The Role of Housing in Economic Development

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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/
- Process
 - Gather stakeholders and community engagement
 - Analyze data
 - Assess community input and data to set priorities

	2020-2024	2025-2030	Total
Total Need	455	629	1,084
Total Owner Occupied	227	315	542
Affordable Low: <125,000	86	118	204
Affordable Moderate: 125-200,000	62	86	149
Moderate Market: 200-250,000	34	47	81
Market: \$250-350,000	25	35	60
High Market: Over \$350,000	20	28	49
Total Renter Occupied	227	315	542
Low: < \$500	52	72	125
Affordable: \$500-1,000	82	114	196
Market: \$1,000-1,500	60	83	143
High Market: \$1,500+	33	45	78

Source: RDG Planning & Design

HOUSING NEED

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

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)

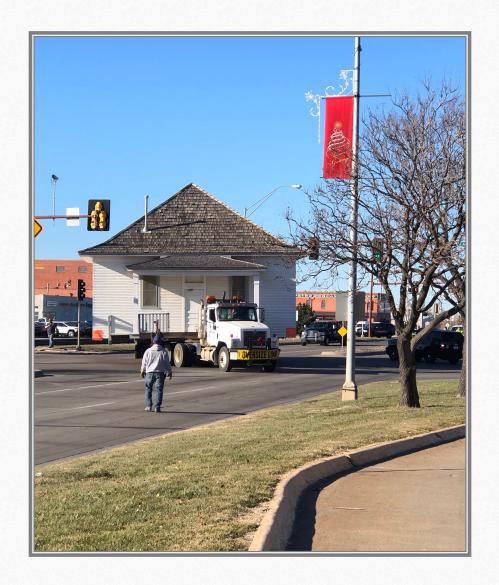


Building Construction Technology

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 lowincome 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. Dodge City Housing. com

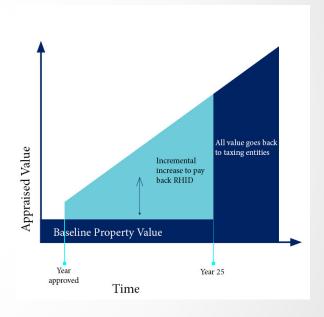
Rural Housing Incentive District (RHID)

- 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



• Resources: https://www.dodgedev.org/rhid. Examples of Resolutions, Ordinances, and Development Plan.

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.



Land Bank of Dodge City

- 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.



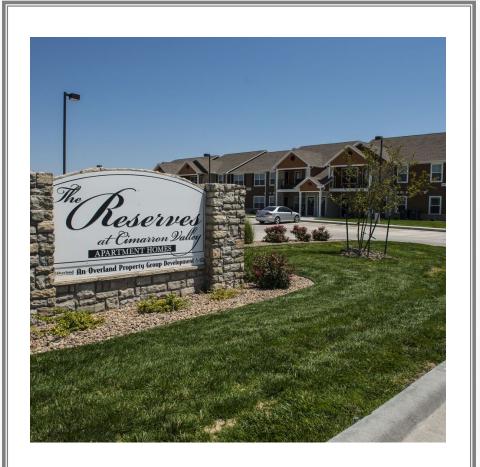
USDA Rural Development 504 grant

- 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 <u>and</u> occupy the house in a rural area.
 - Be unable to obtain affordable credit elsewhere
 - Have a household income that does not exceed the <u>very low limit</u> 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/
 - 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

Family Size	Max Income
1	\$29,160
2	\$39,440
3	\$49,720
4	\$60,000
5	\$70,280



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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