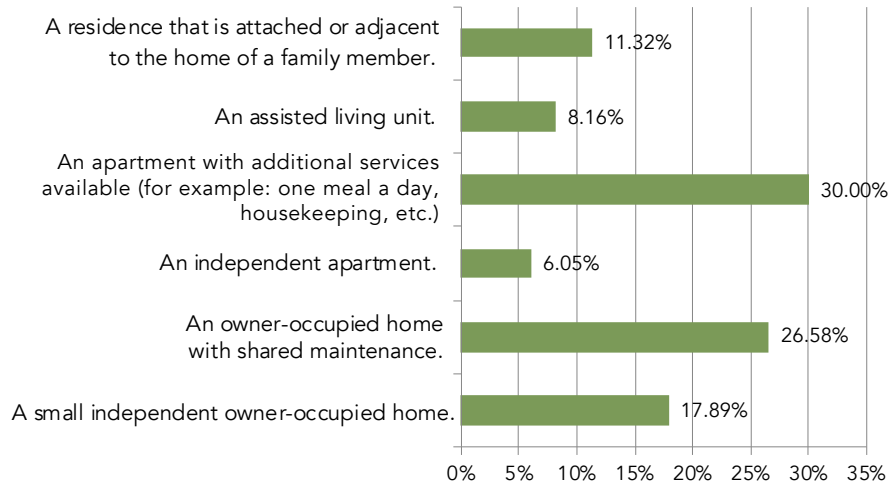
Very Interested

Not as Interested

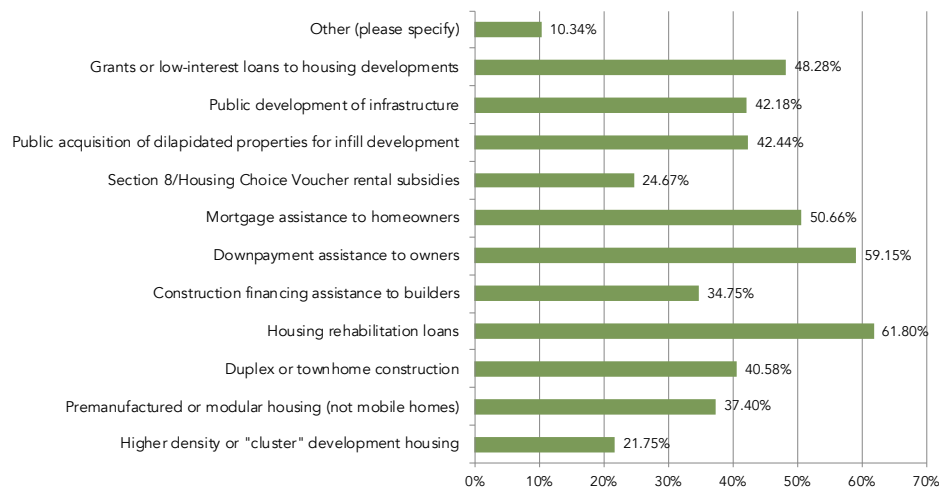
What Are People Saying About Southeast Kansas?

Respondents from Southeast Kansas feel that seniors would be most interested in an owner-occupied home with shared maintenance or apartment with services.

What type of housing do you believe area seniors and the elderly are most interested in?

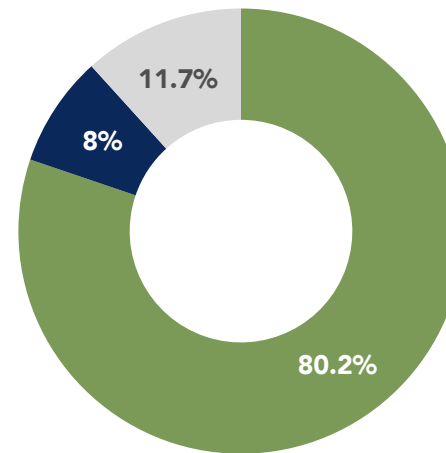


Which types of housing solutions would you support to reduce the cost of housing in your county (select all that apply)?

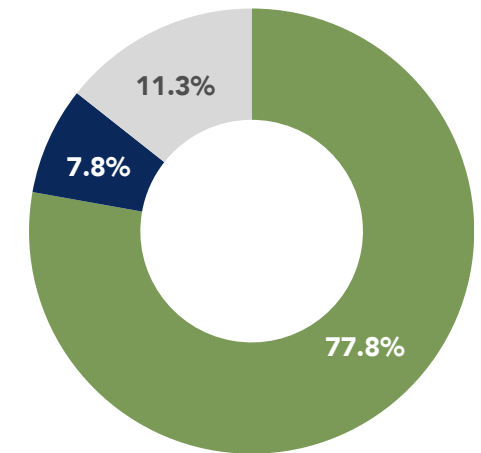


Respondents were nearly equally favorable about using public funds to remove dilapidated housing and rehab of housing.

Does your city or county need increased or continued use of city/public funding for housing rehabilitation or renovations?



Does your city or county need increased or continued use of city/public funding to remove dilapidated housing? (a condition of housing that is beyond repair)



■ Yes ■ No ■ Don't Know

Respondents and stakeholder discussions showed good support for policy directed at existing homes and assistance directly to residents. When questioned further, respondents most favored programs targeted at:

- Housing rehabilitation loans
- Downpayment and mortgage assistance to owners
- Mortgage assistance to homeowners
- Grants or low-interest loans to housing developments

The Demand for Housing in Southeast Kansas

A GUIDE TO FORECASTING HOUSING NEEDS

A traditional population projection that translates population growth based on historical trends to housing unit demand does not apply to many parts of Kansas. The population in many counties has declined over the past several decades, which under a traditional projection model, would indicate little to no need for new housing units. However, listening sessions and the community surveys show the opposite is true. Community engagement suggests a need for housing variety and supply. Data from the Kansas Department of Labor also indicates strong current job opportunities and projected regional job growth.

For these reasons, population growth and housing needs hinge on new regional and local employees who need to live in the region. Counties losing population cannot expect significant population growth in the short term. Population stabilization and growth through strategic housing and community actions are feasible.

Using data from the Kansas Department of Labor, the Census, and commuting patterns help demonstrate housing demand for the region through the next several years. Factors included in the forecast:

- **Regional employment projections.** A portion of new jobs in the coming year can and will be filled by people who live in each region.
- **Job openings from retirements.** A portion of residents in the region will retire in the coming years. Jobs that new retirees previously occupied will open for new employees, but a housing unit will not.
- **Natural population changes.** The population is aging in most regions and will decline over time without an in-migration of residents or significant change in birth rates.
- **Replacement need.** A portion of homes will require demolition in the coming years. Other houses will be lost from accidents such as fires or neglect across each region.
- **Other assumptions.** The full methodology with population forecasts and housing price points are included in the appendix of this housing assessment.

HOUSING DEMAND FORECAST - 2028

The housing forecast is based on the above assumptions. About 848-1,036 units are needed in the SE region annually for regional demand. This is above the estimated 510 average annual units built from 2010-2019.*

* Estimated from Census Permit Survey and the Kansas Department of Revenue, Property Valuation Division

Housing Demand Forecast - Southeast Region - 2028

SUMMARY TABLE: SOUTHEAST REGION HOUSING FORECAST	UNIT RANGE
(+) Housing unit demand in SE region from regional job growth (0.5 per job) ¹	283-346
(+) Housing unit demand from retirement job openings (0.35 units per retirement)	6,990-8,543
Total housing unit demand from job openings	7,273-8,889
(-) Units becoming available from natural population loss	125-153
Total housing units needed before replacement need	7,209-8,812
(+) Cumulative Replacement Need	421-514
2019-2028 Cumulative Need	7,630-9,326
Southeast Region Annual Unit Needs	848-1,036
<small>1. Regardless if job is located in the SE region.</small>	

As indicated throughout the study, a forecast does not tell the whole story. In addition to adequate housing options, investments in adequate community amenities need to be made to retain workers in the region. Otherwise they will choose to live elsewhere.

HOUSING OPPORTUNITIES & CHALLENGES FOR THE SOUTHEAST REGION

The following opportunities and challenges are based on the market analysis, surveys, and regional listening sessions.

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.

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.

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

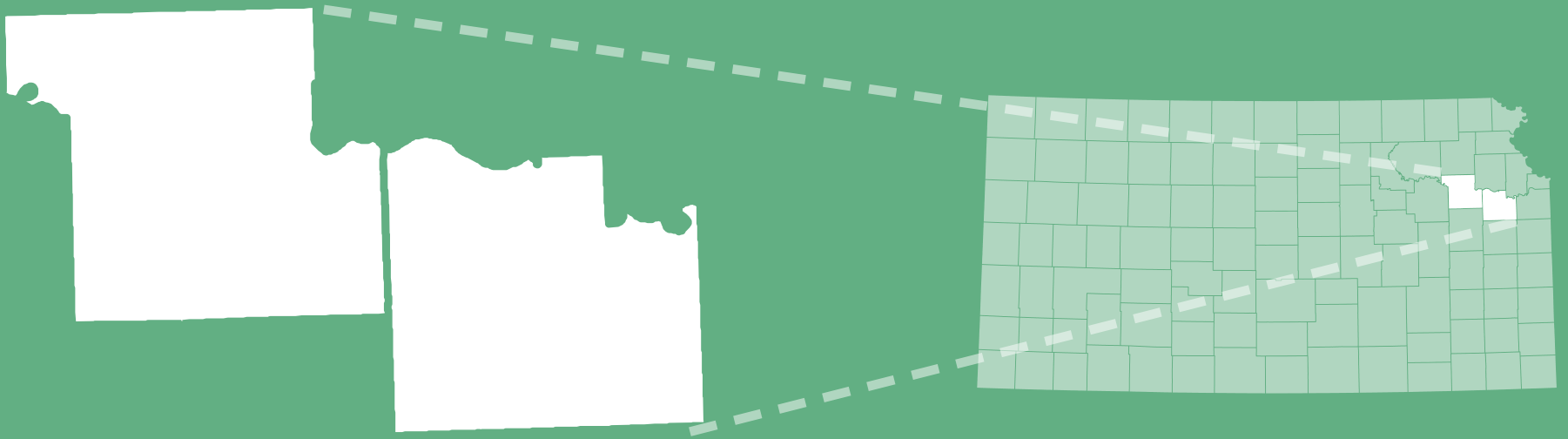
There are many employers with job opportunities. In many instances, existing employees in the region are commuting long distances from urban areas like Kansas City, Wichita, or Topeka. More modern rental options would entice some new employees to rent in the community first, and perhaps establish roots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

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.

SHAWNEE/DOUGLAS



THE BIG PICTURE

Shawnee and Douglas County are influenced greatly by each other. However, each faces a different housing market based on local context, regulations, land availability, civic institutions, and other factors.

Popular Regional Themes

Douglas

- 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

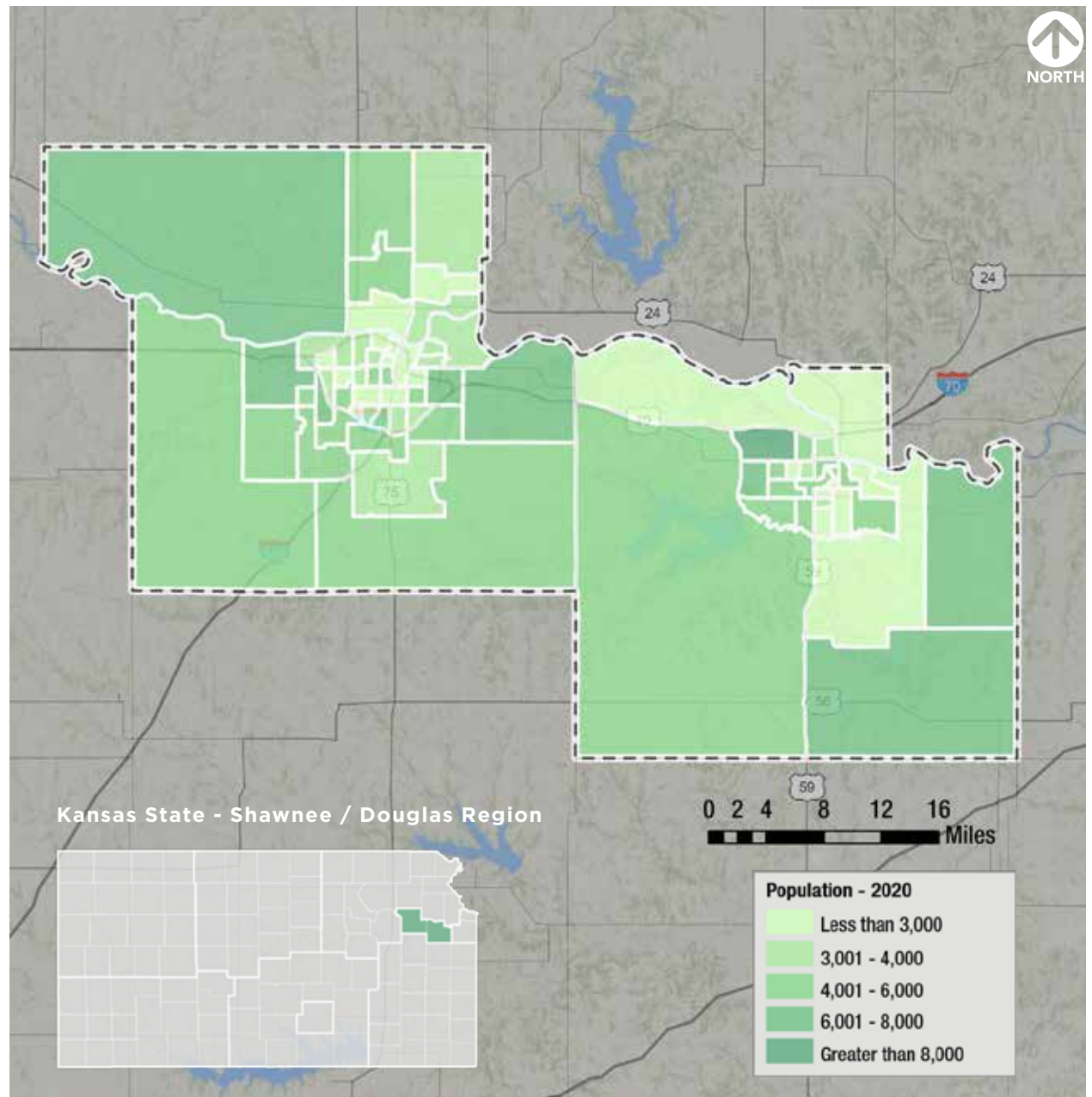
- Appraisal gap within older neighborhoods.
- Unmet demand for smaller and lower maintenance options.
- A trending preference for people that work in Shawnee County (Topeka) to live in Douglas County (Lawrence).
- Increased needs for social services and associated housing.

Counties

Metropolitan

- Shawnee
- Douglas

Shawnee/Douglas County - 2020 Population



Source: U.S. Census Bureau

A SNAPSHOT OF SHAWNEE/DOUGLAS COUNTIES

The information in this section includes many similar elements to the Statewide Profile. However, there is more detail when appropriate and further data points when needed to assess the market.

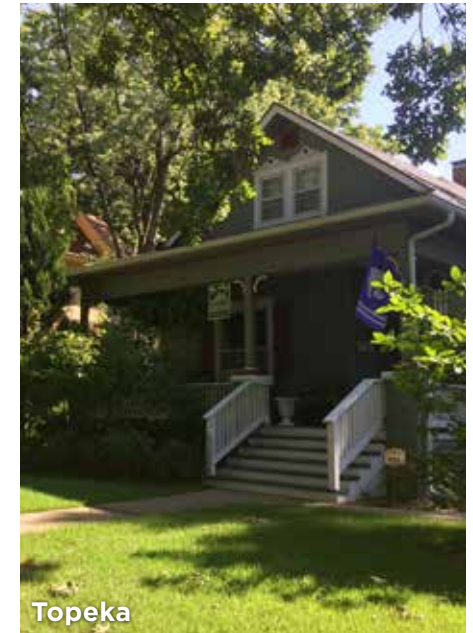
Regional housing organizations, counties, and cities in Shawnee/Douglas Counties can use this information to help form local policies, create partnerships, and supplement grant and funding applications, among other uses. Note, the boundary lines of Census tracts and block groups changes between 2010 and 2020. Therefore, maps showing change over time are not included. Separate maps for 2010, 2019, or 2020 are shown, where appropriate.

Quantitative Regional Questions to Answer

- Population - Is the region growing and by how much?
- Diversity - Is the area becoming more diverse and where?
- Age - How is the region aging and where are certain age ranges more prevalent?
- Income - How are regional incomes changing over time?
- Employment - What are the major sectors and how does this influence local incomes and housing?
- Housing Occupancy - What are trends in ownership and renters?
- Housing Vacancy - Is the region seeing more housing vacancy and where?
- Housing Age - How old is the housing stock and what does this mean for policy?
- Housing Condition - Correlated to the age of housing, a snapshot of where condition is above or below average.
- Owner and Renter Cost Burden - Are residents in the region experiencing more or less burden to pay for housing, not including other necessary expenses like transportation?

Qualitative Regional Data Elements

- A public forum held online on May 18, 2021.
- Listening sessions with city staff, officials, economic development experts, real estate professionals, housing service providers, and major employers throughout the region.
- Community survey responses from 417 individuals who indicated they live in Shawnee or Douglas Counties.



SHAWNEE/DOUGLAS COUNTY PROFILE

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%

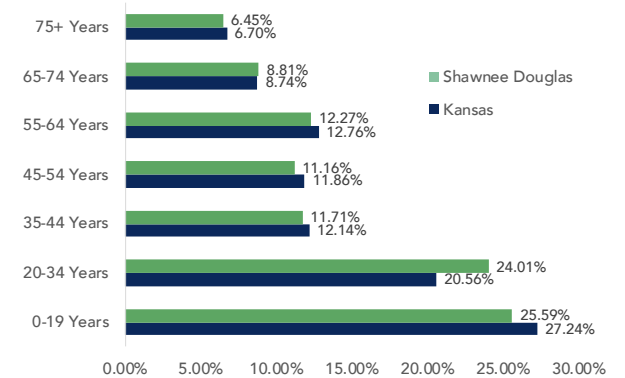
Source: American Community Survey (5-Year Estimates)

A housing stock profile of the Shawnee/Douglas Counties

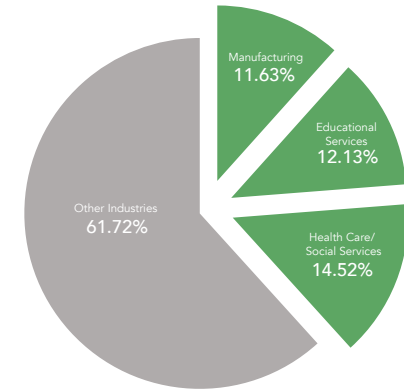
	SHAWNEE/DOUGLAS	STATE OF KANSAS
2019 Median Home Value Range	\$132,500 - \$199,400	\$151,900
2019 Median Gross Rent Range	\$825 - \$926	\$862
Average Year Built of Residential*	1960	1949
Average Year Built of Multi-Family*	1976	1970
Percent Homes Poor Condition	3.9%	8.0%

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

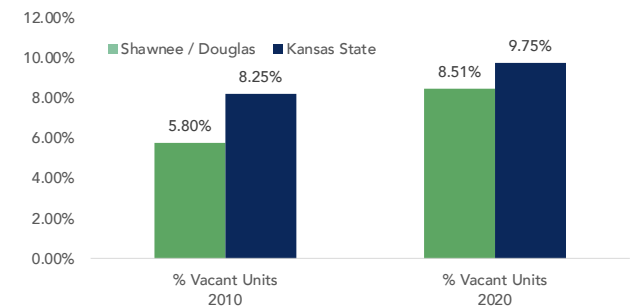
Population by Age - Shawnee/Douglas vs Kansas - 2019



Top Employment Industries - Shawnee/Douglas vs Kansas - 2019



Change in Vacancy - Shawnee/Douglas vs Kansas

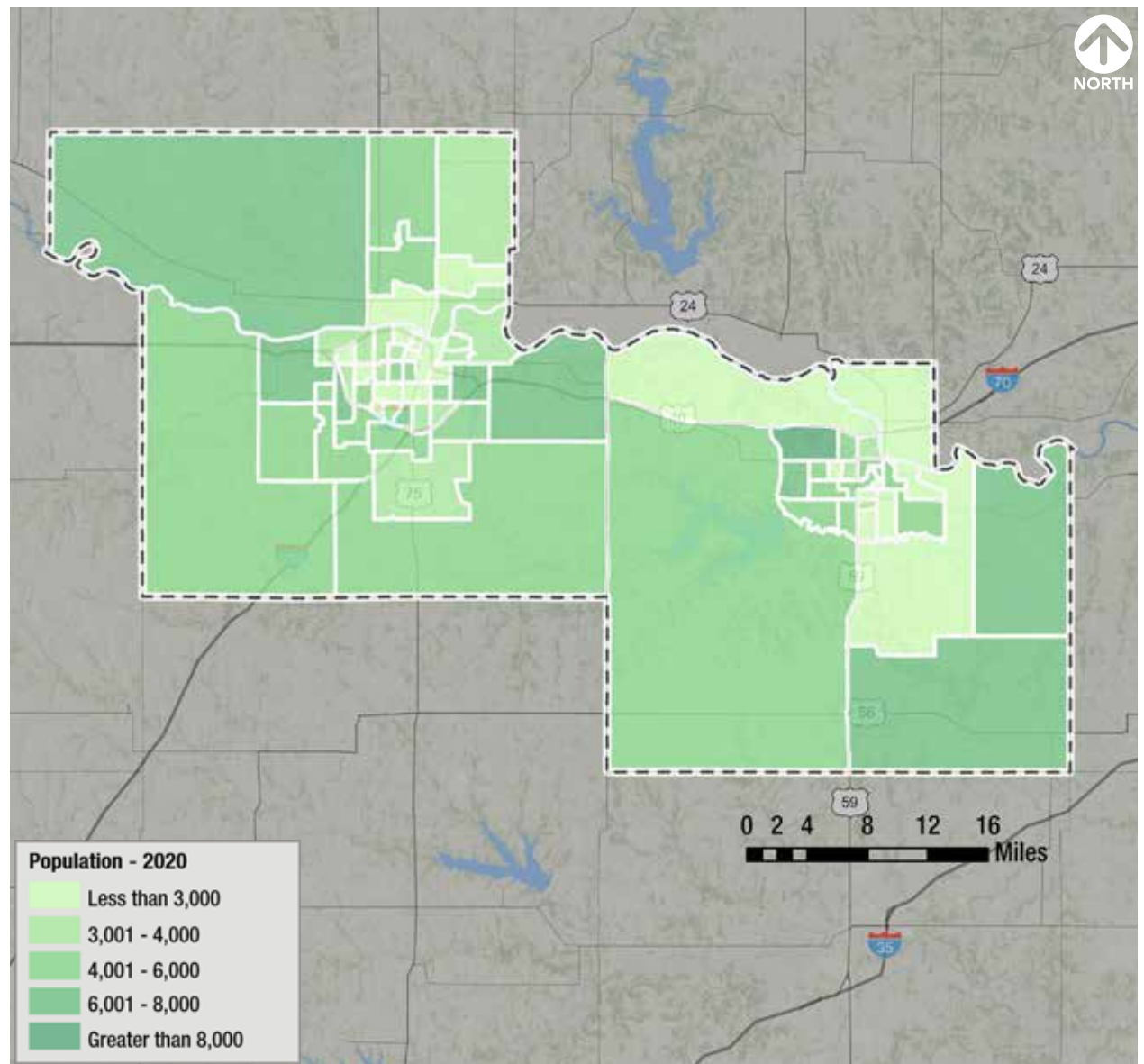


Population Change in Shawnee/Douglas Counties

- Both counties saw population growth since 2010. However, Douglas County grew over 7% since 2010 versus about 0.55% in Shawnee County.
- This matches conversations regarding many people's desire to live in Douglas County even if they work in Shawnee County.
- While the student population at the University of Kansas does get counted, enrollment remained similar between 2010 and 2020.



2020 Population by Census Tract



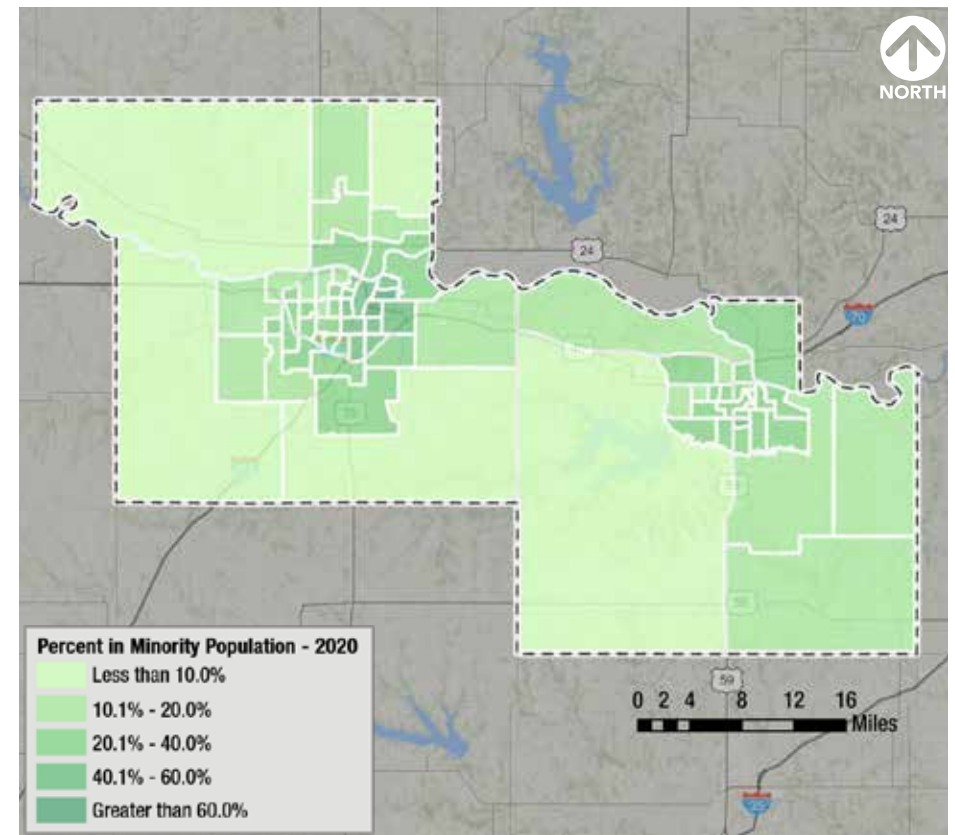
Source: U.S. Census Bureau

Minority Population in Shawnee/Douglas Counties

Minority population includes all those that do not identify themselves white, non-Hispanic.

- Douglas County became more diverse since 2010 but is still less diverse than the state overall.
- The share of minority population remain similar in Shawnee County between 2010 and 2020.
- Like other counties, minority populations tend to be higher in areas with lower median incomes.

Percent Minority Population - 2020



Source: U.S. Census Bureau

Change in Minority Population

	% WHITE NON- HISPANIC (2010)	% WHITE NON- HISPANIC (2020)	2010- 2020 CHANGE	% HISPANIC (2010)	% HISPANIC (2020)	2010- 2020 CHANGE
Douglas	79.4%	76.0%	-3.4%	5.1%	7.0%	+1.9
Shawnee	70.3%	70.4%	0.04%	10.9%	13.3%	+2.5
Kansas	73.3%	72.3%	-1.0%	10.5%	13.0%	+2.5

Source: U.S. Census Bureau



Age Composition in Shawnee/Douglas Counties

The University of Kansas influences the percent of population over 55 years old in Douglas County. In Shawnee County, the share of those over 55 years old are more consistently spread throughout Topeka.

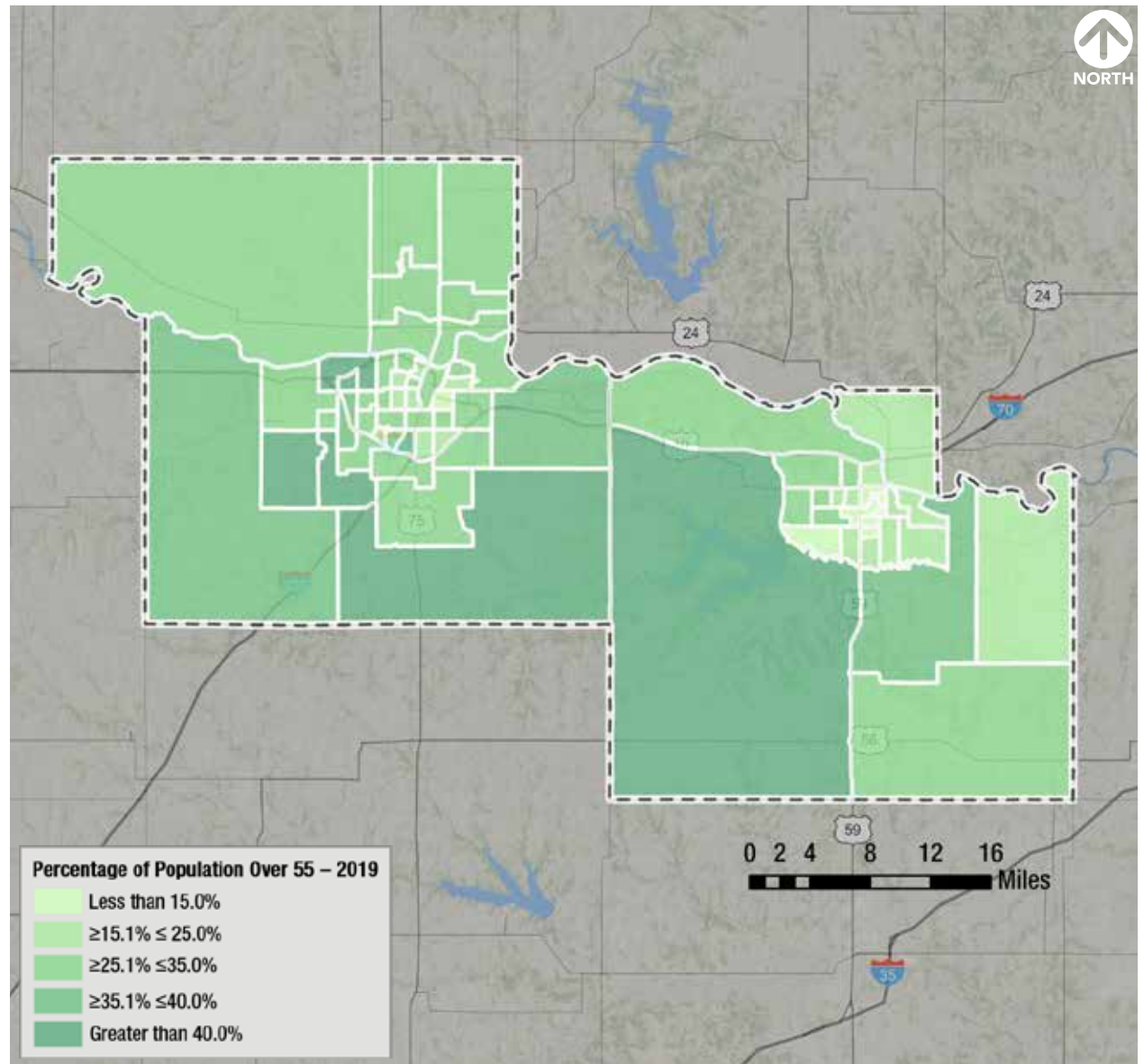
For both counties, there was an increase in the number of individuals over the age of 55. Nationally, many college and university cities are finding retirees, often alumni, returning because of the amenities the communities offer. They are often supporting some of the higher market rate construction.

Population Over 55 Years Old - 2019

REGION	COUNT
Shawnee/Douglas	27.5%
Kansas City Metro	25.9%
North Central	33.6%
Northeast	26.1%
Northwest	36.7%
Sedgwick County	26.6%
South Central	32.4%
Southeast	32.3%
Southwest	24.5%
State of Kansas	28.2%

Source: American Community Survey (5-year estimates)

Population Over 55 Years Old as a Percent of Total Population - 2019



Source: American Community Survey (5-Year Estimates)

Incomes in Shawnee/Douglas Counties

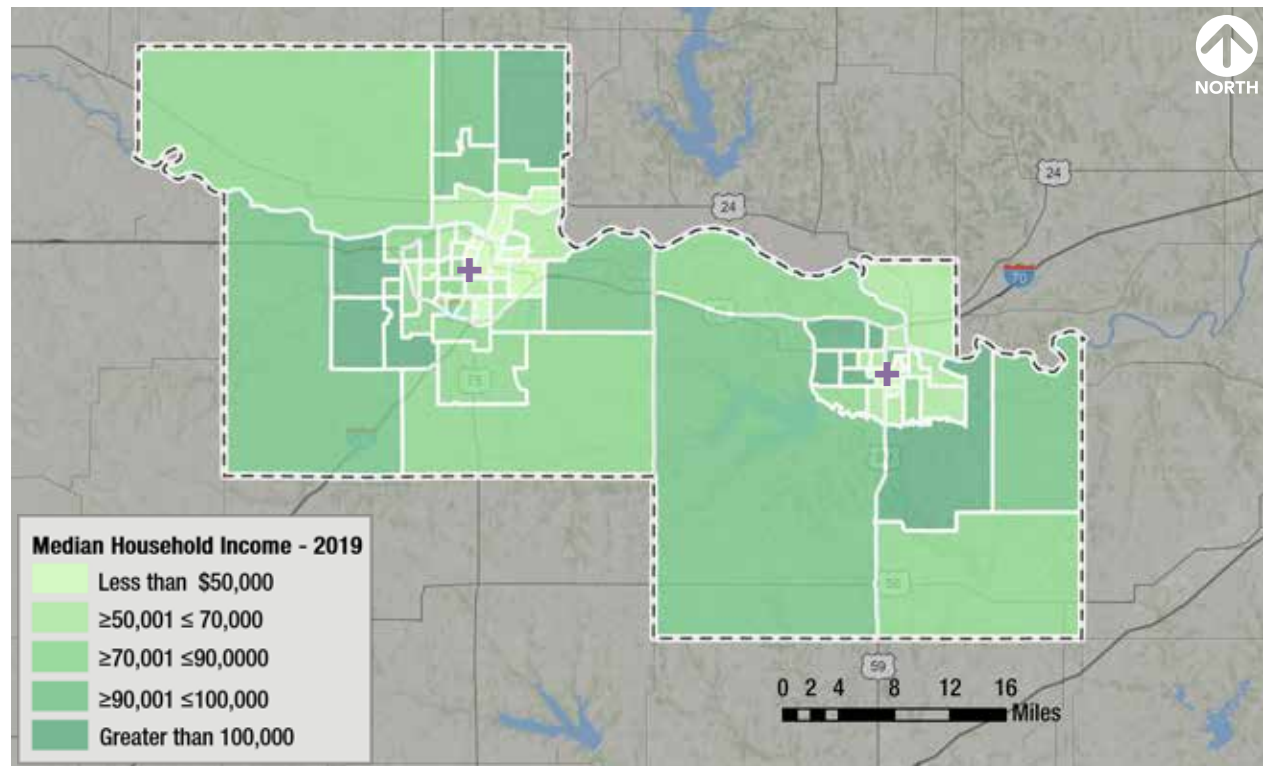
- Median household incomes in the counties are similar to the state overall.
- Higher income households are in the rural areas and outer rings. These are also the areas where more new housing development occurs.
- Median household income for owners and renters did increase in each county since 2010, even when adjusting for inflation.
- The student population being removed from Douglas County would likely result in a significant increase in the county's median income.
- The illustration below shows what typical wages might be for common jobs in the region. Even with real income growth in many counties, there are still essential workers that make much less and require appropriate housing options locally or must spend more on transportation costs to live outside where they work.

Median Household Income - 2019

COUNTY	INCOME
Douglas	\$59,435
Shawnee	\$56,762
Kansas	\$59,597

Source: American Community Survey (5-Year Estimates)

Median Household Income Percent Change - 2019



Source: American Community Survey (5-Year Estimates) + Real Income growth from 2010-2019 when adjusting for inflation

Median Salary of Local Metro Occupations

	FOOD SERVICES	BANKER	CONSTRUCTION LABORER	ACCOUNTANTS	CIVIL ENGINEER
Manhattan	\$20,000	\$26,800	\$36,210	\$48,490	\$77,140
Wichita	\$19,570	\$22,170	\$32,750	\$66,750	\$80,500
Topeka	\$19,620	\$24,130	\$35,890	\$59,790	\$75,260
Kansas City	\$23,500	\$27,660	\$42,010	\$67,490	\$78,950
Lawrence	\$20,670	-	\$41,360	\$54,380	\$82,110

Source: National Housing Conference, Paycheck to Paycheck, <https://nhc.org/paycheck-to-paycheck/>

Living Situations in Shawnee/Douglas Counties

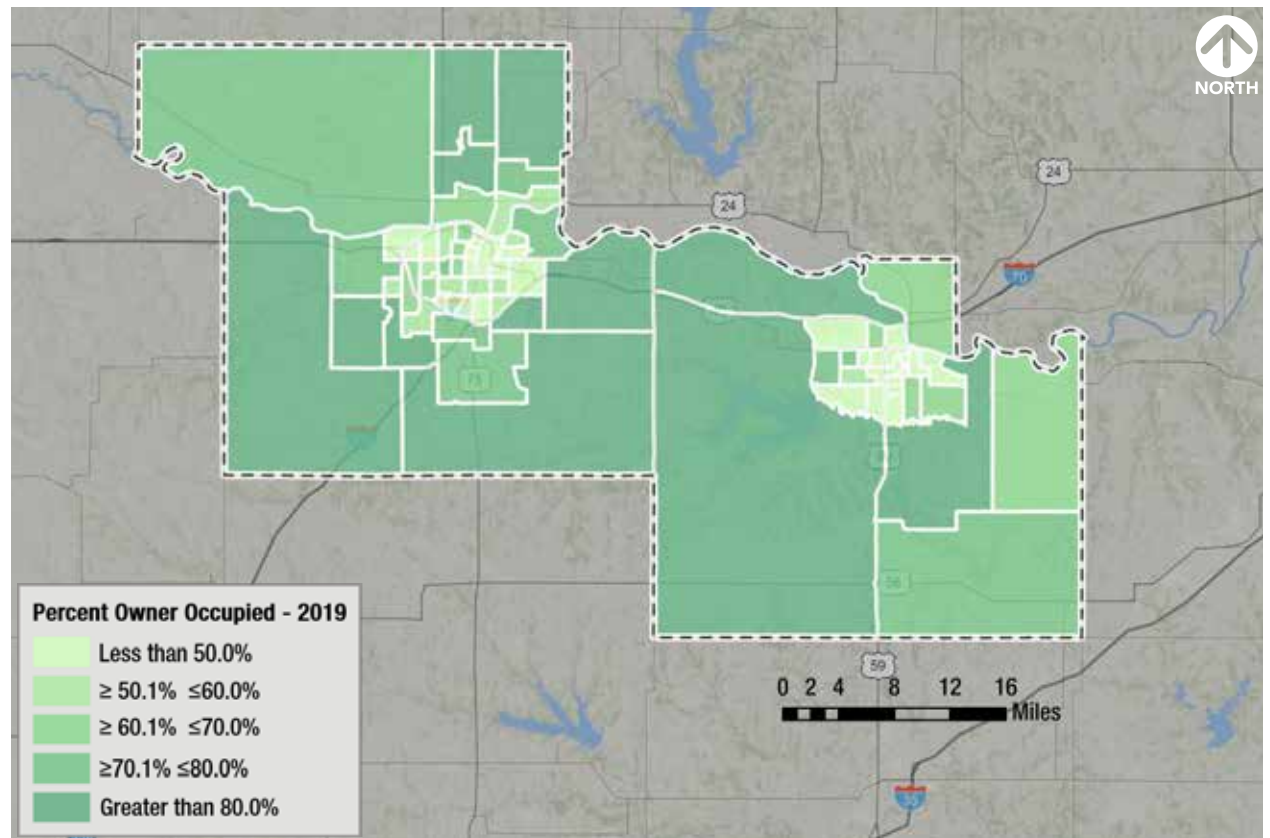
- Combined, the counties have the lowest owner-occupancy rate in the state (64% in Shawnee County and 51% in Douglas County).
- There also are some Census tracts with higher populations over 55 years old and higher rental occupancy. These may be empty-nesters who have downsized to high-end rental options.
- Of note, as a county overall, Douglas County had a percent owner-occupied housing of about 54% in 2010 versus about 51% in 2019.
- Shawnee County had a percent owner-occupied housing of about 67% in 2010 versus about 64% in 2019.

Percent Owner-Occupied Households - 2019

REGION	COUNT
Shawnee/Douglas	59.3%
Kansas City Metro	66.8%
North Central	69.9%
Northeast	63.6%
Northwest	73.6%
Sedgwick County	62.9%
South Central	71.8%
Southeast	70.1%
Southwest	67.6%
State of Kansas	66.3%

Source: American Community Survey (5-year estimates)

Percent Owner-Occupied Housing - 2019



Source: American Community Survey (5-Year Estimates)



Vacancy in Shawnee/Douglas Counties

A 5% to 6% vacancy rate is a good rate for a community. At this rate housing options exist for those looking to move to an area or change housing type. However, the vacancy rate does not always tell the full story. When the vacant units are in poor condition they may not be meeting community needs. The number of vacant units for Shawnee and Douglas County are illustrated to the right.

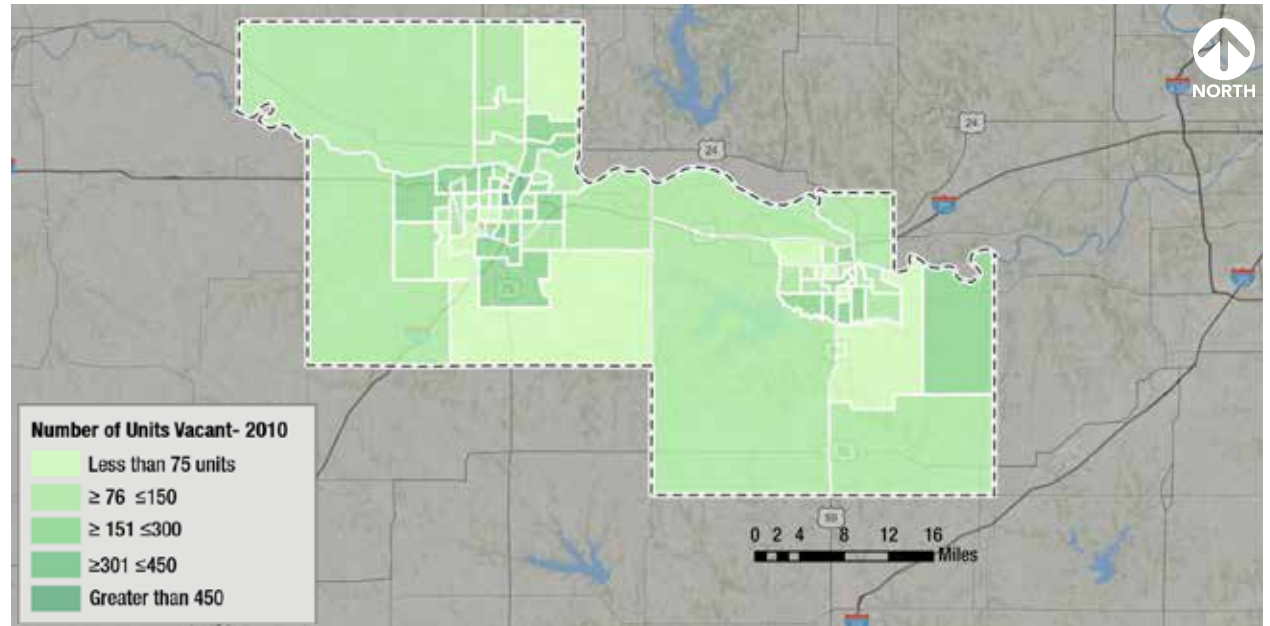
- Vacancy tends to be lower than other parts of the state.
- Vacancy fell in some areas and increased in others since 2010.
- Discussions with real estate professionals, landlords, and city staff indicated widespread low vacancy throughout Topeka and Lawrence.

Vacancy Rate - 2020

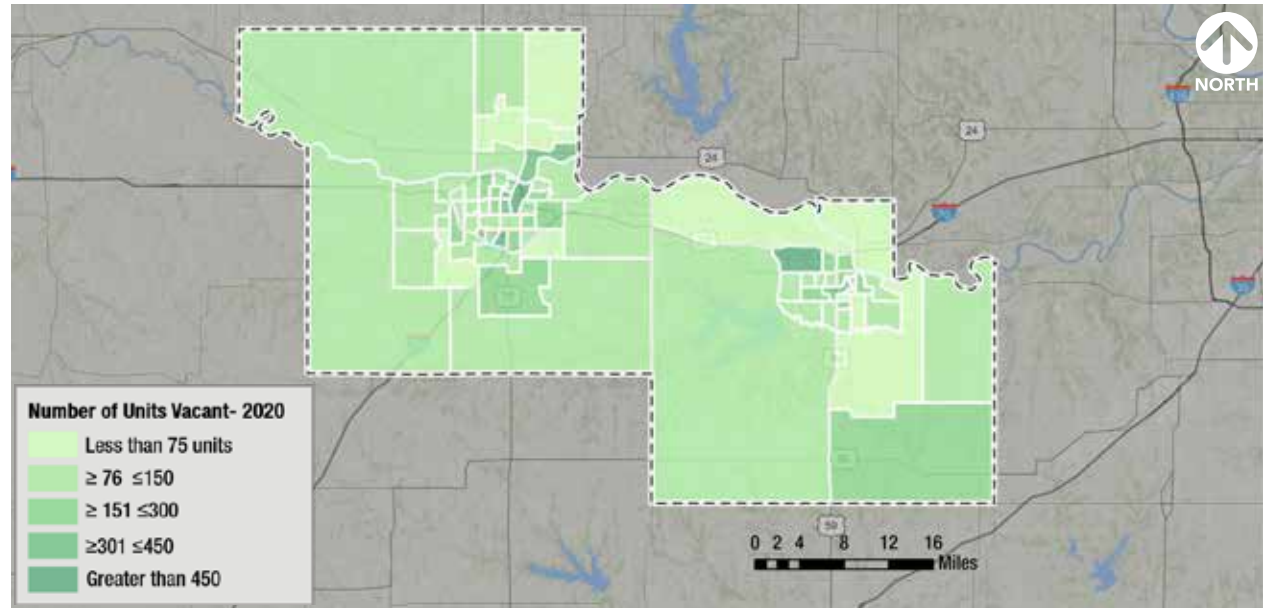
COUNTY	RATE
Douglas	8.1%
Shawnee	8.8%
State of Kansas	9.7%

Source: U.S. Census Bureau

Housing Vacancy - 2010



Housing Vacancy - 2020



Source: U.S. Census Bureau

Housing Value and Age

The age and condition of housing is often reflected in the costs for housing.

Douglas County has a newer housing stock than Shawnee County, but both appear to have a new housing stock than any other region. The age of housing closely matches the spread of development out from the core of Topeka and where infrastructure extensions have occurred in Lawrence.

Housing Stock % Single Family Detached Households - 2019

COUNTY	%
Douglas	56%
Shawnee	72%

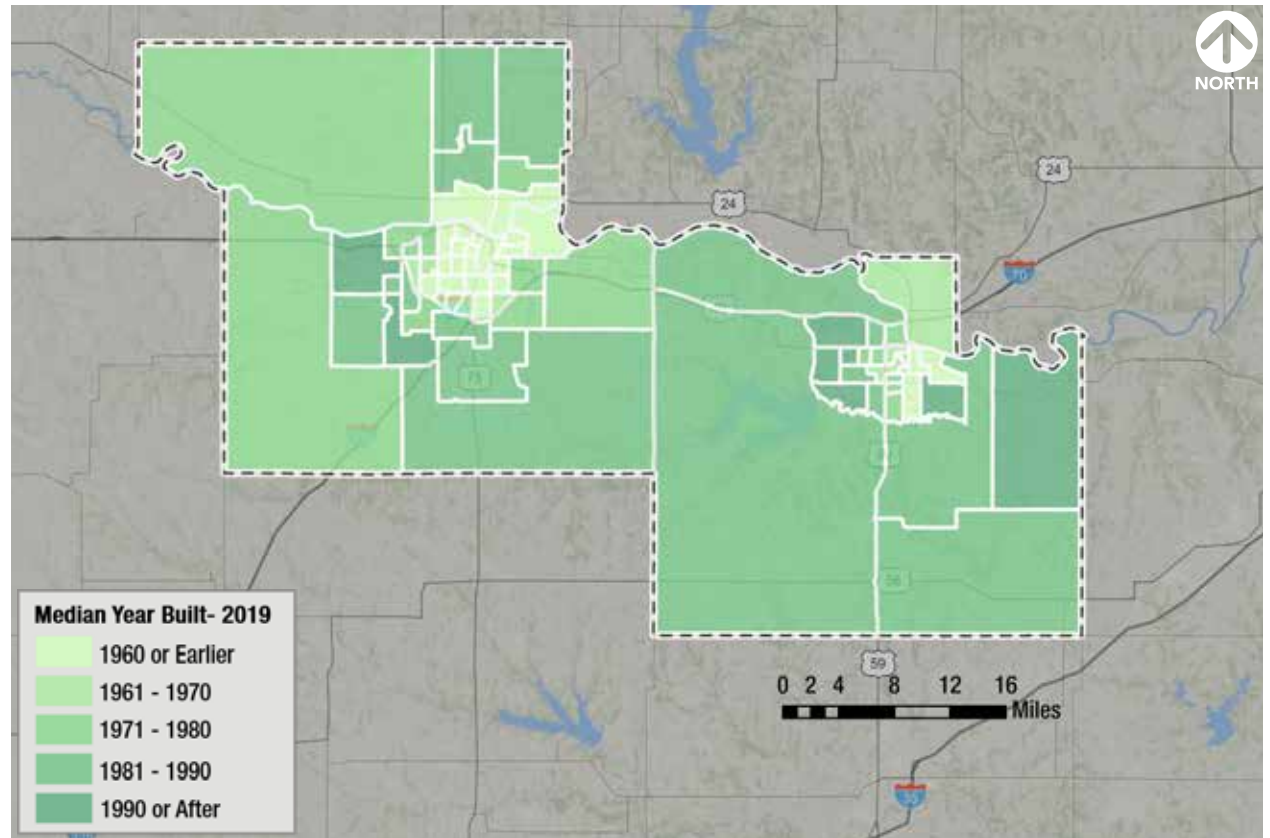
Source: Center for Neighborhood Technology; American Community Survey (5-Year Estimates)

Median Age of Housing - 2019

REGION	MEDIAN AGE RESIDENTIAL	MEDIAN AGE MULTI-FAMILY
Shawnee/Douglas	1960	1976
Kansas City Metro	1958	1967
North Central	1939	1972
Northeast	1946	1974
Northwest	1947	1973
Sedgwick County	1948	1955
South Central	1939	1972
Southeast	1948	1969
Southwest	1950	1975

Source: Kansas Department of Revenue, Property Valuation Division

Median Age of Housing Structures - 2019



Source: American Community Survey (5-Year Estimates)



Owner Affordability in Shawnee/Douglas Counties

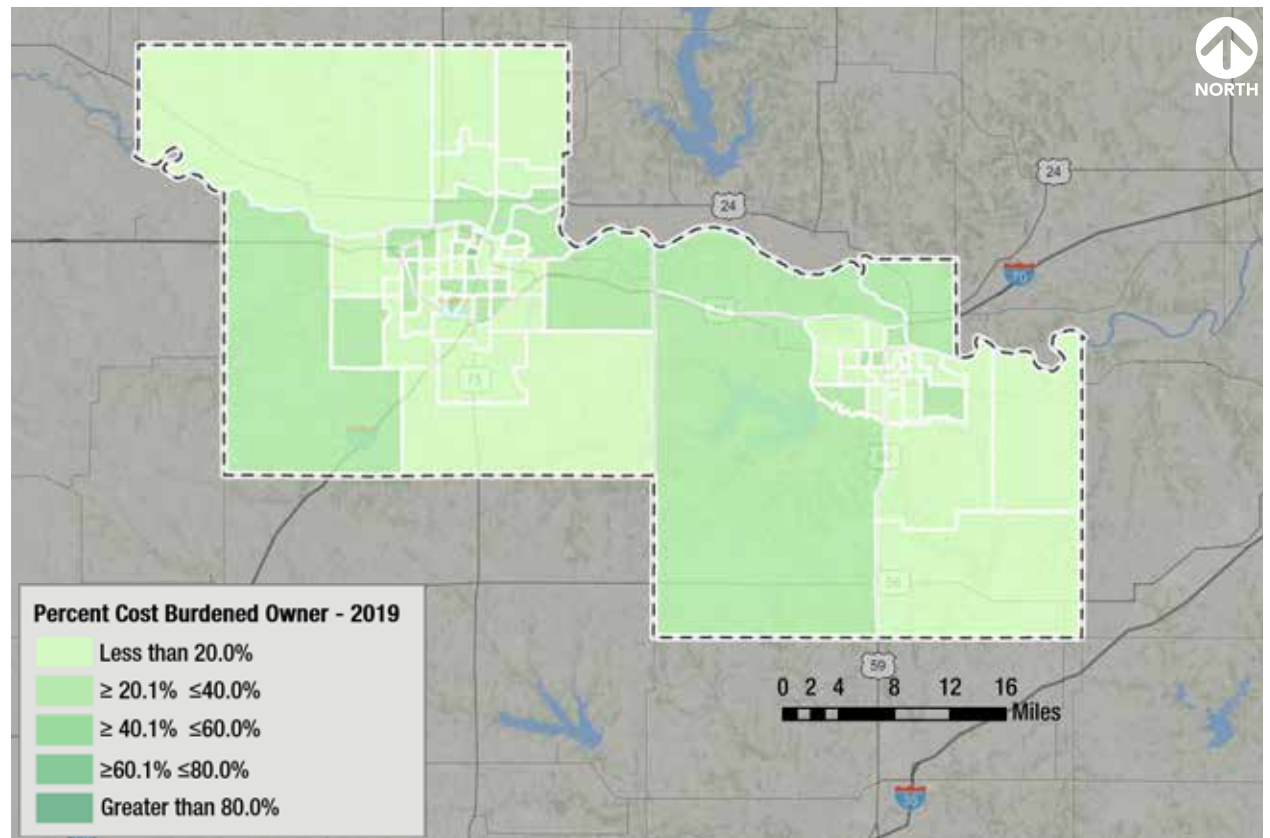
One metric to evaluate whether a home is affordable to a home buyer is to compare their household income to the value of the home. This metric can be adapted to evaluate the affordability of housing markets in different counties.

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

- Under the value to income metric, Douglas County is unaffordable for many people. Shawnee County falls in the middle. Both are viable markets for housing development but some older neighborhoods in Topeka struggle with undervaluations. This matches conversations with stakeholders.

Another important metric in housing affordability is what the U.S. Department of Housing and Urban Development defines as, “families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.” The map above shows the percent of owners who spend more than 30 percent of their income on housing.

Percent Cost Burdened Owners - 2019



Source: American Community Survey (5-Year Estimates)

✚ Increase in share of cost-burden owners from 2010 to 2019

- The share of cost-burden owners decreased in both Douglas and Shawnee County since 2010.

Those burdened by their home are less financially resilient to other changes that may occur including job loss, rising fuel costs, and medical expenses.

Value to Income Ratio - 2019

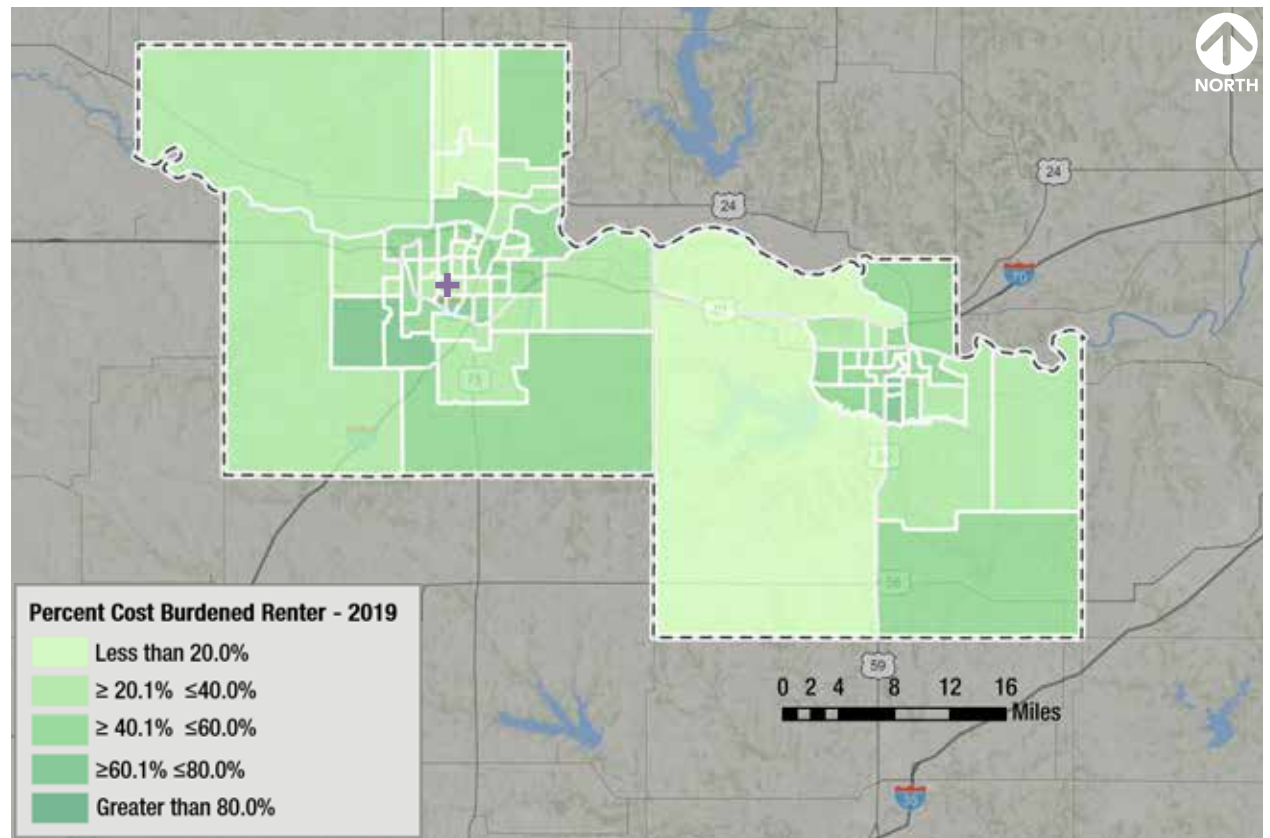
COUNTY	VALUE/ INCOME
Douglas	3.35
Shawnee	2.33
State of Kansas	2.55

Renter Affordability in Shawnee/Douglas Counties

A metric to measure affordability of rentals is to compare gross rent and rental household incomes, in addition to the HUD defined cost burden status of paying more than 30 percent of income on housing.

- The share of cost burdened renters increased in Shawnee County since 2010. This is correlated with lower incomes in the county.
- While estimated gross rents are below the rent at 30 percent of median rental incomes in Shawnee County, this means the units available match renter needs. Lower rent units might be lower condition, have a limited number of bedrooms, or missing other accommodations needed by families or seniors.
- Gross rents are higher than the calculated rent at 30 percent of median renter income. This is likely partially attributed to the student population and off-campus student housing options – a population that has low income but housing often supported by a parent or other aid.

Percent Cost Burdened Renters - 2019



Source: American Community Survey (5-Year Estimates)

✚ Increase in share of cost-burden renters from 2010 to 2019

Renter Conditions - 2019

COUNTY	MEDIAN GROSS RENT TO MEDIAN RENTER INCOME	MEDIAN GROSS RENT	RENT AT 30% OF MEDIAN RENTER INCOME
Douglas	31.6%	\$926	\$878
Shawnee	28.6%	\$825	\$865

Source: American Community Survey (5-year estimates)

WHAT ARE PEOPLE SAYING ABOUT SHAWNEE AND DOUGLAS COUNTY?

Of the 417 respondents living in Shawnee and Douglas County:

- Survey respondents were fairly evenly split between age cohorts above 25 years old.
- About 85% of survey respondents are white alone.
- Hispanic or Latino respondents represent 4% of respondents.
- Most are homeowners (64%). Of those that rent, 65% do so by necessity. This is more than most other regions.
- When asked if they were interested in moving, 39% noted they are happy with where they live. Of those indicating they would consider moving, the most (20%) said from a rental to purchase a home followed closely by to a different community for quality of life reasons (19%).
- The largest share of respondents' household income was between \$50,000 and \$74,999.

Respondents were given several types of housing options and asked if they felt any of these housing types would be successful in their community today. The most popular housing types, as chosen by more than 70% of respondents were:

1. Mid-size, three-bedroom homes (94%)
2. Small, two-to-three bedroom homes (92%)
3. Townhouse, Duplex, Attached Units (79%)
4. Independent – Senior Living (78%)

Others ranking over 50% include:

5. Cottage Court - A group of smaller homes that share yard space (67%)
6. Row Home - Tri-plex and Above (65%)
7. Apartment (65%)
8. Accessory Dwelling Units (65%)
9. Downtown Upper-story Residential (59%)
10. Large Lot Residential Housing (acreage) (57%)
11. Tiny Homes, Micro-Apartments - Homes or units that are very small, generally under 500 square feet (55%)

The housing types that the majority did not think would be successful were:

12. Larger home with four or more bedrooms (49%)



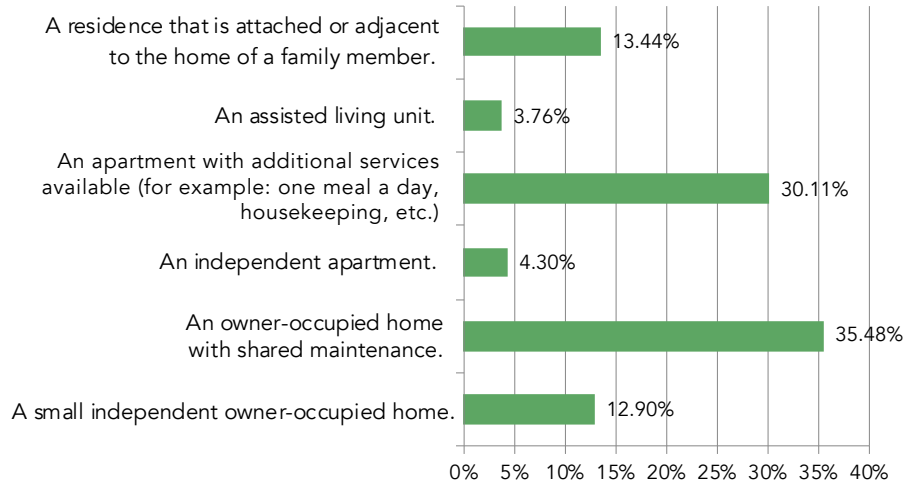
Very Interested

Not as Interested

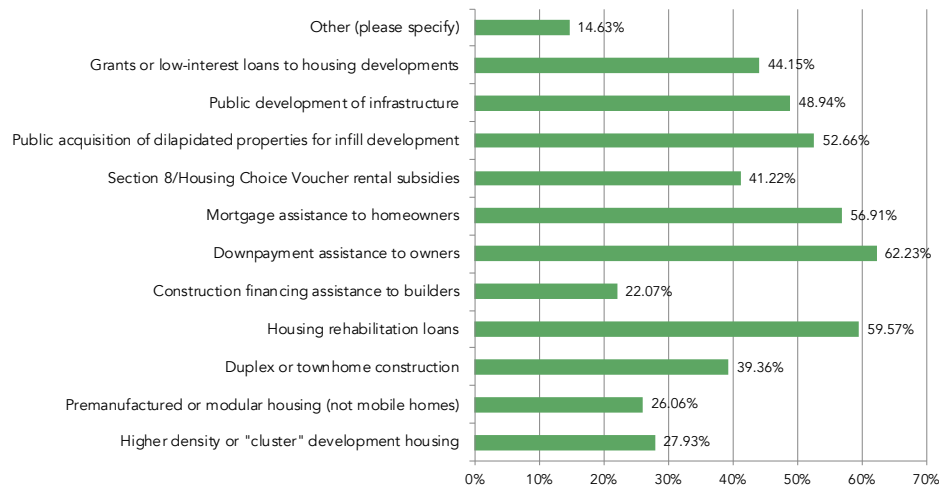
What Are People Saying About Shawnee and Douglas County?

Respondents from Shawnee and Douglas County feel that seniors would be most interested in an owner-occupied home with shared maintenance or apartment with services.

What type of housing do you believe area seniors and the elderly are most interested in?

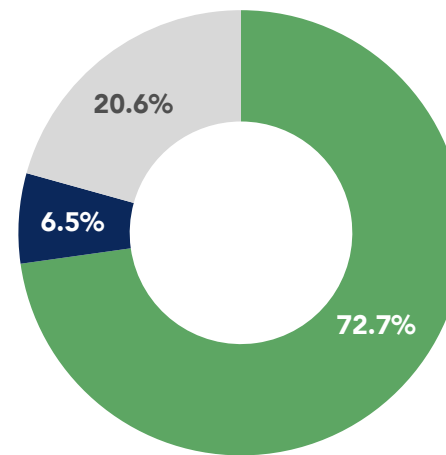


Which types of housing solutions would you support to reduce the cost of housing in your county (select all that apply)?

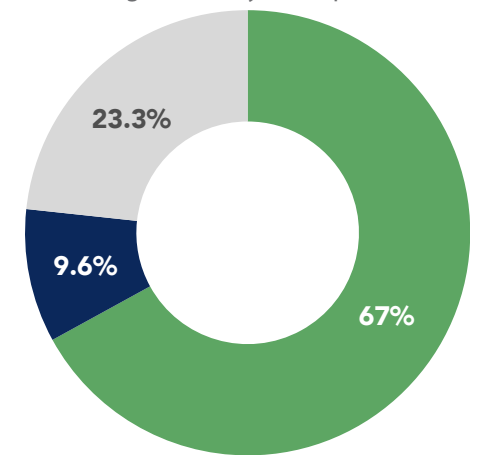


Respondents were favorable about using public funds to remove dilapidated housing. They were more receptive to using funds for rehab of housing. Notably, many did not know and likely would need more information on the programs.

Does your city or county need increased or continued use of city/public funding for housing rehabilitation or renovations?



Does your city or county need increased or continued use of city/public funding to remove dilapidated housing? (a condition of housing that is beyond repair)



Yes No Don't Know

Respondents and stakeholder discussions showed good support for policy directed at existing homes and assistance directly to residents. When questioned further, respondents most favored programs targeted at:

- Downpayment assistance to owners
- Housing rehabilitation loans
- Mortgage assistance to homeowners
- Public acquisition of dilapidated properties for infill development

HOUSING OPPORTUNITIES & CHALLENGES FOR THE SHAWNEE/DOUGLAS REGION

The following opportunities and challenges are based on the market analysis, surveys, and regional listening sessions.

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.

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

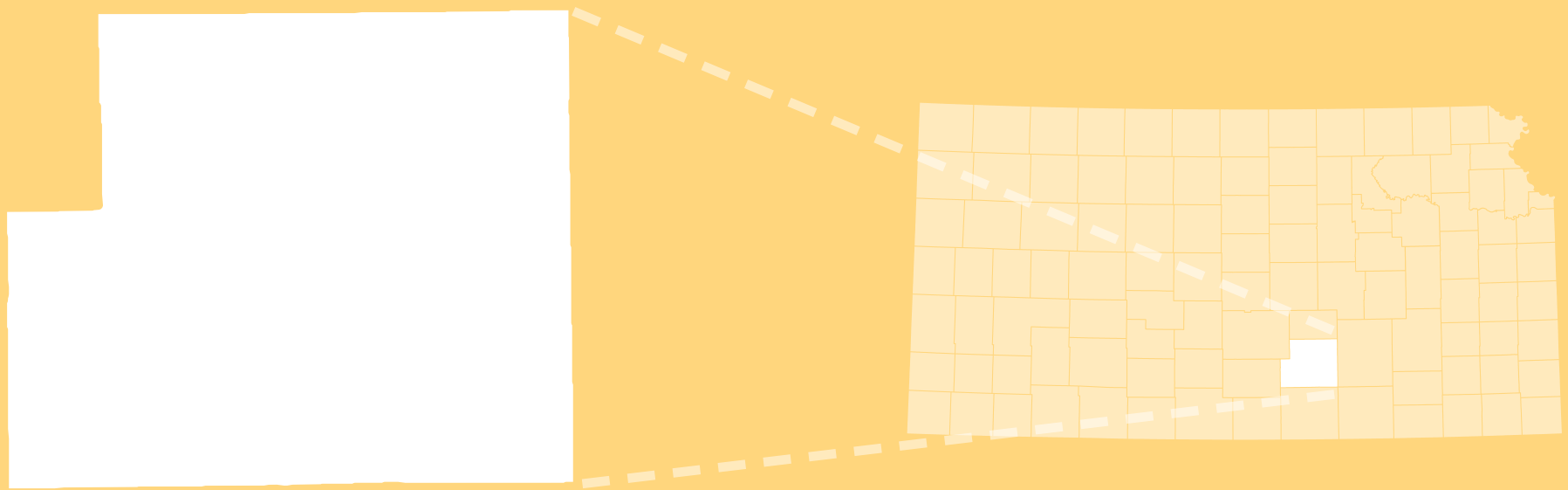
Housing development in the region is being driven by:

- 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:

- [Lawrence Housing Market Study](#)
- [Lawrence Douglas County Comprehensive Plan](#)
- [Shawnee County Comprehensive Plan](#)

SEDGWICK



THE BIG PICTURE

Wichita is the largest city in Kansas, and growth in its suburbs continues. While the challenges to housing in Wichita are unique, the rural areas in Sedgwick County have some similar challenges as rural areas in Kansas, as do the urban core neighborhoods in Wichita.

Popular Regional Themes

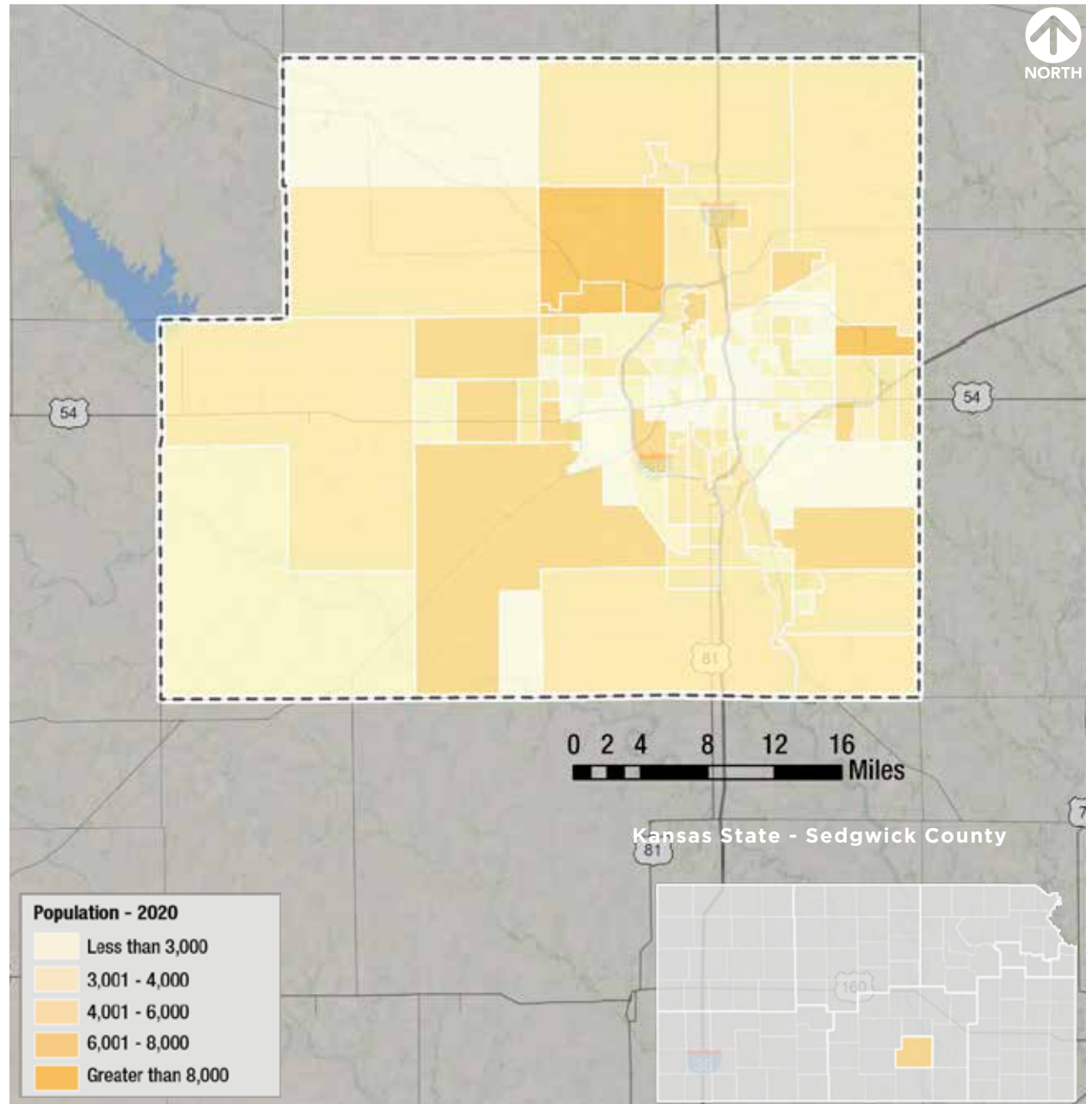
- Demand for rental housing variety beyond apartments.
- A desire to create neighborhoods with new subdivision development.
- New options are either downtown living or larger home subdivisions in the outer rings.
- Appraisal gap within older neighborhoods. This includes neighborhoods predominately of 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.

Counties

Metropolitan

- Sedgwick

Sedgwick County - 2020 Population



Source: U.S. Census Bureau

A SNAPSHOT OF SEDGWICK COUNTY

The information in this section includes many similar elements to the Statewide Profile. However, there is more detail where appropriate and further data points when needed to assess the market.

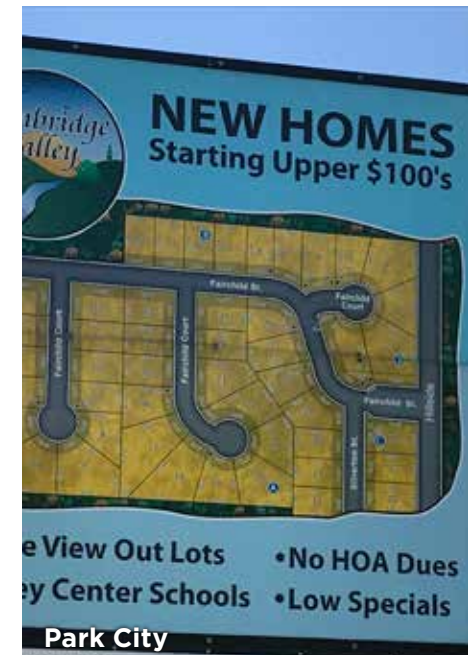
Regional housing organizations and cities in Sedgwick County can use this information to help form local policies, create partnerships, and supplement grant and funding applications, among other uses. Note, the boundary lines of Census tracts and block groups changed between 2010 and 2020. Therefore, maps showing change over time are not included. Separate maps for 2010, 2019, or 2020 are included where appropriate.

Quantitative Regional Questions to Answer

- Population - Is the region growing and by how much?
- Diversity - Is the area becoming more diverse and where?
- Age - How is the region aging and where are certain age ranges more prevalent?
- Income - How are regional incomes changing over time?
- Employment - What are the major sectors and how does this influence local incomes and housing?
- Housing Occupancy - What are trends in ownership and renters?
- Housing Vacancy - Is the region seeing more housing vacancy and where?
- Housing Age - How old is the housing stock and what does this mean for policy?
- Housing Condition - Correlated to the age of housing, a snapshot of where condition is above or below average.
- Owner and Renter Cost Burden - Are residents in the region experiencing more or less burden to pay for housing, not including other necessary expenses like transportation?

Qualitative Regional Data Elements

- A public forum held online on May 13, 2021.
- Listening sessions with city staff, officials, economic development experts, real estate professionals, housing service providers, and major employers throughout the region.
- Community survey responses from 200 individuals who indicated they live in Sedgwick County.



SEDGWICK COUNTY PROFILE

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%

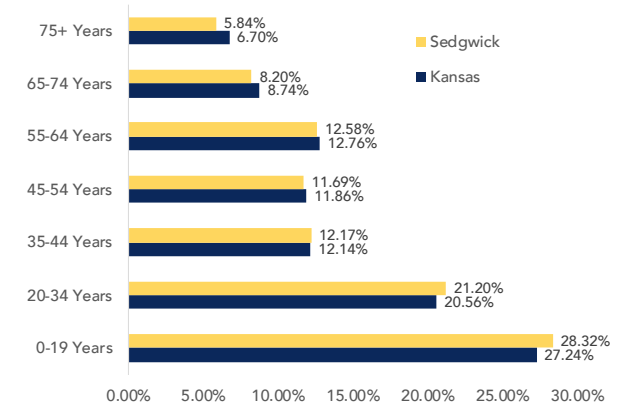
Source: American Community Survey (5-Year Estimates)

A housing stock profile of Sedgwick County

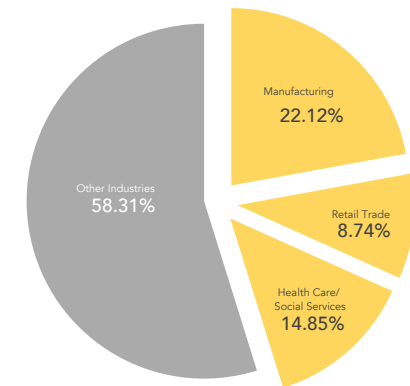
	SEDGWICK COUNTY	STATE OF KANSAS
2019 Median House Value	\$140,700	\$151,900
2019 Median Gross Rent Range	\$824	\$862
Average Year Built of Residential*	1948	1949
Average Year Built of Multi-Family*	1955	1970
Percent Homes Poor Condition	2.5%	8.0%

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

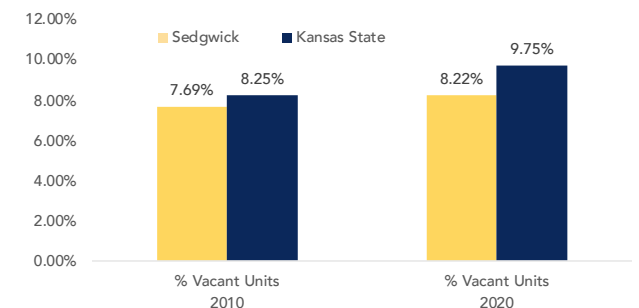
Population by Age - Sedgwick County vs Kansas - 2019



Top Employment Industries - Sedgwick County vs Kansas vs Kansas - 2019



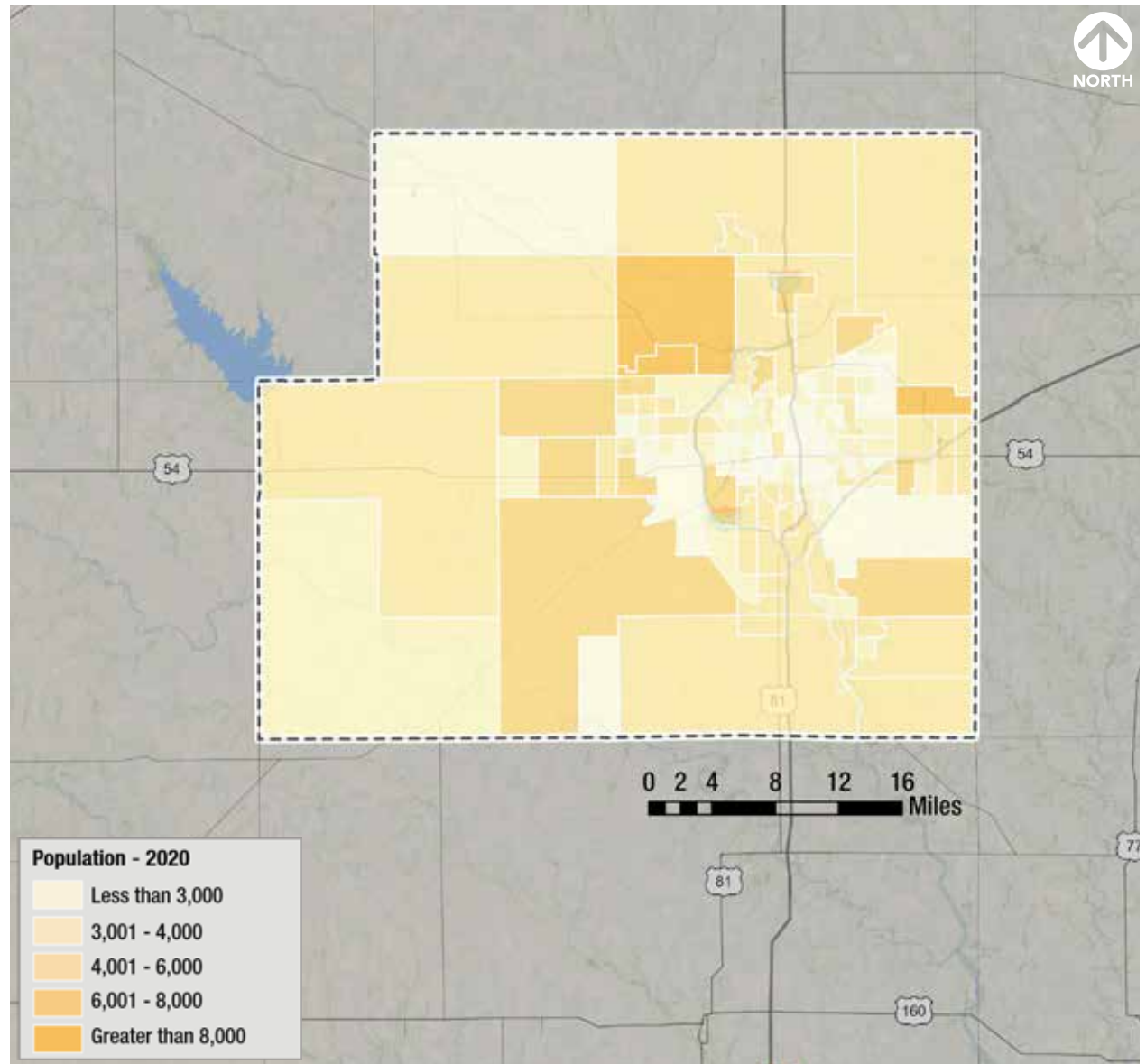
Change in Vacancy - Sedgwick County vs Kansas



Population Change in Sedgwick County

- Like other large urban areas in Kansas and the Midwest, more growth occurred in the outer rings of Wichita and surrounding cities since 2010.
- The most growth is occurring to the north, in areas like Valley Center, Maize, and Park City.
- Public comments and interviews expressed noted subdivision growth in the county as a whole, consistent with the 2010-2020 population growth patterns.

2020 Population by Census Tract



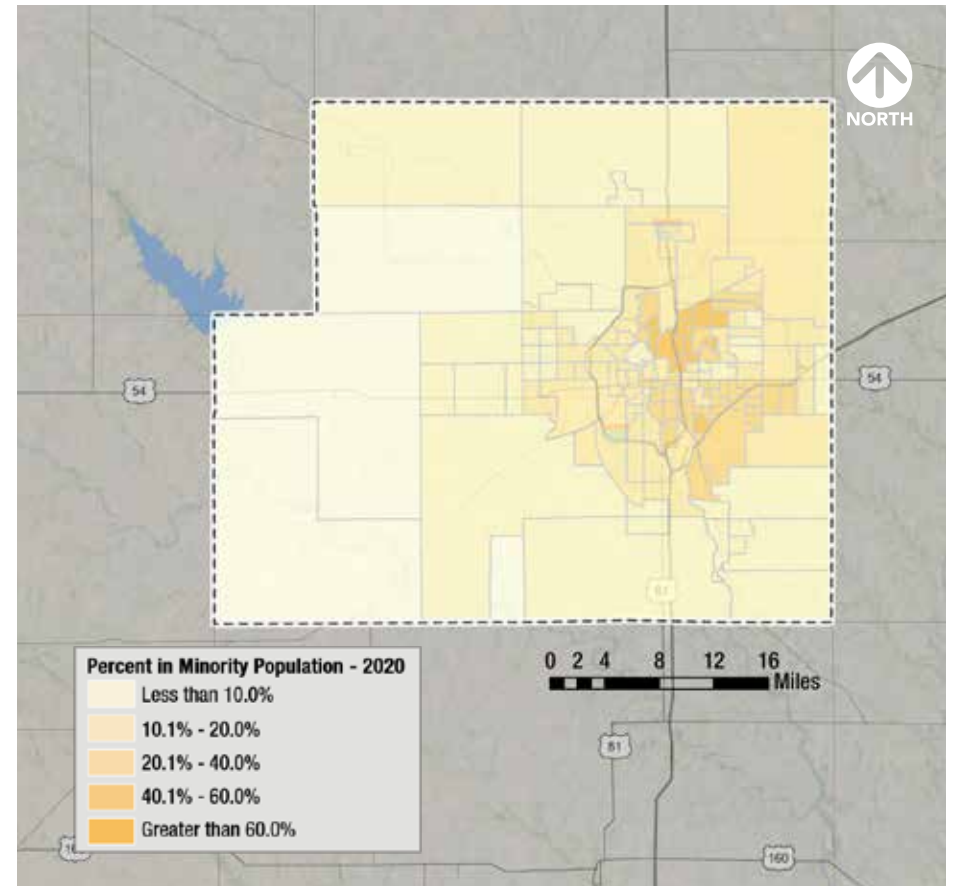
Source: U.S. Census Bureau

Minority Population in Sedgwick County

Minority population includes all those that do not identify themselves as white, non-Hispanic.

- Sedgwick County became less diverse since 2010. However, the county is still more diverse than Kansas.
- The highest concentration of minority population in the region is in areas in the northern core of Wichita and near Wichita State University. These areas also tend to have lower incomes and more renters.
- › Of note, the percent of the population that identifies as white only and non-Hispanic increased since 2020. Some of this could be the result of an undercount that occurred among Hispanic households, a population that is at-risk for being under counted.

Minority Population Percent - 2020



Source: U.S. Census Bureau

Change in Minority Population

	% WHITE NON- HISPANIC (2010)	% WHITE NON- HISPANIC (2020)	2010- 2020 CHANGE	% HISPANIC (2010)	% HISPANIC (2020)	2010- 2020 CHANGE
Sedgwick	63.4%	64.2%	0.8%	13.0%	15.8%	+2.8
State of Kansas	73.3%	72.3%	-1.0%	10.5%	13.0%	+2.5

Source: U.S. Census Bureau

Age Composition in Sedgwick County

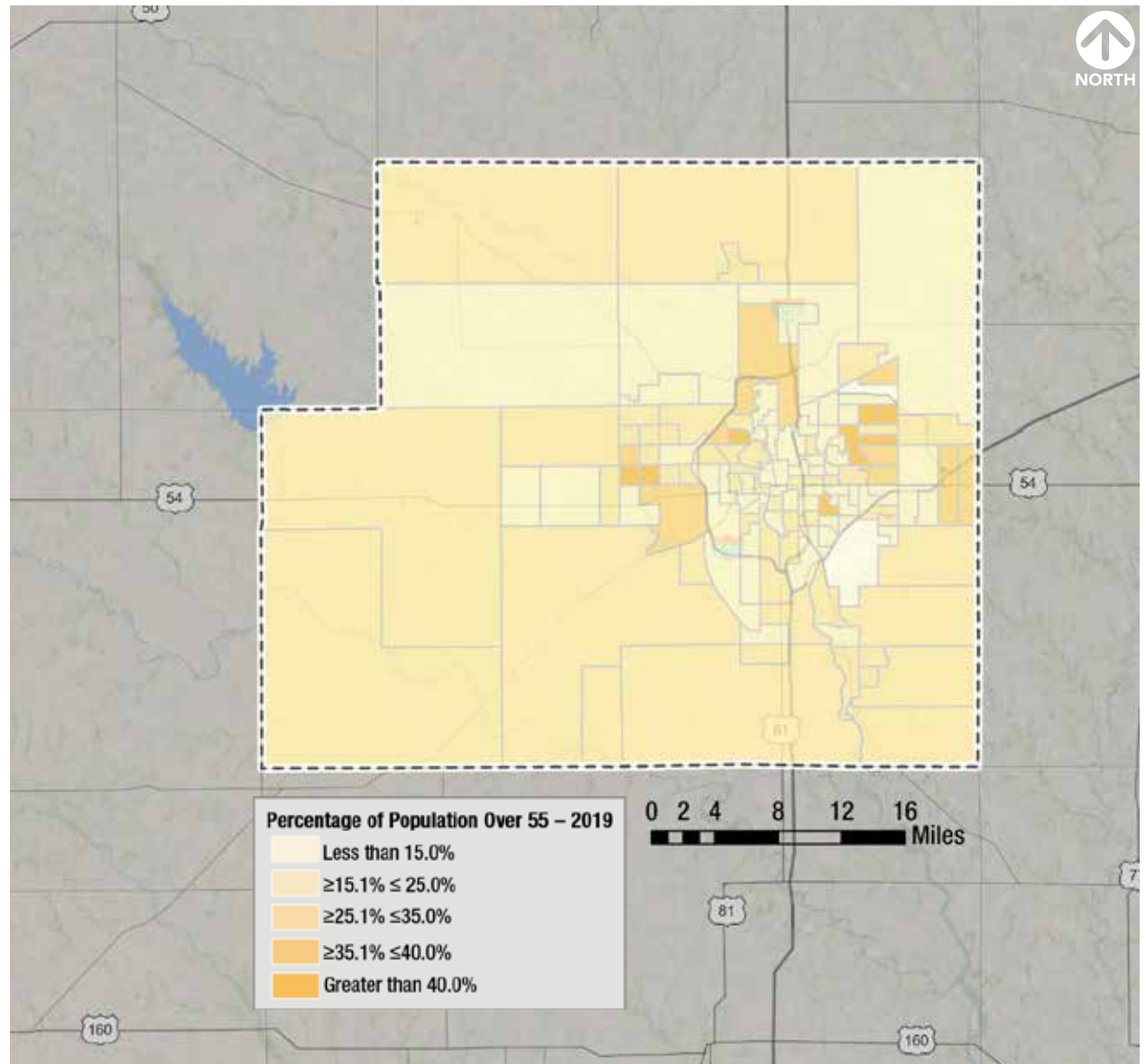
Sedgwick County has a lower percentage of its population over the age of 55 than the state and many other regions. The surrounding suburbs tend to have higher proportions of population over 55, also areas where owner-occupied housing is higher.

Population over 55 years old - 2019

REGION	COUNT
Sedgwick County	26.6%
Kansas City Metro	25.9%
North Central	33.6%
Northeast	26.1%
Northwest	36.7%
Shawnee/Douglas	27.5%
South Central	32.4%
Southeast	32.3%
Southwest	24.5%
State of Kansas	28.2%

Source: American Community Survey (5-year estimates)

Population Over 55 Years Old as a Percent of Total Population - 2019

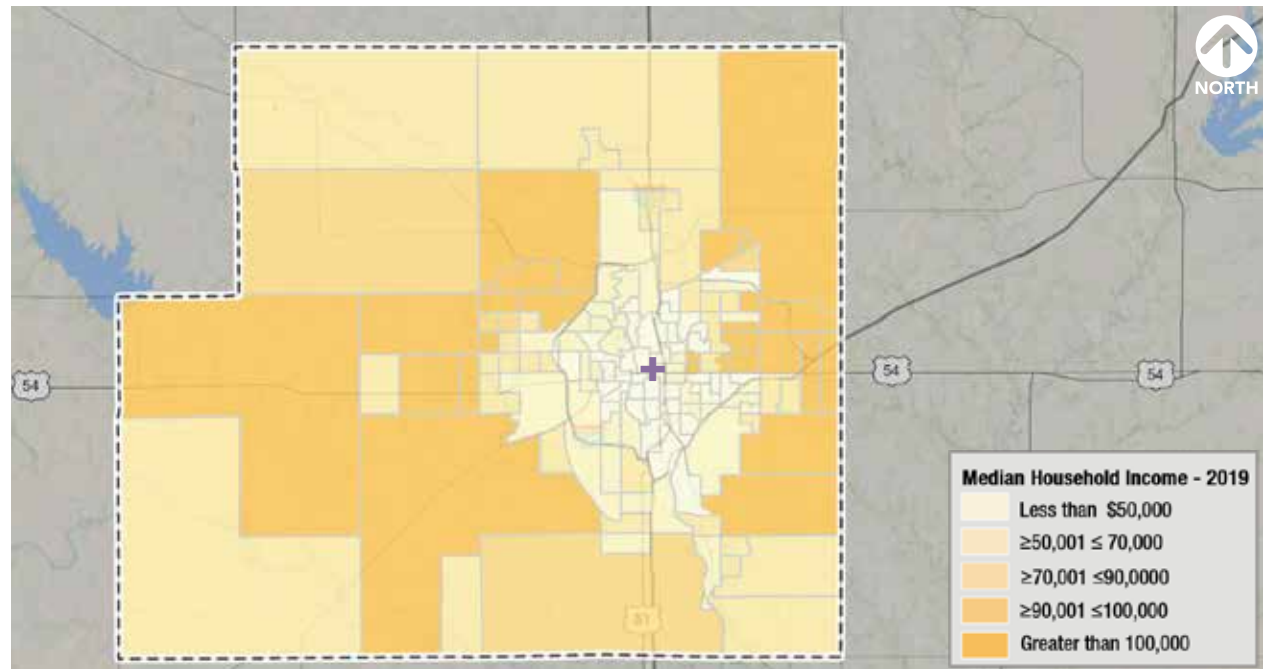


Source: American Community Survey (5-Year Estimates)

Incomes in Sedgwick County

- Median household incomes in the county is similar to the state overall.
- Higher income households are in the rural areas and suburbs. These are also the areas where more new housing development occurs.
- The illustration below shows what typical wages might be for common jobs in the region. Even with real income growth in many counties, there are still essential workers that make much less and require appropriate housing options locally or must spend more on transportation costs to live outside where they work.
 - › Compared to the other cities, Wichita's food service, bankers, and construction laborers are estimated to make less.

Median Household Income - 2019



Source: American Community Survey (5-Year Estimates) + Real Income growth from 2010-2019 when adjusting for inflation

Median Household Income - 2019

COUNTY	2019 INCOME
Sedgwick	\$56,524
Kansas	\$59,597

Source: American Community Survey (5-Year Estimates)

Median Salary of Local Metro Occupations

	FOOD SERVICES	BANKER	CONSTRUCTION LABORER	ACCOUNTANTS	CIVIL ENGINEER
Manhattan	\$20,000	\$26,800	\$36,210	\$48,490	\$77,140
Wichita	\$19,570	\$22,170	\$32,750	\$66,750	\$80,500
Topeka	\$19,620	\$24,130	\$35,890	\$59,790	\$75,260
Kansas City	\$23,500	\$27,660	\$42,010	\$67,490	\$78,950
Lawrence	\$20,670	-	\$41,360	\$54,380	\$82,110

Source: National Housing Conference, Paycheck to Paycheck, <https://nhc.org/paycheck-to-paycheck/>

Living Situations in Sedgwick County

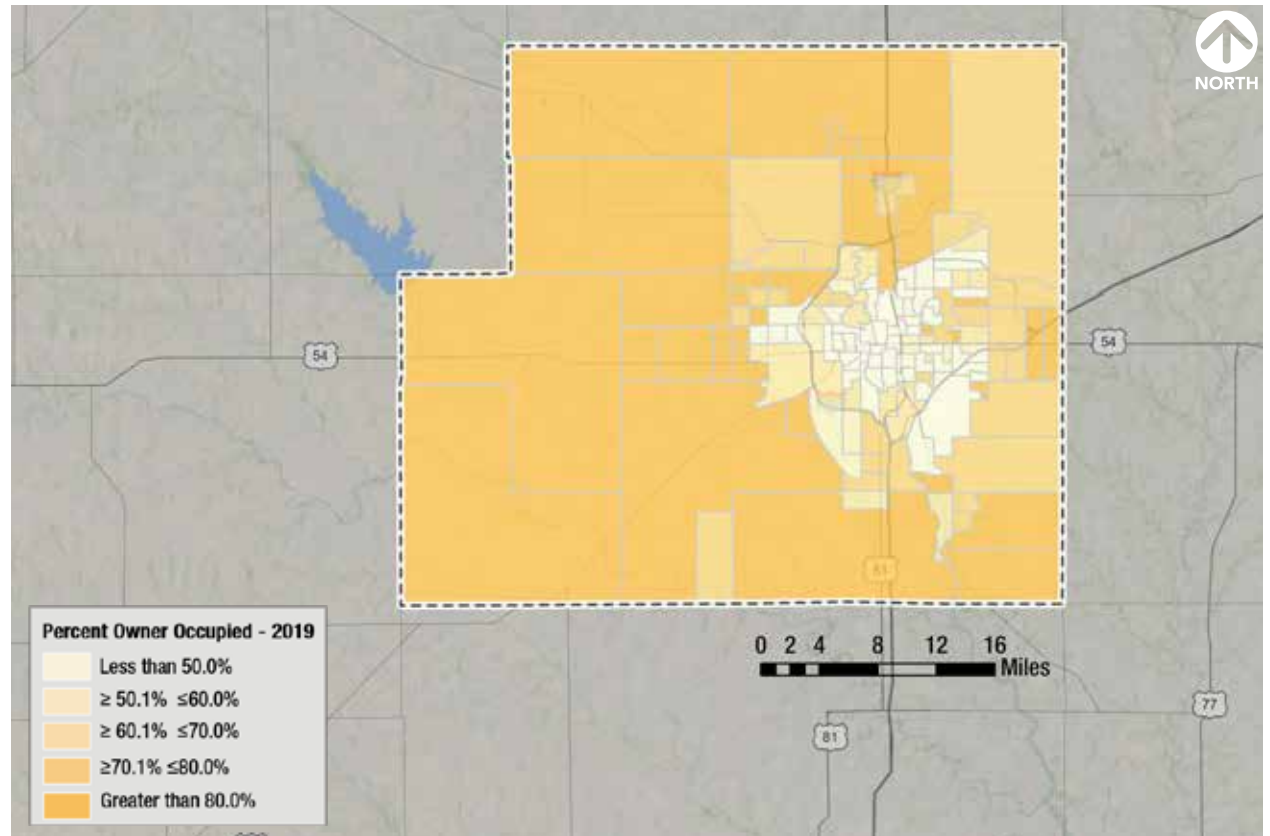
- Similar to higher incomes, ownership of housing is higher in rural areas of the county and cities surrounding Wichita.
- Sedgwick County does have more renters than other regions and urban areas.
- Compared to 2010, the county saw a decrease in the share of owner-occupied housing, from about 67% in 2010 to 63% in 2019. In other words, the share of renter-occupied housing increased.
 - › The increase in proportion of renters illustrates a combination of changing preferences, a younger population, difficulty of affording homeownership, and limited supply of ownership options, among other localized factors.

Percent Owner-Occupied Households - 2019

REGION	COUNT
Sedgwick County	62.9%
Kansas City Metro	66.8%
North Central	69.9%
Northeast	63.6%
Northwest	73.6%
Shawnee/Douglas	59.3%
South Central	71.8%
Southeast	70.1%
Southwest	67.6%
State of Kansas	66.3%

Source: American Community Survey (5-year estimates)

Percent Owner-Occupied Households - 2019



Source: American Community Survey (5-Year Estimates)



Maize

Vacancy in Sedgwick County

A 5%-6% vacancy rate is a good rate for a community to provide options in the market if these units are in good condition. The number of vacant units for Sedgwick County is illustrated to the right.

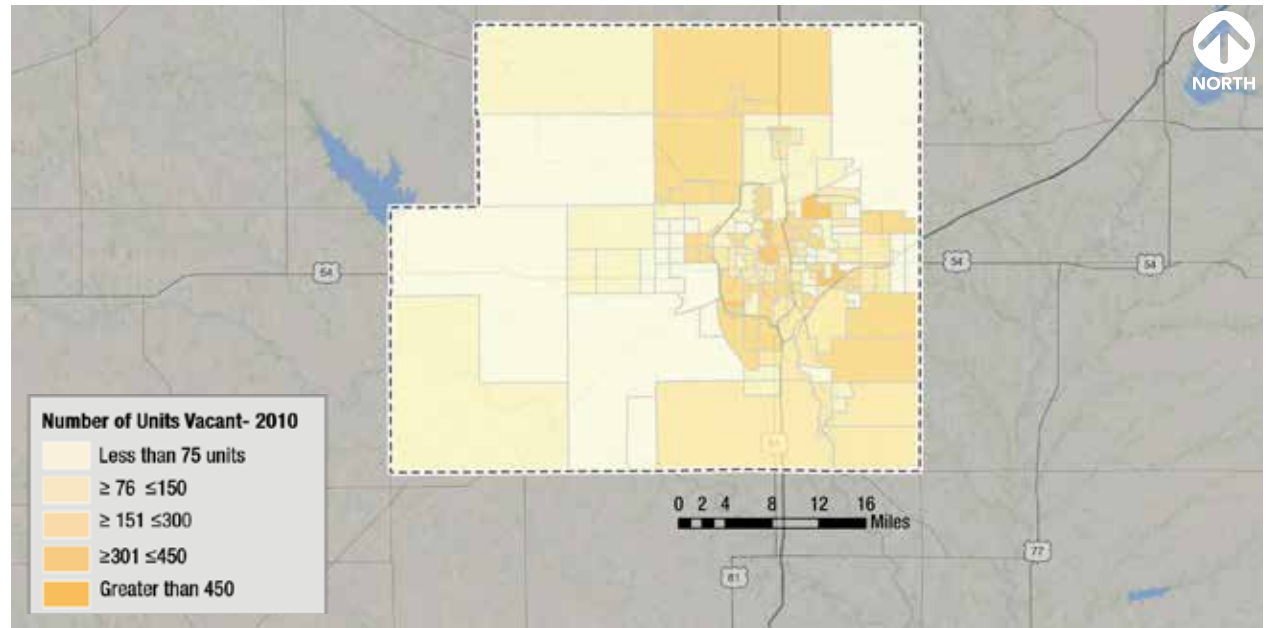
- Vacancy rates are lower than other parts of the state.
- The number of vacant units fell in many areas of the county since 2010.
- This confirms conversations during public input regarding low inventory and limited options in the market.

Vacancy Rate - 2020

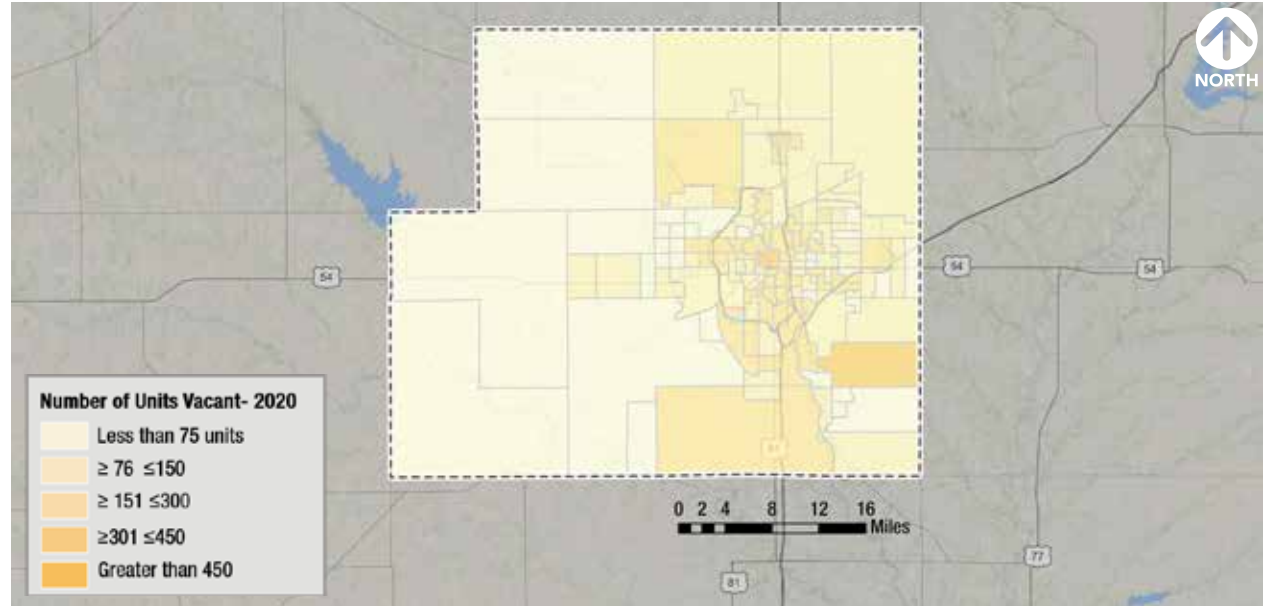
COUNTY	RATE
Sedgwick	8.2%
State of Kansas	9.7%

Source: U.S. Census Bureau

Housing Vacancy - 2010



Housing Vacancy - 2020



Source: U.S. Census Bureau

Housing Value and Age

The age and condition of housing is often reflected in the costs for housing.

Sedgwick County has a similarly aged residential housing stock to other parts of the state. However, the reported age of multi-family structures is much older than in other regions. This may be from the large number of units constructed in the 1950s and 1960s and limited widespread multi-family development in recent years.

Housing Stock % Single Family Detached Households - 2019

COUNTY	%
Sedgwick	72%

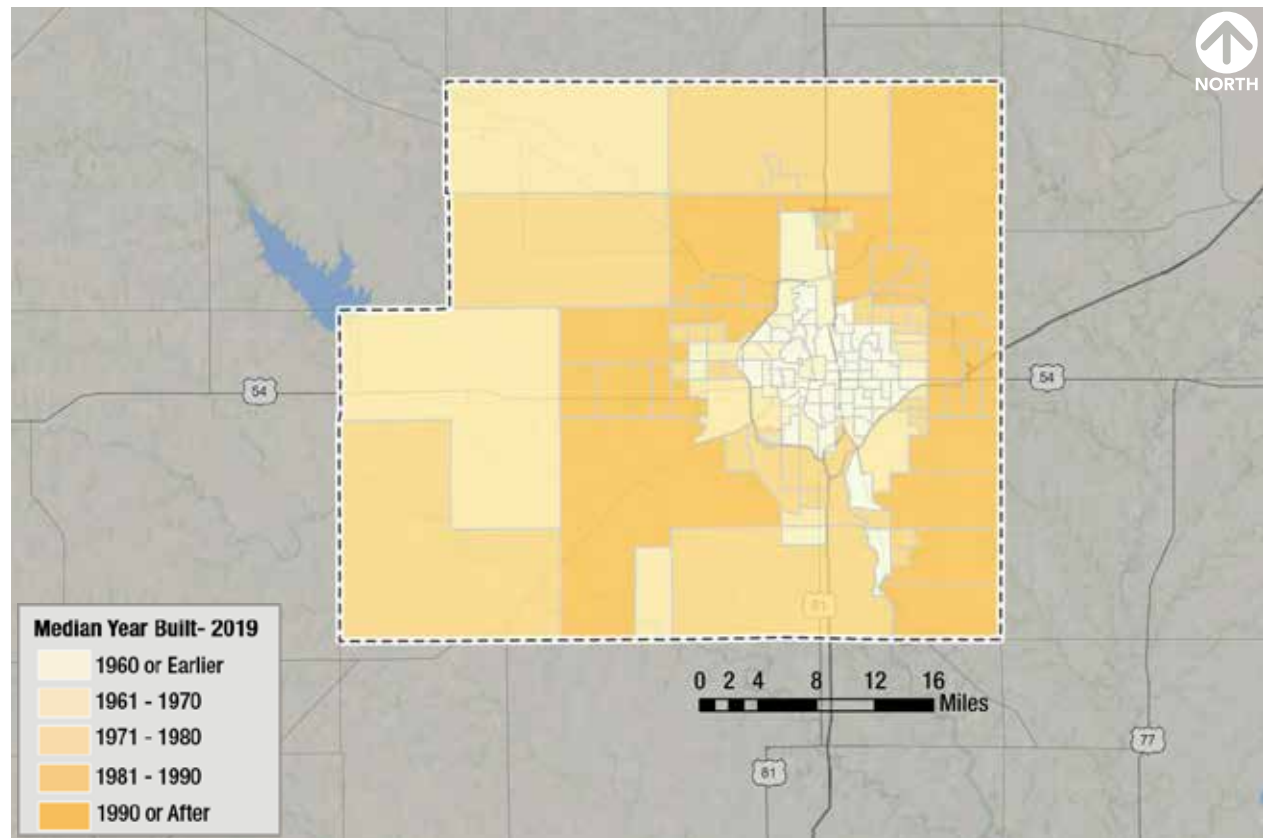
Source: Center for Neighborhood Technology; American Community Survey (5-Year Estimates)

Median Age of Housing - 2019

REGION	MEDIAN AGE RESIDENTIAL	MEDIAN AGE MULTI-FAMILY
Sedgwick County	1948	1955
Kansas City Metro	1958	1967
North Central	1939	1972
Northeast	1946	1974
Northwest	1947	1973
Shawnee/Douglas	1960	1976
South Central	1939	1972
Southeast	1948	1969
Southwest	1950	1975

Source: Kansas Department of Revenue, Property Valuation Division

Median Age of Housing Structures - 2019



Source: American Community Survey (5-Year Estimates)



Owner Affordability in Sedgwick County

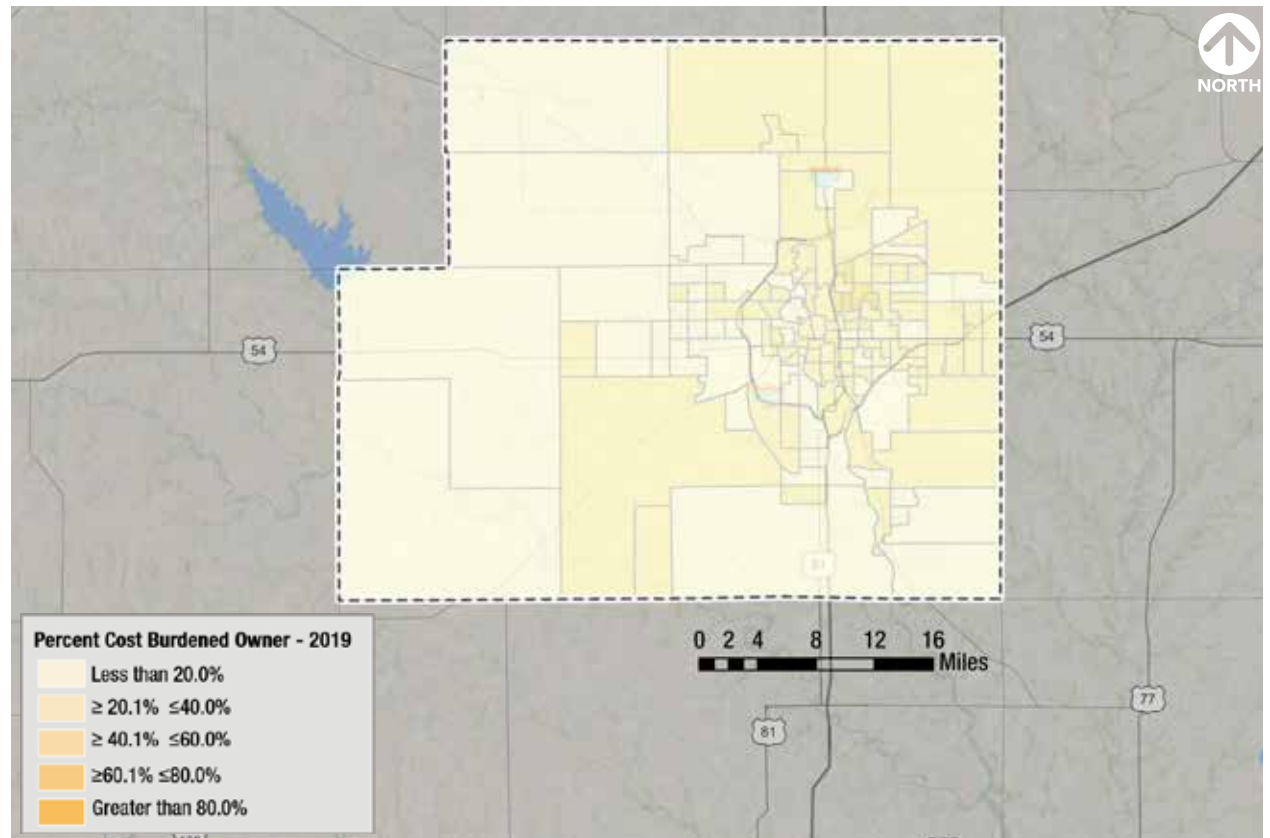
One metric to evaluate whether a home is affordable to a home buyer is to compare their household income to the value of the home. This metric can be adapted to evaluate the affordability of housing markets in different counties.

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

- Under the value to income metric, Sedgwick County falls in the middle, an overall viable market for housing development. This matches the market rate development interest in the county but does not mean the total demand is being met.
- It should be noted that there are neighborhood pockets where undervaluation and general trust in the market are limiting new development and redevelopment.

Another important metric in housing affordability is what the U.S. Department of Housing and Urban Development defines as, “families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.” The map

Percent Cost Burdened Owners - 2019



Source: American Community Survey (5-Year Estimates)

✚ Increase in share of cost-burdened owners from 2010 to 2019

above shows the percent of owners who spend more than 30 percent of their income on housing.

- The share of cost-burdened owners decreased in Sedgwick County since 2010.

Those burdened by their home are less financially resilient to other changes that may occur including job loss, rising fuel costs, and medical expenses.

Value to Income Ratio - 2019

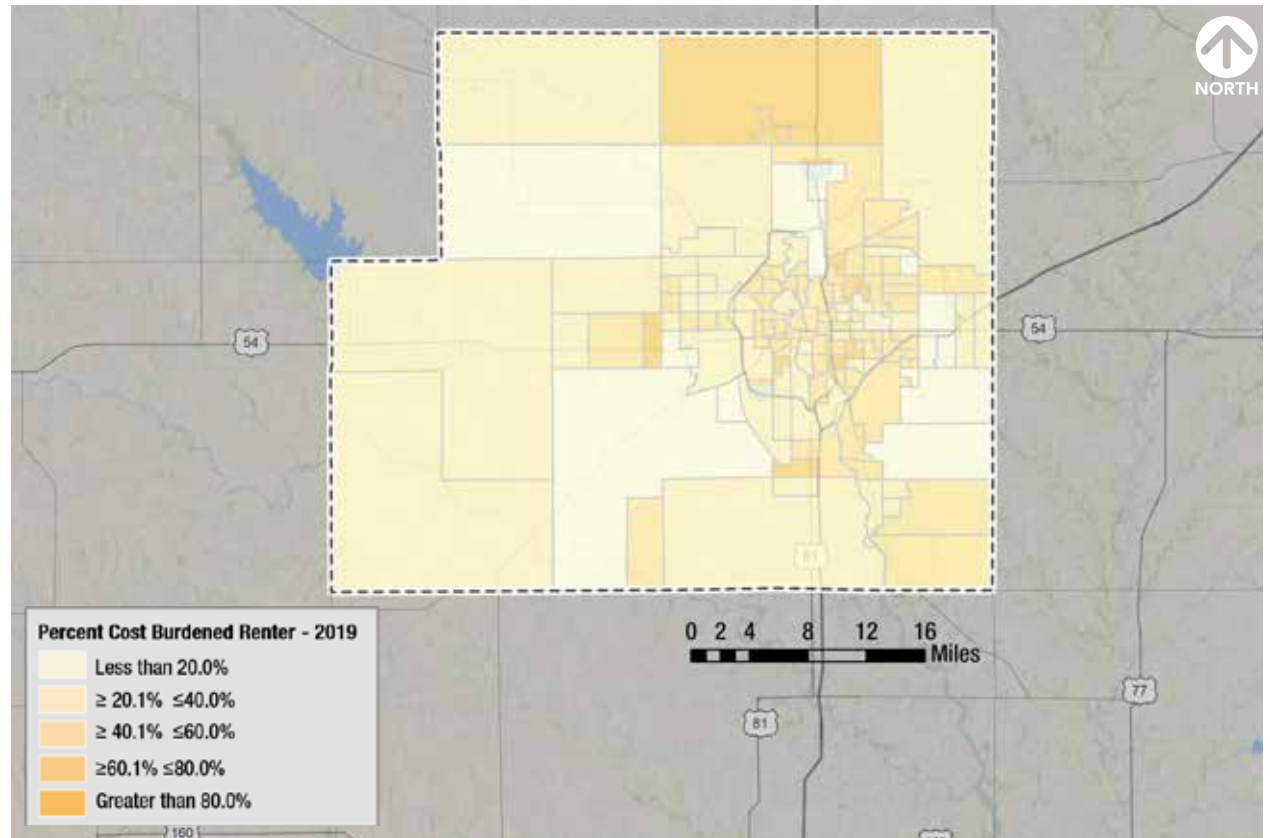
COUNTY	VALUE/INCOME
Sedgwick	2.49
State of Kansas	2.55

Renter Affordability in Sedgwick County

A metric to measure the affordability of rentals is to compare gross rent and rental household incomes, in addition to the HUD defined cost burden status of paying more than 30 percent of income on housing.

- The share of cost burdened renters did not increase since 2010. However, there are areas within the county with higher renter cost burden.
- While estimated gross rents are below the rent at 30 percent of median rental incomes in Sedgwick County, this means the units available match renter needs. Lower rent units might be in worse condition, have a limited number of bedrooms, or missing other accommodations needed by families or seniors.

Percent Cost Burdened Renters - 2019



Source: American Community Survey (5-Year Estimates)

✚ Increase in share of cost-burden renters from 2010 to 2019

Renter Conditions - 2019

COUNTY	MEDIAN GROSS RENT TO MEDIAN RENTER INCOME	MEDIAN GROSS RENT	RENT AT 30% OF MEDIAN RENTER INCOME
Sedgwick	28.8%	\$824	\$859

Source: American Community Survey (5-year estimates)

WHAT ARE PEOPLE SAYING ABOUT SEDGWICK COUNTY?

Of the 200 respondents living in Sedgwick County:

- The largest share of survey respondents were 25-34 years old (26%).
- About 71% of survey respondents are white alone.
- Hispanic or Latino respondents represent 8% of respondents.
- Most are homeowners (68%). Of those that rent, 58% do so by necessity. This is more than most other regions.
- When asked if they were interested in moving, 38% noted they are happy with where they live. Of those indicating they would consider moving, the most (19%) said to a different community for quality of life reasons, followed closely by from a rental to purchase a home (17%) and to a larger owner home (17%).
- The largest share of respondents' household income was between \$75,000 and \$99,999, skewing high for the county's median.

Respondents were given several types of housing options and asked if they felt any of these housing types would be successful in their community today. The most popular housing types, as chosen by more than 70% of respondents were:

1. Mid-size, three-bedroom homes (92%)
2. Small, two-to-three bedroom homes (90%)
3. Independent - Senior Living (83%)
4. Townhouse, Duplex, Attached Units (71%)

Others ranking over 50% include:

5. Apartment (65%)
6. Accessory Dwelling Units (61%)
7. Cottage Court - A group of smaller homes that share yard space (59%)
8. Downtown Upper-story Residential (57%)
9. Larger home with four or more bedrooms (56%)
10. Large Lot Residential Housing (acreage) (55%)
11. Row Home - Tri-plex and Above (54%)
12. Tiny Homes, Micro-Apartments - Homes or units that are very small, generally under 500 square feet (50%)

No housing type was seen as needed by less than 50 percent of survey respondents.



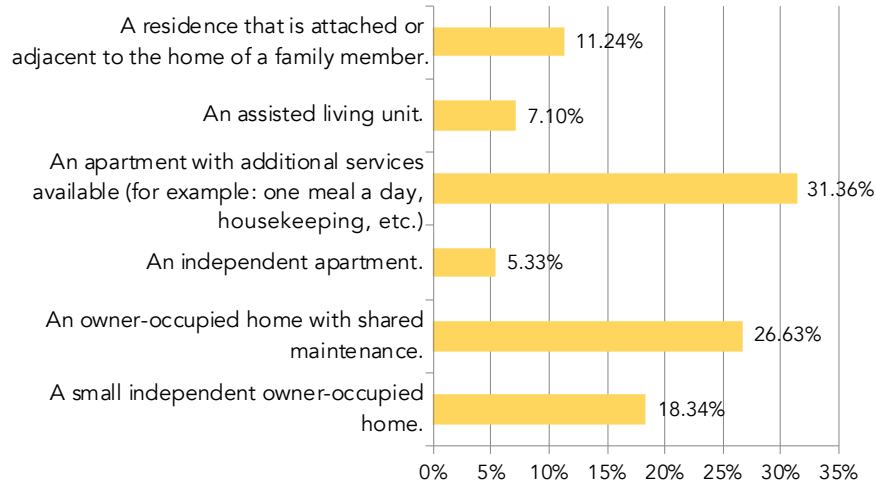
Very Interested

Not as Interested

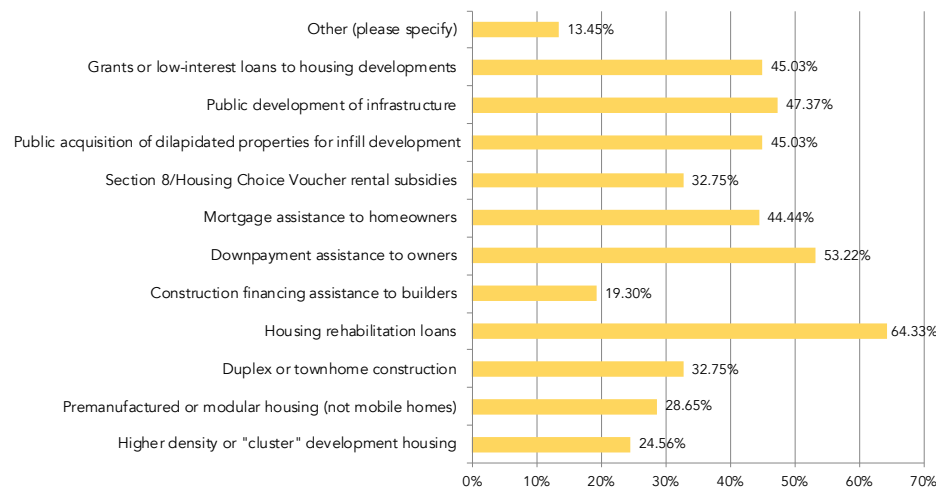
What Are People Saying About Sedgwick County?

Respondents from Sedgwick County feel that seniors would be most interested in an owner-occupied home with shared maintenance or apartment with services.

What type of housing do you believe area seniors and the elderly are most interested in?

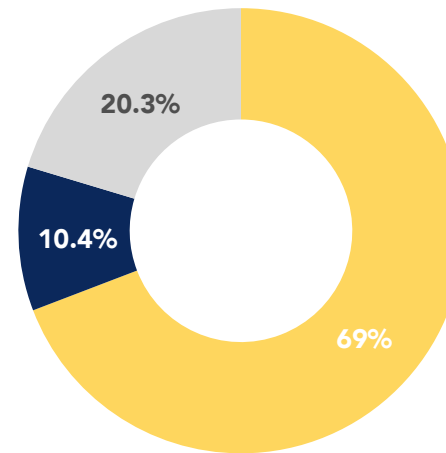


Which types of housing solutions would you support to reduce the cost of housing in your county (select all that apply)?

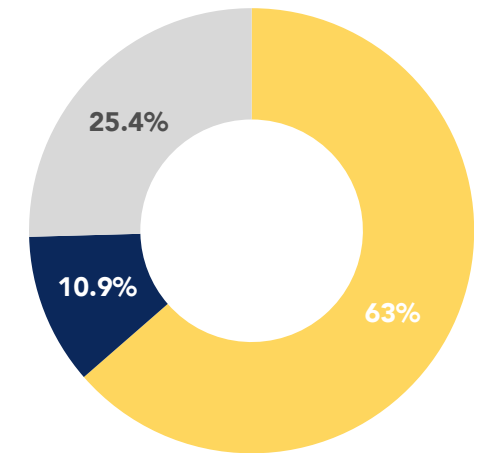


Respondents were favorable about using public funds to remove dilapidated housing. They were more receptive to using funds for rehab of housing. Notably, many did not know and likely would need more information on the programs.

Does your city or county need increased or continued use of city/public funding for housing rehabilitation or renovations?



Does your city or county need increased or continued use of city/public funding to remove dilapidated housing? (a condition of housing that is beyond repair)



Yes No Don't Know

Respondents and stakeholder discussions showed good support for policy directed at existing homes and new development. When questioned further, respondents most favored programs targeted at:

- Housing rehabilitation loans
- Downpayment assistance to owners
- Public development of infrastructure

HOUSING OPPORTUNITIES & CHALLENGES FOR SEDGWICK COUNTY

The following opportunities and challenges are based on the market analysis, surveys, and regional listening sessions.

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:

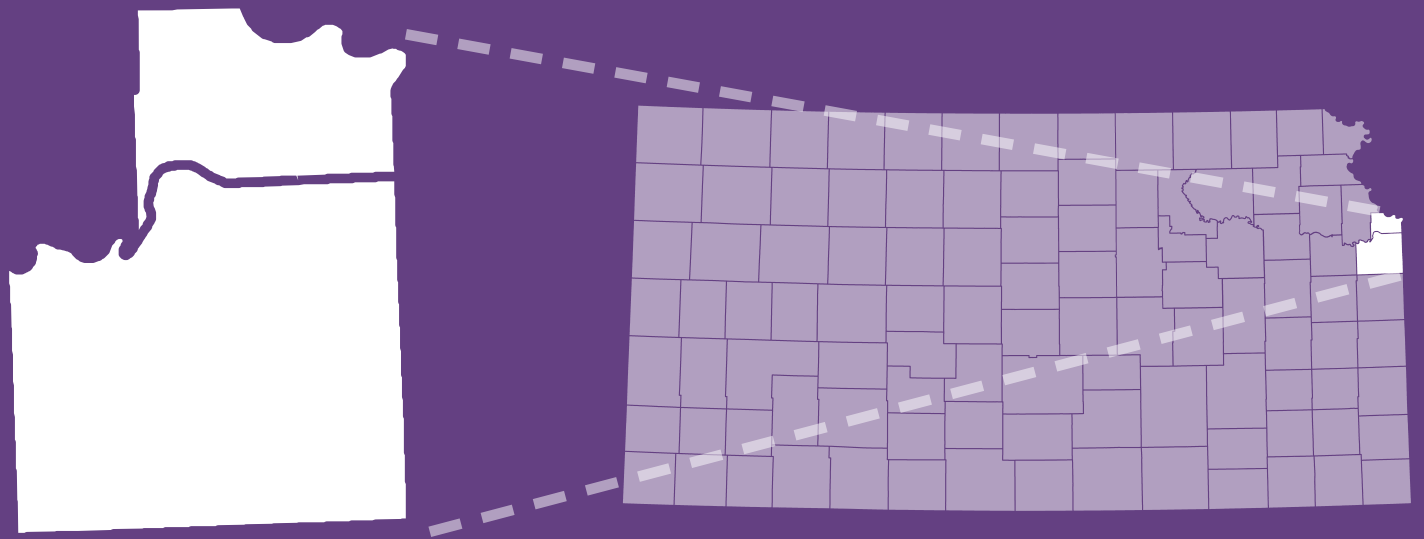
- Population growth due to continued labor shortages.
- Pent-up demand for housing products that meet the needs for every stage of life.

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

- [Sedgwick County Development Trends Summaries](#)



KANSAS CITY METRO



THE BIG PICTURE

While part of the Kansas City Metro area, Johnson and Wyandotte Counties face significantly different housing opportunities and challenges. These differences present different needs, as this section illustrates.

Popular Regional 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

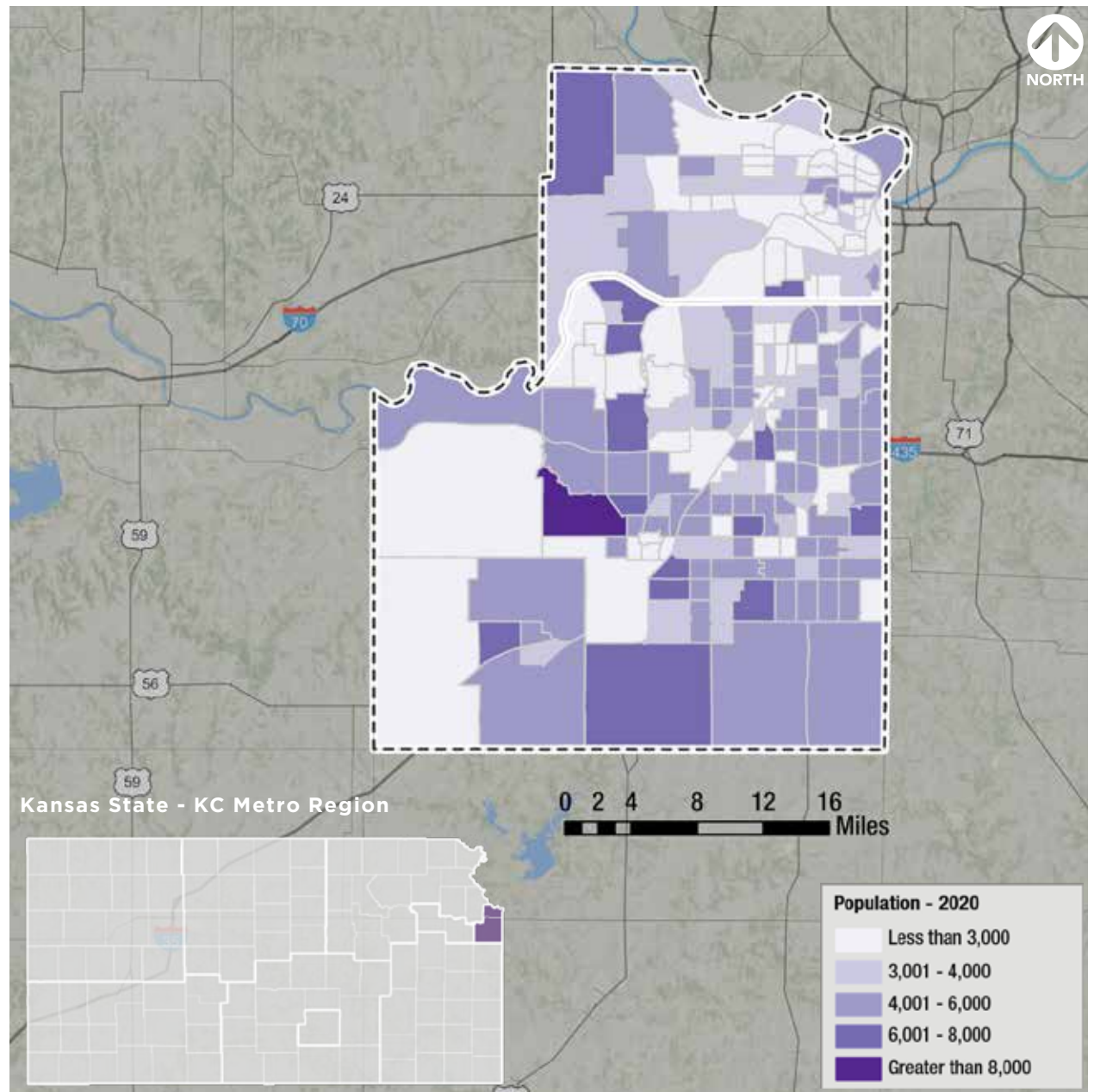
- Appraisal gap in older neighborhoods. This includes neighborhoods predominately of color.
- The need to develop self-sustaining neighborhoods or small community clusters.
- High need for social services and associated housing.
- More access between essential jobs and attainable housing. Affordable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

COUNTIES

Metropolitan

- Johnson
- Wyandotte

Kansas City Metro - 2020 Population



Source: U.S. Census Bureau

A SNAPSHOT OF THE KANSAS CITY METRO

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- Owner and Renter Cost Burden - Are residents in the region experiencing more or less burden to pay for housing, not including other necessary expenses like transportation?

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- Listening sessions with city staff, officials, economic development experts, real estate professionals, housing service providers, and major employers throughout the region.
- Community survey responses from 353 individuals who indicated they live in the Kansas City Metro.



Olathe



Kansas City

KANSAS CITY METRO PROFILE

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

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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%

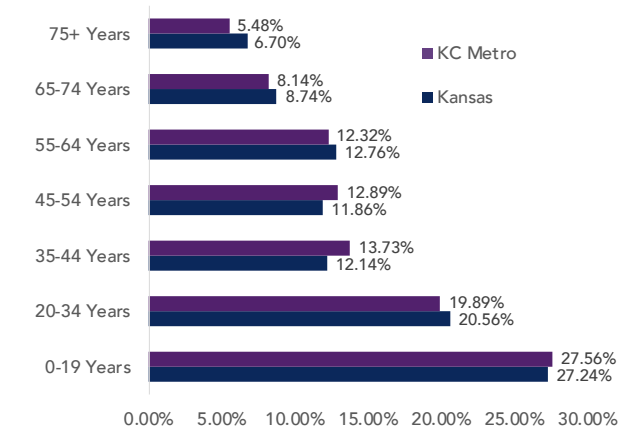
Source: American Community Survey (5-Year Estimates)

A housing stock profile of the Kansas City Metro

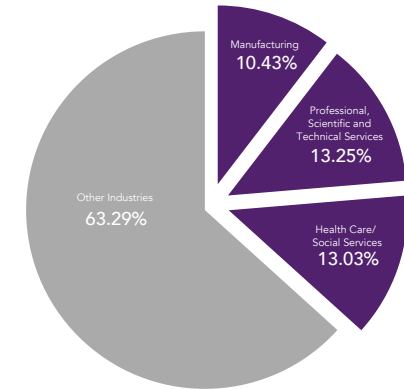
	KC METRO	STATE OF KANSAS
2019 Median House Value Range	\$100,300 - \$259,600	\$151,900
2019 Median Gross Rent Range	\$884 - \$1,109	\$862
Average Year Built of Residential*	1958	1949
Average Year Built of Multi-Family*	1967	1970
Percent Homes Poor Condition	7.7%	8.0%

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

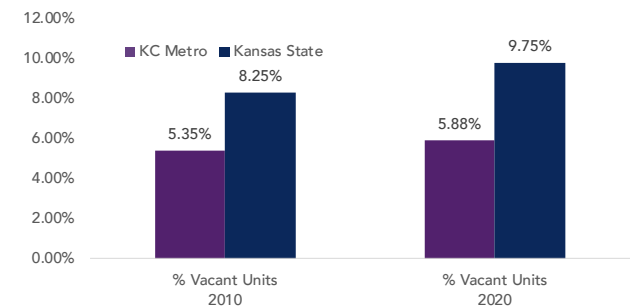
Population by Age - KC Metro vs Kansas - 2019



Top Employment Industries - KC Metro vs Kansas vs Kansas - 2019



Change in Vacancy - KC Metro vs Kansas



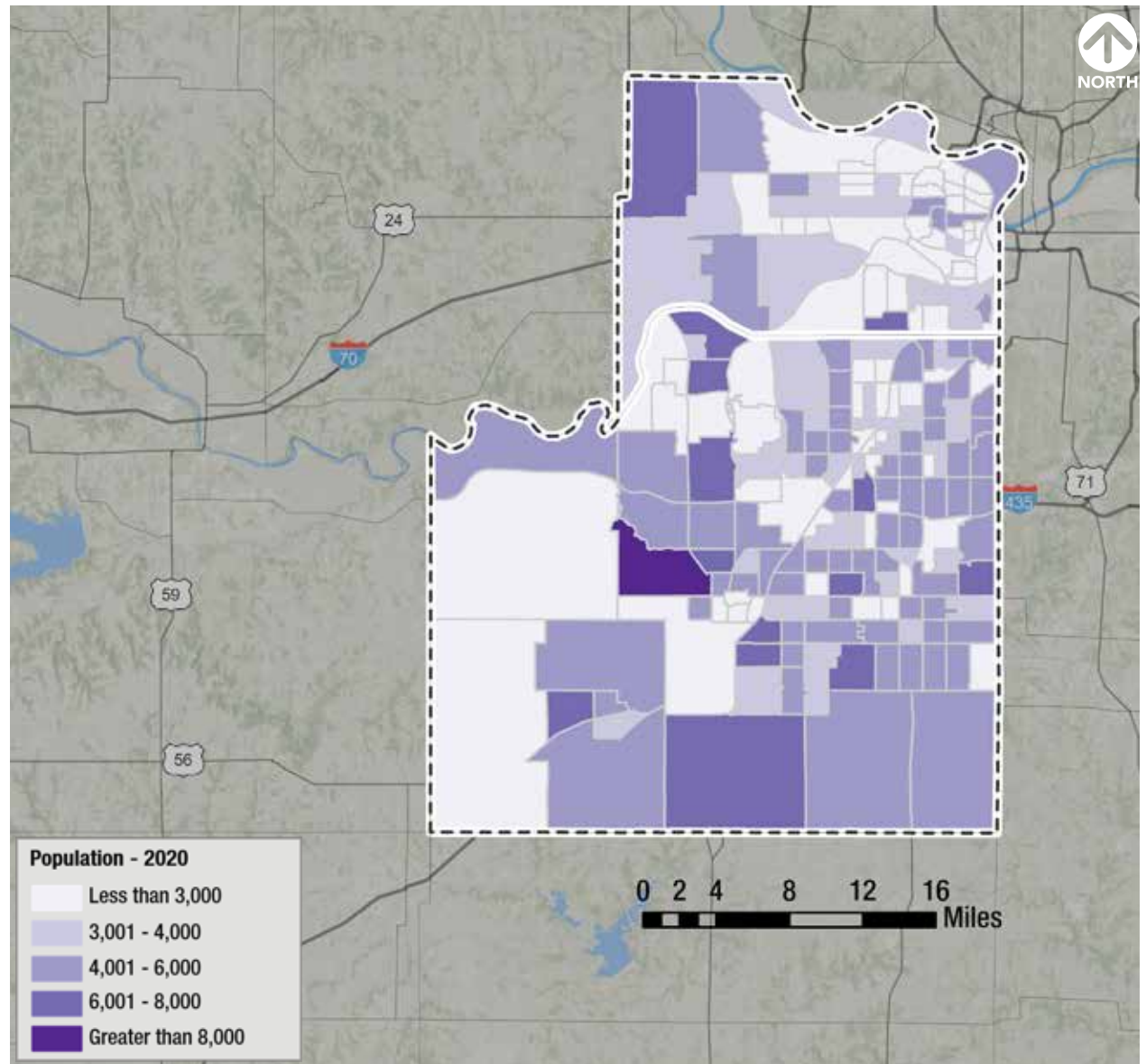
Population Change in the Kansas City Metro

- The Kansas City Metro, particularly Johnson County, has seen the most population growth in the state since 2010.
- Growth is more rapid in outer-ring areas in cities like Olathe, Overland Park, Lenexa, and Gardner.
- There has been growth in already built up areas in northeast Johnson County, indicating some redevelopment and density increases.
- The core areas of Kansas City in Wyandotte County saw growth, but not as much as other areas of the county, or compared to Johnson County.



Overland Park

Kansas City Metro - 2020 Population by Census Tract



Source: U.S. Census Bureau

Minority Population in the Kansas City Metro

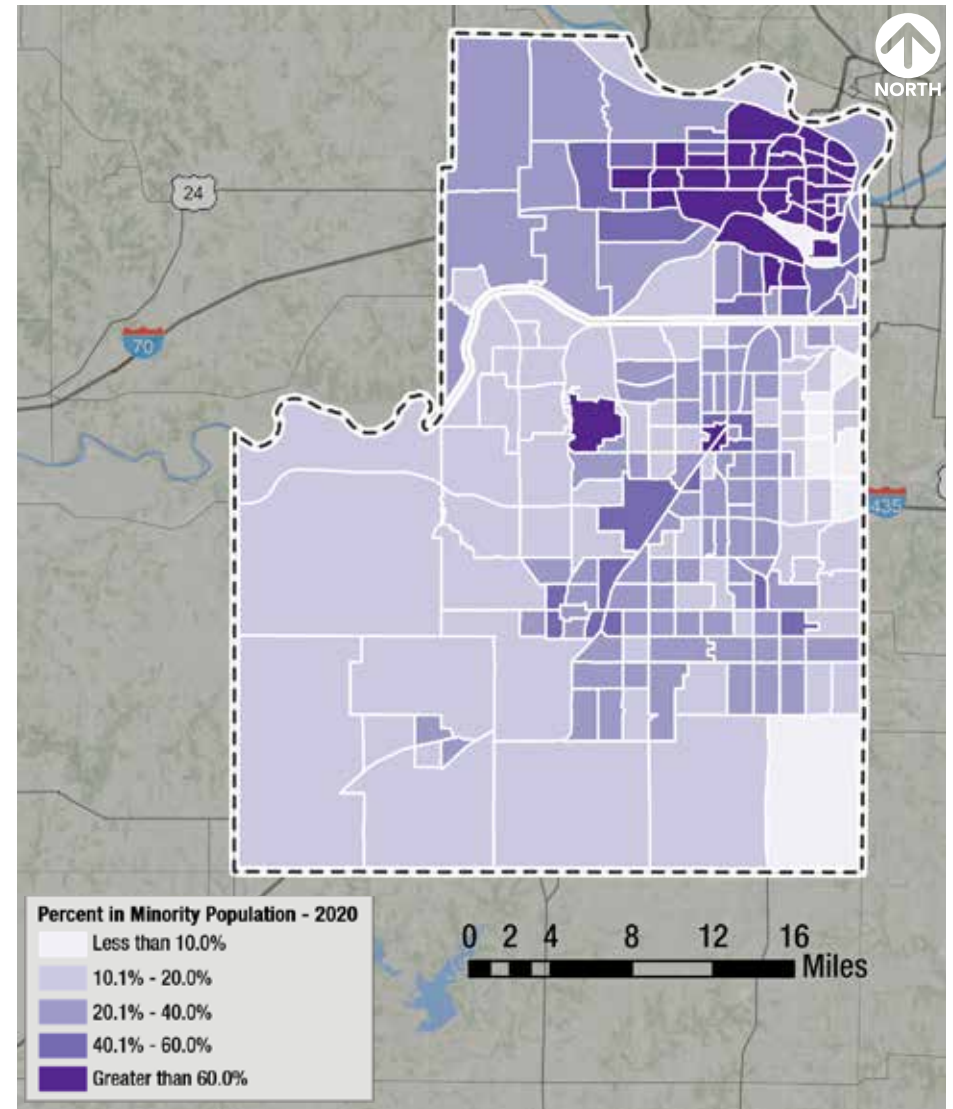
- The change in diversity of the population is more than the state in Johnson County and less than the state in Wyandotte County.
 - › However, Wyandotte County as a whole is much more diverse than the state and many other counties in Kansas with only 37.3% of the population identifying as white, non-Hispanic.
- The highest concentration of minority populations in the region are also the areas with the least growth since 2010 - the Kansas City core in Wyandotte County. These are also areas of lower incomes and higher renter occupancy.
 - › Of note, however, the percent of the population in Wyandotte County that identifies as white only and non-Hispanic increased since 2020.
- Higher minority population also appears along major transportation routes like Interstate-35 through Johnson County.

Change in Minority Population

	% WHITE NON- HISPANIC (2010)	% WHITE NON- HISPANIC (2020)	2010- 2020 CHANGE	% HISPANIC (2010)	% HISPANIC (2020)	2010- 2020 CHANGE
Johnson	78.9%	75.5%	-3.4%	7.2%	8.9%	+1.8
Wyandotte	28.2%	37.3%	9.1%	26.4%	33.0%	+6.6
State of Kansas	73.3%	72.3%	-1.0%	10.5%	13.0%	+2.5

Source: U.S. Census Bureau

Minority Population Percentage - 2020



Age Composition in the Kansas City Metro

Overall, the Kansas City Metro region is younger than most of the state. This region also has the highest change in employment, clearly supported by this younger population.

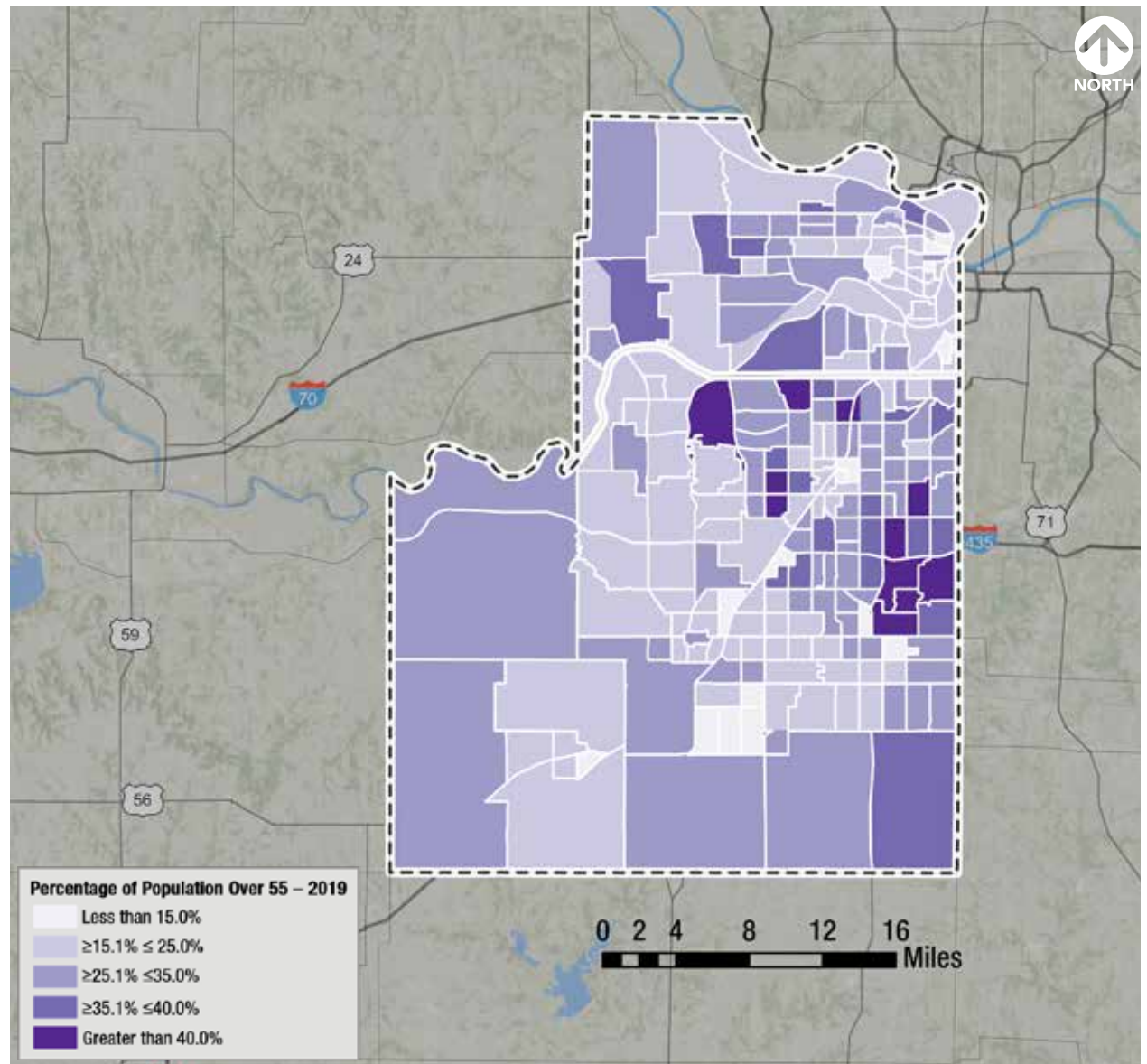
- People over 55 years old are most prevalent in cities like Leawood and parts of Overland Park, Shawnee, and Lenexa. These also tend to be some of the highest income and home value areas in the region.

Population over 55 years old - 2019

REGION	PERCENT
Kansas City Metro	25.9%
North Central	33.6%
Northeast	26.1%
Northwest	36.7%
Sedgwick County	26.6%
Shawnee/Douglas	27.5%
South Central	32.4%
Southeast	32.3%
Southwest	24.5%
State of Kansas	28.2%

Source: American Community Survey (5-year estimates)

Population Over 55 Years Old as a Percent of Total Population - 2019



Source: American Community Survey (5-Year Estimates)

Incomes in the Kansas City Metro

Household income varies considerably between Wyandotte and Johnson County.

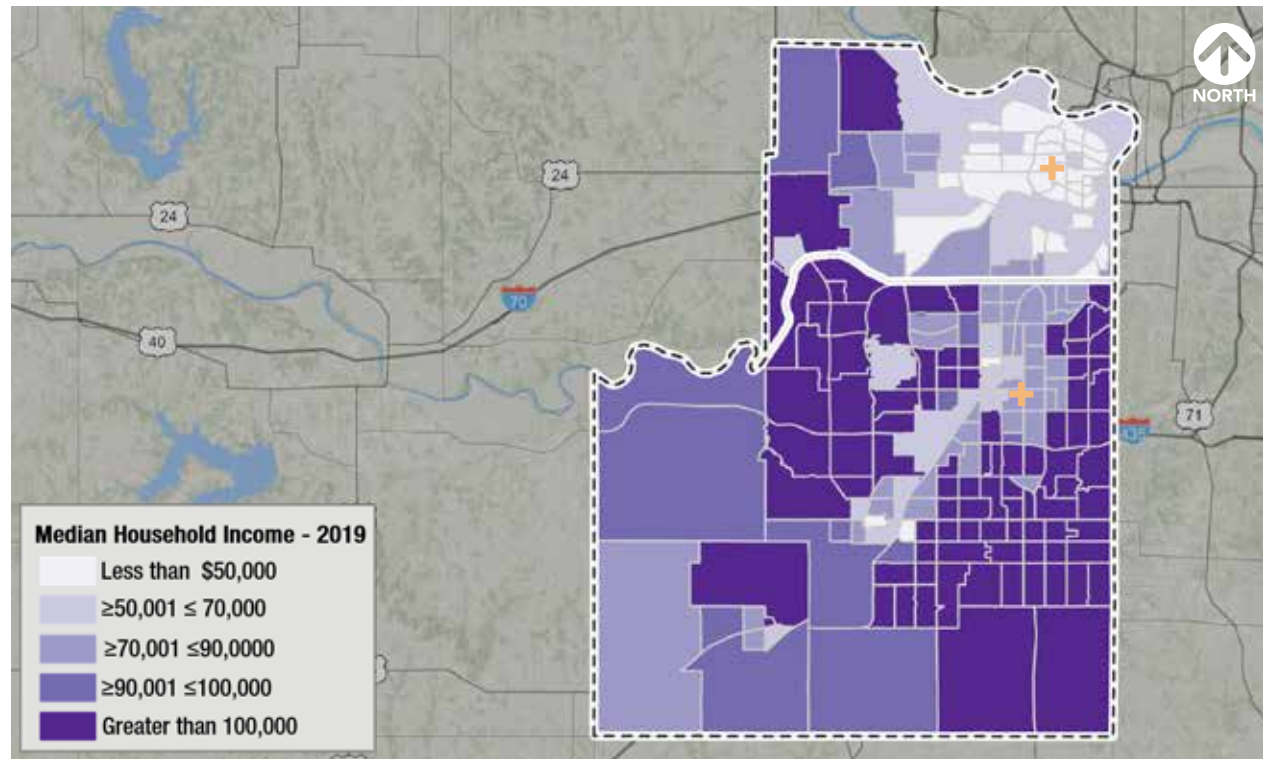
- While both counties saw real incomes increase since 2010, the difference in median incomes is over \$40,000 between the two counties.
- As mentioned in the population section, lower incomes are also areas that tend to have more renters and more minority populations.
- The difference in incomes was highlighted in the public input as a critical consideration when drafting local policies in the region. The needs are much different between the two counties.
- The illustration below shows what typical wages might be for common jobs in the region.
 - › The dramatic difference in housing costs will be noted later in this section and the ability of many workers to live in Johnson County was one of the core reasons for the recently completed Johnson County Housing Study.

Median Household Income - 2019

COUNTY	2019 INCOME
Johnson	\$89,087
Wyandotte	\$46,881
Kansas	\$59,597

Source: American Community Survey (5-Year Estimates)

Median Household Income - 2019



Source: American Community Survey (5-Year Estimates) + Real Income growth from 2010-2019 when adjusting for inflation

Median Salary of Local Metro Occupations

	FOOD SERVICES	BANKER	CONSTRUCTION LABORER	ACCOUNTANTS	CIVIL ENGINEER
Manhattan	\$20,000	\$26,800	\$36,210	\$48,490	\$77,140
Wichita	\$19,570	\$22,170	\$32,750	\$66,750	\$80,500
Topeka	\$19,620	\$24,130	\$35,890	\$59,790	\$75,260
Kansas City	\$23,500	\$27,660	\$42,010	\$67,490	\$78,950
Lawrence	\$20,670	-	\$41,360	\$54,380	\$82,110

Source: National Housing Conference, Paycheck to Paycheck, <https://nhc.org/paycheck-to-paycheck/>

Living Situations in the Kansas City Metro

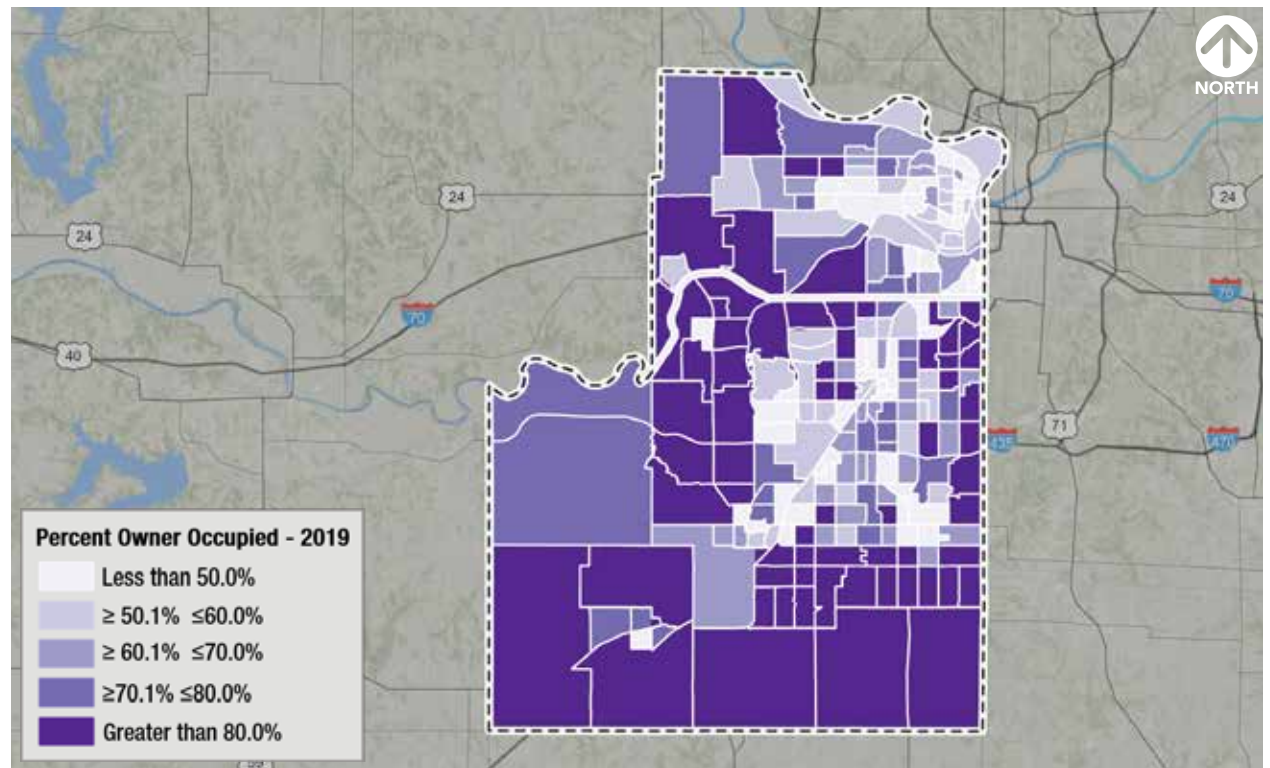
- Housing occupied by renters and owners generally correlates with income.
- In Johnson County, there are some areas with higher renter households and also higher incomes. These areas include southern parts of Overland Park and central parts of Lenexa. Typically, young people or people new to a community will prefer to rent for a time before buying.
- There also are some Census tracts with higher populations over 55 years old and higher rental occupancy. These may be empty-nesters who have downsized to high end rental options.

Percent Owner-Occupied Households - 2019

REGION	COUNT
Kansas City Metro	66.8%
North Central	69.9%
Northeast	63.6%
Northwest	73.6%
Sedgwick County	62.9%
Shawnee/Douglas	59.3%
South Central	71.8%
Southeast	70.1%
Southwest	67.6%
State of Kansas	66.3%

Source: American Community Survey (5-year estimates)

Owner-Occupied Housing Percent - 2019



Source: American Community Survey (5-Year Estimates)

- Of note, as a county overall, Johnson County had a percent owner-occupied housing of about 72% in 2010 versus about 69% in 2019. Much of this was in new construction of market rate units.
- Wyandotte County had a percent owner-occupied housing of about 63% in 2010 versus about 57% in 2019.

Vacancy in the Kansas City Metro

A 5%-6% vacancy rate is a good rate for a community to provide options in the market if these units are in good condition. The number of vacant unit for the Kansas City Metro region are illustrated to the right.

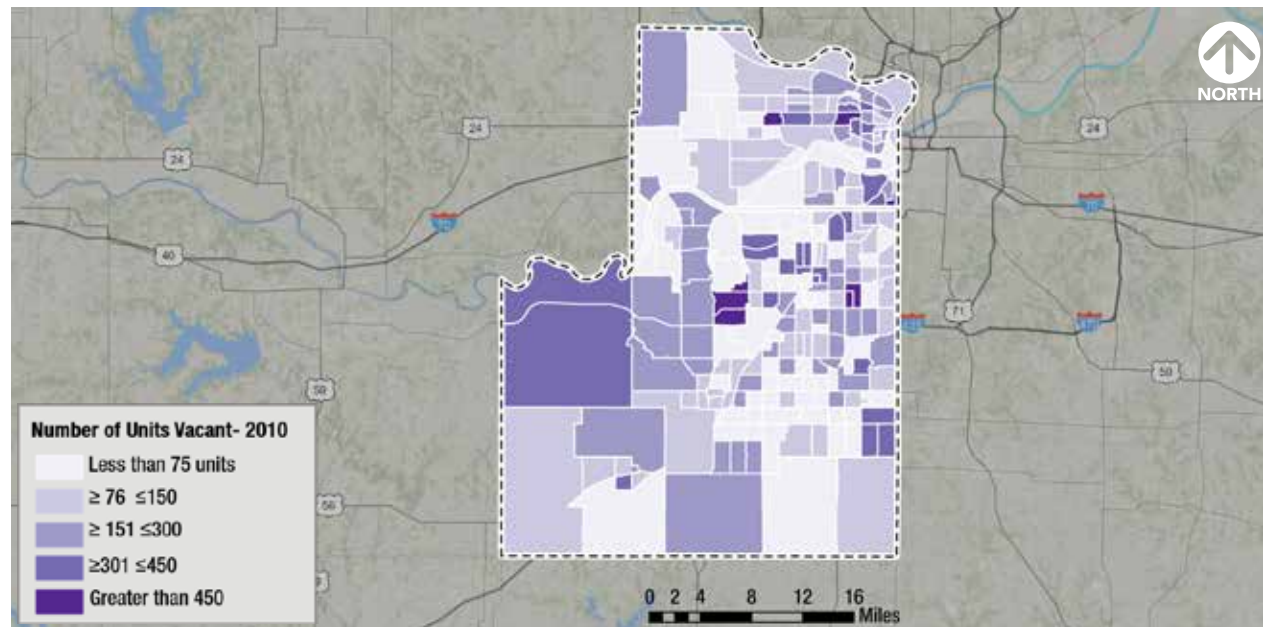
- Vacancy rates tend to be lower than other parts of the state.
- Vacancy fell in both counties since 2010.
- This confirms conversations during public input regarding low inventory and limited options in the market.

Vacancy Rate - 2020

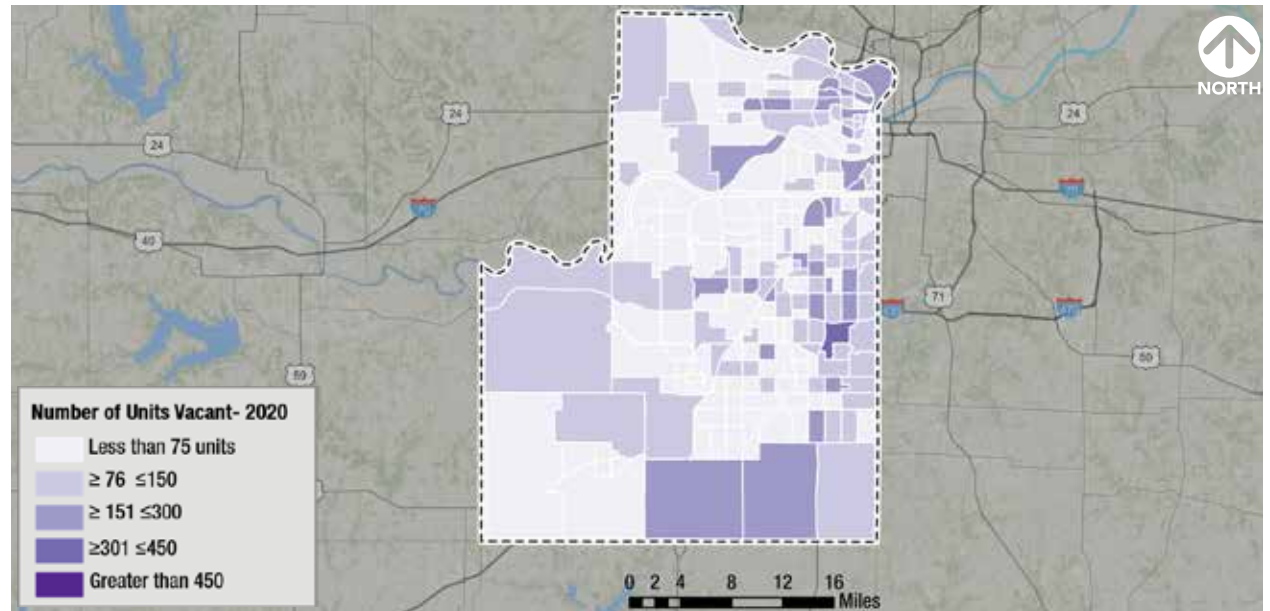
COUNTY	RATE
Johnson	4.8%
Wyandotte	9.7%
State of Kansas	9.7%

Source: U.S. Census Bureau

Housing Vacancy Rate - 2010



Housing Vacancy Rate - 2020



Source: U.S. Census Bureau

Housing Value and Age

The age and condition of housing is often reflected in the costs for housing.

The Kansas City Metro region has a newer housing stock than many other areas of the state. The age of housing closely matches the spread of development out from the core of Kansas City.

While areas with an older housing stock also tend to have lower home values this is not the case in northeast Johnson County where there are some of the highest home values in the state.

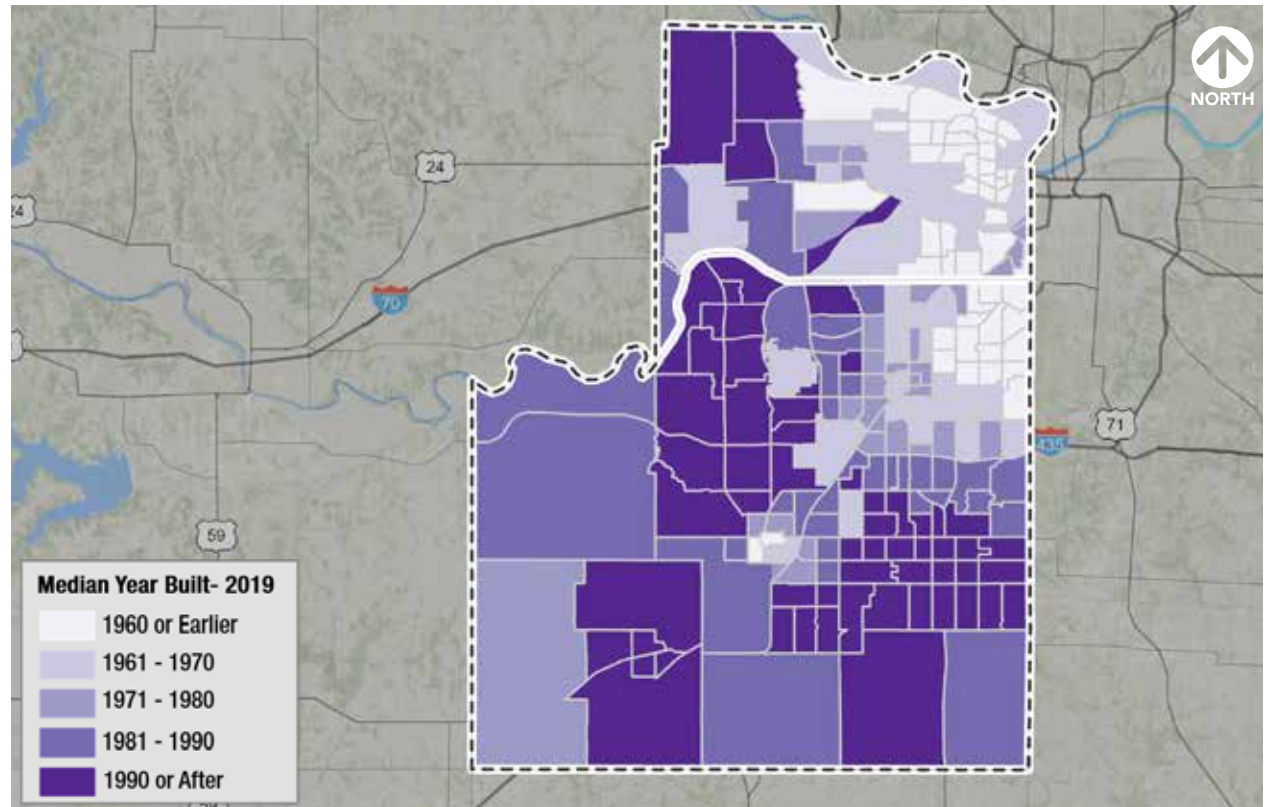
The age of housing is similar between Johnson and Wyandotte Counties, but the condition is not. Condition data is not available at the Census tract level, but the public input process indicated lower housing conditions overall in Wyandotte County. But there are areas of select redevelopment/rehabilitation need in Johnson County as well, particularly older apartment complexes.

Housing Stock % Single Family Detached Households - 2019

COUNTY	%
Johnson	68%
Wyandotte	70%

Source: Center for Neighborhood Technology; American Community Survey (5-Year Estimates)

Median Age of Housing Structures - 2019



Source: American Community Survey (5-Year Estimates)

Median Age of Housing - 2019

REGION	MEDIAN AGE RESIDENTIAL	MEDIAN AGE MULTI-FAMILY
Kansas City Metro	1958	1967
North Central	1939	1972
Northeast	1946	1974
Northwest	1947	1973
Sedgwick County	1948	1955
Shawnee/Douglas	1960	1976
South Central	1939	1972
Southeast	1948	1969
Southwest	1950	1975

Source: Kansas Department of Revenue, Property Valuation Division

Owner Affordability in the Kansas City Metro

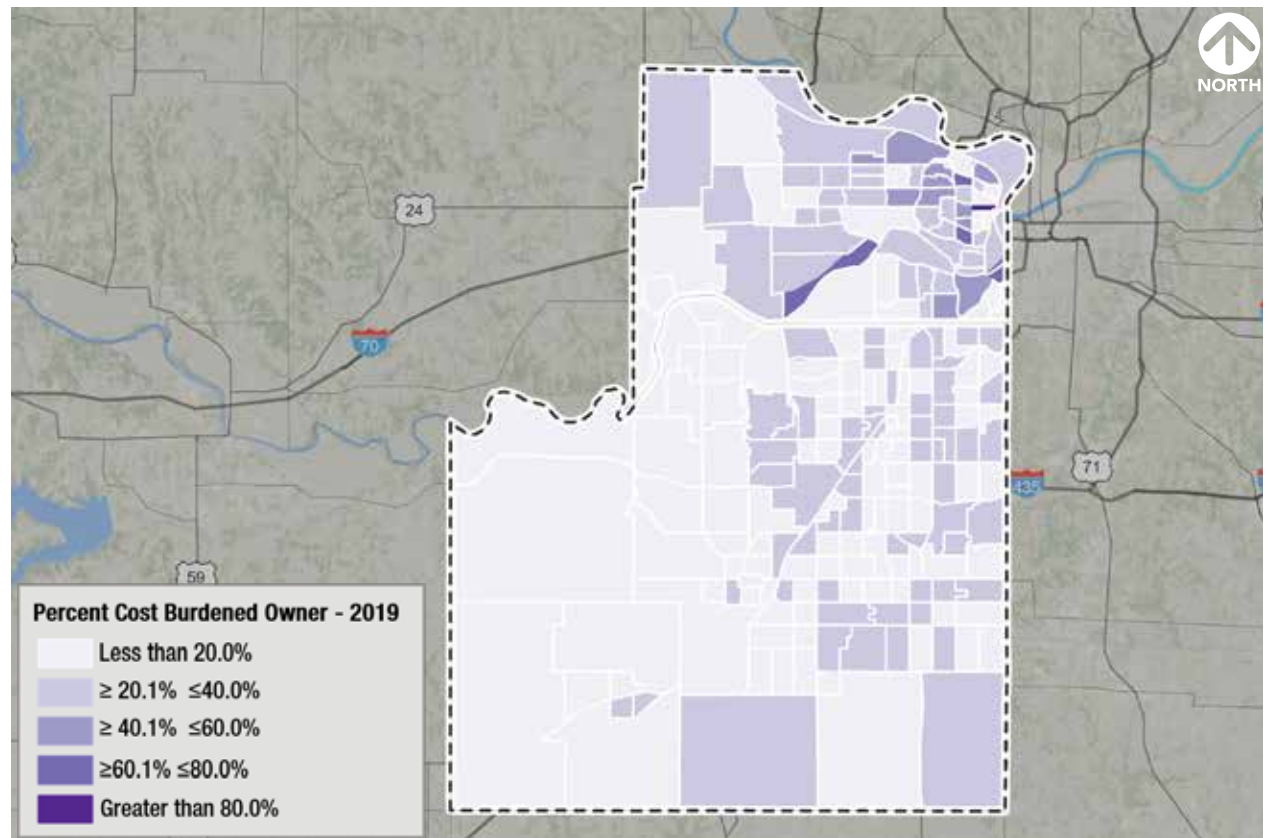
One metric to evaluate whether a home is affordable to a home buyer is to compare their household income to the value of the home. This metric can be adapted to evaluate the affordability of housing markets in different counties.

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

- Under the value to income metric, Johnson County is approaching widespread affordability concerns while Wyandotte County is almost undervalued. However, input indicates market rate development happening in different extents and locations in both counties.

Another important metric in housing affordability is what the U.S. Department of Housing and Urban Development defines as, “families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.” The map above shows the percent of owners who spend more than 30 percent of their income on housing.

Percent Cost Burdened Owners - 2019



Source: American Community Survey (5-Year Estimates)

✚ Increase in share of cost-burden owners from 2010 to 2019

- There is more cost burden for homeowners in Wyandotte County. However, the share of cost-burden owners decreased in both counties since 2010.

Those burdened by their home are less financially resilient to other changes that may occur including job loss, rising fuel costs, and medical expenses.

Value to Income Ratio - 2019

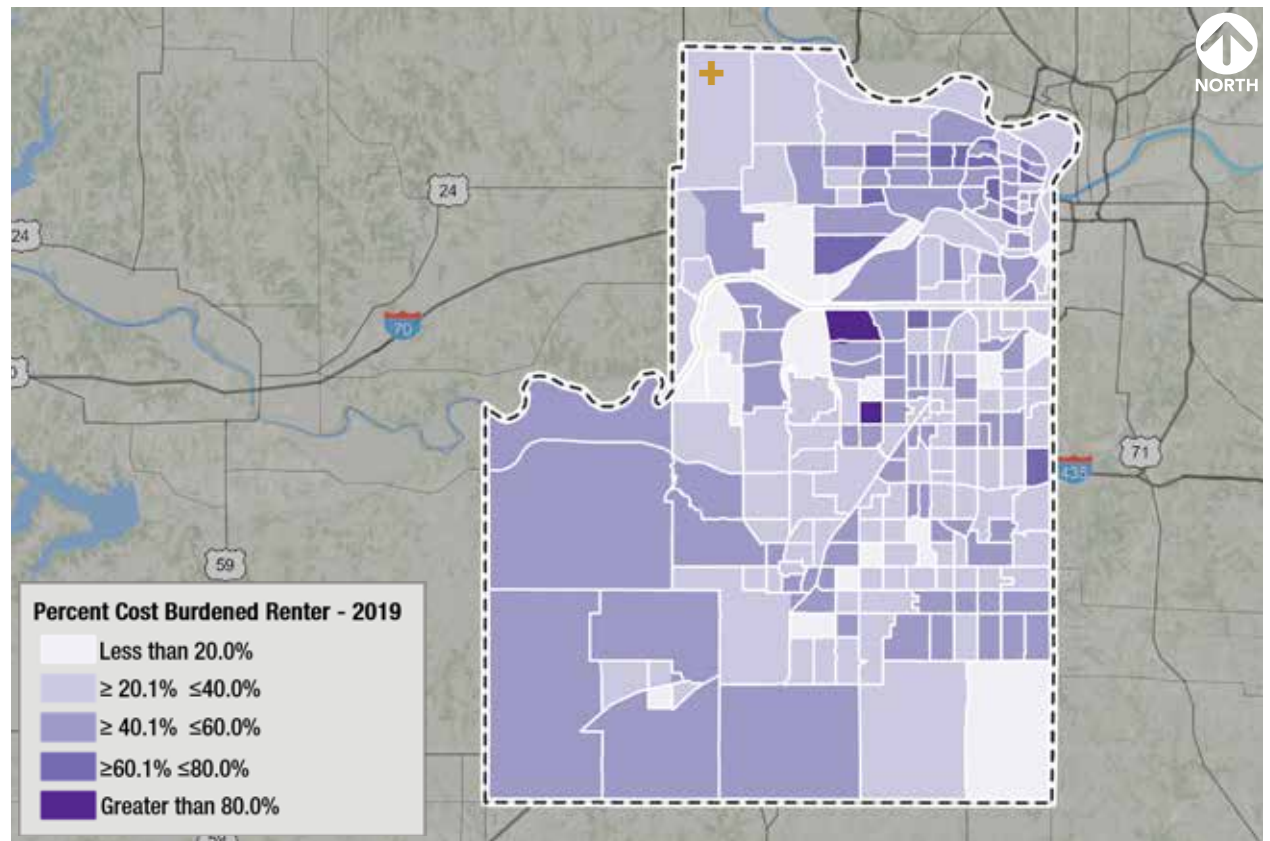
COUNTY	VALUE/INCOME
Johnson	2.91
Wyandotte	2.14
State of Kansas	2.55

Renter Affordability in the Kansas City Metro

A metric to measure affordability of rentals is to compare gross rent and rental household incomes, in addition to the HUD defined cost burden status of paying more than 30 percent of income on housing.

- Both Johnson and Wyandotte County saw an increase in the share of cost burdened renters since 2010.
- While estimated gross rents are below the rent at 30 percent of median rental incomes in Johnson County, this does not mean the units available match renter needs. Lower rent units might be lower condition, have a limited number of bedrooms, further from jobs, or missing other accommodations needed by families or seniors.
- Many of the rental units in Johnson County do not accommodate individuals working in Johnson County. To avoid being cost burdened these workers are living outside of Johnson County and incurring higher transportation costs.
- In Wyandotte County, the burden on renters is more extreme as the median gross rent is estimated to be more than a rent calculated at 30 percent of median renter income. This is likely a reflection of both lower incomes and low vacancy rates limiting rental competition.

Percent Cost Burdened Renters - 2019



Source: American Community Survey (5-Year Estimates)

✚ Increase in share of cost-burdened renters from 2010 to 2019

Renter Conditions - 2019

COUNTY	MEDIAN GROSS RENT TO MEDIAN RENTER INCOME	MEDIAN GROSS RENT	RENT AT 30% OF MEDIAN RENTER INCOME
Johnson	25.7%	\$1,109	\$1,293
Wyandotte	33.3%	\$884	\$797

Source: American Community Survey (5-year estimates)

WHAT ARE PEOPLE SAYING ABOUT THE KANSAS CITY METRO?

Of the 353 respondents living in the Kansas City Metro:

- The largest share of survey respondents were 35-44 years old (28%)
- Nearly 81% of survey respondents are white alone.
- Hispanic or Latino respondents represent 4% of respondents.
- Most are homeowners (65%). Of those that rent, 61% do so by necessity. This is more than most other regions.
- When asked if they were interested in moving, 33% noted they are happy with where they live. Of those indicating they would consider moving, the most (20%) said from a rental to purchase a home followed closely by finding a lower cost option.
- The largest share of respondents' household income was between \$50,000 and \$74,999.

Respondents were given several types of housing options and asked if they felt any of these housing types would be successful in their community today. The most popular housing types, as chosen by more than 70% of respondents were:

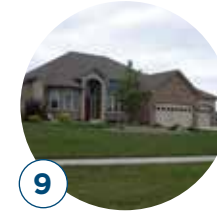
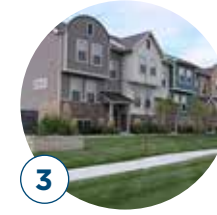
1. Mid-size, three-bedroom homes (90%)
2. Small, two-to-three bedroom homes (83%)
3. Townhouse, Duplex, Attached Units (76%)
4. Independent – Senior Living (75%)

Others ranking over 50% include:

5. Cottage Court - A group of smaller homes that share yard space (69%)
6. Row Home - Tri-plex and Above (65%)
7. Apartment (63%)
8. Accessory Dwelling Units (59%)
9. Larger home with four or more bedrooms (54%)
10. Downtown Upper-story Residential (52%)

The housing types that the majority did not think would be successful were:

11. Tiny Homes, Micro-Apartments - Homes or units that are very small, generally under 500 square feet (43%)
12. Large Lot Residential Housing (acreage) (40%)



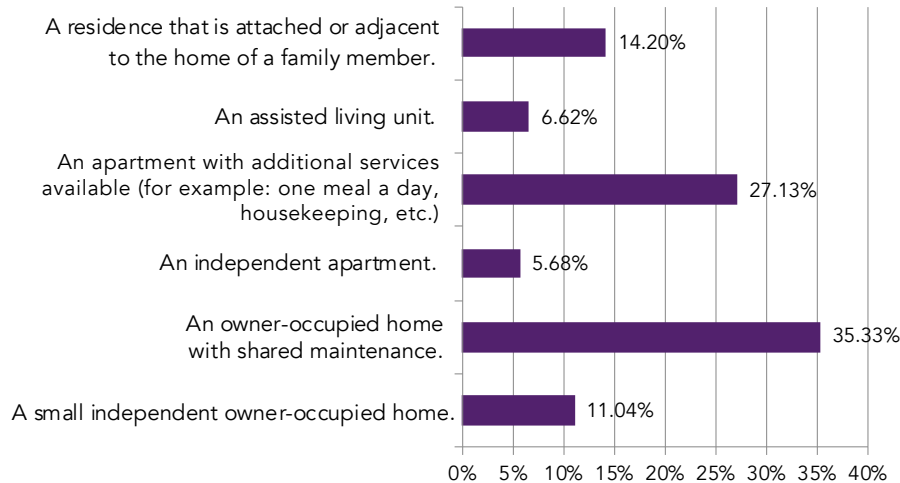
Very Interested

Not as Interested

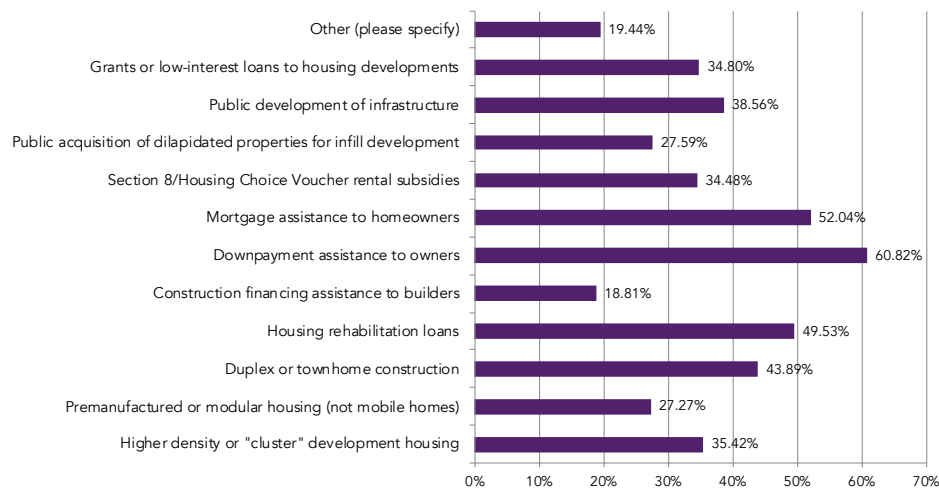
What Are People Saying About the Kansas City Metro?

Respondents from the Kansas City Metro feel that seniors would be most interested in an owner-occupied home with shared maintenance.

What type of housing do you believe area seniors and the elderly are most interested in?

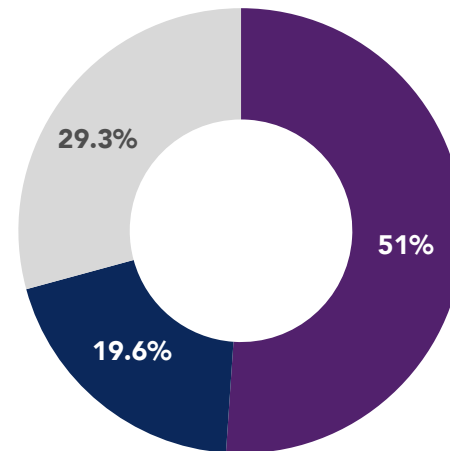


Which types of housing solutions would you support to reduce the cost of housing in your county (select all that apply)?

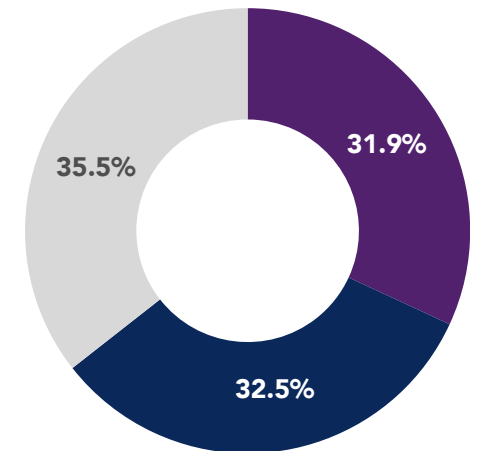


Respondents where not sure about using public funds to remove dilapidated housing. They were more receptive to using funds for rehab of housing, but just slightly a majority. Notably, many did not know and likely would need more information on the programs.

Does your city or county need increased or continued use of city/public funding for housing rehabilitation or renovations?



Does your city or county need increased or continued use of city/public funding to remove dilapidated housing? (a condition of housing that is beyond repair)



■ Yes ■ No ■ Don't Know

Respondents and stakeholder discussions showed good support for policy directed at new development but also direct assistance to residents. When questioned further, respondents favored programs targeted at:

- Downpayment or mortgage assistance to owners
- Housing rehabilitation loans
- Duplex or townhome construction
- Public development of infrastructure

HOUSING OPPORTUNITIES & CHALLENGES FOR THE KANSAS CITY METRO

The following opportunities and challenges are based on the market analysis, surveys, and regional listening sessions.

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.
- **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.

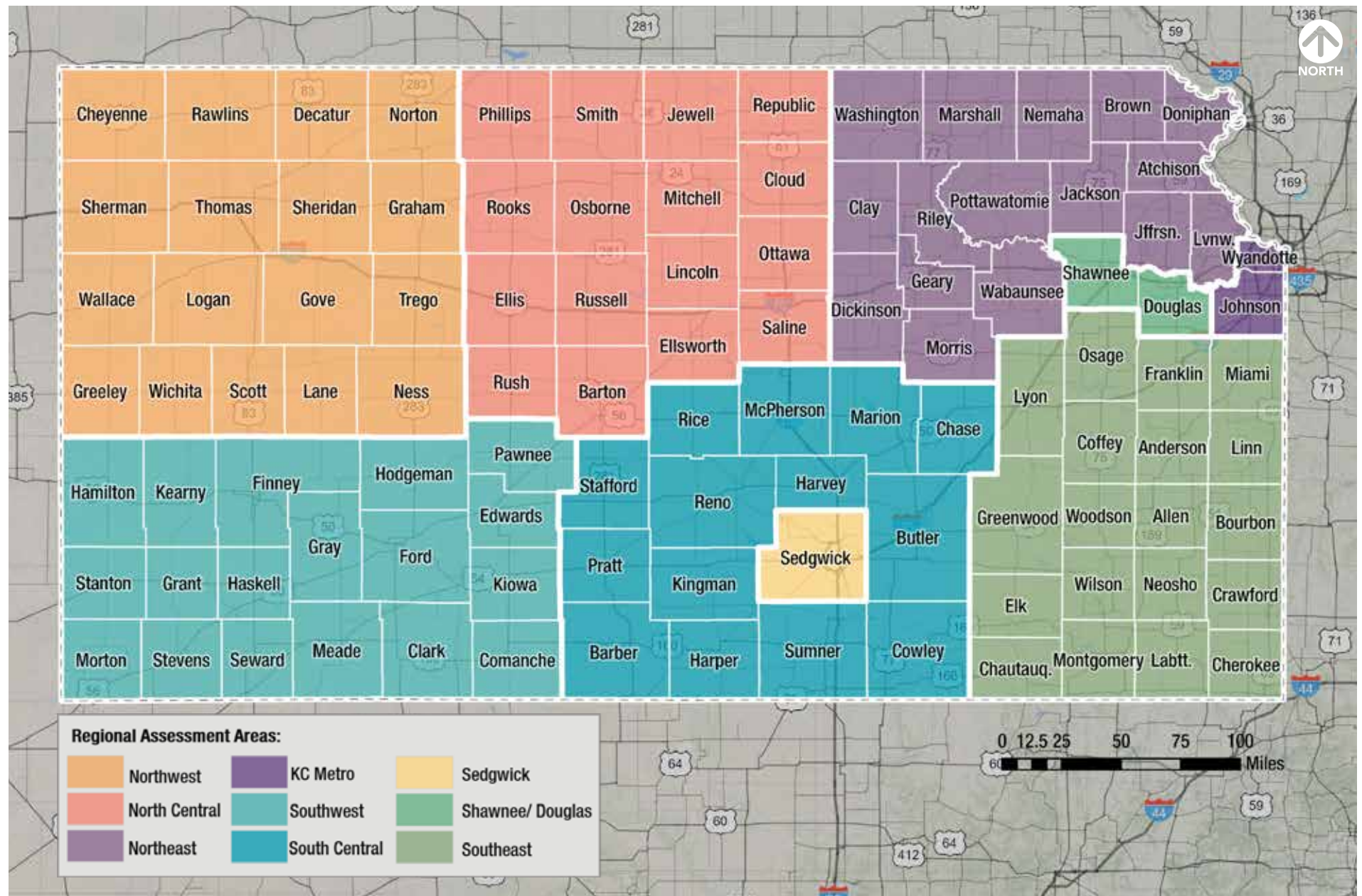
Housing development in Johnson County is being driven by:

- 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.

Local forecasting and recent housing studies show the magnitude of need and population growth:

- [Mid-American Regional Council Forecasts](#)
- [Johnson County Housing Study](#)

Kansas State Regional Assessment Map



Source: U.S. Census Bureau