

COWLEY COUNTY, KANSAS

County/Communities Comprehensive Housing Study - 2019.



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**COWLEY COUNTY, KANSAS
COUNTY/COMMUNITIES
COMPREHENSIVE HOUSING STUDY
2019.**

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*COMPREHENSIVE PLANS & ZONING * HOUSING STUDIES *
DOWNTOWN, NEIGHBORHOOD & REDEVELOPMENT PLANNING *
CONSULTANTS FOR AFFORDABLE HOUSING DEVELOPMENTS**

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SECTION 1

Overview of Research Activities & Expected Outcomes.



OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

■ INTRODUCTION. ■

This **County/Communities Comprehensive Housing Study** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for **Cowley County, Kansas**, including each Community and Rural Cowley County, identified as the Balance of County. The **Study** describes the past, present and projected demographics, economic and housing conditions in the County, as well as a “**Housing Action Plan,**” identifying recommended future housing projects.

This **County-Wide Housing Study** was conducted for the **Cowley First-Cowley County Economic Development Partnership (CF-CEDP)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. CF-CEDP and the citizens of the County all provided invaluable information.



■ RESEARCH APPROACH. ■

The **Cowley County/Communities Comprehensive Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2008-2012 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources.

To facilitate effective planning and implementation activities, housing demand projections were developed for a five year period. The implementation period for this Comprehensive Housing Study will be October, 2014 to October, 2019.

■ PURPOSE OF STUDY. ■

“The purpose of this Comprehensive Housing Study is to establish a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for Cowley County. This will insure that proper guidance is observed in the development of various affordable housing types for persons and families of all income sectors.”

The **Objectives** of this **Housing Study** are seven-fold:

- (1) **analyze the recent past and present housing situation** in Cowley County, with emphasis on determining the need for both owner and rental units for the local workforce, elderly, students and special populations;
- (2) **provide a process for educating and energizing the leadership** of Cowley County to take an active role in improving and creating modern and safe, both market rate and affordable, housing options;
- (3) **identify the future target housing needs** for Cowley County;
- (4) design program-specific housing projects to address **the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs**;
- (5) establish a **Downtown Housing & Redevelopment Initiative** for the Cities of Arkansas City and Winfield, Kansas;
- (6) **introduce new and innovative housing programs** that are a “fit” for Cowley County, to address both **immediate** and **long-term housing needs**.
- (7) address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of Cowley County;

This **Comprehensive Housing Study** included quantitative and qualitative research activities. The **Qualitative activities** included a comprehensive Community citizen participation program consisting of a Housing “Citizen” Survey, A “Workforce Housing Listening Session” comprised of representatives from the major employers of the County, Community “Housing Forums” with key Community and County-Wide organizations, and meetings with an organized “Housing Steering Committee,” comprised of citizens from Cowley County Communities and local business and government leadership, with the intent to understand the issues and needs of Cowley County. **Quantitative research activities** included the gathering of multiple sets of statistical and field data for the County and each Community. The collection and analysis of this data allowed for the projection of the County population and household base, income capacity and housing profile and demand.

■ SUMMARY. ■

Future population and household growth in Cowley County will be driven by new and expanded housing and economic development and public service activities. **The most critical housing issues in Cowley County are to promote the development of housing for the local workforce and young professionals, affordable to all salary income levels and at a pace that will equal the demand of a growing region.** Other priority housing needs in the County include providing housing opportunities for the elderly, students, first-time homebuyers, moderate-income persons and families and special needs populations by planning and constructing housing of various types/costs for targeted groups.

Cowley County will reach an estimated population of (at least) 36,373 by 2019. This represents an increase of 58 persons, or 0.2 percent, from the current (2014) estimated population of 36,315. The Communities of Arkansas City, Burden, Parkerfield, Udall and Winfield, are projected to experience population increases by 2019.

To meet the needs of current and future residents, the County should strive to develop up to **661 new housing units, by 2019.** These units are based on a high demand of persons/families, including workforce families that wish to move to Cowley County, but are inhibited by a lack of decent owner and rental housing units that meet their needs. A total of 434 owner and 227 rental housing units should be built to accommodate the housing needs of low-, moderate- and upper-income families, the elderly and special population households, especially the housing needs of the local workforce. New housing types should include single family homes, duplex/triplex units, town homes, and traditional rental apartments of four+ units.

A majority of newly-constructed housing units should be located in the Cities of Arkansas City and Winfield, along with the Balance of County or rural areas of Cowley County. An estimated 199 housing units, consisting of 94 owner and 105 rental units, are projected for the City of Arkansas City. An estimated 210 housing units, 102 owner and 108 rental, are projected for Winfield. A total of 210 owner units are projected for the Balance of County. The Villages in Cowley County should focus on housing purchase-rehab-resale or re-rent activities to meet their respective housing target demand.

In Arkansas City, an estimated 51 acres of land will be required to meet the projected housing demand for the Community. Winfield will require an estimated 53 acres.

A demand for new and/or rehabilitated housing units exists in the Downtowns of Arkansas City and Winfield. A total of 26 units, consisting of six owner and 20 rental housing units, should be created in Downtown Arkansas City, by 2019, representing approximately 13 percent of the target housing demand for the City. In Winfield, approximately 32 units, consisting of eight owner and 24 rental units, should be created in the Downtown by 2019, equaling 15 percent of the total housing demand.

SECTION 2

Comprehensive Citizen Participation Program.



COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

■ INTRODUCTION. ■

The Cowley County, Kansas County/Communities Comprehensive Housing Study included both qualitative and quantitative research activities. Discussed in this Section is the **comprehensive citizen participation program** that was implemented to gather the opinions of the Cowley County citizenry regarding housing issues and needs. *Planning for the County and each Community's future is most effective when it includes opinions from as many citizens as possible.* The methods used to gather information from the citizens of Cowley County and each Community included **Housing Steering Committee meetings**, “**Major Employers Summit on Workforce Housing**” with local Community organizations and major employers, “**Housing Forums**” with community leadership and local citizens, and a “**Cowley County Housing Survey**”.

■ HOUSING STEERING COMMITTEE, MAJOR EMPLOYERS SUMMIT ON WORKFORCE HOUSING & COWLEY COUNTY “HOUSING FORUMS”. ■

A major component of this **Comprehensive Housing Study** involved the creation of a **Housing Steering Committee**, comprised of the staff of Cowley First-Cowley County Economic Development Partnership, Community leadership, business owners and employees, government officials and the general citizenry. A series of meeting were organized with the Steering Committee throughout the development of this Study to obtain pertinent information and statistics regarding the housing situation of the County and each Community.

The Housing Steering Committee assisted in the organization of several private and community-based events that allowed the general public to voice their opinion on housing issues in Cowley County. The first, a “**Major Employers Summit on Workforce Housing**” brought together the major employers of Cowley County with the intent on creating awareness of the need for workforce housing to allow individuals and families to live closer to their place of employment.

Second, a series of “**Housing Forums**” allowed the general public to address any housing issue(s) they or their Community are experiencing.

The following are “**general consensus statements**” regarding housing issues in Cowley County, as expressed by those participating with the Housing Steering Committee and those attending the Major Employers Summit and/or Housing Forums. These statements will help pinpoint specific housing issues in Cowley County, as a whole, and allow housing development entities to accurately address the identified issues.

- Participants stressed a need for affordable housing in Cowley County, as the existing, available housing stock is considered “overpriced.” An example involves teachers in the school districts of Cowley County, where new hires have an annual salary between \$34,000 and \$40,000. Persons within this annual salary range cannot afford decent housing in any Cowley County Community, therefore, choosing to live elsewhere.
- Moderate-priced housing, generally between \$75,000 and \$130,000, was identified as “non-existent” in Cowley County, despite this price range being ideal for a large portion of the County workforce. Participants identified housing prices in the County being either less than \$60,000, or greater than \$180,000.
- Housing rehabilitation activities need to be addressed in Cowley County. Participants identified most homes priced between \$50,000 and \$70,000 as “fixer-uppers.” In most cases, the rehabilitation cost exceeds the actual value of the home.
- The major employers in Cowley County agreed that the maximum rent for entry-level employees is approximately \$550/month. Most rental housing units in the Cowley County Communities are significantly higher than what most employees can afford.
- Communities need to plan for the construction of new housing that keeps young professionals and workforce families in the County. Representatives of Rubbermaid, Stonebridge Creek and Kan-Pak identified a need to hire between 100 and 300 employees, each, within the next two years.
- Contractors in Cowley County have been focused on developing and constructing homes for upper-income families. Contractors that specialize in the development of affordable housing for persons and families of all ages and incomes need to be aware of the housing need in the County. Participants suggested that some apartment facilities have rents higher than the typical monthly cost of a house payment.

- A lack of nursing homes in Cowley County was identified. Currently, the only skilled nursing or assisted living homes in the County exist in Arkansas City and Winfield. Future elderly housing activities need to be a component of a “continuum of care” for local seniors.
- Homeowner education is a needed activity for first-time homebuyers, landlords, tenants and housing developers in the County. Housing Steering Committee members and Housing Forum participants agreed that awareness of the responsibilities of homeownership, as well as knowledge of existing housing development and rehabilitation programs and local housing funders would be a huge benefit to County residents and developers/contractors. Programs of interest should include, but not be limited to weatherization, nuisance abatement, neighborhood cleanup, housing inspection, affordability and financing.
- Some Communities in the County have experienced gradual population decline, due to the closure of schools or nursing homes. These Communities should focus on housing rehabilitation activities to create safe, decent and affordable housing.
- Housing Authorities in the County are receiving consistent calls for housing availability. The Winfield Housing Authority (WHA) identified maintaining a wait list of 50 people. WHA expressed an interest in developing 25 new housing units by 2019.

■ COWLEY COUNTY HOUSING SURVEY. ■

A “**Housing Survey**” was made available to the residents of Cowley County, via online media and paper copies at strategic locations. The Survey highlighted needed housing types and activities for persons and families of all ages and incomes, owner and rental housing affordability, barriers or impediments to obtaining affordable housing and quality of community services. A total of **556 Surveys** were completed. The following highlights the key findings of the Survey. Complete Survey results are included in **Appendix I** of this **Housing Study**.

- Survey participants included 178 Males and 375 Females. Two-person households and persons in the 25 to 44 age group represented the largest participants of the Survey. Participants included 456 homeowners and 98 renters.
- A total of 111 survey participants identified not being satisfied with their current housing situation. Participants identified their home as being too small, too far from their place of employment and/or their home needing excessive rehabilitation as reasons why they were not satisfied.
- Issues or barriers with obtaining affordable owner housing included housing prices, cost of utilities and homeowners insurance and a lack of sufficient homes for sale. Issues or barriers with obtaining affordable rental housing included the cost of rent, a lack of available decent rental units in a tenant’s price range and the cost of utilities.
- Housing types identified as “greatly needed” in Cowley County include middle-income housing, housing for both new and existing employees, rehabilitation of owner-occupied housing, three-bedroom rentals or homes for purchase and retirement housing for low-income elderly persons and families.
- Community Services that received an “**excellent**” rating from participants included **pharmacies, fire protection, banks, schools and churches**.
- A majority of participants identified wanting to live in the Communities of Arkansas City and Winfield.
- A majority of participants identified having the ability to afford a home priced between \$70,000 and \$130,000, or being able to afford a monthly rent between \$350 and \$650.

- 79 percent of the Survey respondents supported the County using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 65 percent of the Survey respondents supported Cowley County using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **90 percent of the Survey respondents supported Cowley County establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.**
- **89 percent of the Survey respondents supported the County using grant dollars to purchase, rehabilitate and resell vacant housing.**
- **81 percent of the Survey respondents supported Cowley County using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.**
- A total of 247 Survey participants identified being 55+ years of age, while 186 participants plan to retire in Cowley County.
- The top housing needs for persons 55+ years of age, during the next five years, include assisted living housing, single family housing and two-bedroom apartments for rent.
- 158 Survey participants identified a retirement housing campus as, at least, being “somewhat appealing” to their future housing needs.
- Support services in Cowley County were identified as being of “fair” quality. The top rated support services in the County included continuing education opportunities and volunteer opportunities.

■ HOUSING GOALS & ACTION STEPS. ■

Cowley First provided several opportunities for input from individuals, organizations, groups and local leaders, regarding the existing and future housing situation throughout Cowley County. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in the County.

The following “**Housing Goals & Action Steps**” were created via a series of Housing Steering Committee meetings and a public participation process, consisting of the implementation of a Housing Survey available to residents of the County. **A total of 544 Surveys** were completed. County residents also had the opportunity to participate in \ Housing Forums and a major employers summit to voice their opinions on needed housing types throughout the County.

Goal 1: Community Housing Initiative. Cowley County should implement a County-Wide **Housing Initiative** as a primary economic development activity. This Housing Initiative should include the development of up to **661 new housing units by 2019**, including an estimated **434 owner housing units** and **227 new rental units**. This **Housing Initiative** would provide current and future residents of the rural County and each Community with access to a variety of safe, decent and affordable housing types for families and individuals of all age, household size and income sectors.

- **Action Step 1:** Support community and economic development efforts in Cowley County to encourage and monitor housing development. **Cowley First** should work directly with both public and private sectors to encourage the development of specific housing programs to meet the needs of the County’s current and future residents, with emphasis on housing for young families, the local workforce, college students, retirees and special needs populations.

By 2019, Cowley County will need to develop up to 326 owner units and 143 rental housing units for households, age 18 to 54 years, including an estimated 56 owner and 67 rental units in Arkansas City and 64 owner and 68 rental units in Winfield. Additionally, an estimated 108 owner and 84 rental units are needed for retired and elderly households, 55+ years of age, in the County. This includes an estimated 38 owner and rental units in Arkansas City and 38 owner and 40 rental units in the City of Winfield.

Cowley County Communities have accessibility to regional economic and housing development organizations, including South Central Kansas Economic Development District and Mid-Kansas Community Action Program, Inc. The programs provided by these organizations are vital to the successful implementation of future housing activities in the County.

- **Action Step 2: Cowley First** should create a **Housing Partnership** with organizations from both the private and public sector, including, but not limited to, local Planning/Zoning Offices, the Cowley County and Winfield Housing Authorities, local Chambers of Commerce and Community and Economic Development entities and groups such as South Central Kansas Economic Development District, Mid-Kansas Community Action Program, Inc. and Southern Kansas Telephone Company.

The **Partnership** would serve to monitor and encourage housing development in Cowley County and work directly with both local and state housing stakeholders and funders to encourage the development of specific housing programs that meet the needs of the Community’s residents. Emphasis should be placed on housing constructed for the local workforce, young families, retirees, the elderly, veterans, college students and populations with special needs.

The **Housing Partnership** should take the lead role to design and implement a **Workforce Housing Assistance Program** for local employees and a **Continuum of Residential Retirement Program** for older adults in the County.



- **Action Step 3:** Plan and implement an **Employer’s Housing Assistance Program** to encourage major employers to become directly involved with assisting their employees in becoming homeowners in the County.

Employer assistance could include, but not be limited to, locating and negotiating the purchase of a house and providing initial funding assistance. Funding assistance could be, for example, in the form of a \$5,000 to \$10,000 grant and/or low-interest loan to persons and families for closing costs, down payment, etc. These homebuyers could also be a participant in a first-time homebuyers program, funded by either/both the Kansas Housing Resource Corporation and the Kansas Department of Commerce.

A consortium of major employers should consider forming a limited partnership to develop affordable housing projects in the County, both owner and rental, utilizing available public and private funding sources.

- **Action Step 4:** Initiate a **Continuum of (Housing) Residential Care Program** in the County, directed at persons and families 55+ years of age. This Program would address several facets of retiree and elderly housing development opportunities, including the increasing need for in-home services and home repair and maintenance, and modification of single family homes occupied by elderly households in the County and additional affordable housing, both owner and rental, both with and without supportive services.

Independent living housing types for the 55 to 75 year age group should include smaller, space efficient detached single family houses, patio homes of 1,800 to 2,200 square feet and attached townhomes.

The development of housing options for the 55+ years of age group would free up housing for workforce families looking for adequate housing in Cowley County.



Goal 2: New Housing Developments. New housing developments in Cowley County should address the needs of both owner- and renter households, of all age and income sectors, of varied price products. **Housing Survey participants identified single family housing for low- to moderate-income families, both existing and new employees and first-time homebuyers, consisting of three+-bedrooms, as great needs for Cowley County Communities.** *Housing activities in Cowley County should include purchasing, rehabilitating and reselling or re-renting existing units. Refurbished housing would be a cost effective method to provide housing affordable to families of very low- to low-income status.*

- **Action Step 1:** Identify up to **121 acres of land, County-wide, for new residential development** to meet the estimated need for **661 additional housing units by 2019.** This includes an estimated 51 acres in Arkansas City and 53 acres in Winfield. An additional, estimated 772 acres will be needed to meet the demand for up to 210 housing units in the rural, unincorporated (Balance of County) areas of Cowley County.
- **Action Step 2:** **New owner housing price products in the County should range between \$118,850 to \$221,000, depending on the type of housing units and targeted household income sector.**
- **Action Step 3:** **Housing for elderly populations** of all income ranges should be targeted for appropriate rental units with handicap-supportive accessibility and visitability. **Participants of the Housing Survey identified single family homes and assisted living facilities as needed housing types for Cowley County Communities.**
- **The Community of Dexter** has an abandoned nursing home that the City wants to purchase and convert to an elderly rental housing program.
- **Action Step 4:** **Rental housing projects** are recommended for the County, by 2019, to meet the needs of young, single workers in the Community. These projects should be designed and developed in a size and acceptable scale suitable for the neighborhood and be affordable to persons and families of all incomes. This could include general rental housing, both new and rehabilitated, or the development of “single room occupancy housing to serve as a temporary/transitional dwelling unit for employees searching for housing.
- **Rental housing price products in Cowley County should range in monthly rents from \$380 to \$860, depending on the size, number of bedrooms and the household income sector being served.**
- **Action Step 5:** Consider new, modern housing developments, such as housing in the Downtown and new subdivisions utilizing New Urbanism planning concepts.

- **Action Step 6:** The Communities of Arkansas City and Winfield need to target Downtown buildings for adaptive reuse of upper stories into housing. This effort will assist in marketing and emphasizing Downtown as a vibrant commercial and residential center. **The estimated Downtown housing target demand for the next five years includes 26 units (6 owner, 20 rental) in Arkansas City, and 32 units (8 owner, 24 rental) in Winfield.**



- **Action Step 7:** New housing developments in Cowley County should include the construction of housing that focuses on accessibility and use by persons and families with special needs. **An estimated 38 total units (18 owner, 20 rental) will be needed by 2014.**



- **Action Step 8:** Establish a policy of condemning and demolishing housing of a dilapidated condition, not cost effective to rehabilitate. **The vacated lots could be set aside for a City or County-Wide Land Bank Program to be used for future owner and rental housing development needs.**



- **Action Step 9:** Communities should consider implementing a nuisance abatement and enforcement, or “Neglected Properties” ordinances that will monitor progress on eliminating dilapidated properties from a Community’s housing stock.



- **Action Step 10:** In an effort to meet **immediate housing needs** in Cowley County, non-traditional housing developments at existing residential locations should be considered. As an example, for lots that are too small to support today’s conventional residential development standards, the development of single family “narrow lot homes” (examples pictured below) would provide a solution for unused parcels of land within existing residential neighborhoods, as well as vacant lots created through the demolition and replacement of dilapidated properties.



- **Action Step 11:** Future housing development programs should focus, first, on utilizing vacant land within the respective Corporate Limits of each Community in Cowley County. Where economically feasible, consider new, modern housing development types that utilize New Urbanism and “Smart Growth” planning concepts. Public and private sectors should create a “shared cost” program to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments.



Goal 3: Existing Owner and Rental Housing Stock. Housing preservation and rehabilitation programs and activities in Cowley County should strive to protect and save the existing housing stock of each Community.

- **Action Step 1:** The Communities of Cowley County should maintain an ongoing housing rehabilitation program for both owner and rental housing units, with emphasis on meeting the housing rehabilitation needs of the elderly, low income families, college students and housing occupied by persons with special needs. **An estimated 1,040 housing units in the Cowley County Communities need moderate rehabilitation, including an estimated 552 units in Arkansas City and 330 units in Winfield. Additionally, an estimated 156 units, County-wide, need to be removed (due to dilapidated conditions) by 2019, including 89 in Arkansas City and 35 in Winfield.**
- **Action Step 2:** Communities should strive to preserve housing of **historical significance.** Housing that is architecturally significant or for its association with persons or families who played key roles in a Community's development and growth adds to the character of any neighborhood.

Goal 4: Financing Housing Development. Cowley First, along with housing developers and funders, should consider both public and private funding sources to both construct new housing and maintain the existing housing stock.

- **Action Step 1:** Pursue State and Federal Grants to assist in financing housing rehabilitation, housing purchase, rehabilitate and resale and first-time homebuyers programs. **Cowley First** and private builders should pursue such funding from the Kansas Housing Development Corporation and Kansas Department of Commerce. **Participants of the Housing Survey expressed support for the County in using State or Federal grant funds for owner housing rehabilitation, including owner and rental housing rehabilitation.**
- **Action Step 2:** Utilize **Tax Increment Financing** to assist in the financing of new housing developments, specifically public facility and utility requirements.
- **Action Step 3:** Pursue securing any and all available tools of financing assistance in the development of new housing projects in the Community. This assistance is available with the Kansas Housing Development Corporation, Kansas Department of Commerce, USDA-Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development, in the form of grants, low-income housing tax credits and mortgage insurance.

Goal 5: Impediments to Fair Housing Choice. Cowley County and each Community will need to identify, discuss and establish a plan to eliminate all barriers and impediments to fair housing choice. Both public and private sectors should play a role in this process. This would include the involvement of City government, schools, churches and the local business sector.

- **Action Step 1:** Address the following, primary impediments to fair housing choice, as identified by participants of the **Cowley County Housing Survey**. ***For Owner Households – Housing Prices, Cost of Utilities and a Lack of Sufficient Homes for Sale. For Renter Households – Cost of Rent and a Lack of Available, Decent Rental Units in an Affordable Price Range.***
- **Action Step 2:** Communities should establish and enforce a **Fair Housing Policy**, to insure all current and future residents do not experience any discrimination in housing choice.
- **Action Step 3:** For persons with a disability(ies), supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.
- **Action Step 4:** Encourage lenders to aggressively market housing for minorities.
- **Action Step 5:** Support bilingual and impoverished families in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- **Action Step 6:** Routinely inspect rental housing units to insure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.
- **Action Step 7:** Create and support the efforts of a regional “**Fair Housing Advisory Group**” through the provision of adequate resources for fair housing provisions.



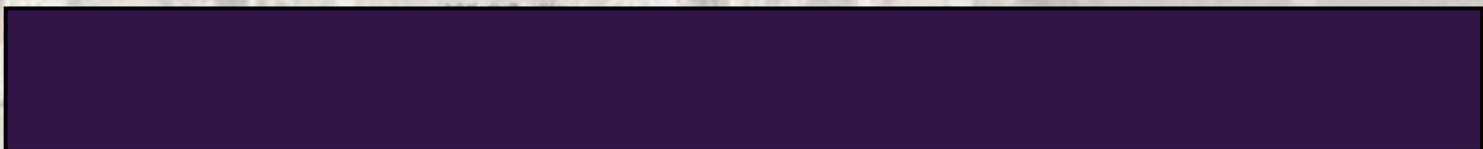
Goal 6: Establish a **rental property occupancy permit process**. Several single family housing units, intended for ownership, have been converted into rental properties consisting of one or more units. These rental housing structures could potentially become a significant hazard if routine maintenance is not performed. Respondents to the Housing Survey identified rehabilitation of renter occupied housing as one of the “*Greatly Needed*” housing activities in Cowley County.

- **Action Step 1:** Rental units should be inspected upon each change of tenants, including a revolving inspection process that examines rental properties every three years on either a staggered approach, or a voluntary program that certifies rental properties as approved for occupancy and advertised on a rental property website. **The Winfield Housing Authority maintains a quarterly rental housing inspection process for all of their units.**
- **Action Step 2:** The **Housing Partnership** is recommended to appropriate a portion of its housing rehabilitation initiative to annually fund a **revolving loan program** for the rehabilitation of converted dwellings to rental properties.
- **Action Step 3:** Dwellings determined to be not cost-effective for rehabilitation are recommended to be tagged for acquisition, demolition and replaced with new housing types.



SECTION 3

Cowley County/ Community Profile.



COWLEY COUNTY/COMMUNITY PROFILE.

■ INTRODUCTION. ■

This Section of the Cowley County, Kansas County/Communities Comprehensive Housing Study provides a population, income, economic and housing profile of the County. Presented are both trend and projection analysis. Emphasis is placed on a five-year projection of change.

Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout Cowley County. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing the County and each Community with a future housing stock capable of meeting the needs of its citizens.

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Cowley County, included a five-year period, **October, 2014 to October, 2019**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

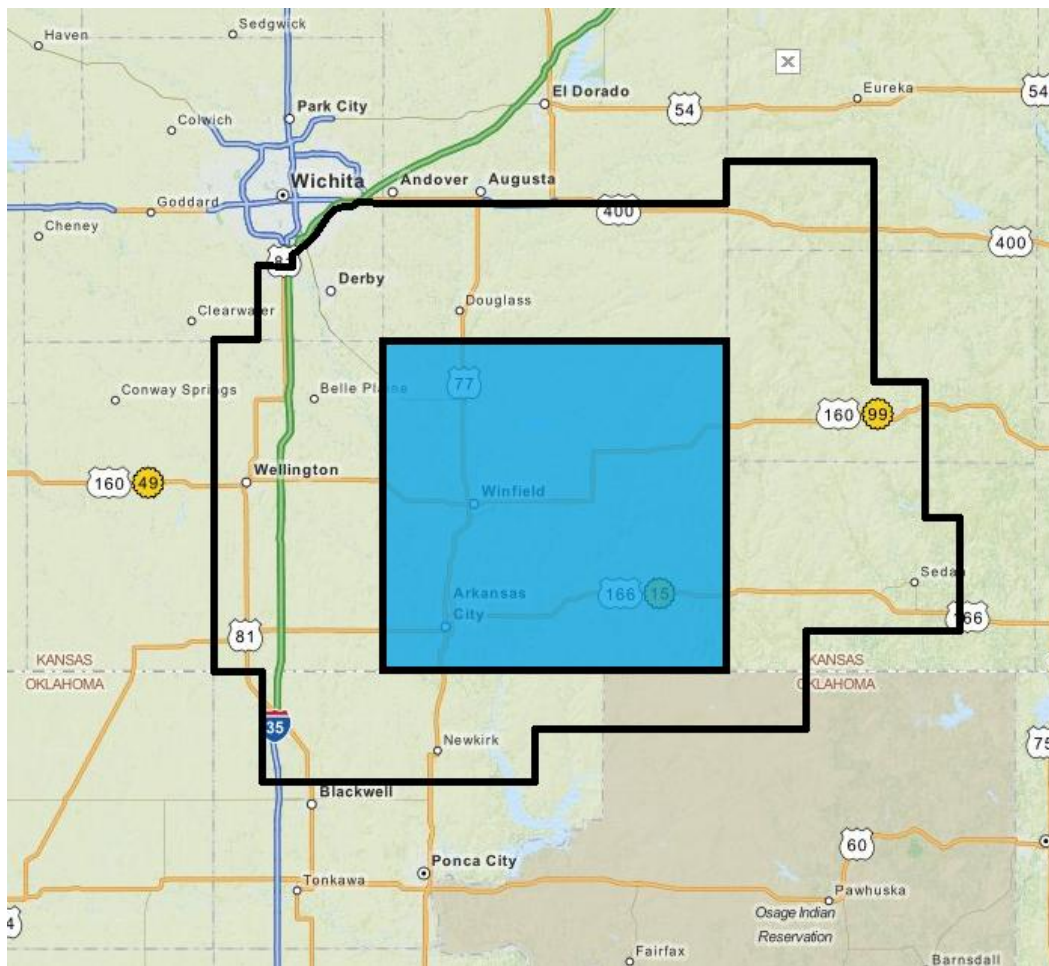
The following narrative provides population, income, economic and housing trends and projections for Cowley County. All statistical **Tables** are included in **Appendix II** of this **Comprehensive Housing Study**.



■ HOUSING MARKET AREA. ■

The **Housing Market Area** for the development of additional housing in Cowley County is divided into two segments: a Primary and a Secondary Housing Market Area. The Primary Housing Market Area (Blue) for Cowley County includes the entire County and each Community. The Secondary Housing Market Area includes all portions of Sumner, Sedgwick, Butler, Elk and Chautauqua Counties in Kansas, as well as Kay and Osage Counties in northeastern Oklahoma. The boundary of the Secondary Market Area is based on the location of Census Tracts bordering Cowley County, as well as the location of nearby Cities and well-populated areas.

Cowley County is also recognized as the **Winfield Micropolitan Statistical Area**, meeting the required threshold of an area population between 10,000 and 49,999. The County is also bordered to the north and west by the **Wichita Metropolitan Statistical Area**, which assists in provide additional economic development opportunities and accessible housing development sources to Cowley County.



■ POPULATION PROFILE. ■

Population Trends and Projections.

The population of the previous two Decennial Censuses (2000 and 2010) recorded an increase in population for Cowley County. The County's population increased from 36,291, in 2000, to 36,311, in 2010, an increase of 20 persons, or 0.05 percent.

Currently (2014), the population for the County is an estimated 36,315 and is expected to increase by an estimated 0.2 percent, or 58, from 2014 to 2019.

The Communities of Arkansas City, Burden, Parkerfield, Udall and Winfield are projected to experience population increases by 2019, with Parkerfield having the greatest percentage amount of change. The Communities of Arkansas City and Winfield, the two largest in Cowley County, are projected to increase by an estimated 44 and 55 persons, respectively, an increase of 0.3 and 0.4 percent, respectively. This can be attributed to expanding employment opportunities in close proximity to these Communities, combined with available housing opportunities and primary transportation corridors. The remaining Cowley County Communities are projected to decrease, slightly, but remain stable through 2019. **A stable and/or increasing population base contributes to the need for new and improved housing for various forms, types and sectors of the County.**

Age.

In 2014, Cowley County is experiencing an estimated median age of 38.8 years. The median age is projected to increase an estimated 0.6 years, to 39.4 by 2019. The largest increase in population in the County, from 2014 to 2019, is expected to occur with the "55 to 64" age group, gaining an estimated 246 people, or 5.3 percent.

The Cowley County elderly (55+ years) population is projected to increase by 2019. All age groups 55+years are projected to experience population increases by 2019. A majority of persons 55+ years of age are projected to reside in the Communities of Arkansas City and Winfield, due to the provision of elderly care amenities and facilities.

Persons Per Household.

Persons per household increased, slightly, in Cowley County, from 2000 to 2010, from 2.45 to 2.46 persons per household. Currently, an average of 2.45 persons exist in a single household in Cowley County. This number is projected to decrease, slightly, by 2019, to an estimated 2.44, as people live longer and the trend towards smaller families continues.

■ INCOME PROFILE. ■

Information presented in the **Income Profile** of this **Housing Study** assists in determining the number of households within Cowley County having the financial capacity to afford housing. In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in the County, in the future. Low cost and government subsidized housing are subject to federal regulations, such as size and type, whereas upper income housing has no such limitations.

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. In 2014, per capita income in Cowley County is an estimated \$40,027, an increase of approximately 64 percent from 2002. **By 2019, per capita income in Cowley County will increase an estimated 14.5 percent, to \$45,842.**

The **median income** for all households in Cowley County, in 2014, is estimated to be \$63,749. The County's household median income is projected to increase to \$69,357, or 8.8 percent by 2019.

For households with persons 65+ years of age, the median income in 2014 is estimated to be \$45,510. By 2019, this median income is expected to increase to \$49,902, or 9.7 percent.

Cost Burdened/Housing Problems.

A number of households throughout Cowley County are considered to be "**Cost Burdened**" and/or have various "**Housing Problems**". A cost burdened household is any household paying 30 percent or more of their income on housing costs, which may include mortgage, rent, utilities, and property taxes. A household is considered to have housing problems if the housing unit is overcrowded (more than one person per room) and/or if the household lacks complete plumbing.

In 2014, an estimated 1,792 owner households in Cowley County, or 18.8 percent are cost burdened with housing problems. **By 2019, an estimated 1,708 owner households in Cowley County will be cost burdened with housing problems.**

Currently, an estimated 1,522 renter households in Cowley County, or 34.3 percent are cost burdened with housing problems. **By 2019, an estimated 1,470 renter households will be cost burdened with housing problems.**

■ ECONOMIC PROFILE. ■

The following discussion provides a general **Economic Profile** of Cowley County. Included is a review of relevant labor force data, annual employment trends and the identification of major employers.

Employment Profile.

Cowley County is home to several large employers, including but not limited to, Stonebridge Creek, General Electric, Rubbermaid and Kan-Pak. **Representatives of Rubbermaid, Stonebridge Creek and Kan-Pak identified a need to hire between 100 and 300 employees, each, within the next two years.** This increase in hiring activity signifies an “economic boost” is possible in Cowley County; one that would require an aggressive housing development initiative to accommodate new employees.

Cowley County also supports both a private and community college. Southwestern College (Winfield) and Cowley County Community College (Arkansas City) provide advanced education opportunities to residents from the County and surrounding area. The two Colleges, while contributing to a diverse economic portfolio in the County, also create an additional demand for housing, particularly rentals for students in the two Communities.

Arkansas City and Winfield are experiencing an inflow of employees commuting for work that is greater than their outflow. This inflow is likely from persons commuting from other Cowley County Communities, with a small portion commuting from outside of the County. Tables and graphics detailing employment inflow and outflow are highlighted in **Appendix II**.

Employment Trends.

Between 2002 and 2014, the unemployment rate in Cowley County ranged from a high of 7.5 percent to a low of 3.9 percent. During this period, the total number of employed persons increased by 227.

Currently, an estimated 17,702 persons are employed in Cowley County. This number is expected to increase by 137 persons, or 0.8 percent by 2019. The unemployment rate for Cowley County is projected to be an estimated 5.5 percent, by 2019.

■ HOUSING PROFILE. ■

Households.

Currently, an estimated 13,966 households exist in Cowley County, consisting of 9,536 owner households and 4,430 renter households. By 2019, owner households will account for an estimated 68.1 percent of the households in the County. The Communities of Arkansas City, Parkerfield, Udall and Winfield, as well as the Balance of County, are projected to experience an increase in total households, by 2019.

Group quarters include such housing structures as dormitories, nursing care centers, correctional facilities, etc. The number of persons in group quarters in the County is expected to increase during the next five years, with all persons in group quarters being located in Arkansas City and Winfield. (The former nursing home in Dexter is planned for conversion to independent living apartments and will not be classified as a Group Quarter.)

Housing Units/Vacancy & Occupancy.

In 2014, Cowley County contains an estimated 16,177 housing units, consisting of approximately 10,800 owner and 5,377 rental units. Of these 16,177 units, approximately 2,211 are vacant, resulting in an overall, housing vacancy rate of 13.6 percent. The 2,211 vacant housing units consist of an estimated 1,264 owner and 947 rental units, equaling an owner housing vacancy rate of 11.7 percent and a rental housing vacancy rate of 17.6 percent. The high overall vacancy rate could be attributed to a large number of employees commuting from outside Cowley County, along with the vacant housing units not meeting the needs of families interested in moving to any Community in the County. The City of Atlanta has the highest housing vacancy rate, at 44.3 percent, while the City of Parkerfield has the lowest vacancy rate at 1.2 percent.

The **Adjusted Housing Vacancy Rate** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern, marketable amenities. **The overall adjusted housing vacancy rate for Cowley County is an estimated 5.2 percent, which includes adjusted owner and renter housing vacancy rates of 5 and 5.6 percent, respectively. This concludes that Cowley County has an owner and rental housing vacancy deficiency. The Communities of Arkansas City, Cambridge, Parkerfield and Winfield, along with the Balance of County, all have deficiencies of safe, decent and affordable housing. These Communities should take a position to upgrade their housing stock during the next five years. This can be accomplished by building new homes and rehabilitating (economically worthy) existing housing units.**

An estimated 55.8 percent of the existing housing stock in Cowley County was built before 1960. Since 2012, eight housing structures have been demolished in the County.

Housing Conditions.

Information pertaining to **Housing Structural Conditions** in Cowley County Communities was collected via the County MIS/GIS Department, in an effort to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. A total of 86.5 percent of the total County housing stock was rated as “Average” or “Fair”. A total of 592 structures were rated as being in “Very Poor” condition, of which a total of 123 units were identified as “Uninhabitable”. Arkansas City contained a total of 70 uninhabitable structures, the most in the County.

Housing Values.

The cost of housing in any County or Community is influenced by many factors, primarily the cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of the County or Community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. Cowley County and its Communities are challenged to organize necessary resources to meet the needs of their residents, including both financial and organizational resources. A continued effort to upgrade wages, at both existing and new employment settings, should be a top priority.

The Cowley County median housing value, estimated to be \$86,300 in 2014, is projected to increase by an estimated 6.5 percent by 2019 to \$91,900. The highest median housing value in 2014 exists in the City of Parkerfield, which has a median housing value of \$140,200. By 2019, Parkerfield will continue to have the highest estimated median owner housing value, \$149,700. The high housing values in the Balance of County are attributed to the Community consisting of large lot residential development in a subdivision that, as of 2004, became incorporated as an official City.

In 2014, the estimated median gross rent for Cowley County is \$678. **The estimated median gross rent in Cowley County is expected to increase by 8.8 percent, by 2019, to \$738.**

Affordable Housing Stock.

With the population and number of households projected to increase, by 2019, it is important that appropriate, affordable housing stock of various types be available in all Communities of Cowley County, including housing for new and existing retirees and the elderly. Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families, as well as an active role in housing rehabilitation for homes that are cost effective for such activity.

A total of **650 affordable rental housing units, including apartments, nursing facility beds and assisted living beds**, in 13 housing programs located throughout Cowley County, were selected for a review of affordable rental housing. These units are funded by USDA Rural Development, Kansas Housing Resources Corporation's Low-Income Housing Tax Credit Program and the Department of Housing and Urban Development. Eight rental housing programs have occupancy rates above 90 percent, with one program experiencing 100 percent occupancy. Ten of the housing programs currently maintain waiting lists for prospective tenants.

■ HOUSING DEMAND SITUATION ■

Approximately 1,009 new housing units have been built in Cowley County since 2000. Most of the owners of these new homes are previous homeowners or renters from the area desiring to move into a new/larger or more appropriate home. According to participants of the Cowley County Housing forums and the Major Employers Summit on Workforce Housing, as well as Housing Steering Committee members stated the recent construction of new homes has largely focused on homes for upper-income families. Several families described the housing stock of Cowley County as being "overpriced." Solutions must be identified and implemented in the County to increase the construction of housing for moderate-income families, including the development of a **Cowley County Housing Partnership (CCHP)**. The **CCHP** could assist in monitoring the use of local, State and Federal funding sources while networking with local contractors, housing developers and not-for-profit housing builders.

The rehabilitation of homes in Cowley County and each Community could help to meet the needs of households wanting to purchase a home within a moderate price range. Both a purchase-rehabilitate-resale/re-rent program and a "Land Trust" or "Land Bank" Program is recommended, County-wide. **The City of Arkansas City currently manages a Land Bank program, with an estimated 60 vacant lots being reserved for future development activities, including housing.**

Future housing activities in Cowley County should be directed towards providing the local workforce and first-time homebuyers with a variety of housing options through both new construction and the moderate- or substantial rehabilitation of the current housing stock. This could be accomplished through local public and private partnerships and could include the construction of single room occupancy, or transitional housing for new employees.

Elderly housing in Cowley County is available, but more is needed. A home repair/modification program would be appropriate to assist elderly persons to stay in their home. Future housing options for elderly persons in Cowley County should include medium density housing, such as duplexes, triplexes and town homes.

SECTION 4

Housing Demand/ Needs Analysis.



HOUSING DEMAND/NEEDS ANALYSIS.

■ INTRODUCTION ■

This Section of the Cowley County, Kansas County/Communities Comprehensive Housing Study provides a Housing Demand/Needs Analysis. The analysis includes the identification of housing “target” demand for both new housing development and housing rehabilitation activities.

■ HOUSING DEMAND POTENTIAL ■

To effectively determine housing demand potential, three separate components were reviewed. These included **(1) housing demand based upon new households, the replacement of substandard housing units and the need for affordable housing units for persons/families cost burdened, (2) vacancy deficiency (demand), and (3) local “pent-up” housing demand.** The following describes each of these components.

(1) HOUSING DEMAND-NEW HOUSEHOLDS, REPLACEMENT & AFFORDABLE DEMAND.

New households, the replacement of substandard housing and the assistance that can be provided to maintain affordable housing, for both its present and future households, are important considerations in the determination of a housing demand potential for any particular neighborhood or community.

Future Households

Cowley County is projected to increase in population, an estimated 58 residents, during the next five years to reach a 2019 population of 36,373. This will also include an estimated increase of 64 households. The County is projected to consist of an estimated 9,565 owner and 4,465 renter households by 2019, increasing by a total of 29 owner households and 35 renter households.

Substandard Units/Overcrowded Conditions.

A substandard unit, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room, including bedrooms, within a housing unit. The 2000 and 2010 Census and the field work completed by Hanna:Keelan in Cowley County Communities produced data identifying substandard housing units and housing units having overcrowded conditions.

- The housing structural conditions survey completed for the housing stock of each Community, via information provided from the Cowley County MIS/GIS Department, identified **592 total housing structures rated “Very Poor”**. **A total of 123 of the 592 structures were identified as “Uninhabitable”**. During the next five years, these structures should be targeted for substantial rehabilitation or demolition. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- Currently, an estimated 267 units, or 1.9 percent of all housing units in Cowley County have overcrowded conditions. A majority of overcrowded units exist in Arkansas City, where an estimated 133 units are overcrowded. This number of overcrowded housing units could increase by 2019 if action is not taken to provide appropriate housing to accommodate larger families.

Cost Burdened Households.

Owner or renter households experiencing cost burden are paying more than 30 percent of their income towards housing costs. **Currently, an estimated 24 percent of all households in Cowley County are considered cost burdened.** This equals an estimated 3,344 total households, including 1,792 owner and 1,522 renter households. By 2019, the number of renter and owner (housing) cost burdened households is projected to decline, through public and private investment in housing rehabilitation and/or replacement activities. Action should continue to be taken to create more affordable housing units in Cowley County Communities.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

Housing vacancy deficiency is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, available, code acceptable housing units is less than 6 to 7 percent. A vacancy rate of 6 percent is the minimum rate recommended for Cowley County, to have sufficient housing available for both new and existing residents. The determination of housing vacancy deficiency in the Community considered a 6 percent vacancy of the current year-round vacant housing stock, in good or fair condition, meeting today's housing code standards.

An **adjusted housing vacancy rate** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities. **Currently, the adjusted vacancy rate for Cowley County is 5.2 percent. This highlights a vacancy deficiency in homes that are suitable for sale or rent.**

The Communities of Arkansas City, Cambridge, Parkerfield, Winfield and the Balance of County are currently experiencing a housing vacancy deficiency in their respective overall housing stock. The adjusted housing vacancy rate in Arkansas City is 5 percent, 2.7 percent in Cambridge, 1.2 percent in Parkerfield, 5.6 percent in Winfield and 4 percent in the Balance of County.

(3) "PENT-UP" HOUSING DEMAND.

The **"Pent-Up" housing demand** is defined as those current residents of the County needing and/or wanting to secure a different and/or affordable housing type during the next five years. This would include persons from all household types and income sectors of the Community, including elderly, families, special populations, etc., very-low to upper-income. This includes persons and families needing a different type of housing due to either a decrease or increase in family size, as well as households having the income capacity to build new and better housing. Most often, pent-up housing demand is created by renter households wanting to become a homeowner, or vice-a-versa.

■ HOUSING TARGET DEMAND. ■

Table 4.1, Page 4.5, identifies the estimated housing target demand for Cowley County and each Community by 2019. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout the County.

The total estimated **housing target demand** in Cowley County, by 2019, is **661 housing units, including 434 owner and 227 rental units**, at an estimated development cost of **\$138.7 Million**.

The largest demand for rental units is projected to occur in the Communities of Arkansas City and Winfield, with target demands for 105 and 108 rental units, respectively. The Balance of County has a demand for up to 210 new owner housing units by 2019.

A demand for new and/or rehabilitated housing units exists in the Downtowns of Arkansas City and Winfield. A total of 26 units, consisting of six owner and 20 rental housing units, should be created in Downtown Arkansas City, by 2019, representing approximately 13 percent of the target housing demand for the City. In Winfield, approximately 32 units, consisting of eight owner and 24 rental units, should be created in the Downtown by 2019, representing 15 percent of the total housing demand.

An estimated 28 new owner housing units and 14 rental units will be needed in the smaller Cowley County Communities by 2019. These Communities should focus on implementing a purchase-rehab-resale or re-rent program to create new housing.

The rural, unincorporated areas, or Balance of Cowley County could support up to 201 new owner housing units during the next five years. The majority of these units should be developed in planned rural subdivisions. These 210 housing units will be of the highest price point in the County, with units averaging \$255,000.

TABLE 4.1
ESTIMATED HOUSING TARGET DEMAND*
COWLEY COUNTY & COMMUNITIES, KANSAS
2019

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
Cowley County:	434	227	661	\$138.7
Arkansas City:	94	105	199	\$37.3
Atlanta:	4	2	6	\$1.2
Burden:	6	2	8	\$1.6
Cambridge:	2	2	4	\$0.8
Dexter:	5	2	7	\$1.4
Parkerfield:	4	2	6	\$1.2
Udall:	7	4	11	\$2.2
Winfield:	102	108	210	\$39.5
Balance of County:	210	0	210	\$53.5

*Based upon new households, providing affordable housing for 10% of cost burdened households, replacement of 10% of housing stock experiencing plumbing, overcrowded conditions (HUD), absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for 1.5 percent "pent-up" demand, based upon local capacity and availability of land and financial resources.

**Includes Downtown Housing Potential:
 ARKANSAS CITY: 26 Units; 6 Owner, 20 Rental.
 WINFIELD: 32 Units; 8 Owner, 24 Rental.

NOTE: New housing in the small Communities should focus on purchase-rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

■ HOUSING DEMAND BY INCOME SECTOR. ■

Table 4.2 presents the 2013 estimated household AMI, per household size for Cowley County.

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$11,600	\$13,250	\$14,900	\$16,550	\$17,900	\$19,200	\$20,500	\$21,850
50% AMI	\$19,350	\$22,100	\$24,850	\$27,600	\$29,850	\$32,050	\$34,250	\$36,450
60% AMI	\$23,220	\$26,520	\$29,820	\$33,120	\$35,820	\$38,460	\$41,100	\$43,740
80% AMI	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300
100%AMI	\$38,700	\$44,200	\$49,700	\$55,200	\$59,700	\$64,100	\$68,500	\$72,900
125%AMI	\$43,875	\$55,250	\$62,125	\$69,000	\$74,625	\$80,125	\$85,625	\$91,125

Source: U.S. Department of Housing and Urban Development.
Hanna:Keelan Associates, P.C., 2013.

Table 4.3, Page 4.7 identifies the **estimated housing demand by income sector** for Cowley County and the Communities of Arkansas City and Winfield, by 2019. Approximately 661 new units should be targeted, consisting of 434 owner units and 227 rental units. The County should focus on addressing the needs and demands of individuals and families who have an Area Median Income (AMI) of 31 percent or higher. New rental units should focus on meeting the needs of individuals and families of AMI ranges at each income sector.

The Communities of Arkansas City and Winfield should create owner housing units for households at or above 61 percent AMI. A majority of newly-developed housing units should focus on moderate income persons and families, or those between 61 percent and 125 percent AMI. These two Communities should construct rental housing units for households at all AMI income levels.

TABLE 4.3
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
COWLEY COUNTY & CITIES OF ARKANSAS CITY & WINFIELD, KANSAS
2019

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u> <u>AMI</u>	<u>31-60%</u> <u>AMI</u>	<u>61-80%</u> <u>AMI</u>	<u>81-125%</u> <u>AMI</u>	<u>126%+</u> <u>AMI</u>	
<u>Cowley County:</u>						
Owner:	0	40	68	74	252	434
Renter:	23	64	64	48	28	227
<u>Arkansas City:</u>						
Owner:	0	15	24	30	25	94
Renter:	10	32	30	21	12	105
<u>Winfield:</u>						
Owner:	0	14	24	32	32	102
Renter:	8	28	30	26	16	108

Source: Hanna:Keelan Associates, P.C., 2014.

■ HOUSING EXPECTATIONS FOR SPECIFIC POPULATION GROUPS & PRICE PRODUCTS – COWLEY COUNTY, KANSAS. ■

Target populations include elderly, family and special needs populations, per Area Median Income (AMI). The housing types in Cowley County include both owner and rental units of varied bedroom types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the right population sector. A majority of homes in Cowley County should be developed for family populations, including those in the local workforce.

Table 4.4A, Page 4.9, identifies housing target demand in Cowley County, for specific population groups by 2019. In Cowley County, 661 units will be needed by 2019, consisting of 434 owner and 227 rental units. This includes an estimated 192 total units for elderly (55+) populations, 431 total units for families and 38 total units for special populations, or those with a mental or physical disability(ies). An estimated 427 housing units, consisting of 299 owner and 128 rental units should be built for the workforce population in the County.

Table 4.4B, Page 4.10, identifies proposed housing types by price product (point) with the given Area Median Income (AMI) for Cowley County, by 2019. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price of \$221,000. Two- and three-bedroom rental units, with an average affordable monthly rent of \$585 and \$765, present the greatest need in Cowley County.

Three+-bedroom units at an average purchase price of \$173,200 and an estimated average monthly rent cost of \$765 are the most needed housing types for the workforce population in Cowley County.

**TABLE 4.4A
HOUSING DEMAND – TARGET POPULATIONS
COWLEY COUNTY, KANSAS
2019**

Owner Units	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>Totals</u>	Workforce Sector <u>45%+</u>
	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>			
Elderly (55+)	7	14	33	54		108	34
Family	27	48	35	198		308	265
Special Populations ¹	<u>6</u>	<u>6</u>	<u>6</u>	<u>0</u>		<u>18</u>	<u>0</u>
Subtotals	40	68	74	252		434	299
Rental Units*	<u>0%-30%</u>						
Elderly (55+)	6	20	22	18	18	84	20
Family	7	36	40	50	10	123	108
Special Populations ¹	<u>10</u>	<u>8</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>20</u>	<u>0</u>
Subtotals	23	64	64	48	28	227	128
TOTALS	23	104	132	122	280	661	427

* Includes Credit- or Lease-to-Own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

TABLE 4.4B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINT)
COWLEY COUNTY, KANSAS
2019

PRICE – PURCHASE COST (Area Median Income)

Owner	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Work Force (45%+ AMI)
<u>Units*</u>	<u>\$118,850*</u>	<u>\$129,150*</u>	<u>\$173,200*</u>	<u>\$221,000*+</u>		<u>\$173,200*</u>
2 Bedroom ¹	14	19	20	18	71	22
3+ Bedroom	<u>26</u>	<u>49</u>	<u>54</u>	<u>234</u>	363	277
TOTALS	40	68	74	252	434	299

PRICE – PURCHASE COST (Area Median Income)

Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Work Force (45%+ AMI)
<u>Units**</u>	<u>\$380**</u>	<u>\$525**</u>	<u>\$585**</u>	<u>\$765**</u>	<u>\$860**+</u>		<u>\$765**</u>
1 Bedroom ¹	10	11	9	2	0	32	10
2 Bedroom ¹	8	31	31	19	10	99	35
3+ Bedroom	<u>5</u>	<u>22</u>	<u>24</u>	<u>27</u>	<u>18</u>	96	83
TOTALS	23	64	64	48	28	227	128

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

¹Includes Downtown Housing in Arkansas City and Winfield.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

**■ HOUSING EXPECTATIONS FOR
SPECIFIC POPULATION GROUPS & PRICE PRODUCTS –
ARKANSAS CITY, KANSAS. ■**

Table 4.5A identifies housing target demand for specific population groups in the City of Arkansas City by 2019.

During the next five years, the City of Arkansas City will be challenged to develop up to **199 new housing units**, consisting of **94 owner** and **105 rental units**. A total of 74 units for elderly populations should be developed, including 38 owner and 38 rental units. An estimated 50 owner and 59 rental units should be developed for families in the Community. Rental units can be included as part of a credit- or lease-to-own housing program. **An estimated 114 housing units, consisting of 55 owner and 59 rental units should be built for the workforce population in the Community.**

**TABLE 4.5A
HOUSING DEMAND – TARGET POPULATIONS
ARKANSAS CITY, KANSAS
2019**

Owner Units	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					Totals	Workforce Sector 45%+
	31%-60%	61%-80%	81%-125%	126%+			
Elderly (55+)	4	6	14	14	38	12	
Family	9	16	14	11	50	43	
Special Populations ¹	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>6</u>	<u>0</u>	
Subtotals	15	24	30	25	14	55	
Rental Units*	<u>0%-30%</u>						
Elderly (55+)	2	10	10	8	8	38	8
Family	4	18	20	13	4	59	51
Special Populations ¹	<u>4</u>	<u>4</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>0</u>	
Subtotals	10	32	30	21	12	105	59
TOTALS	10	47	54	51	37	199	114

* Includes Credit- or Lease-to-Own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

Table 4.5B identifies **proposed housing types by price product (point)** with the given Area Median Income (AMI) for the City of Arkansas City, by 2019. The owner housing type most needed will be units with three or more bedrooms, for households between 81 percent and 125 percent AMI with an average affordable purchase price of \$155,900. Two- and three-bedroom rental units, with an average affordable monthly rent between \$475 and \$527, are needed in Arkansas City.

Three+-bedroom units at an average purchase price of \$155,900 and an estimated average monthly rent cost of \$690 are the most needed housing types for workforce households in Arkansas City.

TABLE 4.5B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINT)
ARKANSAS CITY, KANSAS
2019

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Owner Units*	(31%-60%) \$107,000*	(61%-80%) \$116,250*	(81%-125%) \$155,900*	(126%+) \$199,000*+	Totals		Work Force (45%+ AMI) \$155,900*
2 Bedroom ¹	6	8	8	8	30		10
<u>3+ Bedroom</u>	<u>9</u>	<u>16</u>	<u>22</u>	<u>17</u>	64		45
TOTALS	15	24	30	25	94		55
<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Rental Units**	(0%-30%) \$345**	(31%-60%) \$475**	(61%-80%) \$527**	(81%125%) \$690**	(126%+) \$775**+	Totals	Work Force (45%+ AMI) \$690**
1 Bedroom ¹	4	6	4	0	0	14	4
2 Bedroom ¹	4	16	14	9	4	47	17
<u>3+ Bedroom</u>	<u>2</u>	<u>10</u>	<u>12</u>	<u>12</u>	<u>8</u>	44	38
TOTALS	10	32	30	21	12	105	59

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

¹Includes Downtown Housing Units.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

**■ HOUSING EXPECTATIONS FOR
SPECIFIC POPULATION GROUPS & PRICE PRODUCTS –
WINFIELD, KANSAS. ■**

Table 4.6A identifies **housing target demand** in the City of Winfield, for **specific population groups** by 2019. A total of **210 units** will be needed by 2019, consisting of **102 owner** and **108 rental units**. A total of 58 owner and 60 rental units should be built for family households, while an estimated 38 owner and 40 rental units should be built for elderly households. **An estimated 122 housing units, consisting of 60 owner and 62 rental units, should be targeted for the workforce population in Winfield.**

**TABLE 4.6A
HOUSING DEMAND – TARGET POPULATIONS
WINFIELD, KANSAS
2019**

Owner Units	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>Totals</u>	Workforce Sector <u>45%+</u>
	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>			
Elderly (55+)	2	6	14	16	38	10	
Family	10	16	16	16	58	50	
Special Populations ¹	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	6	0	
Subtotals	14	24	32	32	102	60	
Rental Units*	<u>0%-30%</u>						
Elderly (55+)	2	8	10	10	40	10	
Family	2	18	18	16	60	52	
Special Populations ¹	<u>4</u>	<u>2</u>	<u>2</u>	<u>0</u>	8	0	
Subtotals	8	28	30	16	108	62	
TOTALS	8	42	54	58	210	122	

* Includes Credit- or Lease-to-Own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

Table 4.6B identifies **proposed housing types by price product (point)** with the given Area Median Income (AMI) for the City of Winfield, by 2019. The owner housing type most needed will be units with three or more bedrooms, priced at \$162,800. For rental units, those with two- and three-bedrooms, with a price range between \$495 and \$720, present the greatest need in Winfield.

Three+-bedroom units at an average purchase price of \$162,800 and an estimated average monthly rent cost of \$720 are the most needed housing types for the workforce population in Winfield.

TABLE 4.6B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINTS)
WINFIELD, KANSAS
2019

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Owner	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)			Work Force
Units*	\$111,800*	\$121,400*	\$162,800*	\$207,750*+	Totals		(45%+ AMI)
2 Bedroom ¹	5	8	10	10	33		11
3+ Bedroom	9	16	22	22	69		49
TOTALS	14	24	32	32	102		60
<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%125%)	(126%+)		Work Force
Units**	\$358**	\$495**	\$550**	\$720**	\$810**+	Totals	(45%+ AMI)
1 Bedroom ¹	4	4	4	2	0	14	4
2 Bedroom ¹	2	14	16	10	6	48	16
3+ Bedroom	2	10	10	14	10	46	42
TOTALS	8	28	30	26	16	108	62

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

¹Includes Downtown Housing Units.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

■ HOUSING REHABILITATION & DEMOLITION DEMAND. ■

Table 4.7A identifies the **target rehabilitation and demolition demand** for Cowley County, by 2019. A total of **1,040 units** should be targeted for moderate rehabilitation (new windows, doors, paint, siding, etc.) in Cowley County at an estimated cost of \$29.2 Million. An additional **296 units** should be targeted for substantial rehabilitation (bowing/sagging walls, foundation problems, structural deficiencies, etc.) at an estimated cost of \$12.1 Million, depending on appraisal qualification. An estimated 156 units should be considered for demolition and possible replacement, at a cost ranging from \$4.1 Million to \$12.9 Million, depending on acquisition.

Target rehabilitation and demolition demand for the Cities of Arkansas City and Winfield, by 2019, are highlighted in Tables 4.7B and 4.7C, Page 4.15. A total of **552 units in Arkansas City (estimated cost: \$17.6 Million) and 330 units in Winfield (estimated cost: \$10.5 Million)** should be targeted for moderate rehabilitation. An additional **178 units in Arkansas City (estimated cost: \$7.3 Million) and 45 units in Winfield (estimated cost: 1.8 Million)** should be targeted for substantial rehabilitation, depending on appraisal qualification.

An additional 89 units should be considered for demolition and possible replacement in Arkansas City, at a cost ranging from \$2.3 Million to \$5.1 Million, while 35 units in Winfield should be considered for demolition and possible replacement, with estimated costs ranging from \$840,000 to \$2.9 Million. The range in costs for hosing unit demolition is based on cost with or without unit acquisition.

Land being occupied by “bad and unsafe” housing located in Communities should be secured in a “Land Bank,” reserved for future housing development. The City of Arkansas City currently manages a City-wide land bank program, with an estimated 60 units being reserved for potential developments, including housing. Cowley First will need to take a proactive role in housing development and rehabilitation activities in the County.

Information provided in Tables 4.7A through 4.7C is based on the “residential structural conditions” tables, highlighted in Appendix II of this Comprehensive Housing Study. The collected data was provided by the Cowley County MIS/GIS Department.

TABLE 4.7A
**ESTIMATED TARGET REHABILITATION/
 DEMOLITION COSTS**
COWLEY COUNTY COMMUNITIES, KANSAS
2019

- Moderate Rehabilitation	1,040 / \$29,200,000
- Substantial Rehabilitation	296 / \$12,136,000*
- Demolition	156 / \$4,100,000**
	\$12,992,000***

*Pending Appraisal Qualification.

**Estimated Cost without acquisition.

***Estimated Cost with acquisition.

Source: Hanna:Keelan Associates, P.C., 2014.

TABLE 4.7B
**ESTIMATED TARGET REHABILITATION/
 DEMOLITION COSTS**
ARKANSAS CITY, KANSAS
2019

- Moderate Rehabilitation	552 / \$17,665,000
- Substantial Rehabilitation	178 / \$7,350,000*
- Demolition	89 / \$2,314,000**
	\$5,162,000***

*Pending Appraisal Qualification.

**Estimated Cost without acquisition.

***Estimated Cost with acquisition.

Source: Hanna:Keelan Associates, P.C., 2014.

TABLE 4.7C
**ESTIMATED TARGET REHABILITATION/
 DEMOLITION COSTS**
WINFIELD, KANSAS
2019

- Moderate Rehabilitation	330 / \$10,561,000
- Substantial Rehabilitation	45 / \$1,845,000*
- Demolition	35 / \$840,000**
	\$2,975,000***

*Pending Appraisal Qualification.

**Estimated Cost without acquisition.

***Estimated Cost with acquisition.

Source: Hanna:Keelan Associates, P.C., 2014.

■ HOUSING DEVELOPMENT & REHABILITATION AREAS. ■

The need for new housing development, along with the rehabilitation or preservation of existing housing is important for each Cowley County Community. The field analysis completed as an activity of this **Comprehensive Housing Study** included an assessment of the condition of the existing housing stock. Overall, the housing stock throughout Cowley County is in “average” to “good condition”, but “pockets” or areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, do exist. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development.

Field analysis also included the identification of vacant land suitable for new housing development. These areas are generally free from of natural and man-made constraints to growth such as floodplains, steep topography and areas in close proximity to current developing areas and Community amenities.

The Cities of Arkansas City and Winfield were determined to have the greatest demand for new housing development throughout the five-year period of this Comprehensive Housing Study. An analysis of these two Communities was conducted to identify specific areas for new housing development and for housing rehabilitation.



ARKANSAS CITY:New Housing Development:

The City of Arkansas City is mostly developed, with vacant lots scattered throughout the City. These lots are identified in **Illustration 4.1, Page 4.19**. An estimated 373 total residential parcels/lots, comprising 181.7 acres of land, are available in the Community. A majority of these lots are less than one acre in size. These smaller lots, generally located northwest of Downtown, should feature single family home development in an effort to utilize existing infrastructure. Large lots in the Community, consisting of three+ acres, should be reserved for new residential subdivisions or apartment complexes.

Housing Redevelopment/Rehabilitation:

Illustration 4.2, Page 4.20, identifies areas where large concentrations of homes needing substantial rehabilitation or demolition are located. The southern portions of the City of Arkansas City, specifically around and south of the Downtown, contain the highest concentration of these conditions of houses. Additional areas are located north of Downtown to the east and west of the Highway 77 corridor and in northwestern Arkansas City. These areas should have priority of the rehabilitation of both housing and public infrastructure to enhance the Community's appearance.

WINFIELD:New Housing Development:

Illustration 4.3, Page 4.21, identifies vacant land areas in Winfield where new housing development could take place. Currently, the City of Winfield has an estimated 252 vacant residential lots, consisting of 189.2 acres. These lots are scattered throughout the City of Winfield, with concentrations of vacant lots located in the extreme southern portions of the Community. Large lots of vacant land suitable for residential development exist in north Winfield, near the Southwestern College campus.

Housing Redevelopment/Rehabilitation:

Illustration 4.4, Page 4.22, identifies areas of housing needing substantial rehabilitation or demolition. Much of the housing stock in Winfield is in good to fair condition. Areas of greatest need for housing rehabilitation are located northeast and southwest of Downtown. These residential areas are important to the community, as they exhibit a variety of architectural styles significant to the historical identity of the City. Public infrastructure systems in these targeted areas for rehabilitation are important as connections to the Downtown and to residential growth areas beyond the current Corporate Limits of the City.

HOUSING DEVELOPMENT AREAS

ARKANSAS CITY, KANSAS

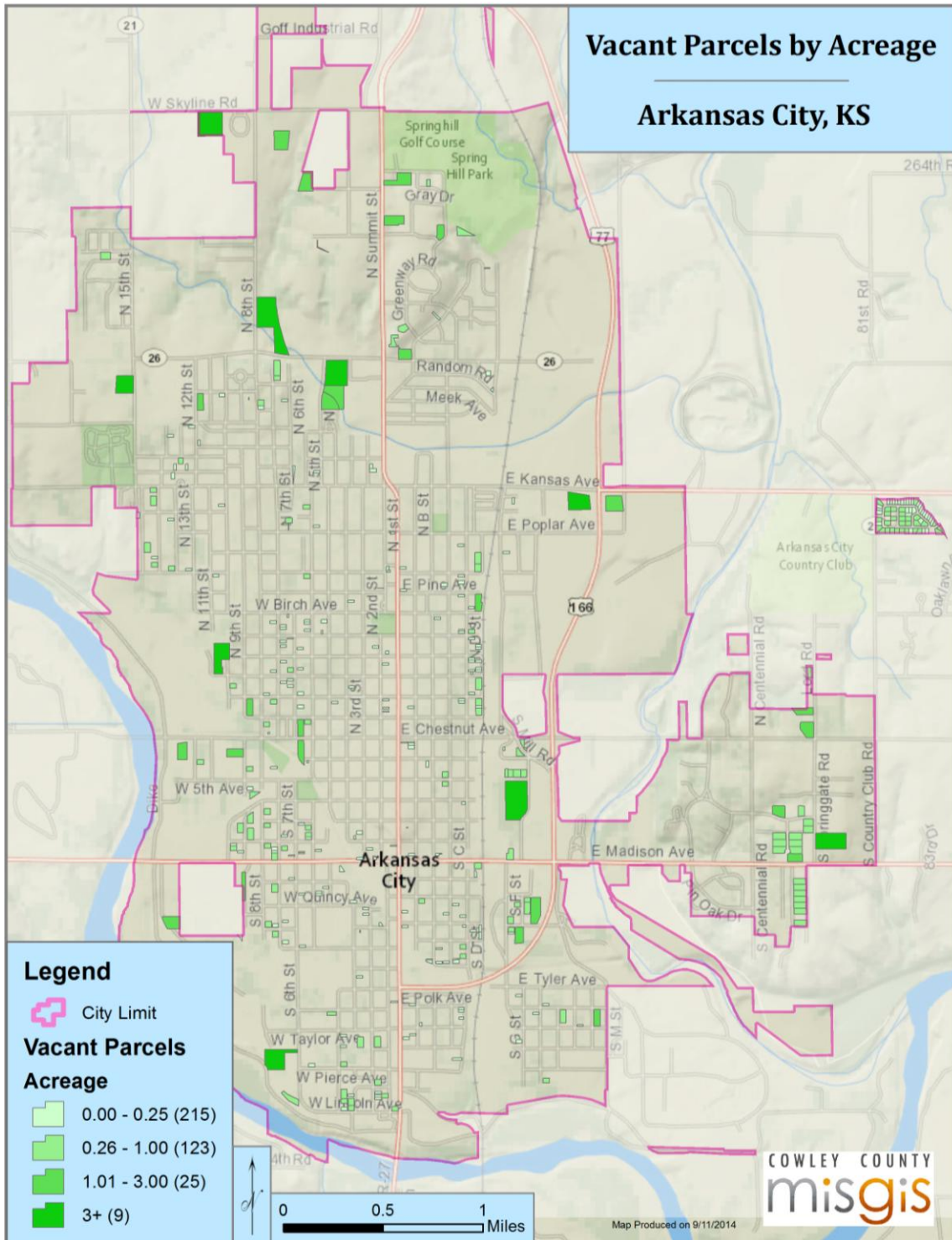
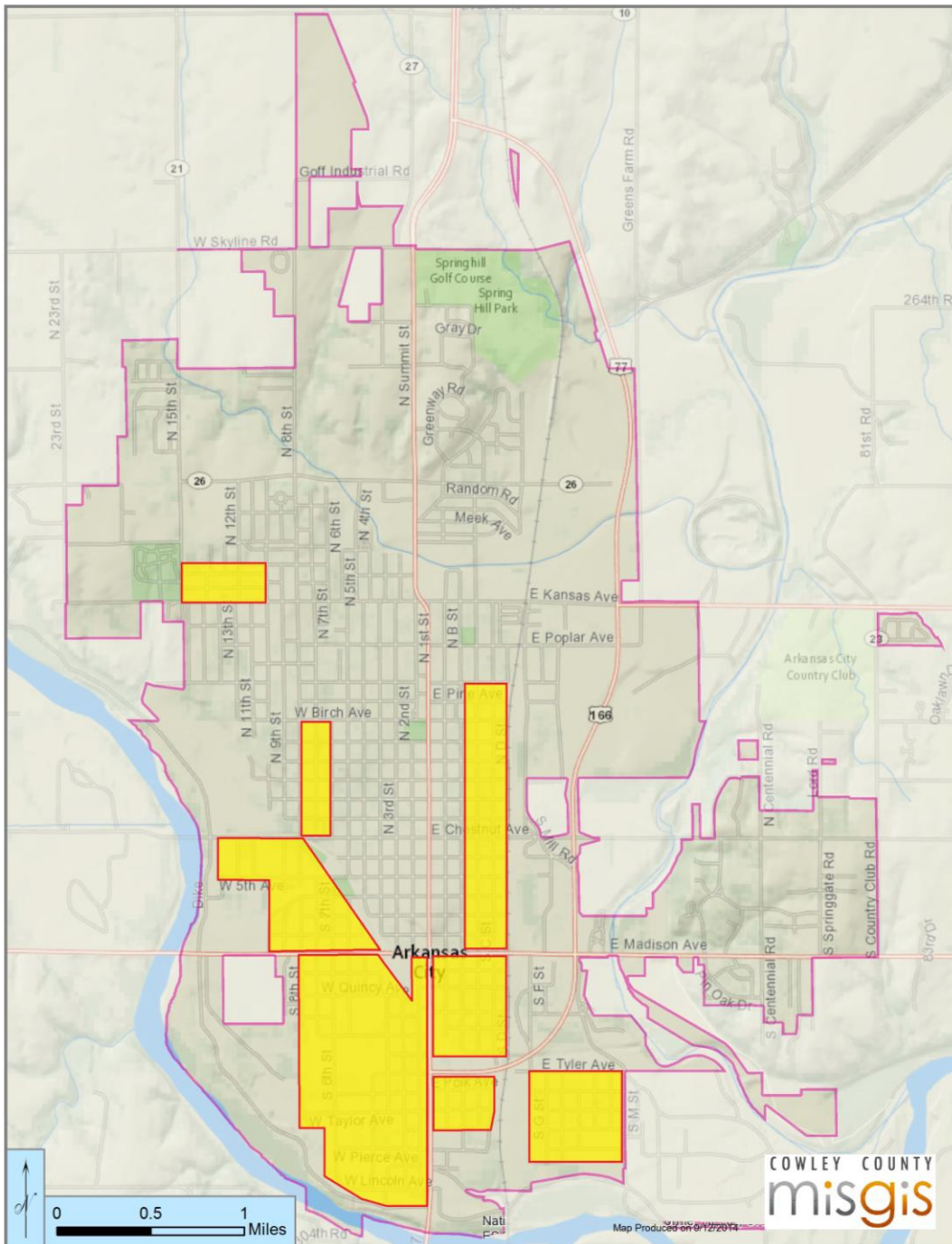


ILLUSTRATION 4.1

HOUSING REHABILITATION AREAS ARKANSAS CITY, KANSAS



LEGEND

-  HOUSING REHABILITATION AREAS
-  CORPORATE LIMITS

ILLUSTRATION 4.2

HOUSING DEVELOPMENT AREAS WINFIELD, KANSAS

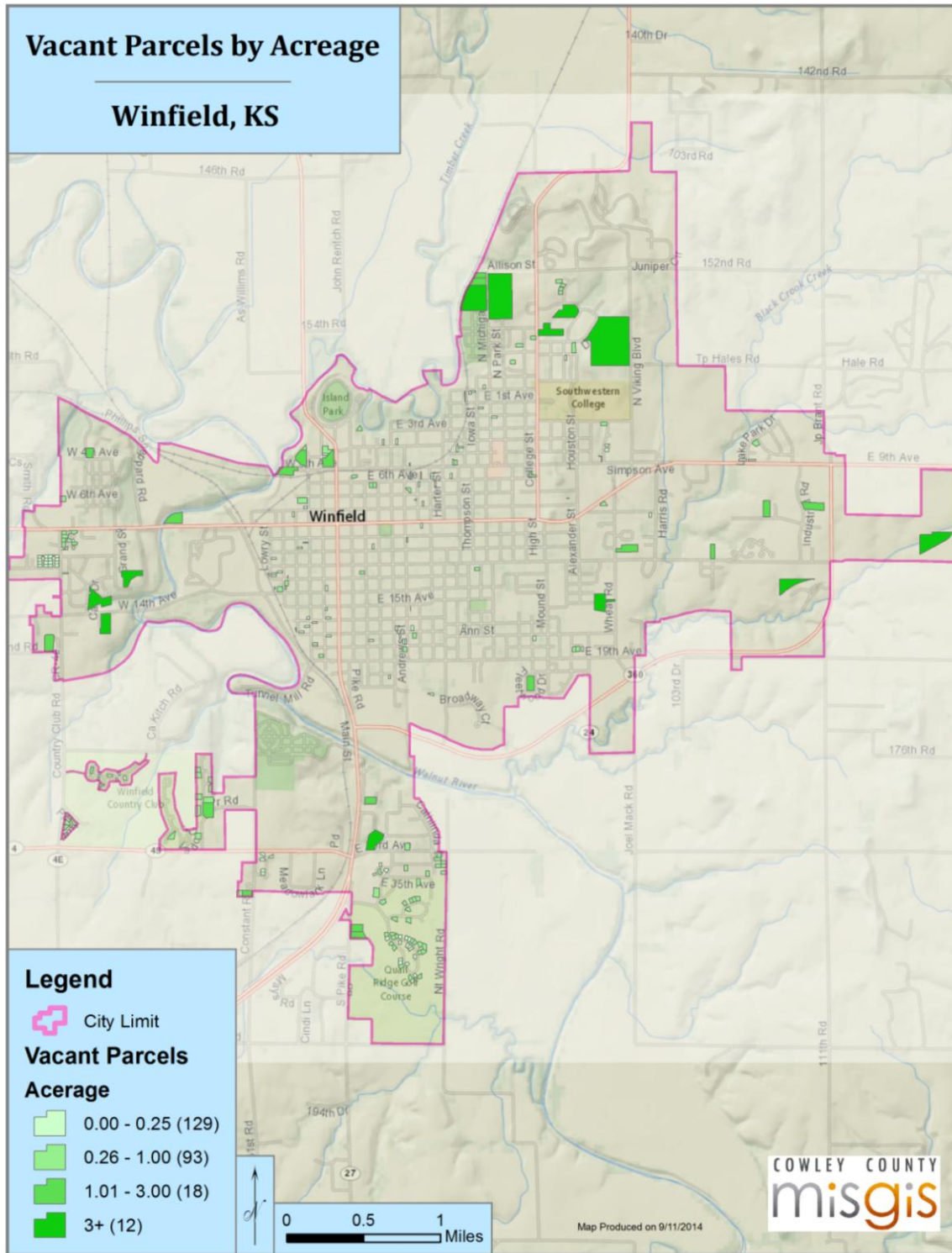
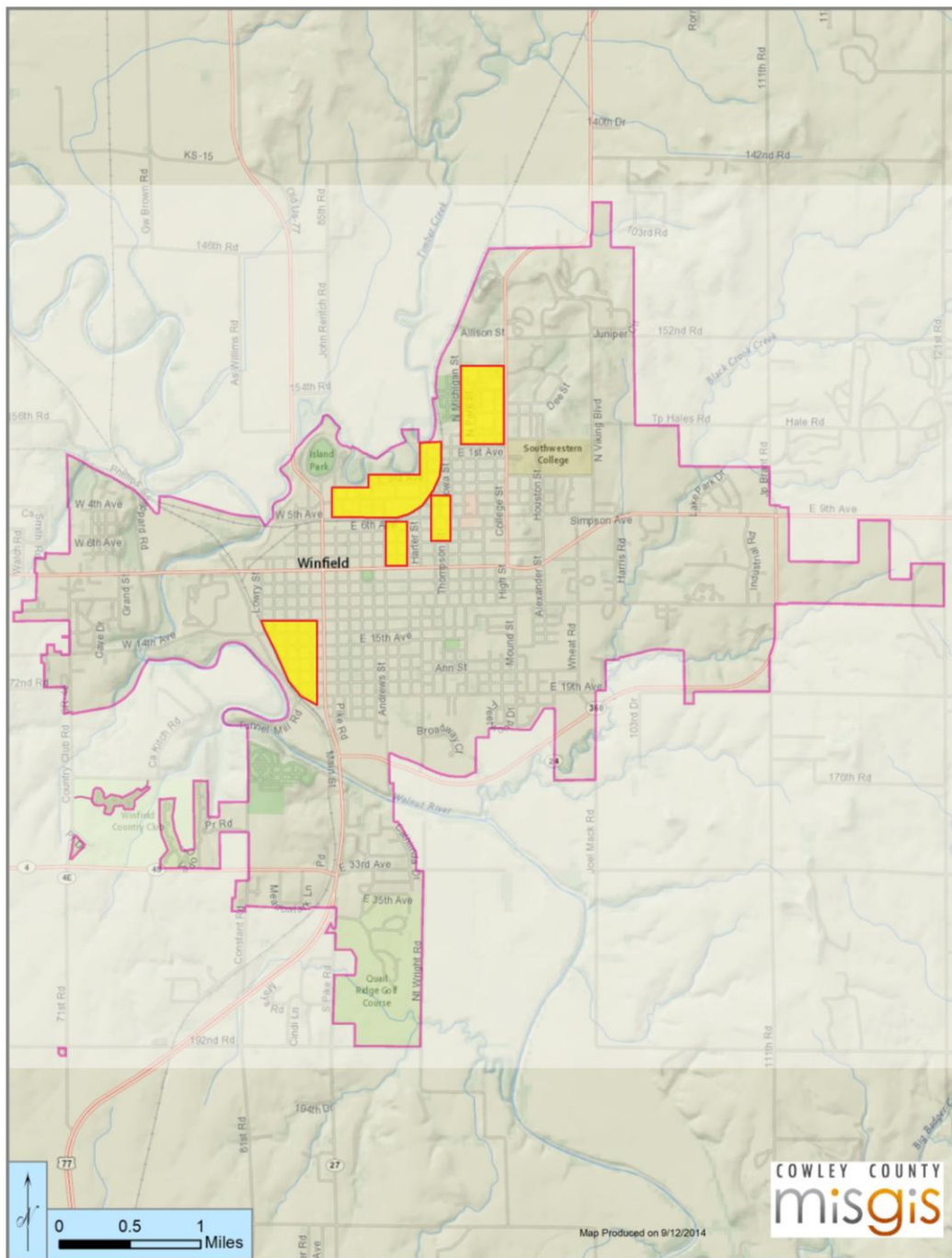


ILLUSTRATION 4.3

HOUSING REHABILITATION AREAS WINFIELD, KANSAS



LEGEND

- HOUSING REHABILITATION AREAS
- COPORATE LIMITS

ILLUSTRATION 4.4

SECTION 5

Housing Concepts & Housing Funding Sources.



HOUSING CONCEPTS & HOUSING FUNDING SOURCES.

■ INTRODUCTION. ■

Section 5 of this **Comprehensive Housing Study** provides a discussion of **Housing Concepts and Local, State and Federal Housing Funding Sources** for Cowley County and each Community. As housing programs are implemented in the Community, potential sites for future housing developments will need to be identified. Proper site selection will greatly enhance the marketability of housing in the County.

Also included is a presentation and discussion of various affordable housing development options and available funding sources, successfully being implemented in Kansas. Cowley County and each Community should consider these and other successful affordable housing models in the development of needed housing.

■ SITE ANALYSIS PROCESS. ■

The location of a proposed housing project to pertinent facilities and services crucially influences the benefits that a person can derive from society. These facilities/services are comprised of many things, including schools, shopping, recreation and medical, to name a few.

Physical capabilities, age and household structure establish the priority for particular amenities. The services/amenities of households for the elderly and physically or mentally disabled differ from those needed by young and middle-aged families. Facilities are prioritized into categories: Primary and Secondary Services.

In an attempt to rate a subject property in terms of proximity of Primary and Secondary amenities, a point scale was derived based upon distance. The criteria presented on the following page provides a basis from which to analyze a proposed housing site. If, for example, the medical facility was located one mile from a proposed housing site, one (1) point would be awarded to elderly/disabled housing and three (3) points would be allocated for family housing. For each housing type, a minimum total of 14 to 16.5 points are required for recommended development. However, in smaller, rural communities the total number of points will vary based upon the types of services and amenities available in the area.

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

<u>Primary</u>	<u>Points</u>	<u>Points</u>	<u>Points</u>
	3	2	1
A. Grocery	Wkg.	½ M	1 M
B. Drug	Wkg.	½ M	1 M
C. Medical	Wkg.	½ M	1 M
D. Shopping	½ M	¾ M	1 M
E. Religious	½ M	¾ M	1 M
 <u>Secondary</u>			
F. Educational	1 M	2 M	3 M
G. Recreational	1 M	2 M	3 M

Family Housing

<u>Primary</u>			
A. Educational	Wkg.	½ M	1 M
B. Recreational	Wkg.	½ M	1 M
C. Shopping	½ M	¾ M	1 M
D. Religious	½ M	¾ M	1 M
E. Grocery	1 M	2 M	3 M
F. Drug	1 M	2 M	3 M
 <u>Secondary</u>			
G. Medical	2 M	3 M	4 M

Notes: Wkg = Within Walking Distance
M = Miles

The following provides a list of environmental criteria that should be avoided in selecting a site for housing development.

- Floodplain/wetland locations, which require lengthy public review process and consideration of alternative sites in the area.
- Sites in or adjacent to historic districts, buildings or archeological sites, which may mean expensive building modifications to conform to historic preservation requirements and a lengthy review process.
- Sites near airports, railroads or high volume traffic arteries, which may subject residents to high noise levels, air pollution and risks from possible accidents.
- Sites near tanks that store chemicals or petrochemicals of an explosive or flammable nature.
- Sites near toxic dumps or storage areas.
- Sites with steep slopes or other undesirable access conditions which may make them undesirable for use.

In addition to the previously mentioned criteria, the U.S. Department of Housing and Urban Development (HUD) provides guidelines for analyzing proposed housing sites. In Chapter 1 and Chapter 4 of the HUD 4571.1 Rev.-2, HUD addresses the importance and requirements of proposed site locations:

“Site location is of the utmost importance in the success of any housing development. Remote or isolated locations are to be avoided. Projects which, by their location or architectural design, discourage continuing relationships with others in the community will not be approved (are not acceptable). A primary concern is that the project not be dominated by an institutional environment.”

■ AFFORDABLE HOUSING DEVELOPMENT OPTIONS & RESIDENTIAL LAND NEEDS ■

A total of 661 new housing units have been targeted for Cowley County by 2019. This would include up to **434 owner units** and **227 rental units**. Vacant land will need to be made available in or adjacent Cowley County Communities, as well as in rural subdivisions, for the suitable development of various, needed housing types.

Identifying locations of new housing development is important for Cowley County and each Community. The Communities of Cowley County have unique restrictions on where new development can take place, such as river beds, flood plains and topographic issues. **Each Community should review their respective Comprehensive Plans, Future Land Use Maps and both voluntary and involuntary annexation policies, all in an effort to identify land for new housing developments.**

The Communities of Cowley County will need to focus on workforce families needing safe, efficient and affordable housing, including employees living outside of the County and, in some cases, outside of the State of Kansas. This can be accomplished through joint relationships with major employers of the County in an effort to create decent rental housing units for employees.

The Communities of Arkansas City and Winfield should focus include new housing construction as a key housing activity. The City of Arkansas City will need to develop an estimated 199 housing units, including 94 owner and 105 rental units. Of the 199 units, approximately 26 units, including six owner and 20 rental units, should be developed in the Downtown. Winfield should strive to develop an estimated 210 housing units. This includes 102 owner and 108 rental units. Communities lacking an adequate supply of vacant land will need to acquire suitable, rural land adjacent the Community for housing development.

All Communities in Cowley County should implement housing rehabilitation activities, including purchase-rehab-resale or re-rent programs. The County has an estimated 1,336 housing structures needing moderate- to substantial rehabilitation and an estimated 156 housing structures potentially needing replacement.

All of the Communities in Cowley County have “pockets” or areas where houses are in need of moderate- to substantial rehabilitation. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development. The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land for each Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be set aside in a **County/Communities Land Bank Program**. **The City of Arkansas City manages a Land Bank program, consisting of an estimated 60 vacant lots within the Corporate Limits of the City.**

■ HOUSING LAND USE PROJECTIONS. ■

Table 5.1, Page 5.6, identifies the estimated **land use projections and housing types for different age sectors** in Cowley County, Kansas, by 2019. An estimated **893.8 total acres of land** will be required to complete the needed housing developments throughout Cowley County. This includes an estimated 772.5 acres of land dedicated to residential acreages in the Balance of County, and an estimated 121.3 acres of land within the Cowley County Communities. New housing types should include single family, duplex/triplex, town home, patio home and apartment units.

An estimated 192 units should be developed for the 55+ age group, including special populations. This would require an estimated 39.3 acres. An additional 75 acres of land should be dedicated to single family housing for elderly populations in the Balance of County.

An estimated 469 units will need to be developed for non-elderly families, requiring an estimated 82 acres. Rental units should be geared towards providing housing for persons involved in the local workforce, at 45+ percent AMI, needing decent, affordable rental housing. An estimated 697.5 acres of land should be dedicated to single family housing development for non-elderly families in the Balance of County.



**TABLE 5.1
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
COWLEY COUNTY, KANSAS
2019**

Age Sector	Type of Unit	#Owner / #Rental	Land Requirements (Acres)
18 to 54 Years**	Single Family Unit	284 / 35*	59.5 (697.5 [^])
	Patio Home Unit	12 / 0	2.0
	Town Home Unit	24 / 16	7.2
	Duplex/Triplex Unit	0 / 66	12.3
	Apartment - 4+ Units***	6 / 26	1.0
Totals		326 / 143	82.0 (697.5[^])
55+ Years	Single Family Unit	72 / 0	21.5 (75.0 [^])
	Patio Home Unit	12 / 0	2.0
	Town Home Unit	16 / 14	5.3
	Duplex/Triplex Unit	0 / 52	9.7
	Apartment - 4+ Units***	8 / 18	0.82
Totals		108 / 84	39.32 (75.0[^])
TOTAL UNITS / ACRES		434 / 227	121.32 (772.5[^])
*Includes Lease-To-Own Units. **Includes housing for persons with a disability ***Includes housing in the Downtown. [^] Residential acreage needed outside Communities, Balance of County.			
Source: Hanna:Keelan Associates, P.C., 2014.			

Table 5.2 identifies the estimated **land use projections and housing types for different age sectors** in the City of Arkansas City, Kansas, by 2019. An estimated **51 acres of land** will be required for housing developments in Arkansas City.

An estimated 64 units will need to be developed for the 55+ age group, which includes special populations and would require an estimated 17.3 acres. An estimated 123 units will need to be developed for non-elderly families, requiring an estimated 33.8 acres. New housing types should include single family, duplex/triplex, town home, patio home and apartment units. Rental units should be directed at providing housing for persons involved in the local workforce, at 45+ percent AMI, needing decent, affordable rental housing. Single family units could also be developed as part of a credit- or lease-to-own housing program.

Approximately 26 units, six owner and 20 rental, should be considered for Downtown Arkansas City.

**TABLE 5.2
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
ARKANSAS CITY, KANSAS
2019**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	36 / 15*	22.8
	Patio Home Unit	6 / 0	1.0
	Town Home Unit	12 / 8	3.6
	Duplex/Triplex Unit	0 / 32	6.0
	Apartment - 4+ Units***	2 / 12	0.45
Totals		56 / 67	33.85
55+ Years	Single Family Unit	20 / 0	9.0
	Patio Home Unit	6 / 0	1.0
	Town Home Unit	8 / 6	2.5
	Duplex/Triplex Unit	0 / 24	4.5
	Apartment - 4+ Units***	4 / 8	0.38
Totals		38 / 38	17.38
TOTAL UNITS / ACRES		94 / 105	51.23
*Includes Lease-To-Own Units. **Includes housing for persons with a disability ***Includes housing in the Downtown.			
Source: Hanna:Keelan Associates, P.C., 2014.			

Table 5.3 identifies the estimated **land use projections and housing types for different age sectors** in the City of Winfield, Kansas, by 2019. An estimated **53.1 acres of land** will be required to complete the needed housing developments throughout the Community. New housing types should include single family, duplex/triplex, town home, patio home and apartment units.

An estimated 78 units will need to be developed for the 55+ age group, which includes special populations, requiring an estimated 17.3 acres. An estimated 132 units will need to be developed for non-elderly families, requiring an estimated 35.7 acres. Single family units could also be developed as a component of a credit- or lease-to-own housing program. **Approximately 32 units, eight owner and 24 rental, should be considered for Downtown Winfield.**

**TABLE 5.3
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
WINFIELD, KANSAS
2019**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	42 / 16*	25.8
	Patio Home Unit	6 / 0	1.0
	Town Home Unit	12 / 8	3.6
	Duplex/Triplex Unit	0 / 30	5.6
	Apartment - 4+ Units***	4 / 14	0.58
Totals		64 / 68	35.78
55+ Years	Single Family Unit	20 / 0	9.0
	Patio Home Unit	6 / 0	1.0
	Town Home Unit	8 / 8	2.8
	Duplex/Triplex Unit	0 / 22	4.1
	Apartment - 4+ Units***	4 / 10	0.44
Totals		38 / 40	17.34
TOTAL UNITS / ACRES		102 / 108	53.12
*Includes Lease-To-Own Units.			
**Includes housing for persons with a disability			
***Includes housing in the Downtown.			
Source: Hanna:Keelan Associates, P.C., 2014.			

■ HOUSING CONCEPTS. ■

The following affordable housing development options are provided as a courtesy by Mesner Development Company and Dana Point Development Corporation, along with their respective architectural design teams.

Single family homes are presented as examples of **Lease-To-Own**, affordable housing options. This housing option is typically funded with Low-Income Housing Tax Credits, awarded by the Kansas Housing Resources Corporation (KHRC) and/or Affordable Housing Program funds, provided by the Federal Home Loan Bank. Also included in funding affordable single family homes is conventional financing and Tax Increment Financing.

Although reasonably modest by design, all in an effort to maximize the use of tax dollars, the single family home examples provide all necessary living space for a family of up to five- to six persons. This includes three-bedrooms on the first floor, with the opportunity of an additional bedroom(s) in the basement, one bath, on the upper level, with the potential for another in the lower level, a great or family room, with additional space in the basement for family activities, a kitchen and dining area and, at least, a single stall garage. The square footage of these affordable single family homes typically ranges from 1,100 to 1,300 square feet. These homes are usually constructed on lots of 8,000 to 10,000 square feet, allowing for ample yard space. Photos of a Lease-To-Own housing development are provided as an example of a housing type that Cowley County should consider developing during the next five years.

Net monthly rents for affordable single family homes range from \$450 to \$675, based on rental comparables and the level of affordability of the target population in the community being served. Typically, Lease-To-Own single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI). In a lease-to-own type program, a small percentage of the net monthly rent is set-a-side for the eventual use by the tenant as a down payment to eventually purchase a home.

Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the KHRC. The First-Time Homebuyers Program assists qualified buyers with down payment assistance for their first home. The Program serves income-eligible first-time homebuyers planning to reside outside the Kansas metropolitan areas. Loans range from 15 to 20 percent of the home's purchase price.

Duplex and triplex rental housing are popular affordable housing programs, in Kansas Communities, for both older adults, 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for duplex/triplex rental housing have traditionally ranged from \$350 to \$575, depending upon the local housing economics of the subject community.

INDEPENDENT DUPLEX APARTMENT EXAMPLE

The need for additional independent family and/or elderly duplex apartments was discussed at the County-Wide Housing Forums and Housing Steering Committee meetings. Pictured below is a new 18 unit residential development designated for retirees and the elderly. This development has nine separate duplexes. Exteriors are constructed entirely of vinyl siding and brick. This housing project is an excellent example of independent living elderly housing for low- to moderate-income households. Duplexes and townhomes of similar construction are also suitable for families of low- to moderate-income.



Lease-To-Own Homes.



Rental Townhomes.



■ IMPLEMENTING HOUSING IN COWLEY COUNTY, KANSAS. ■

The successful implementation of new and modern housing in Cowley County, Kansas, will depend on a firm understanding of the local housing industry and available housing funding resources. Solutions to housing opportunities in Cowley County can be achieved with a pro-active approach via collective partnerships among housing developers and funders, non-profit organizations, local elected officials and County citizenry.

The development of Affordable housing in Cowley County will require the strategic application of a variety of both public and private funding sources. Typical private funding is secured from Banks and Credit Unions, Foundations, Major Employers and individuals with a passion for funding housing and sustaining the livability of a neighborhood.

“Affordable housing applies to persons and households of all income sectors of the Community. Affordable Independent Living Housing requires no more than 35 percent of the occupant's annual income for the cost of rent and utilities, or mortgage and associated mortgage interest payment, insurance and utilities for owner housing.”

“Traditional “low-income housing” is for persons and families at 0% to 80% of the Area Median Income, commonly referred to as “Very-Low to Moderate Income”. Housing for households within this income range, typically requires one or more public program of financial intervention or support for buying down either or both the cost of development and/or operation, allowing the housing to be affordable (see above). The use of public programs of financial support will, typically, require income and rent or purchase limits.”

“Market-Rate Housing”, as it is typically referred to, is housing, both owner and rental, that typically meets the current “street cost”, utilizing no programs of public intervention or support, but, yet, is affordable (see above) to the tenant.”

“Section 8 Rental Housing (Project-Based),” is a government-funded program that provides rental housing to low-income households in privately owned and managed rental units. The subsidy stays with the building; when you move out, you no longer have the rental assistance. Most units rental cost will be 30 percent of your household adjusted gross income. There may be a variety of housing types available through this program including single-family homes, townhomes, or apartments.

“Section 8 Rental Housing (Tenant-Based).” Families with a tenant-based voucher choose and lease safe, decent, and affordable privately-owned rental housing.

■ HOUSING FUNDING SOURCES. ■

To produce new and upgrade existing renter and owner occupied housing in any Kansas County, a public/private partnership must occur to access affordable housing programs, which will reduce the cost of development and/or long-term operations. The following information identifies various funding sources, programs and strategies available to assist in sources, programs and strategies available to assist in financing future housing activities in a County and its Communities. The (strategic) combination of two or more sources can assist in reducing development and/or operational costs of proposed affordable housing projects.

LOCAL FUNDING OPTIONS

Local funding for use in housing development and improvement programs are limited to two primary sources (1) local tax base and (2) dollars secured via state and federal grant and loan programs, which are typically only available to local units of government (Village, City or County).

Local Tax Base

Tax Increment Financing (TIF) can use added property tax revenues, created by growth and development in a specific area, to finance improvements within the boundaries of a designated Redevelopment Area. TIF funds are administered by Kansas Department of Commerce. **Winfield Community Development (Winfield) and Twin Rivers Developmental Supports, Inc. (Arkansas City)** are **Community Development Organizations** that could provide incentives towards the rehabilitation of existing or construction of new buildings in Cowley County.

Other Local Options

Local Public Housing Authority – Public Housing Authorities or Agencies can sponsor affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in the Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects.

Two Housing Authorities exist in Cowley County. The Winfield Housing Authority manages a total of 50 units and is currently operating at 99 percent occupancy. Housing Authority Staff estimated a wait list of 43 prospective tenants currently looking for housing in Winfield. The Cowley County Housing Authority, located in Arkansas City, manages a County-wide housing voucher program for market rate properties.

Local Major Employers and/or Community Foundation Assistance – The use of these non-traditional funding sources is a common occurrence today within many cities and counties nationwide, in an effort to provide housing opportunities to low- and moderate-income persons and families. Major local employers and community foundations are becoming directly involved in housing developments and improvements by providing the following:

- a) Direct grants;
- b) Low interest loans;
- c) Letter of Credit, for all or a percentage of loans;
- d) GAP Financing – provides financing to cover the unfunded portion of development costs, as a deferred or less than market rate loan to the development;
- e) Mortgage Interest Rate Subsidy – provides buy down of a conventional loan;
- f) Purchase Bonds/Tax Credits – make a commitment to purchase either/both taxable/tax exempt bonds and/or low-income tax credits utilized to finance housing development.

Local Lender Participation – Local and regional lending institutions serving a particular Community or County should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing for local housing programs. Local funding options could be used separately or “pooled” together and utilized in equal proportions for the implementation of County-wide housing programs.

STATE PROGRAMS

State government programs available to assist in funding a Community Housing Initiative include resources available from the **Kansas Housing Resources Corporation (KHRC)** and **Kansas Development Finance Authority (KDFA)**. The following describes housing funding programs provided by State agencies.

Kansas Housing Resources Corporation (KHRC)

KHRC is presently the administrator of **HOME** funds. HOME funds are available to authorized, local or regional based Community Housing Development Organizations (CHDOs) for affordable housing repair and/or new construction, both rental and owner. An annual allocation of HOME funds is established for CHDOs based on individual housing programs. HOME are also available to private developers, via a local non-profit) as gap financing on affordable housing projects. KHRC administers a number of programs, including those interested in homeownership and rental housing. These Programs assist persons and families in purchasing or rehabilitating a home. These owner and renter housing programs include, but are not limited to the following:

- ◆ **Kansas Homeless Prevention and Rapid Re-Housing Program (HPRP)** dedicates funds for short-, medium-, or long-term rental assistance, housing relocation, homelessness prevention and stabilization services such as credit counseling, medication, utility deposits/payments, moving costs, etc.
- ◆ **Kansas Manufactured Housing Program (MHP)** protects the health and safety of manufactured/mobile home owners.
- ◆ **Moderate Income Housing (MIH) Initiative** assists with the development of moderate income housing and infrastructure in rural Kansas Counties and Communities. This program serves persons who cannot afford market rate housing, but do not qualify for government subsidy.
- ◆ **First-Time Homebuyers Program (FTHB)** provides down payment assistance to persons interested in purchasing their first home.
- ◆ **Homeowner Rehabilitation Program (HR)** assists in financing Kansas Communities to repair owner-occupied homes. Communities outside the major metropolitan areas of Kansas can apply for up to \$300,000 to administer a home rehabilitation program.
- ◆ **Weatherization Assistance Program (WAP)** provides funds for housing improvements that involve increasing energy efficiency.
- ◆ **Community Housing Development Organizations (CHDOs)**, through the State's HOME Rental Development Program, assists Communities in developing affordable rental housing. Cowley County is supported through the Mid-Kansas Community Action Program, Inc.
- ◆ **Housing Tax Credits (HTC)** secure private equity for the development of rental housing. Approximately 55 to 60 percent of the total development cost can be provided. This program is responsible for more than 20,000 housing units in the State and allocates approximately \$45 Million in credits each year.
- ◆ **Rural Housing Incentive District (RHID)** encourages rural Counties and Communities to develop various types of owner and renter housing by authorizing tax increment financing.

KHRC administers the non-entitlement **Community Services Block Grant (CSBG)** program, available to local Community and County municipalities for financing housing, planning and public works projects. Projects must meet one of the following federal criteria: benefit low- and moderate-income individuals, remove or prevent slum or blight conditions, or eliminate a disaster-created urgent need when local funds are not available. CSBG fund distribution can be used for a number of community development and redevelopment projects, including water and sewer grants, community facilities, housing rehabilitation and the **KAN STEP Program**, which aides small Communities address water, sewer and public building needs.

KHRC also administers the **Neighborhood Stabilization Program**, which assists Communities with the rehabilitation of dilapidated properties in hopes of creating a more sustainable housing market.

Kansas Development Finance Authority (K DFA)

K DFA promotes economic development by facilitating long-term financing for capital projects and programs. K DFA is authorized to issue development bonds to provide affordable multifamily housing throughout the State of Kansas. This Finance Authority can provide housing incentives and projects that are also facilitated through the U.S. Department of Housing and Urban Development and KHRC.

REGIONAL FUNDING

Federal Home Loan Bank

Affordable Housing Program – This program makes low-interest loans to finance home ownership for families with incomes at or below 80 percent of the median income for the area. The program can also finance the purchase, construction or rehabilitation of rental housing in which 20 percent of the units are occupied by and affordable to very low-income households. These funds are available through the Federal Home Loan Bank’s member institutions in Kansas and are loaned on a competitive basis, with semi-annual application dates. This program can be combined with other programs (i.e., State CSBG, Low-Income Housing Tax Credit, etc.) to absorb the development subsidy requirements for both rental and owner occupied housing projects.

FEDERAL FUNDING

A primary provider of Federal funding to Kansas Communities and Counties for housing development, both new construction and rehabilitation, is the **Department of Housing and Urban Development (HUD)**. Housing programs provided by HUD are available for both profit and non-profit developers. Funds from these programs are commonly mixed or pooled with other public funding sources, as well as conventional financing.

U.S. Department of Housing and Urban Development (HUD)

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **HUD Section 811 Program** – Provides funding to state housing organizations for development of housing for persons with a disability(ies). The Program provides 100 percent financing with an operational subsidy.
- **Mortgage Insurance** – The HUD 221(d)(3) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit-motivated developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

U.S.D.A. Rural Development (RD)

- a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available**
- b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.
- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for “**special populations,**” including frail elderly needing long-term nursing care.

- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Kansas Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**
- e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

Other Federal Funding

Other funding products that may serve to be useful in the development of affordable housing for persons with a serious mental illness are the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and Community Development Block Grant funds and the Rehabilitation Tax Credit, available via the Historic Preservation Act.

SECTION 6

Cowley County Five-Year Housing Action Plan.



COWLEY COUNTY FIVE-YEAR HOUSING ACTION PLAN.

■ INTRODUCTION. ■

The greatest challenge for Cowley County, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. Overall, Cowley County should strive to build **661 new units; 434 owner units and 227 rental units, by 2019.**

The successful implementation of the “**Cowley County Five-Year Housing Action Plan**” will begin with preparation of reasonable, feasible housing projects. Such a Plan will address all aspects of housing, including new construction, housing rehabilitation, the removal of “bad” housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement. Also important are the creation of a ***Housing Partnership*** comprised of housing stakeholders throughout the County. ***“The bigger the circle of Partnerships, the better the delivery of housing.” The following partners are most commonly used to create new and preserve existing housing in Kansas Counties and Communities. The list does not include all possible housing partners, such as foundations, private donors and financing available from local municipalities.***

HUD = U.S. Dept. of Housing & Urban Development-Mortgage Insurance/Capital Advance.

RD = Department of Agriculture-Rural Development/Grants/Loan/Mortgage Guarantee.

CF-CEDP = Cowley First-Cowley County Economic Development Partnership.

HAs = Housing Authorities (Winfield & Cowley County).

SCKEDD = South Central Kansas Economic Development District

MKCAP = Mid-Kansas Community Action Program, Inc.

SCKAAA = South Central Kansas Area Agency on Aging.

MHEG = Midwest Housing Equity Group.

PD = Private Developer.

AHP = Federal Home Loan Bank-Affordable Housing Program.

LIHTC = Low Income Housing Tax Credit Program.

HTC = Historic Tax Credits.

CSBG = Community Service Block Grant.

KDFA = Kansas Development Finance Authority.

KHRC = Kansas Housing Resources Corporation-State Housing Trust Fund/Moderate Income Housing Initiative.

HOME = HOME Program.

OE = Owner Equity.

CPF = Conventional Private Financing.

TEBF = Tax Exempt Bond Financing.

TIF = Tax Increment Financing.

■ HOUSING PROJECTS ■

The following **Housing Action Plan** presents the “**priority**” housing programs proposed for Cowley County during the next five years. Programs include activities associated with the organizational or operational requirements of each Community to insure housing development exists as an ongoing community and economic process, housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the County-wide housing stock. The **Plan** defines a purpose and estimated cost for each housing program and, where relevant, the estimated cost subsidy.

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>
1.	Create a Cowley County Housing Partnership (CCHP) , as the lead local group for Community housing capacity building, educational and promotional activities in Cowley County.	Selected, pertinent local, both public and private housing stakeholders and providers should establish a program of housing awareness, understanding and promotion, all in an effort to better educate each Community on the cause for new and improved appropriate housing for Cowley County residents. This includes a Homebuyer Education Program. The Partnership might include CF-CEDP, SCKEDD, MKCAP, HAs, SCKAAA.	Not Applicable.
2.	Establish an Employer’s Housing Assistance Program , encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing.	To encourage major employers of Cowley County to partner and financially assist the Community in developing housing programs identified in the Five-Year Housing Action Plan, including first-time homebuyer, down payment assistance and immediate need housing programs. The collaboration of major employers to implement needed workforce housing projects is of high importance. The (#1) CCHP would play a major role in planning and implementing this Program.	A \$375,000 annual contribution from major employers would be requested.
3.	Initiate a Continuum of (Housing) Residential Care Program in the County, directed at persons and families 62+ years of age.	Housing assistance program provided by the (#1) CCHP to address all facets of elderly housing needs in Cowley County, including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation and modification.	A \$130,000 annual contribution from local businesses and housing providers/ stakeholders would be requested.
4.	Create a Cowley County Land Bank Program .	Secure land for future housing developments throughout Cowley County. Coordinate efforts to include the existing Land Bank Program in Arkansas City with a County-Wide Program.	Estimated Annual Budget: \$400,000.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>
5.	County-Wide Housing Investment Club.	With the guidance of the Cowley County Housing Partnership , organize local housing funders and stakeholders to create a bank of funds to invest in needed gap financing for local housing developments.	\$180,000 Annually.
6.	Plan and implement an annual Cowley County Housing Summit.	The CCHP , with the assistance of local housing funders and stakeholders, would conduct an annual presentation of housing accomplishments and opportunities in Cowley County.	Estimated Annual Cost: \$7,000.

HOUSING PRESERVATION.

	<u>Activity/Purpose.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
7.	Area-Wide Housing Code Inspection and Rental Licensing Program , to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a Nuisance Abatement Program or Ordinance.	\$190,000.	60% or \$114,000.	SCKEDD, CF-CEDP & HAs
8.	Single Family Owner Housing Rehabilitation Program, 145 Units , moderate rehabilitation at \$30,000 to \$38,000 per unit in Cowley County, by 2019, to meet the needs of low- to moderate-income households.	\$5,220,000.	90% or \$4,959,000.	SCKEDD, MKCAP, CF-CEDP, CSBG, HOME, KHRC, TIF & OE.
9.	Purchase and Demolition of 45 substandard, dilapidated housing units in Cowley County, by 2019 and establish a Land Bank of property (lots) for redevelopment purposes.	\$2,750,000.	100%.	SCKEDD, HAs, CF-CEDP, CSBG, KHRC & TIF.
10.	Single Family Purchase-Rehab-Resale/Rent Program, 60 Units , 3+ bedroom houses, standard amenities in Cowley County, by 2019, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI).	\$12,023,400.	70% or \$8,416,400.	SCKEDD, MKCAP, CF-CEDP, PD, RD & CSBG, HOME, TIF, CPF & OE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
11.	<p>Elderly Rental Housing Program, 46 Units:</p> <ul style="list-style-type: none"> - Arkansas City: 24 - Winfield: 22 <p>Scattered Site, Mixed Income, 2 bedroom Duplex or Triplex units, standard amenities, to meet the rental housing needs of low- to moderate-mixed-income elderly households (51%+ AMI).</p>	\$7,600,000.	70% or \$5,320,000.	PD, SCKAAA, HAS, HUD, RD, LIHTC, KDFA, KHRC, MHEG, HOME, AHP, TIF & CPF.
12.	<p>Cowley County Elderly Homeownership Initiative, 80 Units:</p> <ul style="list-style-type: none"> - Arkansas City: 34 - Winfield: 34 - Remaining Communities: 2 Each. <p>Scattered Site, Mixed Income, 2 & 3 bedroom single family, patio home and duplex units, standard amenities, complete accessibility design, to meet the needs of moderate-income elderly households (65%+ AMI).</p>	\$15,600,000.	45% or \$7,020,000.	PD, SCKAAA, SCKEDD & RD & KDFA, KHRC, HOME, TIF & CPF.
13.	<p>Housing Rehabilitation/Modification Program, 70 Units:</p> <ul style="list-style-type: none"> - Arkansas City: 26 - Winfield: 20 - Remaining Communities: 4 Each. <p>Standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), Elderly and Special Population Households, with a person(s) with a disability.</p>	\$2,940,000.	90% or \$2,646,000.	SCKAAA, SCKEDD & RD & KDFA, KHRC, MKCAP, CSBG, HOME, TIF & OE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS (Continued).

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
14. Develop, as needed, up to 72 units of affordable elderly rental housing in a licensed Assisted Living Facility with supportive/specialized services for near-independent and frail-elderly residents of the Cowley County Communities. - Arkansas City and Winfield: 28 units. - Dexter: 16 units.	\$8,280,000.	70% or \$5,796,000.	KDFa, KHRC, PD, RD, HUD, SCKAAA & HAs & TEBF, TIF & CPF.

HOUSING FOR FAMILIES.

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
15. Single Family Rental, Credit- or Lease-To-Own Program, 31 - Arkansas City: 15 - Winfield: 16. Scattered Site, Mixed Income, 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI).	\$2,475,000.	85% or \$2,103,750.	KDFa, KHRC, PD & LIHTC, MHEG, AHP, HOME, TIF & CPF.
16. General Rental Housing Program, 90 Units: - Arkansas City: 40 - Winfield: 38 - Remaining Communities: 2 Each Scattered Site, Mixed Income duplexes, town homes, patio homes and apartments, consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable rental housing needs of moderate-income workforce households (51% to 125% AMI).	\$12,200,000.	80% or \$9,760,000.	KDFa, KHRC, PD & RD & LIHTC, MHEG, AHP, HOME, TIF & CPF.

HOUSING FOR FAMILIES (Continued).

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
<p>17. Family Homeownership Initiative, 202 Units:</p> <ul style="list-style-type: none"> - Arkansas City: 54 - Winfield: 60 - Remaining Communities: 3 each. - Rural County: 70 (planned subdivisions) <p>Scattered Site, Mixed Income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). Units constructed in "Remaining Communities" should focus on utilizing a Purchase-Rehab-Resale or Re-rent Program.</p>	\$39,200,000	40% or \$15,680,000.	KDFA, KHRC, PD, SCKEDD, FTHB, CSBG, HOME, TIF & CPF.
<p>18. Single Room Occupancy Housing Program, 20 rooms, 10 each in Arkansas City and Winfield, to meet the needs of low- to moderate-income, single person workforce households (35% to 80% AMI).</p>	\$2,800,000.	70% or \$1,960,000.	PD, Major Employers, SCKEDD & LIHTC, MHEG, HOME & TIF.
<p>19. Owner/Rental Housing Initiative for Special Populations, 18 Units:</p> <ul style="list-style-type: none"> - Arkansas City: 8 - Winfield: 10 <p>Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI).</p>	\$2,980,000.	90% or \$2,682,000.	KDFA, KHRC, RD, PD & SCKEDD & CSBG, HOME, LIHTC, MHEG, TIF, AHP & CPF.
<p>20. Downtown Owner & Rental Units, 58 Units:</p> <ul style="list-style-type: none"> - Arkansas City: 26 - Winfield: 32 <p>Mixed Income, Scattered Site, 1 & 2-bedroom apartments, families and elderly households.</p>	\$7,830,000.	75% or \$5,872,500	KDFA, KHRC, PD & SCKEDD & HTC, CSBG, HOME, LIHTC, AHP, MHEG, TIF & CPF.

APPENDIX I

Cowley County Housing Survey Results.



Constant Contact Survey Results

Survey Name: Cowley County Housing Survey

Response Status: Partial & Completed

Filter: None

7/14/2014 10:31 AM CDT

Thank you for your participation!

Your information is not required to conduct the survey, but is needed if you wish to be entered into a drawing. Comments will be kept anonymous.

Answers	Number of Response(s)
First Name	388
Last Name	388
Home Phone	362
Email Address	364



* In which Cowley County community do you reside?

Answer	0%	100%	Number of Response(s)	Response Ratio
Arkansas City-within city limits			150	26.9 %
Arkansas City-outside city limits			30	5.3 %
Atlanta-within city limits			11	1.9 %
Atlanta-outside city limits			4	<1 %
Burden-within city limits			18	3.2 %
Burden-outside city limits			13	2.3 %
Cambridge-within city limits			5	<1 %
Cambridge-outside city limits			5	<1 %
Dexter-within city limits			20	3.5 %
Dexter-outside city limits			4	<1 %
Parkerfield			18	3.2 %
Udall-within city limits			10	1.7 %
Udall-outside city limits			10	1.7 %
Winfield-within city limits			192	34.5 %
Winfield-outside city limits			50	8.9 %
Other			14	2.5 %
No Response(s)			2	<1 %
Totals			556	100%







If you live outside of Cowley County or marked Other above, explain where and why?

38 Response(s)







* Is the person in your household completing this survey male or female?

Answer	0%	100%	Number of Response(s)	Response Ratio
Male			178	32.0 %
Female			375	67.4 %
No Response(s)			3	<1 %
Totals			556	100%






* Number of people in your household?

Answer	0%	100%	Number of Response(s)	Response Ratio
1			78	14.0 %
2			211	37.9 %
3			90	16.1 %
4			106	19.0 %
5			39	7.0 %
6			24	4.3 %
7 or more			5	<1 %
No Response(s)			3	<1 %
Totals			556	100%

* In your household what age range are the adult(s)? (Select all that apply)

Answer	0%	100%	Number of Response(s)	Response Ratio
18-24			66	11.9 %
25-44			233	42.2 %
45-54			167	30.2 %
55-64			156	28.2 %
65-74			71	12.8 %
75-84			15	2.7 %
85+			5	<1 %
Totals			552	100%

***How many in your household are 17 or younger?**

Answer	0%	100%	Number of Response(s)	Response Ratio
0			325	58.4 %
1			81	14.5 %
2			88	15.8 %
3			42	7.5 %
4			13	2.3 %
5 or more			5	<1 %
No Response(s)			2	<1 %
Totals			556	100%

Place of employment?

446 Response(s)

*For those in your household 18 or older, which of the following sectors are they employed?

Answer	0%	100%	Number of Response(s)	Response Ratio
Unemployed/laid off			22	3.9 %
Retired			81	14.6 %
Student			51	9.2 %
Government/non-profit			75	13.5 %
Arts/Entertainment			7	1.2 %
Retail & Wholesale trade			40	7.2 %
Real Estate and/or insurance			15	2.7 %
Information			7	1.2 %
Education			263	47.6 %
Leisure & hospitality			6	1.0 %
Transportation			23	4.1 %
Accomodation & Food			17	3.0 %
Finance			25	4.5 %
Manufacturing			61	11.0 %
Agriculture/Forestry/Natural Resources			22	3.9 %
Administrative			25	4.5 %
Health Care/Social Services			65	11.7 %
Utilities/Construction			19	3.4 %
Professional/Technical			41	7.4 %
Oil/Gas/Mining			11	1.9 %
Other			52	9.4 %
Totals			552	100%

*Do you rent or own your home?














Answer	0%	100%	Number of Response(s)	Response Ratio
Rent			98	17.6 %
Own			456	82.0 %
No Response(s)			2	<1 %
Totals			556	100%

*Are you satisfied with your current housing situation?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			442	79.4 %
No. If no, please explain.			111	19.9 %
No Response(s)			3	<1 %
Totals			556	100%

For Renters-

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			6	5.0 %
Lack of adequate public transportation			8	6.6 %
Lack of knowledge of fair housing rights			11	9.1 %
Cost of rent			70	58.3 %
Restrictive zoning/building codes			6	5.0 %
Job status			12	10.0 %
Attitudes of landlords & neighbors			33	27.5 %
Lack of availability of decent rental units in your price range			80	66.6 %
Use of background checks			5	4.1 %
Excessive application fees and/or rental deposits			34	28.3 %
Cost of utilities			53	44.1 %
Lack of educational resources about tenant responsibilities			8	6.6 %
Other			17	14.1 %
Totals			120	100%

For Homeowners-

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			15	4.0 %
Lack of adequate public transportation			22	5.9 %
Lack of knowledge of fair housing rights			17	4.5 %
Housing prices			148	39.7 %
Restrictive zoning/building codes			43	11.5 %
Job status			31	8.3 %
Attitudes of immediate neighbors			39	10.4 %
Mortgage lending application requirements			58	15.5 %
Excessive down payment/closing costs			89	23.9 %
Cost of utilities			119	31.9 %
Lack of educational resources about homeowner responsibilities			21	5.6 %
Cost of homeowners insurance			101	27.1 %
Lack of sufficient homes for sale			113	30.3 %
Other			44	11.8 %
Totals			372	100%

Which of the following housing types are needed in your Community? Please rate:

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed

Answer	1	2	3	Number of Response(s)	Rating Score*
Lower-Income Housing				432	1.7
Middle-Income Housing				469	1.4
Upper-Income Housing				382	2.4
Single Parent Family Housing				426	1.6
Existing/New Employees				390	1.7
Single Family Housing				415	1.6
Rental Housing (General)				435	1.6
Manufactured/Mobile Homes				374	2.6
Condominiums/Townhouses				403	2.1
Duplex Housing				399	2.1

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

(Continued) Which of the following housing types are needed in your Community? Please rate:

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed

Answer	1	2	3	Number of Response(s)	Rating Score*
Apartment Complexes (3 to 12 units per complex)				409	2.0
Rehabilitation of Owner-occupied Houses				414	1.7
Rehabilitation of Renter-occupied houses				417	1.6
Housing Choices for First-Time Homebuyers				423	1.5
Single Family Rent to Own (short term 3 to 5 years)				414	1.7
Single Family Rent to Own (long term 6 to 15 years)				401	1.7
Duplex/Townhouse Rent to Own (short term 3 to 5 years)				390	2.1
Duplex/Townhouse Rent to Own (long term 6 to 15 years)				383	2.1

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

(Continued) Which of the following housing types are needed in your Community? Please rank each:










1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed

Answer	1	2	3	Number of Response(s)	Rating Score*
One bedroom Apartment				382	2.1
Two bedroom Apartment				402	1.8
Three bedroom Apartment				410	1.6
One bedroom house-rental				379	2.1
Two bedroom house-rental				410	1.7
Three bedroom house-rental				424	1.4
One bedroom-for purchase				372	2.2
Two bedroom-for purchase				388	1.8
Three bedroom-for purchase				415	1.5

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

(Continued) Which of the following housing types are needed in your Community? Please rank each:






1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed

Answer	1	2	3	Number of Response(s)	Rating Score*
Independent Living Housing for persons w/ mental or physical disabilities				390	2.1
Group home for persons w/mental or physical disabilities				384	2.2
Housing in downtown				387	2.3
Retirement housing-rental				392	1.9
Retirement housing: for purchase (owner occupied)				386	1.9
Retirement housing for: low income elderly				412	1.6
Retirement housing for: middle income elderly				406	1.7
Retirement housing for:upper income elderly				377	2.2
Licensed Assisted Living with specialized services (i.e. health, food prep, recreation, etc.)				403	1.8

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

(Continued) Which of the following housing types are needed in your Community? Please rank each:

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed

Answer	1	2	3	Number of Response(s)	Rating Score*
Single-room-occupancy housing (boarding homes)				386	2.5
Short-term Emergency Shelters-30 days or less				400	2.0
Long-term Emergency Shelters-90 days or less				395	2.1
Transitional Housing (3 to 12 month temporary housing)				403	2.1
Other (specify below)				135	2.7

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

Please rate the quality of the following Community Services in the county.

1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor, 5 = Don't Know

Answer	1	2	3	4	5	Number of Response(s)	Rating Score*
Social/Recreation activities						509	2.5
Church						521	1.8
Grocery store						519	2.3
Pharmacy						510	1.9
Fire protection						520	1.7
City officers						513	2.1
Parks and recreation facilities						517	2.0
Continuing education						510	2.3
Discount/variety store						509	2.6
Hospital						510	2.4

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

(Continued) Please rate the quality of the following Community Services in the county.

1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor, 5 = Don't Know

Answer	1	2	3	4	5	Number of Response(s)	Rating Score*
Downtown businesses						516	2.6
Senior Center						512	3.1
Post office						516	2.1
Restaurant/Cafe						520	2.8
Entertainment options						515	3.3
Library						518	2.2
Medical clinic						513	2.5
Police protection						518	2.1
Bank						515	1.8
Schools						514	1.9

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

What is your current annual household income?

Answer	0%	100%	Number of Response(s)	Response Ratio
less than \$25,000			52	9.3 %
\$25,000-\$50,000			129	23.2 %
\$50,000-\$70,000			101	18.1 %
\$70,000-\$90,000			109	19.6 %
\$90,000 and above			117	21.0 %
Other			3	<1 %
No Response(s)			45	8.0 %
Totals			556	100%







* Which one of the following housing types would you most like to purchase or upgrade to in the next five years?

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			184	33.0 %
Mobile Home			4	<1 %
Townhouse or Duplex type unit			25	4.4 %
None, I plan to remain where I am.			316	56.8 %
Other			23	4.1 %
No Response(s)			4	<1 %
Totals			556	100%

Which community(s) would you want to live in or near?

Answer	0%	100%	Number of Response(s)	Response Ratio
Arkansas City			153	31.2 %
Atlanta			6	1.2 %
Burden			33	6.7 %
Cambridge			16	3.2 %
Dexter			24	4.9 %
Parkerfield			52	10.6 %
Udall			18	3.6 %
Winfield			285	58.2 %
Other			26	5.3 %
Totals			489	100%

***How many bedrooms would your family need?**

Answer	0%	100%	Number of Response(s)	Response Ratio
One			19	3.4 %
Two			111	19.9 %
Three			271	48.7 %
Four+			139	25.0 %
Other			7	1.2 %
No Response(s)			9	1.6 %
Totals			556	100%

What is the most your family could afford if you purchase a home?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$50,000			68	12.2 %
\$50,000-\$70,000			68	12.2 %
\$70,000-\$100,000			111	19.9 %
\$100,000-\$130,000			71	12.7 %
\$130,000-\$150,000			59	10.6 %
\$150,000-\$175,000			36	6.4 %
\$176,000 and above			71	12.7 %
No Response(s)			72	12.9 %
Totals			556	100%

What can you afford for a monthly house payment for purchase, not including house insurance and property taxes?



Answer	0%	100%	Number of Response(s)	Response Ratio
Under \$350			73	13.1 %
\$350-\$650			181	32.5 %
\$650-\$850			103	18.5 %
\$850-\$1,000			57	10.2 %
\$1,000 and above			67	12.0 %
No Response(s)			75	13.4 %
Totals			556	100%

What can you afford for a monthly payment for the rental of a home?

Answer	0%	100%	Number of Response(s)	Response Ratio
Under \$350			71	12.7 %
\$350-\$650			199	35.7 %
\$650-\$850			77	13.8 %
\$850-\$1,000			38	6.8 %
\$1,000 and above			28	5.0 %
No Response(s)			143	25.7 %
Totals			556	100%

*Do you support your Community using State and/or Federal grant funds to conduct:


1 = Yes, 2 = No

Answer	1	2	Number of Response(s)	Rating Score*
an owner housing rehabilitation program?			544	1.2
a renter housing rehabilitation program?			544	1.3

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

*Do you support your Community establishing a local program that would purchase and remove dilapidated houses, making lots available for a family or individual to build owner-occupied or rental housing?


1 = Yes, 2 = No

	1	2	Number of Response(s)	Rating Score*
			548	1.1

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

*Do you support your Community securing State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

1 = Yes, 2 = No

	1	2	Number of Response(s)	Rating Score*
			549	1.1

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

*** Do you support your Community securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers?**

1 = Yes, 2 = No

	1	2	Number of Response(s)	Rating Score*
			548	1.2

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

Please provide additional comments regarding your housing concerns in Cowley County.

107 Response(s)

TextBlock:

Thank you for your time and participation in this survey. If a member of your household is 55 or older we invite you to continue the survey addressing retirement housing and services needed for the elderly.

Are you or a household member 55 or older?

1 = Yes, 2 = No

	1	2	Number of Response(s)	Rating Score*
			421	1.5

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

How many in your household are 55 or older?

Answer	0%	100%	Number of Response(s)	Response Ratio
1			87	15.6 %
2			134	24.1 %
more than 2			0	0.0 %
No Response(s)			335	60.2 %
Totals			556	100%

Are you retired?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes-myself and/or my spouse is retired			72	12.9 %
No-but plan to retire in Cowley County			186	33.4 %
No-but do not plan to retire in Cowley County			49	8.8 %
No Response(s)			249	44.7 %
Totals			556	100%

Do you or anyone in your household have a disability or any special assistance needs (mobility, mental, hearing/speech impaired, nutrition or medical assistance, etc.?)

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes (please explain below)			43	7.7 %
No			280	50.3 %
No Response(s)			233	41.9 %
Totals			556	100%











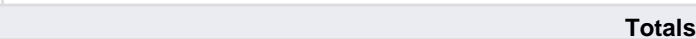
Do you plan on changing housing in the future?

1 = Yes, 2 = No











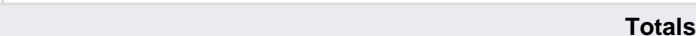
Answer	1	2	Number of Response(s)	Rating Score*
One Year			231	1.8
Two Years			213	1.8
Three to five years			232	1.8
Six to ten years			225	1.7

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

If you answered yes to the above question, which of the following types of housing do You anticipate needing? (select three)

Answer	0%	100%	Number of Response(s)	Response Ratio
Single family home			117	64.6 %
Duplex-rent			13	7.1 %
Duplex-purchase			9	4.9 %
Town Home-rent			16	8.8 %
Town Home-purchase			34	18.7 %
Nursing Home/Long-Term Care			11	6.0 %
Apartment-Purchase			10	5.5 %
Assisted Living Housing			22	12.1 %
One Bedroom Apartment-Rent			8	4.4 %
Two Bedroom Apartment-Rent			18	9.9 %
Other			16	8.8 %
Totals			181	100%

Which of the following types of housing do you feel are needed in the County, for persons 55+ years of age, during the next five years? (select three)

Answer	0%	100%	Number of Response(s)	Response Ratio
Single family home			117	42.7 %
Duplex-rent			71	25.9 %
Duplex-purchase			52	18.9 %
Town Home-rent			68	24.8 %
Town Home-purchase			76	27.7 %
Nursing Home/Long-Term Care			82	29.9 %
Apartment-Purchase			30	10.9 %
Assisted Living Housing			156	56.9 %
One Bedroom Apartment-Rent			52	18.9 %
Two Bedroom Apartment-Rent			88	32.1 %
Other			13	4.7 %
Totals			274	100%

How appealing is living at a Retirement Housing Campus to you?

Answer	0%	100%	Number of Response(s)	Response Ratio
Very appealing			30	5.3 %
Somewhat appealing			128	23.0 %
Not appealing			147	26.4 %
No Response(s)			251	45.1 %
Totals			556	100%

Please rate the quality of the following support services in the county.

1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor, 5 = Don't Know

Answer	1	2	3	4	5	Number of Response(s)	Rating Score*
Case management/legal aid						285	3.8
Cultural/language assistance						282	3.9
Continuing education opportunities						285	2.6
Employment opportunities/training						284	3.3
Adult care services						288	3.4
Alcohol/drug abuse services						285	3.8
Food programs/Meals-on-Wheels						287	3.1
Home Health Care						287	3.2
Counseling Services						288	3.6
Aids for Disabilities						287	3.7

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

(Continued) Please rate the quality of the following support services in the county.

1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor, 5 = Don't Know

Answer	1	2	3	4	5	Number of Response(s)	Rating Score*
Home repair/rehab programs						285	3.9
Transportation/auto repair						286	3.2
Finance assistance/management						279	3.5
Health Services (mantal, physical)						283	3.1
Housing (permanent, transitional, etc.)						280	3.4
Emergeny transportation						284	3.1
Volunteer opportunities						288	2.8
Veteran Services						286	3.5
Homeless Services						283	4.2

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

Considering the list of support services in question 41 and 42, which three (3) are the most critical services at this time for persons 55+ years residing in Cowley County?

54 Response(s)

TextBlock:

Thank you for taking the time to complete this survey. We appreciate you being a voice for Cowley County as we address housing needs and concerns.

APPENDIX II

Cowley County Table Profile.



E Vine Ave

**TABLE 1
POPULATION TRENDS AND PROJECTIONS
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2019**

	<u>2000</u>	<u>2010</u>	<u>2014</u>	<u>2019</u>	<u>% Change 2014-2019</u>
Cowley County:	36,291	36,311	36,315	36,373	+0.2%
Arkansas City:	11,963	12,415	12,369	12,413	+0.3%
Atlanta:	255	195	193	190	-1.5%
Burden:	564	535	536	538	+0.4%
Cambridge:	103	82	80	76	-5.0%
Dexter:	364	278	275	266	-3.3%
Parkerfield:	*	426	419	422	+0.7%
Udall:	794	746	750	753	+0.4%
Winfield:	12,206	12,301	12,379	12,434	+0.4%
Balance of County:	10,042	9,333	9,310	9,281	-0.3%

2012 Census Population Estimates:

Cowley County – 36,288; Arkansas City – 12,340; Atlanta – 195; Burden – 536; Cambridge – 84; Dexter – 278; Parkerfield – 421; Udall – 749; Winfield – 12,365; Balance of County – 9,320.

*Incorporated Community as of 2004.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2019**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Cowley County:	2000	36,291	1,808	34,483	14,039	2.45
	2010	36,311	2,004	34,307	13,940	2.46
	2014	36,315	2,071	34,236	13,966	2.45
	2019	36,373	2,159	34,214	14,030	2.44
Arkansas City:	2000	11,963	496	11,467	4,855	2.36
	2010	12,415	562	11,853	4,802	2.47
	2014	12,369	589	11,780	4,792	2.45
	2019	12,413	618	11,795	4,820	2.44
Atlanta	2000	255	0	255	99	2.59
	2010	195	0	195	75	2.60
	2014	193	0	193	74	2.60
	2019	190	0	190	73	2.61
Burden:	2000	564	0	564	210	2.68
	2010	535	0	535	195	2.74
	2014	536	0	536	195	2.74
	2019	538	0	538	194	2.76
Cambridge:	2000	103	0	103	46	2.24
	2010	82	0	82	39	2.10
	2014	80	0	80	36	2.22
	2019	76	0	76	34	2.23
Dexter:	2000	364	39	325	119	2.73
	2010	278	30	248	105	2.36
	2014	275	28	247	104	2.36
	2019	266	25	241	102	2.36
Parkerfield:	2000	*	*	*	*	*
	2010	426	0	426	156	2.73
	2014	419	0	419	154	2.72
	2019	422	0	422	155	2.71

CONTINUED:

TABLE 2 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2019

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Udall:	2000	794	0	794	302	2.63
	2010	746	0	746	289	2.58
	2014	750	0	750	290	2.58
	2019	753	0	753	294	2.56
Winfield:	2000	12,206	1,266	10,940	4,627	2.36
	2010	12,301	1,404	10,897	4,600	2.37
	2014	12,379	1,450	10,929	4,630	2.36
	2019	12,434	1,508	10,926	4,649	2.35
Balance of County:	2000	10,042	7	10,035	3,781	2.65
	2010	9,333	8	9,325	3,679	2.53
	2014	9,310	8	9,302	3,691	2.52
	2019	9,281	8	9,273	3,709	2.50

*Incorporated Community as of 2004.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 3
TENURE BY HOUSEHOLD
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2019**

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Cowley County:	2000	14,039	9,941	70.8%	4,098	29.2%
	2010	13,940	9,540	68.4%	4,400	31.6%
	2014	13,966	9,536	68.2%	4,430	31.8%
	2019	14,030	9,565	68.1%	4,465	31.9%
Arkansas City:	2000	4,855	3,148	64.8%	1,707	35.2%
	2010	4,802	2,879	59.9%	1,923	40.1%
	2014	4,792	2,851	59.5%	1,941	40.5%
	2019	4,820	2,838	58.9%	1,982	41.1%
Atlanta	2000	99	82	82.8%	17	17.2%
	2010	75	63	84.0%	12	16.1%
	2014	74	63	85.2%	11	14.8%
	2019	73	62	85.7%	11	14.3%
Burden:	2000	210	147	70.0%	63	30.0%
	2010	195	146	74.8%	49	25.2%
	2014	195	146	75.0%	49	25.0%
	2019	194	146	75.6%	48	24.4%
Cambridge:	2000	46	33	71.7%	13	28.3%
	2010	39	33	84.6%	6	15.4%
	2014	36	31	86.1%	5	13.9%
	2019	34	30	88.2%	5	11.8%
Dexter:	2000	119	91	76.4%	28	23.6%
	2010	105	81	77.1%	24	22.9%
	2014	104	81	78.0%	23	22.0%
	2019	102	80	78.7%	22	21.3%
Parkerfield:	2000	*	*	*	*	*
	2010	156	148	94.9%	8	5.1%
	2014	154	145	94.3%	9	5.7%
	2019	155	145	94.0%	10	6.0%

CONTINUED:

**TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2019**

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Udall:	2000	302	235	77.8%	67	22.2%
	2010	289	208	71.9%	81	28.1%
	2014	290	209	72.2%	81	27.8%
	2019	294	212	72.3%	82	27.7%
Winfield:	2000	4,627	2,993	64.6%	1,634	35.4%
	2010	4,600	2,816	61.2%	1,784	38.8%
	2014	4,630	2,805	60.6%	1,825	39.4%
	2019	4,649	2,794	60.1%	1,855	39.9%
Balance of County:	2000	3,781	3,212	84.9%	569	15.1%
	2010	3,679	3,166	86.0%	513	14.0%
	2014	3,691	3,203	86.8%	488	13.2%
	2019	3,709	3,256	87.8%	453	12.2%

*Incorporated Community as of 2004.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 4
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2019**

Cowley County		2000-2010				
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2014</u>	<u>2019</u>	<u>Change</u>
19 and Under	10,801	10,179	-622	10,082	9,951	-131
20-34	6,328	6,589	+261	6,644	6,646	+2
35-54	10,013	9,335	-678	9,166	8,951	-215
55-64	3,379	4,482	+1,103	4,661	4,907	+246
65-74	2,785	2,930	+145	2,946	3,014	+68
75-84	2,082	1,876	-206	1,881	1,935	+54
85+	903	920	+17	935	973	+38
TOTALS	36,291	36,311	+20	36,315	36,377	+62
Median Age	37.0	38.5	+1.5	38.8	39.4	+0.6
Arkansas City		2000-2010				
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2014</u>	<u>2019</u>	<u>Change</u>
19 and Under	3,630	3,855	+225	3,883	3,925	+42
20-34	2,157	2,482	+325	2,516	2,562	+46
35-54	2,991	2,886	-105	2,809	2,713	-96
55-64	1,039	1,354	+315	1,396	1,443	+47
65-74	972	874	-98	843	832	-11
75-84	821	634	-187	601	612	+11
85+	353	330	-23	321	326	+5
TOTALS	11,963	12,415	+452	12,369	12,413	+44
Median Age	36.3	33.8	-2.5	33.6	33.2	-0.4
Atlanta		2000-2010				
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2014</u>	<u>2019</u>	<u>Change</u>
19 and Under	79	60	-19	57	53	-4
20-34	47	26	-21	24	22	-2
35-54	60	42	-18	41	39	-2
55-64	33	29	-4	30	30	+0
65-74	15	26	+11	27	29	+2
75-84	14	7	-7	7	9	+2
85+	7	5	-2	7	8	+1
TOTALS	255	195	-60	193	190	-3
Median Age	36.1	40.4	+4.3	41.4	42.5	+1.1

CONTINUED:

**TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2019**

Burden		2000-2010					
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2014</u>	<u>2019</u>	<u>Change</u>	
19 and Under	202	180	-22	176	168	-8	
20-34	94	96	+2	97	99	+2	
35-54	138	135	-3	135	131	-4	
55-64	43	41	-2	42	46	+4	
65-74	53	45	-8	44	44	+0	
75-84	22	32	+10	36	41	+5	
85+	12	6	-6	6	9	+3	
TOTALS	564	535	-29	536	538	+2	
Median Age	32.4	33.2	+0.8	33.6	34.1	+0.5	
Cambridge		2000-2010					
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2014</u>	<u>2019</u>	<u>Change</u>	
19 and Under	22	16	-6	14	10	-4	
20-34	10	7	-3	7	6	-1	
35-54	34	31	-3	29	27	-2	
55-64	15	12	-3	13	15	+2	
65-74	10	11	+1	13	14	+1	
75-84	8	5	-3	7	6	-1	
85+	4	0	-4	1	2	+1	
TOTALS	103	82	-21	84	80	-4	
Median Age	44.9	50.5	+5.6	51.3	52.7	+1.4	
Dexter		2000-2010					
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2014</u>	<u>2019</u>	<u>Change</u>	
19 and Under	114	63	-51	58	51	-7	
20-34	51	44	-7	44	37	-7	
35-54	98	66	-32	65	57	-8	
55-64	34	33	-1	34	30	-4	
65-74	16	33	+17	35	48	+13	
75-84	27	18	-9	18	20	+2	
85+	24	21	-3	21	23	+2	
TOTALS	364	278	-86	275	266	-9	
Median Age	38.2	47.4	+9.2	49.5	50.9	+1.4	

CONTINUED:

**TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2019**

Parkerfield			2000-2010			
age group	2000	2010	Change	2014	2019	Change
19 and Under	*	117	N/A	109	102	-7
20-34	*	44	N/A	41	36	-5
35-54	*	110	N/A	111	117	+6
55-64	*	76	N/A	75	78	+3
65-74	*	50	N/A	52	55	+3
75-84	*	22	N/A	23	25	+2
85+	*	7	N/A	8	9	+1
TOTALS	*	426	N/A	419	422	+3
Median Age	*	47.1	N/A	47.9	49.2	+1.3
Udall			2000-2010			
age group	2000	2010	Change	2014	2019	Change
19 and Under	276	249	-27	244	238	-6
20-34	179	155	-24	151	147	-4
35-54	183	172	-11	174	169	-5
55-64	69	77	+8	82	92	+10
65-74	52	56	+4	59	63	+4
75-84	23	30	+7	34	37	+3
85+	12	7	-5	6	7	+1
TOTALS	794	746	-48	750	753	+3
Median Age	28.4	31.7	+3.3	32.3	32.9	+0.6
Winfield			2000-2010			
age group	2000	2010	Change	2014	2019	Change
19 and Under	3,497	3,277	-220	3,239	3,179	-60
20-34	2,491	2,622	+131	2,680	2,717	+37
35-54	3,213	3,129	-84	3,119	3,097	-22
55-64	981	1,344	+363	1,392	1,462	+70
65-74	887	840	-47	834	844	+10
75-84	768	678	-90	689	695	+6
85+	369	411	+42	426	440	+14
TOTALS	12,206	12,301	+95	12,379	12,434	+55
Median Age	35.6	36.7	+1.1	37.0	37.8	+0.8

CONTINUED:

**TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2019**

Balance of County*	2000-2010					
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2014</u>	<u>2019</u>	<u>Change</u>
19 and Under	2,981	2,362	-619	2,302	2,225	-77
20-34	1,299	1,113	-186	1,084	1,020	-64
35-54	3,296	2,764	-532	2,683	2,601	-82
55-64	1,165	1,516	+351	1,597	1,711	+114
65-74	780	995	+215	1,039	1,085	+46
75-84	399	450	+51	466	490	-24
85+	122	133	+11	139	149	+10
TOTALS	10,042	9,333	-709	9,310	9,281	-29
Median Age	39.3	41.3	+2.0	41.8	42.8	+1.0

*Incorporated Community as of 2004.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 5
HOUSEHOLD INCOME BY AGE GROUP - TRENDS AND PROJECTIONS
COWLEY COUNTY, KANSAS
2000-2019**

Income Group	2000*	2012*	2014	2019	% Change 2014-2019
All Households:					
Less than \$10,000	1,448	1,055	929	846	-8.9%
\$10,000-\$19,999	2,502	1,725	1,508	1,331	-11.7%
\$20,000-\$34,999	3,198	2,709	2,632	2,574	-2.2%
\$35,000-\$49,999	2,583	2,404	2,379	2,360	-0.8%
<u>\$50,000 or More</u>	<u>4,342</u>	<u>5,828</u>	<u>6,518</u>	<u>6,919</u>	<u>+6.1%</u>
TOTALS	14,073	13,721	13,966	14,030	+0.4%
Median Income	\$34,406	\$41,905	\$45,510	\$49,902	+9.7%
Households 65+ Yrs.					
Less than \$10,000	609	296	202	149	-26.2%
\$10,000-\$19,999	1,234	646	503	441	-12.3%
\$20,000-\$34,999	962	1,245	1,192	1,108	-7.0%
\$35,000-\$49,999	423	690	739	775	+4.9%
<u>\$50,000 or More</u>	<u>553</u>	<u>1,037</u>	<u>1,392</u>	<u>1,625</u>	<u>+16.7%</u>
TOTALS	3,781	3,914	4,028	4,098	+1.7%
Median Income	\$20,470	\$32,228	\$34,978	\$37,357	+6.8%

* Specified 2000 & 2012 Data Used. 2012 Estimate subject to margin of error.

Source: 2000 Census, 2008-2012 American Community Survey.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 6
PER CAPITA INCOME
COWLEY COUNTY, KANSAS / STATE OF KANSAS
2002-2019**

<u>Year</u>	<u>Cowley County</u>		<u>State of Kansas</u>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2002	\$24,839	--	\$29,742	--
2003	\$25,377	+2.1%	\$30,812	+3.6%
2004	\$26,512	+4.4%	\$31,882	+3.5%
2005	\$27,290	+2.9%	\$33,102	+3.8%
2006	\$29,703	+8.8%	\$35,678	+7.8%
2007	\$31,055	+4.5%	\$37,663	+5.6%
2008	\$32,006	+3.0%	\$40,466	+7.4%
2009	\$30,653	-4.2%	\$37,988	-6.1%
2010	\$31,812	+3.8%	\$38,545	+1.4%
2011	\$36,092	+13.5%	\$40,883	+6.1%
2012	\$37,004	+2.5%	\$43,015	+5.2%
2014	\$40,027	+8.1%	\$45,664	+6.2%
2002-2014	\$24,389-\$40,027	+64.1%	\$29,742-\$45,664	+53.5%
2014-2019	\$40,027-\$45,842	+14.5%	\$45,664-\$50,687	11.0%

Source: Bureau of Economic Analysis, Regional Economic Information System, 2014.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 7
PERSONS RECEIVING SOCIAL SECURITY INCOME
COWLEY COUNTY, KANSAS
2012**

<u>Social Security Income-2012</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	4,990
Wives & Husbands	230
Children	70
<u>Survivor Benefits</u>	
Widows & Widowers	610
Children	340
<u>Disability Benefits</u>	
Disabled Persons	1,160
Wives & Husbands	15
<u>Children</u>	<u>275</u>
TOTAL	7,690
<u>Aged 65 & Older</u>	
Men	2,350
<u>Women</u>	<u>3,040</u>
TOTAL	5,390
<u>Supplemental Security Income-2012</u>	
Aged 65 or Older	125
<u>Blind and Disabled</u>	<u>759</u>
TOTAL	884

N/A = Not Available.

Source: Department of Health and Human Services,
Social Security Administration, 2014.
Hanna:Keelan Associates, P.C., 2014.

TABLE 8
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
COWLEY COUNTY, KANSAS
2000-2019

Inc. Rng.	2000* # / #CB-HP	2011* # / #CB-HP	2014 # / #CB-HP	2019 # / #CB-HP
0-30% AMI	656 / 439	470 / 375	406 / 338	361 / 307
31-50% AMI	953 / 424	920 / 435	881 / 426	852 / 414
51-80% AMI	1,854 / 369	1,645 / 555	1,590 / 528	1,568 / 501
81%+ AMI	6,473 / 446	6,605 / 510	6,659 / 500	6,784 / 486
TOTALS	9,936 / 1,378	9,640 / 1,875	9,536 / 1,792	9,565 / 1,708

*Specified data
 # = Total Households # = CB-HP = Households with Cost Burden – Housing Problems

Source: 2000 CHAS Tables.
 Hanna:Keelan Associates, P.C., 2014.

TABLE 9
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
COWLEY COUNTY, KANSAS
2000-2019

Inc. Rng.	2000* # / #CB-HP	2011* # / #CB-HP	2014 # / #CB-HP	2019 # / #CB-HP
0-30% AMI	982 / 684	850 / 625	797 / 604	725 / 589
31-50% AMI	717 / 403	775 / 505	809 / 491	826 / 474
51-80% AMI	895 / 110	990 / 360	1,130 / 348	1,171 / 335
81%+ AMI	1,485 / 95	1,235 / 90	1,694 / 79	1,743 / 71
TOTALS	4,079 / 1,292	3,845 / 1,580	4,430 / 1,522	4,465 / 1,470

*Specified data
 # = Total Households #CB-HP = Households with Cost Burden – Housing Problems

Source: 2000 CHAS Tables.
 Huduser.org 2007-2011 estimates.
 Hanna:Keelan Associates, P.C., 2014.

**TABLE 10
EMPLOYMENT DATA TRENDS AND PROJECTIONS
COWLEY COUNTY, KANSAS
2002-2019**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2002	17,475	--	6.7%
2003	17,230	-245	6.8%
2004	17,093	-137	6.1%
2005	16,758	-335	5.6%
2006	17,381	+623	4.3%
2007	17,375	-6	3.9%
2008	17,155	-220	4.3%
2009	17,127	-28	7.2%
2010	16,930	-197	7.5%
2011	17,196	+266	6.5%
2012	17,647	+451	5.7%
2013	17,666	+19	5.5%
2014	17,702	+36	5.4%
2019	17,839	+137	5.5%
2002-2019	17,475-17,839	+364	6.7%-5.5%

Source: Kansas Department of Labor, 2014.
Hanna:Keelan Associates, P.C., 2014.

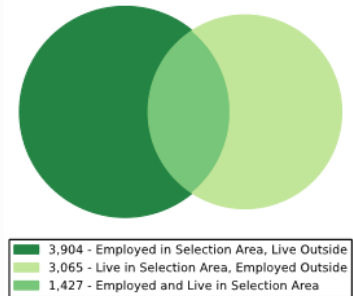
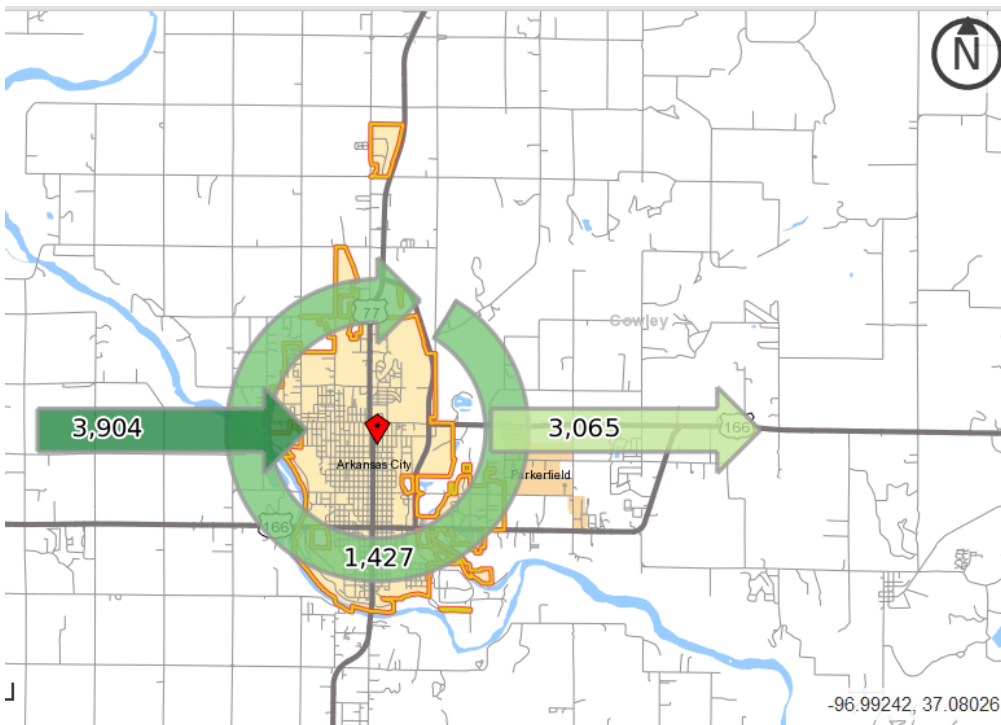
**TABLE 11
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
COWLEY COUNTY, KANSAS
1990-2019**

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2014</u>	<u>2019</u>
Civilian Labor Force	17,912	17,566	18,303	18,717	18,878
Unemployment	1,140	822	1,373	1,015	1,039
Rate of Unemployment	6.4%	4.7%	7.5%	5.4%	5.5%
Employment	16,772	16,744	16,930	17,702	17,839
<u>Change in Employment</u>					
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-2000	-28	-2.8	-0.2%	-0.02%	
2000-2010	+156	+15.6	+0.9%	+0.09%	
2014-2019	+137	+27.4	+0.7%	+0.07%	

Source: Kansas Department of Labor, Labor Market Information, 2014.
Hanna:Keelan Associates, P.C., 2014.

EMPLOYMENT INFO/OUTFLOW

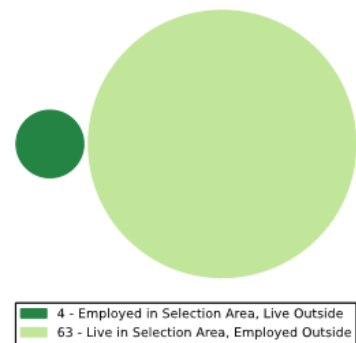
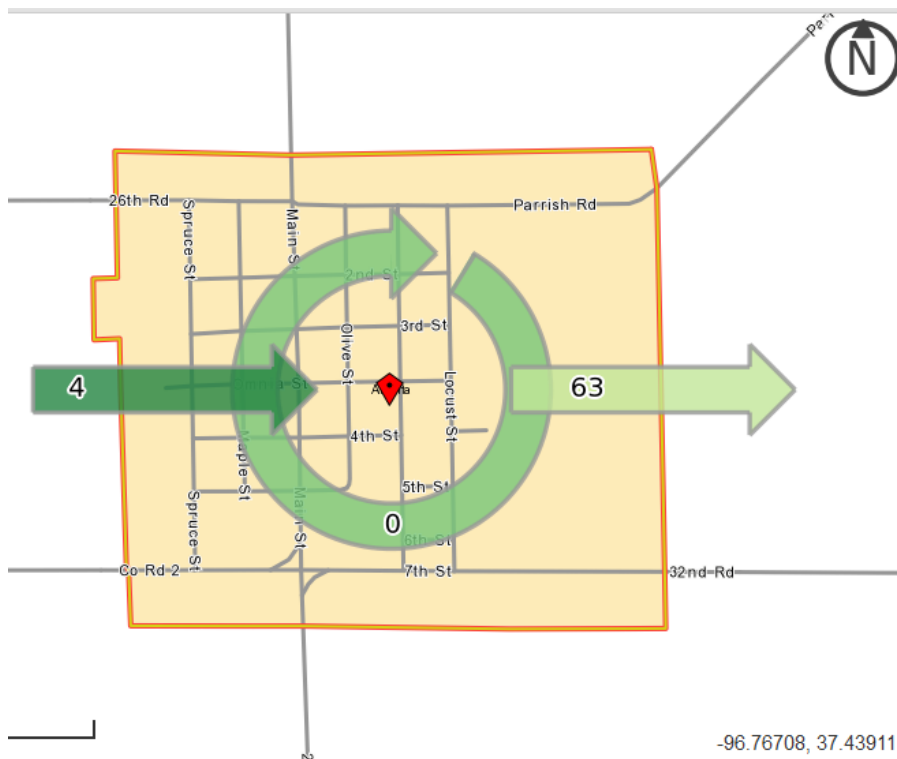
ARKANSAS CITY, KANSAS



Inflow/Outflow Job Counts (Primary Jobs)

	2011	
	Count	Share
Employed in the Selection Area	5,331	100.0%
Employed in the Selection Area but Living Outside	3,904	73.2%
Employed and Living in the Selection Area	1,427	26.8%
Living in the Selection Area	4,492	100.0%
Living in the Selection Area but Employed Outside	3,065	68.2%
Living and Employed in the Selection Area	1,427	31.8%

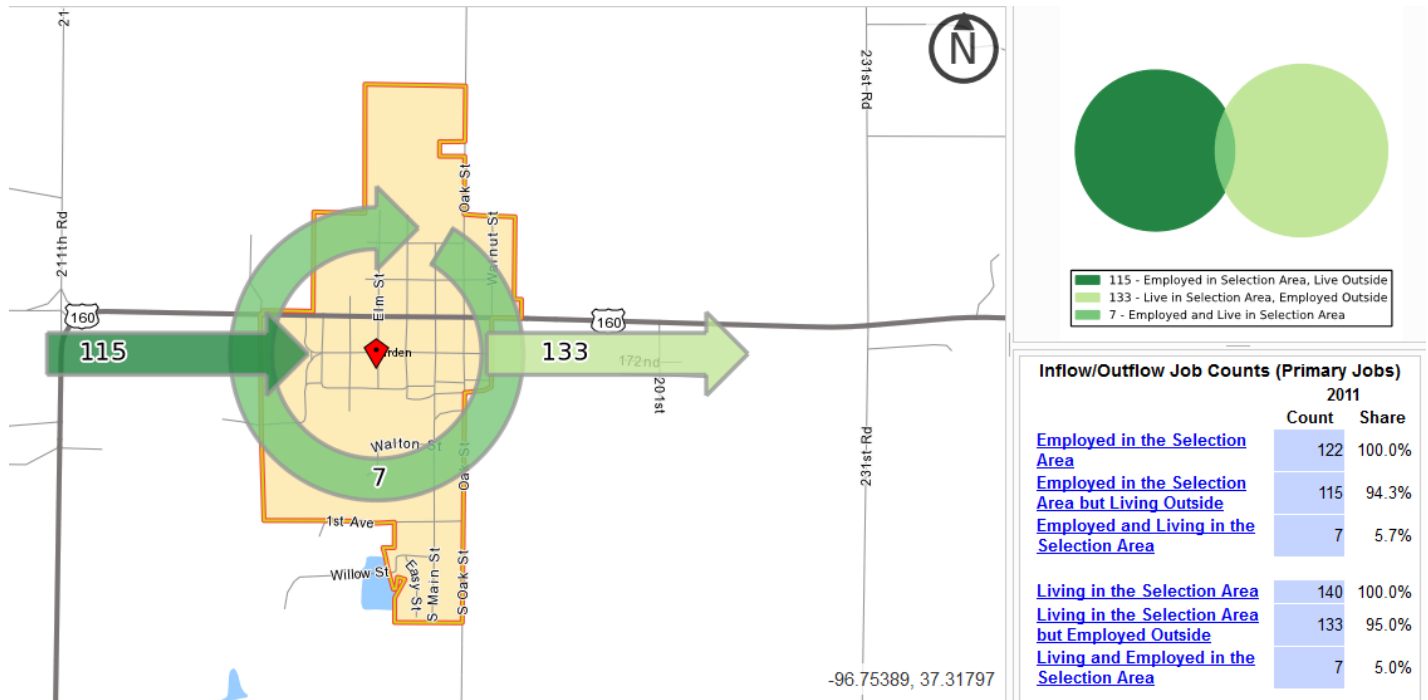
ATLANTA, KANSAS



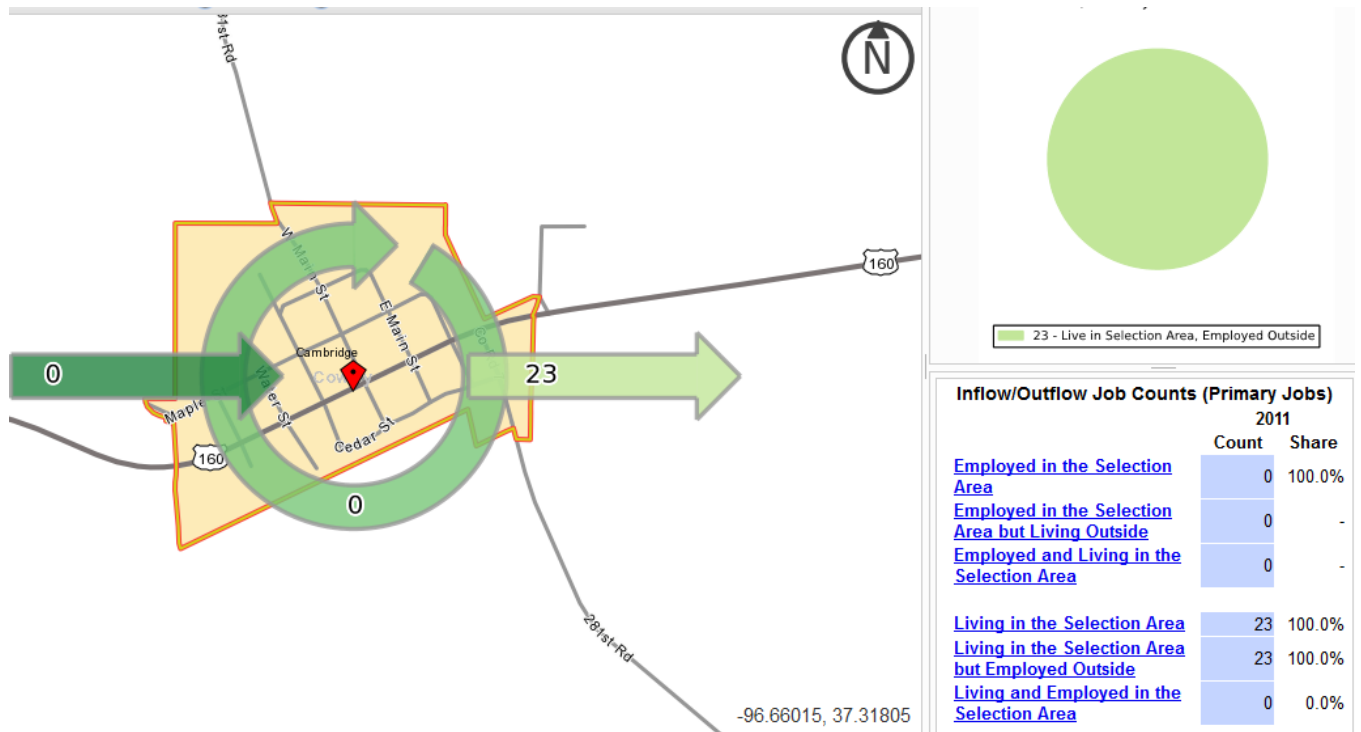
Inflow/Outflow Job Counts (Primary Jobs)

	2011	
	Count	Share
Employed in the Selection Area	4	100.0%
Employed in the Selection Area but Living Outside	4	100.0%
Employed and Living in the Selection Area	0	0.0%
Living in the Selection Area	63	100.0%
Living in the Selection Area but Employed Outside	63	100.0%
Living and Employed in the Selection Area	0	0.0%

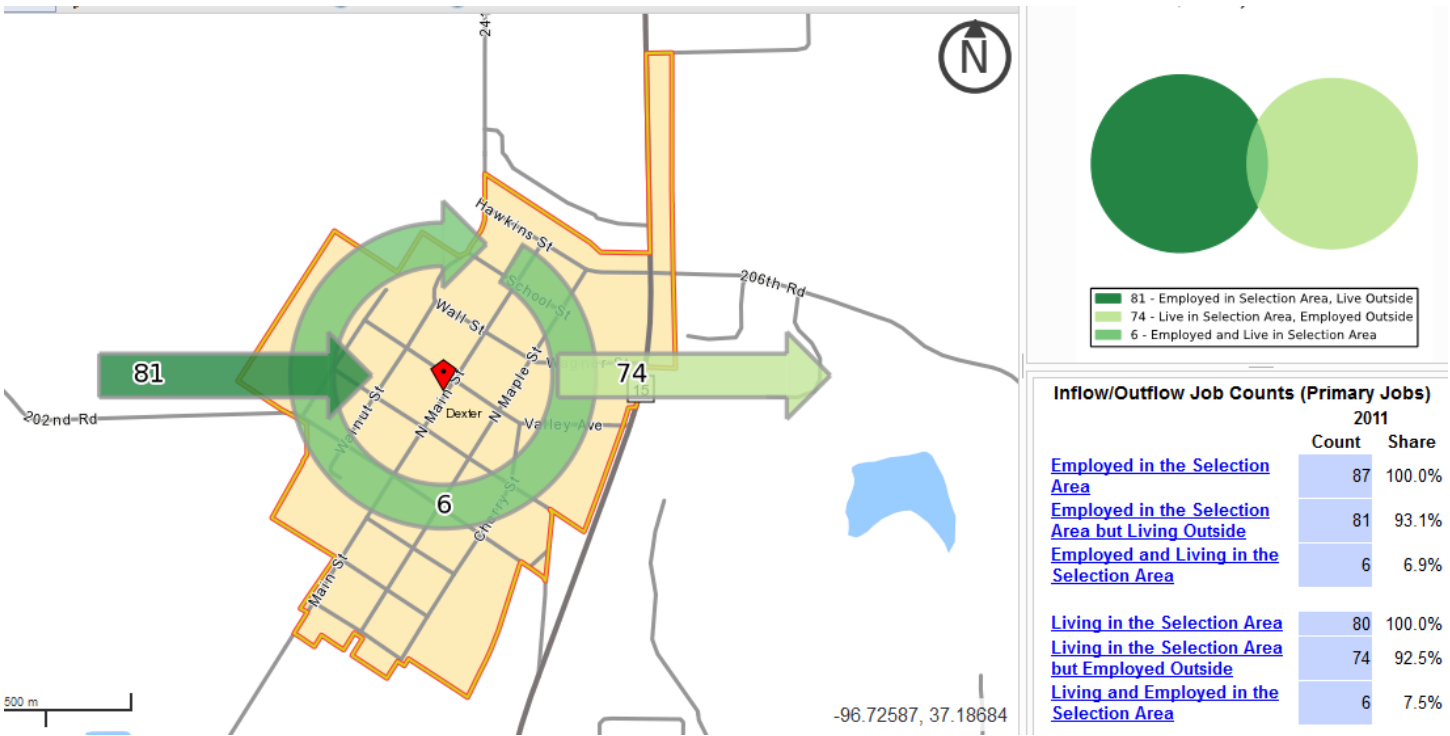
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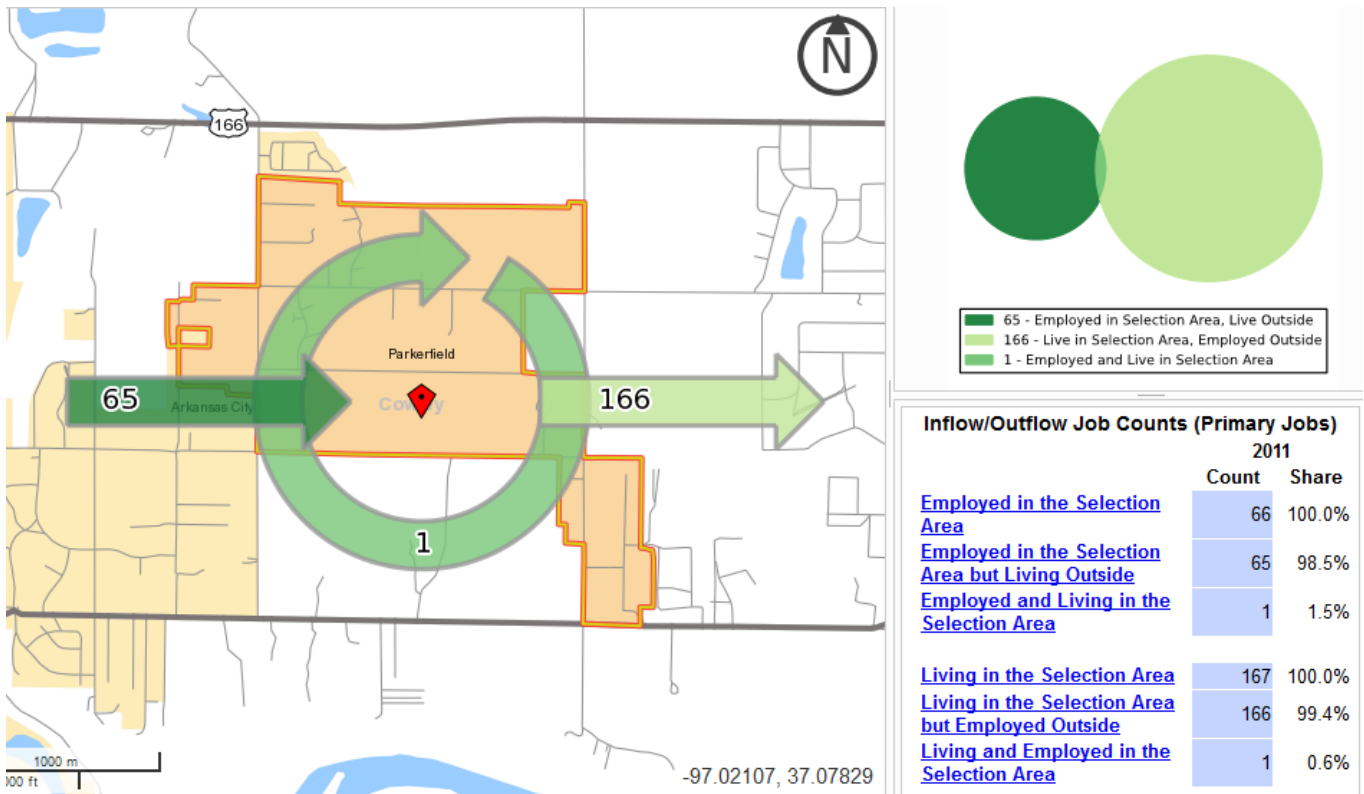
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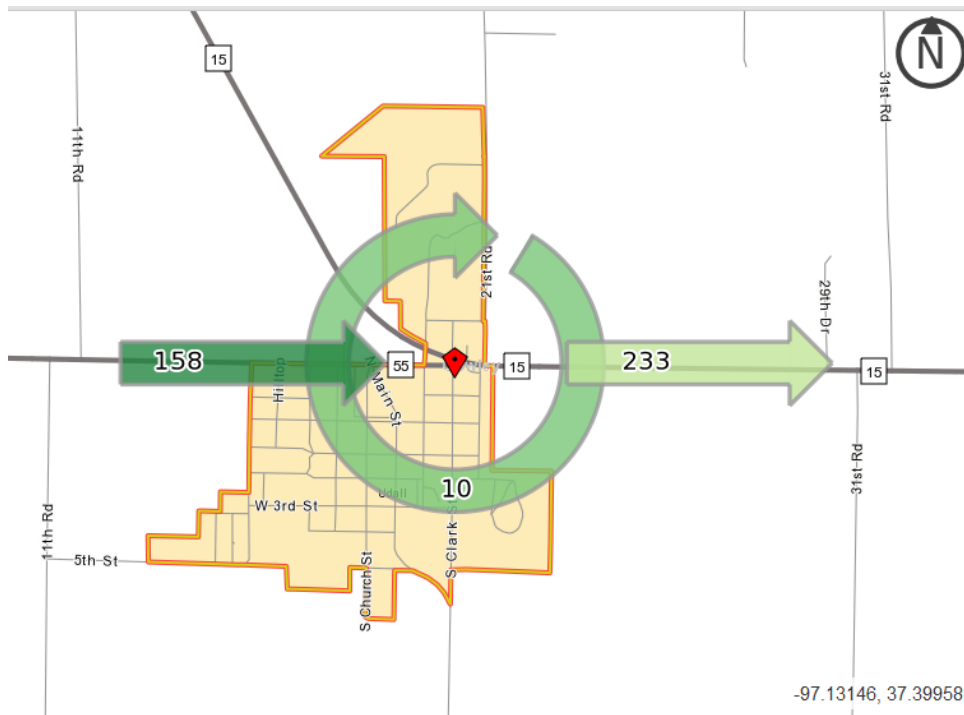
DEXTER, KANSAS



PARKERFIELD, KANSAS



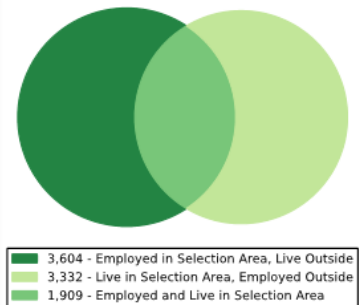
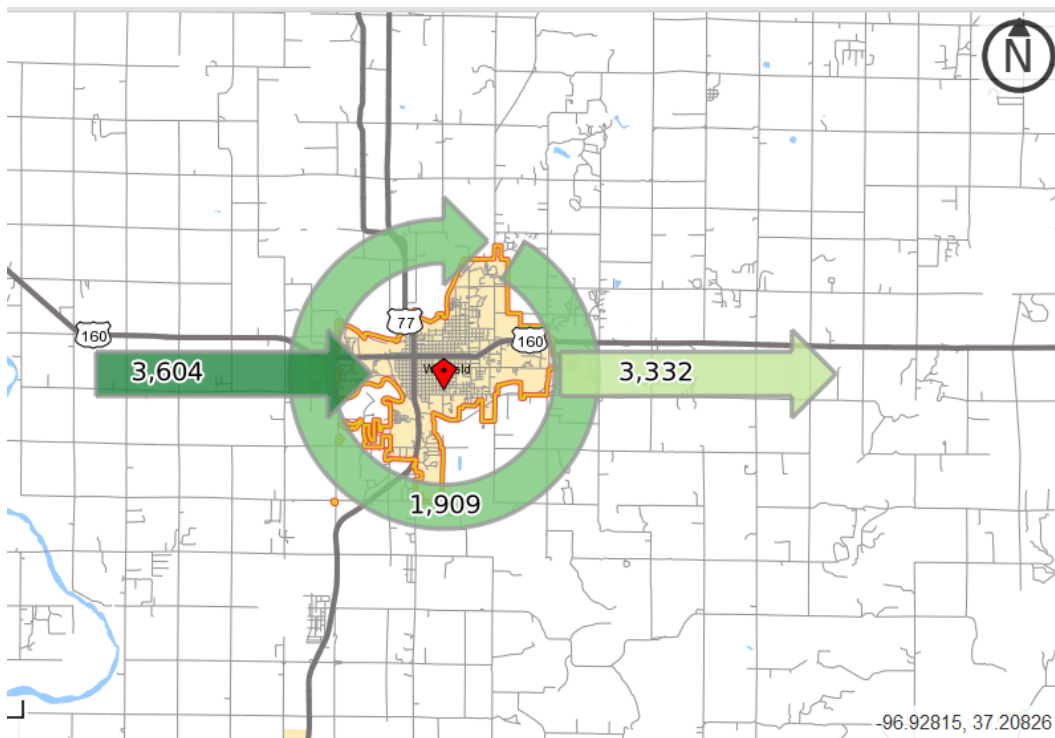
UDALL, KANSAS



Inflow/Outflow Job Counts (Primary Jobs)

	2011	
	Count	Share
Employed in the Selection Area	168	100.0%
Employed in the Selection Area but Living Outside	158	94.0%
Employed and Living in the Selection Area	10	6.0%
Living in the Selection Area	243	100.0%
Living in the Selection Area but Employed Outside	233	95.9%
Living and Employed in the Selection Area	10	4.1%

WINFIELD, KANSAS



Inflow/Outflow Job Counts (Primary Jobs)

	2011	
	Count	Share
Employed in the Selection Area	5,513	100.0%
Employed in the Selection Area but Living Outside	3,604	65.4%
Employed and Living in the Selection Area	1,909	34.6%
Living in the Selection Area	5,241	100.0%
Living in the Selection Area but Employed Outside	3,332	63.6%
Living and Employed in the Selection Area	1,909	36.4%

**TABLE 12
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
COWLEY COUNTY & COMMUNITIES, KANSAS
2012 ESTIMATE***

	Complete Plumbing			Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
Cowley County:	13,721	13,563	98.8%	158	1.2%	267	1.9%
Arkansas City:	4,557	4,503	98.8%	54	1.2%	133	2.9%
Atlanta:	102	101	99.0%	1	1.0%	0	0.0%
Burden:	183	183	100.0%	0	0.0%	5	2.7%
Cambridge:	28	28	100.0%	0	0.0%	2	7.1%
Dexter:	133	133	100.0%	0	0.0%	0	0.0%
Parkerfield:	112	112	100.0%	0	0.0%	0	0.0%
Udall:	373	373	100.0%	0	0.0%	26	7.0%
Winfield:	4,737	4,657	98.3%	80	1.7%	34	0.7%
Balance of County:	3,496	3,473	99.3%	23	0.7%	67	1.9%

*2012 Estimate subject to margin of error.
Source: 2008-2012 American Community Survey.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 13
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
COWLEY COUNTY & COMMUNITIES, KANSAS
2014**

<u>Year</u>	<u>Cowley County</u>	<u>Arkansas City</u>	<u>Atlanta</u>
2012 to Present	19	N/A	N/A
2010 to 2012	15	0	0
2000 to 2009	975	139	8
1990 to 1999	1,299	317	9
1980 to 1989	1,588	248	14
1970 to 1979	1,943	622	12
1960 to 1969	1,291	478	5
1950 to 1959	2,343	986	5
1940 to 1949	1,283	492	6
<u>1939 or Before</u>	<u>5,396</u>	<u>2,179</u>	<u>74</u>
SUBTOTAL	16,152	5,461	133
<u>Units Lost (2012 to Present)</u>	<u>(8)</u>	<u>(N/A)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2014	16,144	5,461	133
% 1939 or Before	33.3%	39.9%	55.6%
% 1959 or Before	55.8%	66.9%	63.9%

<u>Year</u>	<u>Burden</u>	<u>Cambridge</u>	<u>Dexter</u>
2012 to Present	1	N/A	N/A
2010 to 2012	0	0	0
2000 to 2009	11	0	8
1990 to 1999	6	3	18
1980 to 1989	23	1	17
1970 to 1979	38	3	39
1960 to 1969	30	0	10
1950 to 1959	30	8	3
1940 to 1949	30	5	7
<u>1939 or Before</u>	<u>99</u>	<u>17</u>	<u>43</u>
SUBTOTAL	268	37	145
<u>Units Lost (2012 to Present)</u>	<u>(4)</u>	<u>N/A</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2014	264	37	145
% 1939 or Before	35.9%	45.9%	29.6%
% 1959 or Before	58.7%	81.1%	36.5%

CONTINUED:

TABLE 13 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
COWLEY COUNTY & COMMUNITIES, KANSAS
2014

<u>Year</u>	<u>Parkerfield</u>	<u>Udall</u>
2012 to Present	2	0
2010 to 2012	0	0
2000 to 2009	4	19
1990 to 1999	26	49
1980 to 1989	23	40
1970 to 1979	31	105
1960 to 1969	12	50
1950 to 1959	7	129
1940 to 1949	8	10
<u>1939 or Before</u>	<u>10</u>	<u>9</u>
SUBTOTAL	123	411
<u>Units Lost (2012 to Present)</u>	<u>(0)</u>	<u>(0)</u>
TOTAL EST. UNITS – 2014	123 (156¹)	411
% 1939 or Before	8.1%	2.2%
% 1959 or Before	20.3%	36.0%

<u>Year</u>	<u>Winfield</u>	<u>Balance of County</u>
2012 to Present	16	N/A
2010 to 2012	0	15
2000 to 2009	347	439
1990 to 1999	313	558
1980 to 1989	446	776
1970 to 1979	487	606
1960 to 1969	494	212
1950 to 1959	881	294
1940 to 1949	465	260
<u>1939 or Before</u>	<u>2,069</u>	<u>896</u>
SUBTOTAL	5,518	4,056
<u>Units Lost (2012 to Present)</u>	<u>(4)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2014	5,514	4,056
% 1939 or Before	37.4%	22.1%
% 1959 or Before	61.9%	35.7%

*Specified Data Used. 2012 Estimate subject to margin of error.

¹Information provided by City of Parkerfield Mayor.

N/A = Not Available.

Source: 2008-2012 American Community Survey.

Communities of Cowley County, 2014.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 14
HOUSING STOCK OCCUPANCY/VACANCY STATUS
COWLEY COUNTY & COMMUNITIES, KANSAS
2014**

	<u>Cowley County</u>	<u>Arkansas City</u>	<u>Atlanta</u>
a) Housing Stock	16,177 (O=10,800; R=5,377)	5,461 (O=3,209; R=2,252)	133 (O=90; R=43)
b) Vacant Housing Stock	2,211	669	59
c) Occupied Housing Stock	13,966	4,792	74
*Owner Occupied	9,536	2,851	63
*Renter Occupied	4,430	1,941	11
d) Housing Vacancy Rate*	13.6% (2,211)	12.2% (669)	44.3% (59)
*Owner Vacancy	11.7% (1,264)	11.1% (358)	38.8% (35)
*Renter Vacancy	17.6% (947)	13.8% (311)	55.8% (24)
e) Adjusted Vacancy Rate**	5.2% (846)	5.0% (273)	12.0% (16)
**Owner Vacancy	5.0% (544)	5.1% (164)	11.1% (10)
**Renter Vacancy	5.6% (302)	4.8% (109)	13.9% (6)
	<u>Burden</u>	<u>Cambridge</u>	<u>Dexter</u>
a) Housing Stock	264 (O=175; R=89)	37 (O=32; R=5)	145 (O=97; R=42)
b) Vacant Housing Stock	69	1	41
c) Occupied Housing Stock	195	36	104
*Owner Occupied	146	31	81
*Renter Occupied	49	5	23
d) Housing Vacancy Rate*	26.1% (69)	2.7% (1)	28.2% (41)
*Owner Vacancy	16.5% (29)	3.1% (1)	22.7% (22)
*Renter Vacancy	44.9% (40)	0.0% (0)	45.2% (19)
e) Adjusted Vacancy Rate**	11.3% (30)	2.7% (1)	8.9% (13)
**Owner Vacancy	10.8% (19)	3.1% (1)	5.1% (5)
**Renter Vacancy	12.3% (11)	0.0% (0)	19.0% (8)

CONTINUED:

**TABLE 14
HOUSING STOCK OCCUPANCY/VACANCY STATUS
COWLEY COUNTY & COMMUNITIES, KANSAS
2014**

	<u>Parkerfield¹</u>	<u>Udall</u>
a) Housing Stock	156 (O=147; R=9)	411 (O=261; R=150)
b) Vacant Housing Stock	2	121
c) Occupied Housing Stock	154	290
*Owner Occupied	145	209
*Renter Occupied	9	81
d) Housing Vacancy Rate*	1.2% (2)	29.4% (121)
*Owner Vacancy	1.3% (2)	19.9% (52)
*Renter Vacancy	0.0% (0)	46.0% (69)
e) Adjusted Vacancy Rate**	1.2% (2)	9.0% (37)
**Owner Vacancy	1.3% (2)	8.0% (21)
**Renter Vacancy	0.0% (0)	10.6% (16)
	<u>Winfield</u>	<u>Balance of County</u>
a) Housing Stock	5,514 (O=3,297; R=2,217)	4,056 (O=3,476; R=580)
b) Vacant Housing Stock	884	365
c) Occupied Housing Stock	4,630	3,691
*Owner Occupied	2,805	3,203
*Renter Occupied	1,825	488
d) Housing Vacancy Rate*	16.0% (884)	8.9% (365)
*Owner Vacancy	14.9% (492)	7.8% (273)
*Renter Vacancy	17.6% (392)	15.8% (92)
e) Adjusted Vacancy Rate**	5.6% (313)	4.0% (161)
**Owner Vacancy	6.2% (206)	3.3% (116)
**Renter Vacancy	4.8% (107)	7.7% (45)

* Includes all housing stock, including seasonal and substandard housing.

** Includes only year-round vacant units available for rent or purchase, meeting current housing code and modern amenities. Does not include vacant units either not for sale or rent, seasonal units, or units not meeting current housing code.

¹Information provided by City of Parkerfield Mayor.

Source: 2008-2012 American Community Survey.
Cowley County & Communities, 2014.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 15
OWNER OCCUPIED HOUSING VALUE
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2019**

		Less than <u>\$50,000</u>	<u>\$50,000</u> to <u>\$99,999</u>	<u>\$100,000</u> to <u>\$149,999</u>	<u>\$150,000</u> to <u>\$199,999</u>	<u>\$200,000</u> or <u>More</u>	<u>Total</u>
Cowley County:	2000	3,415	3,001	721	295	92	7,524
	2000 Med. Val.	\$54,100					
	2012	2,680	3,488	1,532	920	883	9,503
	2012 Med. Val.	\$79,900					
	2014	\$86,300					
2019	\$91,900						
Arkansas City:	2000	1,776	904	120	78	18	2,896
	2000 Med. Val.	\$43,300					
	2012	1,052	1,172	304	109	95	2,732
	2012 Med. Val.	\$61,200					
	2014	\$67,800					
2019	\$74,000						
Atlanta:	2000	53	13	0	0	0	66
	2000 Med. Val.	\$30,000					
	2012	67	11	4	0	0	82
	2012 Med. Val.	\$31,400					
	2014	\$32,300					
2019	\$33,300						
Burden:	2000	103	21	9	0	0	133
	2000 Med. Val.	\$34,200					
	2012	86	42	8	4	3	143
	2012 Med. Val.	\$44,800					
	2014	\$48,500					
2019	\$52,700						
Cambridge:	2000	30	2	0	0	0	32
	2000 Med. Val.	\$15,000					
	2012	21	5	1	0	0	27
	2012 Med. Val.	\$25,500					
	2014	\$29,700					
2019	\$34,100						

CONTINUED:

**TABLE 15 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2019**

		Less than <u>\$50,000</u>	\$50,000 to <u>\$99,999</u>	\$100,000 to <u>\$149,999</u>	\$150,000 to <u>\$199,999</u>	\$200,000 or <u>More</u>	<u>Total</u>
Dexter:	2000	48	16	0	0	0	64
	2000 Med. Val.	\$32,500					
	2012	56	38	6	15	0	115
	2012 Med. Val.	\$51,400					
	2014	\$60,200					
	2019	\$68,500					
Parkerfield:	2000	**	**	**	**	**	**
	2000 Med. Val.	**					
	2012	4	24	37	25	18	108
	2012 Med. Val.	\$132,800					
	2014	\$140,200					
	2019	\$149,700					
Udall:	2000	62	105	24	0	0	191
	2000 Med. Val.	\$62,600					
	2012	57	125	18	16	12	228
	2012 Med. Val.	\$73,400					
	2014	\$77,900					
	2019	\$82,400					
Winfield:	2000	968	1,208	312	133	55	2,676
	2000 Med. Val.	\$60,700					
	2012	787	1,152	543	306	233	3,021
	2012 Med. Val.	\$81,500					
	2014	\$87,600					
	2019	\$92,000					
Balance of County:	2000	375	732	256	84	19	1,466
	2000 Med. Val.	\$74,400					
	2012	550	919	611	445	522	3,047
	2012 Med. Val.	\$104,600					
	2014	\$115,400					
	2019	\$126,100					

*Specified Data Used. 2012 Estimate subject to margin of error.

**Incorporated Community as of 2004.

Source: 2000 Census, 2008-2012 American Community Survey.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 16
GROSS RENT
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2019**

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
Cowley County:	2000	1,138	1,634	826	327	3,925
	2000 Median Rent	\$417				
	2010	614	850	1,364	1,390	4,218
	2010 Median Rent	\$609				
	2014	\$678				
	2019	\$738				
Arkansas City:	2000	464	757	402	99	1,722
	2000 Median Rent	\$410				
	2010	227	281	659	658	1,825
	2010 Median Rent	\$625				
	2014	\$671				
	2019	\$711				
Atlanta:	2000	0	7	6	2	15
	2000 Median Rent	\$508				
	2010	1	8	2	9	20
	2010 Median Rent	\$588				
	2014	\$623				
	2019	\$659				
Burden:	2000	7	42	9	2	60
	2000 Median Rent	\$471				
	2010	15	17	5	3	40
	2010 Median Rent	\$425				
	2014	\$432				
	2019	\$449				
Cambridge:	2000	2	7	0	8	17
	2000 Median Rent	\$703				
	2010	1	0	0	0	1
	2010 Median Rent	N/A				
	2014	N/A				
	2019	N/A				

CONTINUED:

**TABLE 16
GROSS RENT
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2019**

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
Dexter:	2000	21	5	6	0	32
	2000 Median Rent	\$231				
	2010	1	6	7	4	18
	2010 Median Rent	\$517				
	2014	\$603				
	2019	\$721				
Parkerfield:	2000	**	**	**	**	**
	2000 Median Rent	**				
	2010	0	2	0	2	4
	2010 Median Rent	\$625				
	2014	\$638				
	2019	\$652				
Udall:	2000	19	31	10	8	68
	2000 Median Rent	\$423				
	2010	34	9	63	39	145
	2010 Median Rent	\$619				
	2014	\$692				
	2019	\$748				
Winfield:	2000	452	622	335	177	1,586
	2000 Median Rent	\$413				
	2010	245	421	493	557	1,716
	2010 Median Rent	\$603				
	2014	\$680				
	2019	\$739				
Balance of County:	2000	173	163	58	31	425
	2000 Median Rent	\$348				
	2010	90	106	135	118	449
	2010 Median Rent	\$570				
	2014	\$640				
	2019	\$703				

N/A = Not Available

*Specified Data Used. 2012 Estimate subject to margin of error.

**Incorporated Community as of 2004.

Source: 2000 Census, 2008-2012 American Community Survey.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 17A
SELECTED RENTAL HOUSING OPTIONS
ARKANSAS CITY, KANSAS
2014**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
Gardenwalk 620-442-7183	1990s	1-Bd: 4 2-Bd: 12 3-Bd: 8	USDA-RD	1-Bd: \$583 2-Bd: \$640 3-Bd: \$710	96% Yes (10)
Meadow Walk of Arkansas City 620-442-9400	2001	1-Bd: 24 2-Bd: 72 3-Bd: 24	Market Rate	\$490-\$690	85% Yes (0)
Sterling House of Arkansas City 620-442-4400	1995	Studio: 6 1-Bd: 27	Private Assisted Living	\$2,110-\$2,365/ Month	75% No
Westwood Villa Apartments 620-442-1150	1972	2-Bd: 24 3-Bd: 16	Section 8 Multifamily	30% Income 2-Bd: \$572 3-Bd: \$639	85% Yes (50)
Windsor Court Apartments 620-307-6613	1970s	1-Bd: 79	Section 8 Elderly	30% Income \$600	97%

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 17B
SELECTED RENTAL HOUSING OPTIONS
WINFIELD, KANSAS
2014**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
Baden Hall Apartments 620-221-2231	2011	1-Bd: 16 2-Bd: 6 3-Bd: 2	LIHTC USDA-RD	30% Income 1-Bd: \$555 2-Bd: \$665 3-Bd: \$725	100% Yes (6)
Canterbury Village 620-221-4094	1970	1-Bd: 12 2-Bd: 46 3-Bd: 42	Section 8 LIHTC Section 42	30% Income 1-Bd: \$338 2-Bd: \$396 3-Bd: \$435	92% Yes (7)
Good Samaritan-Winfield 620-221-4660	1974	41 Total Beds	Private	Semi-Private: \$156-\$185/Day Private: \$165-\$194/Day	88% No
Medinger Hall Apartments 620-221-2231	2007	36 1- & 2- Bdrm Units	LIHTC USDA-RD	1-Bd: \$475-\$565 2-Bd: \$555-\$625	92% Yes (12)
Rehwinkel Senior Apartments 620-221-2231	1994	1-Bd: 36	Elderly	30% Income Base = \$449	96% Yes (4)
Silverwood Apartments/ Winfield Housing Partners, LC 620-229-7946	2000	1-Bd: 2 2-Bd: 28 3-Bd: 18	LIHTC	1-Bd: \$375 2-Bd: \$430-\$490 3-Bd: \$555	90% No
Sunrise Ridge Asst. Living 620-221-4660	1974	Studio: 13 1-Bd: 7	Private	Studio: \$77/Day 1-Bd: \$85/Day	63% Yes (0)
Winfield Housing Authority 620-221-4936	N/A				

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 18
ESTIMATED HOUSING TARGET DEMAND*
COWLEY COUNTY & COMMUNITIES, KANSAS
2019**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
Cowley County:	434	227	661	\$138.7
Arkansas City:	94	105	199	\$37.3
Atlanta:	4	2	6	\$1.2
Burden:	6	2	8	\$1.6
Cambridge:	2	2	4	\$0.8
Dexter:	5	2	7	\$1.4
Parkerfield:	4	2	6	\$1.2
Udall:	7	4	11	\$2.2
Winfield:	102	108	210	\$39.5
Balance of County:	210	0	210	\$53.5

*Based upon new households, providing affordable housing for 10% of cost burdened households, replacement of 10% of housing stock experiencing plumbing, overcrowded conditions (HUD), absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for 1.5 percent “pent-up” demand, based upon local capacity and availability of land and financial resources.

**Includes Downtown Housing Potential:
 ARKANSAS CITY: 26 Units; 6 Owner, 20 Rental.
 WINFIELD: 32 Units; 8 Owner, 24 Rental.

NOTE: New housing in the small Communities should focus on purchase-rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

TABLE 19
AREA (HOUSEHOLD) MEDIAN INCOME (AMI)
COWLEY COUNTY, KANSAS
2014

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$11,600	\$13,250	\$14,900	\$16,550	\$17,900	\$19,200	\$20,500	\$21,850
50% AMI	\$19,350	\$22,100	\$24,850	\$27,600	\$29,850	\$32,050	\$34,250	\$36,450
60% AMI	\$23,220	\$26,520	\$29,820	\$33,120	\$35,820	\$38,460	\$41,100	\$43,740
80% AMI	\$30,950	\$35,350	\$39,750	\$44,150	\$47,700	\$51,250	\$54,750	\$58,300
100%AMI	\$38,700	\$44,200	\$49,700	\$55,200	\$59,700	\$64,100	\$68,500	\$72,900
125%AMI	\$43,875	\$55,250	\$62,125	\$69,000	\$74,625	\$80,125	\$85,625	\$91,125

Source: Hanna:Keelan Associates, P.C., 2014.

TABLE 20
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
COWLEY COUNTY, KANSAS
2019

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u> <u>AMI</u>	<u>31-60%</u> <u>AMI</u>	<u>61-80%</u> <u>AMI</u>	<u>81-125%</u> <u>AMI</u>	<u>126%+</u> <u>AMI</u>	
<u>Cowley County:</u>						
Owner:	0	40	68	74	252	434
Renter:	23	64	64	48	28	227
<u>Arkansas City:</u>						
Owner:	0	15	24	30	25	94
Renter:	10	32	30	21	12	105
<u>Winfield:</u>						
Owner:	0	14	24	32	32	102
Renter:	8	28	30	26	16	108

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 21A
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
COWLEY COUNTY, KANSAS
2019**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	284 / 35*	59.5 (697.5 [^])
	Patio Home Unit	12 / 0	2.0
	Town Home Unit	24 / 16	7.2
	Duplex/Triplex Unit	0 / 66	12.3
	Apartment - 4+ Units***	6 / 26	1.0
Totals		326 / 143	82.0 (697.5[^])
55+ Years	Single Family Unit	72 / 0	21.5 (75.0 [^])
	Patio Home Unit	12 / 0	2.0
	Town Home Unit	16 / 14	5.3
	Duplex/Triplex Unit	0 / 52	9.7
	Apartment - 4+ Units***	8 / 18	0.82
Totals		108 / 84	39.32 (75.0[^])
TOTAL UNITS / ACRES		434 / 227	121.32 (772.5[^])
*Includes Lease-To-Own Units. **Includes housing for persons with a disability ***Includes housing in the Downtown. [^] Residential acreage needed outside Communities, Balance of County.			
Source: Hanna:Keelan Associates, P.C., 2014.			

**TABLE 21B
HOUSING DEMAND – TARGET POPULATIONS
COWLEY COUNTY, KANSAS
2019**

Owner Units	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>Totals</u>	Workforce Sector <u>45%+</u>
	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>			
Elderly (55+)	7	14	33	54	108	34	
Family	27	48	35	198	308	265	
Special							
<u>Populations¹</u>	<u>6</u>	<u>6</u>	<u>6</u>	<u>0</u>	<u>18</u>	<u>0</u>	
Subtotals	40	68	74	252	434	299	
Rental Units*	<u>0%-30%</u>						
Elderly (55+)	6	20	22	18	84	20	
Family	7	36	40	50	123	108	
Special							
<u>Populations¹</u>	<u>10</u>	<u>8</u>	<u>2</u>	<u>0</u>	<u>20</u>	<u>0</u>	
Subtotals	23	64	64	48	227	128	
TOTALS	23	104	132	122	661	427	

* Includes Credit- or Lease-to-Own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 21C
HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINTS)
COWLEY COUNTY, KANSAS
2019**

PRICE – PURCHASE COST (Area Median Income)

Owner	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Work Force (45%+ AMI)
Units*	\$118,850*	\$129,150*	\$173,200*	\$221,000*+		\$118,850*
2 Bedroom ¹	14	19	20	18	71	22
3+ Bedroom	26	49	54	234	363	277
TOTALS	40	68	74	252	434	299

PRICE – PURCHASE COST (Area Median Income)

Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%125%)	(126%+)	Totals	Work Force (45%+ AMI)
Units**	\$380**	\$525**	\$585**	\$765**	\$860**+		\$525**
1 Bedroom ¹	10	11	9	2	0	32	10
2 Bedroom ¹	8	31	31	19	10	99	35
3+ Bedroom	5	22	24	27	18	96	83
TOTALS	23	64	64	48	28	227	128

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

¹Includes Downtown Housing in Arkansas City and Winfield.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 22A
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
ARKANSAS CITY, KANSAS
2019**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	36 / 15*	22.8
	Patio Home Unit	6 / 0	1.0
	Town Home Unit	12 / 8	3.6
	Duplex/Triplex Unit	0 / 32	6.0
	Apartment - 4+ Units***	2 / 12	0.45
Totals		56 / 67	33.85
55+ Years	Single Family Unit	20 / 0	9.0
	Patio Home Unit	6 / 0	1.0
	Town Home Unit	8 / 6	2.5
	Duplex/Triplex Unit	0 / 24	4.5
	Apartment - 4+ Units***	4 / 8	0.38
Totals		38 / 38	17.38
TOTAL UNITS / ACRES		94 / 105	51.23
*Includes Lease-To-Own Units.			
**Includes housing for persons with a disability			
***Includes housing in the Downtown.			
Source: Hanna:Keelan Associates, P.C., 2014.			

**TABLE 22B
HOUSING DEMAND – TARGET POPULATIONS
ARKANSAS CITY, KANSAS
2019**

Owner Units	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					Workforce Sector <u>45%+</u>
	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>Totals</u>	
Elderly (55+)	4	6	14	14	38	12
Family	9	16	14	11	50	43
Special						
<u>Populations¹</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>6</u>	<u>0</u>
Subtotals	15	24	30	25	14	55
Rental Units*	<u>0%-30%</u>					
Elderly (55+)	2	10	10	8	38	8
Family	4	18	20	13	59	51
Special						
<u>Populations¹</u>	<u>4</u>	<u>4</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>0</u>
Subtotals	10	32	30	<u>21</u>	12	59
TOTALS	10	47	54	51	37	199

* Includes Credit- or Lease-to-Own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 22C
HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINTS)
ARKANSAS CITY, KANSAS
2019**

PRICE – PURCHASE COST (Area Median Income)

Owner Units*	(31%-60%) \$107,000*	(61%-80%) \$116,250*	(81%-125%) \$155,900*	(126%+) \$199,000*+	Totals	Work Force (45%+ AMI) \$107,000*
2 Bedroom ¹	6	8	8	8	30	10
3+ Bedroom	9	16	22	17	64	45
TOTALS	15	24	30	25	94	55

PRICE – PURCHASE COST (Area Median Income)

Rental Units**	(0%-30%) \$345**	(31%-60%) \$475**	(61%-80%) \$527**	(81%125%) \$690**	(126%+) \$775**+	Totals	Work Force (45%+ AMI) \$475**
1 Bedroom ¹	4	6	4	0	0	14	4
2 Bedroom ¹	4	16	14	9	4	47	17
3+ Bedroom	2	10	12	12	8	44	38
TOTALS	10	32	30	21	12	105	59

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

¹Includes Downtown Housing Units.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 23A
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
WINFIELD, KANSAS
2019**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	42 / 16*	25.8
	Patio Home Unit	6 / 0	1.0
	Town Home Unit	12 / 8	3.6
	Duplex/Triplex Unit	0 / 30	5.6
	Apartment - 4+ Units***	4 / 14	0.58
Totals		64 / 68	35.78
55+ Years	Single Family Unit	20 / 0	9.0
	Patio Home Unit	6 / 0	1.0
	Town Home Unit	8 / 8	2.8
	Duplex/Triplex Unit	0 / 22	4.1
	Apartment - 4+ Units***	4 / 10	0.44
Totals		38 / 40	17.34
TOTAL UNITS / ACRES		102 / 108	53.12
*Includes Lease-To-Own Units.			
**Includes housing for persons with a disability			
***Includes housing in the Downtown.			
Source: Hanna:Keelan Associates, P.C., 2014.			

**TABLE 23B
HOUSING DEMAND – TARGET POPULATIONS
WINFIELD, KANSAS
2019**

Owner Units	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector 45%+
	31%-60%	61%-80%	81%-125%	126%+			
Elderly (55+)	2	6	14	16		38	10
Family	10	16	16	16		58	50
Special Populations¹	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>		<u>6</u>	<u>0</u>
Subtotals	14	24	32	32		102	60
Rental Units*	0%-30%						
Elderly (55+)	2	8	10	10	10	40	10
Family	2	18	18	16	6	60	52
Special Populations¹	<u>4</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>0</u>
Subtotals	8	28	30	26	16	108	62
TOTALS	8	42	54	58	48	210	122

* Includes Credit- or Lease-to-Own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 23C
HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINTS)
WINFIELD, KANSAS
2019**

PRICE – PURCHASE COST (Area Median Income)

Owner Units*	(31%-60%) \$111,800*	(61%-80%) \$121,400*	(81%-125%) \$162,800*	(126%+) \$207,750*+	Totals	Work Force (45%+ AMI) \$111,800*
2 Bedroom ¹	5	8	10	10	33	11
3+ Bedroom	9	16	22	22	69	49
TOTALS	14	24	32	32	102	60

PRICE – PURCHASE COST (Area Median Income)

Rental Units**	(0%-30%) \$358**	(31%-60%) \$495**	(61%-80%) \$550**	(81%125%) \$720**	(126%+) \$810**+	Totals	Work Force (45%+ AMI) \$495**
1 Bedroom ¹	4	4	4	2	0	14	4
2 Bedroom ¹	2	14	16	10	6	48	16
3+ Bedroom	2	10	10	14	10	46	42
TOTALS	8	28	30	26	16	108	62

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

¹Includes Downtown Housing Units.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

TABLE 24
RESIDENTIAL STRUCTURAL CONDITIONS
COWLEY COUNTY COMMUNITIES, KANSAS
2014

Ranking Category	Number Of Structures	Percentage
Good	683	7.2%
Average	3,439	36.4%
Fair	4,734	50.1%
Very Poor	592	6.3%
<i>(Uninhabitable)</i>	<i>(123)</i>	<i>(20.8%)</i>
TOTALS	9,448	100%

Source: Cowley County MIS/GIS Department, 2013-14 data.
 Hanna:Keelan Associates, P.C., 2014.

TABLE 25
RESIDENTIAL STRUCTURAL CONDITIONS
ARKANSAS CITY, KANSAS
2014

Ranking Category	Number Of Structures	Percentage
Good	45	1.0%
Average	1,421	30.4%
Fair	2,762	59.1%
Very Poor	444	9.5%
<i>(Uninhabitable)</i>	<i>(70)</i>	<i>(15.8%)</i>
TOTALS	4,672	100%

Source: Cowley County MIS/GIS Department, 2013-14 data.
 Hanna:Keelan Associates, P.C., 2014.

TABLE 26
RESIDENTIAL STRUCTURAL CONDITIONS
ATLANTA, KANSAS
2014

Ranking Category	Number Of Structures	Percentage
Good	0	0%
Average	0	0%
Fair	61	74.4%
Very Poor	21	25.6%
<i>(Uninhabitable)</i>	<i>(10)</i>	<i>(47.6%)</i>
TOTALS	82	100%

Source: Cowley County MIS/GIS Department, 2013-14 data.
 Hanna:Keelan Associates, P.C., 2014.

TABLE 27
RESIDENTIAL STRUCTURAL CONDITIONS
BURDEN, KANSAS
2014

Ranking Category	Number Of Structures	Percentage
Good	0	0%
Average	6	3.1%
Fair	162	84.4%
Very Poor	24	12.5%
<i>(Uninhabitable)</i>	<i>(8)</i>	<i>(33.3%)</i>
TOTALS	192	100%

Source: Cowley County MIS/GIS Department, 2013-14 data.
 Hanna:Keelan Associates, P.C., 2014.

TABLE 28
RESIDENTIAL STRUCTURAL CONDITIONS
CAMBRIDGE, KANSAS
2014

<u>Ranking Category</u>	<u>Number Of Structures</u>	<u>Percentage</u>
Good	0	0%
Average	2	4.4%
Fair	35	77.8%
Very Poor	8	17.8%
<u>(Uninhabitable)</u>	<u>(4)</u>	<u>(50.0%)</u>
TOTALS	45	100%

Source: Cowley County MIS/GIS Department, 2013-14 data.
 Hanna:Keelan Associates, P.C., 2014.

TABLE 29
RESIDENTIAL STRUCTURAL CONDITIONS
DEXTER, KANSAS
2014

<u>Ranking Category</u>	<u>Number Of Structures</u>	<u>Percentage</u>
Good	0	0%
Average	4	4.5%
Fair	78	87.6%
Very Poor	7	7.9%
<u>(Uninhabitable)</u>	<u>(3)</u>	<u>(42.9%)</u>
TOTALS	89	100%

Source: Cowley County MIS/GIS Department, 2013-14 data.
 Hanna:Keelan Associates, P.C., 2014.

**TABLE 30
RESIDENTIAL STRUCTURAL CONDITIONS
PARKERFIELD, KANSAS
2014**

Ranking Category	Number Of Structures	Percentage
Good	3	2.2%
Average	121	87.1%
Fair	14	10.0%
Very Poor	1	0.7%
<u>(Uninhabitable)</u>	<u>(0)</u>	<u>(0.0%)</u>
TOTALS	139	100%

Source: Cowley County MIS/GIS Department, 2013-14 data.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 31
RESIDENTIAL STRUCTURAL CONDITIONS
UDALL, KANSAS
2014**

Ranking Category	Number Of Structures	Percentage
Good	15	5.8%
Average	180	43.0%
Fair	57	69.5%
Very Poor	7	2.7%
<u>(Uninhabitable)</u>	<u>(4)</u>	<u>(57.1%)</u>
TOTALS	259	100%

Source: Cowley County MIS/GIS Department, 2013-14 data.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 32
RESIDENTIAL STRUCTURAL CONDITIONS
WINFIELD, KANSAS
2014**

Ranking Category	Number Of Structures	Percentage
Good	620	15.6%
Average	1,705	43.0%
Fair	1,565	39.4%
Very Poor	80	2.0%
<i>(Uninhabitable)</i>	<i>(24)</i>	<i>(30.0%)</i>
TOTALS	3,970	100%

Source: Cowley County MIS/GIS Department, 2013-14 data.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 33
ESTIMATED TARGET REHABILITATION/
DEMOLITION COSTS
COWLEY COUNTY COMMUNITIES, KANSAS
2019**

- Moderate Rehabilitation	1,040 / \$29,200,000
- Substantial Rehabilitation	296 / \$12,136,000*
- Demolition	156 / \$4,100,000**
	\$12,992,000***

*Pending Appraisal Qualification.
**Estimated Cost without acquisition.
***Estimated Cost with acquisition.

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 34
ESTIMATED TARGET REHABILITATION/
DEMOLITION COSTS
ARKANSAS CITY, KANSAS
2019**

- Moderate Rehabilitation	552 / \$17,665,000
- Substantial Rehabilitation	178 / \$7,350,000*
- Demolition	89 / \$2,314,000**
	\$5,162,000***

*Pending Appraisal Qualification.
 **Estimated Cost without acquisition.
 ***Estimated Cost with acquisition.

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 35
ESTIMATED TARGET REHABILITATION/
DEMOLITION COSTS
WINFIELD, KANSAS
2019**

- Moderate Rehabilitation	330 / \$10,561,000
- Substantial Rehabilitation	45 / \$1,845,000*
- Demolition	35 / \$840,000**
	\$2,975,000***

*Pending Appraisal Qualification.
 **Estimated Cost without acquisition.
 ***Estimated Cost with acquisition.

Source: Hanna:Keelan Associates, P.C., 2014.