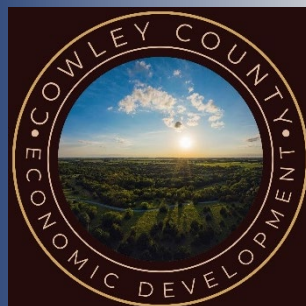


COWLEY COUNTY, KANSAS

COUNTY-WIDE HOUSING STUDY-UPDATE – 2030.



APRIL, 2025

Participants.

COWLEY COUNTY, KANSAS
COUNTY-WIDE HOUSING STUDY-UPDATE -
2030.

COWLEY COUNTY ECONOMIC DEVELOPMENT PARTNERSHIP (CCEDP)
Jessica Falk, Executive Director

CITY OF ARKANSAS CITY, KANSAS
Randy Frazer, City Manager

CITY OF WINFIELD, KANSAS
Taggart Wall, City Manager

HOUSING STEERING COMMITTEE MEMBERS

Jessica Falk
Randy Frazer
Taggart Wall
Elizabeth Frombgen

Michelle Schoon
Donna Jackson
Matt McAllister
Noel Richardson

Consultant:

The Cowley County, Kansas County-Wide Housing Study-Update was funded by the Cowley County Economic Development Partnership (CCEDP). The Study-Update was completed in guidance with members of a locally-organized Housing Steering Committee.



Becky J. Hanna * Timothy M. Keelan *
Keith R. Carl * Kieran T. Strawmier

TABLE OF CONTENTS.

SECTION 1 –RESEARCH APPROACH & STUDY OBJECTIVES.

Introduction	1.1
Research Approach.....	1.1
Study Objectives.....	1.2

SECTION 2 – CITIZEN PARTICIPATION PROGRAM & COUNTY PROFILE.

Introduction.....	2.1
Citizen Participation.....	2.1
County-Wide Housing Opinion Survey.....	2.1
Workforce Housing Needs Survey.....	2.3
Housing Stakeholder Survey.....	2.4
County Profile.....	2.5
Population Profile.....	2.5
Income Profile.....	2.6
Economic Profile.....	2.6
Household/Housing Stock Profile.....	2.7
Housing Unit “Target” Demand.....	2.8
Housing Rehabilitation/Demolition Demand.....	2.9

SECTION 3 – COUNTY-WIDE HOUSING DEVELOPMENT & PRESERVATION INITIATIVES & ACTION PLAN.

Introduction.....	3.1
Housing Development & Preservation Initiatives.....	3.3
Housing Coordination, Partnerships & Education.....	3.3
Housing Development, Rehabilitation & Preservation.....	3.4
Housing Study Implementation & Review.....	3.9
Housing Action Plan – Arkansas City, Kansas.....	3.11
Housing Action Plan – Winfield, Kansas.....	3.12

SECTION 4 – HOUSING DEVELOPMENT & FUNDING PARTNERS.

Introduction.....	4.1
Local Funding Options.....	4.1
State Programs.....	4.2
Regional Programs.....	4.5
Federal Programs.....	4.6

APPENDIX I – COWLEY COUNTY SURVEY RESULTS.

APPENDIX II – COWLEY COUNTY TABLE PROFILE.

SECTION 1

RESEARCH APPROACH & STUDY OBJECTIVES.



SECTION 1

RESEARCH APPROACH & STUDY OBJECTIVES.

INTRODUCTION.

This **County-Wide Housing Study-Update** provides statistical data identifying past, present and projected demographics, local housing needs/demand and specific initiatives for the promotion and development of affordable housing in **Cowley County, Kansas, including each Community and rural County, or “Balance of County”** for all population and income sectors. The **Housing Study-Update** was conducted for the **Cowley County Economic Development Partnership (CCEDP)**, by **Hanna:Keelan Associates**, a Nebraska based community planning and research consulting firm. **This County-Wide Housing Study-Update also serves as an update to the 2019 Cowley County Kansas County/Communities Comprehensive Housing Study.**

RESEARCH APPROACH.

This **County-Wide Housing Study-Update** included both quantitative and qualitative research activities. The **qualitative activities** included a **comprehensive citizen participation program** consisting of three individual Surveys, as well as meetings with local Community leadership to understand the housing issues and needs of Cowley County residents. **Quantitative research activities** included information obtained from both public and private sources. All 2000, 2010 and 2020 demographic, economic and housing data for the Community were derived from the U.S. Census and the 2019-2023 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 Housing Study will be April, 2025, to April, 2030. A review of housing activities, both new construction and housing rehabilitation, by local leadership during the next five years, is highly recommended, in an effort to accurately monitor the delivery of housing needs throughout the County.

The collection and analysis of this data allowed for the projection of County and Community population and household bases, income capacity and housing profile and demand. Additionally, a **“Five-Year Housing Action Plan”** for the Cities of Arkansas City and Winfield is included with this Study-Update, to allow for CCEDP local municipalities and professional housing developers to analyze and consider the development of **housing projects that are a “fit” for the local population.**

STUDY OBJECTIVES.

“The purpose of the Cowley County, Kansas County-Wide Housing Study-Update 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, Kansas, including each Community and the “Balance of County”. This will ensure that proper guidance is observed in the development of various affordable housing types for persons and families of all income sectors.”

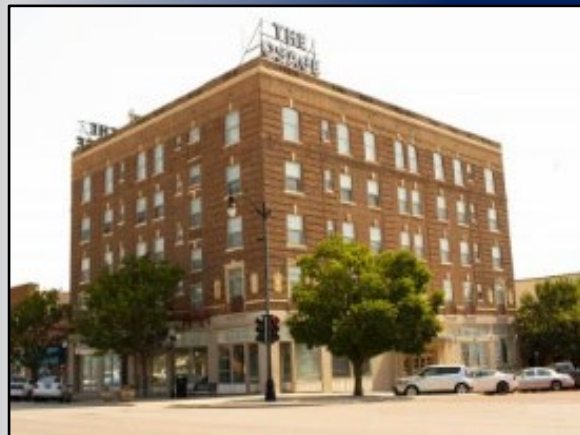
The **Objectives** of this **County-Wide Housing Study-Update** include:

- (1) **analyze past and present housing trends** throughout Cowley County, with emphasis on determining the five-year demand for affordable housing for specific population groups, income sectors and price points (products);
- (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. **Housing is Economic Development;**
- (3) **identify program-specific affordable housing initiatives and programs to address the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs by introducing new and innovative housing development options** that are a “fit” for local residents, to address both **immediate and long-term housing needs;**
- (4) **match housing development efforts with jobs** created via public, commercial and industrial development efforts;
- (5) identify **local, State and Federal funding sources** with the potential to financially support affordable housing development in Cowley County.

This **County-Wide Housing Study-Update** should be utilized by CCEDP, all local City staff and elected leadership, Community and County Planning Commissions, local Foundations, Chambers of Commerce, Public School Districts, Mid-Kansas Community Action Program and other important for-profit and non-profit groups and organizations. This **Study-Update** will also make the use of housing funds more effective and encourage investors to make better informed decisions that target County and Community needs and desires for new housing types.

SECTION 2

CITIZEN PARTICIPATION PROGRAM, COUNTY PROFILE & HOUSING DEMAND/NEEDS.



SECTION 2

CITIZEN PARTICIPATION PROGRAM, COUNTY PROFILE & HOUSING DEMAND/NEEDS.

INTRODUCTION.

The **Cowley County, Kansas County-Wide Housing Study-Update** 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 local citizenry, as well as local major employers and professional housing providers regarding local housing issues, needs and opportunities. ***Planning for the County and each Community's future, as it relates to affordable housing for all income sectors, is most effective when it includes opinions from as many citizens as possible.***

This **Section** also provides a **Statistical Profile** of pertinent population, income, economic and housing trends and projections and identifies the local **Housing Unit "Target" Demand and Land Use Needs**. This includes the identification of **housing demand** for both **new housing development** and **housing rehabilitation activities**.

CITIZEN PARTICIPATION.

County-Wide Housing Opinion Survey.

As part of a qualitative research approach, the residents of **Cowley County** participated in a **Housing Opinion Survey**. **A total of 145 participants submitted a Survey.** **Appendix I** contains the results of the **Survey**. The following summarizes the results:

- The "35-44" and "45-54" age cohorts represented the largest number of **Survey** participants, County-wide.
- The majority of participants identified a household income less than \$74,000, while participants with household incomes ranging from \$75,000 to \$199,000 were also well represented in the **County-Wide Housing Opinion Survey**.
- **A total of 41 participants, or 28 percent of participants, identified not being satisfied with their current housing situation.** A large portion of comments regarding dissatisfaction included residing in a housing unit that was either too expensive to afford, too small to support their family, was in need of moderate- to substantial rehabilitation or that the participant has a desire to reside elsewhere outside of their Community/Cowley County.

Section 2:
Citizen Participation Program & County Profile & Housing Demand/Needs.

- **Barriers or issues with obtaining affordable rental housing** in Cowley County included a lack of available, decent and affordable rental units (including handicap accessible housing), cost of rent and utilities, the condition of rental housing and a lack of available, decent rental housing units in a given price range. For owner housing, barriers included housing purchase prices/cost to own, a lack of sufficient homes for sale, housing purchase prices/associated costs with homeownership, cost of homeowners insurance and the age and condition of existing single family housing units.
- A majority of participants identified **owner housing** priced less than \$200,000 as being affordable for their families. **Rental rates** less than \$800 were identified as most affordable by participants who are currently renting.
- **A total of 67 participants are planning to change their current housing situation in the next five years.** Reasons include a desire to live closer to their place of employment, more affordable and safer housing choices and a desire to either increase or downsize from their current housing situation.
- When asked which **housing types** were most greatly needed in **Cowley County**, Survey respondents identified single family housing, general rental housing, rehabilitation of both owner and rental-occupied housing, entry-level housing senior independent living housing and licensed assisted living housing.
- Participants identified **strong support for utilizing local, State and Federal dollars** for housing rehabilitation programs, the purchase of dilapidated housing for demolition to make lots available for new development, purchase/rehab/resale and/or re-rent housing programs, and down payment assistance for first-time homebuyers.
- A total of 73 percent of participants supported the creation of a **Community or County-wide “land bank” program** to purchase undeveloped and/or dilapidated properties for cleanup, resale and potential new development.
- Senior citizen participants identified a desire for **single family housing and senior independent living housing** in Cowley County.

Workforce Housing Needs Survey.

The Cowley County Economic Development Partnership, in cooperation with several employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the County's workforce. A total of **36 Surveys** were returned.

Survey participants were asked to provide information on such subjects as issues and barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or a renter. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in **Appendix I**.

- A majority of Participants were employed in the Manufacturing, Business/Financial Services and Education sectors.
- **Survey** participants included 26 homeowners and 10 renters.
- Most respondents could afford a home priced less than \$200,000. A majority of renters looking to upgrade to a more suitable rental housing unit could afford a monthly rent less than \$800.
- **Housing choices, Restaurants, Entertainment and Leisure & Recreation activities were identified as amenities that would make Cowley County a more attractive place to live.**
- Similar to the **County-Wide Housing Opinion Survey**, **barriers or issues with obtaining affordable rental housing** in Cowley County included a lack of available, decent and affordable rental units, cost of rent and utilities and the age and condition of rental housing. For **owner housing**, barriers included a lack of sufficient homes for sale, housing purchase prices/associated costs with homeownership, cost of homeowners insurance and real estate taxes and the condition of existing single family housing units.

Housing Stakeholder Survey.

Selected Cowley County Housing Stakeholders, including professional housing providers, participated in a **Survey** to provide information regarding housing issues and needs in **Cowley County**. A total of **17 Housing Stakeholders** in the County participated in the **Survey**. The following summarizes responses to the **Survey**. Complete results are available in **Appendix I** of this **Housing Study-Update**.

HOUSING SERVICE PROVIDED.

- Rental Housing.
- Real Estate.
- Temporary Emergency Housing.
- Home Remodeling.
- Loans & Financing

HOUSING ISSUES.

- Housing Costs.
- Lack of Available Housing.
- Lack of Maintenance/Poor Condition of Rentals.
- Cost of Property Taxes, Insurance, Utilities.

HOUSING NEED.

- Population Housing Need:
 - Local Workforce.
 - Low-Moderate Income Housing.
 - Homeless/Near-Homeless.
 - Single Family Homes.
 - Rental Housing: Duplexes.
- Housing Type Needed:
 - Senior Independent Living.
 - Rentals for Fixed Income Families.
 - Temporary Emergency Housing.
 - Workforce Housing.

COUNTY PROFILE.

Population, income and economic trends in **Cowley County**, including **each Community** and the **rural county (identified as the “Balance of County”)**, serve as valuable indicators of future housing development needs and patterns and provide a basis for the realistic projection of the future population. The population trends and projections for the years 2000 through 2030 were studied and forecasted, utilizing a process of both trend analysis and U.S. Census population estimates. The quantity and location of social and economic features play an important role in shaping the details of various development plans to meet each Community's needs. A complete “**Table Profile**” is included in “**Appendix II**” of this **Housing Study-Update**.

Population Profile.

- The 2000, 2010 and 2020 Decennial Censuses recorded a decrease in population for **Cowley County**, from 36,291, in 2000, to 34,549, in 2020; total decline of 4.8 percent. The current (2025) estimated population for **Cowley County** is 34,278.
- By 2030, the population of **Cowley County** is projected to decrease, slightly, and stabilize at 34,097, a decrease of 0.5 percent. The stabilization of population in the County can be attributed to job creation, new housing developments, both planned and under construction, and ongoing discussions with local and regional housing developers to construct both owner and rental housing in the County.
- A “**County-Wide Growth Initiative**” (CGI) scenario highlights a more aggressive housing development and employer securement initiative in the County, including the creation of an estimated 200 full-time employment positions and securing up to 10 percent of current employees who commute into the County for employment but live elsewhere by 2030. **This would result in a County-wide population increase of 141 new persons for a 2030 population of 34,419.** Each Community and the Balance of County would experience a stable or increasing populations as a result of the CGI population scenario.
- Currently, **Cowley County** has an estimated median age of 39.4 years, a slight increase from the 2020 estimated median age of 39 years. Median age in the County is projected to increase to 39.8 years by 2030.
- County-wide, the “19 and Under” and “35 to 54” age cohorts were the largest population cohorts in **Cowley County**, but have experienced the largest population decline as per the 2010 and 2020 Censuses. These cohorts are projected to remain the largest in the County through 2030.

Section 2:
Citizen Participation Program & County Profile & Housing Demand/Needs.

- County-wide, the “55-64,” “65-74” and “75-84” age cohorts are projected to increase in population by 2030, with the “65-67” age cohort projected to experience the largest population increase. This can be attributed to a large portion of the “Baby Boomer” generation reaching peak retirement age while aging in place in their respective Community. It is important that a range of elderly services, amenities and appropriate housing be made available throughout the County to encourage senior/elderly populations to remain in their respective housing situations and, ultimately, remain a resident of the County.

Income Profile.

- Median income in **Cowley County**, as per the 2019-2023 American Community Survey, is estimated to be \$58,263. The median income for all households in **Cowley County**, in 2025, increased to an estimated \$62,241, with an estimated 28.3 percent of all households having incomes at or above \$100,000.
- By 2030, median income in the County is projected to increase an estimated 9.3 percent, to \$68,002. This also includes the median incomes of 65+ households increasing by an estimated 10.8 percent (from \$50,340 to \$55,779) and renter households increasing by an estimated 0.3 percent (from \$36,887 to \$38,415) from 2025 to 2030.
- In 2025, an estimated 2,915 owner and renter households in **Cowley County**, or 22.1 percent of all households, are cost burdened or are experiencing housing problems. By 2030, this number is expected to decline, slightly, to 2,886 households. A cost burdened household is one spending 31 percent or more of monthly household income on housing costs such as rent/mortgage payments, utilities, general maintenance and upkeep. Housing problems include households residing in units with incomplete plumbing and/or kitchen facilities, or experiencing overcrowding conditions (1.01 persons per room per unit).

Economic Profile.

- Between 2015 and 2025, the unemployment rate in **Cowley County** ranged from a high of 4.6 percent to a low of 3 percent. During this period, the total number of employed persons decreased by 1,555. By 2030, an estimated 14,432 persons will be employed in the County, with an estimated unemployment rate close to 3.9 percent.
- The U.S. Census Center for Economic Studies estimates that, in 2022, a total of 14,397 employed persons resided in Cowley County. Approximately 76 percent of those employees, or 6,231, worked outside of Cowley County.

Household/Housing Stock Profile.

- The 2020 Census recorded 13,322 total households (occupied housing units) in Cowley County. This included 8,830 owner and 4,492 renter households. This also represented a decrease of 618 total households from the 2010 Census (9,540 owner, 4,400 renter). Currently, the County consists of an estimated 13,202 households, including 8,705 owner and 4,497 renter households. By 2030, renter households are projected to remain stable at 4,512, while owner households are projected to decrease by 169 total households to 8,536, while representing 65.4 percent of all households in the County.
- **Currently, Cowley County contains an estimated 15,701 housing units, consisting of approximately 10,315 owner and 5,386 rental units.** Of these 10,315 units, approximately 2,499 are vacant, resulting in an overall, estimated housing vacancy rate of 15.9 percent. The 2,499 vacant housing units consist of an estimated 1,610 owner and 889 rental units, equaling an owner housing vacancy rate of 15.6 percent and a rental housing vacancy rate of 16.5 percent.
- **An Adjusted Housing Vacancy Rate (AHVR) includes only vacant units that are available for year-round rent or purchase, meeting current housing code and having modern amenities. An AHVR of 7 percent is the minimum rate recommended for Cowley County, to have sufficient housing available for new and existing residents. The overall, estimated AHVR for Cowley County is 5.1 percent, which includes an AHVR for owner housing of 5.3 percent and 4.6 percent for rental housing.**
- According to the Cowley County Assessor's Office, an estimated 12,440 housing structures exist in the County, including each Community and the Balance of County. A total of 3,967 of these structures, or 31.9 percent, were rated as being in "Fair," "Poor," or "Very Poor" condition. These units were most likely constructed of obsolete or poor quality materials and in need of moderate- to substantial rehabilitation or, in extreme cases, demolition with a process/plan for potential replacement.
- Median housing value, as per the 2019-2023 American Community Survey, was an estimated \$111,600. The current estimated median housing value in **Cowley County** is \$118,300. This value is projected to increase by 11.9 percent by 2030 to an estimated \$132,400.
- The 2019-2023 American Community Survey estimated the Cowley County median gross rent at \$779. The current gross rent in **Cowley County** is an estimated \$819. This is projected to increase by 8.7 percent by 2030 to an estimated \$890.

Housing Unit “Target” Demand.

To effectively determine housing unit demand for the County, a comprehensive list of individual demand components were reviewed. These included:

- (1) housing demand based upon expected **new population/ households**, during the next five years, including new housing construction and annexation of residential properties;
- (2) need for affordable housing units for persons/families considered to be “**cost burdened;**”
- (3) replacement of occupied housing in a “**deteriorated to dilapidated**” condition;
- (4) **address the owner and rental housing “vacancy deficiency” in the Communities of Cowley County;**
- (5) **development of affordable housing to secure current commuter workforce population;**
- (6) determination of the local “**pent-up**” **housing demand** for existing residents, or those current residents of the County and each Community needing and/or wanting to secure a different and/or affordable housing type during the next five years;
- (7) **targeted special populations**, including persons and/or households with family members having special needs, or a specific dwelling type and associated management program that fits the needs of citizens with (typically) physical or cognitive challenges. This would include other populations, such as Veterans;
- (8) Appropriate housing, both **on and off-campus students** of Southwestern College in Winfield and Cowley Community College in Arkansas City;
- (9) **seasonal housing**, providing seasonal housing for visitors and part-time residents; **and**
- (10) **determination of local housing development capacity in Cowley County, during the next five years.**
 - The total estimated **Housing Unit “Target” Demand** for Cowley County, from 2025 to 2030, includes an estimated **504 housing units**, based on the 2030 medium population projections, including **271 owner** and **233 rental housing units**, requiring an estimated budget of **\$159.16 Million**.
 - **An estimated 349 of the projected 504 housing units (186 owner, 163 rental) should be designated as “workforce housing” for local employees.**

Section 2:
Citizen Participation Program & County Profile & Housing Demand/Needs.

- An estimated **15 to 20 percent** of the total housing unit target demand, for 2030, should focus on **purchase-rehab-resale and/or re-rent housing activities**. This involves local public and private entities purchasing existing housing that is in a deteriorating or dilapidated condition, utilizing local resources to rehabilitate the housing unit up to local development standards and codes and, finally, placing the rehabilitated unit on the market to be purchased or rented. Housing rehabilitation efforts in **Cowley County** could create housing opportunities at a more affordable cost, with minimal risk to both developers and prospective property owners.
- Overall, an estimated **71 owner** and **113 rental housing units** should be constructed in Arkansas City, while an estimated **72 owner** and **106 rental housing units** should be constructed in Winfield by 2030. Overall price products in the two Communities should include a range between **\$160K to \$480K for owner housing units** and a **monthly rent between \$635 and \$1,185**. Unit construction should include single family housing, patio home units, townhomes, duplex/triplex units and general apartment style housing.
- The construction of workforce housing in these two Communities should include up to **50 owner** and **90 rental housing units in Arkansas City** and **50 owner** and **86 rental housing units in Winfield**. Price products for workforce housing in the two Communities should include a range between **\$275K to \$425K for owner housing units** and a **monthly rent between \$635 and \$1,125**.
- The total **Housing Unit “Target” Demand** for the two Communities will require an estimated **97.2 acres of land in Arkansas City and 86 acres in Winfield**. The designation of future residential land sites should be documented in each Community’s Comprehensive Plan (Future Land Use Plans).

Housing Rehabilitation/Demolition Demand.

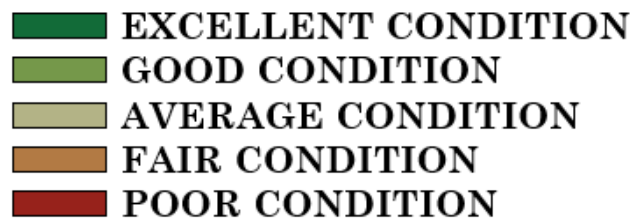
- Up to **490 units** by 2030 could be targeted for moderate rehabilitation in Cowley County, at an estimated cost of \$17.2 Million. An additional **266 units** could be targeted for substantial rehabilitation in the County, at an estimated cost of \$12.5 Million with appraisal qualification. This would include 309 and 100 units for moderate rehabilitation in Arkansas City and Winfield, respectively, and 167 and 55 units for substantial rehabilitation in Arkansas City and Winfield, respectively.
- Up to **63 housing units in the Community** should be targeted for **demolition by 2030 and replaced due to dilapidated conditions and the structure not being cost effective to rehabilitate**. This includes **30 units in Arkansas City** and **17 units in Winfield**.
- The **Illustrations on Pages 2.10 and 2.11** identify block-by-block locations in the Cities of Arkansas City and Winfield, where the largest concentrations of

Section 2:
Citizen Participation Program & County Profile & Housing Demand/Needs.

deteriorating and dilapidated housing exist. These areas should be the primary targets for any significant housing rehabilitation initiative.

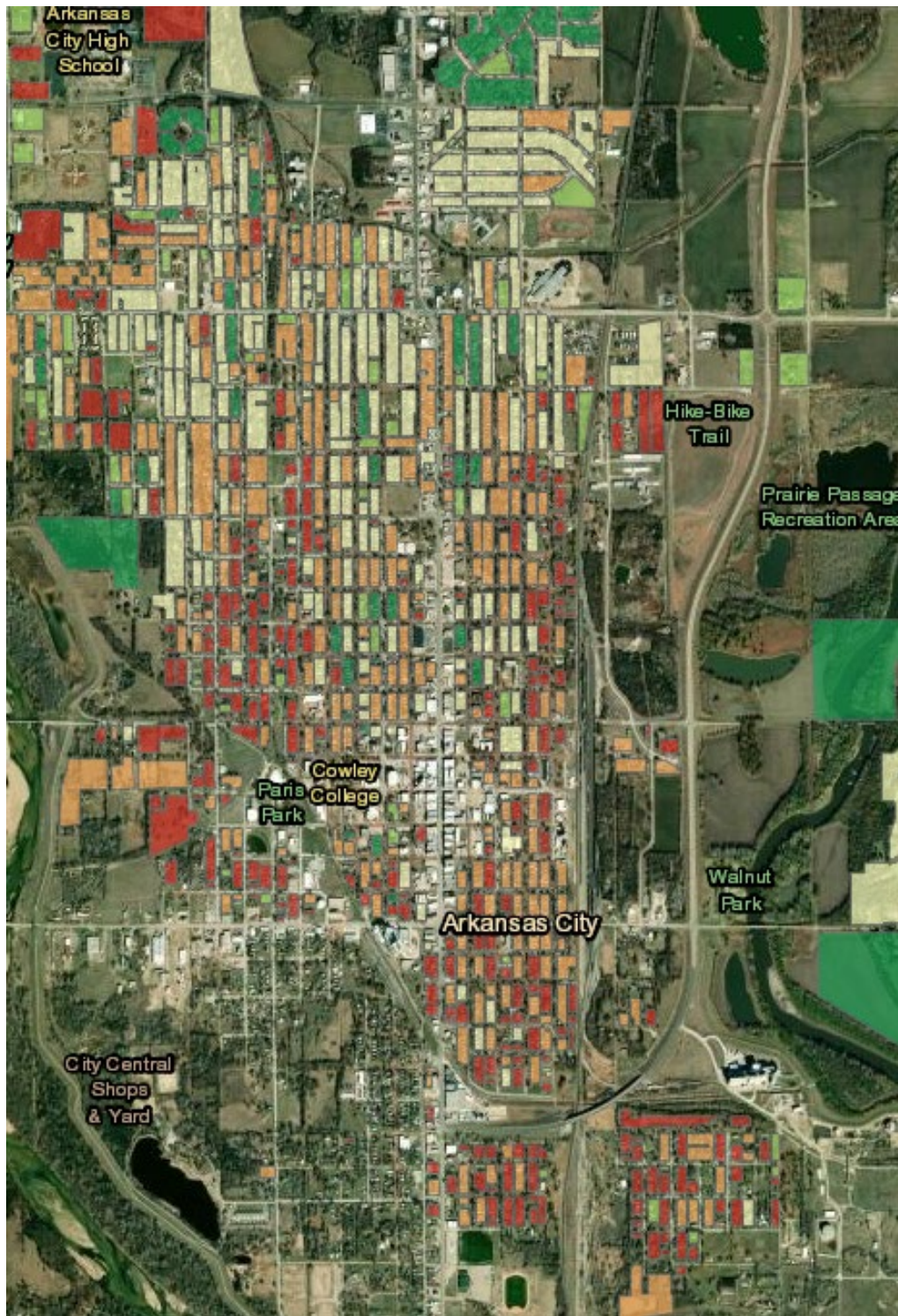
STRUCTURAL CONDITIONS MAP

CITY OF WINFIELD, KANSAS



Source: City of Winfield, Kansas

STRUCTURAL CONDITIONS MAP CITY OF ARKANSAS CITY, KANSAS



- EXCELLENT CONDITION
- GOOD CONDITION
- AVERAGE CONDITION
- FAIR CONDITION
- POOR CONDITION

Source: City of Arkansas City, Kansas

SECTION 3

COUNTY-WIDE HOUSING DEVELOPMENT & PRESERVATION INITIATIVES/ACTION PLAN.



SECTION 3

COUNTY-WIDE HOUSING DEVELOPMENT & PRESERVATION INITIATIVES & ACTION PLAN.

INTRODUCTION.

The following **Housing Development & Preservation Initiatives**, for the Communities and rural areas of **Cowley County, Kansas**, address local housing opportunities and needs and define the necessary housing activities for the successful implementation of selected both market rate and affordable housing programs or projects. These **Initiatives** are needed for the implementation of specific, both new housing development and existing housing preservation programs and are the product of both **qualitative and quantitative research activities** performed on the local level. **The combined qualitative and quantitative research efforts allowed the Consultant to prepare a “Five-Year Housing Action Plan” for the Cities of Arkansas City and Winfield, Kansas, that both identifies housing development projects and costs that are a “fit” for the local market.**

Local leadership, housing stakeholders and Governmental entities have implemented a variety of housing initiatives that have been a significant benefit to the housing development in **Cowley County**. Much of this new housing was driven by new and expanded economic development activities and the progressive nature of operation among local housing developers and development organizations. It is recommended that all local, State and Federal housing development, rehabilitation, preservation and funding entities continue to provide housing choice and opportunity for both existing and prospective citizens of **Cowley County**.

Housing Development & Preservation Initiatives address the important components of housing program implementation. Page 3.2 identifies three primary categories in addressing housing issues in Cowley County.

Section 3:
County-Wide Housing Development & Preservation Initiatives & Action Plan.

- 1. Housing Coordination, Partnerships & Education.**
 - **Housing Development Coordination.**
 - **Housing Development Partnerships.**
- 2. Housing Development, Rehabilitation & Preservation.**
 - **Housing Unit Target Demand & Budget.**
 - **Residential Land Requirements.**
 - **Zoning Regulations for the Development of Innovative/Alternative/Reform Considerations.**
 - **Workforce Housing Demand.**
 - **Housing Rehabilitation & Preservation.**
 - **Elderly/Senior Affordable Housing.**
 - **Special Needs & Student Housing.**
 - **Emergency Housing & Natural Disaster Preparedness.**
 - **Housing & Alternative Energy.**
 - **Impediments to Fair Housing Choice.**
- 3. Housing Study Implementation & Review.**
 - **Financing Activities for Housing Development in Cowley County.**
 - **Housing Study Maintenance/Review.**

HOUSING DEVELOPMENT & PRESERVATION INITIATIVES.

1. Housing Coordination, Partnerships & Education.

Housing Development Coordination.

Cowley County Economic Development Partnership (CCEDP) should consider retaining the services of a “**Housing Development Specialist**” to plan and implement affordable housing development projects throughout **Cowley County**, specifically, multi-Community projects. Duties performed at this position could include, but not be limited to the following:

- Meet with local elected government officials and staff to understand each Community’s housing issues and opportunities for housing rehabilitation and/or growth and development areas.
- Create public and private partnerships with Local, State and Regional housing/real estate developers and development/redevelopment organizations (listed below).
- Oversee land acquisition, project management, property sale and rental housing capacity.
- Establish budgets for real estate development projects.

Housing Development Partnerships.

The creation and organization of both public and private **Housing Development & Preservation Partnerships (HDPPs)** in **Cowley County** is key to the successful production and improvement of the local housing stock and maximizing the opportunity to develop affordable housing for all price points for families and households at all income levels. Partnerships between **CCEDP** with **local Chambers of Commerce, Mid-Kansas Community Action Program (MKCAP), South Central Kansas Area Agency on Aging (SCKAAOA), Cowley House of Hope (CHOH), local housing developers, general contractors, major employers** and other local housing-related organizations and stakeholders will expand the capacity and ability to create housing in **Cowley County**. This process should be continued and refined to produce additional partners, such as major employers and foundations, to maximize the potential for both building new housing and preserving the existing housing stock throughout the County and each Community. Select and prioritize housing programs for both new construction and housing preservation (rehabilitation), with an accompanying timeline for implementation and identify “most appropriate” funding tools for the completion of each selected housing.

2. Housing Development, Rehabilitation & Preservation.

Future affordable housing development in **Cowley County** will need to be directed at meeting the housing needs and wants of all households and income sectors, including families, the elderly or retiree, the local workforce, minority groups, student populations and persons with special needs, from the very-low to the upper income families. Such an effort will require housing programs to be planned and implemented for new construction, housing rehabilitation and the preservation and/or replacement of housing for families residing in substandard/dilapidated housing.

Future affordable housing development efforts should serve to address health, safety and social issues, as well as provide economic development opportunities. It should be the right of all persons and families in **Cowley County** to live in safe, decent and affordable housing. The results of new housing developments and the moderate- to substantial rehabilitation of existing housing will elevate the quality of life in the County and each Community.

Housing Unit “Target” Demand & Budget.

- **Section 2 of this Housing Study-Update identifies an estimated County-wide Housing Unit “Target” Demand of 504 housing units, based on the 2030 medium population projection, including 271 owner and 233 rental housing units, requiring an estimated budget of \$159.16 Million. “Target” Demand information for the Cities of Arkansas City and Winfield are also included in Section 2 of this County-Wide Housing Study-Update.**
- **Of the 504 total housing units identified as part of the Housing Unit “Target” Demand for Cowley County, an estimated 349 units should be developed to support the local Workforce Housing Unit Demand. This includes an estimated 186 owner and 163 rental housing units.**

Residential Land Requirements.

- **New residential developments in the Communities of Cowley County should be located in areas designated for growth in each Community’s respective Comprehensive Plan.**
- **Consider the development of a locally-based municipal or County-wide land bank program to create an inventory of vacated, developable land for future residential development, including infill lot developments.**

Section 3:
County-Wide Housing Development & Preservation Initiatives & Action Plan.

Consideration of Zoning Reform-Housing.

The Communities of **Cowley County** should review and consider, if deemed appropriate, the adoption of **Zoning Reforms**, currently being studied and adopted by American cities, in an effort to enhance and maximize the economics of housing developments, while producing additional housing units. The following summarizes the various Zoning Reforms being considered, all of which would require the official adoption of local policy to implement such.

- **Eliminating Single Family Housing, only, Zoning Districts**, to allow for properly planned duplex and triplex housing developments, within traditional Single Family Zoning Districts, to maximize the use of vacant residential sites or development of a larger parcel of land.
- **Addressing the “missing middle” housing issue**, by allowing Communities to reduce minimum lot sizes in selected areas, primarily, with vacant lots, to maximize, or increase the number of units per acre when developing infill housing.
- **Allowing ADUs**, whereby a Community allows homeowners to add an accessory dwelling unit in their backyard or in their unused garage, attic or basement.
- **Zoning for Adaptive Use.** Allowing existing commercial building rehabilitation activities to include adaptive use concepts, such as housing on above ground floor commercial and/or office space use. Includes encouraging “live/work” situations for local business owners and/or incubator businesses.
- **Single Room Occupancy (SRO) Housing**, typically developed as expanded dormitory-style housing, consisting of six, eight or more units per building. SRO housing is a suitable housing type for young professionals entering the workforce, as well as families in transitional housing.
- **“Work/Live” Residential Campus**,” consisting of workforce housing, of varied types and price points developed in close proximity to one or several major employers in a “walkable” campus setting.

Section 3:
County-Wide Housing Development & Preservation Initiatives & Action Plan.

Workforce Housing Demand.

- The successful implementation of workforce housing will depend on the creation of specific **HDPPs** to address specific work sectors. The involvement of **major employers as a participant in HDPPs** will be crucial in the successful implementation of various workforce housing programs. Participating major employers can consider the implementation of housing incentive programs for employees including down payment and relocation assistance and the construction of company-owned housing units to serve as “temporary housing” until employees are able to secure permanent residency in the County.

Housing Rehabilitation & Preservation.

- Identify housing units in need of **moderate rehabilitation**. This includes homes needing “cosmetic” and minor “structural” improvements such as new siding, windows, paint, roof surface, doors, etc.
- Identify housing units in need of **substantial rehabilitation** throughout **Cowley County**. This includes homes needing the improvements identified above, but also includes repairs to structural and infrastructure elements of the house, such as foundation, baring walls and roof lines/ structural repairs and plumbing/electrical upgrades.
- Identify housing units that should be **demolished and replaced** in **Cowley County**. Housing not cost effective for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.

Elderly/Senior Affordable Housing.

- A **Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age will need to be implemented in **Cowley County** to address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Partnerships should be created with the local senior/retirement Community including assisted living and senior independent living facilities.

Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.

Section 3:
County-Wide Housing Development & Preservation Initiatives & Action Plan.

- Local elderly housing providers should collaborate to address all facets of elderly housing and supportive service needs in **Cowley County**, including the increasing need for in-home services, memory care, maintenance and repair of homes occupied by elderly households in each Community and additional affordable housing, both owner and rental, for elderly persons with and without supportive service needs.
- Continue to support programs and services regarding the benefits of safe and affordable senior housing. Develop a messaging platform and communications plan to highlight benefits and resident experiences. Promote programs and services designed to enhance emotional, physical and cognitive well-being, along with the benefits of recreation and leisure opportunities.

Special Needs & Student Housing.

- Address the **housing needs of persons with a disability(ies)** in **Cowley County**, by planning and implementing fully accessible housing, both for rent and for sale. Successful programs should include transitional housing and group homes that encourage resident safety and/or handicap accessibility. Include supportive services where necessary. It is recommended that, at a minimum, 10 percent of new housing added to the housing stock should be fully accessible for persons with a physical and/or sensory disability.
- Support the provision of **emergency housing for homeless and near-homeless populations in Cowley County**. Cowley House of Hope is a locally-organized effort, established in 2017, striving to provide housing for homeless and near-homeless populations in the County. A permanent local shelter should be planned and constructed to assist in this effort.
- The Communities of Arkansas City and Winfield should support and assist developers with any necessary **off-campus student housing programs**. A blend of market rate and student rental housing has been proven to be an excellent economic mix.

Emergency Housing & Natural Disaster Preparedness.

- CCEDP, in partnership with local disaster recovery organizations, should prepare an **emergency housing “plan of action”** in an effort to assist **Cowley County** in providing temporary, short-term shelter to those affected by natural disaster, including post-disaster housing repair, reconstruction and/or household relocation plans.

Section 3:
County-Wide Housing Development & Preservation Initiatives & Action Plan.

Local, State, Federal “disaster housing partners” will play a critical role in ensuring the provision of housing for persons and families affected by a catastrophic natural disaster. Partners should include local governments, the Cowley County Emergency Management, Cowley County Health Department, Kansas Housing Resources Corporation, Kansas Economic Development Alliance, Kansas Emergency Management Agency, Federal Emergency Management Agency and U.S. Department of Housing and Urban Development.

- Encourage local landlords to allow persons and families displaced by natural disaster to temporarily reside in vacant, non-occupied housing units.
- When appropriate, review and revise comprehensive planning, land use, zoning and subdivision regulation documents as a means of limiting or eliminating housing development in areas where a natural disaster, such as flooding, could frequently occur.

Housing & Alternative Energy.

- Encourage housing developers in **Cowley County** to take advantage of “**tools of alternative energy implementation,**” such as personal wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.
- **Continue to utilize local Zoning Regulations and Building Codes** to control the placement and operation of alternative energy systems. Local Zoning Regulations should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.
- Promote the development of vocational **education opportunities** at local **Public School Districts** to educate the future workforce in alternative energy design, fabrication of equipment and maintenance.
- Consider implementing a “**pilot**” **alternative energy program** at a developing residential subdivision in select Communities.
- Promote the **rehabilitation of residential buildings throughout Cowley County** utilizing weatherization methods and energy efficient or “**green building**” materials in conformance to the “**LEED**” **Certified Building techniques.**
- **Expand awareness of available incentives** that could assist in replacing old lighting fixtures, or heating and cooling systems in housing units with new energy efficient systems that reduce consumption and energy costs.

Section 3:
County-Wide Housing Development & Preservation Initiatives & Action Plan.

Impediments to Fair Housing Choice.

- The **Communities of Cowley County** should strive to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of each Community should play a role in this process, including local government, schools, churches, Housing Authorities and the private sector.
- Address the **primary impediments to fair housing choice** throughout the County and each Community. Respondents to both the **Housing Survey** and **Workforce Housing Needs Survey** identified impediments to fair housing for **homeowners** as housing prices, condition/age of existing housing units and a lack of sufficient homes for sale. For **renter households**, impediments included the high cost of monthly rent and a lack of decent rental units at an affordable price range.
- The **Communities of Cowley County** should utilize existing **Fair Housing Policies** and **Property Maintenance Codes** to ensure all current and future residents of the Communities do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.

3: Housing Study Implementation & Review.

This **Housing Study** contains a variety of qualitative and quantitative information from local, State and Federal data sources and Survey implementation process. Documented statistics and citizen input provide a clear and concise understanding of local housing needs that will assist local governments and organizations (public, private and non-profit) in creating and maintaining a resilient, sustainable County.

Financing Activities for Housing Development.

- Housing developers doing business in **Cowley County** should consider both public and private funding sources when constructing new or improving the local housing stock and, thus, be encouraged to pursue securing any and all available tools of financing assistance to do so. This assistance is available from the Kansas Housing Resources Corporation, Kansas Economic Development Alliance, Midwest Housing Development Fund, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs.
- First and foremost, **HDPPs in Cowley County** are encouraged to **establish or expand existing local, housing-related Foundations** for the purpose of financing housing development activities. Program concepts could include the following:

Section 3:
County-Wide Housing Development & Preservation Initiatives & Action Plan.

- ✓ Investment funding for individual **owner and rental housing rehabilitation programs**.
- ✓ Development of **community purchase-rehab-resale and re-rent programs**. Vacated housing on the real estate market in need of rehabilitation could be purchased by **HDPPs** or a local economic development entity, for the purpose of being rehabilitated into a viable, livable housing unit for persons and families generally of moderate income. The house is then put back on the market for sale by a local realtor or other housing-related agency.
- ✓ **Gap financing and/or developer incentives** for the construction of new, affordable housing units.
- ✓ **Down payment and closing cost assistance** via low- or no-interest loans for persons and families purchasing a home in **Cowley County**. Housing purchase price maximums and household income thresholds can be determined by **HDPPs**.
- ✓ First or second mortgage assistance for prospective or current homeowners, including reduced rate or deferred payment loans.

Housing Study Maintenance/Review.

- This **Housing Study** should be reviewed annually by local housing providers and partnerships, including CCEDP, each Community's City Council, local Chambers of Commerce, Housing Authorities, local business leadership and school systems, local Foundations and other important for-profit and non-profit groups and organizations and local housing stakeholders.
- **Engaging local organizations and housing stakeholders** in the planning and implementation of new housing programs will make the use of housing funds more effective and encourage investors to make better informed decisions that target each Community's needs and desires for new and improved housing types. All of this will result in stability and growth for each Community.
- Establish an **annual review process of local Comprehensive Planning** and associated **Zoning and Subdivision Regulation documents**. Local Planning Commissions, City Councils and community and economic development groups should all be involved in this review. This will ensure a consistent vision for County-wide economic growth and development.

HOUSING ACTION PLAN – ARKANSAS CITY, KANSAS

FAMILY (SINGLE FAMILY, PATIO & TOWNHOME) OWNER HOUSING UNITS.

3+-bedroom units, standard amenities.

45 Owner Units.

Estimated Cost: \$14,265,000.

Estimated Cost Subsidy: 25% or \$3,656,000.

FAMILY & MULTIFAMILY RENTAL HOUSING UNITS.

One-, two- & three-bedroom units, standard amenities.

74 Rental Units.

Estimated Cost: \$15,200,000.

Estimated Cost Subsidy: 40% or \$6,080,000.

ELDERLY (SINGLE FAMILY, PATIO & TOWNHOME) OWNER HOUSING UNITS.

2+-bedroom units, standard amenities.

20 Owner Units.

Estimated Cost: \$6,200,000.

Estimated Cost Subsidy: 15% or \$930,000.

ELDERLY DUPLEX, TRIPLEX & TOWNHOME RENTAL HOUSING UNITS.

One-, two- & three-bedroom units, standard amenities.

31 Rental Units.

Estimated Cost: \$17,000,000.

Estimated Cost Subsidy: 30% or \$2,100,000.

SPECIAL NEEDS HOUSING UNITS.

2+-bedroom units, standard amenities.

Six Owner Units, Eight Rental Units.

Estimated Cost: \$3,100,000.

Estimated Cost Subsidy: 60% or \$1,860,000.

MODERATE REHABILITATION HOUSING PROGRAM.

309 Total Units.

Estimated Cost: \$10,815,000.

Estimated Cost Subsidy: 70% or \$7,570,500.

SUBSTANTIAL REHABILITATION HOUSING PROGRAM.

167 Total Units.

Estimated Cost: \$7,849,000.

Estimated Cost Subsidy: 75% or \$5,887,000.

HOUSING DEMOLITION/REPLACEMENT PROGRAM.

30 Total Units.

Estimated Cost: \$2,490,000.

Estimated Cost Subsidy: 45% or \$1,120,500.

HOUSING ACTION PLAN – WINFIELD, KANSAS

FAMILY (SINGLE FAMILY, PATIO & TOWNHOME) OWNER HOUSING UNITS.

3+-bedroom units, standard amenities.

44 Owner Units.

Estimated Cost: \$14,300,000.

Estimated Cost Subsidy: 25% or \$3,575,000.

FAMILY & MULTIFAMILY RENTAL HOUSING UNITS.

One-, two- & three-bedroom units, standard amenities.

68 Rental Units.

Estimated Cost: \$14,000,000.

Estimated Cost Subsidy: 40% or \$5,600,000.

ELDERLY (SINGLE FAMILY, PATIO & TOWNHOME) OWNER HOUSING UNITS.

2+-bedroom units, standard amenities.

22 Owner Units.

Estimated Cost: \$6,820,000.

Estimated Cost Subsidy: 15% or \$1,100,000.

ELDERLY DUPLEX, TRIPLEX & TOWNHOME RENTAL HOUSING UNITS.

One-, two- & three-bedroom units, standard amenities.

32 Rental Units.

Estimated Cost: \$7,300,000.

Estimated Cost Subsidy: 30% or \$2,190,000.

SPECIAL NEEDS HOUSING UNITS.

2+-bedroom units, standard amenities.

Six Owner Units, Six Rental Units.

Estimated Cost: \$2,660,000.

Estimated Cost Subsidy: 60% or \$1,600,000.

MODERATE REHABILITATION HOUSING PROGRAM.

100 Total Units.

Estimated Cost: \$3,500,000.

Estimated Cost Subsidy: 70% or \$2,450,000.

SUBSTANTIAL REHABILITATION HOUSING PROGRAM.

55 Total Units.

Estimated Cost: \$2,585,000.

Estimated Cost Subsidy: 75% or \$1,939,000.

HOUSING DEMOLITION/REPLACEMENT PROGRAM.

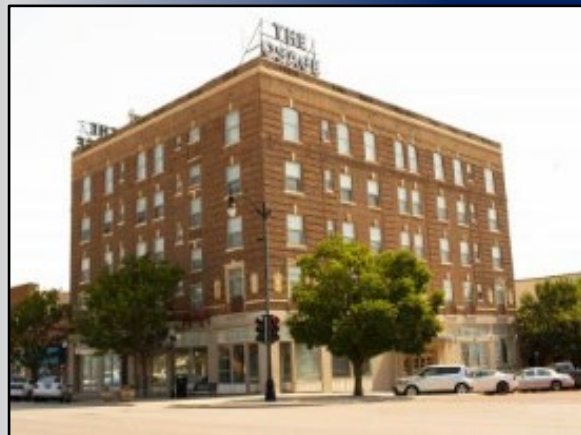
17 Total Units.

Estimated Cost: \$1,411,000.

Estimated Cost Subsidy: 45% or \$635,000.

SECTION 4

HOUSING DEVELOPMENT & FUNDING PARTNERS.



SECTION 4

HOUSING DEVELOPMENT & FUNDING PARTNERS.

INTRODUCTION.

To produce new and upgrade existing renter and owner occupied housing in a Kansas County or Community, a public/private partnership must often 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 financing future housing activities in a County and/or Community. 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.

Section 4:
Housing Development & Funding Partners.

Two Housing Authorities exist in Cowley County. The **Winfield Housing Authority** manages a total of 50 units and is currently operating at 97 percent occupancy. Housing Authority Staff estimated a wait list of 40+ 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.

**Section 4:
Housing Development & Funding Partners.**

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.

Section 4:
Housing Development & Funding Partners.

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 (KDFA)

KDFA promotes economic development by facilitating long-term financing for capital projects and programs. KDFA 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.

Rural Workforce Housing Fund (RWHF).

In 2017, the “**Rural Workforce Housing Investment Act**” (Legislative Bill 518) was adopted to allow non-profit housing developers to allocate funds from the NAHTF into a **Rural Workforce Housing Investment Fund (RWHF)**. This Fund is also administered by NDED. The Fund allows the non-profit developer to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations. Projects must be within municipalities in Counties with populations less than 100,000. An amount of up to \$1 Million can be applied for by rural Communities throughout Nebraska. Grants must document a “one-to-one” match fund. This program was expanded in April, 2022, to reduce the “one-to-one” match fund to 50 percent as well as change the amount an organization can receive to have no set cap.

REGIONAL PROGRAMS.

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 member institutions in Nebraska and are loaned on a competitive basis, with semi-annual application dates. This program can be combined with other programs (i.e., State CDBG, Low-Income Housing Tax Credit, etc.) to absorb the development subsidy requirements for both rental and owner occupied housing projects.

Midwest Housing Equity Group (MHEG).

MHEG was created in 1993 to secure equity capital to invest into affordable rental housing throughout Nebraska, Kansas, Iowa and Oklahoma. MHEG is a privately-owned non-profit corporation with a nine-member board of Directors and receives no federal or state dollars. MHEG's income is derived from its ability to obtain equity capital and investing into affordable housing properties.

MHEG also provides equity financing for the federal low income housing tax credit program, as defined in Section 42 of the Internal Revenue Code. In addition to tax credit syndication, MHEG staff provides technical assistance to developers, owners and management companies on the development and management of tax credit properties.

Midwest Housing Development Fund (MHDF).

Founded in 2000, **MHDF** is a non-profit community development financial institution whose main goal is to provide “nontraditional financing needs” for affordable rental housing development, redevelopment and rehabilitation. As per the **MHDF** website, “The primary financing product of **MHDF** is predevelopment loans that are provided to borrowers prior to them having access to traditional construction and permanent financing.” Types of loans available through MHDF include predevelopment, construction, gap financing, land/infrastructure and permanent (post construction) loans.

FEDERAL PROGRAMS.

A primary provider of Federal funding to Nebraska 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 & Urban Development

- **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.
- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.
- **HUD 203(b)** provides mortgage insurance for a person to purchase or refinance a principal residence. The mortgage loan is funded by a lending institution, such as a mortgage company, bank or savings and loan association and the mortgage is insured by HUD.
- **Section 203(k) Rehab Mortgage Insurance** enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.
- **Section 811 Supportive Housing for Persons with Disabilities Program** – Through the Section 811 program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.
- **Section 202 Multifamily Health Care Program** – Helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.
- **Single Family Homeownership/Housing Counseling Agencies** – HUD provides free assistance through local housing counseling agencies where consumers can access information and counseling in regards to buying a home, refinancing a mortgage, saving a home from foreclosure and more.

Section 4:
Housing Development & Funding Partners.

USDA Rural Development (USDA-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.”**
- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska 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.

Federal Emergency Management Agency (FEMA).

The State of Nebraska is part of FEMA’s “Region VII” coverage area, which also includes the States of Iowa, Kansas and Missouri. FEMA Region VII works with local, State and Tribal emergency management officials and private sector entities to respond to natural disasters and protect human life and property from any and all natural disasters and hazards. After a federal disaster declaration is made, information is delivered via website to those in the affected area. Region VII consists of five divisions:

- a) **Response** – Established at a regional **“watch center,”** awareness and analysis and the coordination and implementation of federal responses to major disaster areas is key. Preparation of an Incident Management Assistance Team to plan necessary operations and logistics to a disaster area ensures prompt response to help those in need.
- b) **Recovery** – Provides federal assistance to individuals, households and public facilities located within a declared disaster area.

Section 4:
Housing Development & Funding Partners.

- c) Mitigation** – Reduces property loss due to flooding via outreach provision, including affordable flood insurance and other programs that encourage safe community development and reduction of loss of life and property due to natural disaster.
- d) National Preparedness** – Coordinates and develops tools necessary to prepare for hazards and natural disasters among all levels of government, as well as private non-governmental agencies and Communities.
- e) Mission Support** – Ensures functional efficiency among critical business operations, including functions with key partners and customer service to persons and families affected by natural disaster.
- f) Grants** – Oversees that disaster and non-disaster grants are in compliance with public law.

Other Federal Funding.

Other funding products that may serve to be useful in the development of affordable housing include the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the (Historic) Rehabilitation Tax Credit, available via the Historic Preservation Act.

APPENDIX I

COWLEY COUNTY SURVEY RESULTS.



Constant Contact Survey Results

Campaign Name: Cowley County Housing Survey

Survey Starts: 312

Survey Submits: 145

Export Date: 03/24/2025 03:32 PM

MULTIPLE CHOICE

Where do you reside?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Arkansas City	<div><div></div></div>		25	17%
Atlanta	<div><div></div></div>		0	0%
Burden	<div><div></div></div>		7	4%
Cambridge	<div><div></div></div>		0	0%
Dexter	<div><div></div></div>		28	19%
Parkerfield	<div><div></div></div>		3	2%
Udall	<div><div></div></div>		5	3%
Winfield	<div><div></div></div>		65	44%
Rural/Unincorporated Cowley County	<div><div></div></div>		12	8%
Other	<div><div></div></div>		0	0%
Total Responses			145	100%

MULTIPLE CHOICE

Gender

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Male	<div><div></div></div>		38	26%
Female	<div><div></div></div>		102	70%
Prefer not to answer	<div><div></div></div>		5	3%
Total Responses			145	100%

MULTIPLE CHOICE

What is your current age?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
18-24	<div><div></div></div>		5	3%
25-34	<div><div></div></div>		22	15%
35-44	<div><div></div></div>		33	22%
45-54	<div><div></div></div>		25	17%
55-64	<div><div></div></div>		32	22%
65-74	<div><div></div></div>		18	12%
75-84	<div><div></div></div>		10	6%
85+	<div><div></div></div>		0	0%
Total Responses			145	100%

MULTIPLE CHOICE

Number of persons in your household?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		22	15%
2	<div><div></div></div>		54	37%
3	<div><div></div></div>		34	23%
4	<div><div></div></div>		17	11%
5+	<div><div></div></div>		18	12%
Total Responses			145	100%

MULTIPLE CHOICE

Please indicate your household income range.

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$50K	<div><div></div></div>		42	29%
\$50K-\$74K	<div><div></div></div>		36	25%
\$75K-\$99K	<div><div></div></div>		23	16%
\$100K-\$149K	<div><div></div></div>		26	18%
\$150K-\$199K	<div><div></div></div>		13	9%
\$200K-\$249K	<div><div></div></div>		0	0%
\$250K-\$299K	<div><div></div></div>		0	0%
\$300K or More	<div><div></div></div>		2	1%
Total Responses			142	100%

MULTIPLE CHOICE

Which type of housing do you currently live in?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family House (Own)	<div><div></div></div>		94	64%
Single Family House (Rent)	<div><div></div></div>		15	10%
Duplex/Triplex (Own)	<div><div></div></div>		1	0%
Duplex/Triplex (Rent)	<div><div></div></div>		2	1%
Townhome (Own)	<div><div></div></div>		2	1%
Townhome (Rent)	<div><div></div></div>		0	0%
Manufactured/Mobile Home (Own)	<div><div></div></div>		10	6%
Manufactured/Mobile Home (Rent)	<div><div></div></div>		3	2%
Rental Apartment (complex)	<div><div></div></div>		8	5%
Downtown Housing	<div><div></div></div>		0	0%
Senior Living Facility	<div><div></div></div>		0	0%
Acreage	<div><div></div></div>		2	1%
Farm/AG Property	<div><div></div></div>		4	2%
Other	<div><div></div></div>		4	2%
Total Responses			145	100%

MULTIPLE CHOICE

Are you satisfied with your current housing situation?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		104	71%
No	<div><div></div></div>		41	28%
Total Responses			145	100%

OPEN QUESTION

Please explain.

My house is paid off and I am content with it.

We really wish that we could find an area just outside of city limits to put in a basement and move our mobile home. We only want about an acre. We are at the point in our life now, that I don't think it will ever happen.

House was built in the 1920s. We have made upgrades but more repairs are needed due to age & can't afford to make them.

68 Response(s)

CHECKBOXES

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of accessible housing	<div><div></div></div>		18	43%
Lack of public transportation	<div><div></div></div>		6	14%
Lack of knowledge of fair housing rights	<div><div></div></div>		6	14%
Cost of rent	<div><div></div></div>		29	70%
Restrictive zoning/building codes	<div><div></div></div>		2	4%
Job status	<div><div></div></div>		6	14%
Slum landlords & neighbors	<div><div></div></div>		18	43%
Lack of availability of decent rental units in your price range	<div><div></div></div>		25	60%
Use of background checks	<div><div></div></div>		6	14%
Excessive application fees and/or rental deposits	<div><div></div></div>		13	31%
Cost of utilities	<div><div></div></div>		18	43%
Lack of educational resources about tenant responsibilities	<div><div></div></div>		1	2%
Age of existing rental housing	<div><div></div></div>		13	31%
Condition of existing rental housing	<div><div></div></div>		21	51%
Other	<div><div></div></div>		5	12%
Total Responses			41	100%

MULTIPLE CHOICE

How much are you currently paying for your monthly rent?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
No Rent Payment	<div><div></div></div>		16	30%
Less Than \$600	<div><div></div></div>		17	32%
\$601-\$800	<div><div></div></div>		10	19%
\$801-\$950	<div><div></div></div>		7	13%
\$951-\$1,100	<div><div></div></div>		1	1%
\$1,101-\$1,250	<div><div></div></div>		0	0%
\$1,251-\$1,500	<div><div></div></div>		0	0%
\$1,501-\$1,750	<div><div></div></div>		0	0%
\$1,751-\$1,999	<div><div></div></div>		0	0%
\$2,000+	<div><div></div></div>		1	1%
Total Responses			52	100%

MULTIPLE CHOICE

What is the most your family could afford for monthly rent?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$600	<div><div></div></div>		21	47%
\$601-\$800	<div><div></div></div>		16	36%
\$801-\$950	<div><div></div></div>		4	9%
\$951-\$1,100	<div><div></div></div>		2	4%
\$1,101-\$1,250	<div><div></div></div>		0	0%
\$1,251-\$1,500	<div><div></div></div>		1	2%
\$1,501-\$1,750	<div><div></div></div>		0	0%
\$1,751-\$1,999	<div><div></div></div>		0	0%
\$2,000+	<div><div></div></div>		0	0%
Total Responses			44	100%

CHECKBOXES

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of accessible housing	<div><div></div></div>		16	16%
Lack of public transportation	<div><div></div></div>		6	6%
Lack of knowledge of fair housing rights	<div><div></div></div>		7	7%
Housing purchase prices/cost to own	<div><div></div></div>		51	52%
Restrictive zoning/building codes	<div><div></div></div>		9	9%
Job status	<div><div></div></div>		11	11%
Adjacent deteriorating/slum property owner	<div><div></div></div>		25	25%
Mortgage lending application requirements	<div><div></div></div>		9	9%
Excessive down payment/closing costs	<div><div></div></div>		27	27%
Cost of utilities	<div><div></div></div>		42	42%
Lack of homeownership educational resources	<div><div></div></div>		8	8%
Cost of homeowners insurance	<div><div></div></div>		39	39%
Lack of sufficient homes for sale/housing choice	<div><div></div></div>		38	38%
Age of existing housing	<div><div></div></div>		36	36%
Condition of existing housing	<div><div></div></div>		43	43%
Inability to get a loan	<div><div></div></div>		10	10%
Other	<div><div></div></div>		9	9%
Total Responses			98	100%

MULTIPLE CHOICE

What is your monthly mortgage payment?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Paid in Full	<div><div></div></div>		44	37%
Less Than \$600	<div><div></div></div>		17	14%
\$601-\$800	<div><div></div></div>		10	8%
\$801-\$1,000	<div><div></div></div>		18	15%
\$1,001-\$1,250	<div><div></div></div>		3	2%
\$1,251-\$1,500	<div><div></div></div>		10	8%
\$1,501-\$1,750	<div><div></div></div>		8	6%
\$1,751-\$2,000	<div><div></div></div>		3	2%
\$2,001-\$2,500	<div><div></div></div>		3	2%
\$2,501-\$2,999	<div><div></div></div>		1	0%
\$3,000+	<div><div></div></div>		0	0%
Total Responses			117	100%

MULTIPLE CHOICE

What is the most your family could afford for a home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$100K	<div><div></div></div>		46	41%
\$100K-\$200K	<div><div></div></div>		38	34%
\$201K-\$300K	<div><div></div></div>		16	14%
\$301K-\$400K	<div><div></div></div>		3	2%
\$401K-\$500K	<div><div></div></div>		2	1%
\$501K+	<div><div></div></div>		5	4%
Total Responses			110	100%

NUMERIC SCALE

Single Family Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	<div><div></div></div>		9	6%
2	<div><div></div></div>		30	21%
3 (Greatly Needed)	<div><div></div></div>		99	71%
Mean	2.65			
Median	3.00			
Total Responses			138	100%

NUMERIC SCALE

Rental Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	<div><div></div></div>		17	12%
2	<div><div></div></div>		29	21%
3 (Greatly Needed)	<div><div></div></div>		91	66%
Mean	2.54			
Median	3.00			
Total Responses			137	100%

NUMERIC SCALE



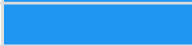
Condominiums/Townhomes

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	<div><div></div></div>		54	39%
2	<div><div></div></div>		45	33%
3 (Greatly Needed)	<div><div></div></div>		37	27%
Mean	1.88			
Median	2.00			

Total Responses 136 100%




NUMERIC SCALE

Duplex/Triplex Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			38	28%
2			60	44%
3 (Greatly Needed)			37	27%
Mean	1.99			
Median	2.00			
Total Responses			135	100%




NUMERIC SCALE

Rehabilitation of Owner-occupied Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			11	8%
2			43	31%
3 (Greatly Needed)			81	60%
Mean	2.52			
Median	3.00			
Total Responses			135	100%


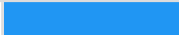

NUMERIC SCALE

Rehabilitation of Renter-occupied Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			12	8%
2			42	31%
3 (Greatly Needed)			81	60%
Mean	2.51			
Median	3.00			
Total Responses			135	100%



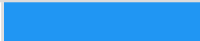
NUMERIC SCALE

Entry-Level Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			7	5%
2			35	25%
3 (Greatly Needed)			96	69%
Mean	2.64			
Median	3.00			
Total Responses			138	100%



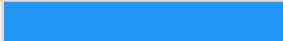
NUMERIC SCALE

Independent/Group Home Housing for Persons with additional special needs

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			38	28%
2			57	43%
3 (Greatly Needed)			37	28%
Mean	1.99			
Median	2.00			
Total Responses			132	100%




NUMERIC SCALE

Senior Independent Living Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			26	19%
2			55	40%
3 (Greatly Needed)			55	40%
Mean	2.21			
Median	2.00			
Total Responses			136	100%

NUMERIC SCALE


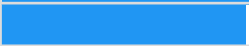
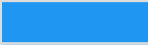
Licensed Assisted Living, with Specialized Services (i.e. health, food prep, recreation services, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			30	22%
2			59	44%
3 (Greatly Needed)			44	33%
Mean	2.11			

Median	2.00		
		Total Responses	133 100%


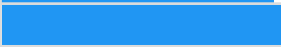
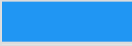
NUMERIC SCALE

Downtown Housing (second story)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			56	42%
2			47	35%
3 (Greatly Needed)			29	21%
Mean	1.80			
Median	2.00			
		Total Responses	132 100%	

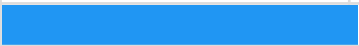
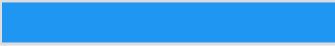
NUMERIC SCALE

Accessory Dwelling Units

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			52	39%
2			53	40%
3 (Greatly Needed)			26	19%
Mean	1.80			
Median	2.00			
		Total Responses	131 100%	

MULTIPLE CHOICE

Are you planning to change your current housing situation in the next five years?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			67	51%
No			63	48%
		Total Responses	130 100%	

OPEN QUESTION

Please explain why you would like to change your current housing situation.

NA

I dream of changing to have our mobile home on our own plot of land just outside of Winfield. Small, like about 1 acre. We would love to have a basement. However, I don't see this ever happening since we are both in our 60s now.

Need to find a way to fix what we have before it is beyond repair.

61 Response(s)

MULTIPLE CHOICE

Which of the following places in the County do you desire to rent or purchase a home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Arkansas City	<div><div></div></div>		13	12%
Atlanta	<div><div></div></div>		0	0%
Burden	<div><div></div></div>		5	4%
Cambridge	<div><div></div></div>		0	0%
Dexter	<div><div></div></div>		15	14%
Parkerfield	<div><div></div></div>		2	1%
Udall	<div><div></div></div>		2	1%
Winfield	<div><div></div></div>		38	36%
Rural/Unincorporated Cowley County	<div><div></div></div>		18	17%
Other	<div><div></div></div>		12	11%
Total Responses			105	100%

MULTIPLE CHOICE

Which one of the following housing types are you most like to purchase?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family	<div><div></div></div>		71	68%
Attached Townhouse or Duplex/Triplex Unit	<div><div></div></div>		0	0%
Residential Acreage	<div><div></div></div>		10	9%
Mobile Home	<div><div></div></div>		3	2%
Patio Home/Slab Home	<div><div></div></div>		2	1%
Tiny Home	<div><div></div></div>		6	5%
Upper Level/Downtown	<div><div></div></div>		1	0%
Apartment	<div><div></div></div>		4	3%
Senior Living Community	<div><div></div></div>		7	6%
Total Responses			104	100%

MULTIPLE CHOICE

Where would you most like to purchase your preferred housing type?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Urban (City)	<div><div></div></div>		0	0%
Suburban (SID)	<div><div></div></div>		0	0%
Acreage	<div><div></div></div>		0	0%
Village	<div><div></div></div>		0	0%
Rural (AG)	<div><div></div></div>		0	0%
Rural (Lake Community)	<div><div></div></div>		0	0%
Total Responses			0	100%

MULTIPLE CHOICE

How many bedrooms would your family need?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		6	5%
2	<div><div></div></div>		28	27%
3	<div><div></div></div>		43	42%
4+	<div><div></div></div>		25	24%
Total Responses			102	100%

MULTIPLE CHOICE

conduct an owner housing rehabilitation program?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		114	82%
No	<div><div></div></div>		24	17%
Total Responses			138	100%

MULTIPLE CHOICE

conduct a renter housing rehabilitation program?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		102	74%
No	<div><div></div></div>		35	25%
Total Responses			137	100%

MULTIPLE CHOICE

purchase and remove dilapidated houses to make affordable lots available for development?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		123	87%
No	<div><div></div></div>		17	12%
Total Responses			140	100%

MULTIPLE CHOICE

secure State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		114	85%
No	<div><div></div></div>		20	14%
Total Responses			134	100%

MULTIPLE CHOICE

secure State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		116	84%
No	<div><div></div></div>		21	15%
Total Responses			137	100%

MULTIPLE CHOICE

conduct an owner housing rehabilitation program?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div></div>		99	73%
No	<div></div>		35	26%
Total Responses			134	100%

MULTIPLE CHOICE

conduct a renter housing rehabilitation program?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		90	66%
No	<div><div></div></div>		45	33%
Total Responses			135	100%

MULTIPLE CHOICE

purchase and remove dilapidated houses to make affordable lots available for development?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div></div>		115	82%
No	<div></div>		24	17%
Total Responses			139	100%

MULTIPLE CHOICE

purchase, rehabilitate and resell vacant housing?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		105	77%
No	<div><div></div></div>		30	22%
Total Responses			135	100%

MULTIPLE CHOICE

provide down payment assistance to first-time homebuyers?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		100	73%
No	<div><div></div></div>		36	26%
Total Responses			136	100%

MULTIPLE CHOICE

support the County/Communities to hire a housing developer?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		82	61%
No	<div><div></div></div>		52	38%
Total Responses			134	100%

MULTIPLE CHOICE

support funding housing infrastructure (utilities, streets, sidewalks, etc)?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div></div>		123	91%
No	<div></div>		12	8%
Total Responses			135	100%





MULTIPLE CHOICE

Would you support the creation of a Community or County-Wide Land Bank Program to purchase undeveloped and/or dilapidated properties for clean-up and resale to developers?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		99	73%
No	<div><div></div></div>		35	26%
Total Responses			134	100%

NUMERIC SCALE


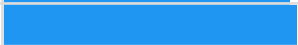


Case Management/Legal Aid

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			23	38%
2			27	45%
3			9	15%
4			1	1%
Mean	1.80			
Median	2.00			

Total Responses			60	100%
------------------------	--	--	-----------	-------------



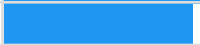

NUMERIC SCALE

Cultural/Language Assistance

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			23	41%
2			24	42%
3			4	7%
4			5	8%
Mean	1.84			
Median	2.00			
Total Responses			56	100%





NUMERIC SCALE

Continuing Education Opportunities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			18	29%
2			23	37%
3			17	27%
4			4	6%
Mean	2.11			
Median	2.00			
Total Responses			62	100%


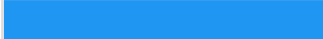
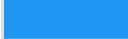

NUMERIC SCALE

Employment Opportunities/Training

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			16	26%
2			32	53%
3			7	11%
4			5	8%
Mean	2.02			
Median	2.00			
Total Responses			60	100%


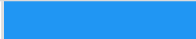


NUMERIC SCALE

Adult Care Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			18	31%
2			27	46%
3			11	18%
4			2	3%
Mean	1.95			
Median	2.00			
Total Responses			58	100%

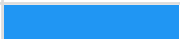
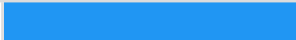


NUMERIC SCALE

Health Services (Mental, Physical, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			19	31%
2			17	28%
3			18	30%
4			6	10%
Mean	2.18			
Median	2.00			
Total Responses			60	100%

NUMERIC SCALE

Food/Meals-On-Wheels

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			14	25%
2			24	42%
3			14	25%
4			4	7%
Mean	2.14			
Median	2.00			
Total Responses			56	100%

NUMERIC SCALE

Home Health & Memory Care

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		18	30%
2	<div><div></div></div>		26	44%
3	<div><div></div></div>		12	20%
4	<div><div></div></div>		3	5%
Mean	2.00			
Median	2.00			
Total Responses			59	100%

NUMERIC SCALE

Counseling Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		20	35%
2	<div><div></div></div>		22	38%
3	<div><div></div></div>		11	19%
4	<div><div></div></div>		4	7%
Mean	1.98			
Median	2.00			
Total Responses			57	100%


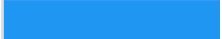


NUMERIC SCALE

Aides for Disabilities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		20	35%
2	<div><div></div></div>		20	35%
3	<div><div></div></div>		13	23%
4	<div><div></div></div>		3	5%
Mean	1.98			
Median	2.00			
Total Responses			56	100%

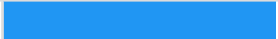

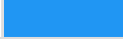

NUMERIC SCALE

Home Repair/Rehabilitation Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			31	51%
2			19	31%
3			5	8%
4			5	8%
Mean	1.73			
Median	1.00			
Total Responses			60	100%

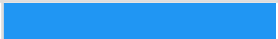
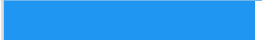
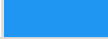

NUMERIC SCALE

Transportation/Auto Repair

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			23	39%
2			22	37%
3			10	17%
4			3	5%
Mean	1.88			
Median	2.00			
Total Responses			58	100%

NUMERIC SCALE

Finance Assistance/Management

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			23	39%
2			21	36%
3			9	15%
4			5	8%
Mean	1.93			
Median	2.00			
Total Responses			58	100%

NUMERIC SCALE

Housing (Permanent, Transitional, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		22	37%
2	<div><div></div></div>		22	37%
3	<div><div></div></div>		10	17%
4	<div><div></div></div>		4	6%
Mean	1.93			
Median	2.00			
Total Responses			58	100%

NUMERIC SCALE

Law Enforcement

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		9	14%
2	<div><div></div></div>		11	17%
3	<div><div></div></div>		32	51%
4	<div><div></div></div>		10	16%
Mean	2.69			
Median	3.00			
Total Responses			62	100%


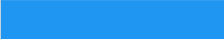
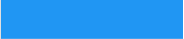
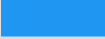
NUMERIC SCALE

Senior Social & Recreation Activities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		10	16%
2	<div><div></div></div>		29	46%
3	<div><div></div></div>		19	30%
4	<div><div></div></div>		4	6%
Mean	2.27			
Median	2.00			
Total Responses			62	100%


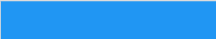

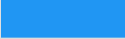
NUMERIC SCALE

Emergency Transportation

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			16	25%
2			21	32%
3			17	26%
4			10	15%
Mean	2.33			
Median	2.00			
Total Responses			64	100%

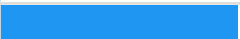
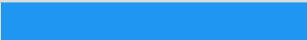


NUMERIC SCALE

Volunteer Opportunities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			12	19%
2			19	31%
3			19	31%
4			11	18%
Mean	2.48			
Median	2.00			
Total Responses			61	100%









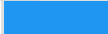
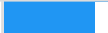



NUMERIC SCALE

Specialized Services (Veteran, Homeless, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			21	34%
2			27	44%
3			11	18%
4			2	3%
Mean	1.90			
Median	2.00			
Total Responses			61	100%

CHECKBOXES

If you are 55+ years of age and plan to change your housing in five years, which of the following housing types would you be most interested in moving to? Check your top three (3).

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family Home			23	60%
Duplex - Rent			3	7%
Duplex - Purchase			4	10%
Town Home - Rent			3	7%
Town Home – Purchase			6	15%
Nursing Home/Long-Term Care			0	0%
Apartment – Purchase			2	5%
Assisted Living Housing			2	5%
One Bedroom Apartment - Rent			2	5%
Two Bedroom Apartment - Rent			6	15%
Tiny Home			5	13%
Upper Level/Downtown Housing			1	2%
Senior Independent Living Community			11	28%
Other			4	10%
Total Responses			38	100%

OPEN QUESTION

Please provide any additional comments regarding the future of housing in your Community.

Our town has no rentals and no houses for sale that are not pieces of crap.

There's many empty houses in town that should be put into use.

Burden landlords & home owners need resources & help fixing places up for dependable & safe housing. The community needs to take more pride in what is available.

26 Response(s)

Constant Contact Survey Results

Campaign Name: Cowley County Workforce Housing Needs Survey

Survey Starts: 51

Survey Submits: 36

Export Date: 03/24/2025 03:52 PM

OPEN QUESTION

2. Identify your employer

Community Based Services

Albright Investment Co, Inc.

Cowley College

34 Response(s)

MULTIPLE CHOICE

3. Where do you currently reside? If Other, please identify where and why.

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Arkansas City	<div></div>		6	16%
Atlanta	<div></div>		1	2%
Burden			0	0%
Cambridge			0	0%
Dexter			0	0%
Parkerfield			0	0%
Udall	<div></div>		1	2%
Winfield	<div></div>		20	55%
Rural/Unincorporated Cowley County	<div></div>		4	11%
Other	<div></div>		4	11%
Total Responses			36	100%

MULTIPLE CHOICE

4. Number of persons in your household?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div></div>		2	5%
2	<div></div>		12	33%
3	<div></div>		8	22%
4	<div></div>		9	25%
5+	<div></div>		5	13%
Total Responses			36	100%

MULTIPLE CHOICE

5. Do you commute into Cowley County (from outside) for work?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		7	19%
No	<div><div></div></div>		29	80%
Total Responses			36	100%

MULTIPLE CHOICE

If yes, how long is your commute?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than 10 Minutes	<div><div></div></div>		5	38%
10-20 Minutes	<div><div></div></div>		5	38%
21-30 Minutes	<div><div></div></div>		1	7%
31-40 Minutes	<div><div></div></div>		0	0%
41-50 Minutes	<div><div></div></div>		0	0%
51-60 Minutes	<div><div></div></div>		2	15%
61+ Minutes	<div><div></div></div>		0	0%
Total Responses			13	100%

MULTIPLE CHOICE

6. Do you currently rent or own your home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Rent	<div><div></div></div>		10	27%
Own	<div><div></div></div>		26	72%
Total Responses			36	100%

MULTIPLE CHOICE

7a. If you are a RENTER, How much are you currently paying for your monthly rent?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
No Rent Payment	<div><div></div></div>		9	52%
Less Than \$600	<div><div></div></div>		2	11%
\$601-\$800	<div><div></div></div>		4	23%
\$801-\$950	<div><div></div></div>		1	5%
\$951-\$1,100	<div><div></div></div>		1	5%
\$1,101-\$1,250	<div><div></div></div>		0	0%
\$1,251-\$1,500	<div><div></div></div>		0	0%
\$1,501-\$1,750	<div><div></div></div>		0	0%
\$1,751-\$1,999	<div><div></div></div>		0	0%
\$2,000+	<div><div></div></div>		0	0%
Total Responses			17	100%

MULTIPLE CHOICE

7b. What is the most you feel your family could afford for monthly rent?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$600	<div><div></div></div>		5	26%
\$601-\$800	<div><div></div></div>		10	52%
\$801-\$950	<div><div></div></div>		2	10%
\$951-\$1,100	<div><div></div></div>		0	0%
\$1,101-\$1,250	<div><div></div></div>		0	0%
\$1,251-\$1,500	<div><div></div></div>		1	5%
\$1,501-\$1,750	<div><div></div></div>		1	5%
\$1,751-\$1,999	<div><div></div></div>		0	0%
\$2,000+	<div><div></div></div>		0	0%
Total Responses			19	100%

MULTIPLE CHOICE

8a. If you are an OWNER, what is your monthly mortgage payment?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Paid in Full	<div><div></div></div>		5	18%
Less Than \$600	<div><div></div></div>		1	3%
\$601-\$800	<div><div></div></div>		4	14%
\$801-\$1,000	<div><div></div></div>		5	18%
\$1,001-\$1,250	<div><div></div></div>		4	14%
\$1,251-\$1,500	<div><div></div></div>		2	7%
\$1,501-\$1,750	<div><div></div></div>		4	14%
\$1,751-\$2,000	<div><div></div></div>		1	3%
\$2,001-\$2,500	<div><div></div></div>		1	3%
\$2,501-\$2,999	<div><div></div></div>		0	0%
\$3,000+	<div><div></div></div>		0	0%
Total Responses			27	100%

MULTIPLE CHOICE

8b. What is the most you feel your family could afford for a home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$100K	<div><div></div></div>		14	45%
\$100K-\$200K	<div><div></div></div>		13	41%
\$201K-\$300K	<div><div></div></div>		4	12%
\$301K-\$400K	<div><div></div></div>		0	0%
\$401K-\$500K	<div><div></div></div>		0	0%
\$501K+	<div><div></div></div>		0	0%
Total Responses			31	100%

MULTIPLE CHOICE

9. Are you satisfied with your current housing situation?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div></div>		17	47%
No	<div></div>		19	52%
Total Responses			36	100%

OPEN QUESTION

Please explain.

I own a mobile home and rent the property it is on. Happy with this situation.

Enjoy my home and it's location.

INTREST IS LOW; ESCROW IS HIGH; TAXES HAVE DOUBLE AND ALONG WITH INSURANCE; WHEN I 1ST BOUGHT MY HOUE 3YRS AGO MORTGAGE, INSURACE, INTREST, ESCROW WAS 814 A MONTH NOW WITH COST OF INSURANCE GOING UP AND TAXES MY PAYMENT NOW IS 1114 A MONTH THIS IS OVER 30% OF MY INCOME AND THERE IS TIME FROM TIME ITS PAY FOR HOUSEING OR FOOD ON THE TABLE

22 Response(s)

MULTIPLE CHOICE

10. What is your current annual total household income?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$50K	<div></div>		9	25%
\$50K-\$74K	<div></div>		9	25%
\$75K-\$99K	<div></div>		8	22%
\$100K-\$149K	<div></div>		6	16%
\$150K-\$199K	<div></div>		3	8%
\$200K-\$249K	<div></div>		1	2%
\$250K-\$299K	<div></div>		0	0%
\$300K or More	<div></div>		0	0%
Total Responses			36	100%

CHECKBOXES

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of handicap accessible housing			0	0%
Lack of adequate public transportation			0	0%
Lack of knowledge of fair housing rights	<div></div>		2	22%
Cost of rent	<div></div>		8	88%
Restrictive zoning/building codes			0	0%
Job status	<div></div>		1	11%
Attitudes of landlords & neighbors	<div></div>		2	22%
Lack of availability of decent rental units in your price range	<div></div>		9	100%
Use of background checks	<div></div>		3	33%
Excessive application fees and/or rental deposits	<div></div>		7	77%
Cost of utilities	<div></div>		6	66%
Lack of educational resources about tenant responsibilities			0	0%
Age of existing rental housing	<div></div>		1	11%
Condition of existing rental housing	<div></div>		4	44%
Other			0	0%
Total Responses			9	100%

CHECKBOXES

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of handicap accessible housing			0	0%
Lack of adequate public transportation	<div></div>		1	4%
Lack of knowledge of fair housing rights	<div></div>		1	4%
Housing purchase prices/cost to own	<div></div>		15	62%
Restrictive zoning/building codes	<div></div>		1	4%
Job status	<div></div>		4	16%
Attitudes of immediate neighbors	<div></div>		2	8%
Mortgage lending application requirements	<div></div>		4	16%
Excessive down payment/closing costs	<div></div>		10	41%
Cost of utilities	<div></div>		15	62%
Lack of educational resources about homeowner responsibilities	<div></div>		1	4%
Cost of homeowners insurance	<div></div>		15	62%
Lack of sufficient homes for sale/ housing choice	<div></div>		10	41%
Cost of real estate taxes	<div></div>		19	79%
Age of existing housing	<div></div>		7	29%
Condition of existing housing	<div></div>		15	62%
Other	<div></div>		1	4%
Total Responses			24	100%

MULTIPLE CHOICE

13a. Where would you like to rent or purchase a home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Arkansas City	<div></div>		3	10%
Atlanta	<div></div>		1	3%
Burden			0	0%
Cambridge			0	0%
Dexter			0	0%
Parkerfield			0	0%
Udall			0	0%
Winfield	<div></div>		12	40%
Rural/Unincorporated Cowley County	<div></div>		8	26%
Other	<div></div>		6	20%

Total Responses	30	100%
-----------------	----	------

MULTIPLE CHOICE

13b. Which one of the following housing types would you most like to live in?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family	<div></div>		20	66%
Attached Townhouse or Duplex	<div></div>		0	0%
Residential Acreage	<div></div>		9	30%
Tiny Home	<div></div>		0	0%
Manufactured Home	<div></div>		1	3%
Apartment	<div></div>		0	0%
Upper Level/Downtown	<div></div>		0	0%
Senior Living Community	<div></div>		0	0%
Total Responses			30	100%

MULTIPLE CHOICE

13c. How many bedrooms would your family need?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			0	0%
2			5	16%
3			14	46%
4+			11	36%
Total Responses			30	100%

MULTIPLE CHOICE

13d. Would you require amenities like high-speed internet and office space, to be able to work from home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div></div>		23	76%
No	<div></div>		7	23%
Total Responses			30	100%

CHECKBOXES

13e. What amenities would make your Community a more attractive place to live or relocate?

Answer Choice	0% <div></div> 100%	Number of Responses	Responses Ratio
Child Care	<div></div>	9	30%
Education	<div></div>	9	30%
Retail/Shopping	<div></div>	17	56%
Restaurants	<div></div>	23	76%
Housing Choices	<div></div>	17	56%
Entertainment	<div></div>	19	63%
Leisure & Recreation Activities	<div></div>	22	73%
Medical Care Providers	<div></div>	9	30%
Other	<div></div>	2	6%
Total Responses		30	100%

HOUSING STAKEHOLDER SURVEY RESULTS.

1. Name of Organization.

Harden Investments, LLC

J P Weigand & Sons Inc

Cowley House of Hope

Winfield Habitat for Humanity

Cowley County Housing Authority

RCB Bank

Bower Rentals LLC

Albright Realty

House of hope

William Newton Hospital

Realtors of Cowley County

Wise Property Management, LLC

Community National Bank and Trust

Winfield Area Chamber of Commerce

Brian and Heather Leuci

Winfield Housing Authority

Rentals

2. What housing service(s) does your Organization provide your clients/County citizenry? Examples; housing financing, real estate sales, emergency shelter, affordable housing development, housing services (homeless, emergency, etc.), senior/elderly housing (assisted living, skilled nursing, etc.), special needs housing, housing construction, etc.

Two and three-bedroom rental homes.

Real Estate sales in KS.

CHOH provides temporary emergency housing.

Housing construction, financing, and preservation.

Public Housing Authority - Voucher program.

Loans for RE purchase, construction, remodeling.

Rental Homes.

Real Estate Sales, new construction.

Emergency shelter .

We do not provide housing services.

Real estate sales.

Rental Homes.

Housing/remodeling financing, housing construction.

We have four rental houses.

Income based rental apartments (HUD Housing).

Two apartments.

3. In your opinion, which Population Sector group(s) in the County has the greatest need for housing? Examples; families, seniors, local workforce, special needs populations, homeless, near-homeless, single parent households, etc.

Senior housing and maybe special needs.

Senior Housing.

Families with children.

Seniors.

Homeless.

Low-moderate income families and individuals. Much of the existing housing stock is not safe, healthy, or code compliant.

Single, parent households homeless.

Workforce Housing; Family Housing.

Seniors, single parent households.

Seniors, single parent, near-homeless.

Hospital patients who seem to have the greatest housing needs include homeless, near-homeless, and single-parent (e.g. low-income) households.

Seniors (55 and better), homeless and families.

All of them. There are few houses available for any of these population sectors. Affordable larger homes for families would be top on the list.

Families, seniors, local workforce and single parent households.

I think most people on the lower end of the tax bracket need housing assistance, which includes most single parents, near-homeless, homeless, and many seniors. And a good number of families.

Seniors on fixed incomes.

Families.

4. What Housing Type(s) is most needed for the group(s) you identified in #3? Examples; owner and/or rental housing, single family/duplex housing, apartments, transitional housing, emergency housing, senior housing, etc.

Senior rental housing; 2 bedroom or duplex homes. Rental housing modified for special needs residents.

Apartments for seniors all one level.

Emergency shelter.

Apartments/transitional housing.

Duplex/single family

Affordable ownership or rental .

Duplex, apartments, rental homes.

New home - 3/4 bedrooms, 2/3 bathrooms, two car garage in the price range of \$200,000 to \$325,000.

Affordable 1 and 2 bedroom apartments, preferably with rent under \$600/month - also 2-3 bedroom homes that don't have huge \$600/month utility bills are needed.

Like Winfield housing authority units!

The type of housing that would benefit these groups would include single-family/duplex housing, transitional housing, and emergency housing.

Senior housing (income based), transitional housing and single family/duplex.

I think single family homes are most in need. Apartments serve the purpose, but not the desire of ones own space.

Owner occupied single family houses and rental single family housing

Owner and/or rental housing in good condition.

Rentals.

Senior housing and apartments.

ALL

5. What are some of the most common housing Issues being experienced by Cowley County residents? Examples; deferred rent/mortgage payments, delayed housing construction and/or relocation, difficulty obtaining a mortgage loan, etc.

Tenants not paying their rent and destruction of the rental properties.

Poor unsafe conditions.

Timely availability of emergency housing

Rental assistance programs for the recently unhoused

Poor conditions and few choices in affordable price range. Deferred payments lead to fear of eviction if complaints are lodged.

Limited number of builders; high property taxes makes overall cost of ownership way too high - even for retired owners; high cost of construction; deferred maintenance on existing structures; limited inventory

Not enough affordable options such as apartments, duplexes, etc. The new apartments on 19th St in Winfield were nice but not affordable at \$1000+/month

Help with deposits and rent, poor condition rental options.

Our recent community survey revealed a lack of availability of healthy housing. The deficit has potentially contributed to health issues, increased housing costs due to maintenance and updates, and increases in unhoused populations.

Affordable housing for certain demographic groups, either to rent or to purchase.

Single parents struggle the most. With rising rents based on rising taxes, insurance & maintenance, landlords struggle to maintain a quality home without having to keep rent in line with costs. A single income frequently falls short of qualifying.

The high cost of housing and repairs, our high real estate taxes and lack of affordable homes for people to buy with our local wages. We also struggle with a lack of developers to bring subdivision lots for the market.

Safe, sanitary and functional housing for individuals at or below poverty income levels.

Property Tax Increases, Insurance Increases, Utilities Increasing

6. What tools or resources are needed in Cowley County to facilitate housing development?

Knowledge of available grants or low interest loans

Rehab incentives

Planning that includes vision for future growth of industry. Public transportation.

Financial assistance, code enforcement, affordable options that are healthy and code compliant

Build or repair and update what we already have.

Downpayment assistance; lower property taxes; need more builders

Tiny house developments would be a plus, making lot splits easier to help develop older areas of town, extend the property tax rebate for certain areas of town for insulation/paint/upgrades which helps landlords be able to keep rent lower

Education and mentoring to help people make good choices. Eagles nest, angels in the attic, Elevate and local churches are critical partners.

Low-income housing authority, incentives for homeowners or landlords to improve conditions for existing homes/apartments, subsidies to help with new builds for affordable housing.

More grants, lower interest rates, more education regarding maintaining credit for loans, saving money, etc.

Low cost loans for rental property refurbishment. A thumb on the county appraiser to keep appraisals in line with Winfield rather than Kansas City. Neighborhood construction, utilizing vacant lots rather than spreading more outward.

We need the help of state grants to help anyone develop the lots for a subdivision. The risks are too high for most people, combined with the length of time it takes to sell enough lots to repay their loans and their letters of credit.

Assistance programs for families and individuals in poverty or near poverty.

Lower property taxes which will make these things more affordable. From my own experience, our taxes increased significantly even though the purchase price and/or market value of the properties did not.

Low Income Housing Tax Credit (LIHTC) development. Rehabilitation of dilapidated housing inventory. Use of local codes to ensure property owners (landlords) are providing safe housing at fair rents that comply with housing codes.

Lower cost utilities and property taxes and insurance

7. Other comments regarding the future of housing development in the County?

Personal property tax abatements on rental homes for landlords. High taxes and insurance forces landlords to raise rent prices.

Affordable. Keep taxes down.

There is existing housing for in-need groups that is not being utilized or is being under utilized. Example--Walnut Towers. The county should take control of these properties and develop them with a vision for those in need. New properties are needed in some cases but not in all.

Aging housing stock will require incentives for repairs and maintenance to prevent growth of slum conditions

Older properties in town require significant upgrades/updates due to deferred maintenance and lack of attention.

Let's quit talking about it and do something about it. We need affordable housing and rentals (income based and market based).

So much of our housing is more than 50 years old. The houses often need costly repairs which people don't have the money to do once they buy them. People also struggle with the lead base paint requirements that can add significantly to the cost when they try to bring in remodel construction companies. As a result the homes often times don't get the repairs they need so the houses deteriorate further. We also have restrictive building codes that prevent the downtown buildings being converted

Expand habitat for humanity's new efforts to add existing housing unit renovation efforts With tax incentives to both owners and renters.

Take over walnut towers and let house of hope develop into income producing services on the first floor, HUD voucher units and help service offices on the top floor.

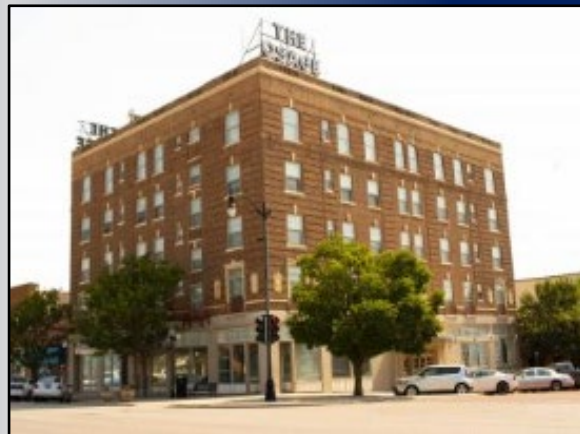
Solve the sewer issue and Develop an efficiency home development on land behind county yard on north collage.

The current employment opportunities are not available in Cowley County to support rental properties charging more than \$500 per month. LIHTC property development, use of project based vouchers (Section 8) and other programs should be utilized to ensure citizens can afford reliable and safe housing.

Winfield is losing population, you must be a realist and realize this and downsize

APPENDIX II

COWLEY COUNTY TABLE PROFILE.



**Appendix II:
Cowley County Table Profile.**

**TABLE 1
POPULATION TRENDS AND PROJECTIONS
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2030**

	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2025</u>	<u>2030</u>	% Change <u>2025-2030</u>	<u>2030[^]</u>
Cowley County:	36,291	36,311	34,549	34,278	34,097	-0.5%	34,419
Arkansas City:	11,963	12,415	11,974	11,879	11,813	-0.5%	11,942
Atlanta:	255	195	168	164	155	-5.5%	155
Burden:	564	535	512	509	503	-1.2%	513
Cambridge:	103	82	92	90	87	-3.3%	87
Dexter:	364	278	224	232	228	-1.7%	232
Parkerfield:	*	426	406	407	403	-1.0%	405
Udall:	794	746	661	648	633	-2.3%	639
Winfield:	12,206	12,301	11,777	11,715	11,690	-0.2%	11,818
Balance of County:	10,042	9,333	8,735	8,634	8,585	-0.5%	8,628

2023 Census Population Estimates:

Cowley County – 34,157; Arkansas City – 11,765; Atlanta – 165; Burden – 508; Cambridge – 91; Dexter – 231; Parkerfield – 406; Udall – 644; Winfield – 11,669; Balance of County – 8,678.

*Incorporated Community as of 2004.

[^]Includes estimated population increase associated with both a **County-Wide Growth Initiative (CGI)** via increases in Full-Time Employment (FTE) positions (est. 200) in the next five years, both new positions and the securement of up to 10% of current employed commuter population. “CGI” 2030 = Est. 141 Additional population.

Source: 2000, 2010 & 2020 Census.

U.S. Census Annual Population Estimates (2023).

Hanna:Keelan Associates, 2025.

Appendix II:
Cowley County Table Profile.

TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2030

	<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
	2020	34,549	1,949	32,600	13,322	2.45
	2025	34,278	2,040	32,238	13,202	2.44
	2030	34,097	2,059	32,038	13,048	2.45
Arkansas City:	2000	11,963	496	11,467	4,855	2.36
	2010	12,415	562	11,853	4,802	2.47
	2020	11,974	597	11,377	4,467	2.54
	2025	11,879	606	11,273	4,403	2.56
	2030	11,813	618	11,195	4,318	2.59
Atlanta	2000	255	0	255	99	2.59
	2010	195	0	195	75	2.60
	2020	168	0	168	71	2.36
	2025	164	0	164	69	2.37
	2030	155	0	155	66	2.35
Burden:	2000	564	0	564	210	2.68
	2010	535	0	535	195	2.74
	2020	512	0	512	189	2.71
	2025	509	0	509	188	2.71
	2030	503	0	503	187	2.69
Cambridge:	2000	103	0	103	46	2.24
	2010	82	0	82	39	2.10
	2020	92	0	92	43	2.14
	2025	90	0	90	41	2.19
	2030	87	0	87	39	2.23
Dexter:	2000	364	39	364	119	2.73
	2010	278	30	278	105	2.36
	2020	224	0	224	94	2.38
	2025	232	0	232	96	2.41
	2030	228	0	228	95	2.40

CONTINUED:

Appendix II:
Cowley County Table Profile.

TABLE 2 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2030

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
		*	*	*	*	*
Parkerfield:	2000					
	2010	426	0	426	156	2.73
	2020	406	0	406	157	2.58
	2025	407	0	407	157	2.59
	2030	403	0	403	155	2.60
Udall:	2000	794	0	794	302	2.63
	2010	746	0	746	289	2.58
	2020	661	0	661	263	2.51
	2025	648	0	648	260	2.49
	2030	633	0	633	256	2.47
Winfield:	2000	12,206	1,266	10,940	4,627	2.36
	2010	12,301	1,404	10,897	4,600	2.37
	2020	11,777	1,346	10,431	4,532	2.30
	2025	11,715	1,430^	10,285	4,510	2.28
	2030	11,690	1,438	10,252	4,486	2.28
Balance of County:	2000	10,042	7	10,035	3,781	2.65
	2010	9,333	8	9,325	3,679	2.53
	2020	8,735	6	8,729	3,506	2.49
	2025	8,630	4	8,626	3,478	2.48
	2030	8,585	3	8,582	3,446	2.49

*Incorporated Community as of 2004.

^includes new, 94-bed residence hall on Southwestern College Campus.

Source: 2000, 2010 & 2020 Census.

Hanna:Keelan Associates, 2025.

Appendix II:
Cowley County Table Profile.

**TABLE 3
TENURE BY HOUSEHOLD
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2030**

	<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%
	2020	13,322	8,830	66.3%	4,492	33.7%
	2025	13,202	8,705	65.9%	4,497	34.1%
	2030	13,048	8,536	65.4%	4,512	34.6%
Arkansas City:	2000	4,855	3,148	64.8%	1,707	35.2%
	2010	4,802	2,879	59.9%	1,923	40.1%
	2020	4,467	2,575	57.6%	1,892	42.4%
	2025	4,403	2,518	57.2%	1,885	42.8%
	2030	4,318	2,447	56.7%	1,871	43.3%
Atlanta	2000	99	82	82.8%	17	17.2%
	2010	75	63	84.0%	12	16.1%
	2020	71	53	74.6%	18	25.4%
	2025	69	50	72.4%	19	27.6%
	2030	66	46	69.7%	20	30.3%
Burden:	2000	210	147	70.0%	63	30.0%
	2010	195	146	74.8%	49	25.2%
	2020	189	135	71.4%	54	28.6%
	2025	188	132	70.2%	56	29.8%
	2030	187	130	69.5%	57	30.5%
Cambridge:	2000	46	33	71.7%	13	28.3%
	2010	39	33	84.6%	6	15.4%
	2020	43	37	86.0%	6	14.0%
	2025	41	35	85.3%	6	14.7%
	2030	39	33	84.6%	6	15.4%
Dexter:	2000	119	91	76.4%	28	23.6%
	2010	105	81	77.1%	24	22.9%
	2020	94	68	72.3%	26	27.7%
	2025	96	66	68.7%	30	31.3%
	2030	95	63	66.3%	32	33.7%

CONTINUED:

**Appendix II:
Cowley County Table Profile.**

TABLE 3 (CONTINUED)

TENURE BY HOUSEHOLD

COWLEY COUNTY & COMMUNITIES, KANSAS

2000-2030

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Parkerfield:	2000	*	*	*	*	*
	2010	156	148	94.9%	8	5.1%
	2020	157	141	89.8%	16	10.2%
	2025	157	139	88.5%	18	11.5%
	2030	155	136	87.7%	19	12.3%
Udall:	2000	302	235	77.8%	67	22.2%
	2010	289	208	71.9%	81	28.1%
	2020	263	182	69.2%	81	30.8%
	2025	260	177	68.1%	83	31.9%
	2030	256	171	66.8%	85	33.2%
Winfield:	2000	4,627	2,993	64.6%	1,634	35.4%
	2010	4,600	2,816	61.2%	1,784	38.8%
	2020	4,532	2,601	57.4%	1,931	42.6%
	2025	4,510	2,566	56.9%	1,944	45.1%
	2030	4,486	2,506	55.8%	1,980	46.2%
Balance of County:	2000	3,781	3,212	84.9%	569	15.1%
	2010	3,679	3,166	86.0%	513	14.0%
	2020	3,506	3,038	86.6%	468	13.4%
	2025	3,478	3,022	86.9%	456	13.1%
	2030	3,446	3,004	87.2%	442	12.8%

*Incorporated Community as of 2004.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, 2025.

Appendix II:
Cowley County Table Profile.

**TABLE 4
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2030**

Cowley County				2010-2020			
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>Change</u>	<u>2025</u>	<u>2030</u>	<u>Change</u>
19 and Under	10,801	10,179	9,382	-797	9,142	8,567	-628
20-34	6,328	6,589	6,181	-408	5,947	5,718	-229
35-54	10,013	9,335	7,807	-1,528	7,233	6,640	-593
55-64	3,379	4,482	4,614	+132	4,749	4,965	216
65-74	2,785	2,930	3,752	+822	4,345	5,165	820
75-84	2,082	1,876	1,950	+74	1,987	2,128	141
85+	903	920	863	-57	875	914	39
TOTALS	36,291	36,311	35,459	-852	34,278	34,097	-181
Median Age	37.0	38.5	39.0	+0.5	39.4	39.8	+0.4
Arkansas City				2010-2020			
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>Change</u>	<u>2025</u>	<u>2030</u>	<u>Change</u>
19 and Under	3,630	3,855	3,754	-101	3,750	3,601	-149
20-34	2,157	2,482	2,393	-89	2,328	2,271	-57
35-54	2,991	2,886	2,545	-341	2,400	2,306	-94
55-64	1,039	1,354	1,304	-50	1,271	1,245	-26
65-74	972	874	1,116	+242	1,322	1,604	+282
75-84	821	634	569	-65	523	506	-17
85+	353	330	293	-37	285	280	-5
TOTALS	11,963	12,415	11,974	-441	11,879	11,813	-66
Median Age	36.3	33.8	33.8	+0.0	34.6	35.9	+1.3
Atlanta				2010-2020			
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>Change</u>	<u>2025</u>	<u>2030</u>	<u>Change</u>
19 and Under	79	60	40	-20	34	26	-8
20-34	47	26	29	+3	28	24	-4
35-54	60	42	45	+3	46	48	+2
55-64	33	29	21	-8	22	25	+3
65-74	15	26	18	-8	19	20	+1
75-84	14	7	13	+6	13	11	-2
85+	7	5	2	-3	2	1	-1
TOTALS	255	195	168	-27	164	155	-9
Median Age	36.1	40.4	43.7	+3.3	44.8	46.6	+1.8

CONTINUED:

Appendix II:
Cowley County Table Profile.

TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2030

Burden		2010-2020					
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>Change</u>	<u>2025</u>	<u>2030</u>	<u>Change</u>
19 and Under	202	180	185	+5	179	172	-7
20-34	94	96	77	-19	70	59	-11
35-54	138	135	110	-25	103	87	-16
55-64	43	41	70	+29	89	103	+14
65-74	53	45	36	-9	32	39	+7
75-84	22	32	26	-6	27	32	+5
85+	<u>12</u>	<u>6</u>	<u>8</u>	<u>+2</u>	<u>9</u>	<u>11</u>	<u>+2</u>
TOTALS	564	535	512	-23	509	503	-6
Median Age	32.4	33.2	34.5	+1.3	35	36.7	+1.7
Cambridge		2010-2020					
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>Change</u>	<u>2025</u>	<u>2030</u>	<u>Change</u>
19 and Under	22	16	22	+6	19	15	-4
20-34	10	7	14	+7	12	10	-2
35-54	34	31	20	-11	16	11	-5
55-64	15	12	21	+9	25	30	+5
65-74	10	11	11	+0	12	14	+2
75-84	8	5	2	-3	3	5	+2
85+	<u>4</u>	<u>0</u>	<u>2</u>	<u>+2</u>	<u>3</u>	<u>2</u>	<u>-1</u>
TOTALS	103	82	92	+10	90	87	-3
Median Age	44.9	50.5	42.0	-8.5	42.9	45.3	+2.4
Dexter		2010-2020					
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>Change</u>	<u>2025</u>	<u>2030</u>	<u>Change</u>
19 and Under	114	63	60	-3	56	50	-6
20-34	51	44	28	-16	25	17	-8
35-54	98	66	47	-19	42	30	-12
55-64	34	33	42	+9	54	61	+7
65-74	16	33	24	-9	31	40	+9
75-84	27	18	15	-3	18	21	+3
85+	<u>24</u>	<u>21</u>	<u>8</u>	<u>-13</u>	<u>6</u>	<u>9</u>	<u>+3</u>
TOTALS	364	278	224	-54	232	228	-4
Median Age	38.2	47.4	48.0	+0.6	49.3	51.4	+2.1

CONTINUED:

Appendix II:
Cowley County Table Profile.

TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2030

Parkerfield		2010-2020					
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>Change</u>	<u>2025</u>	<u>2030</u>	<u>Change</u>
19 and Under	*	117	107	-10	103	96	-7
20-34	*	44	45	+1	43	37	-6
35-54	*	110	86	-24	79	67	-12
55-64	*	76	61	-15	55	47	-8
65-74	*	50	67	+17	77	90	+13
75-84	*	22	33	+11	40	52	+12
85+	*	7	7	+0	10	14	+4
TOTALS	*	426	406	-20	407	403	-4
Median Age	*	47.1	44.4	-2.7	45.2	47.3	+2.1
Udall		2010-2020					
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>Change</u>	<u>2025</u>	<u>2030</u>	<u>Change</u>
19 and Under	276	249	198	-51	167	141	-26
20-34	179	155	105	-50	90	70	-20
35-54	183	172	165	-7	165	159	-6
55-64	69	77	88	+11	103	122	+19
65-74	52	56	59	+3	65	69	+4
75-84	23	30	34	+4	42	50	+8
85+	12	7	12	+5	16	22	+6
TOTALS	794	746	661	-85	648	633	-15
Median Age	28.4	31.7	38.1	+0.4	39.8	41.4	+1.6
Winfield		2010-2020					
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>Change</u>	<u>2025</u>	<u>2030</u>	<u>Change</u>
19 and Under	3,497	3,277	2,901	-376	2,798	2,582	-216
20-34	2,491	2,622	2,466	-156	2,348	2,254	-94
35-54	3,213	3,129	2,710	-419	2,556	2,348	-208
55-64	981	1,344	1,462	+118	1,540	1,695	+155
65-74	887	840	1,190	+350	1,428	1,730	+302
75-84	768	678	677	-1	685	712	+27
85+	369	411	371	-40	360	369	+9
TOTALS	12,206	12,301	11,777	-524	11,715	11,690	-25
Median Age	35.6	36.7	38.3	+1.6	39.0	40.5	+1.5

CONTINUED:

**Appendix II:
Cowley County Table Profile.**

**TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2030**

Balance of County				2010-2020			
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>Change</u>	<u>2025</u>	<u>2030</u>	<u>Change</u>
19 and Under	2,981	2,362	2,115	-247	2,036	1,884	-152
20-34	1,299	1,113	1,024	-89	1,003	976	-27
35-54	3,296	2,764	2,079	-685	1,826	1,584	-242
55-64	1,165	1,516	1,545	+29	1,590	1,637	+47
65-74	780	995	1,231	+236	1,359	1,559	+200
75-84	399	450	581	+131	636	739	+103
85+	<u>122</u>	<u>133</u>	<u>160</u>	<u>+27</u>	<u>184</u>	<u>206</u>	<u>+22</u>
TOTALS	10,042	9,333	8,735	-598	8,634	8,585	-49
Median Age	39.3	41.3	42.4	+1.1	43.3	45.5	+2.2

*Incorporated Community as of 2004.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, 2025.

Appendix II:
Cowley County Table Profile.

**TABLE 5
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
COWLEY COUNTY, KANSAS
2020-2030**

Income Group	2020*	2023*	2025	2030	% Change 2025-2030
<u>All Households</u>					
Less than \$10,000	953	753	676	508	-24.9%
\$10,000-\$19,999	1,419	1,163	1,042	931	-10.7%
\$20,000-\$34,999	2,224	2,010	1,897	1,784	-6.0%
\$35,000-\$49,999	2,183	1,847	1,722	1,589	-7.7%
\$50,000-\$74,999	2,698	2,517	2,470	2,413	-2.3%
\$75,000-\$99,999	1,934	1,711	1,649	1,552	-5.9%
<u>\$100,000 or More</u>	<u>2,389</u>	<u>3,338</u>	<u>3,746</u>	<u>4,271</u>	<u>+14.0%</u>
Totals	13,800	13,339	13,202	13,048	-1.2%
Median Income	\$50,786	\$58,263	\$62,241	\$68,002	+9.3%
<u>Households 65+ Yrs.</u>					
Less than \$10,000	197	128	90	57	-36.7%
\$10,000-\$19,999	609	372	291	206	-29.2%
\$20,000-\$34,999	882	945	963	981	+1.9%
\$35,000-\$49,999	607	690	745	803	+7.8%
\$50,000-\$74,999	990	757	684	619	-9.5%
\$75,000-\$99,999	394	461	492	537	+9.1%
<u>\$100,000 or More</u>	<u>420</u>	<u>720</u>	<u>801</u>	<u>851</u>	<u>+6.2%</u>
Totals	4,099	4,073	4,066	4,054	-0.3%
Median Income	\$43,932	\$47,857	\$50,340	\$55,779	+10.8%
<u>Renter Households</u>					
Less than \$10,000	506	283	256	138	-46.1%
\$10,000-\$19,999	681	717	803	850	+5.9%
\$20,000-\$34,999	985	1,040	1,186	1,252	+5.6%
\$35,000-\$49,999	892	709	754	786	+4.2%
\$50,000-\$74,999	702	543	569	450	-20.9%
\$75,000-\$99,999	382	249	226	201	-11.1%
<u>\$100,000 or More</u>	<u>217</u>	<u>398</u>	<u>703</u>	<u>835</u>	<u>+18.8%</u>
Totals	4,365	3,939	4,497	4,512	+0.3%
Median Income	\$35,176	\$33,982	\$36,887	\$38,415	+4.1%

* Specified Data Used. 2020 & 2023 Estimates are subject to margin of error

Source: 2016-2020 and 2019-2023 American Community Survey.

Hanna:Keelan Associates, 2025.

**Appendix II:
Cowley County Table Profile.**

**TABLE 6
PER CAPITA INCOME
COWLEY COUNTY, KANSAS / STATE OF KANSAS
2015-2030**

	<u>Cowley County</u>		<u>State of Kansas</u>	
<u>Year</u>	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2015	\$36,779	--	\$46,597	--
2016	\$35,472	-3.6%	\$46,717	+0.3%
2017	\$36,073	+1.7%	\$48,271	+3.3%
2018	\$37,698	+4.5%	\$50,282	+4.2%
2019	\$39,222	+4.0%	\$52,156	+3.7%
2020	\$41,886	+6.8%	\$55,101	+5.6%
2021	\$44,481	+6.2%	\$59,021	+7.1%
2022	\$44,614	+0.3%	\$62,326	+5.6%
2023	\$47,207	+5.8%	\$66,115	+6.1%
2025	\$49,339	+4.5%	\$71,003	+7.4%
2015-2025	\$36,779-\$49,339	+34.1%	\$46,597-\$71,003	+52.3%
2025-2030	\$49,339-\$55,620	+12.7%	\$71,003-\$78,271	+10.2%

Source: Bureau of Economic Analysis, Regional Economic Information System, 2025.
Hanna:Keelan Associates, 2025.

Appendix II:
Cowley County Table Profile.

TABLE 7
PERSONS RECEIVING SOCIAL SECURITY INCOME
COWLEY COUNTY, KANSAS
2023

<u>Social Security Income-2023</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	5,800
Wives & Husbands	145
Children	90
<u>Survivor Benefits</u>	
Widows & Widowers	450
Children	350
<u>Disability Benefits</u>	
Disabled Persons	985
Wives & Husbands	10
<u>Children</u>	<u>160</u>
TOTAL	7,990
<u>Aged 65 & Older</u>	
Men	2,765
<u>Women</u>	<u>3,305</u>
TOTAL	6,070
<u>Supplemental Security Income-2023</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	114
Blind and Disabled	637

Source: Department of Health and Human Services,
Social Security Administration, 2025.
Hanna:Keelan Associates, 2025.

**Appendix II:
Cowley County Table Profile.**

**TABLE 8
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
COWLEY COUNTY, KANSAS
2000-2030**

	2010*	2021*	2025	2030
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	475 / 375	800 / 490	884 / 512	922 / 529
31-50% AMI	980 / 410	715 / 350	831 / 326	876 / 301
51-80% AMI	1,640 / 405	1,695 / 380	1,702 / 349	1,734 / 323
<u>81%+ AMI</u>	<u>6,715 / 400</u>	<u>5,940 / 320</u>	<u>5,288 / 282</u>	<u>5,004 / 263</u>
TOTALS	9,810 / 1,590	9,150 / 1,540	8,705 / 1,469	8,536 / 1,416

*Specified data

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

Source: 2006-2010 & 2017-2021 CHAS Tables.
Hanna:Keelan Associates, 2025.

**TABLE 9
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
COWLEY COUNTY, KANSAS
2000-2030**

	2010*	2021*	2025	2030
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	790 / 555	855 / 660	940 / 695	982 / 713
31-50% AMI	785 / 490	755 / 475	732 / 470	680 / 459
51-80% AMI	980 / 345	850 / 205	814 / 187	776 / 181
<u>81%+ AMI</u>	<u>1,220 / 25</u>	<u>1,405 / 70</u>	<u>2,011 / 94</u>	<u>2,074 / 117</u>
TOTALS	3,775 / 1,415	3,865 / 1,410	4,497 / 1,446	4,512 / 1,470

*Specified data

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

Source: 2006-2010 & 2017-2021 CHAS Tables.
Hanna:Keelan Associates, 2025.

Appendix II:
Cowley County Table Profile.

TABLE 10
EMPLOYMENT DATA TRENDS AND PROJECTIONS
COWLEY COUNTY, KANSAS
2015-2030

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2015	16,220	--	4.5
2016	15,575	-645	4.5
2017	15,448	-127	4.2
2018	15,428	-20	3.5
2019	15,085	-343	3.8
2020	15,232	+147	3.3
2021	15,294	+62	4.6
2022	15,219	-75	3.0
2023	15,080	-139	3.1
2024	14,714	-366	3.5
2025	14,665	-49	4.3
2030	14,432	-233	3.9
2015-2030	16,220-14,432	-1,788	4.5-3.9

NOTE: Data counts from annual January report.
Source: Kansas Department of Labor, 2025.
Hanna:Keelan Associates, 2025.

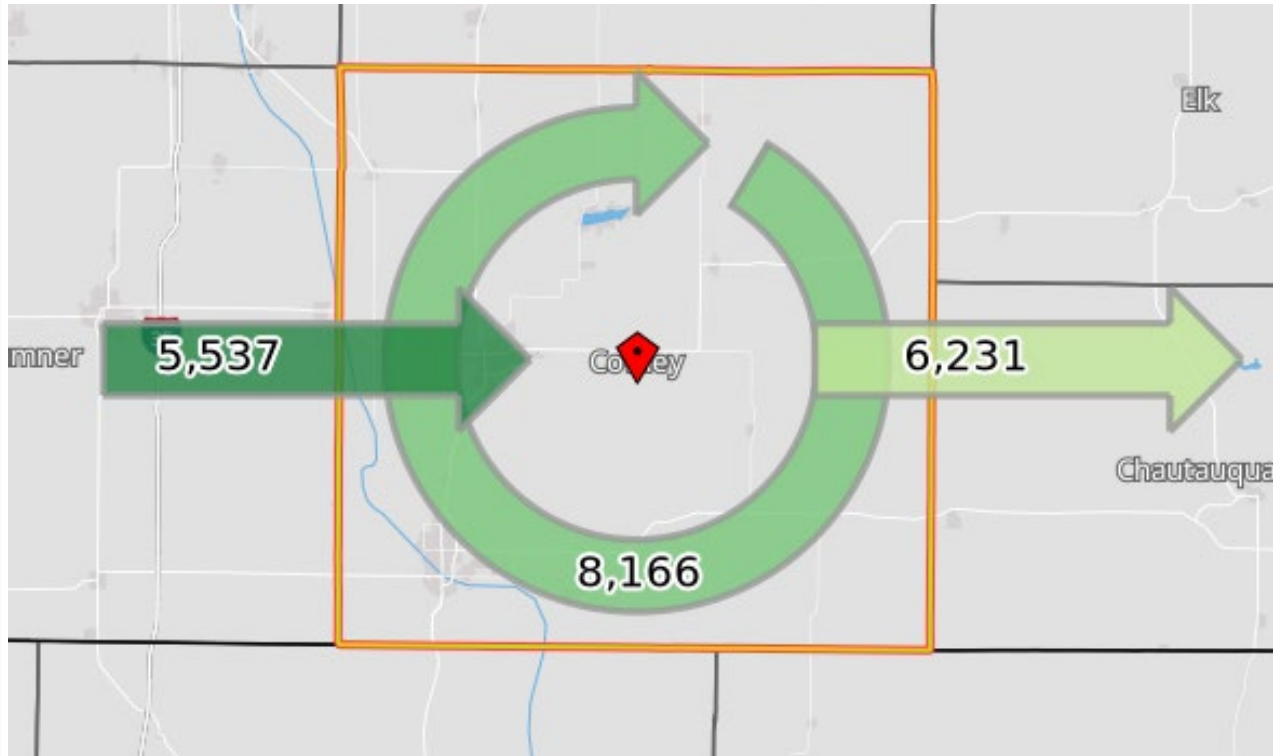
TABLE 11
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
COWLEY COUNTY, KANSAS
2000-2030

	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2025</u>	<u>2030</u>
Civilian Labor Force	17,566	18,303	15,759	15,324	14,995
Unemployment	822	1,373	527	659	563
Rate of Unemployment	4.7%	7.5%	3.3%	4.3%	3.9%
Employment	16,744	16,930	15,232	14,665	14,432
<u>Change in Employment</u>					
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
2000-2010	+156	+15.6	+0.9%	+0.09%	
2010-2020	-1,698	-169.8	-10.0%	-1.0%	
2025-2030	-233	-46.6	-1.6%	-0.3%	

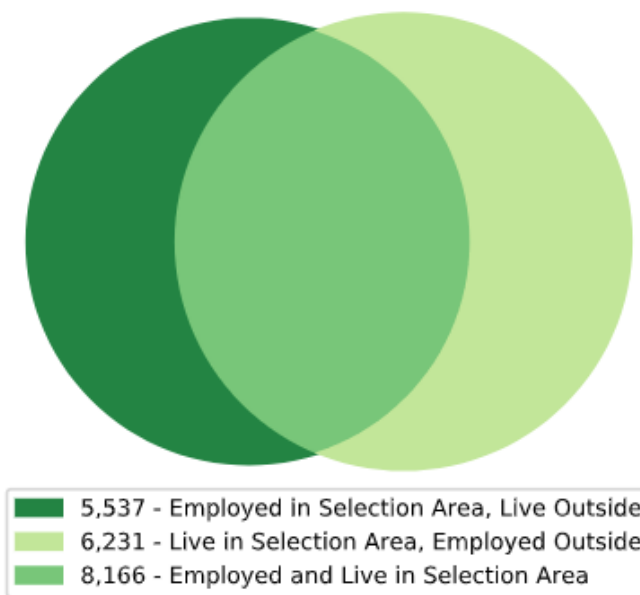
Source: Kansas Department of Labor, Labor Market Information, 2025.
Hanna:Keelan Associates, 2025.

Appendix II:
Cowley County Table Profile.

EMPLOYMENT INFO/OUTFLOW
COWLEY COUNTY, KANSAS
2022



Inflow/Outflow Job Counts in 2022
All Workers



**Appendix II:
Cowley County Table Profile.**

**TABLE 12
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
COWLEY COUNTY & COMMUNITIES, KANSAS
2023 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:	13,339	13,301	99.7%	38	0.3%	24	0.2%
Arkansas City:	4,712	4,702	99.8%	10	0.2%	24	0.5%
Atlanta:	68	66	97.1%	2	2.9%	0	0.0%
Burden:	193	193	100.0%	0	0.0%	0	0.0%
Cambridge:	34	34	100.0%	0	0.0%	0	0.0%
Dexter:	158	158	100.0%	0	0.0%	0	0.0%
Parkerfield:	185	185	97.8%	4	2.2%	0	0.0%
Udall:	261	259	99.2%	2	0.8%	0	0.0%
Winfield:	4,496	4,496	100.0%	0	0.0%	0	0.0%
Balance of County:	3,232	3,212	99.4%	20	0.6%	0	0.0%

*2012 Estimate subject to margin of error.
Source: 2008-2012 American Community Survey.
Hanna:Keelan Associates, 2025.

**Appendix II:
Cowley County Table Profile.**

TABLE 13 ESTIMATED HOUSING UNITS COWLEY COUNTY & COMMUNITIES, KANSAS 2025	
	<u>Housing Units</u>
Cowley County	
Housing Units (2020 Census)	15,558
Units Built (April, 2020 to Present)	218
<u>Units Demolished (April, 2020 to Present)</u>	<u>75</u>
TOTAL UNITS	15,701
Arkansas City	
Housing Units (2020 Census)	5,382
Units Built (April, 2020 to Present)	80
<u>Units Demolished (April, 2020 to Present)</u>	<u>32</u>
TOTAL UNITS	5,430
Atlanta	
Housing Units (2020 Census)	98
Units Built (April, 2020 to Present)	0
<u>Units Demolished (April, 2020 to Present)</u>	<u>0</u>
TOTAL UNITS	98
Burden	
Housing Units (2020 Census)	223
Units Built (April, 2020 to Present)	1
<u>Units Demolished (April, 2020 to Present)</u>	<u>2</u>
TOTAL UNITS	222
Cambridge	
Housing Units (2020 Census)	56
Units Built (April, 2020 to Present)	0
<u>Units Demolished (April, 2020 to Present)</u>	<u>0</u>
TOTAL UNITS	56
Dexter	
Housing Units (2020 Census)	102
Units Built (April, 2020 to Present)	1
<u>Units Demolished (April, 2020 to Present)</u>	<u>0</u>
TOTAL UNITS	103
Parkerfield	
Housing Units (2020 Census)	158
Units Built (April, 2020 to Present)	0
<u>Units Demolished (April, 2020 to Present)</u>	<u>0</u>
TOTAL UNITS	158
CONTINUED:	

**Appendix II:
Cowley County Table Profile.**

TABLE 13 (CONTINUED)	
ESTIMATED HOUSING UNITS	
COWLEY COUNTY & COMMUNITIES, KANSAS	
2025	
	<u>Housing Units</u>
Udall	
Housing Units (2020 Census)	305
Units Built (April, 2020 to Present)	8
<u>Units Demolished (April, 2020 to Present)</u>	<u>7</u>
TOTAL UNITS	306
Winfield	
Housing Units (2020 Census)	5,240
Units Built (April, 2020 to Present)	128
<u>Units Demolished (April, 2020 to Present)</u>	<u>34</u>
TOTAL UNITS	5,334
Balance of County	
Housing Units (2020 Census)	3,994
Units Built (April, 2020 to Present)	N/A
<u>Units Demolished (April, 2020 to Present)</u>	<u>N/A</u>
TOTAL UNITS	3,994
Source: 2020 Census,	
Cowley County/Communities, Kansas	
Hanna:Keelan Associates, 2025.	

Appendix II:
Cowley County Table Profile.

TABLE 14
HOUSING STOCK OCCUPANCY/VACANCY STATUS
COWLEY COUNTY & COMMUNITIES, KANSAS
2025

	<u>Cowley County</u>	<u>Arkansas City</u>	<u>Atlanta</u>
a) Housing Stock	15,701 (O=10,315; R=5,386)	5,430 (O=3,124; R=2,306)	98 (O=70; R=28)
b) Vacant Housing Stock	2,499	1,027	29
c) Occupied Housing Stock	13,202	4,403	69
*Owner Occupied	8,705	2,518	50
*Renter Occupied	4,497	1,885	19
d) Housing Vacancy Rate*	15.9% (2,499)	18.9% (1,027)	29.5% (29)
*Owner Vacancy	15.6% (1,610)	19.3% (606)	28.5% (20)
*Renter Vacancy	16.5% (889)	18.2% (421)	32.1% (9)
e) Adjusted Vacancy Rate**	5.1% (801)	6.8% (374)	13.2% (13)
**Owner Vacancy	5.3% (553)	8.2% (259)	14.2% (10)
**Renter Vacancy	4.6% (248)	5.0% (115)	10.7% (3)
	<u>Burden</u>	<u>Cambridge</u>	<u>Dexter</u>
a) Housing Stock	222 (O=158; R=64)	56 (O=46; R=10)	103 (O=71; R=32)
b) Vacant Housing Stock	34	15	7
c) Occupied Housing Stock	188	41	96
*Owner Occupied	132	35	66
*Renter Occupied	56	6	30
d) Housing Vacancy Rate*	15.3% (34)	26.8% (15)	6.8% (7)
*Owner Vacancy	16.4% (26)	23.9% (11)	7.0% (5)
*Renter Vacancy	12.5% (8)	40.0% (4)	6.2% (2)
e) Adjusted Vacancy Rate**	4.9% (11)	10.7% (6)	2.9% (3)
**Owner Vacancy	5.7% (9)	10.8% (5)	4.2% (3)
**Renter Vacancy	3.1% (2)	10.0% (1)	0.0% (0)

CONTINUED:

Appendix II:
Cowley County Table Profile.

TABLE 14
HOUSING STOCK OCCUPANCY/VACANCY STATUS
COWLEY COUNTY & COMMUNITIES, KANSAS
2025

	<u>Parkerfield¹</u>	<u>Udall</u>
a) Housing Stock	158 (O=140; R=18)	306 (O=211; R=95)
b) Vacant Housing Stock	1	46
c) Occupied Housing Stock	157	260
*Owner Occupied	139	177
*Renter Occupied	18	83
d) Housing Vacancy Rate*	0.6% (1)	15.0% (46)
*Owner Vacancy	0.7% (1)	16.1% (34)
*Renter Vacancy	0.0% (0)	12.6% (12)
e) Adjusted Vacancy Rate**	0.6% (1)	5.2% (16)
**Owner Vacancy	0.7% (1)	5.7% (12)
**Renter Vacancy	0.0% (0)	4.2% (4)
	<u>Winfield</u>	<u>Balance of County</u>
a) Housing Stock	5,334 (O=3,104; R=2,230)	3,994 (O=3,391; R=603)
b) Vacant Housing Stock	824	516
c) Occupied Housing Stock	4,510	3,478
*Owner Occupied	2,566	3,022
*Renter Occupied	1,944	456
d) Housing Vacancy Rate*	15.4% (824)	12.9% (516)
*Owner Vacancy	17.3% (538)	10.9% (369)
*Renter Vacancy	12.8% (286)	24.3% (147)
e) Adjusted Vacancy Rate**	4.6% (244)	3.3% (133)
**Owner Vacancy	4.9% (153)	3.0% (101)
**Renter Vacancy	4.1%(91)	5.3% (32)

* 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: 2020 Census.

Cowley County & Communities, 2025.

Hanna:Keelan Associates, 2025.

**Appendix II:
Cowley County Table Profile.**

**TABLE 15
OWNER OCCUPIED HOUSING VALUE
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2030**

		Less than <u>\$100,000</u>	\$100,000 to <u>\$199,999</u>	\$200,000 to <u>\$299,999</u>	\$300,000 to <u>\$399,999</u>	\$400,000 or <u>More</u>	<u>Total</u>
Cowley County:	2020 Est.	5,333	2,724	858	302	218	9,435
	2020 Med. Val.	\$88,600					
	2023 Est	4,199	2,895	1,476	444	386	9,400
	2023 Med. Val.	\$111,600					
	2025	\$118,300					
	2030	\$132,400					
Arkansas City:	2020 Est.	2,313	560	117	4	32	3,026
	2020 Med. Val.	\$66,900					
	2023 Est	1,829	894	197	22	39	2,981
	2023 Med. Val.	\$81,700					
	2025	\$89,300					
	2030	\$100,300					
Atlanta:	2020 Est.	39	9	0	4	1	53
	2020 Med. Val.	\$65,000					
	2023 Est	34	14	0	1	0	49
	2023 Med. Val.	\$75,000					
	2025	\$82,900					
	2030	\$94,000					
Burden:	2020 Est.	142	16	3	4	0	165
	2020 Med. Val.	\$65,000					
	2023 Est	112	34	0	0	4	150
	2023 Med. Val.	\$61,700					
	2025	\$63,700					
	2030	\$67,900					
Cambridge:	2020 Est.	32	2	0	0	0	34
	2020 Med. Val.	\$25,000					
	2023 Est	23	0	2	0	0	25
	2023 Med. Val.	\$41,700					
	2025	\$49,400					
	2030	\$60,100					

CONTINUED:

**Appendix II:
Cowley County Table Profile.**

**TABLE 15 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
COWLEY COUNTY & COMMUNITIES, KANSAS
2000-2030**

		Less than <u>\$100,000</u>	\$100,000 to <u>\$199,999</u>	\$200,000 to <u>\$299,999</u>	\$300,000 to <u>\$399,999</u>	\$400,000 or <u>More</u>	<u>Total</u>
Dexter:	2020 Est.	87	8	1	0	26	122
	2020 Med. Val.	\$46,900					
	2023 Est	80	41	2	1	19	143
	2023 Med. Val.	\$79,000					
	2025	\$86,500					
	2030	\$98,900					
Parkerfield:	2020 Est.	34	110	24	6	2	176
	2020 Med. Val.	\$158,100					
	2023 Est	16	59	77	26	5	183
	2023 Med. Val.	\$214,700					
	2025	\$224,700					
	2030	\$235,600					
Udall:	2020 Est.	131	47	10	13	0	201
	2020 Med. Val.	\$83,400					
	2023 Est	86	58	13	2	0	159
	2023 Med. Val.	\$96,800					
	2025	\$103,800					
	2030	\$114,500					
Winfield:	2020 Est.	1,425	933	149	54	18	2,579
	2020 Med. Val.	\$92,900					
	2023 Est	1,060	1,099	490	119	122	2,890
	2023 Med. Val.	\$121,200					
	2025	\$130,700					
	2030	\$144,800					
Balance of County:	2020 Est.	1,130	1,039	554	217	139	3,079
	2020 Med. Val.	\$139,400					
	2023 Est	959	696	695	273	197	2,820
	2023 Med. Val.	\$164,800					
	2025	\$178,100					
	2030	\$190,600					

*Specified Data Used. 2012 Estimate subject to margin of error.
Source: 2000 Census, 2008-2012 American Community Survey.
Hanna:Keelan Associates, 2025.

Appendix II:
Cowley County Table Profile.

**TABLE 16
GROSS RENT
COWLEY COUNTY & COMMUNITIES, KANSAS
2020-2030**

		<u>Less than \$500</u>	<u>\$500 to \$699</u>	<u>\$700 to \$999</u>	<u>\$1,000 or More</u>	<u>Total</u>
	2020	1,286	1,341	1,327	411	4,365
	2020 Med. Rent	\$670				
Cowley	2023	1,001	815	1,207	906	3,939
County:	2023 Med. Rent	\$779				
	2025	\$819				
	2030	\$890				
	2020	681	552	622	70	1,925
	2020 Med. Rent	\$657				
Arkansas	2023	558	353	560	260	1,731
City:	2023 Med. Rent	\$762				
	2025	\$796				
	2030	\$858				
	2020	7	4	10	0	21
	2020 Med. Rent	\$756				
Atlanta:	2023	1	2	16	0	19
	2023 Med. Rent	\$910				
	2025	\$936				
	2030	\$987				
	2020	4	35	8	4	51
	2020 Med. Rent	\$659				
Burden:	2023	16	9	9	9	43
	2023 Med. Rent	\$650				
	2025	\$662				
	2030	\$694				
	2020	0	5	3	0	8
	2020 Med. Rent	\$690				
Cambridge:	2023	4	0	5	0	9
	2023 Med. Rent	\$755				
	2025	\$780				
	2030	\$823				

CONTINUED:

Appendix II:
Cowley County Table Profile.

**TABLE 16
GROSS RENT
COWLEY COUNTY & COMMUNITIES, KANSAS
2020-2030**

		<u>Less than \$500</u>	<u>\$500 to \$699</u>	<u>\$700 to \$999</u>	<u>\$1,000 or More</u>	<u>Total</u>
Dexter:	2020	11	8	4	1	24
	2020 Med. Rent	\$558				
	2023	9	4	0	2	15
	2023 Med. Rent	\$538				
	2025	\$545				
	2030	\$570				
Parkerfield:	2020	0	0	3	9	12
	2020 Med. Rent	N/A				
	2023	0	0	2	0	2
	2023 Med. Rent	N/A				
	2025	N/A				
	2030	N/A				
Udall:	2020	22	32	31	6	91
	2020 Med. Rent	\$658				
	2023	27	21	32	22	102
	2023 Med. Rent	\$777				
	2025	\$803				
	2030	\$871				
Winfield:	2020	416	585	510	249	1,760
	2020 Med. Rent	\$675				
	2023	330	362	456	458	1,606
	2023 Med. Rent	\$770				
	2025	\$792				
	2030	\$854				
Balance of County:	2020	145	120	136	72	473
	2020 Med. Rent	\$651				
	2023	56	64	127	165	412
	2023 Med. Rent	\$834				
	2025	\$886				
	2030	\$965				

N/A = Not Available

*Specified Data Used. 2020 and 2023 Estimates subject to margin of error.

Source: 2016-2020 and 2019-2023 American Community Survey.

Hanna:Keelan Associates, 2025.

**Appendix II:
Cowley County Table Profile.**

**TABLE 17
HOUSING UNIT “TARGET” DEMAND
COWLEY COUNTY AND COMMUNITIES, KANSAS
2030**

	Housing Unit Target Demand		Total Housing Unit “Target” Demand*	Required Housing Unit “Target” Demand Budget \$ (Millions)
	<u>Owner</u>	<u>Rental</u>		
Cowley County	271	233	504	\$159.16
Arkansas City	71	113	184	\$46.1
Atlanta	2	4	6	\$1.64
Burden	4	2	6	\$2.1
Cambridge	2	0	2	\$0.85
Dexter	4	2	6	\$2.1
Parkerfield	2	2	4	\$1.24
Udall	6	4	10	\$3.33
Winfield	72	106	178	\$45.1
Balance of County	108	0	108	\$56.7

***Housing Unit “Target” Demand, Based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner and Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- “Pent Up” Housing Demand.
- Student Off-Campus Housing.
- Targeted Special Populations.
- Seasonal Housing Demand (Including Vacation and Short-term Rental Housing/AirBNB).
- **Five-Year Housing Development Capacity (40% Owner, 45% Rental).**

NOTE 1: Housing Unit “Target” Demand includes both New Construction and Purchase Rehab-Resale or Re-Rent (an estimated 10% to 15% of the Total Housing Demand).

NOTE 2: Estimated County-Wide Workforce Housing Demand: 349 Total Units (186 Owner, 163 Rental).

Source: Hanna:Keelan Associates, 2025.

**Appendix II:
Cowley County Table Profile.**

**TABLE 18
CURRENT AREA HOUSEHOLD INCOME (AMI) BY PERSONS PER HOUSEHOLD (PHH)
COWLEY COUNTY, KANSAS**

2024

	<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	\$17,400	\$19,850	\$22,350	\$24,800	\$26,800	\$28,800	\$30,800	\$32,750
50% AMI	\$28,950	\$33,100	\$37,250	\$41,350	\$44,700	\$48,000	\$51,300	\$54,600
60% AMI	\$34,740	\$39,720	\$44,700	\$49,620	\$53,640	\$57,600	\$61,560	\$65,520
80% AMI	\$46,350	\$52,950	\$59,550	\$66,150	\$71,450	\$76,750	\$82,050	\$87,350
100%AMI	\$57,900	\$66,200	\$74,500	\$82,700	\$89,400	\$96,000	\$102,600	\$109,200
125%AMI	\$72,375	\$82,750	\$93,125	\$103,375	\$111,750	\$120,000	\$128,250	\$136,500

Source: U.S. Department of Housing and Urban Development – 2024 Adjusted Home Income Limits.

**TABLE 19
YEAR-ROUND HOUSING UNIT “TARGET” DEMAND BY INCOME SECTOR
COWLEY COUNTY/CITY OF ARKANSAS CITY/CITY OF WINFIELD, KANSAS
2030**

	<u>Income Range</u>					
	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81-125% AMI</u>	<u>126%+ AMI</u>	<u>Totals</u>
<u>Cowley County:</u>						
Owner:	0	18	32	51	170	271
Renter:	14	46	54	11	48	233
<u>Arkansas City:</u>						
Owner:	0	8	12	21	30	71
Renter:	6	21	27	36	24	113
<u>Winfield:</u>						
Owner:	0	6	10	22	34	72
Renter:	5	20	25	32	24	106

Source: Hanna:Keelan Associates, 2025.

**Appendix II:
Cowley County Table Profile.**

**TABLE 20A
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS AND
RANGE OF PRICE POINTS (PRODUCTS)^
ARKANSAS CITY, KANSAS
2030**

OWNER				
<u>UNITS</u>	<u>Total Units</u>	<u>Price Points</u>	<u>Workforce</u>	<u>Price Points</u>
Elderly (55+)	20	\$225K-\$420K	0	\$275K-\$365K
Family	45	\$225K-\$480K	42	\$315K-\$425K
Special				
<u>Populations¹</u>	<u>6</u>	<u>\$160K-\$270K</u>	<u>2</u>	<u>N/A</u>
Subtotals	71	\$160K-\$480K	50	\$275K-\$425K
 <u>RENTAL</u>				
<u>UNITS*</u>				
Elderly (55+)	31	\$770-\$1,120	8	N/A
Family	74	\$780-\$1,185	80	\$840-\$1,125
Special				
<u>Populations¹</u>	<u>8</u>	<u>\$635-\$835</u>	<u>2</u>	<u>\$635-\$835</u>
Subtotals	113	\$635-\$1,185	90	\$635-\$1,125
Totals	184		140	

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

^Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 30 years at 6.5%), with Market Adjustment (18 Months).

^Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment (18 Months).

*Includes lease- or credit-to-own units.

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

Source: Hanna:Keelan Associates, 2025.

**Appendix II:
Cowley County Table Profile.**

**TABLE 20B
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS AND
RANGE OF PRICE POINTS (PRODUCTS)^
WINFIELD, KANSAS
2030**

OWNER				
<u>UNITS</u>	<u>Total Units</u>	<u>Price Points</u>	<u>Workforce</u>	<u>Price Points</u>
Elderly (55+)	22	\$225K-\$420K	6	\$275K-\$365K
Family	44	\$225K-\$480K	42	\$315K-\$425K
Special				
<u>Populations¹</u>	<u>6</u>	<u>\$160K-\$270K</u>	<u>2</u>	<u>N/A</u>
Subtotals	73	\$160K-\$480K	50	\$275K-\$425K
<u>RENTAL</u>				
<u>UNITS*</u>				
Elderly (55+)	32	\$770-\$1,120	8	N/A
Family	68	\$780-\$1,185	70	\$840-\$1,125
Special				
<u>Populations¹</u>	<u>6</u>	<u>\$635-\$835</u>	<u>2</u>	<u>\$635-\$835</u>
Subtotals	106	\$635-\$1,185	86	\$635-\$1,125
Totals	178		130	

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

^Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 30 years at 6.5%), with Market Adjustment (18 Months).

^Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment (18 Months).

*Includes lease- or credit-to-own units.

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

Source: Hanna:Keelan Associates, 2025.

**TABLE 21
HOUSING UNIT “TARGET” DEMAND
ESTIMATED LAND USE REQUIREMENTS
COMMUNITIES OF ARKANSAS CITY & WINFIELD, KANSAS
2030**

	<u>Owner Units/Acres[^]</u>	<u>Rental Units/Acres^{^^}</u>	<u>Totals</u>
Arkansas City	71 / 39.0	113 / 58.2	184 / 97.2
Winfield	72 / 39.6	106 / 46.4	178 / 86.0

[^] Total Units x 2.5.

^{^^} Total Units x 3.5.

Source: Hanna:Keelan Associates, 2025.

**Appendix II:
Cowley County Table Profile.**

TABLE 22A HOUSING UNIT “TARGET” DEMAND PER HOUSING TYPE/ AGE SECTOR CITY OF ARKANSAS CITY, KANSAS 2030		
<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>
18 to 54 Years**	Single Family Unit	33 / 10
	Patio Home Unit	6 / 0
	Town Home Unit	12 / 8
	Duplex/Triplex Unit	0 / 30
	Apartment - 4+ Units***	0 / 34
	Totals	51 / 82
55+ Years	Single Family Unit	10 / 0
	Patio Home Unit	4 / 0
	Town Home Unit	6 / 6
	Duplex/Triplex Unit	0 / 25
	Apartment - 4+ Units***	0 / 0
	Totals	20 / 31
TOTAL UNITS / ACRES		71 / 113
*Includes Lease-To-Own Units. **Includes housing for persons with a disability ***Includes housing in the Downtown.		
Source: Hanna:Keelan Associates, 2025.		

**Appendix II:
Cowley County Table Profile.**

TABLE 22B HOUSING UNIT “TARGET” DEMAND PER HOUSING TYPE/ AGE SECTOR CITY OF WINFIELD, KANSAS 2030		
<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>
18 to 54 Years**	Single Family Unit	32 / 10
	Patio Home Unit	6 / 0
	Town Home Unit	12 / 8
	Duplex/Triplex Unit	0 / 26
	Apartment - 4+ Units***	0 / 30
	Totals	50 / 74
55+ Years	Single Family Unit	12 / 0
	Patio Home Unit	4 / 0
	Town Home Unit	6 / 10
	Duplex/Triplex Unit	0 / 22
	Apartment - 4+ Units***	0 / 0
	Totals	22 / 32
TOTAL UNITS / ACRES		72 / 106
*Includes Lease-To-Own Units. **Includes housing for persons with a disability ***Includes housing in the Downtown.		
Source: Hanna:Keelan Associates, 2025.		

**Appendix II:
Cowley County Table Profile.**

TABLE 23 CURRENT HOUSING CONDITIONS SURVEY BY COMMUNITY COWLEY COUNTY COMMUNITIES, KANSAS 2025	
COWLEY COUNTY (TOTAL)	
Excellent	5
Very Good +	6
Very Good	16
Good +	43
Good	506
Average +	1,078
Average	5,059
Average -	1,760
Fair	2,075
Fair -	765
Poor	524
Poor -	162
Very Poor	159
Very Poor -	95
<u>Undefined</u>	<u>187</u>
Total	12,440
ARKANSAS CITY	
Excellent	0
Very Good +	0
Very Good	3
Good +	6
Good	112
Average +	256
Average	1,470
Average -	621
Fair	1,024
Fair -	412
Poor	306
Poor -	85
Very Poor	85
Very Poor -	46
<u>Undefined</u>	<u>64</u>
Total	4,490
CONTINUED:	

**Appendix II:
Cowley County Table Profile.**

TABLE 23 (CONTINUED) CURRENT HOUSING CONDITIONS SURVEY BY COMMUNITY COWLEY COUNTY COMMUNITIES, KANSAS 2025	
ATLANTA	
Excellent	0
Very Good +	0
Very Good	0
Good +	0
Good	1
Average +	2
Average	10
Average -	14
Fair	10
Fair -	15
Poor	7
Poor -	1
Very Poor	5
Very Poor -	1
<u>Undefined</u>	<u>8</u>
Total	74
BURDEN	
Excellent	0
Very Good +	0
Very Good	0
Good +	0
Good	2
Average +	9
Average	29
Average -	47
Fair	47
Fair -	23
Poor	7
Poor -	4
Very Poor	0
Very Poor -	3
<u>Undefined</u>	<u>7</u>
Total	178
CONTINUED:	

**Appendix II:
Cowley County Table Profile.**

TABLE 23 (CONTINUED) CURRENT HOUSING CONDITIONS SURVEY BY COMMUNITY COWLEY COUNTY COMMUNITIES, KANSAS 2025	
CAMBRIDGE	
Excellent	0
Very Good +	0
Very Good	0
Good +	0
Good	0
Average +	2
Average	5
Average -	3
Fair	13
Fair -	10
Poor	3
Poor -	3
Very Poor	1
Very Poor -	2
<u>Undefined</u>	<u>3</u>
Total	45
DEXTER	
Excellent	0
Very Good +	0
Very Good	0
Good +	0
Good	1
Average +	0
Average	16
Average -	26
Fair	24
Fair -	10
Poor	1
Poor -	2
Very Poor	0
Very Poor -	1
<u>Undefined</u>	<u>2</u>
Total	83
CONTINUED:	

**Appendix II:
Cowley County Table Profile.**

TABLE 23 (CONTINUED) CURRENT HOUSING CONDITIONS SURVEY BY COMMUNITY COWLEY COUNTY COMMUNITIES, KANSAS 2025	
PARKERFIELD	
Excellent	0
Very Good +	0
Very Good	0
Good +	1
Good	12
Average +	23
Average	80
Average -	0
Fair	19
Fair -	7
Poor	1
Poor -	2
Very Poor	1
Very Poor -	0
<u>Undefined</u>	<u>0</u>
Total	146
UDALL	
Excellent	0
Very Good +	0
Very Good	0
Good +	0
Good	1
Average +	23
Average	132
Average -	65
Fair	25
Fair -	9
Poor	0
Poor -	1
Very Poor	1
Very Poor -	1
<u>Undefined</u>	<u>2</u>
Total	260
CONTINUED:	

**Appendix II:
Cowley County Table Profile.**

TABLE 23 (CONTINUED) CURRENT HOUSING CONDITIONS SURVEY BY COMMUNITY COWLEY COUNTY COMMUNITIES, KANSAS 2025	
WINFIELD	
Excellent	1
Very Good +	2
Very Good	7
Good +	26
Good	237
Average +	520
Average	1,763
Average -	575
Fair	555
Fair -	150
Poor	107
Poor -	33
Very Poor	34
Very Poor -	14
<u>Undefined</u>	<u>15</u>
Total	4,039
BALANCE OF COUNTY	
Excellent	4
Very Good +	4
Very Good	6
Good +	10
Good	140
Average +	243
Average	1,554
Average -	409
Fair	358
Fair -	129
Poor	92
Poor -	31
Very Poor	32
Very Poor -	27
<u>Undefined</u>	<u>86</u>
Total	3,125
Source: Cowley County Assessor, 2025.	

**Appendix II:
Cowley County Table Profile.**

**TABLE 24A
HOUSING “TARGET” REHABILITATION/
DEMOLITION COSTS
COWLEY COUNTY COMMUNITIES, KANSAS
2030**

- Moderate Rehabilitation	490 / \$17,150,000
- Substantial Rehabilitation	266 / \$12,502,000*
- Demolition	63 / \$1,512,000**
	\$5,355,000***

*Pending Appraisal Qualification.

**Estimated Cost without acquisition.

***Estimated Cost with acquisition.

Source: Hanna:Keelan Associates, 2025.

**TABLE 24B
HOUSING “TARGET” REHABILITATION/
DEMOLITION COSTS
CITY OF ARKANSAS CITY, KANSAS
2030**

- Moderate Rehabilitation	309 / \$10,815,000
- Substantial Rehabilitation	167 / \$7,849,000*
- Demolition	30 / \$660,000**
	\$2,490,000***

*Pending Appraisal Qualification.

**Estimated Cost without acquisition.

***Estimated Cost with acquisition.

Source: Hanna:Keelan Associates, 2025.

**TABLE 24C
HOUSING “TARGET” REHABILITATION/
DEMOLITION COSTS
CITY OF WINFIELD, KANSAS
2030**

- Moderate Rehabilitation	100 / \$3,500,000
- Substantial Rehabilitation	55 / \$2,585,000*
- Demolition	17 / \$374,000**
	\$1,785,000***

*Pending Appraisal Qualification.

**Estimated Cost without acquisition.

***Estimated Cost with acquisition.

Source: Hanna:Keelan Associates, 2025.