The Role of Housing in Economic Development

Mollea Wainscott
Assistant Director of Economic Development
WHY HOUSING?

- Business Recruitment
- Business Expansion
- Workforce
- Quality of Life
- Link between Housing & Health
Dodge City Success

- Create Partnerships
  - City
  - County
  - Community College
  - Businesses
  - KHRC
  - KDOC
  - Realtors
  - Developers

- Over 600 units developed
- Almost 600 under construction
- Another 400 in the pipeline
First Step – Identify Needs

• Housing Study – Community Housing Assessment Team (CHAT)
• RDG Planning & Design
  • Amy Haase, ahaase@rdgusa.com, 402-392-0133
Update the housing assessment every 3 years.
Do not incentivize what is not needed.
First Step – Identify Needs

- Housing Assessment Tool – KDOC
  - [https://www.kansascommerce.gov/housing/hat/](https://www.kansascommerce.gov/housing/hat/)

- Process
  - Gather stakeholders and community engagement
  - Analyze data
  - Assess community input and data to set priorities
### HOUSING NEED

We need housing in all income ranges as well and a need to preserve our existing housing stock.

<table>
<thead>
<tr>
<th></th>
<th>2020-2024</th>
<th>2025-2030</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Need</strong></td>
<td>455</td>
<td>629</td>
<td>1,084</td>
</tr>
<tr>
<td><strong>Total Owner Occupied</strong></td>
<td>227</td>
<td>315</td>
<td>542</td>
</tr>
<tr>
<td>Affordable Low: &lt;125,000</td>
<td>86</td>
<td>118</td>
<td>204</td>
</tr>
<tr>
<td>Affordable Moderate: 125-200,000</td>
<td>62</td>
<td>86</td>
<td>149</td>
</tr>
<tr>
<td>Moderate Market: 200-250,000</td>
<td>34</td>
<td>47</td>
<td>81</td>
</tr>
<tr>
<td>Market: $250-350,000</td>
<td>25</td>
<td>35</td>
<td>60</td>
</tr>
<tr>
<td>High Market: Over $350,000</td>
<td>20</td>
<td>28</td>
<td>49</td>
</tr>
<tr>
<td><strong>Total Renter Occupied</strong></td>
<td>227</td>
<td>315</td>
<td>542</td>
</tr>
<tr>
<td>Low: &lt; $500</td>
<td>52</td>
<td>72</td>
<td>125</td>
</tr>
<tr>
<td>Affordable: $500-1,000</td>
<td>82</td>
<td>114</td>
<td>196</td>
</tr>
<tr>
<td>Market: $1,000-1,500</td>
<td>60</td>
<td>83</td>
<td>143</td>
</tr>
<tr>
<td>High Market: $1,500+</td>
<td>33</td>
<td>45</td>
<td>78</td>
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*Source: RDG Planning & Design*
Incentives/Housing Programs

- Community Housing Association of Dodge City (CHAD)
- Rural Housing Incentive District (RHID)
- Neighborhood Revitalization Plan (NRP)
- Community Development Block Grant – Housing (CDBG)
- Land Bank
- Moderate Income Housing Grant (MIH)
- Kansas Housing Investors Tax Credit (KHITC)
- USDA Rural Development (USDA 504)
- Kansas Weatherization Assistance Program (KWAP)
- Low-Income Housing Tax Credit (LIHTC)
Community Housing Association of Dodge City (CHAD)

- 501 (c)(3) organization
- Abandoned Housing Program
  - 7 new construction (9 units), 1 under construction.
Community Housing Association of Dodge City (CHAD)

Dodge City Community College
Building Construction Technology

2019 CHAD House
CHAD Abandoned Housing Program

- Renovated 12 homes, 2 under construction.
Community Home Renovation Program

• Emergency home repair for low-income homeowners, 200% poverty.

• Created in 2017 with a grant from the Black Hills Foundation, since been funded by grants from National Beef, ITC, Community Foundation of Southwest Kansas.

• 46 homes repaired since 2017.
Paint Dodge

- Exterior paint program for low-income homeowners, 200% poverty
- Created in 2017 with a grant from the Community Foundation of Southwest Kansas, partner with Sherwin Williams
- 38 homes painted since 2017
- Volunteers will paint for elderly and disabled homeowners
Community Housing Association of Dodge City (CHAD)

Homebuyer Education Class

Construction Day

www.DodgeCityHousing.com
• Purpose is development and renovation of housing in rural areas of Kansas and assist in financing of public improvements.

• Captures the incremental real property taxes created by a housing development for 25 years to pay for the public owned infrastructure.

• Funding methods: Developer Reimbursement or RHID Bond Financing
Rural Housing Incentive District (RHID)

- Step 1: Defining a district
  - Resolution with map and legal description, published in newspaper
  - Secretary of Commerce approval
- Step 2: Public Hearing
  - Approve Resolution calling Public Hearing
  - Not less than 30 days nor more than 70 days
  - Public Notice not less than 1 week nor more than 2 weeks
  - Certified copy of Resolution to other taxing entities
- Step 3: Adoption of Development Plan
  - City Ordinance approving Development Plan
  - 30 day protest period

Neighborhood Revitalization Plan

• Purpose is to inspire the revitalization of residential areas
• Designed to give property owners in the NRP district a tax rebate on the incremental increase of the improvements
  • Standard Rebate Program: 10 years – 95% for years 1-5 and 50% for years 6-10
  • Historic Area – 15 years - 95% for years 1-15
  • Plus 20 Rebate Program – 20 year rebate – 95% for 20 years, minimum $6 million investment

Process:
• Create Neighborhood Revitalization Plan
• Hold Public Hearing: notice in newspaper for two consecutive weeks
• Interlocal Agreement with taxing entities
• City Ordinance approval
• Attorney General approval
Community Development Block Grant (CDBG) - Housing

- Purpose is to improve housing for low- to- moderate income households.
- $300,000 to the City of Dodge City from the Kansas Department of Commerce.
- LMI households in the target area can receive up to $25,000 in home repairs.
• Acquire, maintain, control, sell, transfer and dispose of any property within the City.
• Purpose is to remove blight, promote infill housing, promote the reinvestment of aging housing stock.
• Governed by Board of Trustees.
• Donated or purchased property will have all property taxes removed.
• Can sell/give away property with an agreement with purchasing developer that ensures investment.
• Currently have one vacant lot in the Land Bank.
Moderate Income Housing (MIH) grant

- Grant through Kansas Housing Resource Corporation to City of Dodge City.
- Purpose is to develop affordable housing for moderate-income families.
- 8 MIH grants awarded to CHAD since 2013.
- 2022 – 16 rental units and 2023 round 1 – 48 rental units granted to local developers.
- Simple and easy application – must be sold or rented to moderate income family.
• Loan/grant through USDA Rural Development for emergency home repair.

• Purpose to provide loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.

• Qualifications:
  • Be the homeowner and occupy the house in a rural area.
  • Be unable to obtain affordable credit elsewhere
  • Have a household income that does not exceed the very low limit by county:
    • Ford County  1 person: $38,550  2 persons: $38,550  3 persons: $38,550
    • For grants, be age 62 or older

• Uses: Loans may be used to repair, improve or modernize homes or remove health and safety hazards.

• Grants must be used to remove health and safety hazards, up to $10,000.
Kansas Weatherization Assistance Program (KWAP)

- Program through Kansas Housing Resource Corporation: [https://kshousingcorp.org/weatherization-assistance/](https://kshousingcorp.org/weatherization-assistance/)
  - South Central Kansas Economic Development District (SCKEDD) serves SW Region
- Purpose: provide Kansans struggling to cover high utility bills and energy costs. They may qualify for free upgrades to make their homes more energy efficient.
- Income guidelines: 200 % of Federal Poverty Level
- This program is not for emergency use and can take 6 – 12 months to implement

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Max Income</th>
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<tbody>
<tr>
<td>1</td>
<td>$29,160</td>
</tr>
<tr>
<td>2</td>
<td>$39,440</td>
</tr>
<tr>
<td>3</td>
<td>$49,720</td>
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<tr>
<td>4</td>
<td>$60,000</td>
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<tr>
<td>5</td>
<td>$70,280</td>
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</table>
The Reserves at Cimarron Valley

- 80 units built in 2009
- Low-Income Housing Tax Credits
- Rural Housing Incentive District
- City Fees Waived
Low-Income Homeowner

• Elderly person, needed wheelchair accessibility ramp and bathroom
• CHRP
• USDA 504 Grant
• City waived fees
Low-Income Homeowner

- CHRP
- KWAP
- City waived fees
- Paint Dodge
- Volunteers – local construction company
811 1st Avenue

- MIH
- DCCC Construction Technology Program
- NRP
- City donated lot
- City waived fees
- House plans donated by local architect
Questions?

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Dodge City/Ford County Development Corporation
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620-227-9501