



Finney County CHAT Update

A Community Housing Assessment Team

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Note on data used in this study: Finney County Economic Development Corporation has completed a detailed population projection for 2024 that will be used throughout the document. The remainder of the data is based on 2022 U.S. Census Bureau American Community Survey data.



Finney County

Population Change by Decade

Rural Finney County

	2024 Count	1/10 Undercount	1/7 Undercount	1/4 Undercount
Undercount		2,673	4,009	8,020
Population	40,506	43,179	44,515	48,526
% Change from 2010	10.14%	17.41%	21.04%	31.95%

Source: Finney County Economic Development Corporation

- » In 2020 over 50% of Finney's population was composed of racial and ethnic groups that are at a higher risk of being undercounted.
- » The above table illustrates three potential scenarios for estimating the undercount.
- » *For planning purposes the 1/4 undercount or 2024 population of 48,526 will be used.*

	Rural Population	Period Population Change	% Change During Decade	Annual Growth Rate
1970	3,885			
1980	4,753	868	22.3%	2.0%
1990	7,573	2,820	59.3%	4.8%
2000	10,046	2,473	32.7%	2.9%
2010	8,024	-2,022	-20.1%	-
2020	10,514	2,490	31.0%	2.7%
2024*	10,452	-62	-.8%	-
1990-2024		2,879	27.5%	0.95%

Source: U.S. Census Bureau; Finney County Data Report Update (2024)

2035 Population Scenarios

Rural Finney County

Growth Rate	2024	2030	2035	Difference	Unit Needs
1.00% AGR	10,452	11,095	11,661	1,209	420
2.0% AGR	10,452	11,771	12,996	2,544	883
4.0% AGR	10,452	13,225	16,090	5,638	1,958

Source: RDG Planning & Design

*AGR - Annual Growth Rate

» Generally new growth should happen within or adjacent to cities where infrastructure can be provided in a more efficient and cost effective manner.

» Within Finney County there is limited potential for urban density growth between Garden City and Holcomb, until a sanitary sewer system is in place.

» Note that demand for rural acreages is acknowledged in this report, however, due to development costs this product can only support a small portion of the overall market.

» *If areas outside city limits grew at a 1.0% and it is assumed that average household size remains the same, an additional 420 units would be needed. The ability to offer this many units in rural areas will be challenging.*

Occupancy Changes

Rural Finney County

	2010		2022		Change 2010-2022
	Number	% of Occupied Units	Number	% of Occupied Units	
Owner-Occupied	1,879	71%	1,883	79.3%	4
Renter-Occupied	755	29%	492	20.7%	-263
Total Vacant	306		249		-57
Vacancy rate	10%		9.5%		
Total Units	2,940		2,624		-316

» The county's housing stock remains predominately owner-occupied.

» The margin of error in vacant units is likely not reflecting available units or units that are unlikely to be made available (used for storage or other family/personal reasons).

Source: U.S. Census Bureau; RDG Planning & Design

Housing Costs

Finney County

	Median Household Income	Median House Value	Value / Income Ratio	Median Contract Rent	Median Rent as % of Median Income
Finney County	\$68,481	\$183,900	2.69	\$706	12.4%
Ford County	\$67,997	\$121,500	1.79	\$721	12.7%
Ellis County	\$59,665	\$199,100	3.34	\$697	14.0%

Source: 2022 American Community Survey ACS (5-Year Estimates); RDG Planning & Design

» Affordable housing traditionally is 2.5 to 3.0 times a household's income.

» Finney County's value to income ratio falls in this range as opposed to Ellis County with higher values and lower incomes (students).

	Median Year Built: Owner	Median Year Built: Renter
Finney County	1977	1977
Ford County	1971	1969
Ellis County	1972	1973

Source: 2022 American Community Survey ACS (5-Year Estimates)



Garden City

Population Change by Decade

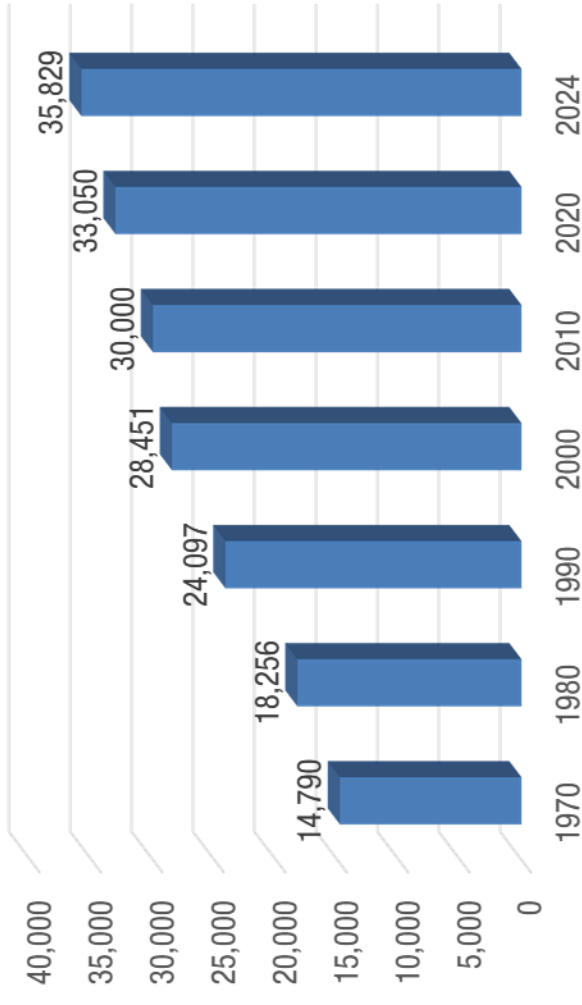
Garden City

» Based on utility bills, job numbers, construction permits, and other indicators, it is fair to deduce a significant undercount occurred in the 2010 Census.

» Using the factors above, the City estimates the actual population was between 29,000 to 32,000 +/- in 2010.

	Population	Period Population Change	% Change During Decade	Annual Growth Rate
1970	14,790			
1980	18,256	3,466	23.4%	2.1%
1990	24,097	5,841	32.0%	2.8%
2000	28,451	4,354	18.1%	1.7%
2010	30,000	1,549	5.4%	0.53%
2020*	33,050	3,050	10.2%	0.97%
2024*	35,829	5,829	19.4%	2.04%
2000-2024		7,378	20.6%	1.0%

Source: U.S. Census Bureau; *Finney County Data Report Update (2024)



Source: U.S. Census Bureau; Finney County Data Report Update (2024)

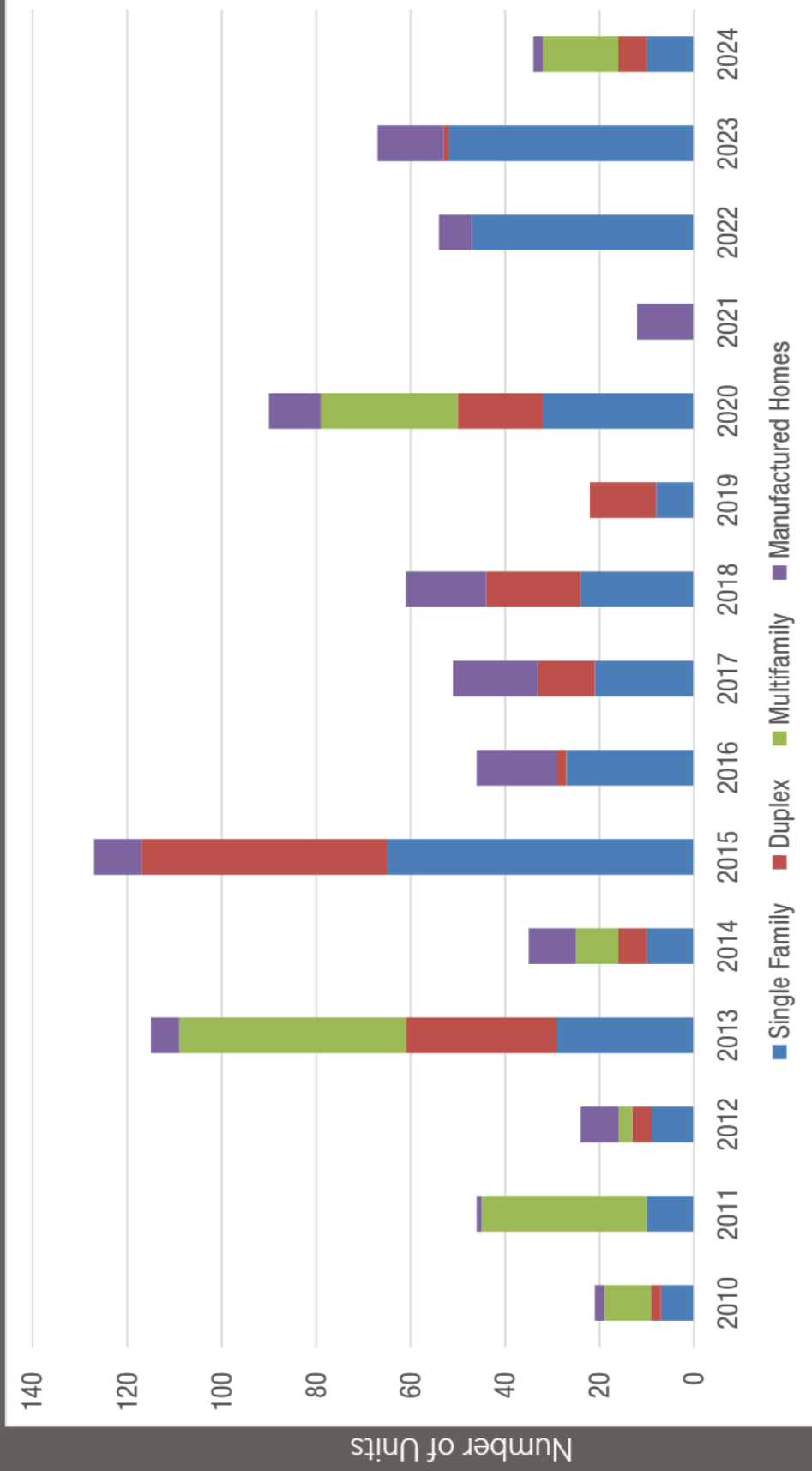
» Using Finney County Economic Development's analysis of the undercount, **the cities 2024 estimated population would be 35,829.**

» In the last four years, it would appear that Garden City has leveraged economic development opportunities and grown at a faster rate than in the last 15 years.

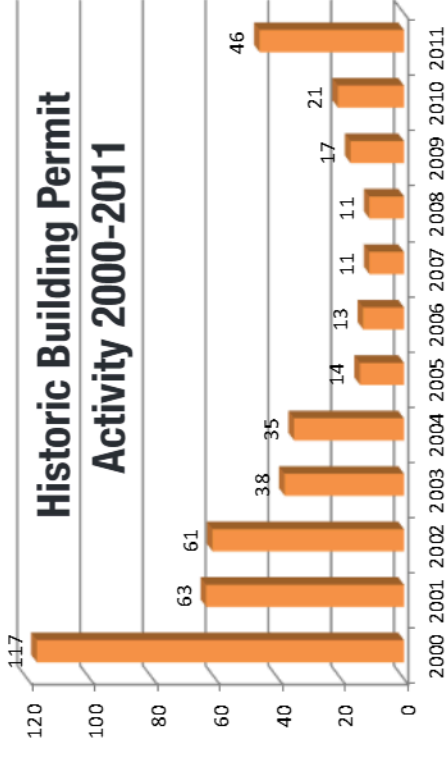
Construction Activity

Garden City

Historic Building Permit Activity 2010-2024



Source: City of Garden City



» Since 2010 construction activity has seen big swings, including a low point in 2021.

» Stronger production in 2020 and 2023 supported the growth of the last 4 years but likely not at a rate necessary to increase options in the market and address pent-up demand.

2035 Population Scenarios

Garden City

Growth Rate	2010	2020	2024*	2030	2035
0.29% (Construction Activity)	30,000	33,050	35,829	36,455	36,986
0.53% (2000-2010)	30,000	33,050	35,829	36,987	38,182
1.28% (2010-2024)	30,000	33,050	35,829	38,662	41,719
2.04% (2010-2024)	30,000	33,050	35,829	40,442	45,648

» Since 2020 it would appear that the city grew at approximately 2% annually, a rate not seen since the 1980s.

» A 1% annual growth rate aligns closely with traditional, healthy mid-size cities.

Source: RDG Planning & Design

*Population from Finney County's Data Report Update (2024) - Undercount

Occupancy Changes

Garden City

	2010		2022		Change 2010-2022
	Number	% of Occupied Units	Number	% of Occupied Units	
Owner-Occupied	5,495	60.6%	5,934	59.8%	439
Renter-Occupied	3,576	39.4%	3,986	40.2%	410
Total Vacant	585		852		267
Vacancy rate	6.1%		7.9%		
Total Units	9,656		10,772		1,116

Source: U.S. Census Bureau; RDG Planning & Design

» The Census estimates that the city added 1,116 units between 2010 and 2022 but building permits would indicate that only 805 units were added during that time.

» This difference may reflect the margin of error in the count but also the potential conversion of single-units into multi-unit structures.

» The trend toward a higher percentage of renter occupancy is likely correct as this was seen at a national level.

The Demand Projection Process



- » ***Two models are illustrated in this report to compare the demand generated by two different population models.***
- » **The population forecast, recent construction activity and assumptions about people per household generates an overall housing demand.**
- » **Distribution of household income in a community is important.**
- » **Income ranges were matched with affordability price points, based on housing costs equal to 30% of adjusted gross income.**
- » **Defined price breakouts for new housing demand, based on the assumption that new construction should ideally be affordable to the existing household income distribution.**

Development Projection - 2% Annual Growth Rate (AGR) Scenario

Garden City

	2024	2030	2035	Total
Population at End of Period	35,829	40,442	45,648	
HH Population at End of Period	35,137	39,661	44,767	
Average PPH	2.75	2.75	2.75	
HH Demand at End of Period	12,777	14,422	16,279	
Projected Vacancy Rate	7.9%	7.9%	7.9%	
Unit Needs at End of Period	13,874	15,661	17,677	
Replacement Need (total lost units)		60	50	110
Cumulative Need During Period		1,846	2,066	3,912
Average Annual Construction		308	413	356

» If the city was able to sustain the estimated 2% annual growth rate that has occurred since 2020, an additional 356 units would need to be added on an annual basis.

» Since 2010, the city has only experienced two years (2013 and 2015) where production went above 100 units annually.

Development Projection - 1.28% Annual Growth Rate (AGR) Scenario

Garden City

	2024	2030	2035	Total
Population at End of Period	35,829	38,662	41,719	
HH Population at End of Period	35,137	37,915	40,913	
Average PPH	2.75	2.75	2.75	
HH Demand at End of Period	12,777	13,787	14,877	
Projected Vacancy Rate	7.9%	7.9%	7.9%	
Unit Needs at End of Period	13,874	14,971	16,155	
Replacement Need (total lost units)		60	50	110
Cumulative Need During Period		1,157	1,234	2,391
Average Annual Construction		193	247	217

» Since 2010 the city's annual growth rate has been closer to 1.28%. Sustaining this level of growth would require an additional 217 units annually.

» As noted on the previous page, the city has not produced housing at this level in decades, if ever.

» This under production while the city continued to grow results in households doubling up or units remaining on the market in poor condition.

» A higher production rate should address growth demand but also pent-up demand due to under-production in the last two decades.

Income Distributions and Housing Affordability Ranges (2022 Estimates)

Garden City

» This analysis evaluates the availability of affordable housing and compares the quantity of housing affordable to each income group.

» Due to the undercount in 2020 the numbers in the balance column is likely undercounted also but the shortages and surpluses are somewhat proportional.

» The continued shortage of housing for those earning over \$100,000 put a significant strain on units affordable to those making less than \$100,000.

Income Range	# HHs in Each Range	Affordable Range for Owner Units	# of Owner Units	Affordable Range for Renter Units	# of Renter Units	Total Affordable Units	Balance
\$0-25,000	1,566	>\$60,000	909	\$0-499	589	1,498	-68
\$25,000-49,999	1,915	\$60,000-124,999	653	\$500-999	2,880	3,533	1,618
\$50,000-74,999	2,020	\$125,000-199,999	2,042	\$1,000-1,499	437	2,479	459
\$75-99,999	1,146	\$200,000-249,999	1,152	\$1,500-1,999	71	1,223	77
\$100-150,000	2,239	\$250,000-399,999	963	\$2,000-2,999	9	972	-1,267
\$150,000+	1,034	\$400,000+	215	\$3000+	0	215	-819

* HH = Households

Source: 2022 American Community Survey ACS (5-Year Estimates); RDG Planning & Design

Comparative Regional Affordability

	Median Household Income	Median House Value	Value / Income Ratio	Median Contract Rent
Garden City	\$67,500	\$178,900	2.65	\$706
Holcomb	\$81,111	\$174,500	2.15	\$504*
Dodge City	\$66,932	\$112,800	1.69	\$726
Great Bend	\$53,885	\$116,400	2.16	\$570

Source: 2022 American Community Survey ACS (5-Year Estimates); RDG Planning & Design

*2021 American Community Survey ACS (5-Year Estimates) - 2022 Estimates were not available for Holcomb.

- » An affordable, self-sustaining housing market, with adequate value or revenues to support market rate new construction, typically has a V/I value between 2.5 and 3.0.
- » Ratios below 2.0 are significantly undervalued relative to income and make it difficult to support new construction costs.
- » Ratios above 3.0 exhibit significant affordability issues.
- » Affordable rental units have monthly rents less than 30% of the households monthly gross income.

Housing Development Program - 2% AGR Scenario

Garden City

	2030	2035	2030-2035
Total Need	1,846	2,066	3,912
Total Owner Occupied	923	1,033	1,956
Affordable < \$200,000	435	487	921
Moderate Market: \$200,000-250,000	127	142	268
Market: \$250,000-350,000	247	277	524
HighMarket: > \$350,000	114	128	242
Total Renter Occupied	923	1,033	1,956
Low: Less than 500	217	243	461
Affordable: 500-1,000	266	298	564
Market: 1,000-1,500	281	314	594
High Market: \$1,500+	159	178	337

Source: RDG Planning & Design

» This analysis assumes a split of 50% owner-occupied and 50% rental units. This is to address needs for variety in the market and allow for more traditional rental options, freeing some demand for conversion of traditionally single-family homes to rentals.

» Based on Finney County Economic Development data, incomes in the last two years have grown by 10% but the cost of housing has likely grown at a faster rate creating a continued demand for lower price point housing.

Housing Development Program - 1.28% AGR Scenario

Garden City

	2030	2035	2030-2035
Total Need	1,157	1,234	2,391
Total Owner Occupied	579	617	1,195
Affordable < \$200,000	272	291	563
Moderate Market: \$200,000-250,000	79	85	164
Market: \$250,000-350,000	155	165	320
HighMarket: > \$350,000	72	76	148
Total Renter Occupied	579	617	1,195
Low: Less than 500	136	145	282
Affordable: 500-1,000	167	178	344
Market: 1,000-1,500	176	187	363
High Market: \$1,500+	100	106	206

» This analysis also assumes 50/50 split between owner and renter.

» Most new construction will cost more than \$200,000 or demand rents greater than \$500 a month. Lower price points will have to be met by:

- » Production of ownership options that are not the traditional single-family detached, but duplexes, townhomes, or other medium and higher density configurations that reduce per unit costs.
- » Funding assistance that offset lot development costs and smaller square footage homes.
- » Rehabilitation of existing housing units.
- » Construction of higher priced units that allow existing households to make the next step up.

Source: RDG Planning & Design



Holcomb

Population Change by Decade

Holcomb

	Population	Period Population Change	% Change During Decade	Annual Growth Rate
1970	272			
1980	816	544	200.0%	11.6%
1990	1,400	584	71.6%	5.5%
2000	2,026	626	44.7%	3.8%
2010	2,094	68	3.4%	0.3%
2020	2,522	428	20.4%	1.88%
2022	2,395	-127	-6.1%	-
2000-2020		496	19.7%	1.8%

Source: U.S. Census Bureau

- » As noted earlier, over 50% of Finney’s population was composed of individuals in racial and ethnic groups that are traditionally at risk for being undercounted.
- » This percentage is much smaller for Holcomb but there is likely a portion of Finney County’s undercount in Holcomb.
- » While the 2022 estimate would appear to indicate a slight decline in population, it is more likely that the city has maintained or even slightly grown in population.

2035 Population Scenarios

Holcomb

Growth Rate	2010	2020	2022	2030	2035
0.5% AGR	2,094	2,522	2,395	2,492	2,555
1.0% AGR	2,094	2,522	2,395	2,593	2,726
2.0% AGR	2,094	2,522	2,395	2,806	3,098

» From 2000 to 2020 the city grew at an annual rate of nearly 2%.

» Based on historic trends, Holcomb is likely to have a 2035 population between 2,726 and 3,098.

Source: RDG Planning & Design

Occupancy Changes

Holcomb

- » New construction was primarily focused on single-family development, increasing the number of owner-occupied houses
 - » The decrease in rentals may have resulted from conversion of rental units to owner-occupancy
 - » The margin of error in estimating vacant units is often higher in smaller communities and therefore the vacancy rate has likely not changed much since the 2020 count of 4.6%.

	2010		2022		Change 2010-2022
	Number	% of Occupied Units	Number	% of Occupied Units	
Owner-Occupied	520	79.5%	657	90.5%	137
Renter-Occupied	134	20.5%	69	9.5%	-65
Total Vacant	26		52		26
Vacancy rate	3.8%		6.7%		
Total Units	680		778		98

Source: U.S. Census

Development Projection Process

Holcomb



- » **The population forecast, recent construction activity and assumptions about people per household generates an overall housing demand.**
- » **Distribution of household income in a community is important.**
- » **Income ranges were matched with affordability price points, based on housing costs equal to 30% of adjusted gross income.**
- » **Defined price breakouts for new housing demand, based on the assumption that new construction should ideally be affordable to the existing household income distribution.**

Development Projection

Holcomb

	2022	2030	2035	Total
Population at End of Period	2,395	2,593	2,726	
HH Population at End of Period	2,395	2,593	2,726	
Average PPH	3.20	3.20	3.20	
HH Demand at End of Period	748	810	852	
Projected Vacancy Rate	6.7%	6.7%	6.7%	
Unit Needs at End of Period	802	868	913	
Replacement Need (total lost units)		8	5	13
Cumulative Need During Period		56	49	105
Average Annual Construction		9	10	10

- » To support a **1% annual growth rate**, or a population of 2,726 by 2035 Holcomb would need to add **105 units to the housing stock**.
- » If the city grew by **2% annually**, or 3,098 by 2035 there would need to be **212 units added to the market**.
- » In both these scenarios the average household size would remain at a high of 3.2, the vacancy would remain at 6.7%, and one unit per year would need to be replaced.
- » Building 10 to 20 units per year on average would be well above the city's historic trend.

Income Distributions and Housing Affordability Ranges (2022 Estimates)

Holcomb

Income Range	# HHs in Each Range	Affordable Range for Owner Units	# of Owner Units	Affordable Range for Renter Units	# of Renter Units	Total Affordable Units	Balance
\$0-25,000	78	>\$60,000	106	\$0-499	41	147	69
\$25,000-49,999	129	\$60,000-124,999	43	\$500-999	14	57	-72
\$50,000-74,999	141	\$125,000-199,999	222	\$1,000-1,499	10	232	91
\$75-99,999	115	\$200,000-249,999	87	\$1,500-1,999	4	91	-24
\$100-150,000	198	\$250,000-399,999	195	\$2,000-2,999	0	195	-3
\$150,000+	65	\$400,000+	4	\$3000+	0	4	-61

» This analysis evaluates the availability of affordable housing and compares the quantity of housing affordable to each income group

» Most households making over \$75,000 are living in units priced below \$200,000

» Options for empty-nesters and families looking for move-up housing would provide these households with options

* HH = Households

Source: 2022 American Community Survey ACS (5-Year Estimates); RDG Planning & Design

Comparative Regional Affordability

	Median Household Income	Median House Value	Value / Income Ratio	Median Contract Rent
Holcomb	\$71,500	\$157,700	2.21	\$304
Garden City	\$59,331	\$158,500	2.67	\$640
Cimarron	\$95,114	\$156,100	1.64	\$541
Greensburg	\$45,515	\$149,000	3.27	\$516
Meade	\$68,333	\$105,400	1.54	\$457

Source: 2021 American Community Survey ACS (5-Year Estimates); RDG Planning & Design

» An affordable, self-sustaining housing market, with adequate value or revenues to support market rate new construction, typically has a V/I value between 2.5 and 3.0.

» Ratios below 2.0 are significantly undervalued relative to income. Traditionally this makes it difficult to support new construction but a lower ratios in Cimarron & Holcomb is more of a reflection of high incomes then low home values.

Housing Development Program

Holcomb

	2030	2035	Total
Total Need	56	49	105
Total Owner Occupied	28	25	53
Affordable < \$200,000	12	10	22
Moderate Market: \$200,000-250,000	5	4	9
Market: \$250-350,000	9	8	17
HighMarket: Over \$350,000	3	2	5
Total Renter Occupied	28	25	53
Low: Less than 500	5	4	9
Affordable: 500-1,000	8	7	15
Market: 1,000-1,500	9	8	16
High Market: \$1,500+	7	6	13

» This analysis assumes a split of 50% owner-occupied and 50% rental units for the next five years.

» **Over the next 11 years Holcomb will need between 22 and 44 units priced below \$200,000.** These units will mostly come from the existing market or production of non-traditional housing units.

Note: Rounding may result in totals not matching
Source: RDG Planning & Design

Finney County

Total Housing Need

	2030	2035	Total
Rural Finney County	230	190	420
Garden City	1,157	1,234	2,391
Holcomb	56	49	105
Total	1,922	1,473	2,916

Source: RDG Planning & Design

» *To support growth in the next eleven years Finney County will need to produce nearly 3,000 units*

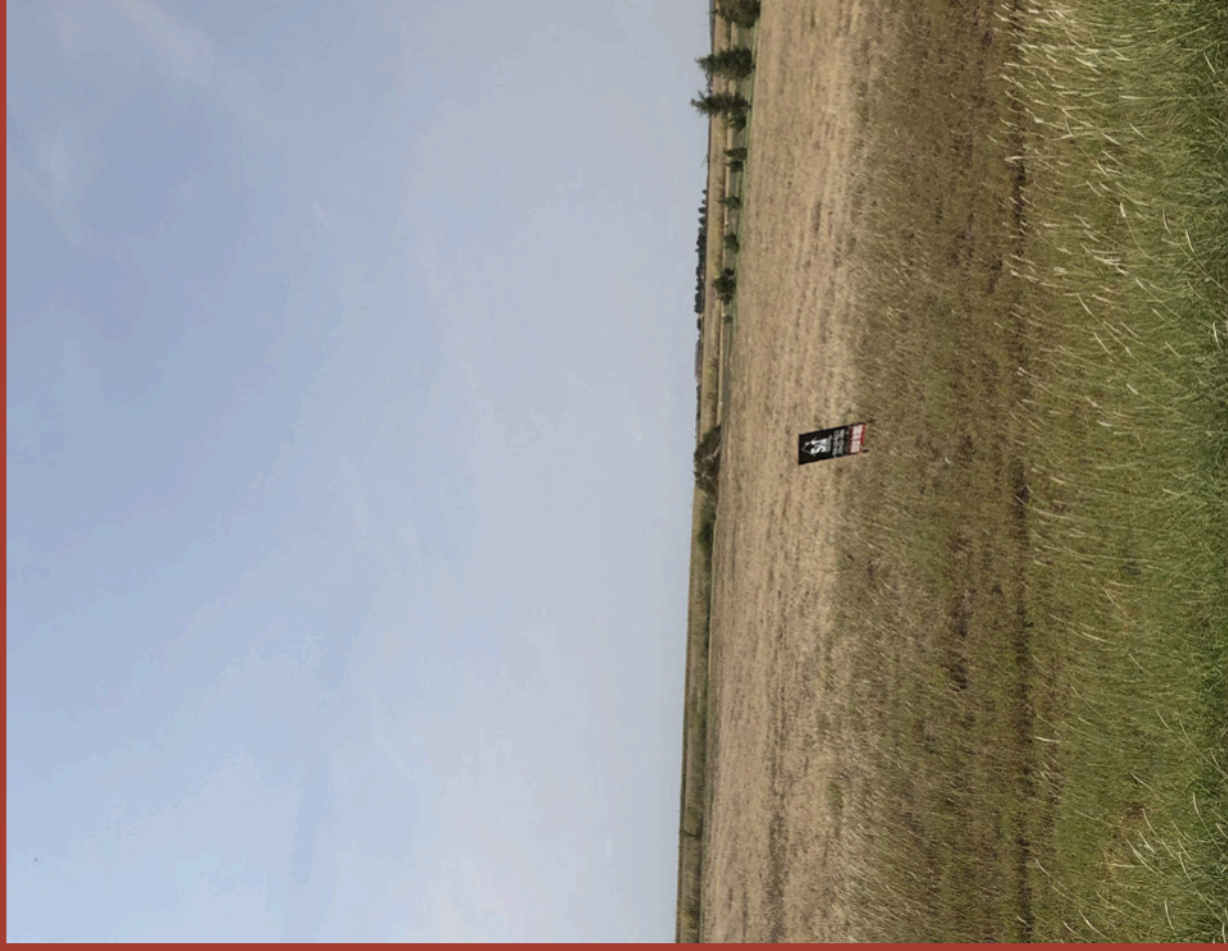
» For both Garden City and Holcomb, higher growth scenarios were illustrating but would require building levels not seen in Finney County.



Opportunities & Challenges

The following section is based on stakeholder interviews completed in 2021.

Opportunities and Challenge



- » **Market Not Keeping Up with Demand**
- » **Lack of Lots**
- » **Empty-nester & Retiree Housing**
- » **Continue Whats Working & Retool What Is Not**
- » **Continue to Expand Partnerships**
- » **Embrace Innovation**

Opportunities and Challenge



» *Market Not Keeping Up with Demand*

» Lack of Lots

» Empty-nester & Retiree Housing

» Continue Whats Working & Retool What Is Not

» Continue to Expand Partnerships

» Embrace Innovation

The 2008 CHAT cited several major housing needs, of which rental development appeared the most immediately critical. These rental needs persist and have extended to the for sale market. The Pandemic resulted in fewer people putting their homes on the market, record low interest rates spurring a desire to buy, and a shortage in building materials and costs slowed production. These shortages have only further increased the challenge of housing a growing workforce and ensuring that all residents have safe and affordable housing.

Opportunities and Challenge



» Market Not Keeping Up with Demand

» **Lack of Lots**

» Empty-nester & Retiree Housing

» Continue Whats Working & Retool What Is Not

» Continue to Expand Partnerships

» Embrace Innovation

Over the past ten years the RHID tool has been successfully used in Garden City to develop buildable lots. These lots have generally met the need for the three to four bedroom single family detached home. At the same time most infill lots have been built upon. This has resulted in a lack of lots and especially in variety of lots offered. This makes it more challenging to build smaller homes, single-family attached, and townhome units. Additionally, the number of lots produced in the last decade will not support the demand for over 1,600 additional units.

There are growing opportunities in Holcomb and adjacent to Garden City in the County. Future demand will require new lots in a variety of locations and sizes essential to creating a more balanced and healthy housing market.

Opportunities and Challenge



- » Market Not Keeping Up with Demand
- » Lack of Lots
- » **Empty-nester & Retiree Housing**
- » Continue Whats Working & Retool What Is Not
- » Continue to Expand Partnerships
- » Embrace Innovation

The lack of lot variety and therefore unit variety most directly impacts empty-nesters and retirees who are looking to downsize. These households often live in the starter homes appropriate to young families but they remain in the homes because they see no other alternative. Over the coming years this population will only continue to grow and as they retire they will leave job vacancies but often not a home vacant. Additionally, the housing products they demand, lower-maintenance and community centered, are often appealing to young professionals looking to move out of the traditional multi-family structure.

Opportunities and Challenge



- » Market Not Keeping Up with Demand
- » Lack of Lots
- » Empty-nester & Retiree Housing
- » ***Continue Whats Working & Retool What Is Not***
- » Continue to Expand Partnerships
- » Embrace Innovation

Over the past decade Garden City has tried many different programs and strategies to encourage new housing development. Some programs have been very successful like RHIDs and changing USDA requirements. At the same time other programs that have encouraged specific price point homes or reinvestment in older housing have not been as successful. These programs should be retooled such as the recent extension of the repayment term for higher density developments. Programs such as the Neighborhood Revitalization Program should be updated and the focus put on new construction or investor driven rehab where a rebated is more appealing.

Opportunities and Challenge



- » Market Not Keeping Up with Demand
- » Lack of Lots
- » Empty-nester & Retiree Housing
- » Continue Whats Working & Retool What Is Not
- » ***Continue to Expand Partnerships***
- » Embrace Innovation

No city or economic development agency can solve the housing issues alone. Partnerships will be essential, and continuing to bring the county, Garden City Community College, and major employers to the table will be essential to solving a multi-pronged problem. A non-profit was proposed in the previous housing study and may still be essential to the preservation of existing affordable housing. Employers roles may vary based on their level of comfort but assisting in housing will be essential to attracting and retaining a necessary workforce. Training the next generation of workers for the building trades is beginning to happen but the next step may be finding incentives that keep them in the community following their training. Ultimately the housing issue has many aspects and will need to be addressed from different angles with different expertise.

Opportunities and Challenge



- » Market Not Keeping Up with Demand
- » Lack of Lots
- » Empty-nester & Retiree Housing
- » Continue Whats Working & Retool What Is Not
- » Continue to Expand Partnerships
- » ***Embrace Innovation***

In the past year we have learned that thinking about new ways of approaching problems can make us all better at what we do for our communities. As we move forward the labor shortages and cost of materials create a great opportunity to innovate and think about housing production in new ways. Traditional stick built on site approaches may have to evolve. Modular construction, 3D printing, and innovations in materials should be encouraged and not overly limited by a community's building codes. Not all of these techniques may work but pilot projects should be encouraged and adjusted to work in the Finney County market.



Directions Forward

The following section is based on an analysis of the current market trends, and stakeholder group discussions completed in 2021.

Strategic Objectives

Garden City and Holcomb have made progress in addressing the housing issues identified by the 2008 CHAT. These included significant new development projects, downtown adaptive reuse, and upticks in typical rental rates that have increased the feasibility of market-rate new construction and downtown rehabilitation. Garden City Community College established a building trades program in 2019, in partnership with the school district and the Southwest Kansas Builders Association. GCCC is raising funds to expand this program to include plumbing, masonry and concrete finishing, additional carpentry trades and certifications all to be housed in a new Construction Trades Training Center.

The City of Garden City has waived fees and established other programs, and the County is looking at a new sewer district.

Despite all of this work the undersupply in housing remains. Record low numbers of homes for sale are leaving many out of the ownership market. At the same time new residents looking to rent cannot find the units that are appropriate to their stage of life. In addition, existing vacant positions and potential employment growth are being held back by both a labor and housing shortage and only add further stress to the regional housing market.

Strategic Objectives

As the area continues to address housing challenges, we recommend the following strategic objectives:

- A. Expand the ***variety of housing products*** to include units appealing to empty-nesters and younger households.
- B. ***Encourage development in a variety of locations and densities*** to accommodate a wider range of housing types and ensure that zoning supports new innovative approaches.

- C. Use strategic ***rehabilitation and housing conservation*** focuses that will both conserve housing stock and preserve moderate priced housing.
- D. Continue to ***expand strategic partnerships*** that will help address both housing and workforce needs .

Lot Variety



Over the past decade *Garden City* has used the *RHID* to address the lot supply issue. *However, there is still not enough supply to meet demand through 2030.* Additionally, most of these lots have focused on single-family detached homes. Many of these easier locations have been developed in Garden City and areas adjacent to the Garden City and in Holcomb will need to play a bigger role.

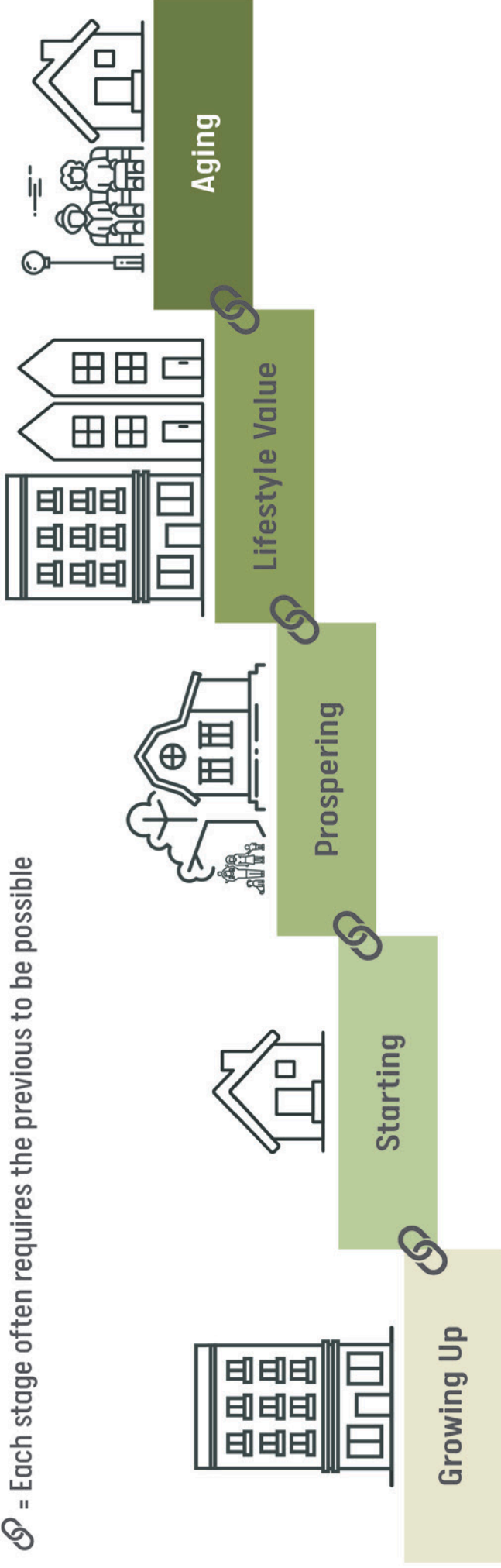
The *new sewer district in the county* is a vital element in addressing the lot supply issue. As this area is partially built out with light industrial uses, the area unfortunately does not lend itself to being a master planned neighborhood.

Lot variety will also need to be addressed. The lack of variety has limited the variety of housing products that can be built. Participants noted some interest in building smaller footprint housing that are naturally more affordable and can fill some of the starter home demand. At the same time attached and lower maintenance options can be very appealing to empty-nesters living in housing that is affordable to young families.

Housing Variety

Housing Stages

🔗 = Each stage often requires the previous to be possible



A healthy housing market provides options at every stage of life.

Housing Variety



Approximately 46% of all owner-occupied units are occupied by households over the age of 55. The overwhelming majority of these units are single-family detached homes that are priced below new construction costs. Offering an alternative to only 10% of these households would result in over 370 housing units entering the “for sale” market.

To produce these units and even more traditional rental options, appropriate lots and zoning adjustments should be addressed. Housing rehab programs may also be needed to ensure that existing homes are improved and maintained as safe and affordable units.

Housing Variety

Over the last several years there has been a growing emphasis on the impact that zoning can have on the ability to produce affordable housing and the variety of housing needed to support a healthy market. In the second half of the 20th Century ordinances favored the construction of single-family detached housing. As suggested in the 2021 CHAT update, Garden City zoning regulations were amended in 2022 to allow residential in the Neighborhood Shopping (C-1) and General Commercial (C-2) districts by adding the Planned Commercial Development Overlay (PCD) District.

The City of Garden City is considering additional amendments to the zoning ordinance:

- » **Creating a new zoning district allowing smaller lot sizes and new types of residences such as accessory dwelling units and pocket neighborhoods.**
- » **Reduced parking requirements.**
- » **Retail is changing and many of the mid- to large-box retailers that have closed over the past five years are unlikely to return. These sites can be the ideal location for higher density residential developments. These sites are less likely to experience neighborhood opposition and have easier access to transit and service related jobs.**

Housing Variety - Case Studies



Historically attached units seamlessly fit into single family neighborhoods



Small Lot Single-Family Detached with alley loaded garages



Infill development on a former Wal-Mart site



Cottage Court Single-Family Detached with shared maintenance

Housing Partnership

The 2008 CHAT recommended a housing partnership that included a housing development organization such as a CHDO and a Lending Consortium that pools resources to provide interim financing for important regional housing projects. The need for partnerships remains critical with the focus shifting slightly.

- A. ***Development of a non-profit*** that can assist in the preservation of existing affordable housing. New housing can never be built at price points comparable to the existing housing stock and nearly 60% of all structures in Finney County were built before 1970.
- B. Continued expansion of ***partnerships to include employers***. Employers will have different comfort levels but addressing their workforce needs will have to include housing.

Non-Profit Developer - Case Study



Purchase Rehab Resale

Over a five year period NeighborWorks Northeast Nebraska implemented a highly successful Purchase-Rehab-Resale program in Columbus, NE. Under the program, repairs can range from \$2,000 to \$25,000. Following completion of the repairs the home is sold to the qualifying household often with down payment assistance of 20% of the final purchase price, up to \$20,000. *For Columbus this has resulted in 140 homes rehabbed homes as owner-occupied units, often by first time home buyers.*



Housing Rehab



There are currently no housing rehab programs through the city or if there are they are not easily found through a quick internet search. Programs should be developed or advertised more that focus on:

- » **Basic repair and maintenance and the avoidance of band-aid projects**
- » **Improving the energy efficiency of units and lower overall cost of housing**
- » **Rehab of both owner and renter occupied units**

This should be combined with continued enforcement of existing codes and the funding necessary for enforcement.

Housing Rehab



When the NRP program was established many thought that it would encourage rehabilitation and reinvestment. Market economics have resulted in it being a program that has been successful in encouraging reinvestment in neighborhoods through new construction by investors but the rebate is less appealing to those looking to rehab existing housing.

- » **The existing NRP program should be updated and focused on targeted areas of the city.**
- » **New programs, like the Downtown RHID, should be leveraged to convert the remaining and hardest opportunities in the Downtown.**

Housing Rehab - Case Study



Rural Housing Incentive Districts: Upper Story Program

- » Garden City has successfully converted most of the easy upper story spaces to residential units. The remaining opportunities are more challenging due to size or condition. The new RHID Upper Story Program may be solution.
- » Similar to the general RHID of previous years, the Upper Story RHID program applies to cities with a demonstrated housing shortage that is impeding economic opportunity. The RHID *Upper Story program can help reimburse a variety of cost from roofing and HVAC to removal of hazardous materials and plumbing* by allowing the developer to capture the incremental increases from the property tax. The RHID can be used to purchase a building and can have commercial activity on the first floor, but RHID funds can only be used for the residential component of the building.

Partnerships



Partnerships will continue to be essential to addressing the County's housing needs. Maintaining and expanding these should focus around:

- » **Greater involvement of employers in housing**
- » **Workforce development of those in the building trades**
- » **Pool necessary gap financing**

Housing Conservation & Partnerships - Case Study

Homeward Housing Trust Fund



Homeward, Inc is an organization of eight rural Iowa electric cooperatives that provides a variety of housing assistance programs.

The Homeward Housing Trust Fund provides a pool of funding in the form of grants and loans to households making a certain percentage less than the area median income. These include minor home repairs for households under 30% area median income and home improvement grants for households under 80% of the area median income. Improvements include structural repairs, utility repairs, energy-efficiency, and similar improvements with a grant amount up to \$3,500 and loan amount up to \$3,500.

Since being created in 1996 the program has assisted over 1,800 rural households with over \$6 million for down payment and improvement loans. Funding for the program comes primarily from a Housing Trust Fund grant.

<http://www.homewardiowa.com/content/trust-fund-grants-loans>

Workforce Development



The workforce shortage within the building trades is a national issue, a recent analysis by FCEDC shows that the Finney County construction trades workforce is short at least 615 workers, therefore finding ways to retain those trained in building trades is important. The Western Kansas Careers Showcases held eight focused career showcases during the 2023-24 school year that drew a total of 1000 students from 30 area high schools. The WKCS goals include growing a responsive rural workforce that trains and keeps area students in the area.

Garden City Community College has established a successful building trades program and extended the program to the local school district. However, there is no guarantee that graduates remain in the areas. Community leaders should consider:

- » In conjunction with WKCS and area business sponsoring internships in the building trades which would lead to full-time positions if the interns remain in Finney County after completing training and any certifications.
- » Outreach to current trade businesses to assist with **succession planning**
- » Greater **encouragement of students** into these programs

Employer Assistance



Employers can play an important role in addressing housing needs through a variety of initiatives:

- » **Funding of housing development programs that target income ranges of their employees.**
- » **Donation of excess property for housing development.**
- » **Sharing the risk of new developments, such as pledging to rent a unit or cover rents if units are not filled.**
- » **Direct development of rental housing or subdivisions.**

Every employer may have a different comfort level but traditional programs like moving costs and down payment assistance have little impact when the unit is nearly impossible to find.

Employer Assisted Housing - Case Study



The Colfax County School District adopted a Workforce Housing Initiative Pilot Program (WHIPP) to reinforce their commitment to the philosophy that employees should reside within the community they work. This philosophy recognizes the mutual benefits to the organization (increased retention), the community (additional residents), and the employee (increased stability and decreased transportation costs). In addition, to developing new single family homes, the WHIPP offers the following incentives to employees to rent or buy the new housing units:

- » Eligibility for a \$1,000 bonus to employees moving into the district and the following:
 - » Home renter subsidy of \$1,000 annually for a maximum of five years; or
 - » Home owner subsidy:
 - » \$2,000 annually for a maximum of five years; or
 - » Lump sum subsidy of \$10,000 for downpayment and closing costs on a WHIPP approved home

Funding is budgeted annually by the school district for the program.

<http://www.livene.org/nifa/resources/?item=10688>