



HOUSING STUDY & MARKET ASSESSMENT

AUGUST 3, 2022



RURAL PLANNING

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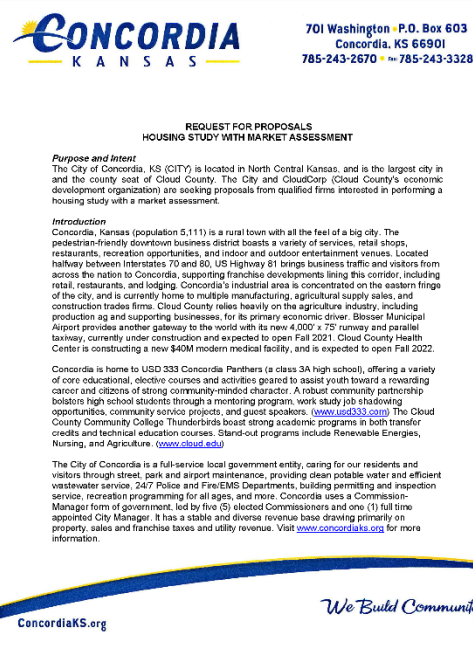
CONTEXT

HOUSING DEVELOPMENT IS ECONOMIC DEVELOPMENT

Opportunity: The City of Concordia is located along U.S. Highway 81, a major transportation artery that extends from just south of the Canadian Border to Dallas, Texas. Numerous cities in the Midwest along this highway enjoy the economic opportunities created by this route and have experienced growth; Concordia is no exception. At the time of the City of Concordia's decision to complete a housing study, Concordia was in the beginning stages of constructing a new hospital and was in the middle of a major airport expansion. These projects are in addition to the growing manufacturing, agricultural support, and construction businesses on the city's edge and the full downtown business district with a diverse range of retail and service businesses.

Limited Potential: The City Commission (Commission) and Cloud County Development (CloudCorp) both recognized that the Concordia area was poised for a level of community growth that had not been experienced since the 1940s when the city added more than 10,000 residents in one decade. However, both groups knew that a lack of adequate housing for all income levels limited the community's growth potential. If left unaddressed, the economic growth trying to come to Concordia would eventually die out or relocate to larger trade centers.

Unclear Impact: Though these leaders were aware of the perceived lack of housing, they remained unclear of their role in addressing the situation. Housing is a complex and private issue that affects every resident regardless of income or employment status. The Commission and CloudCorp joined forces to complete a housing study and market analysis that would assist both groups with identifying the policy changes and funding decisions they could make that would positively impact Concordia's housing situation.



Decision: The Commission and CloudCorp partnered with FIVE RULE Rural Planning (FIVE RULE), based out of Kearney, Nebraska, to complete a Housing Study and Market Analysis (Study) for the City of Concordia.

Existing housing stock assessments, community engagement tasks, and data analysis were all completed. The results of those efforts, corresponding conclusions, and recommended next steps are compiled within the following pages of the Study.

PROCESS

The Study consists of information collected through two primary tasks: (1) conducting community engagement activities; and (2) completing an existing housing stock assessment and corresponding market analysis.

COMMUNITY ENGAGEMENT

Leading **conversations among stakeholders & advocates**; collecting input through a **community-wide survey**; facilitating a process that invited stakeholders & advocates to **review and reflect** on the data created by the Study.

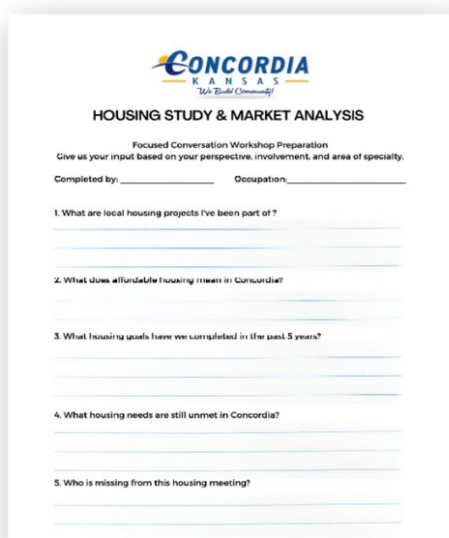
CONVERSATIONS AMONG STAKEHOLDERS & ADVOCATES

Community Engagement Kickoff

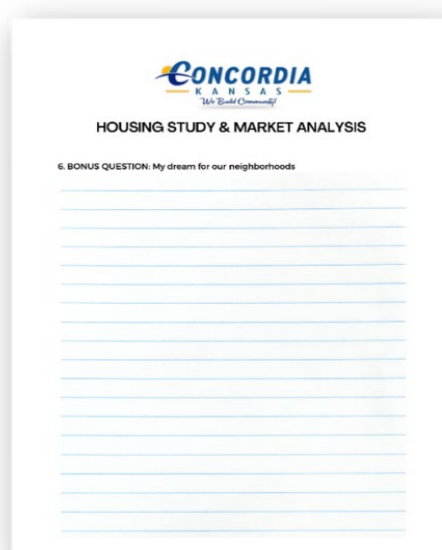
A stakeholder was defined as any community member with a vested interest in seeing an improvement to the housing market in Concordia. These were individuals from two groups dealing with housing personally and as part of their jobs. The first group included housing professionals such as realtors, mortgage lenders, and rental housing owners and developers. The second group included other professionals that were being forced to deal with housing due to the indirect impact that housing was having on the organization they belonged to. This included representatives from major employers, USD 333 School District, Cloud County Community College, and Concordia city employees.

An advocate was defined as a community member that could speak up on behalf of fellow residents that were being negatively impacted by the local housing situation but would be unwilling or unable to attend a meeting to discuss their housing situation. This group included representatives from social service agencies, USD 333 School District, and members of the Clergy.

Stakeholders and advocates were identified and invited to a community engagement kickoff at the beginning of 2021. Kickoff attendants were asked to participate in future focused conversations and to identify other stakeholders and advocates that may have been missed. Kickoff attendants were also asked to answer a series of questions that were then utilized to prepare for the upcoming focused conversations. The answers to those questions are available in the full report appendix, "Kickoff Answers".



Form 1: Focused Conversation Workshop Preparation. The form includes the Concordia Kansas logo and the title "HOUSING STUDY & MARKET ANALYSIS". It asks for input based on perspective, involvement, and area of specialty. It includes fields for "Completed by:" and "Occupation:". The questions are: 1. What are local housing projects I've been part of? 2. What does affordable housing mean in Concordia? 3. What housing goals have we completed in the past 5 years? 4. What housing needs are still unmet in Concordia? 5. Who is missing from this housing meeting?



Form 2: BONUS QUESTION: My dream for our neighborhoods. The form includes the Concordia Kansas logo and the title "HOUSING STUDY & MARKET ANALYSIS". It includes a section for "6. BONUS QUESTION: My dream for our neighborhoods" with a large area for handwritten responses.

FOCUSED CONVERSATION

Stakeholders & advocates returned to participate in a focused conversation workshop that asked the group to react to the answers provided at the kickoff.

The focused conversation consisted of asking a series of questions. The answers to those questions revealed themes that were then used to create a community-wide survey.




Those questions are listed below. The collective answers are available in the full report appendix, "Workshop Discovery".

1. What are the facts we know?
2. What stands out?
3. What concerns you the most?
4. What makes you feel hopeful?
5. What options are available to us?
6. How would you describe your group consensus?

CONCORDIA HOUSING STUDY & MARKET ANALYSIS

The City intuitively believes that there are housing needs that are currently unmet by the private market.



This study will help collectively identify what these housing types are and how the City can get involved through policy changes, and/or by providing incentives to jump start the construction/development of the housing types identified.



CONCORDIA WORKSHOP DISCOVERY

Rational Aim: Assist the City by gathering qualitative information that will help determine Policy/Funding decisions they need to implement in order to address the perceived housing shortage in Concordia.

Experiential Aim: Encourage participants to honestly share their experience and understanding of the housing needs and make them feel valued and trusted as a Stakeholder and Advocate for the Community.





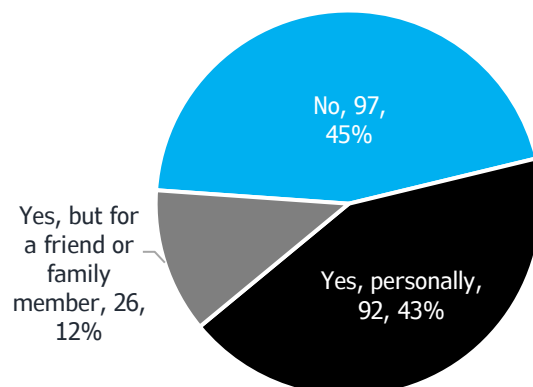
COMMUNITY-WIDE SURVEY

The community-wide housing survey asked the Concordia community if the housing market themes identified from the kickoff and focused conversation affected all residents. The survey was made available through an online link, and paper copies were available at several locations throughout Concordia.

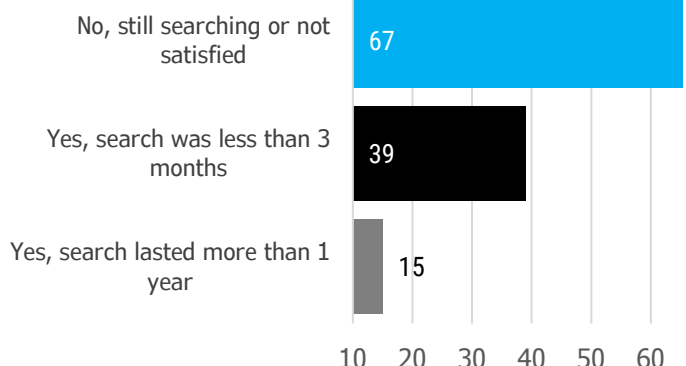
A total of 215 residents participated in the community-wide survey. The full survey results are available in the full report appendix, "Community Survey Results".

Several key results from the survey are shown below. Of the respondents, over half had searched for housing personally or for a friend or family member, and over half of those respondents involved in a housing search said they were not satisfied or were still looking.

Have you searched for a place to live in the Concordia area in the past 3 years?

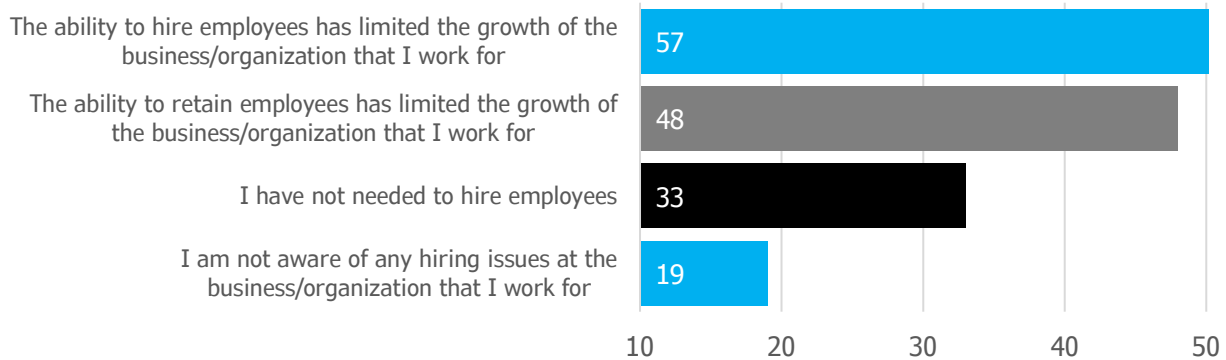


If yes, did you/they find the type of housing that you/they were satisfied with?

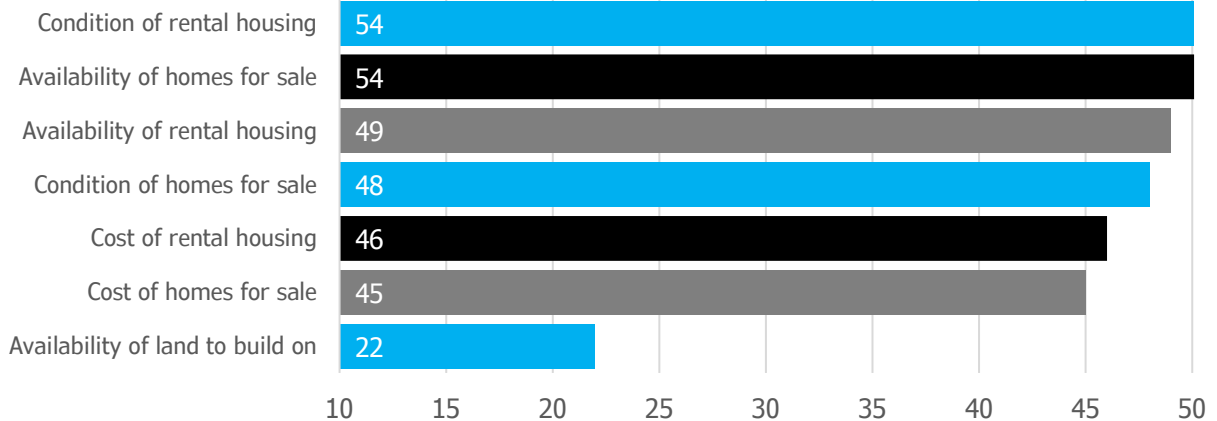


Most business owners or managers in a supervisory role claimed that the ability to hire and retain employees was limiting the business's ability to grow. And over 50 supervisors/employers cited rental housing and homes for sale as a factor that was limiting their ability to hire employees.

If you are a business owner or in a manager/supervisor role, check all that apply:

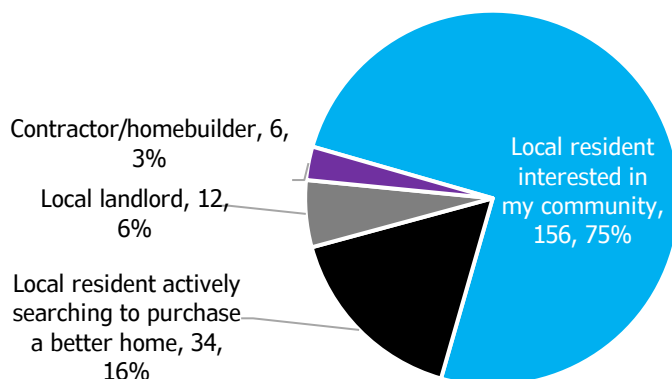


For those experiencing limited growth, check all that apply:

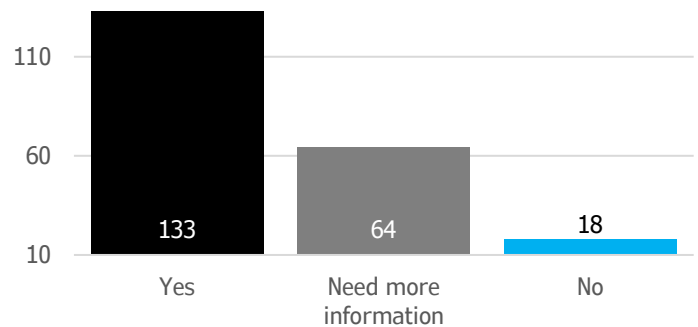


From a community perspective, most respondents claimed that their association with housing in Concordia was as a local resident interested in their community. And a substantial majority of respondents supported using financial incentives to improve the availability of adequate housing in Concordia.

What is your association with Concordia Housing?



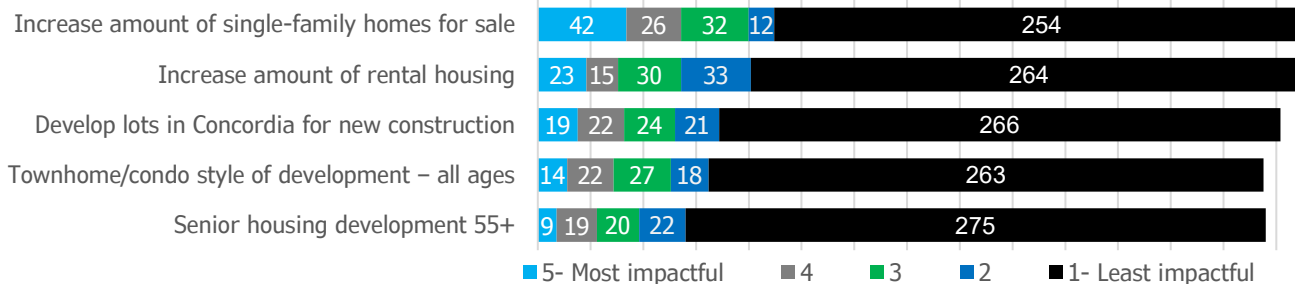
Do you believe the City of Concordia and Cloud County Econ. Dev. should provide financial incentives that would improve the availability of adequate housing?



REVIEW & REFLECT

On June 2, 2022, stakeholders and advocates were invited one final time to reflect on the survey results and housing stock inventory and then provide feedback. Included in that information was the survey result that communicated the respondents' opinions regarding the possible housing projects that would be most impactful in Concordia. The community primarily supports simply increasing the number of homes for sale and rent.

PROJECTS YOU BELIEVE WOULD BE MOST IMPACTFUL...



Attendants were asked where they would start if they were given \$1 million to complete a housing project. Respondents were divided into four groups, and their key points are below. Their responses to this question are provided in the full report appendix, "Housing Review Reaction".

Group 1

- A. Demolish the former hospital and redevelop it with single-family homes and condos.
- B. Fill empty lots with townhome/condo style 3-bedroom units.
- C. Provide incentive program to landlords to update existing rental units (HVAC units, appliances, windows).

Group 2

- A. Create 2-bathroom, 3–4-bedroom Manhattan Style apartment units and make them more cookie cutter with fewer high-end finishes.
- B. Pass a local ordinance that penalizes landlords for substandard rentals; avoid incentives for rental property owners.
- C. Purchase dilapidated rental properties from "slumlords".

Group 3

- A. Make capital investments in infrastructure that will fire up the private market.
- B. Move condemned houses in the middle of the city into the land bank with plans to redevelop them into patio homes that are 1-bathroom, 2-bedroom units with single-floor accessibility.
- C. Focus on incentives and investments that attract and reward local builders.

Group 4

- A. Provide infrastructure investments and developer incentives that would support new subdivisions and infill development inside older Concordia neighborhoods. Infill development would create 100% ADA-accessible units with storm shelter and attached garage, meant to provide senior housing, higher-end rentals, and owner-occupied starter homes.
- B. Request that the school district donates the old football field to the city land bank and use public funds to create the infrastructure that would serve \$100k to \$200k homes.
- C. Also, request that the hospital donate former hospital property to be redeveloped into senior housing condos and \$200k-\$300k homes.

EXISTING HOUSING STOCK ASSESSMENT & MARKET ANALYSIS

Completing an **existing housing stock inventory** that documented the residential type, condition, and occupancy status of every dwelling in Concordia; making projections to **measure housing demand** in Concordia today and for the next decade; and utilizing demographic and economic data to **estimate housing affordability** for current and future residents.

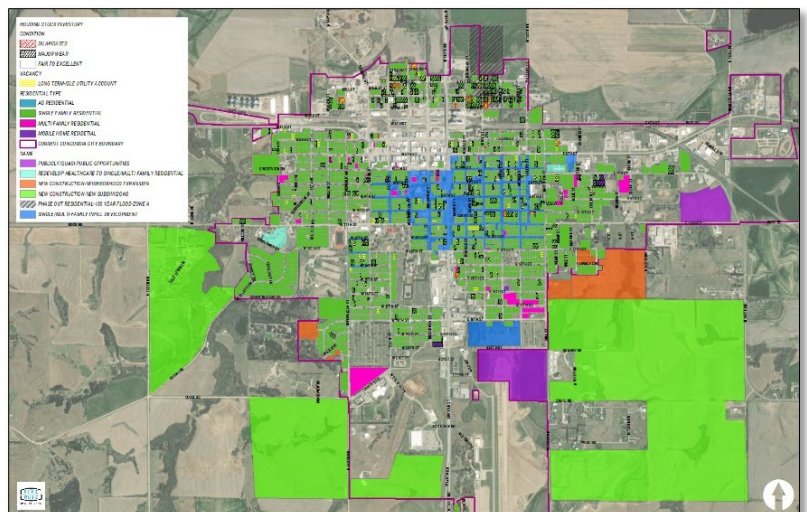
EXISTING HOUSING STOCK INVENTORY

A windshield assessment was completed for every residential property in Concordia. This assessment followed guidance based upon the "Housing Study Lite" document created by the South-Central Economic Development District (SCEDD) in Holdrege, Nebraska. The document provides guidance for rating a residential unit's condition as dilapidated, major wear, fair, or excellent. The document is in the full report appendix, "Housing Windshield Assessment Guide."



The results of the housing stock inventory are displayed as a table and chart on the following pages.

A complete map of housing throughout Concordia is available in the full report appendix, "Housing Stock Inventory". Mapped-out results from the inventory are also combined with the options available question from the focused conversations event. Those maps are available in the full report appendix, "Housing Inventory & Options".



Existing Housing-Use, Occupancy Status, and Condition

A total of 2,212 residential structures were counted, with more than 94% of housing units classified as single-family residences.

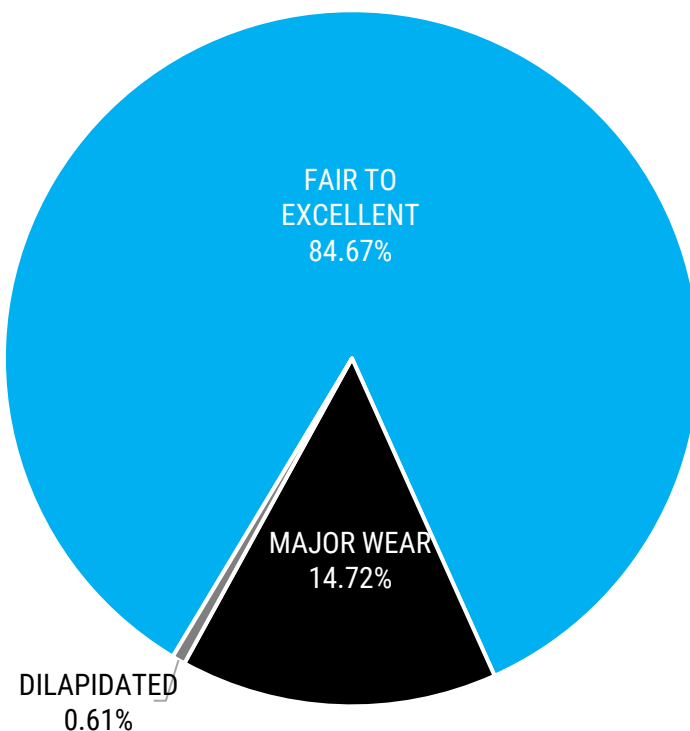
Multi-family residences would include apartment homes, townhomes, and duplex-type structures. Six percent of the residential units in the city were classified as multi-family.

Only 12 out of 2,212 residential structures were mobile homes: less than 1% of the housing units in Concordia.

The occupancy status of the residential units was determined by reviewing the city's utility account records.

RESIDENTIAL VACANCY RATE	
AG-RESIDENTIAL	2
SINGLE FAMILY RESIDENTIAL	2073
MULTI-FAMILY RESIDENTIAL	125
MOBILE HOME RESIDENTIAL	12
TOTAL PARCELS COUNTED	2,212
OCCUPIED	2,016
NEDU	35
FOR RENT SIGN	0
FOR SALE SIGN	39
VACANT-IDLE UTILITIES	119
TOTAL VACANCIES COUNTED	193
RESIDENTIAL VACANCY RATE	8.73%
**TOTAL VACANT LOTS COUNTED	224

CHART 2.1 OVERALL HOUSING CONDITION



Residences counted as Vacant-Idle Utilities have been unoccupied for more than six months. These structures represent opportunities for infill housing within the city's existing neighborhood.

The units classified as "No Evidence of Daily Use (NEDU)" were residential structures not on the city's list as having idle utilities but did not appear to be used as a daily residence. Upon further investigation, these structures could be opportunities for infill development or at least candidates for demolition.

Planning practices advise that a 7% vacancy rate is a healthy vacancy rate for a city. This vacancy rate assumes that the 7% vacant is for sale. In Concordia, only 2% of homes were for sale at the time of the assessment, while 5% of residential structures are vacant with idle utilities. If those structures sitting idle were on the market, the city would be very close to achieving the recommended residential vacancy rate.

Less than 1% of the housing stock in Concordia was labeled as dilapidated. However, of 2,212 total units, .61% is roughly 13 units. The accompanying map displays the location of these dilapidated units and the long-term vacant residential units.

Many of these dilapidated structures are on the north edge of town on parcels determined to be located in the 100-year flood zone. The dilapidated units in the flood zone should be demolished, with replacement units located elsewhere in the city.

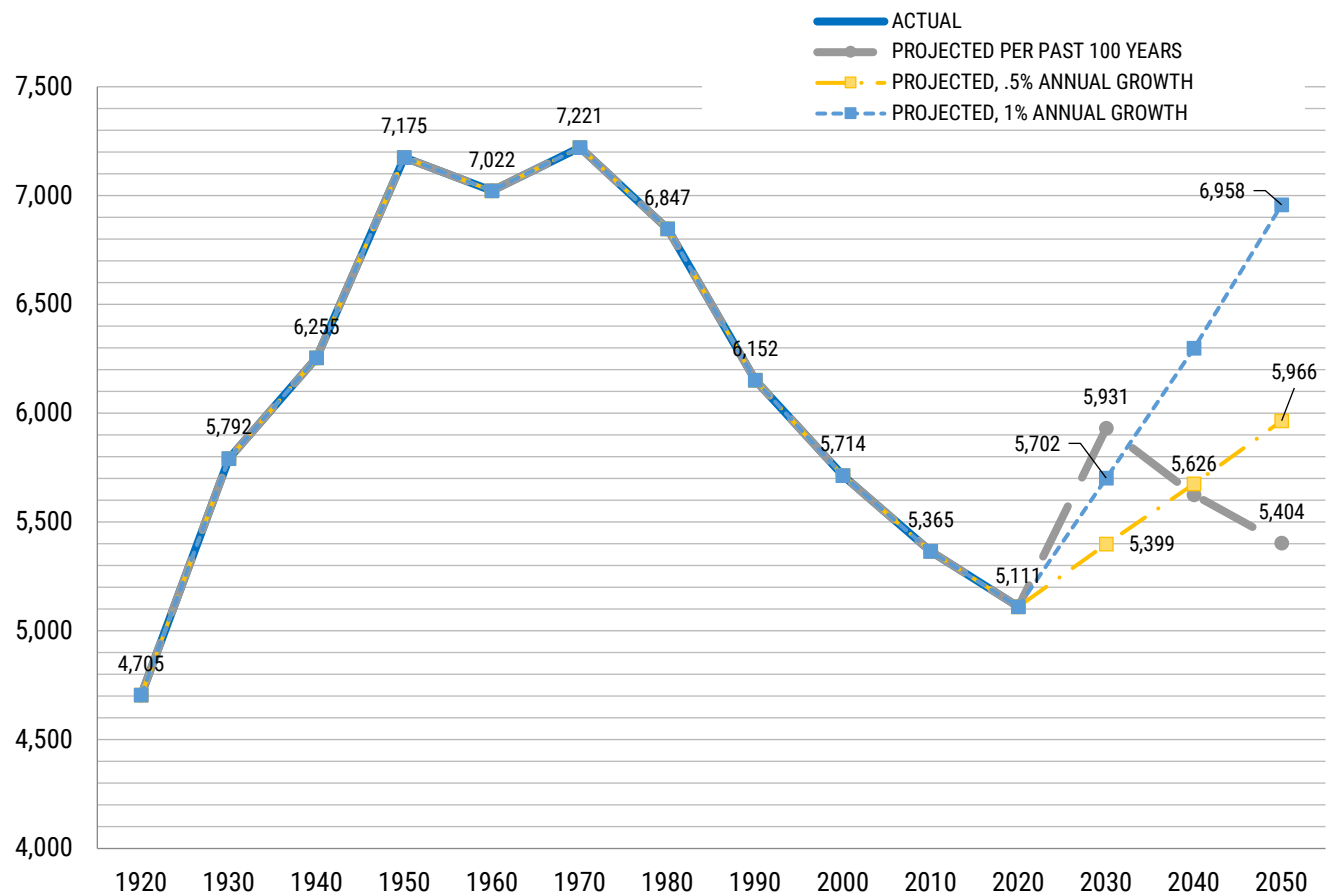
MEASURING HOUSING DEMAND

PROJECTED POPULATION GROWTH

The population projection provided below was created based on three assumptions:

- 1) The next 100 years would represent the past 100 years.
- 2) The city would achieve steady growth of .5% each year over the next thirty years.
- 3) The city would achieve a more substantial growth rate of 1% each year over the next 30 years.

CHART 2.2 CITY OF CONCORDIA [ESTIMATED] POPULATION PROJECTION



If scenario 1 plays out, the population of Concordia will grow to just under 6,000 residents by 2030 but will then lose residents, dropping back to 5,404 by 2050. All scenarios predict an increase in Concordia's current population.

- Scenario 1 would still produce an **additional 293 residents** by 2050.
- Scenario 2 would produce an **additional 855 residents** by 2050.
- Scenario 3 would produce an **additional 1,847 residents** by 2050.

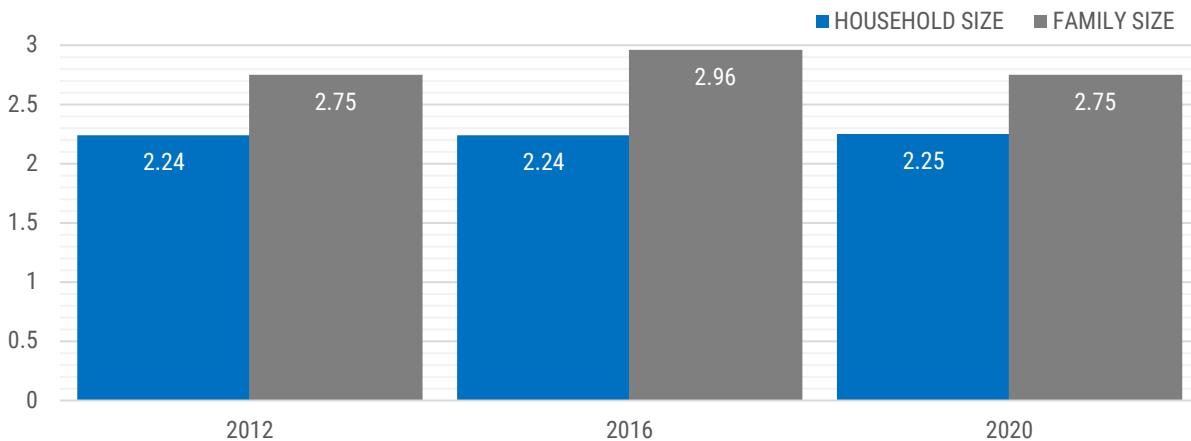
CloudCorp and the Commission decided to complete this Study due to the region's current and anticipated economic growth. Therefore, this Study does not consider nor plan for the possibility of the city's population decreasing in the next 30 years.

Household Size

Chart 2.3 below is based on estimates from the 2020 U.S. Census American Community Survey (ACS). The Census defines a family as any two or more people (not necessarily including a householder) residing together and related by birth, marriage, or adoption. A household consists of one or more persons residing together who may or may not be related by birth, marriage, or adoption. Multiple families can be residing in the same household.

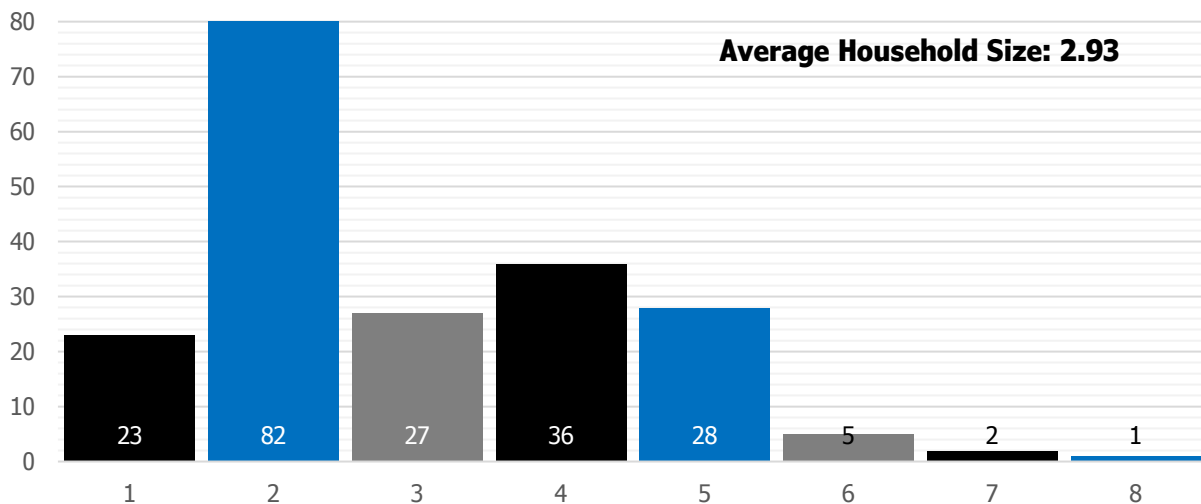
The household and family size in Concordia has remained steady, making it difficult to estimate the number of families in the area.

CHART 2.3 CHANGE IN FAMILY AND HOUSEHOLD SIZE



The ACS provided an average household size of 2.25. The average household size of community survey respondents was 2.93, with more than 100 households having only 1 or 2 residents living in one unit. **This Study has averaged these averages to arrive at an estimated household size of 2.59.**

How many people live in your household?

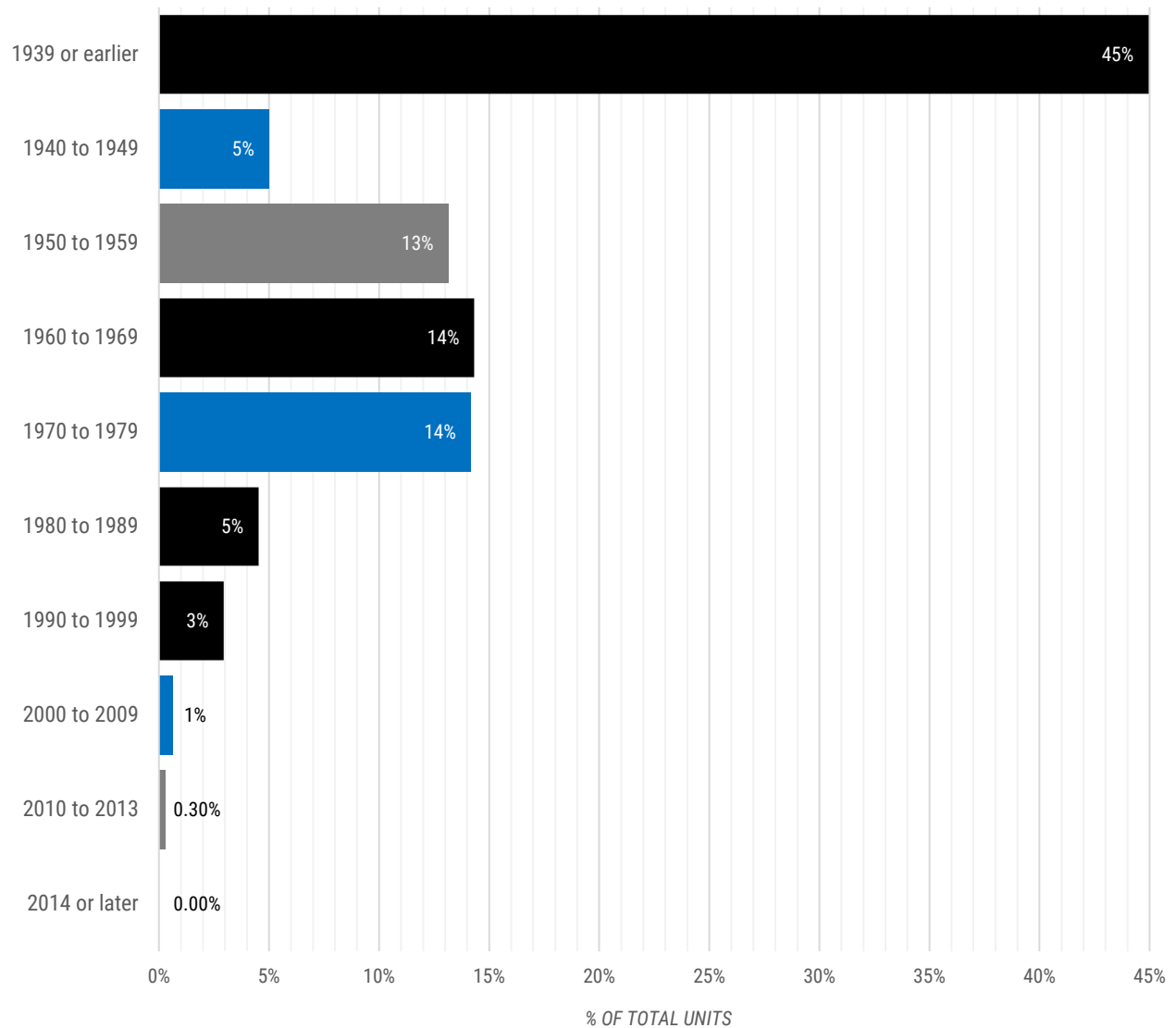


Age of Housing Structures

According to the ACS, almost half of Concordia's residential structures were built before 1940. Based on the number of housing units counted, roughly 1,100 structures will be over 100 years old in the next 20 years.

Therefore, the Study considers the number of units needed to accommodate future residents and the number of units required to replace the aged structures.

CHART 2.4 RESIDENTIAL STRUCTURES, TIME PERIOD OF CONSTRUCTION



Projected Housing Needs

A housing unit's useful life is approximately 100 years. With just under half of its housing stock built before 1939, the city should also consider planning to replace 1% of its housing stock yearly to maintain its population. Therefore, the city would need to replace roughly 20 units per year (1% of 2,016 occupied residential structures). Based on this simple formula, the city would need to replace 140 units by 2030.

The scenarios below consider the number of units the city would need to add based on the level of growth it hopes to achieve. Units required to accommodate each scenario are determined by counting the number of additional residents living in the city based on each scenario. That number is then divided by the Study's estimated household size (2.59).

For instance, under Scenario 1, the total number of additional residents living in Concordia by 2030 would be 820; 820 is then divided by the average household size of 2.59, which would create a quotient of 316.6.

820 total population increase / 2.59 average household size = 317 housing units needed by 2030

TABLE 2.1 PROJECTED NEED FOR HOUSING UNITS BY 2030-'SCENARIO 1'	
AGED UNIT REPLACEMENT (20 UNITS X 7 YEARS: 2023-2030)	140
UNITS NEEDED TO ACCOMMODATE 'STATUS QUO' PROJECTED GROWTH BY 2030 (820/2.59)	317
TOTAL NEW UNITS NEEDED BY 2030	457
- SINGLE-FAMILY RESIDENTIAL UNITS NEEDED (90% OF HOUSING BREAKDOWN)	411
- MULTI-FAMILY RESIDENTIAL UNITS NEEDED (10% OF HOUSING BREAKDOWN)	46

Units needed per year over the next 7 years: 59 single family + 7 multi-family = 66 units/year

TABLE 2.2 PROJECTED NEED FOR HOUSING UNITS BY 2030-'SCENARIO 2'	
AGED UNIT REPLACEMENT (20 UNITS X 7 YEARS: 2023-2030)	140
UNITS NEEDED TO ACCOMMODATE 'SCENARIO 2' PROJECTED GROWTH BY 2030 (288/2.59)	111
TOTAL NEW UNITS NEEDED BY 2030	251
- SINGLE-FAMILY RESIDENTIAL UNITS NEEDED (90% OF HOUSING BREAKDOWN)	226
- MULTI-FAMILY RESIDENTIAL UNITS NEEDED (10% OF HOUSING BREAKDOWN)	25

Units needed per year over the next 7 years: 32 single family + 4 multi-family = 36 units/year

TABLE 2.3 PROJECTED NEED FOR HOUSING UNITS BY 2030-'SCENARIO 3'	
AGED UNIT REPLACEMENT (20 UNITS X 7 YEARS: 2023-2030)	140
UNITS NEEDED TO ACCOMMODATE 'SCENARIO 1' PROJECTED GROWTH BY 2030 (591/2.59)	228
TOTAL NEW UNITS NEEDED BY 2030	368
- SINGLE-FAMILY RESIDENTIAL UNITS NEEDED (90% OF HOUSING BREAKDOWN)	331
- MULTI-FAMILY RESIDENTIAL UNITS NEEDED (10% OF HOUSING BREAKDOWN)	37

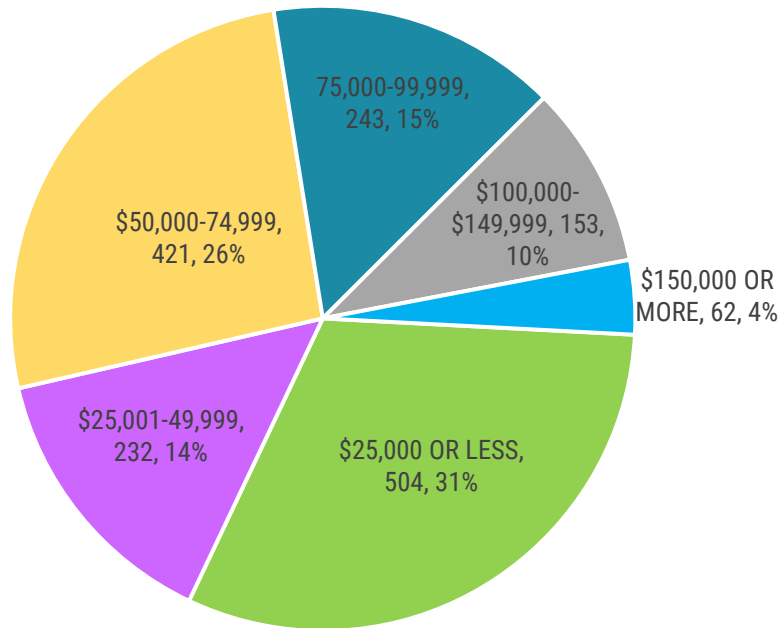
Units needed per year over the next 7 years: 47 single family + 5 multi-family = 52 units/year

ESTIMATE HOUSING AFFORDABILITY-ACCOMMODATE PROJECTED GROWTH

The table below is based upon the estimates on the previous page and the income ranges of the city's current population. If the current income breakdown of the city's population remains the same, the table below will guide CloudCorp and the Commission.

For instance, in Scenario 1, CloudCorp and the Commission would aim to develop 21 units affordable to households earning less than \$25,000, 10 units for households earning \$25,001-49,999, and 18 units for those earning \$50,000-74,999 annually.

CHART 2.5 2020 HOUSEHOLD INCOME RANGES (ACS)



CONCORDIA ESTIMATED UNITS NEEDED BY 2030 (TO ACCOMMODATE PROJECTED GROWTH)				
		SCENARIO 1	SCENARIO 2	SCENARIO 3
INCOME RANGE	% OF HOUSEHOLDS	66	36	52
\$25,000 OR LESS	31%	20.5	11.2	16.1
\$25,001-49,999	14%	9.2	5.0	7.3
\$50,000-74,999	26%	17.2	9.4	13.5
75,000-99,999	15%	9.9	5.4	7.8
\$100,000-\$149,999	10%	6.6	3.6	5.2
\$150,000 OR MORE	4%	2.6	1.4	2.1

SOURCE: ACS 2020, FIVE RULE Rural Planning

ESTIMATE HOUSING AFFORDABILITY-ACCOMMODATE CURRENT POPULATION

Data collected from the U.S. Census Bureau American Community Survey (ACS) and the existing land use inventory (ELUI) assessment were utilized to complete a housing affordability estimate for the occupied households in Concordia today. An explanation of the columns in each table is provided below:

Column A-HOUSEHOLD INCOME- Grouped in the same manner as the U.S. Census Bureau American Community Survey (ACS)

Column B-# OF HOUSEHOLDS TODAY- ACS estimates obtained for this study provided a breakdown of household incomes in Concordia. The percentages provided by ACS were multiplied by the total number of occupied housing units identified during the ELUI.

For instance, ACS estimated that 23% of households in Concordia have a total household income of <\$25,000. Multiplying 23% by the total number of occupied units counted in Concordia (2,216) provides an estimate of the total number of households in Concordia with a household income of <\$25,000. This results in an estimate of 504 households.

Column C- AFFORDABLE HOUSING VALUE RANGE- Depending on personal budgets, interest rates, and personal credit scores, the value of a home that is affordable to a household is very difficult to predict. However, this analysis assumes that a household can afford to rent or own a home that is valued at roughly double its annual income.

For instance, a household earning \$50,000 per year should be able to afford a home that is valued at \$100,000.

Column D-# OF EXISTING UNITS AVAILABLE TODAY- The ACS estimates obtained for this study provided a breakdown of the value of housing units in Concordia. The percentages provided by ACS were multiplied by the total number of occupied housing units identified during the ELU portion of the study.

For instance, ACS estimated that 22% of the homes in Concordia were valued at <\$50,000. Multiplying that percentage by the total number of occupied units counted in Concordia (2,216) provides an estimate of 479 housing units in Concordia that are valued at <\$50,000.

Column E-GAP/SURPLUS- The gap/surplus is estimated by subtracting the total number of households that can afford a specific housing value from the total number of households at that value that are currently in the community:

TOTAL UNITS VALUED AT <\$50,000 IN CONCORDIA	479
-TOTAL HOUSEHOLDS IN CONCORDIA MAKING <\$25,000	504
GAP/SURPLUS OF HOUSING UNITS VALUED <\$50,000	-25

This analysis claims that Concordia has a shortage of units that are affordable for a household earning less than \$25,000 per year. The overall table identifies a shortage of units that are worth <\$50,000 and worth >\$100,000. The shortage of homes worth <\$50,000 is most likely creating a severe cost of housing burden for Concordia's low-income households.

AFFORDABILITY ANALYSIS-ACS

The affordability analysis below was completed using ACS data provided by the U.S. Census Bureau. Data in columns B and D are based upon percentages provided by the ACS and multiplied by the total number of households counted in the existing land use inventory (ELUI).

SINGLE FAMILY HOUSING AFFORDABILITY FOR EXISTING POPULATION-CONCORDIA				
A	B	C	D	E
HOUSEHOLD INCOME	# OF HOUSEHOLDS TODAY	AFFORDABLE HOUSING VALUE RANGE	# OF EXISTING UNITS AVAILABLE TODAY	GAP/SURPLUS
\$25,000 OR LESS	504	<\$50,000	479	-25
\$25,001-34,999	232	\$50,000-100,000	411	279
\$35,000-49,999	460		560	
\$50,000-74,999	421	\$100,000-200,000	363	-245
\$75,000-99,999	243		56	
\$100,000-149,999	153	>\$200,000	203	-12
\$150,000 OR MORE	62		0	

SOURCE: ACS 2020 ESTIMATES, LAND USE INVENTORY CONDUCTED MAY 2022, FIVE RULE RURAL PLANNING

The affordability analysis estimates that the city has a surplus of homes valued at \$50,000-100,000 or the city has a surplus of households earning \$25,001-49,999. The city has a shortage of units valued at less than \$50,000 and homes valued at more than \$100,000.

This imbalance of incomes and housing values is most likely causing the following effects.

1. Households earning less than \$25,000 are occupying some of the homes valued at \$50,000-100,000 and are paying more than the affordable range (30% of take-home pay) toward their housing costs.
2. There is a shortage of available units for households earning more than \$50,000. These households are likely also occupying those units worth less than \$100,000; if available, they could most likely afford to upgrade their housing and free up cheaper housing for lower income households.
3. The shortage of units priced \$100,000-200,000 is most likely driving up the cost units that are worth \$50,000-100,000, thereby creating a situation where housing units are selling for much more than they are worth and raising the purchase price of all homes in Concordia.

STUDY OBSERVATIONS AND RECOMMENDATIONS

NEED FOR NEW HOUSING NOW

Historical patterns and economic indicators both indicate that Concordia is ready to grow in the next ten years. If the city were to continue its historical growth patterns, it would need an additional 457 units by 2030; this equates to 66 per year for the next 7 years.

In addition to planning for new residents, the community must also plan for the replacement of units that are aged beyond 100 years and were not maintained in a manner that enables these units to last longer than 100 years.

There are also neighborhoods on the north edge of Concordia that have the city's most severely degraded housing units. These properties are also fully encompassed by a 100 year flood zone; this area should be phased out as a location for residences.

HOUSING MARKET IMBALANCE

The city has a current shortage of homes valued at less than \$50,000 and more than \$100,000.

The city also has a current surplus of homes valued \$50,000 to \$100,000; it is likely that the shortage of homes worth more than \$100,000 is driving up the price of homes truly worth \$50,000-\$100,000.

The surplus of homes worth \$50,000-\$100,000 could be purchased [whenever possible] and redeveloped as rentals for households earning less than \$25,000 per year or as owner occupied homes for households earning more than \$100,000 per year.

CAPITALIZE ON OPPORTUNITIES FOR NOW, CREATE OPPORTUNITES FOR THE FUTURE

As with any agricultural community, finding new lands to expand the city is difficult due to a limited number of willing sellers and high infrastructure costs. Expanding the city's housing stock this way is necessary but will require long term planning and willingness to make capital investments.

Numerous shorter-term opportunities for redevelopment exist within the city's boundary:

1. **Former hospital**-The current (soon to be former) hospital site is roughly 6 acres and could become the site of approximately 36 new renter or owner-occupied units (based upon medium density standard of 6 units per acre).
2. **Former nursing home**-The former nursing home site is roughly 2 acres and could become the site of approximately 12 new renter or owner-occupied units(based upon medium density standard of 6 units per acre).
3. **Existing vacancies**-The housing stock inventory documented more than 100 long term residential vacancies across the city.
4. **Industrial site**-CloudCorp owns an industrial development site on the east edge of the city. This site is yet to be developed to serve the region's business needs. Some or all of this land could be used to work with private landowners in or adjacent to the city as it could be used for a land swap with property owners that have lands that would be more suitable for housing.
5. **Vacant lots**-The City has been successfully administering a CDBG demolition program for dilapidated units and the housing stock assessment counted more than 200 vacant lots. These should be considered as possibly leverage with other landowners or new housing sites. Those vacancies are mapped out in the Full Report Appendix, 'Vacant Lots'.

STRATEGIC PLAN

The Strategic Plan on the following page is a set of recommendations that are based upon the findings in statements above. Based on the overall Study, three reoccurring themes are identified in the strategic plan. The action items are categorized under the themes and identified as one of three types of actions:

- Programs: series of actions and decisions that take place over an extended period. It may take several months to draft and may require the partnership of numerous government and quasi-governmental agencies.
- Projects: actual, physical projects that require immediate effort and funds to complete.
- Policies: local rules best practices formally agreed upon and adopted by elected officials and board members as appropriate.

These action items are timed out based upon the recommended year that each action item could take place in, the planning period is three years. The purpose of this strategic plan is to simply serve as a place to start to help ensure that CloudCorp and the Commission continue taking steps to positively impact the housing situation in Concordia.

CONCORDIA 2022 HOUSING STUDY-STRATEGIC PLAN

THEMES	GOAL	PROGRAM	YEAR	PROJECT	YEAR	POLICY	YEAR
I. NEED FOR HOUSING NOW	A	Establish local housing development "think tank"/development group.	1	Redevelop the former practice field into eight 2/3 bedroom townhome/condo/patio home style units.	1	Develop a "most wanted" list of properties and budget for quick purchase when any opportunity arises.	1
	B	Develop joint, locally operated, locally controlled housing development fund.	2	Develop incentive program for aging residents looking to sell. Example: Norton County ED granting \$5,000 to seller at closing.	2	Begin to phase out northern neighborhoods in the 100 year flood zone.	2
II. HOUSING MARKET IMBALANCE (DEMAND > SUPPLY)	A	Investigate programs that provide incentives to current homeowners to make upgrades to aging housing. Example: discounted building materials for window, paint, roof repairs	1	Re-plat CloudCorp Industrial Park as a mixed use development/or utilize industrial park as leverage for other suitable housing locations not currently controlled by the Commission or CloudCorp.	1	Investigate other similar cities' rental registration programs.	1
	B	Create grant program for contractors willing to create housing units identified in target neighborhoods. Example, North Platte, NE "Shot in the Arm"	2	Publicly/Quasi-Publicly fund 1-2 smaller spec homes where demolition previously took place to assist with appraisal process.	2	Decide if Concordial will adopt a rental registration program.	2
III. CAPITALIZE ON CURRENT OPPORTUNITIES NOW /CREATE FUTURE OPPORTUNITES	A	Create jointly funded program that is readily available if/when owners agree to sell "most wanted" property.	1	Purchase former hospital and nursing home properties.	1	Update the city comprehensive plan and ensure future land use map communicates some lands are preserved for expansion.	1
	B	Identify second story downtown properties that could be returned to housing units without major floor plan changes and work with owners to incentivize returning these units to housing.	2	Redevelop the former hospital and nursing home properties into medium density residential developments (6 units/acre).	2	Earmark vacant lots that will not be redeveloped with underutilized non-residential uses, such as storage garages.	2

APPENDIX

1. KICKOFF ANSWERS
2. WORKSHOP DISCOVERY
3. COMMUNITY SURVEY RESULTS
4. HOUSING REVIEW REACTION
5. HOUSING WINDSHIELD ASSESSMENT GUIDE
6. HOUSING STOCK INVENTORY
7. HOUSING INVENTORY AND OPTIONS
8. VACANT LOTS

1. KICKOFF ANSWERS

WHAT ARE THE LOCAL HOUSING PROJECTS I'VE BEEN A PART OF?

- Rental housing is good, stays full.
- The sales market in housing is up and down, but overall stays steady.
- Demolition of properties.
- Few - infrastructure and developable land adjacent to existing city limits is a significant deterrent.
- Lack of adequate income to afford "upper-end housing".
- Demolition of targeted homes, grants - through Cloud Corp - Renovations, Rental Assistance Programs
- Water infrastructure projects
- FHLB (Federal Home Loan Bank) has helped improve home that needed improvements. HVAC, doors, windows ...
- Completion of this housing study is a specific goal, as so is continuing the local demolition program.

WHAT DOES AFFORDABLE HOUSING MEAN IN CONCORDIA?

- Affordable is in the eye of the beholder, and will mean different things to people with different incomes. Therefore, in Concordia, it means the house one can afford given their current income.
- The ability to also live life after paying for housing; purchasing a home that's not excessively over value
- Housing for working families. However, we have needs at all levels. Affordable may be alleviated if additional housing is made available.
- Nicer homes at reasonable prices. I feel the nice home with a medium price (\$100,000-\$200,000) are what's current missing for my particular income group.
- Housing where payments will meet the \$50,000 - \$60,000 family salary range.
- If the standard is 25% to 40% of monthly income for housing, then we need to look at income data from the census (high, median, low) to determine what our affordable housing range actually is, and then look for solutions within that range.
- Other families will desire to build new to attain the functionality and aesthetic they desire, and if they can afford it, it is affordable.
- When I think of providing affordable housing, I believe it means providing housing that is move-in ready at a reasonable price to fill current demand.
- However, we also must consider the cost of special assessments and property taxes when determining whether a new build is really affordable or not. Still others families may only be able to afford what can be given to them for little to no cost.
- Midpoint ranges
- \$120,000 and less - then \$60,000 and less.
- We do have a percentage of more people moving in that can get into the \$150,000 - \$200,000 price range.
- \$95,000 - \$250,000 - 30% of the population
- Lots of variables here in this town - \$80,000-\$120,000 seems to be a doable price range for most buyers in town based on income.
- A home that does not need to be updated and it ready to move in for \$75,000 - \$85,000
- \$70,000 or less
- Most buyers/tenants can afford \$600/month
- State assisted housing
- I have heard stories of families desiring to live in a specific neighborhood, and the outside of the house looks great, price is reasonable, but another \$50K-\$70K must be spent inside to bring it up to current move-in ready standards. At that point, the house is priced \$50k-\$70K too high. Renovation of existing homes can provide affordable housing for some families.
- Let's not narrow the blinds to define affordable housing as only housing that low to very low income earners are perceived to be able to afford.

WHAT HOUSING GOALS HAVE WE COMPLETED IN THE LAST FIVE YEARS?

- Rental housing is good, stays full.
- The sales market in housing is up and down, but overall stays steady.
- Demolition of properties.
- Few - infrastructure and developable land adjacent to existing city limits is a significant deterrent.
- Lack of adequate income to afford "upper-end housing".
- Demolition of targeted homes, grants - through Cloud Corp - Renovations, Rental Assistance Programs
- Water infrastructure projects.
- FHLB has helped improve homes that needed improvements - HVAC, doors, windows.
- The City of Concordia has not formally set any housing goals, although housing has been a general priority of the City Commission for several years. Completion of this housing study is a specific goal, as is continuing the local demolition program.
- The goals so far have not resulted in new homes being built.

WHAT HOUSING NEEDS ARE UNMET IN CONCORDIA?

- \$70,000 @ market is low and that's the prime percentage of jobs in Concordia that can afford this price range.
- Building lots for new houses.
- Middle income ownership.
- There are a lot of homes that are beyond repair. If we could demolish and restart in certain areas it might help.
- Houses that are "nice" in Concordia even need a lot of updating. I do think we need another development area.
- There is housing, but contractors are not available for months to work on improvements.
- Shortages in all price ranges limits option to move up. Rebuilding in existing neighborhoods is also challenging due to appraisal issues - cost vs FMV.
- We have 10+ buyers waiting for \$150,000 - \$250,000 homes to come on the market... and yes it's on the outskirts of town!
- We have buyers looking for the \$50,000-\$80,000 and not finding anything.
- nicer rental properties.
- Acceptable rentals, Assistance with maintenance, of existing houses, renovating existing buildings for housing. Land for people who want to build.
- middle class, middle aged people don't move here permanently because nice home that are ready to move in do not exist.
- 55+ communities with amenities, duplex/condos for people transitioning home or moving in waiting to find a home, new home sites to develop, a subdivision.
- All sectors - low income, mid-level, and upper-level.
- New homes must be made available for current residents to consider as their income and lifestyle changes, and for those who choose to move to Concordia for work and to raise families. We have torn down over 8 times as many homes as have been built in the last 10 years, leaving our realtors and homeowners in a pinch.

MY DREAM FOR OUR NEIGHBORHOODS

- To provide a newer perspective for incoming buyers who want to move to bigger and nicer homes to accommodate new home builds, better streets, cleaner houses, and improvements. I want to see clean neighborhoods and a lot of pride from our residents. Homes that are updated or new builds instead of the large number of homes beyond repair. Clean, friendly, and helpful.
- Ample opportunities for all levels to move up, thus opening lower priced houses for lower incomes.
- Clean, trash-free, manicured lawns. Even coverage paint or siding on every home. "Happy Homes". Demolition and Rebuilding commercial properties. Best use for vacant lots homes that "fit".
- This question is a double-edged sword. I would like our neighborhoods to look and be nicer, but also to help the low income people have permanent housing.
- Available housing for families, to buy and rent. Housing with yard space.
- I want graduates to desire to "come home" after college to start and raise a family. I want them to grow up so when they leave they desire and look forward to coming back. What can change? Homes, forms of entertainment. How do we get this desire in their hearts?
- After living in the Overland Park area for 10 years and moving back here to raise our family in the town we grew up in. It was difficult coming back from having nice homes and so many amenities to choose from... to housing that was dated, old, and in disrepair.
- We have done several things to attempt to bring amenities and nicer homes to Concordia. With our rentals we've purchased we go through and totally remodel, replace electrical and plumbing. Make homes a safe place (that I would live in if needed) for people in the community. I receive calls weekly wanting to know if we have rentals available.
- We purchased homes to flip and resell. We want Concordia to thrive and we have tried to bring things to draw people here. I sell real estate as well and have an interior design business so my dream is to Design the Concordia that I grew up in back in the 80's - a thriving Community!
- After listening to your presentation, I realize that besides my passion for design ... economic development sounds like it could be a new passion!
- My dream for our neighborhoods...safe, classy and charming, clean. Wide well-lit streets with sidewalks continuously providing connectivity on at least one side of the street.
- Well-kept yards and exteriors of homes. Homes that make sense for the surrounding area. For example, I don't want to see tiny homes or RV's pop up in R-1 areas just because there is a vacant lot from a 1-off demolition.
- I enjoy the variety of shapes and sizes and colors of homes throughout Concordia.
- While subdivision characteristics can be neat, I don't want all the homes to look the same, where you really have to study the house number to figure out where your friend lives. I want to see new homes built that genuinely add long-term value to the neighborhood.
- Ideally, neighbors would work together to build each other up, and not have petty quarrels over fencing or yard art.

2. WORKSHOP DISCOVERY





HOUSING STUDY & MARKET ANALYSIS

WORKSHOP DISCOVERY: MARCH 10, 2022



RURAL PLANNING

CONCORDIA HOUSING STUDY & MARKET ANALYSIS

The City intuitively believes that there are housing needs that are currently unmet by the private market.

This study will help collectively identify what these housing types are and how the City can get involved through policy changes, and/or by providing incentives to jump start the construction/development of the housing types identified.



CONCORDIA WORKSHOP DISCOVERY

Rational Aim: Assist the City by gathering qualitative information that will help determine Policy/Funding decisions they need to implement in order to address the perceived housing shortage in Concordia.

Experiential Aim: Encourage participants to honestly share their experience and understanding of the housing needs and make them feel valued and trusted as a Stakeholder and Advocate for the Community.



CONCORDIA HOUSING DISCOVERY

Context:

Review and Reflect on the Kickoff Meeting Responses

Objective:

What are the facts we know?

- Many potential buyers have no savings
- USDA ~ Most new home buyers require 100% financing.
- Home owners are choosing to build on the outskirts/outside of town
 - Outside the city limits
 - Not served by city utilities
 - Higher End/Affluent
- Houses \$100K-\$200K needs/wants a large amount of repair/updates, as much as \$50K additional needed.
- Material costs to build/update have skyrocketed.
- People building new houses tend to want to build out of town
- Condominiums/Townhomes - don't exist in town
 - Clyde, Kansas has condos and they are full
- People want more than they can afford
- Wants vs. Needs
- Job candidates are backing out because they can't find a home to purchase, and available rentals don't meet their standards/requirements.
- We don't have attractive condominiums for someone to move into that is looking to downsize from a larger home - which could put some houses on the market

CONCORDIA HOUSING DISCOVERY

Objective:

What Stands Out?

- Median prices mentioned in kickoff meeting observations are low compared to actual median prices of homes in Concordia.
- Single income households are struggling - not much budget left after paying for housing costs.
- Rentals are full and none are available
- Rental are in horrible condition for the price
- Average working people with degrees can't afford \$80K-\$120K housing
- No developed lot areas for new housing (septic/water)
- Lack of awareness regarding FHLP Federal Home Loan Program.
- Diversified range of housing needs was identified by the group
 - \$600-\$2,500 and as much as \$5,000 monthly
 - \$50K-\$250K wide range of housing prices was listed as needed
- Homes in the \$150K-\$300K range aren't available/don't exist
- \$600/month is max for many renters (and \$450-\$500 is more realistic. Some of these renters still have to work to jobs to make ends meet
- Affordable housing has a wide range of definitions
- Definition of affordable housing is across the board
- Wide range of income levels - hurting for housing at all levels
- A lot of housing crises to deal with
- City of Concordia does not have lots available to build on
- Demolished 10x more structures/homes than built (in the city limits)
- Appraisal process makes it difficult to build a new home where one was demolished (doesn't fit the surrounding area)
- More new homes are going up outside the city limits.
- Dreams ~ Pride in community is a common desire

CONCORDIA HOUSING DISCOVERY

Reflective:

What concerns you the most?

- Land locked - there's not a development plan to expand out
- No incentives for people to build
- Not enough awareness of NRP incentives
- Top/high-end homes are only built outside of town
- Nowhere to build inside and outside of town
- Availability of land and contractors
- Costs of everything is too high
- When you improve a property, taxes are too high to justify the investment
- Concordia is at the bottom for income (100th in the county for income) and the top for taxes (2nd highest, and it continues to increase)
- Narrative around taxes in town is not really true
- No zoning for mobile homes/parks
- We have jobs. but no place for new recruits moving to Concordia to live
- High costs/prices - rent, maintenance, construction
- Narrow streets, not repaired, aren't desirable for housing
- Public and private property with poor curb appeal
- Real estate taxes
- Clyde is ahead of us for Condos and Townhomes
- Employers are offering jobs - we are losing good talent due to lack of housing options.,

CONCORDIA HOUSING DISCOVERY

Reflective:

What makes you feel hopeful?

- Concordia is a good place to live - jobs, school, friendly people, new hospital
- Potential for growth - most people want the community to grow
- Safe community, low crime rate
- Racial diversity for a small community
- Welcoming
- Relative low cost of living
- Elderly can be independent longer, ease of moving around
- Good services - access to ammenities
- Location - highways and access (1/2 way between I70 and I80)
- Super Walmart, Community College, more restaurants than other towns around - draw outside communities to us
- We have everything we need, right here
- Our location - ammenities/services
- Having younger voices - leaders (planning for the future)
- Mindset shift - new vision
- Infrastructure work
- Remote work - creates opportunity for professionals to base out of Concordia

Interpretive:

What options are open to us? (map exercise)

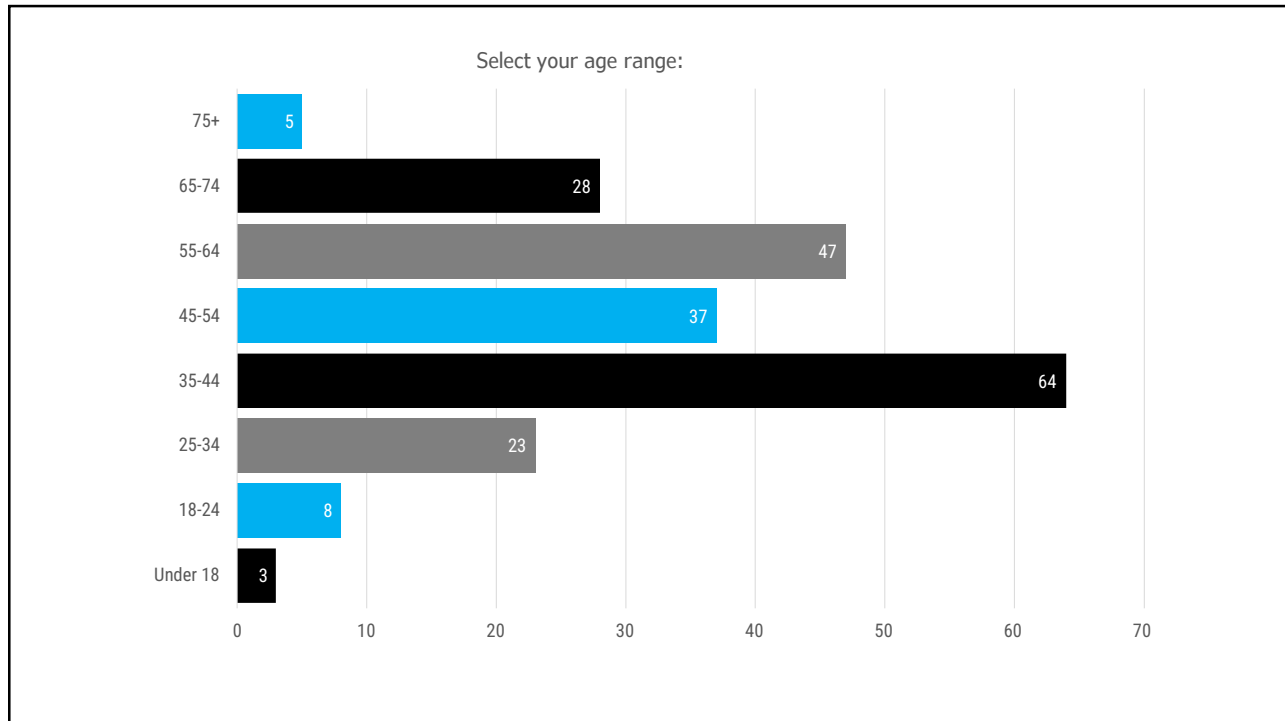
CONCORDIA HOUSING DISCOVERY

Decisional:

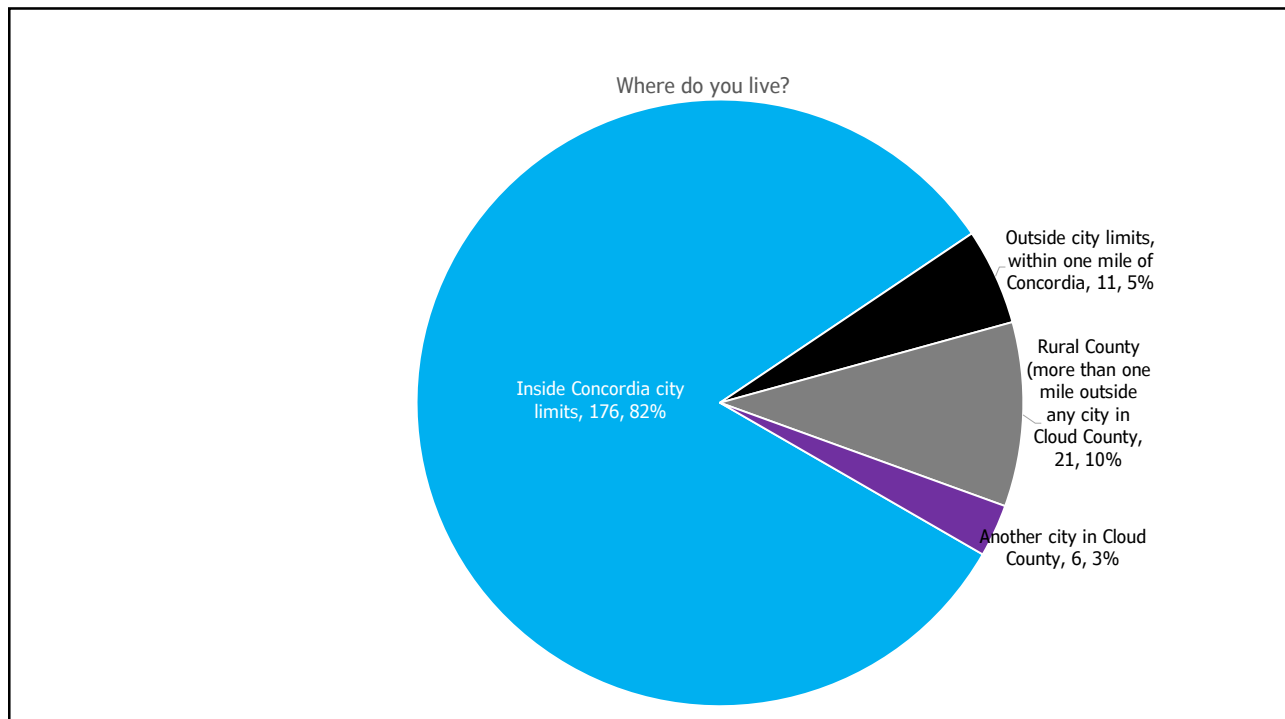
How would you describe your group consensus?

- We need housing (we've had some lack of action for 30+ years. We have a need that needs to be addressed).
- Need is great for affordable housing for new employees.
- We need a more positive culture around solutions
- More projects - less talk
- It's all about money. If you can afford it, it's not a problem
- It's a balancing act.
- Wind energy is a pain point.
- Incentive - Dave Hansen funding, or wind energy money
- The need is great for affordable housing for new employees
- Rentals are full.
- Rents are too high (for average workers already living here)
- We have a lack of housing to rent or buy
- Question: Are we looking at people coming in or existing residents?
- Housing inventory is non-existent
- We need land and incentives to develop
- We have buyers, but there's nothing to buy and nowhere to build
- People from big cities are moving to rural areas - they have \$300K
- to spend
- They can bring their jobs with them - remote work
- Housing needs are extremely far apart
- Which class do we cater to? Which price range is the highest priority?
- How to grow too?
- Upper \$ priced homes want acre lots.
- Concordia is land locked
- Only two people in the room (stakeholders) actually live in Concordia
- Nugget: Perception exists that if you want to live in a nice house you have to build outside of town (older areas = smaller yards)

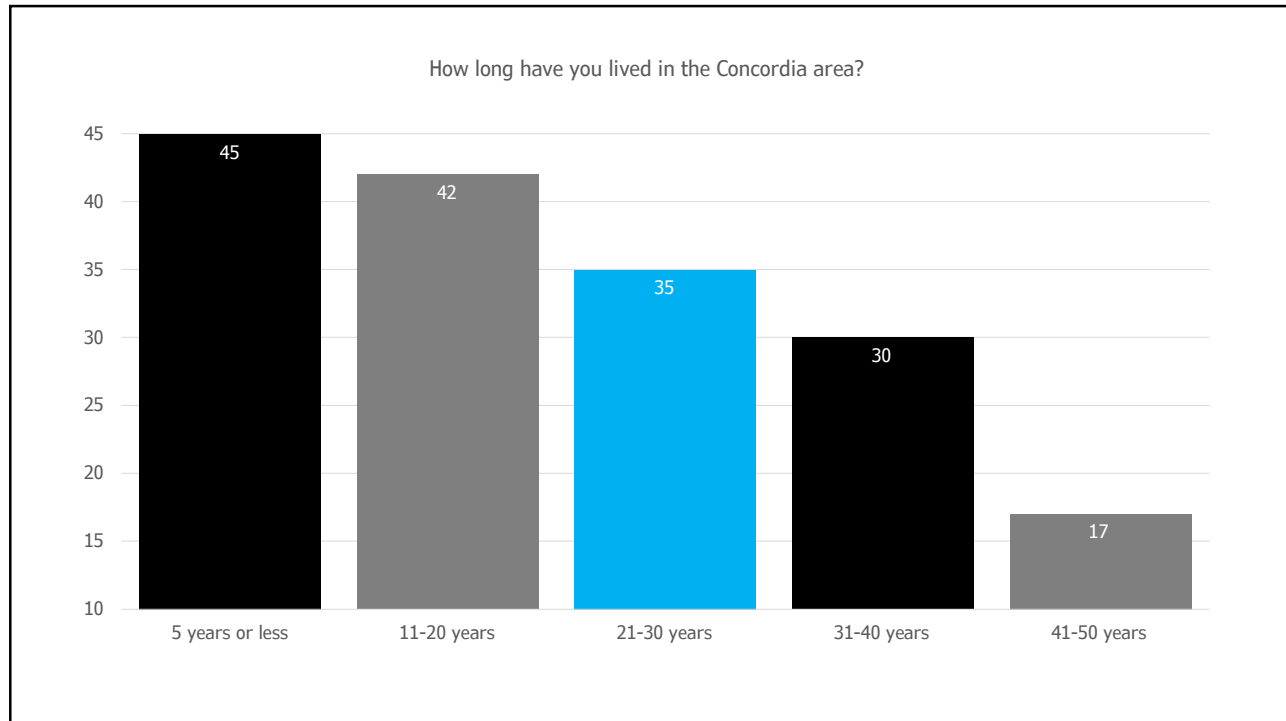
3. COMMUNITY SURVEY RESULTS



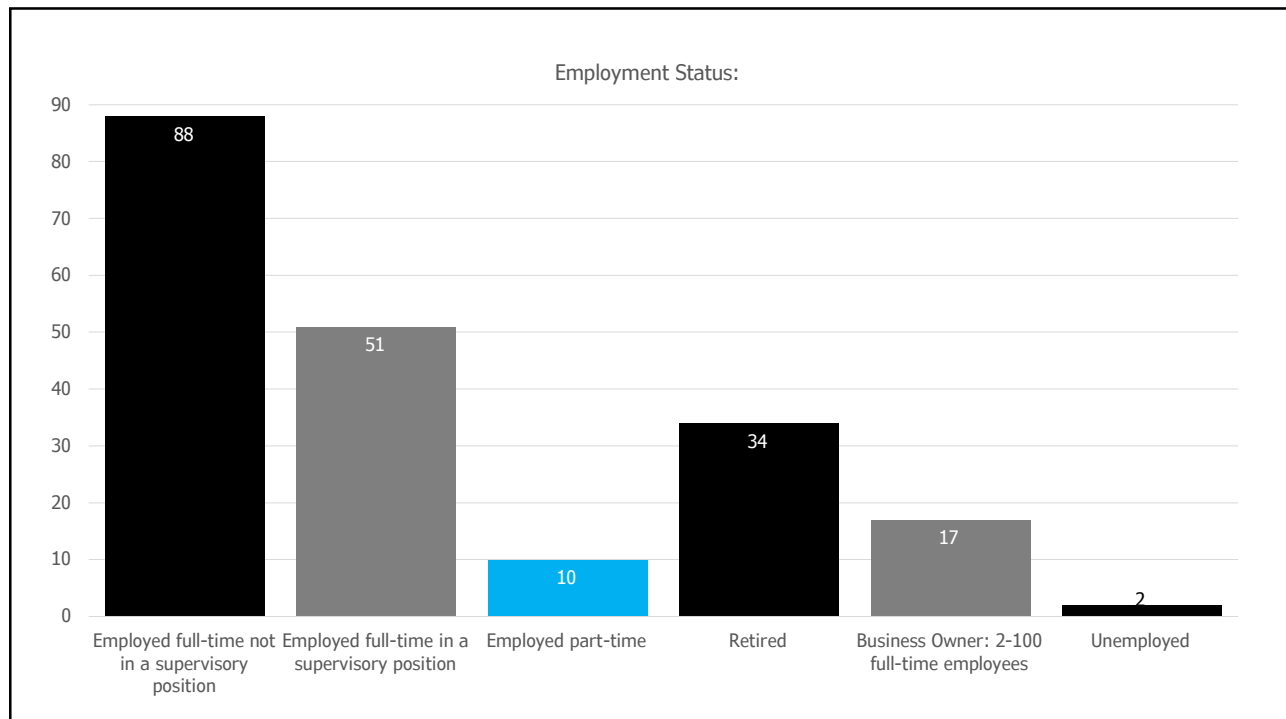
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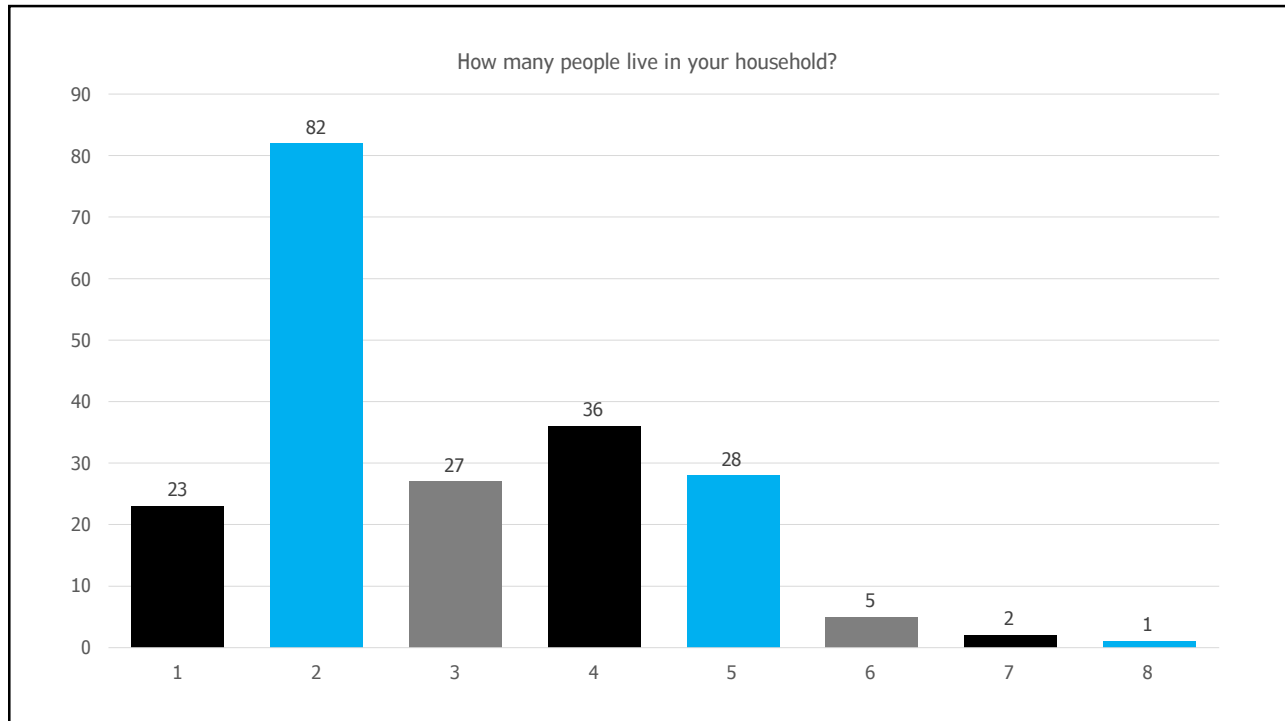
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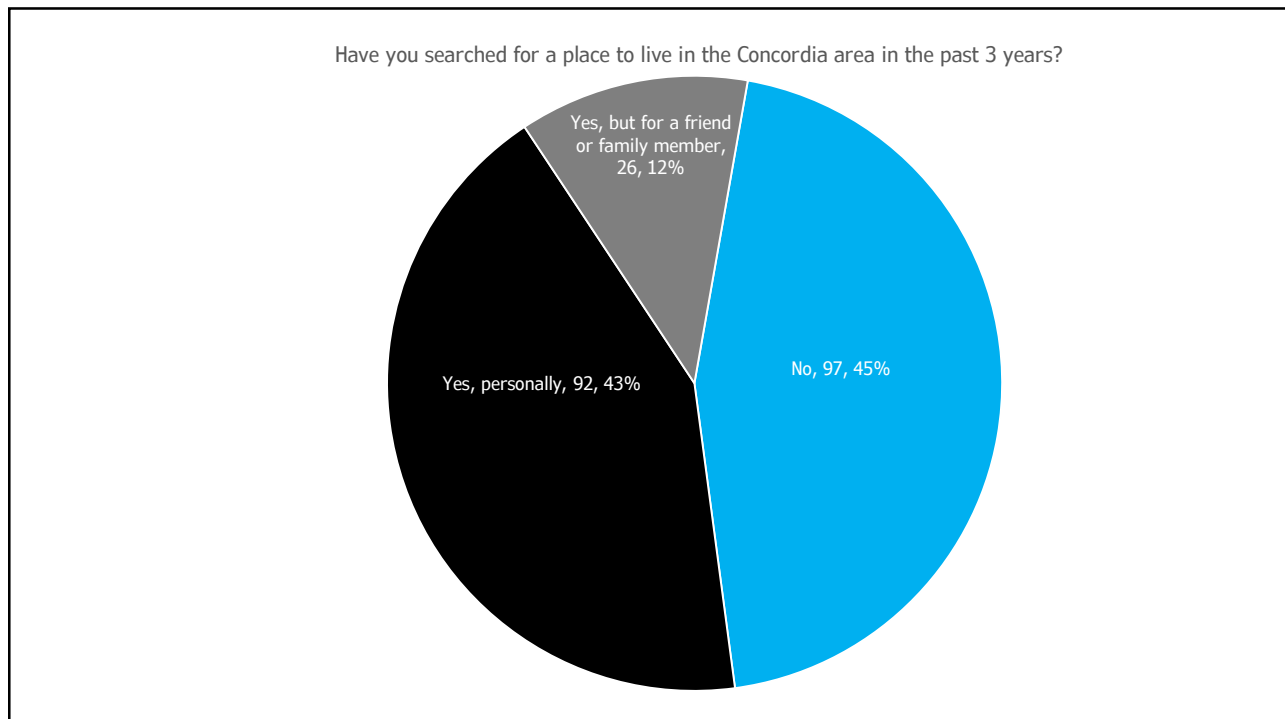
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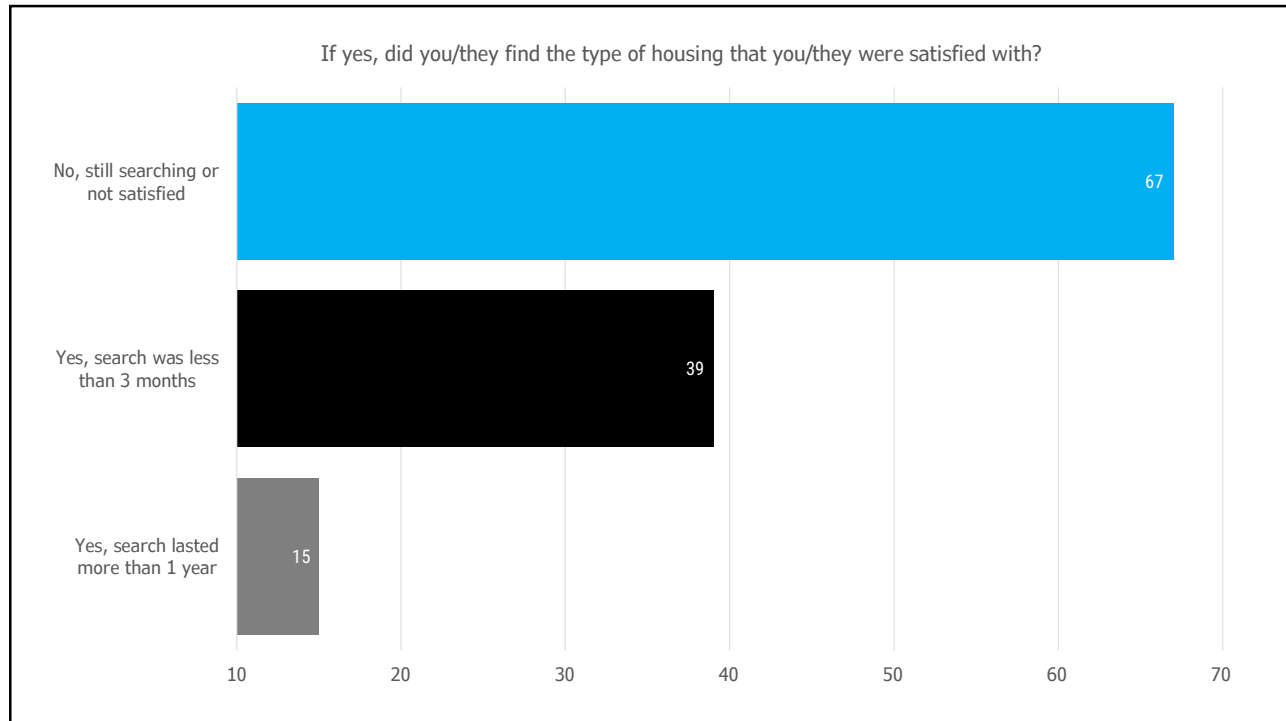
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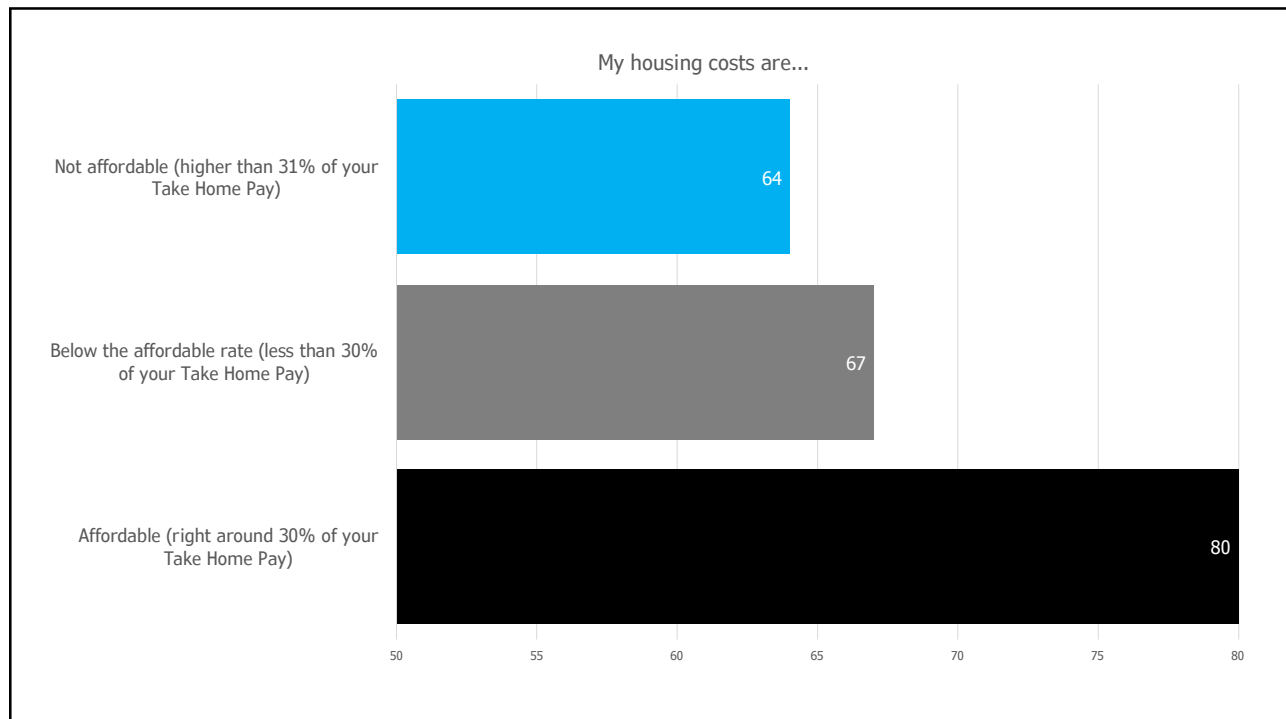
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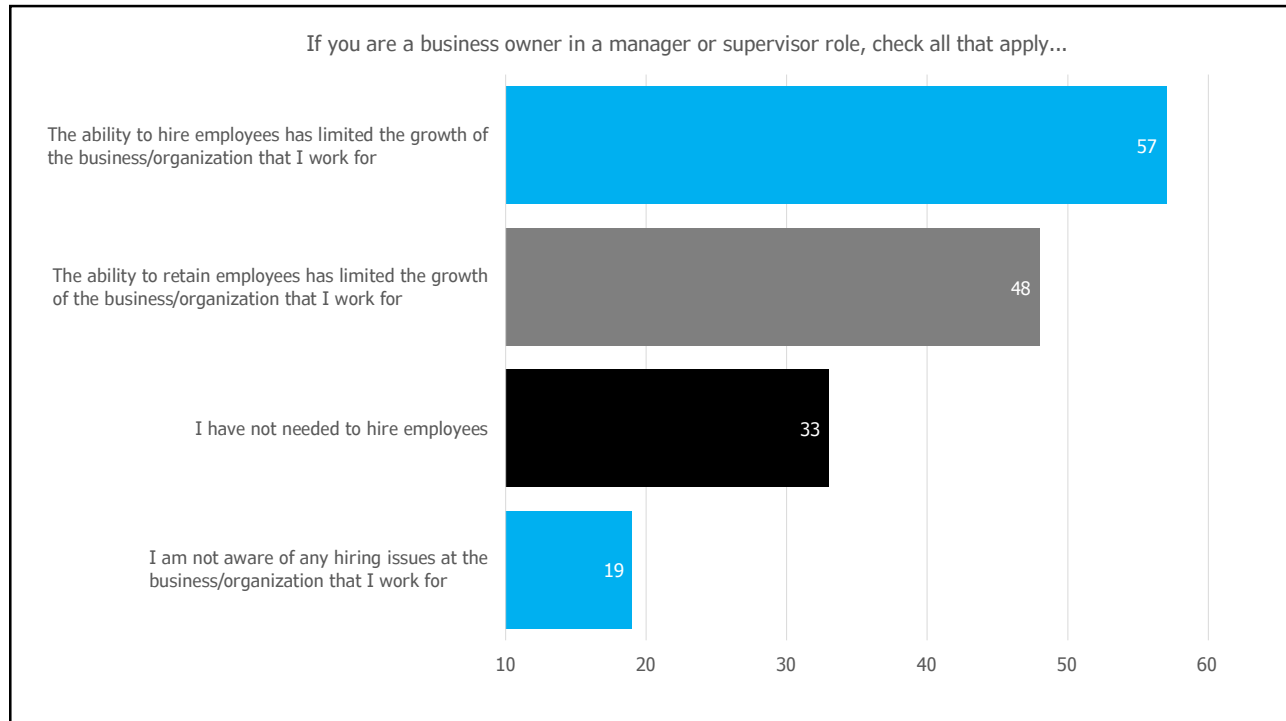
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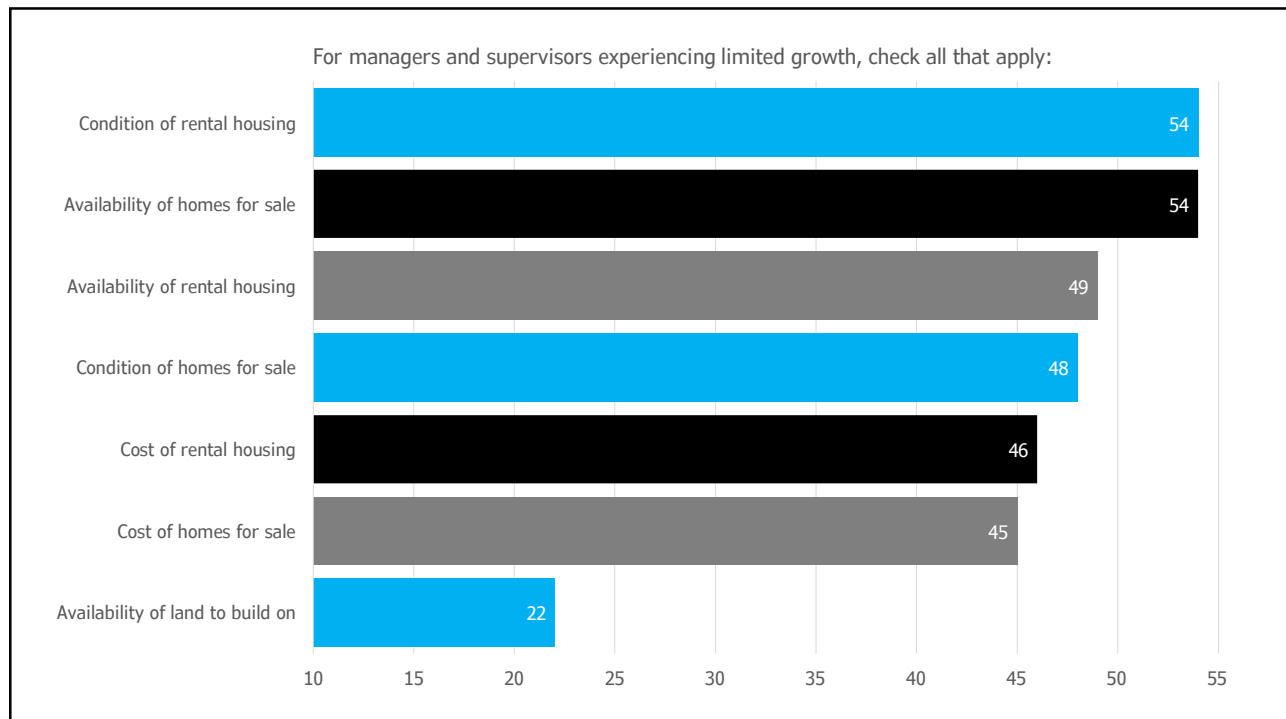
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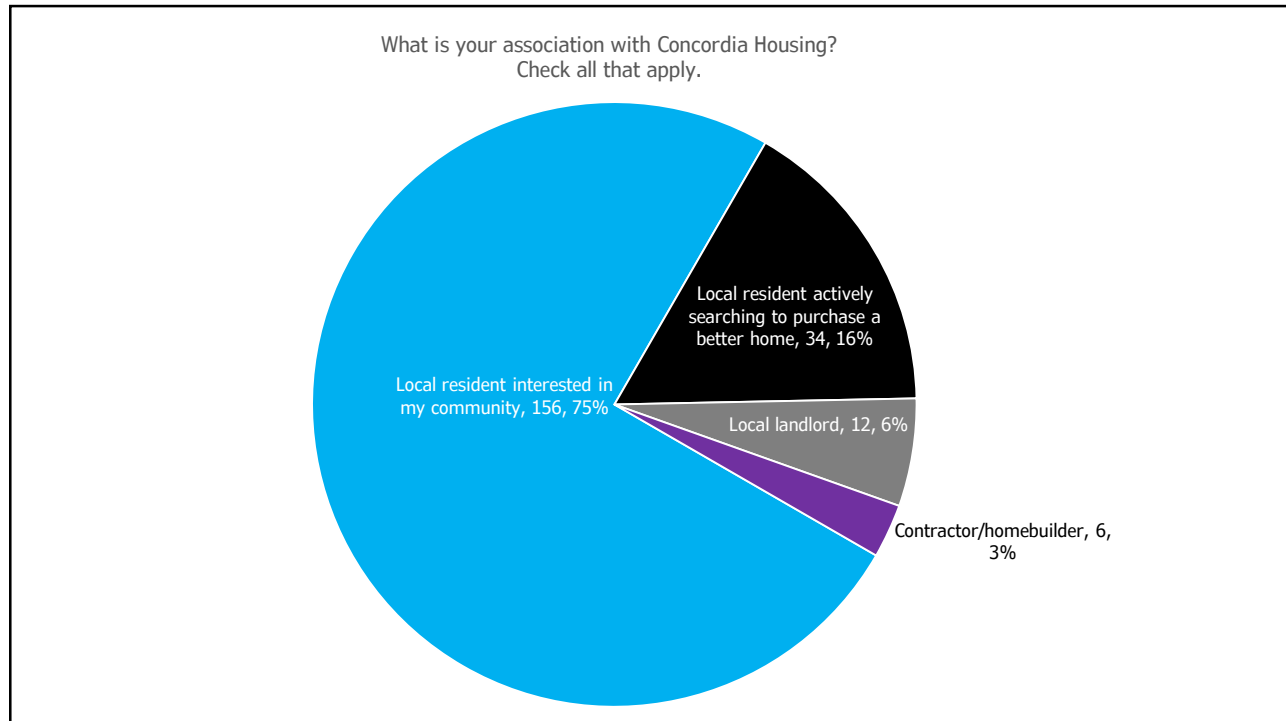
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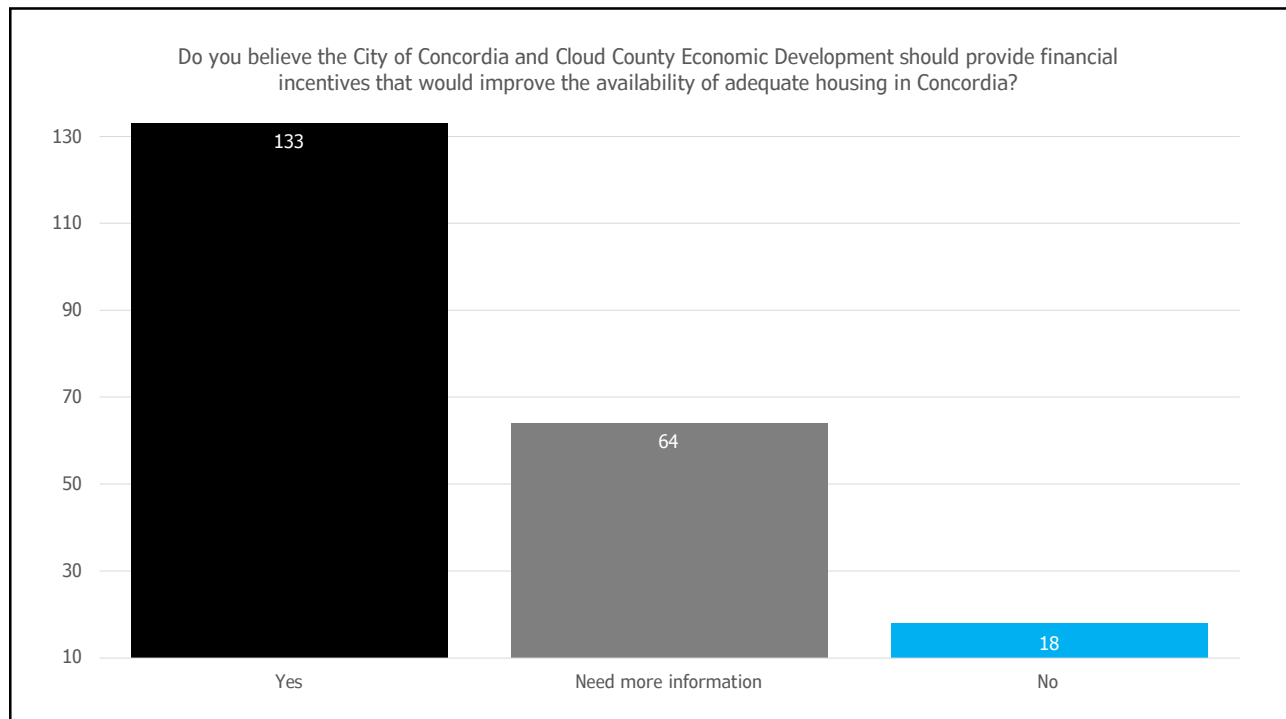
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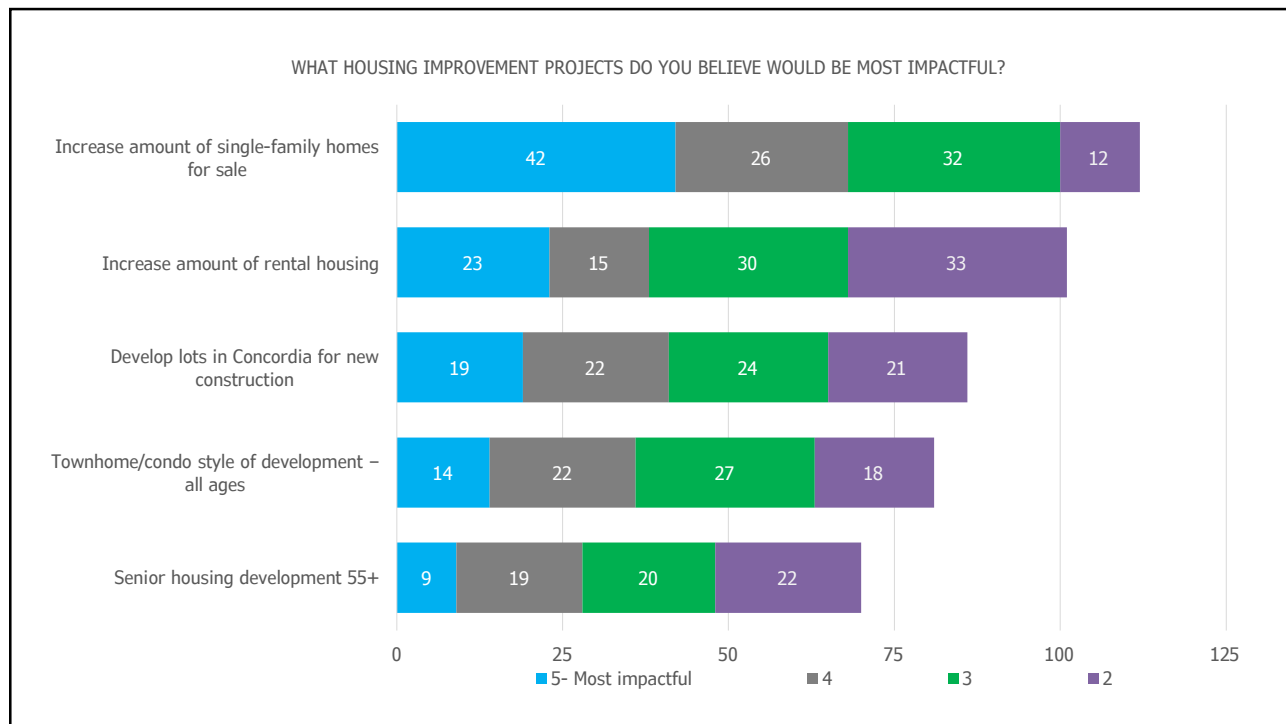
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COMMUNITY-WIDE SURVEY OPEN-ENDED FEEDBACK

INDIVIDUAL INPUT

Housing is needed that will serve all ages and socio-economic backgrounds. Incentivize a reputable builder to build on vacant lots in Concordia. I would contract with them that they get the lots for free if they invest in building the home. If it was managed strategically and the homes were cost effective for a variety of homeowners, I think they would barely begin construction before there was interest in purchase of the home. Basically operate it as a "new build community" but on vacant lots. Utilize what we already have!

If you are going to build new communities it should be in the vein of first time home owners or various sizes of homes, but more smaller ones that people can afford (even downsize to if they are seniors). Too big and too fancy will keep out folks that really need access to affordable homes (but don't go cheap-looking either).

Senior housing can be lumped in with all other projects (apts., condos, etc.) Our senior living communities already have vacancies and there comes a time when seniors may not care for their home which causes further blight on the community.

If we are looking to the future of Concordia and those that will invest in our community, then we need to make the community and housing more desirable for those that will be working and living here now and in the future.

I believe townhome/condos would also be impactful.

I wouldn't build a lot of apartments or cheap looking apartments, but Concordia does need some nice apartment housing as I have seen in other rural communities.

INDIVIDUAL INPUT

Tear down the old hospital and put in a housing development of affordable starter &/or family homes ranging from 1300-1800 square feet on the main floor with a basement. Anything larger and homes reach a price range (high property taxes) that a lot of families cannot afford with the employment options that are available through the area. I would also suggest within this development offer some duplex/townhome options.

A development of this nature would attract empty nesters/retirees and new families to the community. Working professionals to work in the school district, medical facilities and other progressive businesses throughout this area. Working middle class families are looking for nice/clean modern homes and not over-the-top elaborate homes.

For those that are looking for a lot to build a more elaborate new home, there is already a development in Concordia with available lots. Being new to Concordia and the surrounding area this last year I can truly say that once my husband accepted employment finding out how limited the access to quality housing was very concerning and stressful for us. We were fortunate to have been contacted by someone selling before they listed with a realtor, but if he hadn't contacted us, I am not sure what we would have done as there were no homes for sell more or less rent other than those well below \$100,000 that in my opinion would not have even made good quality rentals.

My parents who are of retirement age moved here as well. They had to live with us for over 2 1/2 months during their house search which was also very stressful not only for them but us. Fortunately, in the end they found a home; however, it was not without many stressful days of looking at many homes that were in poor shape or would have required thousands of dollars of updating/repairs.

We were attracted to Concordia due to the people we met while visiting the community during my husband's interview, quality downtown and other businesses and the ease of access to be able to get to other areas like Omaha, Lincoln, Salina, Manhattan, Kansas City, Wichita etc. Concordia is a diamond in the rough that just needs some polishing in the area of affordable and quality housing to really shine with what all it has to offer.

MOST NEEDED HOUSING

Housing for first time homeowners that aren't run down would be great. It's essentially impossible for a new homeowner with lower income and credit to get anything but a rundown house.

Build modern homes, apartments, duplexes, and townhomes on existing lots that are closer to downtown and businesses on the highways. Make it affordable to live in modern homes that include sidewalks that are safe to walk. Continue to demolish the blighted, and dangerous, buildings.

Affordable single family, starter homes (2br, 1 bath)

Affordable family homes with garages, priced at \$130,000 - \$175,000.

Affordable new construction

Affordable, small energy efficient homes

Affordable senior housing tops the list

Affordable family homes with garages, priced at \$130,000 - \$175,000.

Affordable new construction

Apartment complexes for young professionals with amenities, such as laundry, pool. Something to encourage new young workers to come to town and have a social area while they decide if they want to invest in purchasing a home.

Apartment Buildings

Apartment complex

Condos or complexes that are maintenance free for the upcoming generation of retirees.

Duplex Senior living on empty lots.

Efficient Tiny Homes, options for the Elderly (walk-in shower,...), work with CCCC for Energy Management. Small Homes
Efficient homes for families.

Houses with land to rent or own

Housing for first time homeowners that aren't run down would be great. It's essentially impossible for a new homeowner in need of credit to get anything but a rundown house.

I am disabled with children and cannot go up and down stairs. There is not a single low income place that has a single level with no stairs and with 3 bedrooms. We are also the only place I have found that does not have section 8 housing. Like it or not, this community has a large low income population

I really think AFFORDABLE 3+ bedroom townhouses for rent or condos that single parents can afford would be absolutely amazing and need for concordia. Everything around here is much too expensive to rent for a single mom like me working and going to college places just don't pay enough to survive here anymore.

RENTAL UNITS

A more traditional-style apartment complex may prove beneficial. Perhaps on the land that will be vacated by the hospital.

Affordable and in livable conditions. Too many landlords w/rentals that have no working heaters for winters and no A/C for summer. No hot water working, broken windows and doors w/broken locks.

affordable rent with rental assistant if necessary

affordable rent with rental assistant if necessary

Concordia rental properties need to be better maintained and the rent is high for the wages paid in Concordia for almost all properties whether they are properly maintained or not.

Condo in the mid range rental price

Control / over see slum lords. Too many run down.

Do something about the local slum lords and some of the questionable tactics used by local realtors

I think the problem is less of the amount of housing but the quality of the housing especially for renters. Most are very high in price for what you get. There should be some sort of renting regulation.

Individuals and families in this area need good quality long term rental housing. Many people are unable to buy a house, and good long term rentals are desperately needed.

Landlords need to improve their rental units. We have too many slum lords. Not only would this give renters adequate, livable housing, it would also help "refresh Concordia" by cleaning up the exteriors of property that currently make our community look run down, poor, and uninviting.

Less slumlords and less income based housing. We have a decent amount of rentals but not very many are up to par especially if a newly single mom or dad is starting over and needing proper housing for children. A lot of these rentals are outrageous in rent. I couldn't imagine paying \$600+ for a house that's nasty and the landlord take forever to fix issues when kids are in the house. It's also unfair that realtors can purchase so many houses and let them sit when a new starting family could have purchased it. Rent is way more than a mortgage payment in Concordia.

Many homes in Concordia are very outdated, making the appeal to live here less and less. My husband and I were lucky to have found the one decent (but TINY) apartment in Concordia. Rental homes we looked at were either outdated, dirty, or next to neighbors who did not keep their home in good appeal. There are not many housing options for younger couples who are not quite ready to buy, so building either NICE apartments or condos would be very appealing to people of this age. We have many younger couples and families coming to Concordia that need to be accommodated with more modern, cleaner options than what the housing market is offering now.

More off-campus housing for college students.

Rental units in good repair and affordable to rent. Land development for mixed single and multiple housing.

The biggest problem is not only not enough rental housing but also the condition of the units and the price of those. This is not a rich community but in most cases people are using half of their monthly income on rent alone. Then you still have to add utilities. Utilities are high because the homes aren't in the best condition. Then you have to hope there is enough money for food after that. We personally are trying to stop renting and buy but due the high cost of houses that still need so many improvements we can't get approved for a loan with our income. A mortgage payment could potentially be less than rent per month but that isn't factored in either!! I don't know how any of this can be improved but those are the real issues we are facing.

INCENTIVES AND OTHER IDEAS

Address blight. Don't penalize homeowners with increased taxes when they make improvements on their homes, such as painting, landscaping, etc. Increased property taxation should only occur with significant changes, such as adding on additional square footage.

Building incentives for newer homes.

Expanding City Limits of town. Include current ones in tax base that receive utilities now.

Get rid of the contractors license requirement to work on your own rental houses. Rental properties are an investment and they are not a get rich quick scheme in order to make it work a Landlord has to be able to make his own repairs to justify the investment in the property. If I have to hire contractors to do all of the repairs I will have to raise my rent to cover the additional costs. Also these contractor requirements are adding another obstacle for a homeowner to get repairs done because most of the "LICENSED CONTRACTORS" are booked out over a year and you can't get any other contractors to do the work because they don't want to deal with the licensing. So the houses just don't get repaired anymore which isn't good for the long term housing available.

Incentives for homeowners (not landlords) to improve their home. Improved sidewalks

Have a painting grant that would allow people to apply for up to \$750.00 for paint for there homes

People to fix thing up and not charge u a arm and leg to get it fixed

Removal of fun down properties, better maintenance if public grounds- Mowing and landscaping of parks, better sidewalks and roads in town

Renovation programs with financial assistance to include moderate income households and minimal "red tape" and assurance of no immediate property tax increase as a result.

Retaining wall maintenance grants.

Single family housing. No more east 16th street apartments, 7th street apartments, Sunflower apartments. Too many problems associated with these. People want a place to call their own. Being a neighbor to these places is not the best.

Taxes are so high now, so were not for anything that will cost the taxpayer more! The City slumlords let the rentals go and cannot even clean up the homes, that in itself is a huge problem. The trashy homes here just turn anyone off from coming here, and that is so so very sad! Maybe you can take a tour of Clyde and learn how they keep their city so nice, it really does show. We love our little town, why can't we take pride in our city!

Taxes are unreasonably high!!

The city should offer an incentive for development of the current vacant lots in town. For example, sell them for \$1 and waive property tax during construction, but put reasonable limits on the timeline. New development should increase property values and homes for sale, thereby increasing tax revenue long term.

RUN DOWN PROPERTIES AND CURB APPEAL

Ability to hold landlords accountable for poor conditions in rental units. Perhaps some type of inspection system. New employee from outside area had difficult time finding decent, affordable rental.

City should work on improving sidewalks and curbing around town and in front of houses.

Curbs gutters approaches and sidewalks

Driving through the community, you can still see eye sore homes that need to be improved or taken down to make for new development. This would make our community much more clean and attractive to new comers.

Master development plan to redevelop area's of blight. Essentially looking at an entire neighborhood & making it more desirable for new housing by redeveloping the entire block...not just 1 home at a time.

Remove structures that are not fit to live in.

Renovation or removal of dilapidated homes/properties

There are a lot of areas around town that have houses that are beyond repair. If we could find affordable housing for those people and demo some of those homes to make room for reasonably sized, priced homes I think that would make a decent impact, as well.

updating houses

Using and fixing up properties that landlords have let fall apart or fine them if they won't.

4. HOUSING REVIEW REACTION



GROUP ACTIVITY – FOUR GROUPS

IF YOU HAD \$1 MILLION FOR A HOUSING PROJECT, WHAT WOULD IT BE?

GROUP 1:

Didn't follow. Came up with four ideas

Demo the old hospital and apartment building. 8-10 nice homes in \$200-300K range
Nicer apartment condo

Empty lots – 3-plex with 1-bedroom apartments. (Across from the city park tennis courts)

A \$1million grant with incentives for landlords. HVAC, bath and kitchen appliances and windows.

GROUP 2:

Mirror the other group. Think we need to do some 2-bath 3 bedroom and 4 bedroom units. Maybe make them Manhattan style apartments. But more cookie-cutter rather than high end finishes.

Buy out some of the slumlord rental or give them an incentive tax break to make upgrades. Concerned that they will think the property tax will increase.

Some sort of ordinance to require upgrades or fine them for violations. (Incentives is rewarding bad behavior). Sometimes renters turn it into slums. A slum lord that doesn't care is going to just want the money and possibly take advantage of it)

2011 CBDG grant \$25,000 rehab if renters were low income. Tore down about 5 properties. They took advantage of it and had low-income people move into a place to get the benefit. They immediately raised the rent, but there were restrictions on this.

The ones that get the incentives are being rewarded for bad behavior.
Making it a guaranteed match would be helpful.
Maybe a low interest loan would be better

GROUP 3:

In the business of handing out policy and investment

\$750K work with property owners

North of 13 and South of 11th street and
7th street south to 13th highway 81 – condemned houses into the land band
Incentives for patio homes – single floor accessible.
2 bedrooms, 1 bath

Incent the developer to help them buy the home.

Capital investment by local builders is good for the community, gives the opportunity to area contractors.

Create infrastructure that will fire up the private market.

GROUP 4:

We would use the money for infrastructure improvement with incentives for the private sector (contractors and developers)

Industrial Park – hasn't been used in several years. Preliminary platted for industrial but hasn't been used.

Elementary school

Hospital property

Not as enthused about incentives for slum lords. Don't reward them for bad behavior.

Reward people that are doing right by the city.

Narrative sent over from Amy with her group's ideas:

Get school board to donate old practice football field (west of Republican back side of golf course) to City Land Bank. City to play and build infrastructure and market to private developers with emphasis on NRP. Build \$100k-\$200k homes

Do same thing with hospital property but with \$200K-\$300k homes. Could be coupled with senior living townhomes.

Then give developers \$25k toward infill development of dilapidated or vacant lots from 11th to 13th & Republican to Cedar. Do same thing 7th to 13th from Hwy 81 to Archer. Only for homes of minimum standard with 100% ADA accessibility, storm shelter & attached garage. These would address senior living downsizing, higher end rentals, and owner/occupies starter homes.

5. HOUSING WINDSHIELD ASSESSMENT GUIDE

Housing Windshield Assessment Guide

It is a helpful step for a rural community to complete Housing Windshield Assessments to understand community housing needs, identify areas for redevelopment, and develop programs and support to improve existing housing stock.

Community volunteers travel throughout to inventory the exterior condition of homes and potential uses for vacant lots. These surveys are then compiled in the Housing Windshield Assessment Results which is important data about the condition of the current housing stock, potential for investment in improvement of the housing stock, and specific needs.

A Housing Windshield Assessment is an exterior review only. It is recommended that this tool be utilized with a Housing Survey for Residents that includes perceptions of tenants and homeowners on the needs for improvements including both the exterior and interior of the home and the income demographic of the households.

Surveyors should consider the condition of the following during your assessment:

- Foundation
- Roof
- Windows
- Siding
- Porch
- Overall visual impression of the home

It can be difficult to categorize the exterior condition of a home using only four (4) definitions. In order to compile and utilize this qualitative data to guide community decision making, it is important to make your best efforts to do so in an objective and consistent manner. The purpose of the next section of this guide is to provide descriptions and visual examples of each Housing Condition Rating to assist you with consistency in your review.

Overall Housing Condition Rating (select one for each home)

Excellent Homes in excellent condition have solid roofs, foundations, and contribute positively to your community's housing stock.



Satisfactory Homes in satisfactory condition are structurally sound, but may need minor repairs such as new shingles, paint, concrete steps, or doors that need replacing; does not detract from the neighborhood but does have deferred maintenance issues.



Major Wear Homes typically have substantial wear such as a sagging roof, missing or rotted siding, rotting windows, and a sagging porch; appears “tired” and gives negative impression of the neighborhood.



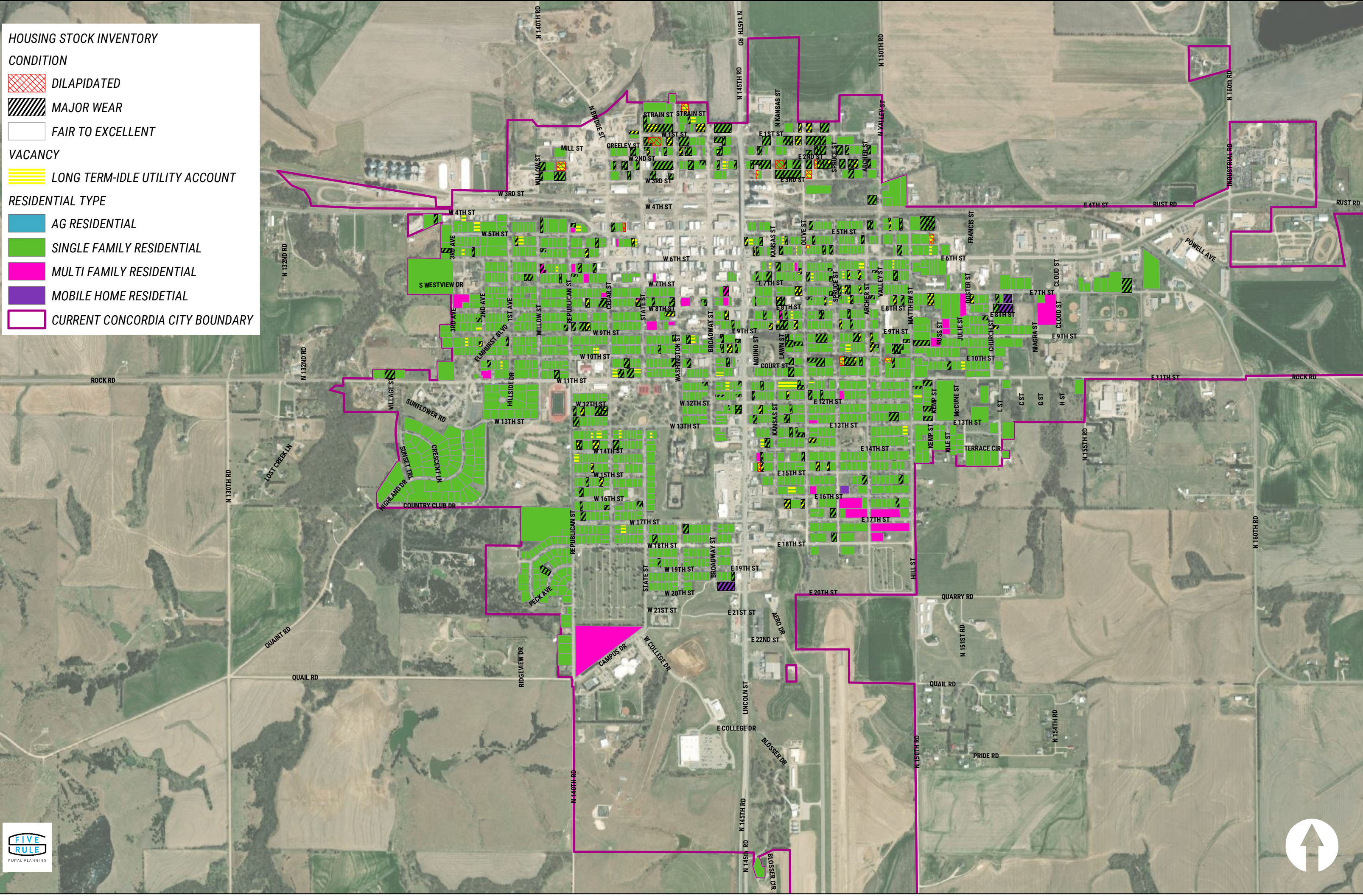
Dilapidated Homes are in an overall unsatisfactory condition, with a crumbling foundation, windows and doors that are broken or rotted, or sagging roof; has extended it's life beyond normal expectancy & is a safety/health hazard.



6. HOUSING STOCK INVENTORY



 CURRENT CONCORDIA CITY BOUNDARY



7. HOUSING INVENTORY AND OPTIONS

CURRENT CONCORDIA CITY BOUNDARY

HOUSING STOCK INVENTORY

CONDITION

DILAPIDATED (13)

MAJOR WEAR (302)

VACANCY

LONG TERM-IDLE UTILITY ACCOUNT (121)

NAME

PUBLICLY/QUASI-PUBLIC-OPPORTUNITIES

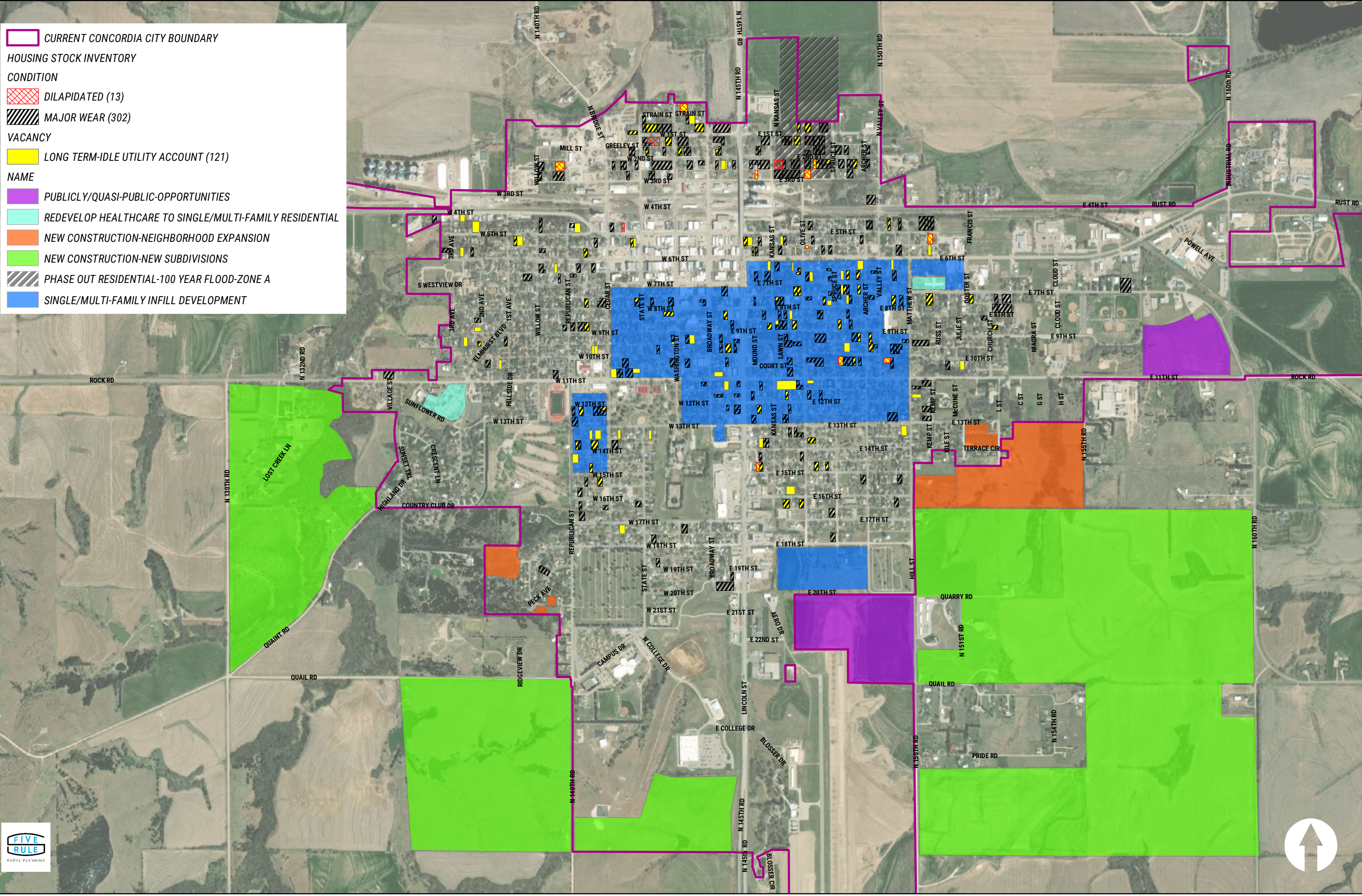
REDEVELOP HEALTHCARE TO SINGLE/MULTI-FAMILY RESIDENTIAL

NEW CONSTRUCTION-NEIGHBORHOOD EXPANSION

NEW CONSTRUCTION-NEW SUBDIVISIONS

PHASE OUT RESIDENTIAL-100 YEAR FLOOD-ZONE A

SINGLE/MULTI-FAMILY INFILL DEVELOPMENT



8. VACANT LOTS

