

A. CALL TO ORDER/ROLL CALL

__ Scofield __ Cokeley __ Nisly __ Brislin __ Wylie __ Griffin

B. PLEDGE OF ALLEGIANCE

C. APPROVAL OF AGENDA (ADDITIONS/DELETIONS)

D. ELECTION OF MAYOR

Nominations: _____

Action - Motion to elect _____, Mayor

Motion _____ Second _____ Vote _____

E. ELECTION OF PRESIDENT OF THE COUNCIL

Nominations: _____

Action - Motion to elect _____, President of the Council

Motion _____ Second _____ Vote _____

F. CITIZEN COMMENTS

G. HEARINGS, PRESENTATIONS, PROCLAMATIONS & RECOGNITIONS

1. Council Orientation Packet - Kathy Sexton

H. CONSENT AGENDA

1. Approval of Minutes - Regular Council Meeting, January 13, 2025

2. Approval of Invoices

3. Approval of Commercial Tree Service License (Corwin)

Motion _____ Second _____ Vote _____

I. ACTION ITEMS

1. Approve the 2024 Housing Needs Assessment by RDG Planning and Design

Motion _____ Second _____ Vote _____

2. Approve Zoning Code as presented.

Motion _____ Second _____ Vote _____

3. Approve Subdivision Regulations as presented.

Motion _____ Second _____ Vote _____

4. Approve Strategic Planning Contract with Kansas University Public Management Center

Motion _____ Second _____ Vote _____

5. Approve Cold Weather Water Shutoff Policy

Motion _____ Second _____ Vote _____

J. DISCUSSION ITEMS

1. Future for city properties
2. Vision and Mission Statements
3. Air BnB regs

K. CITY ADMINISTRATOR'S REPORT

L. GOVERNING BODY COMMENTS

M. EXECUTIVE SESSION

N. ADJOURNMENT

SUBMITTED BY: Jeff Schenk, City Administrator

MEETING DATE: January 27, 2025

AGENDA ITEM: Consent Agenda

BACKGROUND:

Consent agendas are designed to take routine business items, non-controversial items, and other matters where a consensus has been reached and combine them into one single motion and vote.

DESCRIPTION:

Items on the consent agenda should not be discussed or debated by the governing body. Any member of the governing body may elect to pull an item from the consent agenda for a separate vote.

PROPOSED ITEMS:

- Approval of Minutes from the following meetings:
 - January 13, 2025, Regular Council Meeting
- Approval of Invoices
- Approval of Commercial Tree Service License

RECOMMENDATION:

Motion to approve the consent agenda as presented.

ATTACHMENTS:

Exhibit A - Minutes from January 27, 2025, Regular Council Meeting

Exhibit B - AP Invoices

A. **CALL TO ORDER/ROLL CALL 6:00 p.m.**
_X_Scofield _Cokeley _X_Nisly (Via Video) _X_Brislin _Wylie _X_Griffin

B. **PLEDGE OF ALLEGIANCE**

C. **APPROVAL OF AGENDA (ADDITIONS/DELETIONS)**

D. **CONSENT AGENDA**

1. Approval of Minutes - Regular Council Meeting, December 9, 2024
2. Approval of Invoices
3. Approval of Commercial Trash Hauler's License (Stutzman's)
4. Approval of Mobile Home Park License (326 S. Elm)
5. Approval of Commercial Tree Service License (Tatro Tree Service)

Motion BRISLIN Second GRIFFIN Vote 3-0

E. **ACTION ITEMS**

1. Approve Repair of Well #3 with Sargent Drilling in the amount of \$49247.55 and authorize of the Mayor to sign.

Motion BRISLIN Second GRIFFIN Vote 3-0

2. Approve Demolition of 603 N Poplar St to G&G Dozer
Cameron Potucek appears and asks for 30 additional days to get items removed from the building. G&G dozer has all their equipment staged and ready to move to the site as soon as possible otherwise we would have to mobilize it again and the cost would be significantly higher without the salvage in the building. Discussion included how much time Cameron had previously had to repair the building; he did not show any efforts and that the city was not interested in giving him more time at a higher cost to the citizens.

Motion BRISLIN Second NISLY Vote **2-1 GRIFFIN**

F. **DISCUSSION ITEMS**

G. **ADJOURNMENT**

Nisly made the motion to adjourn the meeting at 6:23 p.m.

Motion NISLY Second BRISLIN Vote 3-0

INVOICE APPROVAL LIST

1/27/2025

01/14/2025 - 01/22/2025

Gen Gov	Description	Vendor	Inv. Amt
101-101-5001	Insurance Premiums	Blue Cross Blue Shield	\$71.86
101-101-6002	Insurance Premiums	Freedom Claims Management	\$4,984.35
101-101-6000	Electric	Evergry	\$478.86
101-101-6011	CCMFOA, Local Govt Network Memberships	UMB Card Services	\$700.00
101-101-6002	Bank Fees	UMB Card Services	\$68.00
101-101-7001	Food, Fuel, Hotel	UMB Card Services	\$993.85
101-101-7000	Legal Pads, Cleaning Supplies, Calendar	UMB Card Services	\$83.96
101-101-6002	Service Printers, Service Copier	Better Image	\$458.95
101-101-6002	Cartridge Replacements	Better Image	\$159.45
101-101-6011	Association Dues	City Attorney Association of KS	\$35.00
101-101-6000	Cable TV	Cox Communications	\$16.78
101-101-7005	Reimbursement	Jeff Schenk	\$225.00
101-101-6011	KACM Membership Dues	Kansas Association of City/County Man	\$100.00
101-101-6000	Gas Service	Kansas Gas Service	\$298.99
101-101-6011	Association Dues	Kansas Mayor Association	\$50.00
101-101-7005	Reimbursement	Katie Marcum	\$75.00
101-101-7000	Postage	Pitney Bowes Reserve	\$200.00
101-101-6004	Storage	Underground Vaults & Storage	\$219.48
101-101-6002	City Attorney Services	Cody Smith	\$2,000.00
			\$11,219.53

Police	Description	Vendor	Inv. Amt
101-102-5001	Insurance Premiums	Blue Cross Blue Shield	\$8,143.37
101-102-6000	Electric	Evergry	\$1,126.87
101-102-7015	Computers	Leading Edge Technology Partners	\$6,231.72
101-102-6002	Prime, Key Hook, Bank Fee	UMB Card Services	\$62.97
101-102-6004	Pistol Case	UMB Card Services	\$50.90
101-102-6011	KACP Membership	UMB Card Services	\$75.00
101-102-6012	KACP Conference, CPM Program	UMB Card Services	\$4,410.00
101-102-7001	Food, Fuel, Hotel	UMB Card Services	\$648.91
101-102-6004	License Plate Blanks, Vinyl	UMB Card Services	\$29.96
101-102-7009	Name Plate	Galls	\$12.95
101-102-6000	Cable TV	Cox Communications	\$50.36
101-102-7000	Batteries	DESS LLC	\$122.16
101-102-6000	Gas Service	Kansas Gas Service	\$907.05
101-102-6007	Tire	Tom & Dan's Tire Service	\$332.24
101-102-6004	Storage	Underground Vaults & Storage	\$699.36
			\$22,903.82

Street	Description	Vendor	Inv. Amt
101-103-5001	Insurance Premiums	Blue Cross Blue Shield	\$2,695.15
101-103-6000	Electric	Evergry	\$951.84
101-103-6004	Traffic Signal Maintenance	City of Hutchinson	\$1,500.00
101-103-6000	Electric	Evergry	\$49.29
101-103-6000	Gas Service	Kansas Gas Service	\$742.63
101-103-7000	Postage	Pitney Bowes Reserve	\$200.00
101-103-7002	Valve Stem	Tom & Dan's Tire Service	\$42.00
			\$6,180.91

Fire	Description	Vendor	Inv. Amt
101-104-6000	Electric	Evergy	\$651.07
101-104-6011	Association Memberships	UMB Card Services	\$110.00
101-104-6014	Plastic Firefighter Hats	UMB Card Services	\$425.00
101-104-7001	Food	UMB Card Services	\$512.58
101-104-7002	Dryer Sheets, Batteries, Glucose Monitor	UMB Card Services	\$321.94
101-104-7004	Bandages, Paper Shredder, Tape	UMB Card Services	\$243.63
101-104-7009	Shoes, Sweatshirts	UMB Card Services	\$352.96
101-104-8000	Surgical Tape, Gas Detector, Boots	UMB Card Services	\$1,724.97
101-104-6002	Bank Fees	UMB Card Services	\$29.00
101-104-6000	Gas Service	Kansas Gas Service	\$503.63
101-104-6011	Membership Dues	RN County Firefighters Association	\$250.00
101-104-7000	Postage	Pitney Bowes Reserve	\$100.00
101-104-6014	Maintenance Fees, Membership	Vector Solutions	\$2,195.80
			\$7,420.58

Park	Description	Vendor	Inv. Amt
101-105-6000	Electric	Evergy	\$232.39
			\$232.39

Court	Description	Vendor	Inv. Amt
101-106-5001	Insurance Premiums	Blue Cross Blue Shield	\$301.36
101-106-6004	Animal Services	Prairie Vista Veterinary Services	\$82.25
101-106-6016	Judge Services	Ethan Kaplan	\$1,100.00
101-106-7000	Postage	Pitney Bowes Reserve	\$200.00
101-106-6016	Prosecutor Services	Cody Smith	\$1,100.00
101-106-6004	Storage	Underground Vaults & Storage	\$261.02
			\$3,044.63

Non-Departmental	Description	Vendor	Inv. Amt
101-109-6000	Electric	Evergy	\$12,097.35
101-109-7004	Christmas Party, Flags	UMB Card Services	\$1,291.46
101-109-6026	Trash Service	Nisly Brothers Trash Service	\$9,859.49
101-109-7004	Updated Owners / Encumbrances Report	Security 1st Title	\$75.00
101-109-7004	Public Hearing Notice	Prairie Publications	\$24.05
			\$23,347.35
		GENERAL TOTAL	\$74,349.21

Water	Description	Vendor	Inv. Amt
201-000-5001	Insurance Premiums	Blue Cross Blue Shield	\$2,285.24
201-000-6000	Electric	Evergy	\$7,246.17
201-000-7015	Computer	Leading Edge Technology Partners	\$500.00
201-000-6002	Postage	UMB Card Services	\$20.00
201-000-6002	Water Meter Setters	Core & Main	\$2,334.90
201-000-6002	Well #4 Repairs, Pump Replacement	Sargent Drilling	\$49,247.55
201-000-6002	Repair Hydraulic Unit	Fairview Service	\$310.32
201-000-6003	Hydraulic Power Unit Repair	Fairview Service	\$218.07
201-000-6002	Postage	Joy's Packing & Shipping	\$20.82
201-000-7000	Postage	Pitney Bowes Reserve	\$100.00

201-000-5001	Insurance Premium Reimbursement	Matt Mock	\$155.34
			\$62,438.41

Sewer	Description	Vendor	Inv. Amt
301-000-5001	Insurance Premiums	Blue Cross Blue Shield	\$1,993.38
301-000-6000	Electric	Evergy	\$22,000.02
301-000-7015	Computers	Leading Edge Technology Partners	\$654.54
301-000-6002	Wastewater Grit	Reno County Solid Waste	\$168.00
301-000-6002	Electrial Troubleshoot	Salt City Electric	\$1,174.50
301-000-7002	UPS Unit	DESS LLC	\$2,489.99
301-000-7002	Latex Gloves	Labsource	\$405.00
301-000-7002	Lift Station Relay, Contactor	Rensenhouse	\$352.08
301-000-7000	Postage	Pitney Bowes Reserve	\$100.00
301-000-7002	Air Filter, Oil Filter, Paint Pen, Engine Treatment	Rose Motor Supply	\$69.50
301-000-6002	Wilbeck Lift Station Clean	Roto Rooter	\$125.00
301-000-6002	Lab Analysis	SDK Laboratories	\$701.00
301-000-7002	Fuses	Sunflower Electric Supply	\$98.30
			\$30,331.31

Bond & Interest	Description	Vendor	Inv. Amt
601-000-8004	GO Bond 2012 Interest	Kansas State Treasurer	\$6,250.00
601-000-8004	GO Bond 2019 Interest	Kansas State Treasurer	\$26,550.00
601-000-8004	GO Bond 2023 Interest	Kansas State Treasurer	\$53,205.00
			\$86,005.00

Employee Benefits	Description	Vendor	Inv. Amt
501-000-5007	Insurance Premiums	Dearborn Life Insurance Company	\$493.40
			\$493.40

ARPA	Description	Vendor	Inv. Amt
808-000-7004	SH Pedestrian Signal Modification	JEO Consulting	\$1,120.00
			\$1,120.00

Community Center	Description	Vendor	Inv. Amt
811-000-6000	Electric	Evergy	\$574.15
811-000-6000	Gas Service	Kansas Gas Service	\$262.78
811-000-7004	SH Digester Improvements	Professional Engineering Consultants	\$1,222.50
			\$2,059.43

Building Reserve	Description	Vendor	Inv. Amt
902-000-8027	SH Water System PER	JEO Consulting	\$6,750.00
			\$6,750.00

Capital Equip (reserve)	Description	Vendor	Inv. Amt
901-000-8021	Vehicle #506 Upfitting	What The Flash	\$10,391.10
			\$10,391.10

		GRAND TOTAL	\$273,937.86
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RENO COUNTY

Housing Needs Assessment

December 2024

ACKNOWLEDGMENTS

MANAGEMENT TEAM

Carissa Paxton

» *Hutchinson Housing Coordinator*

Enrico Villegas

» *Hutchinson City Manager*

Jim Seitnater

» *Downtown Development Manager*

Randy Partington

» *Reno County Administrator*

Dave Sotelo

» *Hutchinson Director of
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Jeff Schenk

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The logo for RDG Planning & Design, featuring the letters 'RDG' in a large, bold, black serif font, followed by three dots '...' in a smaller, black serif font.

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INTRODUCTION TO THE STUDY

Purpose of a Housing Study

The purpose of this Housing Study is to identify needs for adequate, safe, and affordable housing in the community and to outline strategies so all Reno County residents have a choice in housing type and location, regardless of income.

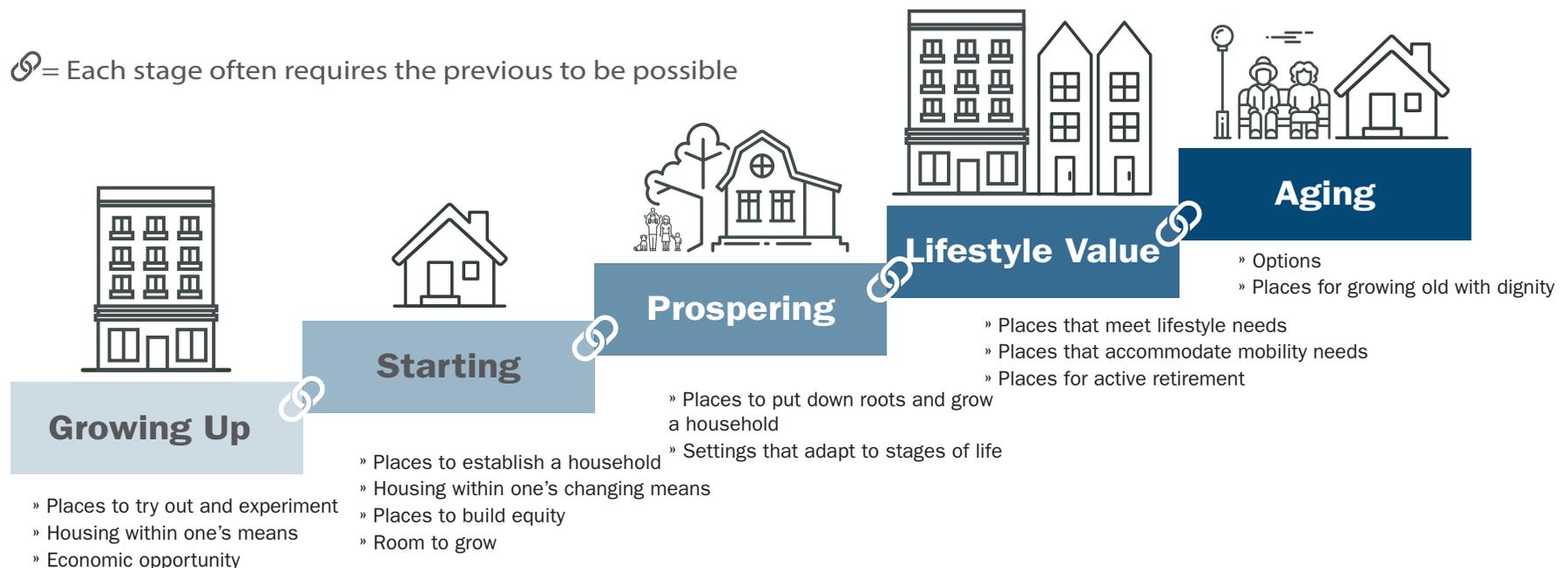
Role of the Study

The housing study explores, evaluates, and identifies strategies to address housing issues in Reno County by combining community conversations and analyzing the demographic and market trends.

How to Use the Study

- **City.** Work closely with partners and decision-makers to determine policy, programs, and funding to support the identified housing needs. Follow through on the work to create the study and adopt policies that meet the goals and intentions of this study, considering the unique context of neighborhoods and other city goals.
- **County.** Listen to the recommendations and efforts. Work closely with the City to align efforts where possible to meet the goals and intentions of the study. Some strategies benefit both jurisdictions by having a coordinated front to lobby for state-level changes in housing policy.
- **Housing Study Technical Working Group.** Refine and detail the steps for implementing the strategies in this study. Empower local stakeholder action on the strategies that fit local contexts and have a sustaining plan for continuing efforts into the future. Lastly, advocate for residents and sectors of the housing market needed in Reno County.
- **Citizens and Other Stakeholders.** Seek to understand the housing needs and challenges of all different people and circumstances in Reno County. Advocate for housing that meets these needs. Get involved within community efforts.

FIGURE 0.1: HOUSING LIFECYCLE





What the Study Can and Cannot Do

The strategies identified in this study will not overcome all housing challenges but should be seen as a first step in a journey that is regularly re-evaluated. The City initiated the study but many others (state, developers, nonprofits, philanthropic community, etc.) play a role in implementation. It should be noted that macroeconomic situations at the state and national levels do influence the housing market and are often out of the control of local leaders and advocates.

- **What the Housing Study CAN Do:**
 - › Establish a blueprint for new public policy and programs geared toward the housing goals.
 - › Stimulate conversation on existing programs and level of funding.
 - › Show builders and developers the high demand for different products and the price points needed.
 - › Motivate other partners to get involved in solutions - whether staff assistance, housing development, or direct funding of programs.
 - › Help organize policies and programs that decrease risk in lending, create gap financing methods, and offset material costs where appropriate.
- **What the Housing Study CANNOT Do**
 - › Force builders or developers to construct a certain product.
 - › Affect challenges at the national level, including interest rates, lending standards, raw material costs, and federal funding sources.
 - › Require redevelopment of any specific site or building.

Housing Abbreviations and Definitions

Abbreviations

- **ADA** - Americans with Disability Act
- **ADU** - Accessory Dwelling Unit
- **AMI** - Area Median Income
- **CDBG** - Community Development Block Grant
- **CDFI** - Community Development Finance Institution
- **HUD** - US Department of Housing and Urban Development
- **LIHTC** - Low-Income Housing Tax Credit
- **NIMBY** - Not In My Back Yard
- **TIF** - Tax Increment Financing

Definitions as used in the Study

- **Accessible (Housing).** Housing that is physically adapted to the individuals who are intended to occupy it, including those who are disadvantaged by age, physical or mental disability or medical condition.
- **Affordable Housing.** Housing for which the occupant is paying no more than 30% of gross income for housing costs, including utilities. Source: HUD
- **Appraisal.** Assesses the current market value of a property and is usually a key requirement when a property is bought, sold, insured, or mortgaged. Comps (comparable) are needed; these are properties located in the same area, have similar characteristics, and have an established value (recent sales).
- **Attainable Housing.** Any housing that is not financially burdensome to a household in a specific income range. Financially burdensome could be housing expenses that exceed 30% of household income. However, it could also include situations where a household has high day care costs, student debt, or other expenses that limit income to spend on housing. Housing in terms of housing subsidized by Federal programs can be included in this definition.
- **By Right/Approval.** A use permitted or allowed without review/approval by the City planning commission/City Council and complies with the provisions of the zoning regulations and other applicable ordinances and regulations.
- **Contract Rent.** For renter-occupied units, the contract rent is the monthly rent agreed upon regardless of any furnishings, utilities, or services that may be included. Data for contract rent excludes units for which no cash rent is paid. Source: [Census.gov](https://www.census.gov)
- **Cost Burdened.** Moderately (severely) cost burdened households pay more than 30% up to 50% (more than 50%) of household income for housing.
- **Empty-Nester.** A single or couple without children living at home. Empty-nesters can include any age range but most often refers to older adults whose children have moved out and no longer live at home.
- **Gap Financing.** Refers to a short-term loan for the purpose of meeting an immediate financial obligation until sufficient funds to finance the longer-term financial need can be secured.
- **Gross Rent.** Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc) if these are paid by the renter (or paid for the renter by someone else). Source: [Census.gov](https://www.census.gov)
- **Homeless/Unhoused.** Anyone lacking a permanent living unit.
- **Incentive.** Any policy, action, regulation, or finance (local, state, federal, grant, and/or foundation) that entices a landowner or developer to provide a housing product, amenity, or service deemed to be in the public interest.
- **Infill.** Developing vacant or partially developed lots which are surrounded by or near areas that are substantially or fully developed.
- **Infrastructure.** Built facilities needed to sustain industrial, residential, commercial, and all other land use activities, including water, sewer lines, and other utilities, streets and roads, and communications.

- **Leverage.** It can describe engaged partner organizations (financial, organizational, and human capital) to enable a more significant outcome, provide funding, or gain access to additional funds such as grants by pledging local resources.
- **Market Rate.** The price that the broad number of home buyers or renters are willing to pay for housing. Market rate housing does not have any price restrictions. Generally, when the demand goes up, the market rate price will also go up; when supply goes down, the market rate price tends to go up. Note, the market rate price may also be a price buyers must pay because there are no other options for their situation, making them housing cost burdened.
- **Median Household Income.** This includes the income of the householder and all other individuals 15 years old and over in the household, whether they are related to the householder or not. The median divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median. For households and families, the median income is based on the distribution of the total number of households and families, including those with no income. Source: [Census.gov](https://www.census.gov)
- **Missing Middle Housing.** A range of house-scale buildings with multiple units—compatible in scale and form with detached single-family homes—located in a walkable neighborhood. Source: missingmiddlehousing.com
- **Middle-Income Housing.** Housing affordable to a household typically earning between 80% and 120% of the area median income. This is sometimes referred to as Workforce Housing. Source: <https://www.ffiec.gov/geocode/help3.aspx>
- **Mixed-Use.** Mixed-use districts are areas with two or more different uses such as residential, office, retail, and civic in a compact urban form. Typical residential uses in a mixed-use district range from medium-density to very high density uses.
- **Mixed-income.** A building or site with housing options for various income levels, whether naturally or through incentives and regulation.
- **Move-up or Filter Effect.** Occurs when higher-income households are “filtered” out of housing units that are well below the price points that they can afford. Often it involves “move-up” housing that frees up existing, more affordable housing. Today, the moves can be lateral in square footage but also upgrades in locations or amenities with smaller home square footage.
- **Naturally Occurring Affordable Housing.** Residential properties that are affordable but are unsubsidized by any Federal program.
- **Poverty.** As defined by the U.S. Census Bureau, using a set of money income thresholds that vary by family size and composition and updated for inflation.
- **Redevelopment.** To demolish existing buildings to build something else or to increase building on an existing property, or both.
- **Rehabilitate.** To make an older building compatible for modern use, returns the building to “good” condition or the act or process of making possible a compatible use for a property through repair, alterations, and additions while preserving those portions or features that convey its historic, cultural, or architectural values.
- **Reuse.** Changing the original use of a built structure to something else. Common examples include adapting non-residential uses to residential uses.
- **Soft Costs.** Costs that are indirectly related to materials, labor or the physical building of the project such as design fees, permitting fees, and interest payments.
- **Universal Design.** Also called barrier-free design, focuses on making the house safe and accessible for everyone, regardless of age, physical ability, or stature. Source: www.pbs.org/hometime/house/udesign

Housing Type Definitions

- **Accessory Dwelling Unit (ADU).** A single-family dwelling constructed and used as accessory to the primary dwelling on a property.
- **Acreage.** A single-family dwelling on a lot larger than an acre and may typically have on-site well and septic service.
- **Apartment.** A multi-family building with three or more dwelling units, each having an entrance to a hallway, stairway, or balcony in common with at least one other dwelling unit.
- **Conventional Single-Family Detached.** Conventional single-family detached housing, with gross density at or below four units per acre, corresponding to a typical lot size of at least 8,000 square feet.
- **Cottage Cluster.** A grouping of no fewer than four detached housing units per acre with a footprint typically less than 900 square feet each and that includes a common courtyard.
- **Duplex.** A building with two dwelling units that is located on a single lot that is designed or arranged to be occupied by two families living independently.
- **Mixed-Use.** A building or site with multiple types of uses operating together. Often mixed-use refers to residential and commercial uses in the same building or on the same development site.
- **Manufactured/Modular Home.** Homes built off-site in a factory and transported in section to be assembled on a permanent foundation.
- **Multi-family.** Buildings that contain three or more dwelling units.
- **Older Adult Communities.**
 - › Assisted Living. A residential facility that provides meals and assistance with daily activities, such as dressing, grooming, and bathing, for the elderly or adults who are unable to manage these activities themselves.
 - › Independent Living. A maintenance-free housing option in a supportive community that may include shared meals and social activities.
 - › In-Home Care. Any professional support services that allow a person to live safely in their existing home.
 - › Memory Care. Residential long-term care that provides intensive, specialized care for people with memory issues.
- › Nursing Home. An establishment which provides full time convalescent or chronic care, or both, for two or more individuals who are unable to care for themselves.
- **Small Lot Single-Family Detached/Attached.** A gross density of about six to eight units per acre. This suggests a lot size range of 4,000 to 6,000 square feet for single-family homes.
- **Tiny Home.** A single-family home, smaller than typical homes, that may or may not be equipped with wheels to facilitate movement from place to place. Tiny homes, with no required minimum living area, could be grouped and operated as a shelter or for transitional housing.
- **Townhouse/Townhome.** A dwelling unit constructed in a row of two or more attached units where each dwelling unit is located on an individual lot or parcel and shares at least one common wall with an adjacent unit.

Housing Type Images and Density Scale



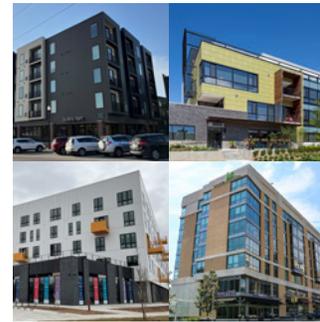
LARGE MULTI-FAMILY APARTMENT



OLDER ADULT COMMUNITY



MEDIUM MULTI-FAMILY APARTMENT



MIXED-USE



COTTAGE CLUSTER

Highest Density



SMALL MULTI-FAMILY APARTMENT



MODULAR HOME



TOWNHOUSE/TOWNHOME



DUPLEX



ACCESSORY DWELLING UNIT

Medium Density



TINY HOME



MANUFACTURED HOME



SMALL SINGLE-FAMILY DETACHED HOME



LARGE SINGLE-FAMILY DETACHED HOME



ACREAGE

Lowest Density

SUMMARY FINDINGS

Many people provided a wealth of information, experiences, and insight during the creation of the housing study. Because of this, the housing study covers topics that will interest some stakeholders in different ways, but it is necessary to show the multi-faceted nature of the housing market. The following pages summarize all the data, conversations, and forecasts in the housing study. Overall, these findings uncover why over 1,000 housing units from 2024 through 2035 are needed, and how this demand can be met.

Affordability challenges are growing and requires the support of many partners

What this means for Reno County

Reno County has a large supply of housing affordable to households making less than \$50,000 a year, but a shortage of units for higher income households results in greater competition for lower value units. Additionally, increases in land costs, materials, and labor make it nearly impossible to produce new ownership options for households making the county's median household income of \$57,390.

The county's existing building stock is the best source of affordable housing. Securing these units for future and existing households should be one of the first steps in ensuring an attainable housing stock. However, more needs to be built. The risks associated with developing moderate to lower price-point units is that they often show a loss or minimal profit margins. Thus, partnerships are needed to obtain target price points.

Low values of homes limit reinvestment in certain areas

What this means for Reno County

The Census estimates that Reno County's median home value is approximately \$119,200 and average sale price in 2023 was \$155,275. These numbers are well below the current cost of new construction. This means that Reno County has affordable options but when neighborhoods or communities fall well below this point it makes reinvestment challenging. When adjoining properties are valued well below new construction costs the risk will seem too great and the private market will choose to build in areas that are perceived as a safer investment. This can often result in a spiral of disinvestment in some neighborhoods or communities.

Continued reinvestment in the county's existing housing stock will be essential to the market but it must also be combined with bringing more units to the market. More units on the market should lower the risk of extreme price inflation among older quality housing units.

SUMMARY FINDINGS

Successful programs and initiatives are stabilizing neighborhoods

What this means for Reno County

The county's non-profits and the City of Hutchinson have initiated a number of success programs that have brought reinvestment back to struggling neighborhoods. These programs have resulted in hundreds of older homes being rehabilitated and creating pride and excitement in neighborhoods.

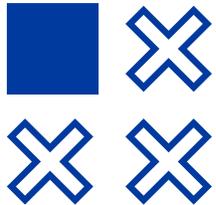
The continuation and expansion of these programs will be essential to stabilizing neighborhoods and encouraging future private market investment. The impact of these investments is already being realized by the growing number of contractors investing in older properties.

More variety, especially options for older adults, are needed

What this means for Reno County

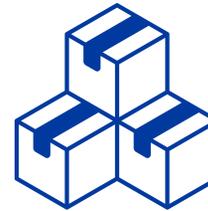
The 2022 American Community Survey estimates that 47% of Reno county's households are over the age of 65. Of those households 78% own their homes. There are few housing options for those households interested in moving out of the homes they raised their families. Expanding the variety of housing options, including owner and rental townhomes, apartments, and cottages, will create more movement in the market. The movement of these households will ultimately result in more homes on the market. Variety in the market also benefits younger households that might not be interested in yards, pools, or other higher maintenance amenities.

ASSETS TO LEVERAGE TO MEET GOALS



Successful programs have built value back into neighborhoods

The City of Hutchinson along with non-profit and for-profit developers are building back older neighborhoods. Increased Federal dollars since 2020 has allowed for significant reinvestment in the existing housing stock. The programs and partnerships that have been created in the last four years need to continue but additional funding will be needed.



Public Supports Housing Intervention

The survey and listening sessions informing this study show support for public sector housing policies (70% of survey respondents support public funding for the removal of dilapidated housing). The community understands that the lack of housing hinders the potential of the community. They see the need for rehabilitation and preservation of the existing housing stock.



Contractors are working in the housing rehabilitation realm

Often the private market is not as interested in working in housing rehabilitation or “flipping housing.” The financial risks can be higher because of the unknown costs that can arise during the work. Hutchinson has a number of contractors working in this realm, an asset missing in many communities.



Community-based development entities investing in risky markets

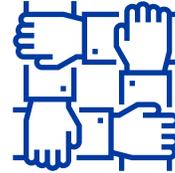
Reno County has a number of community based organizations and non-profit developers who are investing in areas where the private market cannot be successful. These are in neighborhoods where housing reinvestment and construction have lower values making it too risky for the private market. These entities are essential to the future success of the county’s housing market.

ASSETS TO LEVERAGE TO MEET GOALS



Older Adults Want Options for Housing

Like many communities, Reno County has a large population of aging and older adults. Conversations and survey results seem to indicate that many of these people want to remain in the city. This generates a demand for single-level units with shared space, community facilities, and provided maintenance. Addressing this market ensures a setting that meets the needs of a substantial population and opens existing homes suitable for younger households.



Support from Community and Employer Partners

Housing is at the top of the community's mind. Every group vested in the city's future understands there needs to be action on housing policy. Major employers expressed interest from a recruitment and retention standpoint, while nonprofit service providers have an interest as they see their resources dwindle while requests for housing assistance increase. Many willing partners are available to help implement the strategies recommended in this housing study.



Rural Communities have strong reputations

A number of Reno County's smaller communities and their associated school districts have very strong reputations. These communities are often appealing to young families and therefore continued investment in housing and community services will be important to the successful retention of the county's workforce.

CHALLENGES TO OVERCOME TO MEET GOALS



Home values below the cost of new construction

Reno County has an older housing stock, which generally means it has a good supply of lower cost housing. Low values can also be a deterrent to new development. For the private market to succeed a builder must not only sell or rent a home for what it cost to build but must have some profit built in to support a successful business. If adjoining properties are valued or rented well below the new construction costs the risk will be seen as too great and deter builders from working in a community or neighborhood.



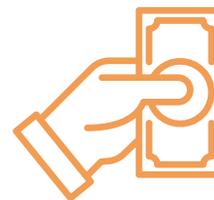
Construction has not kept pace

High input costs are not a problem unique to Reno County. Still, construction costs, combined with buyer expectations and higher interest rates than in the past, have slowed the construction market. For Reno County this slow construction pace has been in place for well over a decade, leaving poor quality units on the market and few options for new workers.



Housing Conditions, especially rentals, are perceived to be poor

Nearly 75% of survey respondents support increased funding for housing rehabilitation or renovations. Additionally, most stakeholders supported additional code enforcement of the rental properties in the worst conditions. Many expressed concerns that the region's most vulnerable populations, were living in poor conditions.



Growing number of moderate-income households are cost burdened

More people are finding themselves struggling to make ends meet. Factors might include health challenges, education, or simply jobs that do not pay enough for the cost of living. It is not that people are not working adequate jobs, but the costs of living are rising faster than incomes. At the same time, the lack of housing options results in many higher- and moderate-income households competing for the same units, driving up overall housing costs or leaving a limited supply of affordable options for moderate income households.

CHALLENGES TO OVERCOME TO MEET GOALS



Older Adults Want Options for Housing

Like many communities, Reno County has a large population of aging and older adults. Conversations and survey results seem to indicate that many of these people want to remain in the city. This generates a demand for single-level units with shared space, community facilities, and provided maintenance. Addressing this market provides a setting that meets the needs of a substantial population and opens existing homes suitable for younger households.



Perceived quality of life initiatives that support young professionals & families

Over the past few decades Reno County has successfully attracted older adults but has struggled to attract and retain young professionals. Many of these individuals or households find the Wichita market more appealing. This is not unusual to Reno County, often communities just outside of a metro area struggle to retain 20 to 30 year olds. Continued investments in quality of life initiatives and businesses that create a vibrant downtown will help support recruitment and retention.



#

1

Market Analysis

Reno County

MARKET ANALYSIS HIGHLIGHTS

Old Housing Stock

Reno county has an old housing stock. The data reinforces low residential building activity and the need to maintain and improve the conditions of the existing housing stock as much as possible.

Regional Benefits, Easy Commutes

Hutchinson's regional location has its benefits and drawbacks. One is relatively easy commutes to other northwest Wichita. Thirty-six percent of the county's workforce lives outside of Reno County.

Aging Population

Reno County has an aging population and appears to be an appealing location for those in their retirement years. The services and affordability of the county appear to make it an appealing location and in-migration does create housing demand. This population is often not needed for meeting employers needs and therefore continued focus on workforce attraction and retention, including adequate housing will be essential.

Strong Economic Conditions

Reno County continues to be an employment hub in the area. Its employers have strong job outlooks and positions with respectable pay. The economy is limited by the ability to recruit and retain employees for jobs at all economic levels.

Low Inventory of Quality Units

Reno County has low vacancies of owner and renter units that are in good condition. There are few choices for people looking to move within or into the community, especially for those looking to move up from their current housing. This means homeowners might have more options in other cities in the region.

High Competition for Moderately Priced Units

Households earning between \$25,000 and \$75,000 are the only households not experiencing a housing shortage. This means that many households are competing for the same units and driving up costs of once moderately priced owner and renter units. The lower income households are getting excluded or paying more than they can afford, while households making over \$100,000 may prefer to live in housing that better matches their income and amenity preferences, if available.

MARKET ANALYSIS PURPOSE

What Market Data Does and Does Not Tell us

Many factors influence housing supply and demand. Quantitative data describes past trends in population, housing occupancy, affordability, and other objective measurements. Market data gives a quick and straightforward representation of the city and how it compares to similar cities and those in the region. It helps explain why conditions are the same or different compared to other areas. Much of this data is mapped and, when compared to historic policies, shows the lasting impact these policies have had on Reno County.

Census and other objective data have limitations. The data only provides one element of understanding of the housing market. Market data does not capture the feelings and observations of residents. It does not indicate how those quantitative conditions affect people in different areas. It does not fully capture the condition of housing or community amenities. Additionally, market data becomes less reliable for small areas (under 1,000) because of sampling error and insufficient data. Lastly, delays in releasing 2020 Census data create a greater need to use locally sourced data like the Multiple Listing Service and County Assessor. Ultimately, this study's conclusions and strategic directions are built from quantitative and qualitative data.



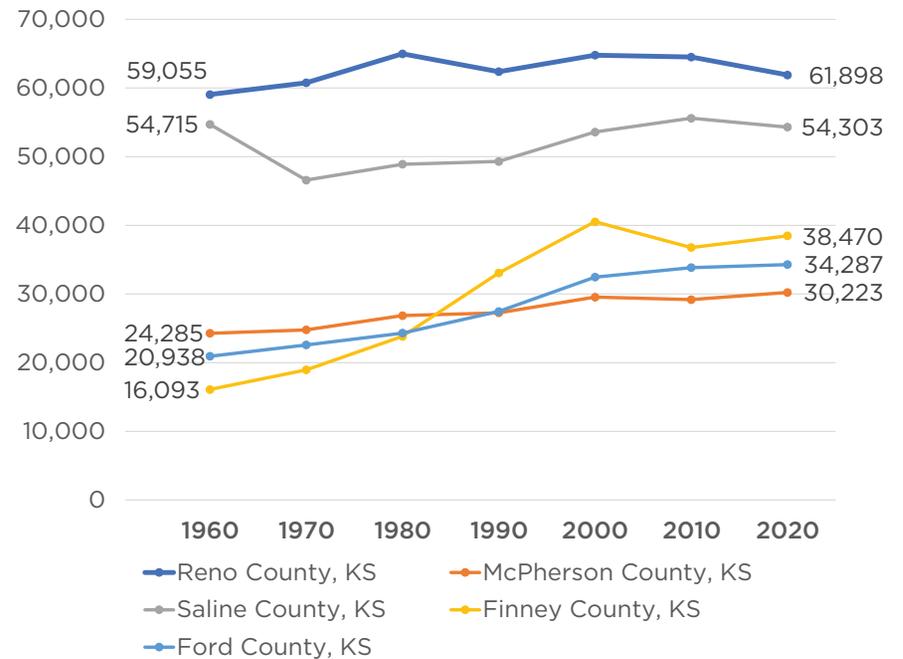
BENCHMARKING

Throughout this chapter, comparisons are made to peer counties. Peer counties provide a baseline to evaluate conditions in Reno County to similar counties. While each county contains similarities to Reno County, ultimately each has a unique set of circumstances that set it apart. Similarities can give insight into what are likely larger systematic conditions and differences can indicate local conditions that could be addressed.

Benchmarking Counties include:

- **McPherson County, KS (2020 Population 30,223).** The county is known for its agricultural economy, specifically wheat and corn production, and a mix of industrial operations. The City of McPherson serves as a small urban center, with manufacturing being a significant sector.
- **Saline County, KS (2020 Population 54,303).** The county, home to the City of Salina, has a mix of urban and rural characteristics. The county’s economy is also diverse, driven by manufacturing, health services, and agriculture. Salina, like Hutchinson, serves as a regional hub for nearby rural areas.
- **Finney County, KS (2020 Population 38,470).** Garden City, the county seat of Finney County, serves as a strong regional hub for agriculture, particularly cattle and meatpacking, which dominate the local economy. Garden City is also a regional retail center for much of western Kansas. The county has grown due to the stability of the agricultural industry and is similar to Reno County in its rural/urban mix.
- **Ford County, KS (2020 Population 34,287).** Located in southwest Kansas, Ford County’s economy centers around agriculture, meat processing, and manufacturing, much like Finney County. Dodge City, the main city, shares similarities with Hutchinson as a regional service center. Ford County has a growing and diverse population, with a significant portion being Hispanic, a trend Reno County is experiencing but to a lesser degree.

FIGURE 1.1: BENCHMARK COUNTY POPULATION GROWTH



Source: U.S. Census Bureau

MARKET INDICATORS

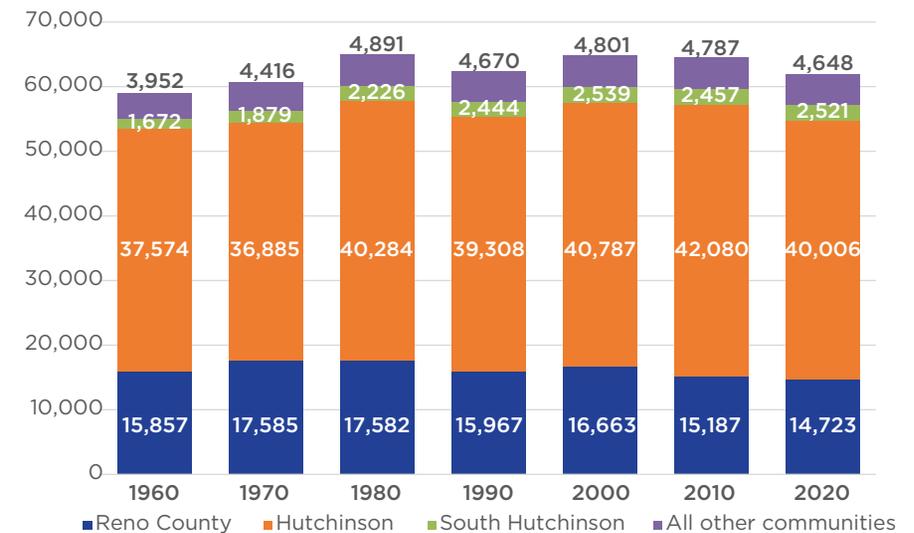
Many factors within population, housing value determinants, incomes, rent to supply chains, national policies, and global events shape the housing market. Factors in this chapter focus on local trends that Reno County & Hutchinson may have better control over.

POPULATION SNAPSHOT

Population Change

- **County share.** The communities of Reno County make up a greater share of the county’s population today as compared to 1960. Over the past 50 to 60 years, populations have shifted away from rural areas to the communities and growth that has occurred in unincorporated areas has been just outside the cities.
- **Growth.** Communities closest to Hutchinson and those with schools and other amenities have seen the most population growth in recent years.
- **Decrease in population.** Reno County’s smaller cities, with fewer services and amenities, have struggled to maintain population.
- **Undercount.** Based on building activity and low vacancy rates, it would appear that there was an undercount of the population in 2020. While this potentially occurred across the county, it primarily impacted the City of Hutchinson.

FIGURE 1.2: RENO COUNTY HISTORICAL POPULATION CHANGE, 1960-2020



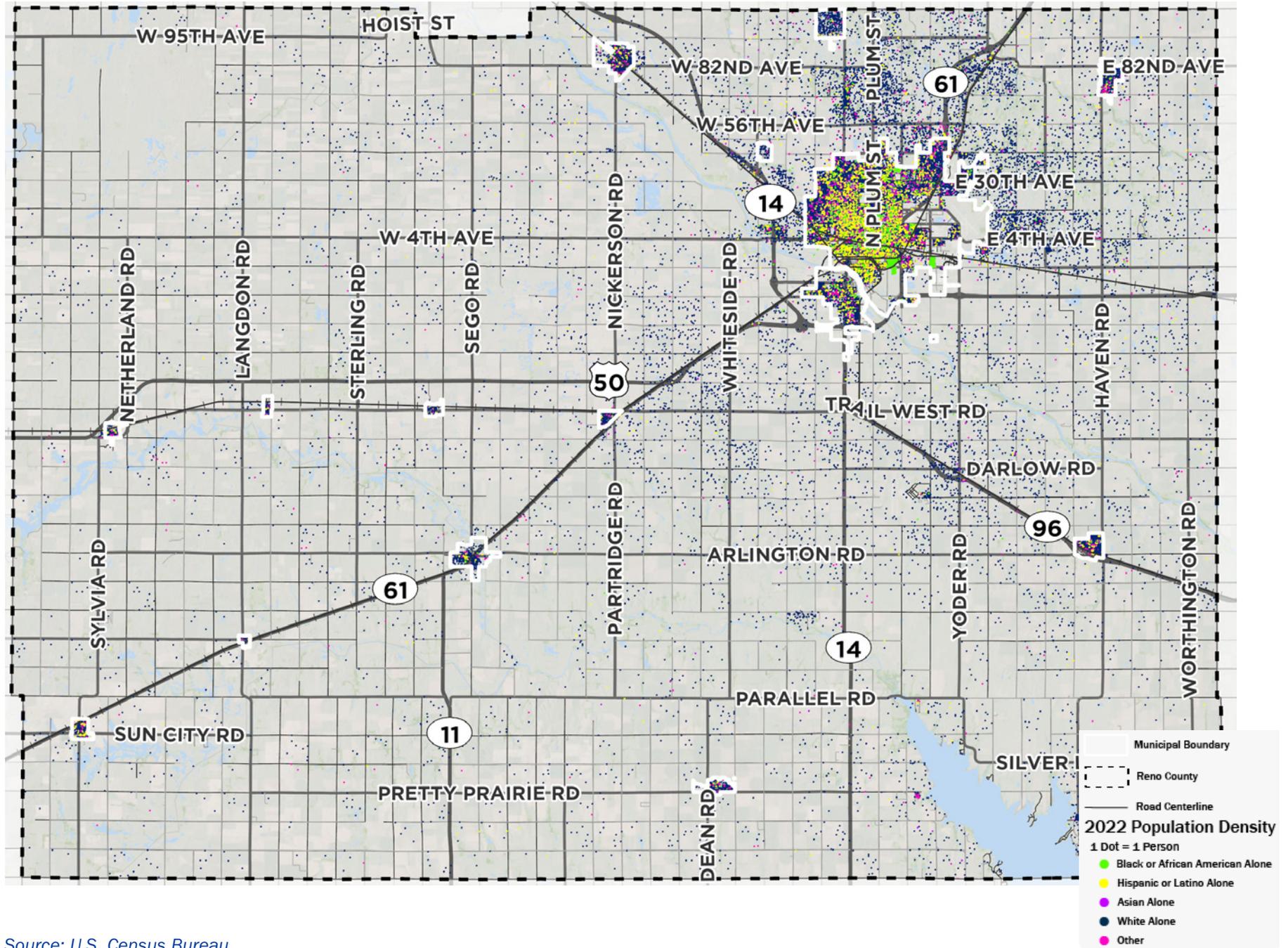
Source: U.S. Census Bureau

FIGURE 1.3: CITIES IN RENO COUNTY POPULATION, 1960-2020

PLACE	1970	1980	1990	2000	2010	2020
Hutchinson	36,885	40,284	39,308	40,787	42,080	40,006
South Hutchinson	1,879	2,226	2,444	2,539	2,457	2,521
Buhler	1,019	1,188	1,277	1,358	1,327	1,325
Haven	1,146	1,125	1,198	1,175	1,237	1,170
Nickerson	1,187	1,292	1,137	1,194	1,070	1,058
Pretty Prairie	561	655	601	615	680	660
Arlington	503	631	457	459	473	435
The Highlands	-	-	-	-	-	349
Turon	430	481	393	436	387	309
Sylvia	390	353	308	297	218	215
Partridge	302	268	213	259	248	209
Plevna	124	115	117	99	98	85
Abbyville	143	123	140	128	87	83
Willowbrook	100	109	95	36	87	71
Langdon	93	84	62	72	42	39

Source: U.S. Census Bureau;

MAP 1.1: RENO COUNTY POPULATION DENSITY MAP



Source: U.S. Census Bureau

Age Cohorts

Changes in demographics help indicate housing needs today and in the future. These age cohorts give important insight into what the housing market could support based on household preferences. The primary cohort indicators correlate to three stages of life.

- **Emerging.** Those under 25 may still be in school or just entering the workforce and are often renters or living with someone.
- **Establish(ed/ing) Cohort.** Those between 25 and 54 are beginning to think about entering the housing market or are already established homeowner, perhaps with a family or a childless couple. They may move for:
 - › Quality of life amenities, including schools and other family amenities.
 - › Better/higher paying job opportunities in other locations.
 - › For affordable housing options for renters who wish to enter home ownership or homeowners that want to move-up.
- **Senior Cohort.** Those over 55 are likely living alone or with a spouse, reaching retirement, or already retired. The highest aged cohort, 80+, may be on fixed incomes or need special assistance, creating additional affordability and housing variety considerations.

Figure 1.4 illustrates the different cohorts in 2010 and 2020 but also compares the predicted 2020 to the actual 2020. The predicted is based on estimated birth and death rates for the population developed by the U.S. Bureau of the Census and the National Center for Health Statistics. The analysis indicates that:

- **In-migration occurs when the actual population is greater than the predicted population.** This was the case for those in their retirement years (65 to 84) but also a little boost for those attending Hutchinson Community College (HCC).
- **Out-migration is occurring among 20 and 30 year olds.** As students graduate from HCC or being released from prison they are not staying in the community.
- **Birth rates are higher than predicted.** Despite out-migration among those populations in their childbearing years, Reno County experienced an increase in population among those under 15 years old.

FIGURE 1.4: ACTUAL VERSUS PREDICTED CHANGE, 2010-2020

Age Group	Actual 2010	Predicted 2020	Actual 2020	Difference Predicted vs. Actual	% Variance
0-14	12,739	10,552	11,264	712	6.7%
15-19	4,445	4,251	4,311	60	1.4%
20-24	3,940	4,195	3,359	-836	-19.9%
25-34	7,719	8,309	7,181	-1,128	-13.6%
35-44	7,100	7,632	7,583	-49	-0.6%
45-54	9,349	6,933	6,776	-157	-2.3%
55-64	8,225	8,756	8,732	-24	-0.3%
65-74	5,283	6,989	7,161	172	2.5%
75-84	3,845	3,621	3,781	160	4.4%
85+	1,866	2,129	1,750	-379	-17.8%
Total	64,511	63,366	61,898	-1,468	-2.3%

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

ECONOMIC SNAPSHOT

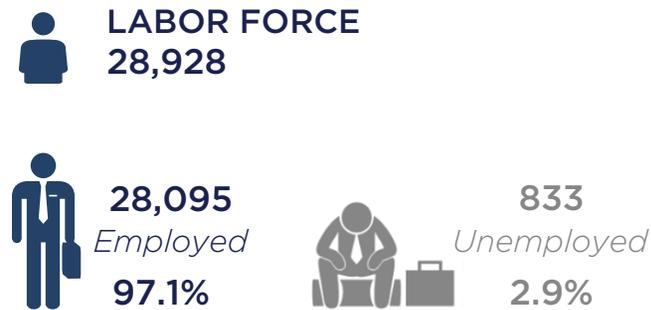
Reno County, and the City of Hutchinson in particular, are fortunate to have a strong economy with several major employers dedicated to the community. These employers range from the healthcare system, schools and several manufacturing firms. A wide range of smaller local businesses and restaurants help create a vibrant economic ecosystem and quality of life.

Employment

A large range of housing needs and prices exist within the county's workforce. To keep a healthy housing market, the county needs to provide spaces for college students, teachers, retirees, and CEOs. This diversity of incomes and life stages necessitates a diversity of housing options.

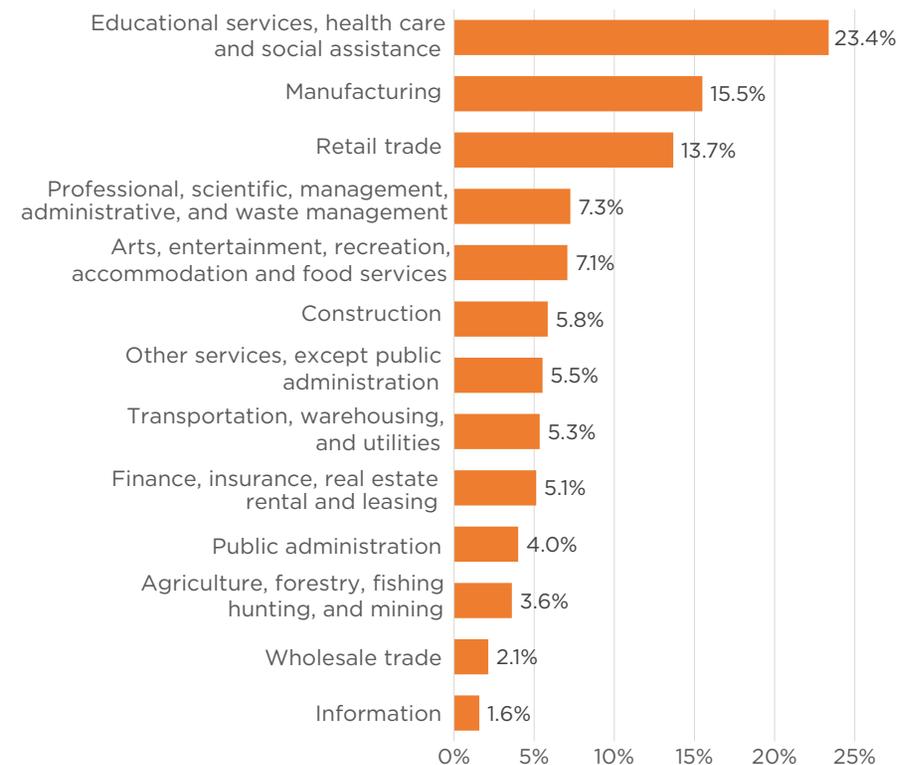
- Education and healthcare are the primary employment sectors in Reno County, with Hutchinson Community College and Hutchinson Regional Medical Center playing significant roles in attracting and retaining a skilled workforce.
- Manufacturing is the second-largest employment industry, featuring companies like Siemens Gamesa, Tyson Foods, and other local manufacturers that provide a variety of job opportunities.
- The retail and service industry ranks as the third largest, with numerous retail stores and service providers in Hutchinson contributing significantly to local employment.

FIGURE 1.5: RENO COUNTY AGE COHORT CHANGE, 2000-2020



Source: U.S. Bureau of Labor Statistics (BLS)

FIGURE 1.6: INDUSTRY BY NUMBER OF EMPLOYEES, 2022

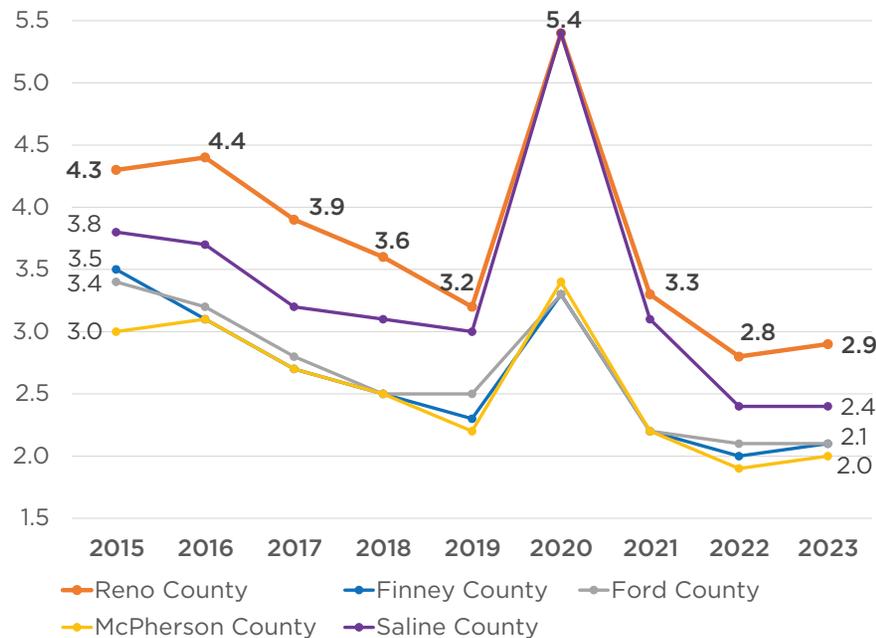


Source: 2022 American Community Survey (5-Year Estimates)

Unemployment

Reno County’s unemployment rate is similar to other benchmark counties, with very low unemployment rates and high labor participation. Unemployment spiked during the height of the COVID-19 Pandemic and returning to near full employment by 2021.

FIGURE 1.7: BENCHMARK COUNTY UNEMPLOYMENT RATE, 2015-2023

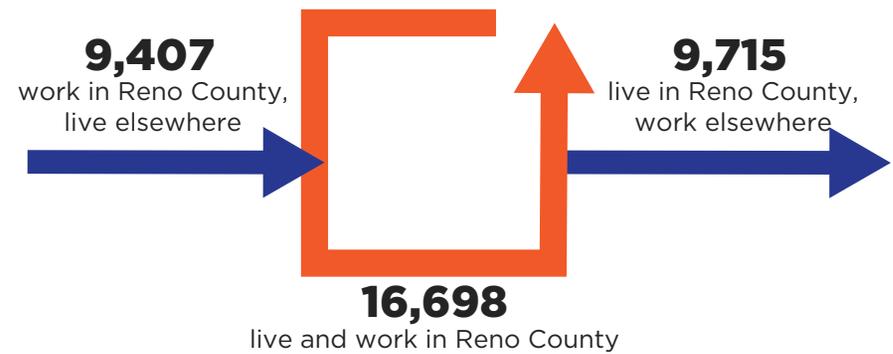


Source: U.S. Bureau of Labor Statistics (BLS)

Commuting Patterns

Most of the County’s workforce lives and works in the county but 36% of the workforce does live outside the county.

FIGURE 1.8: RENO COUNTY WORK COMMUTING PATTERNS, 2021



Source: Census OnTheMap

Income

The types of manufacturing jobs that exist in Finney, Ford, and McPherson counties result in a slightly higher median household income. Reno County has an older population that is often on a fixed income.

Some of the county’s smallest communities have some of the highest estimated incomes. This reinforces some insights provided by community members that professionals and those in managerial positions gravitate to rural communities and unincorporated parts of the county. A note of caution should be added to these numbers. The smaller the sample size, like that in our smallest communities, the margin of error in the Census estimates increases compared to Hutchinson, where the sample size is much larger.

FIGURE 1.9: MEDIAN HOUSEHOLD INCOME, 2010-2022

Place	2010	2022	Pct. Change 2010-2022
Willowbrook	\$168,750	\$158,125	-6.3%
Buhler	\$47,950	\$62,614	30.6%
Sylvia	\$40,714	\$59,167	45.3%
Reno County	\$41,431	\$57,390	38.5%
Partridge	\$50,089	\$57,083	14.0%
Haven	\$43,819	\$56,953	30.0%
Pretty	\$41,058	\$55,750	35.8%
Hutchinson	\$38,880	\$55,265	42.1%
Nickerson	\$37,957	\$50,350	32.7%
Turon	\$26,538	\$50,000	88.4%
Langdon	\$25,625	\$48,523	89.4%
South Hutchinson	\$31,940	\$41,936	31.3%
Arlington	\$32,109	\$38,125	18.7%
Plevna	\$30,000	\$26,750	-10.8%

Source: U.S. Census Bureau

FIGURE 1.10: BENCHMARK MEDIAN HOUSEHOLD INCOME, 2010-2022



Source: U.S. Census Bureau

HOUSING SNAPSHOT

A strong quality of life and economy can lead to community growth when adequate housing is available for new workers. Reviewing housing data in Reno County, it is possible to understand the housing options that current residents have and future residents might need.

Housing Occupancy

A mix of rental and owner-occupied units creates balance and affordability in the market and accommodates a variety of preferences. Figure 1.11 shows the split of owner- and renter-occupied housing in Reno County.

- **Hutchinson and South Hutchinson have the highest rental occupancy.** This is not surprising, as these two communities have the largest share of rental units in the county. The lack of rental options in the smaller communities, often results in new teachers or those working at service jobs to live in Hutchinson or South Hutchinson, rather than the communities where they work.
- **Nationally, many communities experienced a slight increase in the percentage of rental units.** This reflects both the increase in construction of rental after decades of little to no new construction and the increasing costs of ownership resulting in many remaining in rentals longer.
- **Rental rates in 2020 likely reflect the undercount.** If households did not fill out their Census form their units were more likely counted as vacant. Based on community interviews and MLS data, there are very few available units. If vacancies are high they are likely units that are not available due to condition or other issues.
- **The very high vacancy rates in rural communities likely does not reflect units that are actually available to occupy.** Many of the vacant units are likely being held by family members, have title/legal issues, or are in poor condition.

FIGURE 1.11: OCCUPANCY



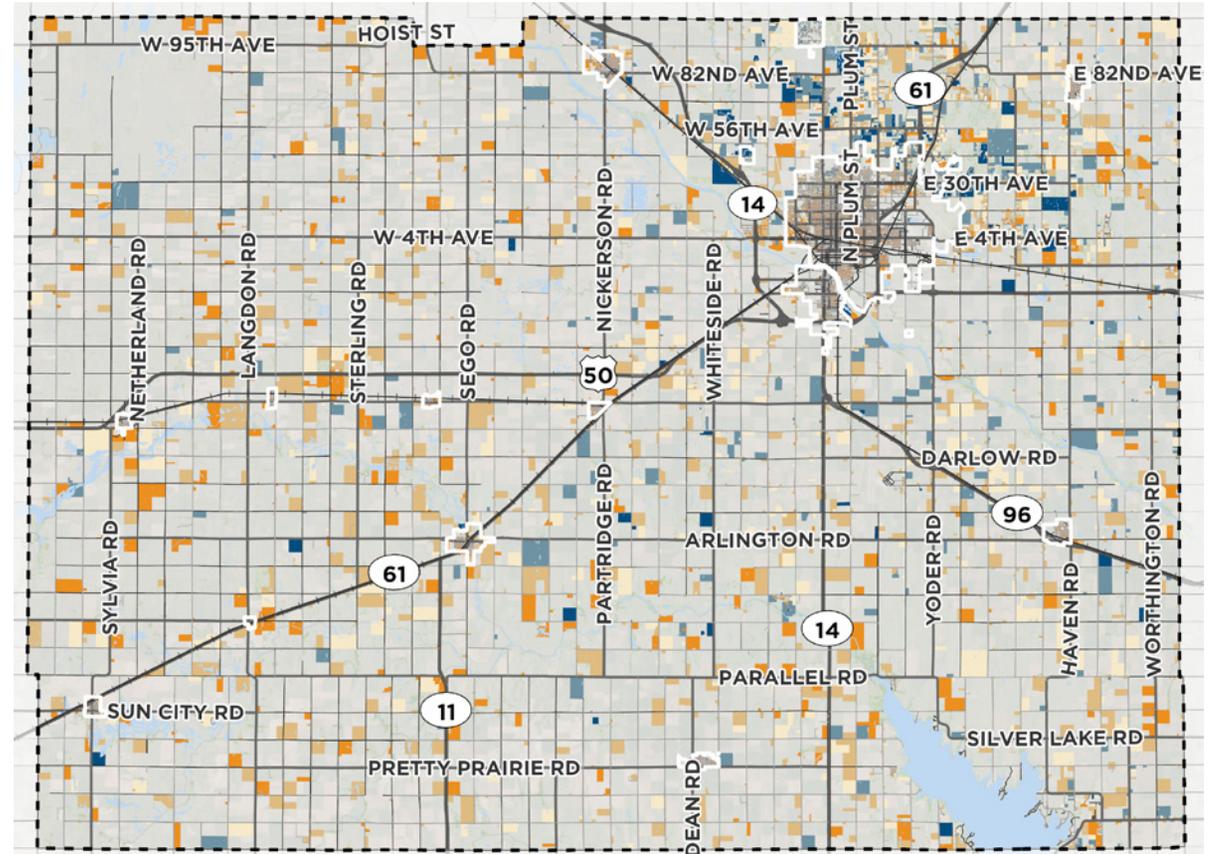
Place	Owner Occupied		Renter Occupied		Vacancy Rate	
	2010	2020	2010	2020	2010	2020
Reno County	68.9%	68.0%	31.1%	32.0%	8.8%	11.0%
Arlington	72.5%	69.4%	27.5%	30.6%	13.4%	14.8%
Buhler	76.4%	75.1%	23.6%	24.9%	7.1%	10.7%
Haven	68.9%	71.6%	31.1%	28.4%	6.5%	9.5%
Hutchinson	62.8%	61.3%	37.2%	38.7%	8.6%	11.1%
Langdon	90.0%	83.3%	10.0%	16.7%	42.9%	68.4%
Nickerson	77.7%	74.4%	22.3%	25.6%	14.4%	16.2%
Partridge	77.3%	76.2%	22.7%	23.8%	8.5%	16.8%
Plevna	74.4%	75.7%	25.6%	24.3%	14.0%	21.3%
Pretty Prairie	77.2%	79.7%	22.8%	20.3%	10.5%	13.7%
South Hutchinson	58.5%	57.0%	41.5%	43.0%	7.8%	8.7%
Sylvia	74.2%	71.9%	25.8%	28.1%	31.7%	26.7%
Turon	85.5%	79.7%	14.5%	20.3%	24.3%	30.4%
Willowbrook	97.1%	100.0%	2.9%	0.0%	0.0%	30.0%

Source: U.S. Census Bureau;

Housing Costs

- **The condition and age of housing have a direct correlation to the cost of housing.** Much of Reno County’s housing is older and therefore has lower values. When comparing the data in Maps 1.2 and 1.3 it is easy to see that the oldest housing stock has the lowest value. Additionally:
 - › Most of the newest housing is built immediately around Hutchinson and South Hutchinson.
 - › Lower values, especially in the smallest communities and rural areas will make speculative construction nearly impossible.
 - Low values in a community or area can make it difficult for a new project to appraise at the cost of construction. Therefore, new construction will continue to be custom builds as these buyers tend to have more cash to fund the construction.

MAP 1.3: RENO COUNTY HOUSING VALUES



Source: U.S. Census Bureau





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2

Market Analysis:

Communities

HUTCHINSON

Population Snapshot

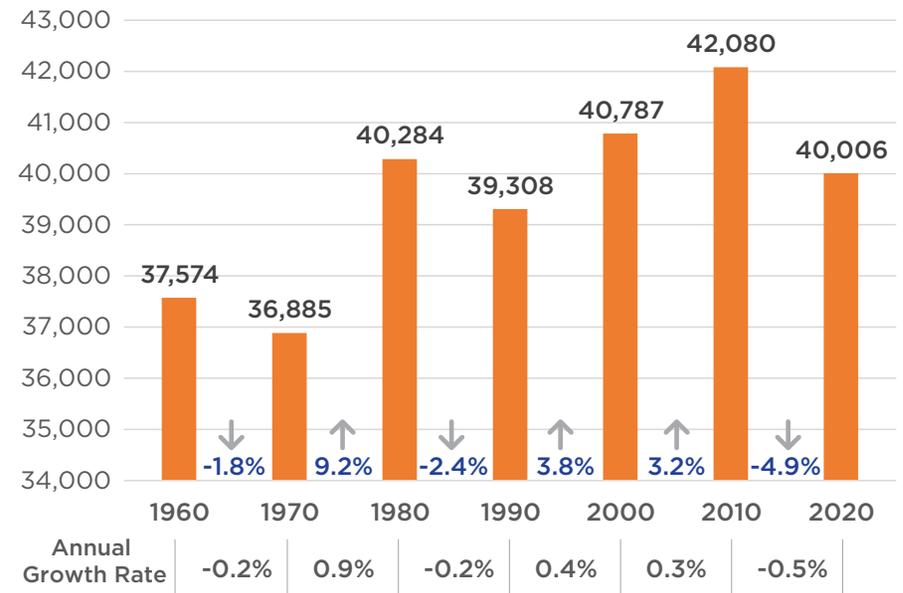
Population changes provide context for how Reno County has evolved and a possible future growth and development trajectory.

Population Trends

After two decades of growth, the 2020 Census indicated a population decline that wiped away all of that growth. Much of that loss appears to have occurred among the city’s workforce. Figure 2.2 illustrates the different cohorts in 2010 and 2020 but also compares the predicted 2020 to the actual 2020. The predicted is based on estimated birth and death rates for the population developed by the U.S. Bureau of the Census and the National Center for Health Statistics. The analysis indicates that:

- **Loss in population among the young.** The Census count in 2020 indicates that the city’s biggest population loss occurred among those between the ages of 25 and 44. Some loss in this population may be expected as HCC students graduate. The prison population could somewhat affect this but most prisons are not seeing declining numbers.
- **Hutchinson is an aging community.** It would appear that the only significant in-migration that is occurring is among those between the ages of 65 and 84. A number of participants in the planning process noted a sense that Hutchinson was attracting retirees.

FIGURE 2.1: HUTCHINSON HISTORICAL POPULATION CHANGE, 1960-2020



Source: U.S. Census Bureau

FIGURE 2.2: ACTUAL VERSUS PREDICTED CHANGE, 2010-2020

Age Group	Actual 2010	Predicted 2020	Actual 2020	Difference	% Variance
0-15	8,207	7,267	6,946	-321	-4.4%
15-19	2,938	2,733	2,805	72	2.6%
20-24	3,007	2,572	2,475	-97	-3.8%
25-34	5,613	5,890	5,157	-733	-12.5%
35-44	4,665	5,549	5,097	-452	-8.1%
45-54	5,753	4,555	4,388	-167	-3.7%
55-64	4,899	5,389	5,319	-70	-1.3%
65-74	3,237	4,166	4,321	155	3.7%
75-84	2,488	2,226	2,395	169	7.6%
85+	1,273	1,407	1,103	-304	-21.6%
Total	42,080	41,754	40,006	-1,748	-4.2%

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

Estimated Population

Between 2010 and 2019, Hutchinson added 142 new units (permitted units minus demolitions). This many additional units along with limited supply of housing being cited by residents and supported by real estate listings and landlord accounts appeared to not support a population loss of approximately 2,000 residents. If an undercount occurred in the 2020 Census then using the 40,006 as a base population for making future projections would perpetuate an inaccurate population number into the future.

One approach to determining the city’s 2020 estimated population is to look at the number of new units and the 2020 predicted population. Assumptions would include:

- › At 2.32 people per household, the city’s average household size, 142 new units would generate 329 additional people.
- › A predicted population of 41,754 for 2020. Since the city’s population is older, deaths would have likely out numbered births resulting in a natural decline in population between 2010 and 2020.
- › When the 329 new residents are added to the predicted population, the city’s estimated population would have been 42,083.
- › At 42,083 the city’s population would have remained stagnate, still a reversal of the growth trends that had occurred the previous two decades.

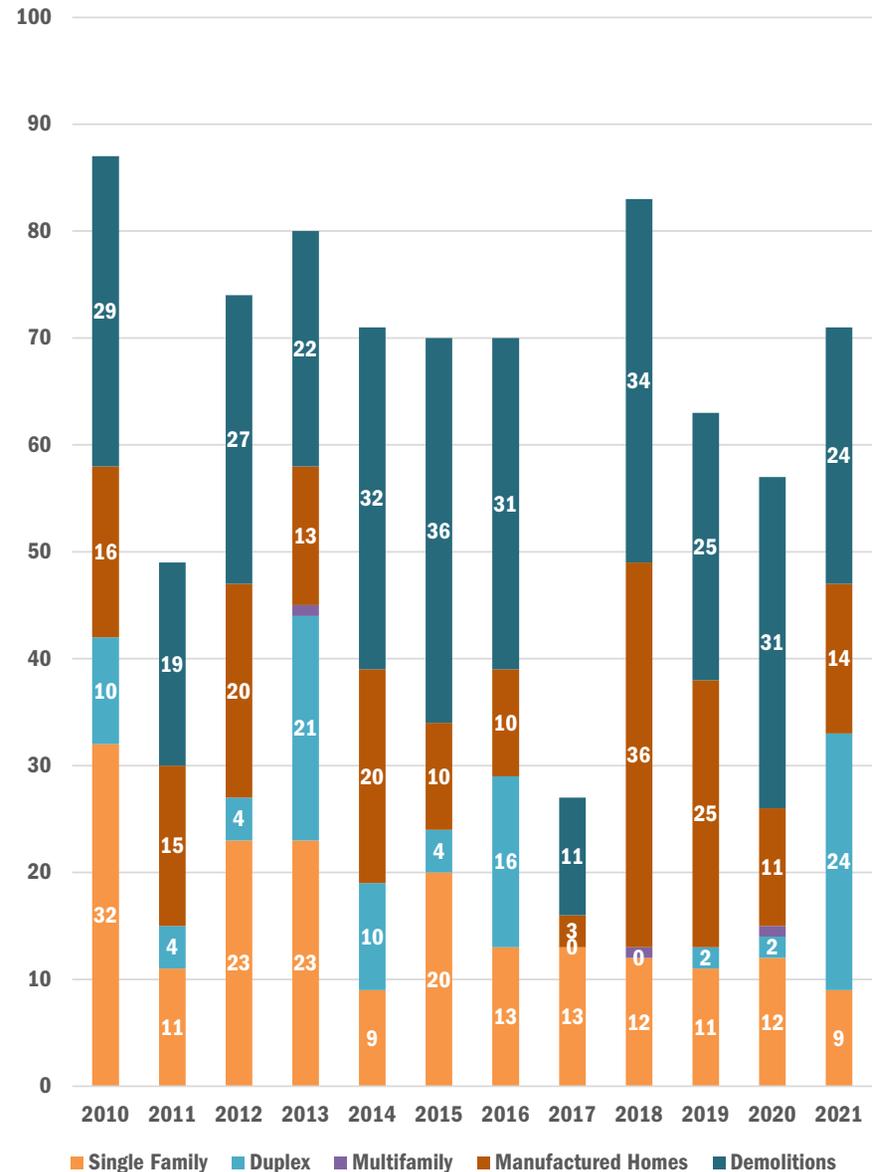
Based on permit activity, low unemployment, utility hook-ups or the lack of mass disconnects, and the challenges finding housing the planning committee felt it was appropriate to use the 42,083 population estimate for future planning.

FIGURE 2.4: ESTIMATED 2020 POPULATION

Net Units	People Per Household	New Residents	2020 Predicted	2020 Estimate
142	2.32	329	41,754	42,083

Source: U.S. Census Bureau; City of Hutchinson, RDG Planning & Design

FIGURE 2.3: BUILDING PERMITS, HUTCHINSON



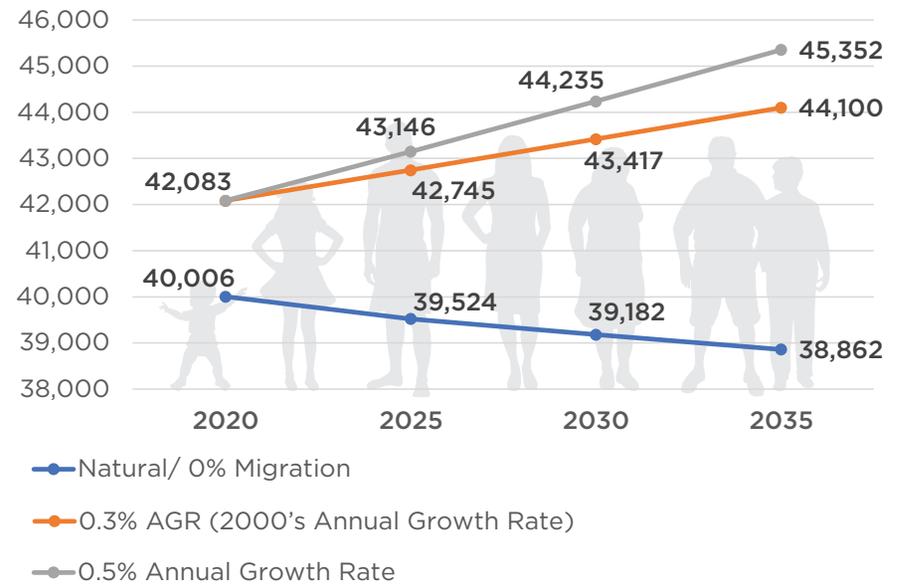
Source: City of Hutchinson

Population Projections

Three potential future population scenarios are illustrated in Figure 2.5.

- › Using the Census count and assuming only nature population change (births and deaths) and no in-migration, the city would continue to lose population.
- › Using the estimated population of 42,083 two different scenarios are illustrated:
 - 0.3% annual growth rate similar to that experienced in the 2000s results in a 2035 population of 44,100
 - 0.5% annual growth rate assumes the city can attract a greater percentage of the workforce to live in Hutchinson that are now living outside the county. This rate of growth would result in a 2035 population of 45,352.

FIGURE 2.5: HUTCHINSON POPULATION PROJECTION, 2020-2035



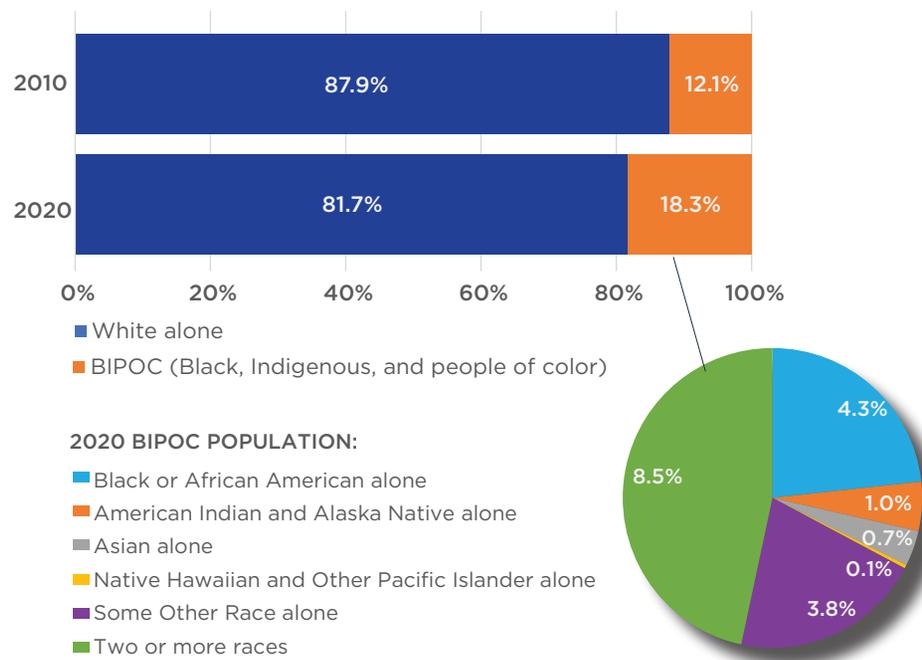
Source: RDG Planning & Design

Demographics

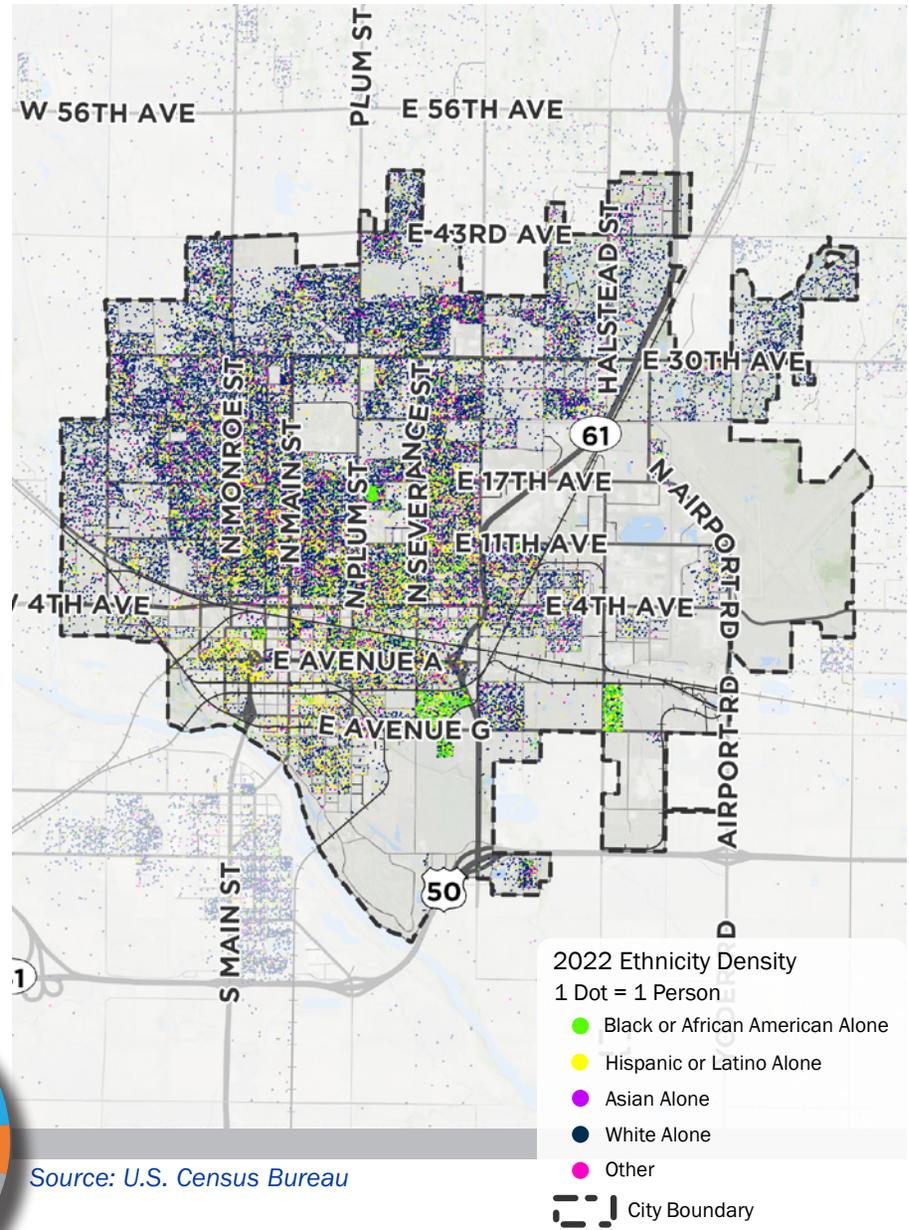
Hutchinson is becoming more diverse. However, diversity is not even across the community. Hutchinson needs a range of housing to meet these needs.

- **Increased diversity.** The percentage of the population identifying as White Alone, fell from 87.9% in 2010 to 81.7% in 2020.
- **Common ethnicities tend to live in the same neighborhoods.** For example, Hispanic households tend to live between 11th and 17th Avenue, while areas west of Main and north of 17th Avenue have a higher concentration of white households.

FIGURE 2.6: RACE AND ETHNICITY POPULATION, 2020



MAP 2.1: DENSITY OF RACE/ETHNICITY GROUPS, 2022



Source: U.S. Census Bureau

Economic Characteristics

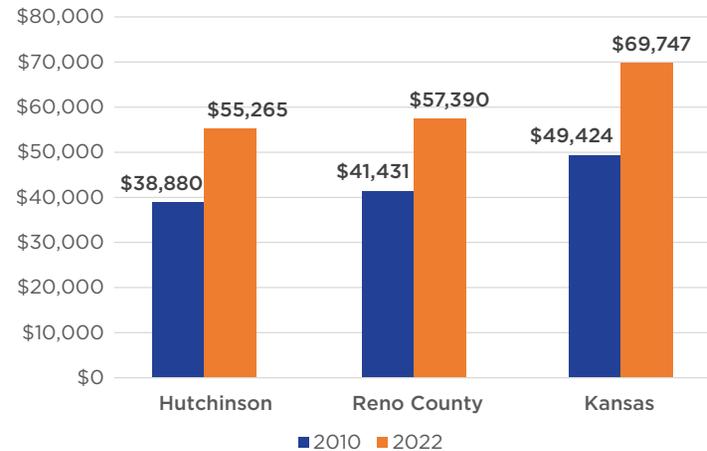
Household economic characteristics often determine how much, the types, and location of housing a household can afford.

Household Income Profile

Hutchinson’s median household income is below that of many comparable size Kansas communities. The city’s larger percentage of retired households and the students with limited income impact the city’s overall income limits. Nearly 77% of household over the age of 65 have a household income below \$50,000.

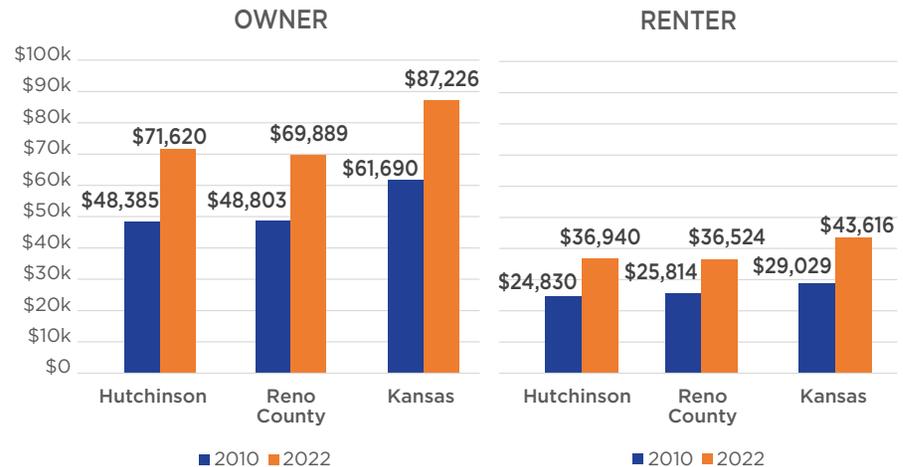
- **Growing incomes overall.** Median household incomes have grown substantially since 2010. In Hutchinson, median income rose 42% from 2010 to 2022, while national inflation was 36% over the same period.
 - › Despite growth, the disparity between the city and income levels across the state remained constant.
- **Renter households remain well below the overall city median household income.** Renter households experienced comparable growth in income to owner households but still make approximately half of what owner households make.
- **The lowest-income households tend to be renters, while the highest-earning households mostly own their homes.**
 - › About a third of lower-income households are over 65 years old, but many of these own homes that are fully paid off and thus have lower housing costs. Still, other rising costs can make maintaining housing challenging for older adults.

FIGURE 2.7: MEDIAN HOUSEHOLD INCOME, 2010-2022



Source: American Community Survey (5-Year Estimates)

FIGURE 2.8: MEDIAN HOUSEHOLD INCOME BY TENURE, 2010-2022



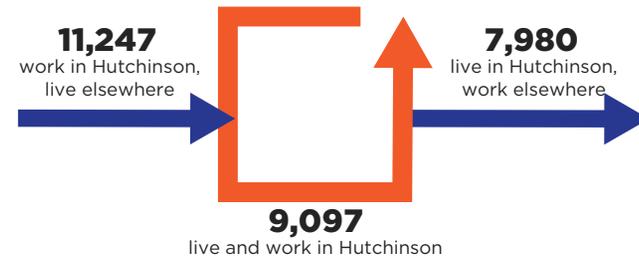
Source: American Community Survey (5-Year Estimates)

Commuting

In the last section it was noted that 36% of the county’s workforce lives outside the county. For Hutchinson, over 55% of the workforce lives outside the city.

- **A larger percentage of workers travel from the Wichita area.** Residents noted that many young professionals are living in the Wichita area for different quality of life reasons. The data would appear to support this perception.
- **Hutchinson residents also like to work in Wichita.** While a number of workers commute from the Wichita area, more Hutchinson residents are finding work in the Wichita area.

FIGURE 2.9: INFLOW AND OUTFLOW OF WORKERS, 2021



Source: Census OnTheMap

FIGURE 2.10: INFLOW AND OUTFLOW OF WORKERS, 2021

WHERE HUTCHINSON WORKERS LIVE			WHERE HUTCHINSON RESIDENTS WORK		
CITY	#JOBS	SHARE	CITY	#JOBS	SHARE
Hutchinson	9,097	44.7%	Hutchinson	9,097	53.30%
Wichita	1,428	7.0%	Wichita	1,639	9.60%
South Hutchinson	484	2.4%	South Hutchinson	895	5.20%
McPherson	271	1.3%	McPherson	380	2.20%
Newton	265	1.3%	Salina	348	2.00%
Salina	246	1.2%	Buhler	314	1.80%
Buhler	185	0.9%	Topeka	210	1.20%
Nickerson	173	0.9%	Newton	149	0.90%
Haven	159	0.8%	Haven	122	0.70%
Great Bend	125	0.6%	Manhattan	101	0.60%
All Other Locations	7,911	38.9%	All Other Locations	3,822	22.40%
TOTAL	20,344	100.0%	TOTAL	17,077	100.0%

Source: Census OnTheMap, 2021

Source: Census OnTheMap, 2021

Housing and Neighborhoods

The current status and trends in housing types and availability are important to understanding future needs.

Housing Occupancy Snapshot

Ownership Market

Ownership rates in Hutchinson have tended to be lower than that experienced in the county or the state.

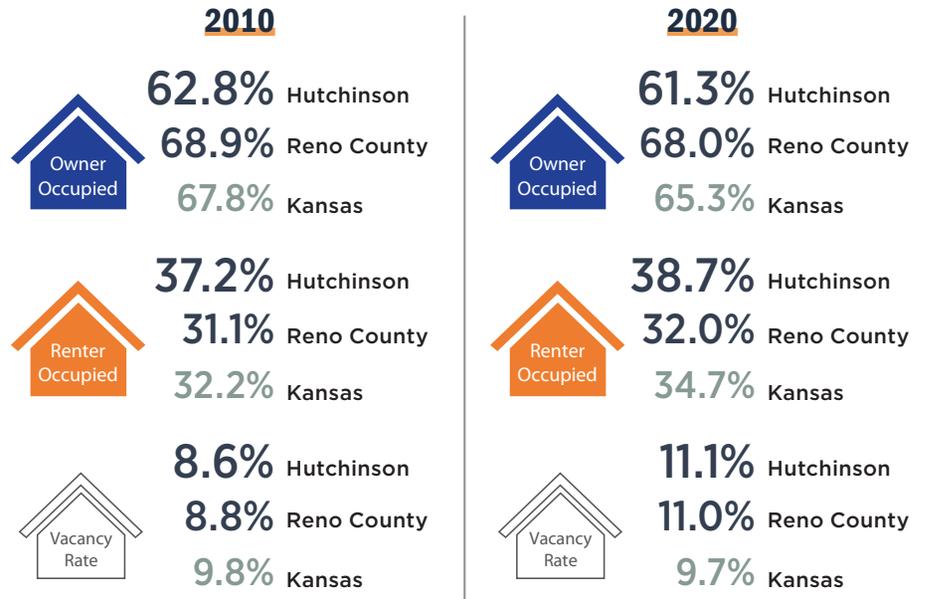
- **Income impacts the ability to own a home.** Hutchinson’s household incomes are lower than that experienced in the county and state, correlating to lower home ownership rates.
- **Over the past decade ownership rates declined.** The decline in ownership rates has been a national and state trend. Coming out of the recession many households put off home ownership and others are choosing rental for lifestyle reasons.

Vacancy

An increasing vacancy rate from 2010-2020 does not align with sentiments expressed by the community.

- **Undercount.** Many factors impacted the 2020 Census, from moving due to unemployment to low-income and minority populations often being undercounted, resulting in their units be identified as vacant.
- **Based on 2022 estimates, over 40% are reported vacant for “other reasons.”** These reasons can include:
 - › Is being held for the settlement of an estate.
 - › Is being repaired or renovated.
 - › Is in the foreclosure process.
 - › The owner is not interested in selling or renting.
 - › The unit is being used for storage.
 - › The owner has to move to skilled nursing or in with a family member.

FIGURE 2.11: HUTCHINSON OCCUPANCY AND VACANCY RATES



Source: U.S. Census Bureau

FIGURE 2.12: VACANCY STATUS, 2022

Vacancy Status	COUNT	PCT
For Rent	598	28.6%
Rented, not occupied	0	0.0%
For sale only	227	10.9%
Sold, not occupied	139	6.7%
For seasonal, recreational, or occasional use	243	11.6%
For migrant workers	0	0.0%
Other Vacant	882	42.2%
Total:	2,089	100.0%

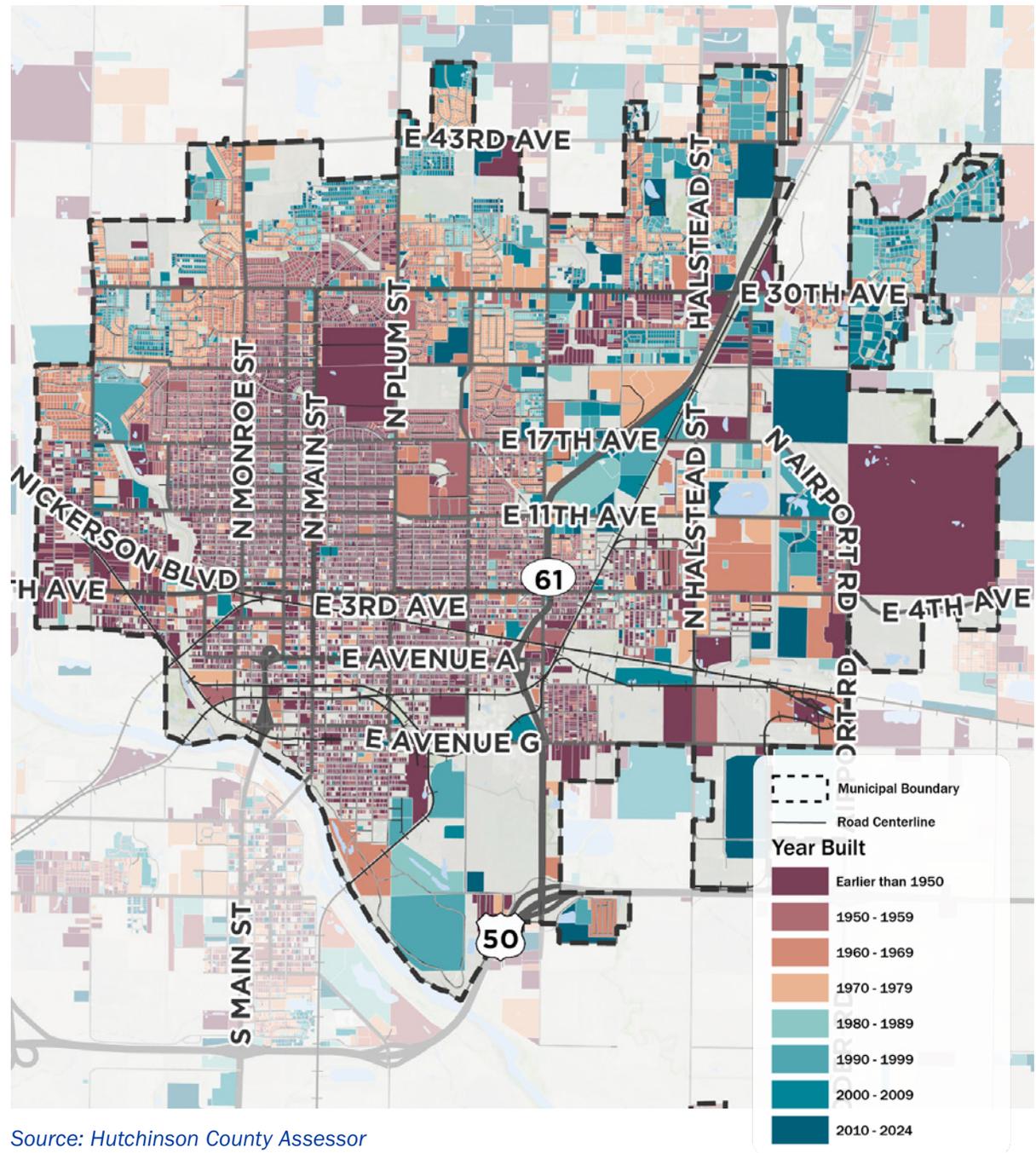
Source: American Community Survey (5-Year Estimates)

Housing Age and Condition

The existing housing stock is critical to providing affordable options in the market. The age of structures is often correlated to the condition. Maintaining and rehabilitating units in poor condition can strategically improve housing quality and options. Most communities target their housing rehabilitation dollars to the original city cores, but as housing in other parts of the city ages, the demand for these dollars may grow across a wider area.

- **Nearly half of Hutchinson’s residential structures were built before 1960 (see also Table 2.4).**
 - › Almost all of these units are located around and to the south and west of downtown.
- **The older housing stock is the city’s best source of affordable housing.**
 - › Housing over 45 years old will need significant investments to maintain or improve the quality of the house (roofs, heating and cooling systems, etc.).

MAP 2.3: HUTCHINSON YEAR BUILT OF HOUSING, 2024



Source: Hutchinson County Assessor

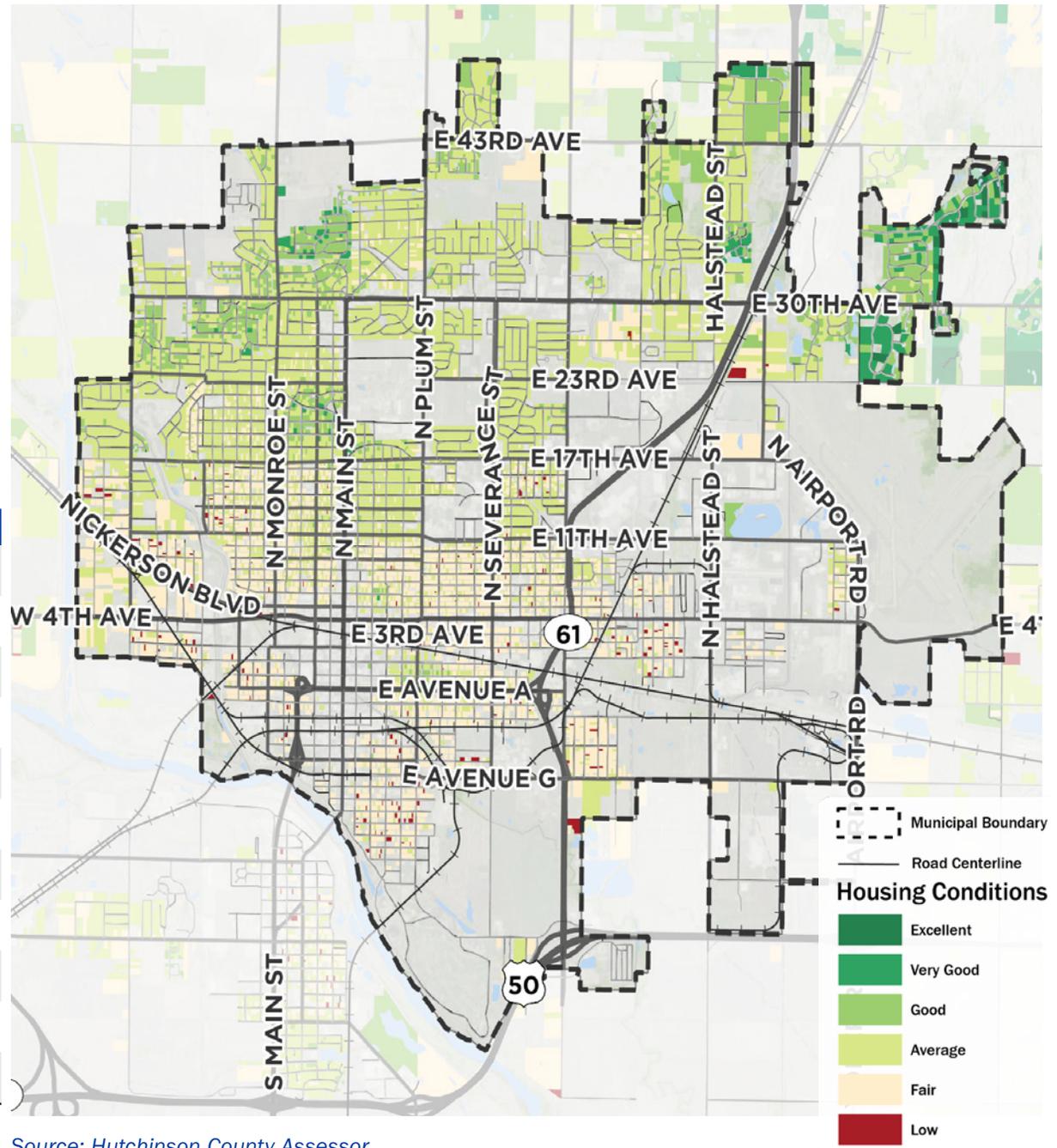
- **The age of the housing stock is closely tied to condition.** Those neighborhoods where the older housing stock has been better maintained have fewer condition issues (generally north of 17th Ave.).
- **Average housing conditions.** According to assessor condition ratings, most of the housing stock in Hutchinson is in fair to average condition. However, below average conditions are much more prevalent in neighborhoods south of 11th Street.
 - Participants noted that this line had been moving north but concerted efforts have improved housing quality on the south side of Hutchinson.

FIGURE 2.13: YEAR STRUCTURE BUILT

Year Structure Built	# Units	%
Built 2020 or later	8	0.04%
Built 2010 to 2019	370	2.03%
Built 2000 to 2009	1,081	5.94%
Built 1990 to 1999	1,299	7.14%
Built 1980 to 1989	1,434	7.89%
Built 1970 to 1979	2,507	13.79%
Built 1960 to 1969	2,495	13.72%
Built 1950 to 1959	3,102	17.06%
Built 1940 to 1949	1,301	7.15%
Built 1939 or earlier	4,587	25.23%
Total:	18,184	100.00%

Source: American Community Survey (5-Year Estimates)

MAP 2.4: BUILDING CONDITION RATINGS, 2024



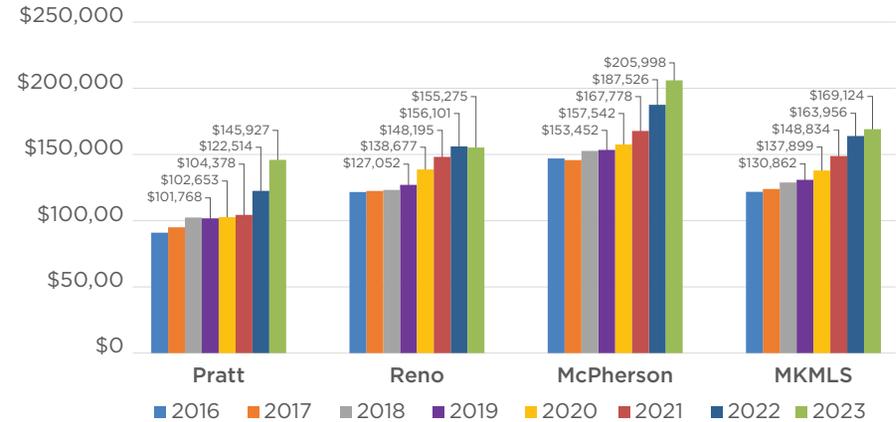
Source: Hutchinson County Assessor

Sales, Values, and Costs

Home Sales

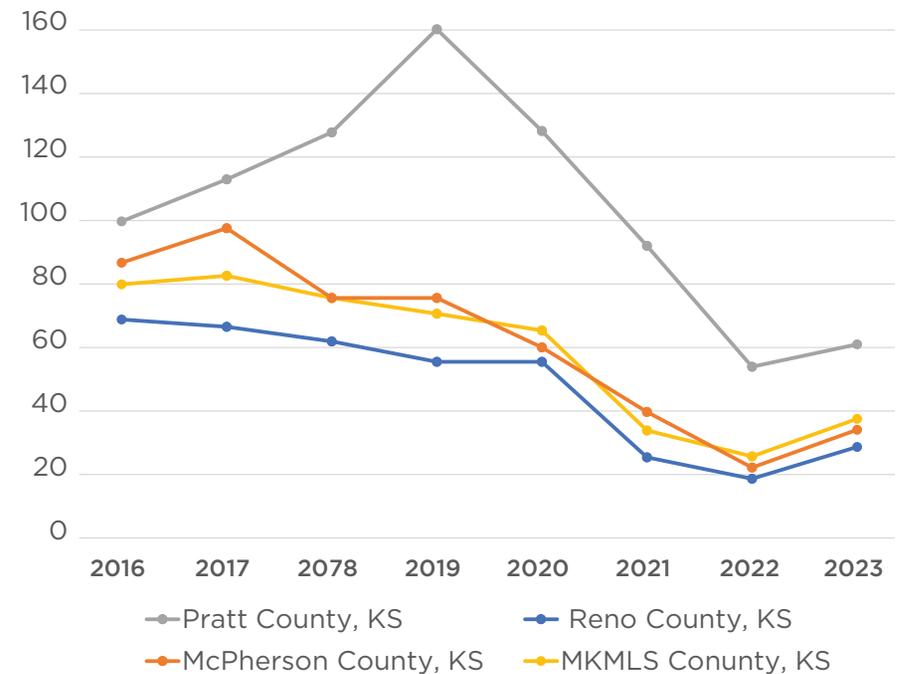
- **Home sales prices have increased but not at the rate experienced in other locations.** Between 2019 and 2023 the city’s average sale price increased by 22% compared to 29% for the Mid-Kansas Multiple Listing Service.
- **Sale prices will likely continue to increase but at a more moderate rate.** For most communities increasing prices were driven by:
 - › A shortage of active listings. Fewer residents were putting their homes on the market. In June of 2023 there was only 1.5 months of supply, well below a healthy market. This number is rising but still well below pre-2020 levels.
 - › Very low interest rates were driving more households to purchase. Rate increases in 2023 slowed this trend.
 - Buyers are beginning to return to the market but supplies still remain very low. Households that locked in record low interest rates are not looking to move.
- **Homes are still selling quickly.** The average days on market is approximately half what it was in 2016. This would indicate that buyers are still experiencing a competitive market for the best quality units.

FIGURE 2.14: AVERAGE SALE PRICE



Source: Mid-Kansas Multiple Listing Service (MKMLS)

FIGURE 2.15: AVERAGE DAYS ON MARKET



Source: Mid-Kansas Multiple Listing Service (MKMLS)

Home Values

While single-unit detached homes typically have the highest value properties per unit, on a value per lot square foot basis, higher density structures garner higher value. This can be an important payback consideration for public entities when providing incentives.

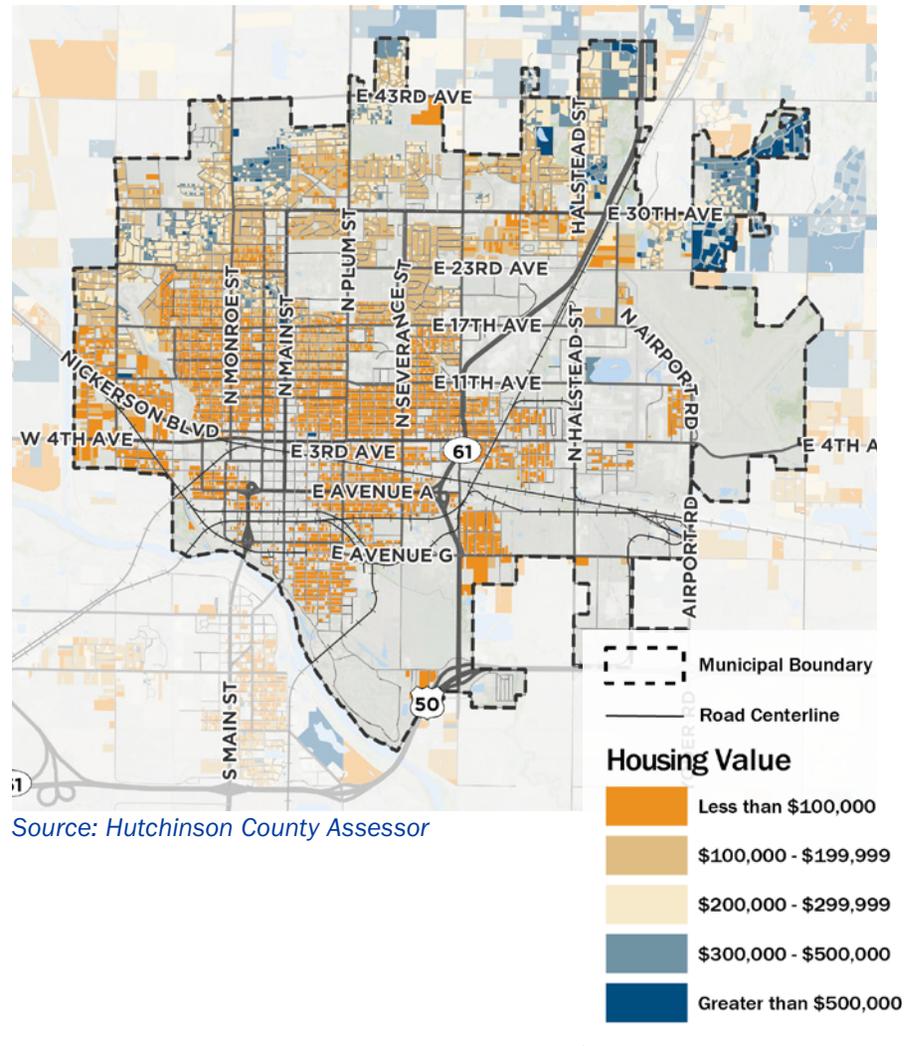
- **The median home value in Hutchinson was \$117,400 in 2022, up 36% since 2010.** Based on American Community Survey (ACS) data, values grew at a much higher rate for the state but also for South Hutchinson.
 - › South Hutchinson has a smaller supply of housing and therefore moderate levels of investment in existing housing along with some new construction can have a bigger impact on surrounding home values.
 - › South Hutchinson’s smaller size also means a smaller sample size in the ACS survey and a larger margin of error in making the estimates.
- **Values are not evenly distributed around the community.** The highest value properties are concentrated in a few small areas to the north and east.
 - › Low values of surrounding properties, often correlated to age and condition, will deter reinvestment in surrounding properties.

FIGURE 2.16: HOME VALUE GROWTH COMPARISON, 2010-2022

	2010	2022	% Change
Hutchinson	\$86,400	\$117,400	36%
South Hutchinson	\$85,300	\$134,700	58%
Reno County	\$87,500	\$119,200	36%
Kansas	\$122,600	\$189,300	54%

Source: American Community Survey

MAP 2.5: ASSESSED VALUE, 2024



Low values of surrounding properties, often correlated to age and condition, will deter reinvestment in surrounding properties.

Rental Market Values

- **Rising rents.** The median contract rent in Hutchinson was \$919 in 2022, up more than 46% since 2010.
 - › As expected, the newest rental properties are garnering the highest rental rates, reinforcing that some of the most affordable housing are those units that exist in the market today and cannot be easily replaced.
 - › Construction of new rental units can result in higher income renters moving, creating more availability in the moderate and more affordable rentals.

FIGURE 2.17: MEDIAN CONTRACT RENT, 2010-2022

	2010	2022	% Change
Hutchinson	\$445	\$648	46%
South Hutchinson	\$345	\$511	48%
Reno County	\$433	\$611	41%
Kansas	\$507	\$767	51%

Source: American Community Survey

Affordability

Affordability has different meanings for each household, depending on income, housing needs, family expenses, disability status, and many other factors. Overall, 14.8% of households are below the poverty level in 2022, up from 13.4% in 2012. During the study process, many people expressed having to room with others and/or live in substandard units to afford housing.

Cost Burden

One way to assess affordability in a community is to look at the number of cost burdened households. A household is cost burdened when they spend more than 30% of their income on housing. In general, most cost-burdened households make less than \$50,000 per year.

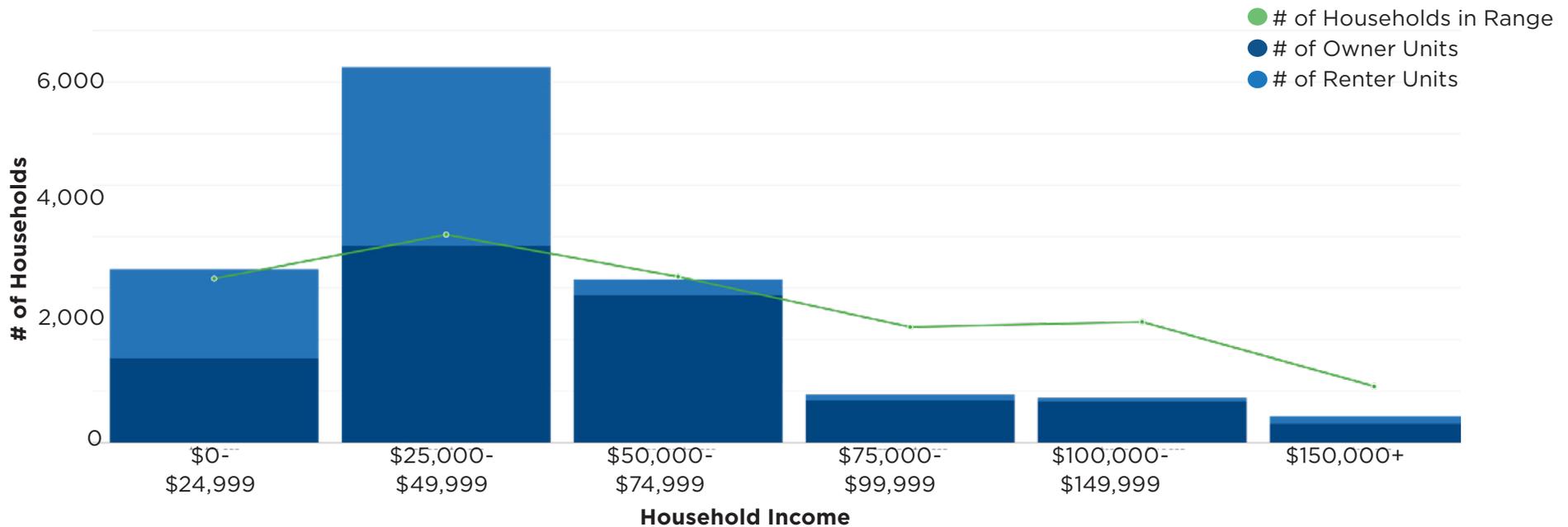
FIGURE 2.18: AFFORDABILITY ANALYSIS BY INCOME, 2022

	\$0-\$24,999	\$25,000-\$49,999	\$50,000-\$74,999	\$75,000-\$99,999	\$100,000-\$149,999	\$150,000+	Total
Number of Households	3,171	4,037	3,216	2,234	2,347	1,090	16,095
Share of all Households	19.7%	25.1%	20.0%	13.9%	14.6%	6.7%	100.0%
Percent 65 or Older	36.7%	39.8%	30.3%	20.4%	12.7%	21.2%	29.4%
Owner	1,172	2,155	2,153	1,682	2,081	1,033	10,276
Renter	1,999	1,882	1,063	552	266	57	5,819
30% Income Monthly Housing Cost	Less than \$625	\$625-\$1,250	\$1,250-\$1,875	\$1,875-\$2,500	\$2,500-\$3,750	\$3,750 or more	
Number Owners Cost Burdened	711	653	125	38	*	*	1,572
Share Owners Cost Burdened	60.7%	30.3%	5.8%	2.3%	*	*	14.9%
Number Renters Cost Burdened	1,421	799	82	9	*	*	2,311
Share Renters Cost Burdened	71.1%	42.5%	7.7%	1.6%	*	*	39.7%

*The U.S. Census Bureau does not calculate cost-burdened data for households making over \$100,000 per year

Source: American Community Survey

FIGURE 2.19: INCOME VERSUS ATTAINABLE UNITS, 2022



Source: American Community Survey, RDG Planning & Design

Affordable Inventory

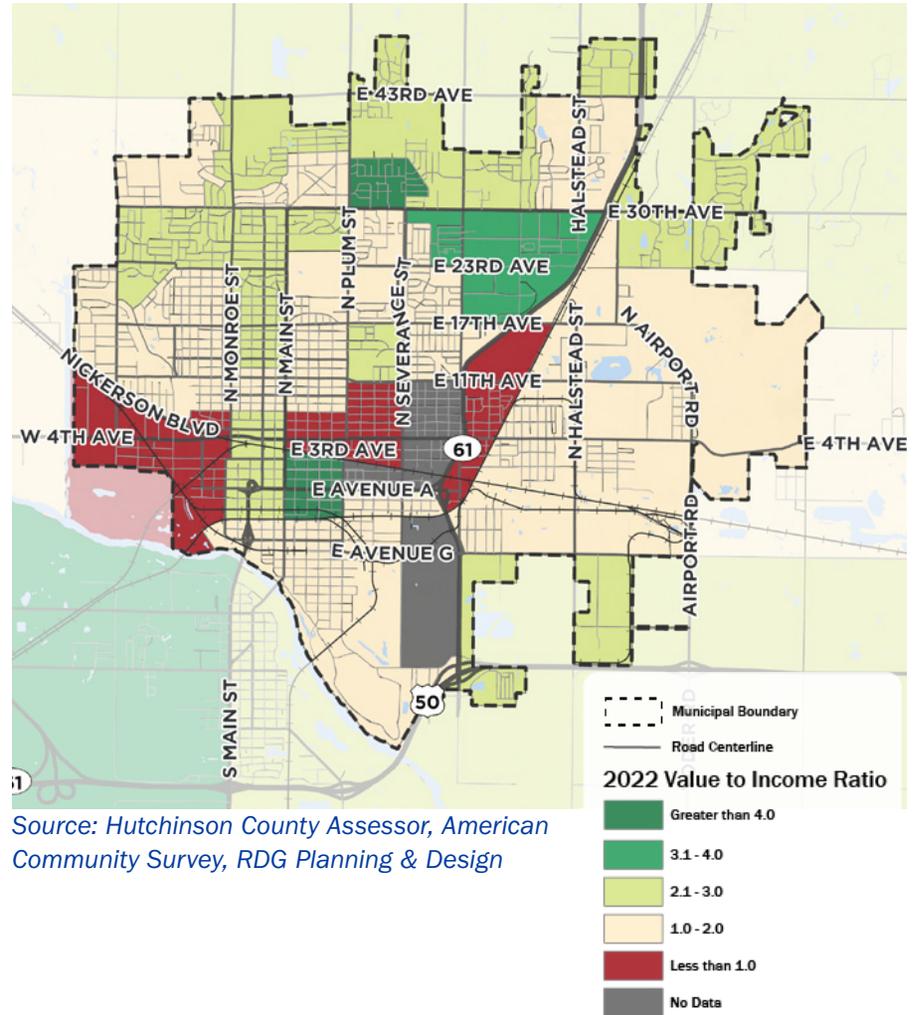
- **Higher income households are living in much of the city’s affordable housing.** For households making over \$75,000 there are fewer options.
 - › Households choose to stay in their homes for a variety of reasons but lack of options that fit their stage of life can be one reason not to move.
 - › Many households will be less likely to move in the next few years after buying or refinancing at record low interest rates.
- **Lack of housing for the lowest income households.** Households making less than \$25,000 have very few options. New housing for these households will have to come from rehabilitated existing housing or new construction, either of which will need to be subsidized.

Neighborhood Affordability

Housing affordability can also be measured by the median value compared to the median household (value to income ratio). An affordable, self-sustaining housing market typically exhibits a value to income ratio of 2.5 to 3.0. Ratios above 3.0 present significant affordability issues while ratios below 2.0 are significantly undervalued relative to income.

- **Much of Hutchinson is undervalued.** This impacts development in two important ways:
 1. Financing new construction can be challenged by the inability to find comparable priced properties in a community or neighborhood necessary to establish an appraisal that matches the cost of construction.
 2. Most builders are going to perceive the risk of constructing a new home that will cost two to three times what adjacent properties are valued.
- › These impacts are playing out with Land Bank lots. There has been limited interest in these lots due in large part to the factors noted above.
- **There are a limited number of neighborhoods that have ratios above three but many areas have adequate affordability.**

MAP 2.6: VALUE TO INCOME, 2022



Source: Hutchinson County Assessor, American Community Survey, RDG Planning & Design



SOUTH HUTCHINSON

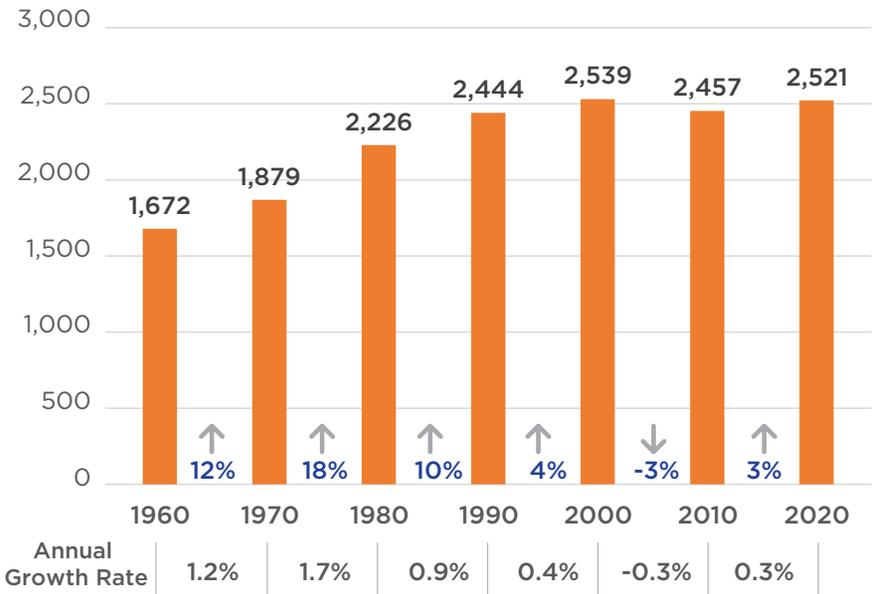
Population Snapshot

Population changes provide context for how Reno County has evolved and a possible future growth and development trajectory.

Population Trends

- **Growth has been more steady for South Hutchinson.** Over the past 60 years South Hutchinson has experienced steady growth.
 - › The small population loss in the 2000s was generally recovered in the 2010s.
- **The city’s growth was the strongest in the 1970s and even into the 1980s.** Housing was being built in the 1970s supporting the city’s growth.
 - › A majority of smaller communities in Kansas lost population during the 1980s and little new housing was built but South Hutchinson appears to have bucked this trend.
- **South Hutchinson experienced in-migration for those over the age of 25.** South Hutchinson was able to attract in a wide variety of households to the community, including younger families.
 - › An out-migration among those 15 to 24 years old is common for a community the size of South Hutchinson. These individuals tend to leave their community for school and jobs.

FIGURE 2.20: SOUTH HUTCHINSON HISTORICAL POPULATION CHANGE, 1960-2020



Source: U.S. Census Bureau

FIGURE 2.21: SOUTH HUTCHINSON ACTUAL VERSUS PREDICTED CHANGE, 2010-2020

Age Group	Actual 2010	Predicted 2020	Actual 2020	Difference	% Variance
0-15	439	357	422	65	18.1%
15-19	137	157	129	-28	-17.6%
20-24	119	139	67	-72	-51.8%
25-34	240	254	293	39	15.5%
35-44	214	237	256	19	7.8%
45-54	363	209	224	15	7.1%
55-64	295	340	384	44	13.0%
65-74	205	250	303	53	21.0%
75-84	235	141	247	106	75.2%
85+	210	163	196	33	20.1%
Total	2,457	2,247	2,521	274	12.2%

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

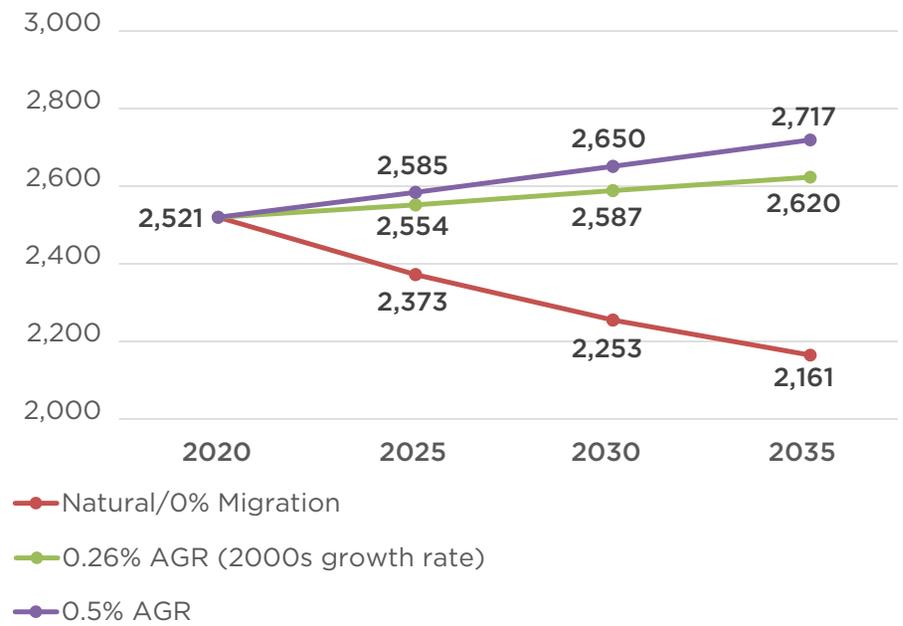
Population Projections

Like Hutchinson, there was potentially some undercount that occurred during the 2020 Census but based on conversations and a review of building activity, it does not appear to be at a significant factor.

Three potential future population scenarios are illustrated in Figure 2.22.

- **Naturally declining population.** Using the Census count and assuming only nature population change (births and deaths) and no in-migration, the city would continue to lose population.
- **Historic growth pattern.** Based on the annual growth rate that occurred in the 2000s (0.26% annually) South Hutchinson would grow to just over 2,600 by 2035
- **Capturing more opportunities.** If South Hutchinson can capture some of the labor market that is living outside the county, it could potentially grow at a faster rate. If the city grew at 0.5%, still below that experienced from the 1960s to the 1990s, it would reach a population of over 2,700 by 2035.

FIGURE 2.22: SOUTH HUTCHINSON POPULATION PROJECTION, 2020-2035



AGR - Annual Growth Rate

Source: RDG Planning & Design

Housing and Neighborhoods

Housing Occupancy Snapshot

Ownership Market

- **Lower ownership rates.** South Hutchinson tends to be 10 to 11 percentage points lower in ownership rates compared to the county.
- **Single-unit rentals.** South Hutchinson has a number of traditional multi-unit structures but the lower percentage of owner-occupied units would indicate that many of the city’s single-unit homes are renter not owner-occupied.

Rental Market

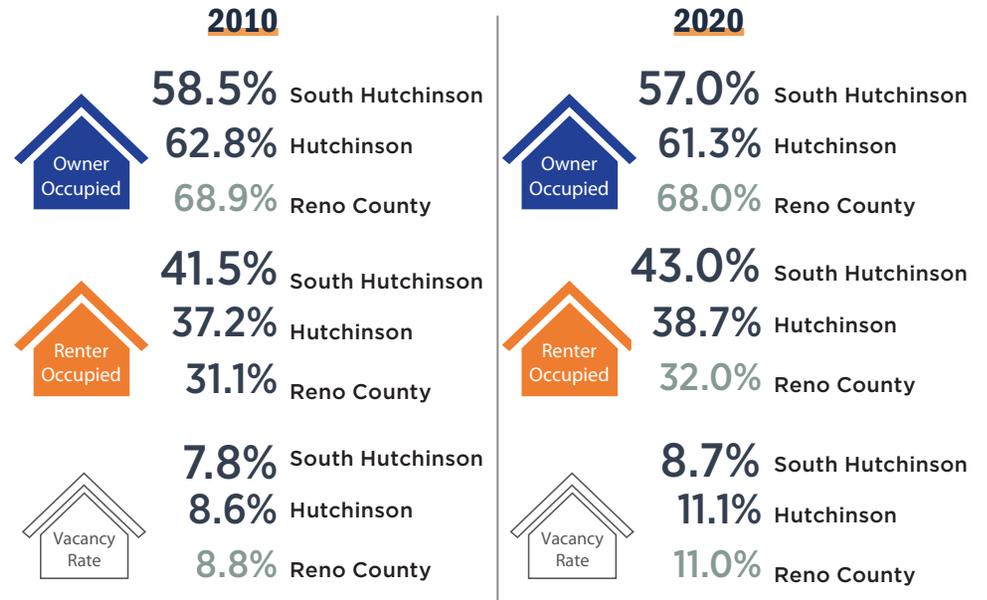
- **Renters are staying in their units longer.** Approximately 27% of South Hutchinson renters moved into their home before 2017.
 - › Long-term renters stay in their homes for a variety of reasons including:
 - Preference to rent, it better meets their lifestyle
 - Financial, including income and debt
 - Lack of affordable ownership options

Vacancy

An increasing vacancy rate from 2010-2020 does not align with sentiments expressed by the community and are reflected in the 2022 vacant unit estimates.

- **Estimates indicate there are no available units.** Those that are vacant are not available for a variety of reasons:
 - › Is being held for the settlement of an estate.
 - › Is being repaired or renovated.
 - › Is in the foreclosure process.
 - › The owner is not interested in selling or renting.
 - › The unit is being used for storage.
 - › The owner has to move to skilled nursing or in with a family member.

FIGURE 2.23: SOUTH HUTCHINSON OCCUPANCY AND VACANCY RATES



Source: U.S. Census Bureau

FIGURE 2.24: SOUTH HUTCHINSON VACANCY STATUS, 2022

Vacancy Status	COUNT	%
For Rent	623	21.01%
Rented, not occupied	42	1.41%
For sale only	315	10.62%
Sold, not occupied	267	9.00%
For seasonal, recreational, or occasional use	316	10.65%
For migrant workers	0	0.00%
Other Vacant	1402	47.28%
Total:	2965	

Source: American Community Survey (5-Year Estimates)

Age of Housing

- **South Hutchinson’s housing stock is newer compared to Hutchinson and the county as a whole.** Approximately 32% of the city’s housing stock was built before 1960, compared to 49% in Hutchinson and 47% in the county.
- **Note of caution.** This data does have a higher margin of error due to the city’s smaller population. This is evident when the actual building permits are compared to the estimated year built since 2010.
- **Age of housing matches years of growth.** During the 1970s, South Hutchinson grew by nearly 350 residents. Housing and population growth is not one for one, but the age of housing does correlate to decades of growth in population.

Housing Construction

Despite a limited supply of lots, South Hutchinson has had a number of new units built in the last decade.

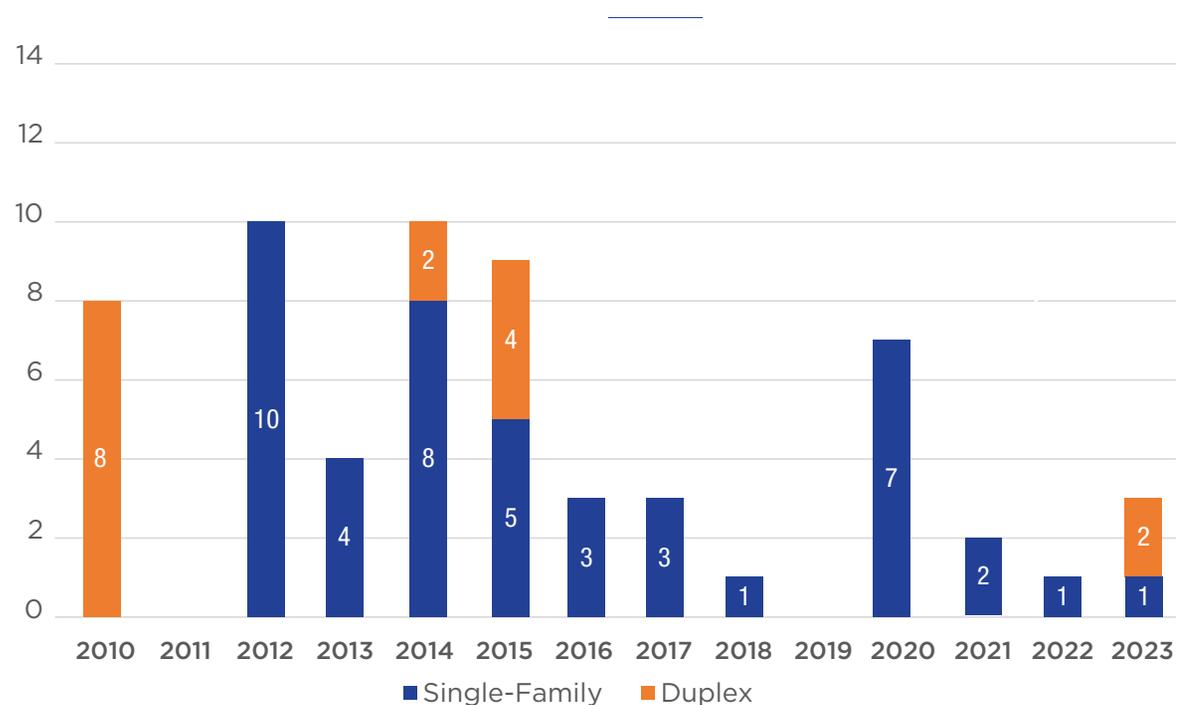
- **Single-unit dominance.** Most new construction has been in single detached units but there has been several years with good building activity.
- **Duplexes are adding variety.** The construction of duplexes has added some variety to the market. These units provide additional options and are often a source of large square footage rentals.

FIGURE 2.25: YEAR STRUCTURE BUILT

Year Structure Built	# Units	%
Built 2020 or later	0	0%
Built 2010 to 2019	136	10%
Built 2000 to 2009	154	11%
Built 1990 to 1999	52	4%
Built 1980 to 1989	180	13%
Built 1970 to 1979	251	19%
Built 1960 to 1969	138	10%
Built 1950 to 1959	262	19%
Built 1940 to 1949	54	4%
Built 1939 or earlier	118	9%
Total:	1,345	

Source: American Community Survey (5-Year Estimates)

FIGURE 2.26: BUILDING PERMITS, SOUTH HUTCHINSON



Source: City of South Hutchinson

Affordability

Housing affordability can be measured in a couple different ways.

1. **Value to income ratio.** An affordable, self-sustaining housing market typically exhibits a value to income ratio of 2.5 to 3.0. Ratios above 3.0 present significant affordability issues while ratios below 2.0 are significantly undervalued relative to income.
2. **Cost Burdened.** Households spending more than 30% of their income on housing are considered cost burdened.

Based on these two approaches:

- **South Hutchinson’s ownership options appear to be unaffordable to many residents.** The value of homes is higher than the city or county as a whole but incomes are less.
- **Fewer owners are cost burdened than renters.** While the percentage of cost burdened owners is less, it is still higher than Hutchinson and the county as a whole.
 - › South Hutchinson has a higher percentage of renter households than the county or Hutchinson. These households likely have lower incomes, indicated by the percentage of cost burdened households. These households bring down the city’s median household income and push up the value to income ratio.
 - › Many of South Hutchinson’s renters will struggle to purchase homes in the community.

FIGURE 2.27: HOUSING COSTS

	Median Household Income	Median Home Value	Value to income Ratio	Median Contract Rent	Percent of Cost Burdened Owners	Percent of Cost Burdened Renters
South Hutchinson	\$41,936	\$134,700	3.21	\$511	35%	54%
Hutchinson	\$55,265	\$117,400	2.12	\$648	15%	44%
Reno County	\$57,390	\$119,200	2.08	\$611	16%	43%

Source: American Community Survey

RURAL COMMUNITIES

The larger rural communities of Reno County play an important role in providing homes and sense of community to many of the region's workforce. These larger communities tend to include key civic infrastructure like schools and churches. Data for rural communities is often limited due to concerns over maintaining privacy and smaller sample sizes. The data does highlight and reinforce issues and opportunities shared by community members:

- **Need to determine available vacant units.** Based on the data it would appear that Buhler, Nickerson, and Pretty Prairie have a supply of vacant units that could help meet the county's housing needs. It is unlikely that many of these units are actually available to be sold or rented. Many of these units are likely being used for other purposes (storage, expanded living space) or in need of significant rehabilitation before they can be occupied.
- **Undervalued housing market.** Housing in all of the communities is very affordable compared to new construction costs. However, this can suppress new construction activity. New housing will cost approximately three times the median home value in some of these communities. Building a home that is three times the value of adjacent property carries a high level of risk that the property will sell for what it cost to build, let alone turn a profit for the builder.
- **Rental rates below market rate new construction.** Much like the ownership market, low rent levels will suppress the construction of new rental housing. The cost of construction for new rental housing will require rents that are two to three times higher than the median rents in many of these communities. For this reason it is often challenging to finance these projects, as the risk of filling the units at these higher rates is seen as too great.
 - › The lack of new traditional rental housing types and the low value of single-unit homes often means the communities rental demand is met by traditional single-family homes. This can be a good way to meet rental demand but it also means that an affordable single-family home is no longer available for a first time home buyer.

FIGURE 2.28: RURAL COMMUNITY DATA

PLACE	Population		% Owner Occupied/Renter		Vacancy		Median Home Value		Median Contract Rent	
	2010	2020	2010	2022	2010	2022	2010	2022	2010	2022
Buhler	1,327	1,325	79.5%/20.5%	74.6%/25.4%	14.3%	12.2%	\$87,900	\$115,500	\$423	\$491
Haven	1,237	1,170	77.2%/22.8%	87.0%/13.0%	5.4%	7.8%	\$84,200	\$82,300	\$423	\$554
Nickerson	1,070	1,058	68.1%/31.9%	74.3%/25.7%	8.8%	21.7%	\$51,500	\$70,700	\$394	\$447
Pretty Prairie	680	660	83.0%/17.0%	81.2%/18.8%	11.4%	16.1%	\$62,400	\$77,900	\$383	\$562

Source: U.S. Census Bureau



#3

Future Demand

FORECAST NEEDS

The following pages use qualitative and quantitative data from the survey, listening sessions, and market analysis to forecast population and housing demand. The forecast includes a housing demand program by housing type and price point to match what households can reasonably afford in Reno County, specifically focusing on Hutchinson and South Hutchinson where the majority of new construction is likely to occur.

Population Forecast

The previous section outlined projected population scenarios for Hutchinson and South Hutchinson. These two communities are the likely location for any future growth.

The 1990s were the last time that the county experienced a decade of growth and reversing this trend for the rural parts of the county will be challenging.

- **If the county can reverse population loss it will likely occur in the largest population centers.** At a quarter percent annual growth rate the county could grow to over 64,000 by 2035. The majority of this will occur in Hutchinson and South Hutchinson, resulting in a growth of about 163 people in the rural communities.
 - › Buhler, Haven, Nickerson, and Pretty Prairie all experienced population decline over the last two decades. Most of these communities will have a naturally declining population, therefore, even a small increase in population will require in-migration at a higher rate than actual population growth.
- **Hutchinson jobs and investments in housing over the past decade position the community to return to growth.** The 1990s and 2000s were decades of steady growth. The community is well positioned to return to this pattern over the next decade but investments in housing and quality of life initiatives will need to continue.
 - › Hutchinson’s future population is based on an estimated 2020 population of 42,083. At 0.31% (that experienced in the 2000s) the city should grow to just over 44,000 by 2035.

FIGURE 3.1: 2035 POPULATION FORECAST

Growth Factor	Annual Rate	2020	2025	2030	2035
Reno County	0.25%	61,898	62,676	63,463	64,260
Hutchinson	0.31%	42,083	42,745	43,417	44,100
South Hutchinson	0.26%	2,521	2,554	2,587	2,620
Balance of Reno County		17,294	17,377	17,459	17,540

Source: RDG Planning & Design

- **South Hutchinson is well positioned to capture growth.** Easy access to jobs and services make South Hutchinson ideally located to continue to capture growth. Investments in quality of life initiatives and expansion of available lots will be necessary or the community is likely to only maintain its current population.
 - › Maintaining a 0.26% annual growth will result in a 2035 population of 2,620.

Housing Demand

The Hutchinson and South Hutchinson markets would need to add approximately 2,000 housing units between 2025 and 2035 to support the 2035 population forecasts. Additional units would likely be needed in the rural communities to replace housing and to meet buyers demands. Figures 3.2 and 3.3 show the factors determining the forecast:

- **Replacing roughly 15 units per year in the Hutchinson market.** In past years, Hutchinson was more aggressive with the removal of dilapidated structures. Preservation of existing housing should always be the first priority, but when housing is beyond feasible repair it needs to be removed from the market.
 - › Removal of dilapidated structures can help stabilize and avoid further deterioration and disinvestment in surrounding homes.
- **Vacancy rates were adjusted to reflect available vacant units.** Over the next decade both Hutchinson and South Hutchinson need to increase the number of quality units that are available to rent or buy. If new residents cannot find options in the market they are more likely to look outside Reno County for housing.
- **Average annual construction should be around 90 units for Hutchinson and just under 10 units for South Hutchinson.** There may be some years where multi-unit projects will create a spike and other years where projects are in planning and site development.

FIGURE 3.2: HUTCHINSON TOTAL HOUSING DEMAND FORECAST

End of Period	2020	2030	2035	Total
Population at End of Period	42,083	43,417	44,100	
Household Population at End of Period	39,233	40,477	41,113	
Average People per Household	2.32	2.31	2.31	
Household Demand at End of Period	16,911	17,500	17,813	
Projected For Sale or Rent Vacancy Rate	5.2%	5.7%	6.0%	
Unit Needs at End of Period	17,835	18,563	18,950	
Replacement Need (total lost units)		90	75	165
Cumulative Need During Period		544	463	1,007
Average Annual Construction		91	93	92

Source: RDG Planning & Design

FIGURE 3.2: HUTCHINSON TOTAL HOUSING DEMAND FORECAST

End of Period	2020	2030	2035	Total
Population at End of Period	2,521	2,587	2,620	
Household Population at End of Period	2,380	2,442	2,474	
Average People per Household	2.13	2.13	2.13	
Household Demand at End of Period	1,118	1,147	1,162	
Projected For Sale or Rent Vacancy Rate	2.0%	4.7%	6.0%	
Unit Needs at End of Period	1,140	1,203	1,236	
Replacement Need (total lost units)		12	10	22
Cumulative Need During Period		50	43	93
Average Annual Construction		8	9	8

Source: RDG Planning & Design

These assumptions assume most new housing will occur in Hutchinson and South Hutchinson but a number of the rural communities, especially Buhler, are well positioned to be adding at least 1 to 2 units annually.

Development Program

Housing Demand Program

The housing demand program for Hutchinson and South Hutchinson delves into price points and the proportion of units that will be owner-occupied and renter-occupied to translate overall demand into a practical program for what types of housing can be built.

First, Figure 3.4 distributes the forecasted demand by price point based on the 2022 distribution of household incomes in the two communities. This would be the demand needed to match new unit price points to the affordability levels of existing household incomes. However, the program will need to be met through other methods, considering the feasibility of building new units at the lowest price points.

FIGURE 3.4: HOUSING DEMAND BY PRICE POINT

End of Period	2030	2035	2022-2035
Total Need	594	506	1,100
Total Owner Occupied	297	253	550
Under \$125,000			32%
\$125,000-200,000			25%
\$200,000-250,000			16%
\$250,000-350,000			18%
\$350,000+			9%
Total Renter Occupied	297	253	550
Under \$500			26%
\$500-\$1,000			32%
\$1,000-\$1,500			25%
\$1,500+			17%

Source: RDG Planning & Design

Housing Development Program

Second, Figure 3.5 on the next page reallocates the forecasted demand from 2022 household income levels to a development program that assumes:

- **The lowest price point ownership units cannot be built in the market today and must come through filling vacant units and opening up options in the existing housing stock.**
- **Some of the low and mid-price point owner and renter options will open up by adding units at higher price points.** This move-up effect comes from residents who have settled in a home and would move if something was available that better meets their preference. This program assumes 30% of these tier price points opening up from higher priced unit production.
- **The lowest-priced rental and owner units come largely from public subsidy programs and existing units.**
- **The middle price point still cannot often be produced by the private market alone based on material costs, workforce delays, and financing costs in 2024.** A combination of public and/or nonprofit tools must be paired with the private market to reach these price points.
- **The price ranges should be considered higher with inflation over time or rises in local incomes.** Consider the Midwest Housing Consumer Price Index.

The following other assumptions create the program:

- **Rental Units**
 - › There is a strong demand for lower priced rental options. Most low-income residents will live in rental units. Opportunities to create rental units priced under \$500 are still a demand category to offer. Some of this may be from students or seniors who have low incomes but have other ways to live in higher priced rentals.
 - › A greater portion of the city’s overall demand will be met by renter-occupied options (50%). This does not mean all of these rental units are in apartment complexes.
 - › On the high market rate rental spectrum, increases in mortgage rates in 2023 adds several hundred dollars to monthly ownership costs. This will drive households to rent longer or choose to rent over owning when first moving to Reno County. These households can likely afford higher rents when the ownership market is much more out of reach, which increases the demand for high-market rentals.

The following descriptions provide context on providing housing that each income level can feasibly afford in Figure 3.5.

Low Ownership. Often the best source of affordable housing is the existing housing stock in older neighborhoods. Many higher-income households compete for the same housing stock as lower-income households. The low-income ownership market demand can be met, in part, by providing opportunities for moderate-income households to move up in the market.

Low and Affordable Rental. Production of rental units under \$500 (and even up to \$900) will need assistance programs like low-income housing tax credits and project-based Section 8, but some may result from market adjustments due to new higher-quality rental units creating competition in the market. It will also be essential to preserve the units existing in this price range today.

Affordable Ownership. It will be challenging for the private market to produce housing in this price range. Most will need to come from the existing market when individuals move to other product types that free up homes in this price range. Others can be produced through assistance programs like Habitat for Humanity or through a filter effect created by the production of move-up housing.

Market and High Market Ownership and Rental. The private market has successfully produced market-rate housing, although not at the level needed. The development community should be encouraged to continue its work in market-rate housing development. These developments should be encouraged to employ innovative practices to create high-quality neighborhoods and new housing products.

FIGURE 3.5: HOUSING DEVELOPMENT PROGRAM BY PRICE POINT

End of Period	2025	2030	2022-2035
Total Need	594	506	1,100
Total Owner Occupied	297	253	550
Low: Less than \$125,000	Not easily produced by the market, comes from existing housing stock through move ups.		
Affordable: \$125k-\$249,999			53%
Market: \$250k-\$350,000			28%
High Market: Over \$350,000			19%
Total Renter Occupied	242	665	1,633
Low: Less than \$500			18%
Affordable: \$500-\$1,000			22%
Market: \$1,000-\$1,500			38%
High Market: \$1,500+			22%

30% of lower price point demands are met from new units at higher price points that lead to movement out of units. Thus, a lower percentage of new development at these price points. Many new units at lower price points have to come through public subsidy programs, rehab, and occupying vacant units in the existing housing stock.

Source: RDG Planning & Design

Owner Units

- › There is demand for wealth building ownership options at lower price points.
- › Some of the percentage for lower price points are seniors with low fixed-incomes but living in higher priced, paid off units.
- › Higher incomes in the community show in the demand for high priced owner options.

FIGURE 3.6: SENIOR HOUSING ANALYSIS

	2030 Projection	2000-2010 Migration Factor	2030 Population with Migration	People Per Household	Household Demand	Capture Rate	Unit Demand
55-64	6,474	-1.1%	6,333	2.00	3,167	1%/5%	32/158
65-74	6,268	3.9%	6,771	1.75	3,869	1%/5%	39/193
75+	7,827	2.1%	8,164	1.25	6,531	0.05%/2.5%	33/163
Total 55+	20,570		21,268		13,567		103/515

Source: U.S. Census Bureau

Empty-Nester & Senior Housing

As note above, much of the county’s demand will need to be met through the existing housing stock. This will require households to have options that better fit their stage of life. The 2022 American Community Survey estimates that 47% of Reno County’s households are over the age of 65. Of those households 78% own their home. While some of these households have already moved out of the homes they raised their families in, there is still significant opportunities to provide housing and greater sense of community to these households.

- **If only 1% of the 55 to75 year old market can be captured in the future it would generate a demand for over 100 units.** The capture rate for households over the age of 75 goes down as more of these households are likely to needs units with more services or assisted living environments.
- **If the capture rate was as high as 5%, still a modest assumption, it would generate a demand for over 500 units.**
- **Initial focus should be placed on units that meet a variety of age levels.** This includes lower maintenance units, such as townhomes, duplexes, and cottage courts. The initial market for these may be empty-nesters but young professions will also find these units appealing.

#4

Goals & Strategies

HOUSING GOALS

Everyone in Reno County should have a home that provides a safe, secure, and reasonably comfortable place to establish a household, raise a family, or live out various periods of their respective lives. The following chapter establishes the goals to help reach this reality and fill the demand for over 2,000 units through 2035.

GOAL 1: *Preserve & protect existing housing*

GOAL 2: *Leverage Assets*

GOAL 3: *Increase production of housing oriented to those 55+*

GOAL 4: *Strategically reinvest in neighborhoods to stabilize values.*

GOAL 5: *Invest for Success*

The order of the Goals does not indicate level of priority

Goals Summary

Figure 4.1 associates household income levels with the median income in Reno County and what these households can feasibly afford to avoid being cost burdened. For context, occupations at equivalent local income indicate the groups of people these housing price points likely serve.

The following pages provide a variety of approaches to meet Reno County housing goals.

FIGURE 4.1: HOUSEHOLD INCOME AND AFFORDABILITY REFERENCE

Household Income	Affordable Rent*	Affordable Ownership**	Comparable Single Income Occupation
<\$25,000	<\$500	Not appropriate	Student, Part-Time Worker
\$25,000 - \$35,000	\$500 - \$700	Not appropriate	Tellers, Landscaping Workers, Janitors, Cooks, Housekeeping, Security Guards, Waiters/Waitresses
\$35,000 - \$50,000	\$700 - \$1,000	\$87,500 - \$150,000	Social Workers, Construction Laborers, Machinists, Dental Assistants, Office Clerks, Auto Mechanics, Teachers
\$50,000 - \$75,000	\$1,000 - \$1,650	\$150,000 - \$225,000	First-line Supervisors, Plumbers, Electricians, Registered Nurses, Police Officers, Postal Workers, Teachers
\$75,000 - \$100,000	\$1,650 - \$2,400	\$225,000 - \$325,000	Civil Engineers, Physical Therapists, Accountants, Manager Positions
\$100,000+	\$2,400+	\$325,000+	Manager Positions, Lawyers, Mechanical and Industrial Engineers, Physician Assistants

* Provides some room to be below 30% of income on rent for other expenses. Assumes little other debt obligations.

** The estimate represents the higher end of affordable ownership by assuming a 20% downpayment and little other debt obligations. At interest rates in June 2024.

Source: RDG Planning & Design, <https://www.hoosierdata.in.gov/infographics/oes-dashboard.asp>

Financing Tools Approach

Many potential tools are available and suggested for each goal in the following sections. These tools fall into three broad categories: producer, operational, and resident.

Producer Tools

Producer tools focus on reducing obstacles and risks to housing development. They fill gaps in revenues or financing, addressing feasibility problems. They may include direct monetary or tax incentives for specific housing goals and priorities. Producer tools and techniques further fall into several types:

- **Tax Based.** Using tax policy to provide significant capital assistance for projects.
 - › Tax Increment Financing (TIF) allocates the added taxes created by a redevelopment project to retire debt for site preparation, public improvements, and infrastructure development. The use of this tool does not give a tax break, the owner pays the full tax burden but a portion of that tax payment goes to pay the debt on the project.
 - › Rural Housing Incentive District works much like TIF. The added taxes are used to pay for the streets, water, sewer and other services needed to create new lots or subdivisions.
 - › Low-Income Housing Tax Credits (LIHTC) provide federal income tax credits to investors in rental housing developments that serve low-income residents. A nonprofit CDC without tax

liabilities does not directly benefit from tax credit programs but their investors may benefit.

- › Historic Tax Credits provide Federal income tax credits to qualified investors in projects involving buildings listed on or eligible for listing on the National Register of Historic Places and rehabilitated in compliance with the Secretary of the Interior's Standards for Rehabilitation.
- › Depreciation allows an income tax deduction for the theoretical diminishing of a building's value through aging.
- › Tax abatement or deferrals eliminate or reduce local municipal taxes for a period or allow payment later.
- › Neighborhood Revitalization Program is a tax rebate. This program can only be used in designated distressed areas and provides a rebate on taxes for residential or commercial reinvestment.
- **Development Based.** Development tools include direct funding or cost reduction for construction or the creation of development entities to execute projects. Such as:
 - › Reduction or waiver of permit fees.
 - › Direct production subsidies, including grants or subordinated loans.
 - › Real estate acquisition and reductions of sales price to a developer.
 - › Direct employer assistance or investment in new housing.
 - › Rehabilitation loans and grants, especially for non-resident owners of properties.
- **Infrastructure Based.** Infrastructure tools develop public improvements to support new development projects. Public

infrastructure development might focus on opening larger development areas consistent with the comprehensive plan.

- › Special assessment districts use special assessments on property to retire revenue bonds that provide front-end financing. This reduces the front-end exposure of public improvement costs, deferring them to the eventual property owners. Special assessments do not reduce the ongoing cost of housing to residents, but they make it easier for developers to develop subdivisions.
- › Joint public/private financing includes a possible mechanism to provide some level of return to the City based on its percentage of contribution to public infrastructure.
- › Pioneer public financing uses bond funds or other general fund sources to build infrastructure in key areas before anticipated development.
- **Legislative Based.** Legislative tools provide statutory incentives or requirements to reach desirable housing goals.
 - › Zoning incentives and bonuses will typically involve modifications of development regulations to encourage certain kinds of development. In some places, these incentives may include expedited process, code relief, or other "accelerants."
 - › Zoning changes can permit higher density or different forms of development like accessory dwelling units and duplexes on residential lots.
 - › Development targets that mandate or have minimum requirements for affordable housing.

Operational Based Tools

Operational tools focus on reducing the annual operating cost of rental development, thereby reducing the required income necessary to support the project.

Such as:

- › Fee reductions and waivers.
- › Financing incentives or participation that reduces annual costs by reducing debt service.
- › Utility cost reductions.
- › Energy conservation grants and tax credits.

Resident Based Tools

Resident tools provide direct assistance to residents of a development, home, or housing unit to make that unit more affordable for them. While these tools indirectly benefit developers by broadening their markets, their primary benefits flow to the owner or renter.

- › Renter-oriented examples include rent subsidies (Section 8), deposit assistance, indirect assistance through tax credits, and shared equity programs.
- › Owner-oriented examples include cash incentives to qualified buyers, subordinated loans, residential rehabilitation, lenders consortium, loan guarantees, and employer assistance.

Without intervention from Reno County partners, housing for all will remain in short supply, the housing market will continue to be less attainable, and Reno County will struggle to have adequate housing options for stable or growing populations.

A targeted approach is needed to address needs. Some approaches may be appropriate for one target area or household and not another. Leaders have already recognized a need for action by participating in this study. This recognition needs to be combined with strong leadership and decision-making to implement long-term strategies.

The next step is for community leaders to organize the partnerships necessary to develop strategic approaches that address the goals in this chapter.

Goal 1: Preserve & Protect the Existing Housing Stock in Strategic Neighborhood Areas

Objectives

- Improve the quality of the rental stock
- Maintain a stock of naturally occurring affordable housing
- Reduce the number of homes that must be demolished each year.

Overview

The preservation tools and approaches in Goal 1 apply to owner and rental units. The increasing cost of homeownership makes renting a better choice for more people and the lower value of the county's housing stock makes these units appealing to investors. Often, rehab and repair programs require owner-occupancy to participate. Expansion of these programs to rental occupancy and program approaches that increase people's ability to purchase and live in these homes are both appropriate in Reno County.



Supporting Information

- › 47% of Reno County's housing stock was built before 1960.
- › Most housing south of 11th Avenue in Hutchinson is rated in fair to poor condition.
- › 74.5% of survey respondents support increased or continued use of public funding for housing rehabilitation.
- › 52.7% of respondents felt that housing rehabilitation loans were a good solution to making housing more affordable.

Goal 1: Preserve & Protect the Existing Housing Stock in Strategic Neighborhood Areas

Tools and Approaches

A. Establish a housing development fund.

A development could be administered by the city, county, or economic development in partnership with the housing and finance community and employers. Different ways to capitalize the fund include:

- **Community Housing Bonds.** Some cities initiate a bond issue to fund housing projects. The bonds require a vote and have been a demonstrated approach in large and small cities. They can be challenging due to bonding capacity.
- **Affordable Housing Fee.** This fee would apply to all new housing developments that do not meet an affordability or accessibility threshold.
- **General Fund.** Many cities are starting to create dedicated annual budgeted funds. Sometimes these funds come from transitioning other line item funds, such as allocated demolition funds. The challenge is that dollars are limited and priority for funds must first be given to essential services and existing programs.
- **Private Donations.** Philanthropy is a source that can add to the fund, especially as the community housing needs become better known. Often, private donations come from large employers, institutions, and individuals to match funds devoted by the public sector.

Invest DSM Block Grant Challenge - Des Moines, IA

An initiative started in 2020, Invest DSM offers programs targeted to specific local neighborhoods in Des Moines. One program called the Block Challenge Grant aims to create momentum through a batch improvement approach. To participate in the program, groups of at least five neighbors within a visible distance of one another's front doors must apply together. They are then eligible for matching funds up to \$2,500 for exterior improvements.

At six months into the program, Invest DSM granted funds to 240 homeowners and landlords who were current on their taxes or lease obligations. The average investment per property was \$4,576.

<https://investdsm.org/programs/>

For Hutchinson, a program could apply to owners and renters, with landlord participation.

Goal 1: Preserve & Protect the Existing Housing Stock in Strategic Neighborhood Areas

The fund could assist with funding rehabilitation and replace the Federal funding that will be running out for some of the existing rehab programs. Additionally, Federal dollars often restrict application to low-income household thresholds. New funding sources could fill some of the gaps in using Federal funds (income requirements, government distrust, legal residency status, etc.). Any programs targeting rental property owners should have the resources and requirements to provide adequate stipends for residents who have to be temporarily displaced during repairs. The fund could also be used for housing construction, land acquisition and infrastructure/site development but housing rehabilitation should be the initial priority.

B. Expand outreach and knowledge of available programs

Better communication of funding available to residents and landlords that meet program qualifications. This task is not easy and will require more than website posts and fliers. Approaches include neighborhood meetings, booths at existing events, direct mailings, and long-term relationship building with residents to build trust toward the City.

C. Expand opportunities for tenant and landlord education.

Often tenants live with serious condition issues because they either do not understand their rights or are concerned with repercussions. Programs should be established or expanded on:

- › How to be a good tenant
- › Fair housing
- › Landlord and tenant rights

These programs can be run by a city but often non-profits run these programs funded through local, state, or federal dollars.

Nebraska RentWise

Nebraska RentWise is a tenant education program that helps people find and keep decent, safe, affordable rental housing that meets their needs. The education program contains six modules:

- 1. Communication with landlords and neighbors.** Participants are taught communication skills, so they can have positive relationships with landlords and neighbors.
- 2. Managing your money.** A step-by-step process on how to manage and plan for housing costs.
- 3. Find a place to call home.** Prepare individuals to conduct successful searches for a rental unit and build a positive rental history.
- 4. Getting through the rental process.** Explains the importance of reading and understanding a lease, and a person's rights and responsibilities as a tenant.
- 5. Taking care of your home.** Encourages residents to take pride in their home and set a positive example by taking care of their rental units.
- 6. When you move out.** Prepares participants for the time they may leave their current rental unit as they continue to move up!

Nebraska Rentwise: <https://www.rentwise.org/>

D. Minimum Rental Standards

Minimum standards for rental units can be set by the city or another organization that functions as a third party reviewer. Depending on who manages the program, not meeting the standard could result in not receiving an occupancy permit to not receiving a seal of approval as a quality rental unit.

Goal 2: Leverage Assets

Objectives

- Identify new funding sources for agencies with proven success.
- Expand on existing initiatives.
- Establish new partnerships.

Overview

There have been a number of highly successful programs led by the City of Hutchinson, South Central Kansas Economic Development District (SCKEDD), and Interfaith Housing. Additional funding will be needed to help these organizations continue the great work they have been doing in Hutchinson. Reno County has other important assets, including Hutchinson Community College and the major employers provide additional assets. No one organization will be able to address all of the county's housing needs. Existing or new partnerships should be established in order to move initiatives forward.



Supporting Information

- › Hundreds of homes have been rehabilitated through purchase-rehab-resale programs.
- › Existing programs, including weatherization programs, have waiting lists that are six months to a year long.
- › In the last four years, millions of dollars have been invested in weatherization, housing rehabilitation, and first-time homebuyer programs.

Goal 2: Leverage Assets

Tools and Approaches

A. Establish a housing development fund.

Outlined in Goal 1, a housing development fund should be used to help existing organizations fill gaps in loss of funding from Federal resources.

B. Establish partnerships for bulk buying and insurance coverage.

Since 2020 inflation has impacted many aspects of housing. Insurance and materials have been two of the biggest challenges.

Insurance

Property owners have experienced insurance coverage increases of 30% or more over the last several years. Others have even had coverage dropped. While this can be challenging for homeowners it can be especially challenging for entities owning affordable housing. Groups all over the United States are considering ways to address this issue. This has included self-insurance options, a common approach in the health insurance realm. When self-funding there are actually three layers of insurance coverage:

1. **Self-funded layer.** For an entity owning affordable properties the most challenging aspect would be the infusion of capital that would be needed in the first year of self-funding. Single claims over a certain amount would be sent to the captive layer but planning for a statistically appropriate worst case scenario would need capital. At a minimum it could be assumed that the entity would need what would equate to a years worth of premiums in the bank.
2. **Captive layer.** This is the partnership layer or the shared risk layer. This is a layer with multiple entities coming together to share risk for claims over specified single claim limit for the self-insured. Ideally, this would include entities or organizations from a broader region. This would ensure that one bad storm would not impact all in the captive. All participants would pay into the captive, similar to paying monthly insurance premiums.

When using local funds, like a development fund, consider requiring income limits only being met at the time a resident moves into the unit. This eliminates a landlord's annual soft costs and allows a household to build economic stability. Each new tenant would have to meet income requirements.

3. **Re-insurance layer.** Today this is one of the most challenging parts of the insurance industry. Re-insurance insures the insurance companies, protecting them from large events (tornadoes, etc.). Due to increasing severe weather, many re-insurance companies are dropping providers and all re-insurance companies are located outside the United States. At a local level this could be a role played by city, county, or even state level agencies.

Materials

Material costs spiked during COVID and access to materials created significant delays in construction. Delays have improved but in July 2024 the National Association of Home Builders reported that year-over-year price growth was the highest since February 2023. Buying in bulk has been a solution for SCKEDD but access to storage space or the ability to purchase at that scale can make bulk purchasing challenging. Through partnerships these two issues can continue to be addressed.

Goal 3: Increase Production of Housing Oriented to Those 55+

Objectives

- Free up housing for young families and first-time home buyers.
- Ensure individuals are in supportive and healthy environments.
- Preserve existing housing stock.

Overview

Reno County has continued to see growth beyond that predicted for households over the age of 65. Many of these households live in the housing where they raised their families. These homes may no longer meet their needs due to size, maintenance needs, or just the isolation created by single-unit housing. A lack of variety in the market results in these individuals remaining in their homes creating less turnover in the market. Turnover is important because it creates new opportunities for first time home buyers.



Supporting Information

- › The 2022 American Community Survey estimates that 47% of Reno County's households are over the age of 65. Of those households 78% own their home.
- › In the last ten years 41% of housing construction in Hutchinson has been in single-unit detached homes for owner occupancy.
- › Over 14% of respondents to the community survey were interested in moving to down-size to a smaller owner-occupied home and another 8% to a unit that allows them to age in place.
- › Nearly 33% of survey respondents felt that an apartment with additional services would be appealing to Seniors and another 25% believed owner-occupied homes with shared maintenance would be appealing.

Goal 3: Increase Production of Housing Oriented to Those 55+

Tools and Approaches

A. Leverage tools to encourage more accessible housing opportunities

More housing should be encouraged that includes universal design features, amenities such as lawn care and snow removal, and other features and formats that are appealing to older adults. Tools to encourage these types of development may include:

- **Site preparation.** Reduction of costs through site preparation or consolidating lots within the land bank can reduce costs and risks.
- **Financing tools.** Financing tools that help fill gaps or lower the amount of debt that has been taken on through traditional lending can encourage new product types. This can include TIF, RHID, or gap financing through the Development Fund.
- **Partnerships with Developers.** Some entities may have the land but are not interested in taking on the risk of developing housing. Partnerships can be created with the builders or developers that help spread the risk.

One potential perceived risk may be how long the demand for new 55+ housing will last. Right now the Baby Boom generation is creating significant demand, with the youngest of this generation turning 60 this year but the leading edge nearing 80. The types of units that should be built are not necessarily senior exclusive and should easily be appealing to other generations. Low-maintenance amenities and universal design features should not make them feel exclusive for seniors, we all have times in our lives when these features can be appealing.

Not Your Traditional Rentals

There is a growing trend toward producing products that have not been traditional rental options. This includes small homes and cottage clusters. One example of this is the [Aerie Blue Sage](#) development on the edge of Omaha, NE. The development includes 327 market rate rental units, of which 109 are stand-alone cottages. The balance of the development includes duplexes, townhomes, and low-rise apartment buildings.

The current market is looking for low-maintenance rental options but these units also provide a significant amount of flexibility if the market changes in 20 years. Depending on how the land is subdivided the cottages, duplexes, and townhomes could easily be sold off to owner-occupancy creating a safety net for the owner/developers that does not exist with traditional multi-unit rental products.

Goal 3: Increase Production of Housing Oriented to Those 55+

B. Update the zoning code to allow for more flexibility in lot size and product types across district.

Minimum lot sizes, lot widths, setbacks, open space ratios, and other site dimensional standards indirectly regulate feasible housing types even if more housing types are permitted by right in a zoning district. All communities in Reno County should review their ordinances to determine if the types of units they would like to see more of (small starter homes, townhomes, and duplexes) are even possible to build in all residential districts.

City of Hutchinson Zoning & Subdivision Code

There are several items that should be specifically reviewed and updated in the Hutchinson Zoning & Subdivision codes. These include:

- › **Minimum street width.** When developing a new subdivision the infrastructure costs are one of the largest and riskiest items for the developer. Narrower residential streets on a grid pattern can lower material costs, increase connectivity, and result in fewer odd shaped lots.
- › **Number of residential districts.** Any small change in dimensional standards requires a rezoning to a different district. By limiting the number of districts and expanding the range of lot sizes and dimensions on those districts, fewer rezonings will be required.
- › **Minimum lots sizes.** Smaller lots is one way to reduce some of the cost of housing. Lower the minimum lot sizes, especially in an R-3 type of district reduces costs and creates more flexibility.
- › **Minimum setbacks.** Where smaller lots are allowed the set backs need to be proportional, allowing a reasonable home to be constructed. For example the minimum front yard set back should be closer to 20 feet.
- › **Permit more residential use types.** Currently a small change in residential use type requires a rezoning. More uses within fewer districts, decreases the number of rezonings and lowers residents concerns over what could potentially be built adjacent to their home.
- › Allow residential uses in non-residential districts. Permit live/work and non-ground floor dwellings in C-1 and C-2 districts.

This list is a starting point. Additional conversations with the building and development community should identify challenges to building a broader range of housing types.

Goal 3: Increase Production of Housing Oriented to Those 55+

C. Prioritize funding to projects that locate affordable housing adjacent to transit and community services.

Isolation is a key health risk for older adults. This was something that researchers knew before 2020 but the Pandemic brought to light the dangers for all and especially older adults. Transit and other services should never be expected to move or add routes just to serve a single residential development. Rather, incentives like those identified above should be used to support developments that specifically locate near transit or other community services (senior centers, health care providers, retail, etc.). The cities can be key partners in the developments through assistance with sidewalks links to transit and services.

Tiny Homes Coop - Eugene, OR

Emerald Village is a leasehold co-op with 22 tiny houses ranging from 160 to 288 square feet on 1.1 acres. While each unit has a sleeping and living area, kitchenette and bathroom, the site includes a community building with a common larger kitchen, meeting space, laundry, and tool storage.

The project opened in 2018 and provides housing to residents making 15-30% AMI. The project is designed as a cooperative, providing a share in the village to each resident, enabling them to create a modest asset that can be cashed out when they choose to move out. Rents are set at between \$250 and \$350 a month which covers the coop share, utility expenses, maintenance, and other operating costs. Residents are required to attend a monthly meeting, serve on a committee, and contribute ten hours of volunteer service monthly.

The project is funded through community member donations and grants from local and regional foundations. In-kind services are provided by local architects and builders. The City provided a credit on their development charge to further reduce costs.

<https://www.squareonevillages.org/emerald>

Goal 4: Strategically Reinvest in Neighborhoods to Stabilize Values

Objectives

- Make housing rehabilitation and new construction financially feasible in all neighborhoods and communities.
- Encourage private market reinvestment in housing.
- Building community pride.

Overview

Reinvestment in older neighborhoods is important for several reasons:

- › All residents deserve to live in safe and affordable housing.
- › Older housing is the best source of affordable housing.
- › Homeownership is one way to help lower income households build generational wealth but housing appreciation is necessary for wealth building. In deteriorating neighborhoods homes will have stagnate or slower appreciation.



Supporting Information

- › A majority of housing south of 11th Avenue in Hutchinson is in fair to poor condition (See Map 2.4).
- › As illustrated in Maps 2.5 and 2.6, values in neighborhoods around Hutchinson are significantly below the cost of new construction.
- › Haven, Nickerson, and Pretty Prairie all have median home values that are roughly three times less than the cost of constructing a new home. Rent levels in these communities along with Buhler are also well below the \$2 a square foot needed to support new construction.

Goal 4: Strategically Reinvest in Neighborhoods to Stabilize Values

Tools and Approaches

A. Fill gaps between the cost to do infill versus value of the neighborhood

For many areas in Reno County the cost of construction is significantly higher than surrounding values. For this reason development is not happening and Land Bank are less appealing. To address this problem incentives will need to be leveraged and may need to be layered:

- **Gap financing.** The gap between the cost of development and the appraisal of the project can be filled in different ways and may need to be combined:
 - › Grants through the Development Fund
 - › Tax Increment Financing (“but for” the use of TIF this project would not be possible).
 - › Neighborhood Revitalization Program. This program is usually most appealing to investors and less for single-unit owners
- **Layering.** Often one incentive will not fill the gap. Other incentives that may be layered with gap financing include:
 - › Waiving fees
 - › Land Bank lots
 - › Infrastructure assistance (improvement or extension)
 - › Removal of dilapidated structures or other site condition issues

B. Target Programs

Applying programs, policies, and incentives to targeted neighborhoods based on neighborhood conditions and potential to meet community goals can have a greater impact. Hutchinson has already started this process with some of its programs. Focusing on smaller geographic areas can have a greater and more visible impact that can then begin to build momentum for other areas or just naturally extend to adjoining blocks.

Affordable Housing Fund - Grand Rapids, MI

The City of Grand Rapids set an aggressive policy target for a citywide inventory of 30% affordable housing units. One tool created to help with the effort is an Affordable Housing Fund leveraged by dedicated city revenues, private contributions, and interest earnings. Additionally, a board provides recommendations for policy changes and managing allocations. Funds come from:

- › City appropriations from tax growth.
- › Private contributions, State funds, County, other grants.
- › Excess revenues from General Operating Funds.

Eligible applicants include non-profits and for-profit affordable housing developers, and public housing authorities. Individuals are eligible for homeownership financial assistance. Fund allocation is used only for situations that meet city needs like mixed-use development, projects with other funding sources, and small scale development.

<https://www.grandrapidsmi.gov/Government/Programs-and-Initiatives/Housing-NOW>

Goal 4: Strategically Reinvest in Neighborhoods to Stabilize Values

C. Assist with valuation increases.

A real or perceived deterrent for some to undertake property maintenance is the potential increase in home value and property taxes. Tax increases can cause long-term financial challenges for low-income households and older adults on fixed incomes. The NRP program is a tax rebate incentive that incrementally phase in the property tax bill increases. Due to the fact that it is a rebate and not an abatement, most low-income households have not found the program appealing. Rather it is appealing for investors and therefore should be encouraged and can be a good tool for stabilizing values.

D. Continue to support and expand purchase-rehab-resale programs.

This program has been successfully implemented in Hutchinson through local non-profits. Under the program a home with moderate rehabilitation needs is purchased by the non-profit, improvements are completed, and then sold to a qualifying household. Traditionally these programs have been funded by Federal HOME funds but over the past few years ARPA funds have allowed for expansion of the program. The program provides value stabilization by reinvesting in existing housing by a non-profit that can take the risk of not profiting on the project. Continuation of this program and potential expansion to other communities in Reno County can help expand stabilization of housing.

Employee Housing - Schuyler, NE

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

Eligibility for a \$1,000 bonus to employees moving into the district and the following -

- › Home renter subsidy of \$1,000 annually for a maximum of five years; or
- › Home owner subsidy:
 - \$2,000 annually for a maximum of five years; or
 - Lump sum subsidy of \$10,000 for down payment and closing costs on a WHIPP approved home.

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

Goal 5: Invest for Success

Objectives

- Attract young workers and families.
- Support value stabilization.
- Educate renters and first-time home buyers.
- Build community pride.

Overview

Investments outside of housing can increase the desire to live in a community. Higher income households also have more ability to choose where they want to live. Retaining these households in the county creates a market that can purchase market rate housing with fewer financial incentives. Additionally, a healthy community should have economic diversity. Investments that make the community appealing to these households is important but more important should be the pride that all residents have in their community.

Tools and Approaches

A. Investments in schools and parks

Schools are one of the key factors for families choosing a community or neighborhood. Investments in schools sends a signal to these households and the broader community regarding how residents feel about their community.

B. Implement priorities identified in other community strategic plans and economic development strategies

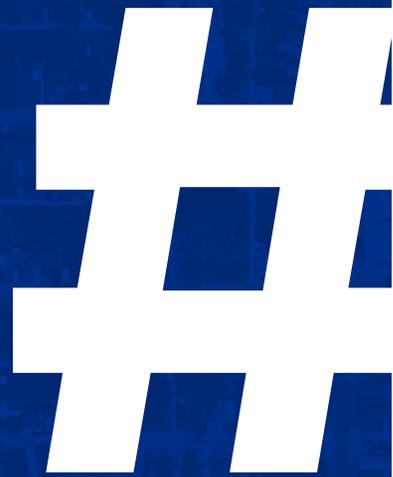
Across the county, planning has been occurring regarding ways to strengthen communities and attract quality jobs. Implementation of these vetted strategies can be essential.



Supporting Information

- › A number of participants noted that young professionals are choosing to live in the northwestern reaches of the Wichita area due to easy access to amenities.
- › Over 50% of Hutchinson's workforce lives outside the city.



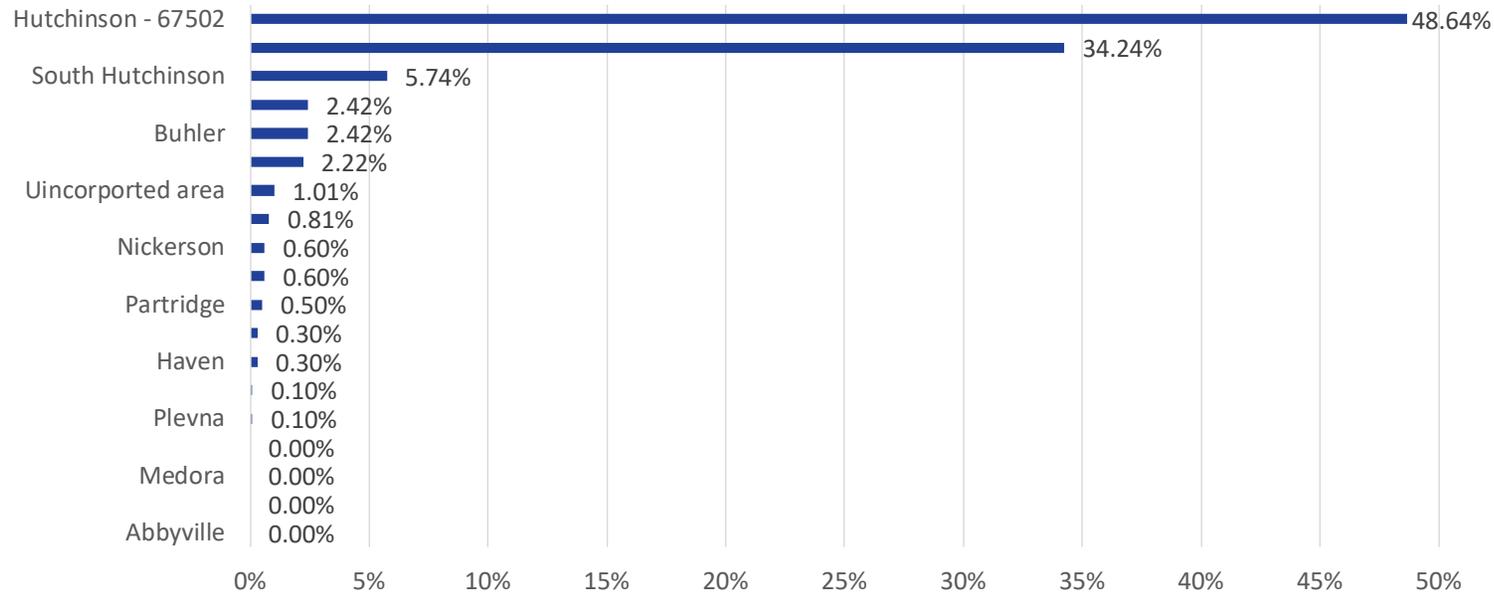


Appendix

Community Survey

The survey was conducted through Survey Monkey over the course of XX months. Both english and spanish options were available. Over 970 residents responded to the survey.

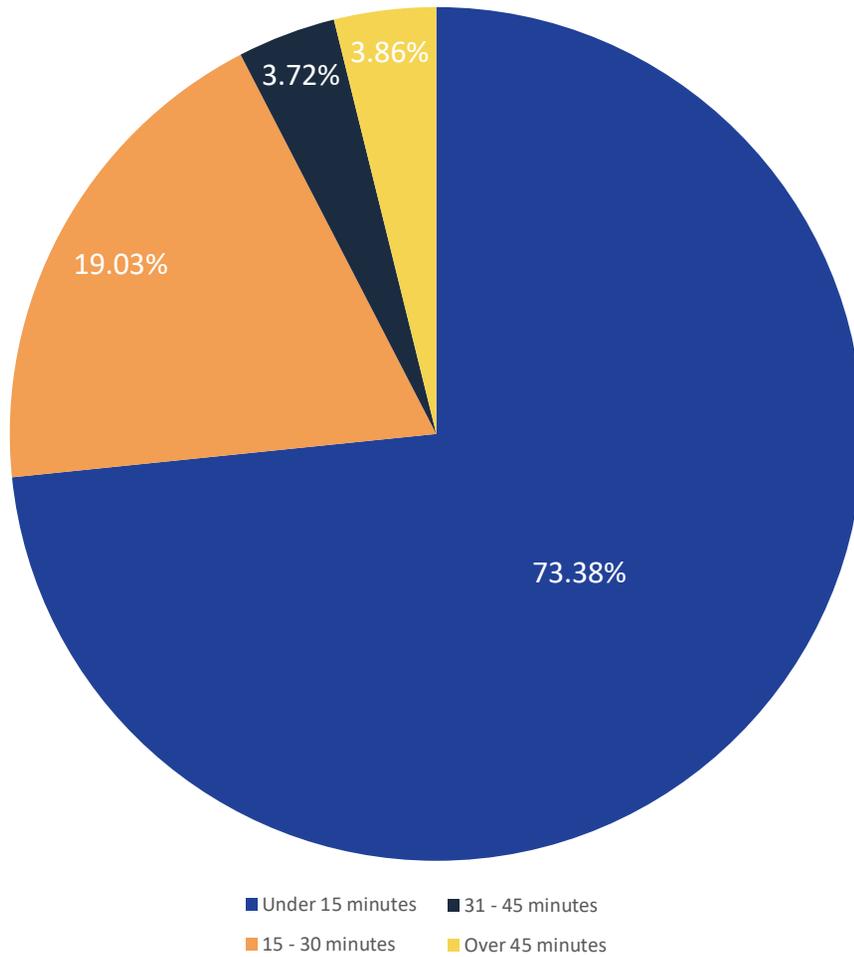
1. Which community do you live in?



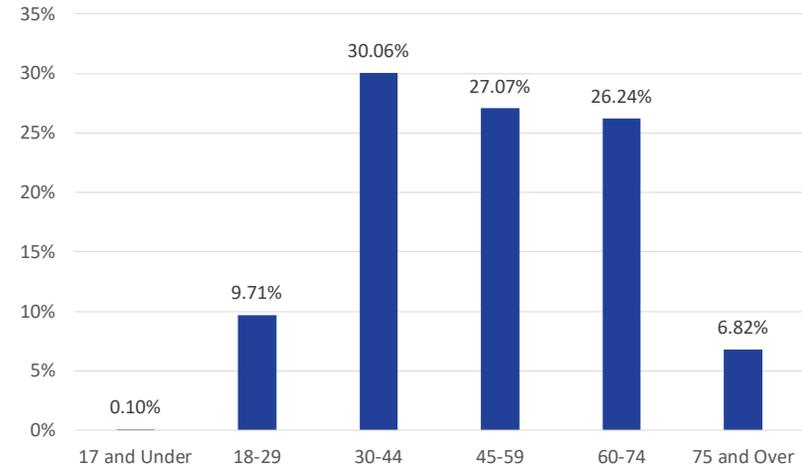
2. What zipcode do you work in? If not in the workforce, please skip.

1. 67501 (299)	13. 67570 (3)	25. 67025 (1)	37. 67578 (1)
2. 67501 (299)	14. 67211 (2)	26. 67052 (1)	38. 67585 (1)
3. 67501 (299)	15. 67214 (2)	27. 67124 (1)	39. 67592 (1)
4. 67502 (128)	16. 67401 (2)	28. 67205 (1)	40. 67605 (1)
5. 67505 (32)	17. 67514 (2)	29. 67206 (1)	41. 67643 (1)
6. 67522 (10)	18. 67579 (2)	30. 67215 (1)	
7. 67460 (6)	19. 67226 (1)	31. 67235 (1)	
8. 67062 (3)	20. 37501 (1)	32. 67503 (1)	
9. 67107 (3)	21. 44145 (1)	33. 67530 (1)	
10. 67114 (3)	22. 65801 (1)	34. 67543 (1)	
11. 67504 (3)	23. 66047 (1)	35. 67546 (1)	
12. 67561 (3)	24. 66604 (1)	36. 67576 (1)	

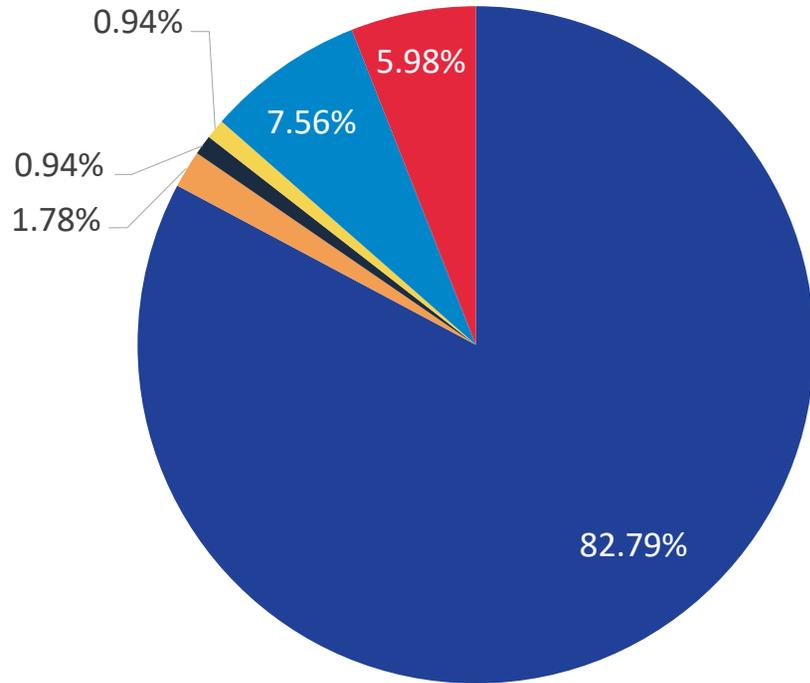
3. How long does it take you to get to work?



4. What is your age?

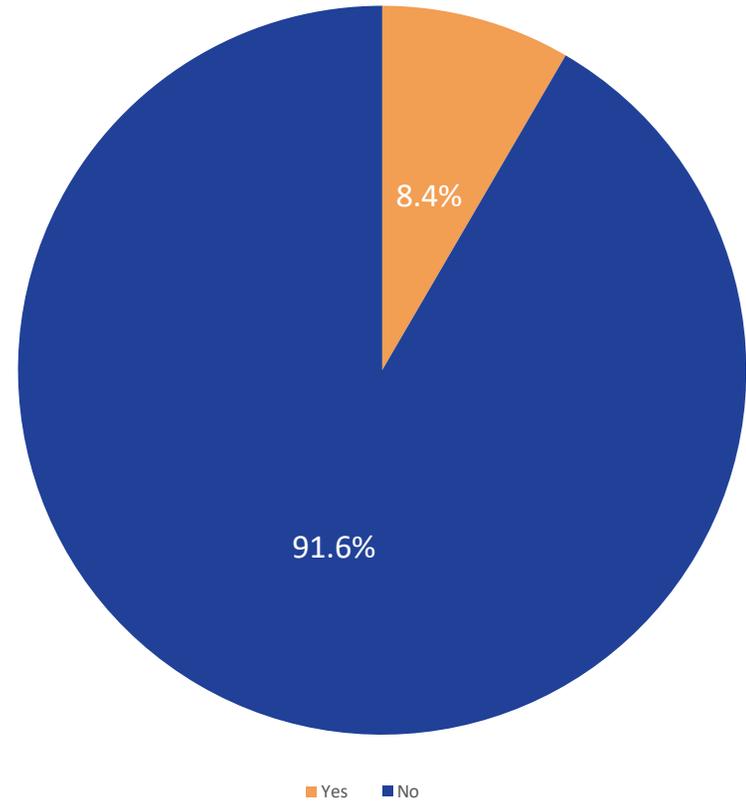


5. What is your race?



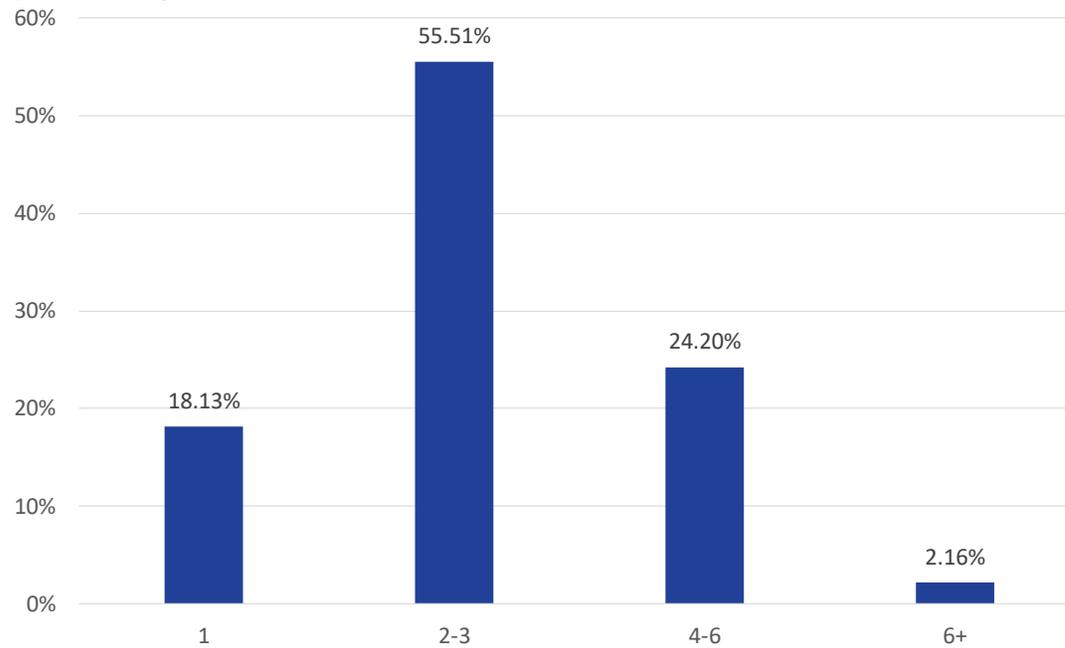
- White alone (82.79%)
- Black or African American alone (1.78%)
- American Indian and Native alone (0.94%)
- Asian alone (0%)
- Some other race alone (0.94%)
- Two or more races (7.56%)
- Prefer not to say (5.98%)
- Native Hawaiian and Pacific Islander (0%)

6. Are you Hispanic or Latino?

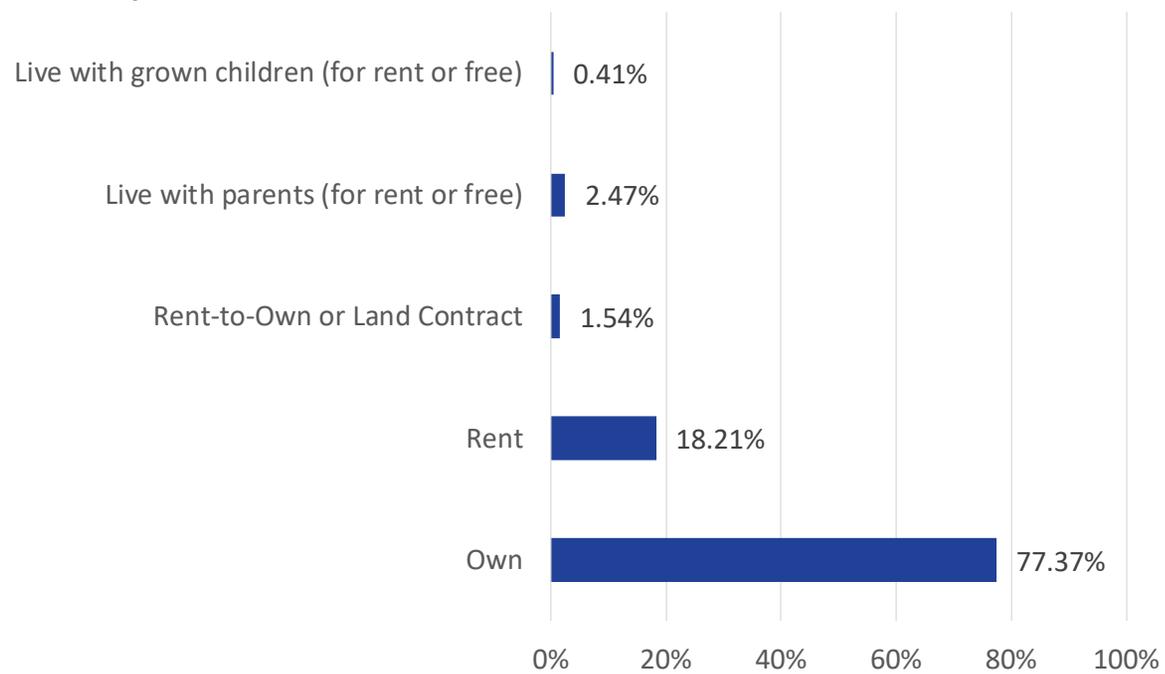


- Yes
- No

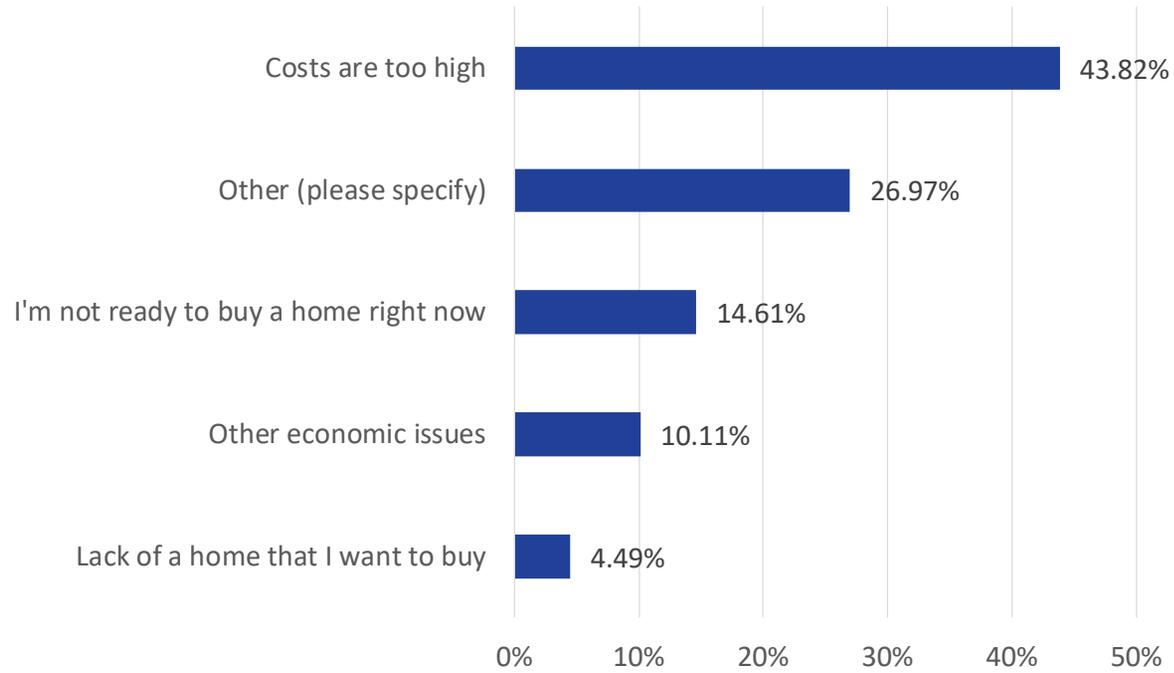
7. How many people live in your household?



8. Do you own or rent your home?



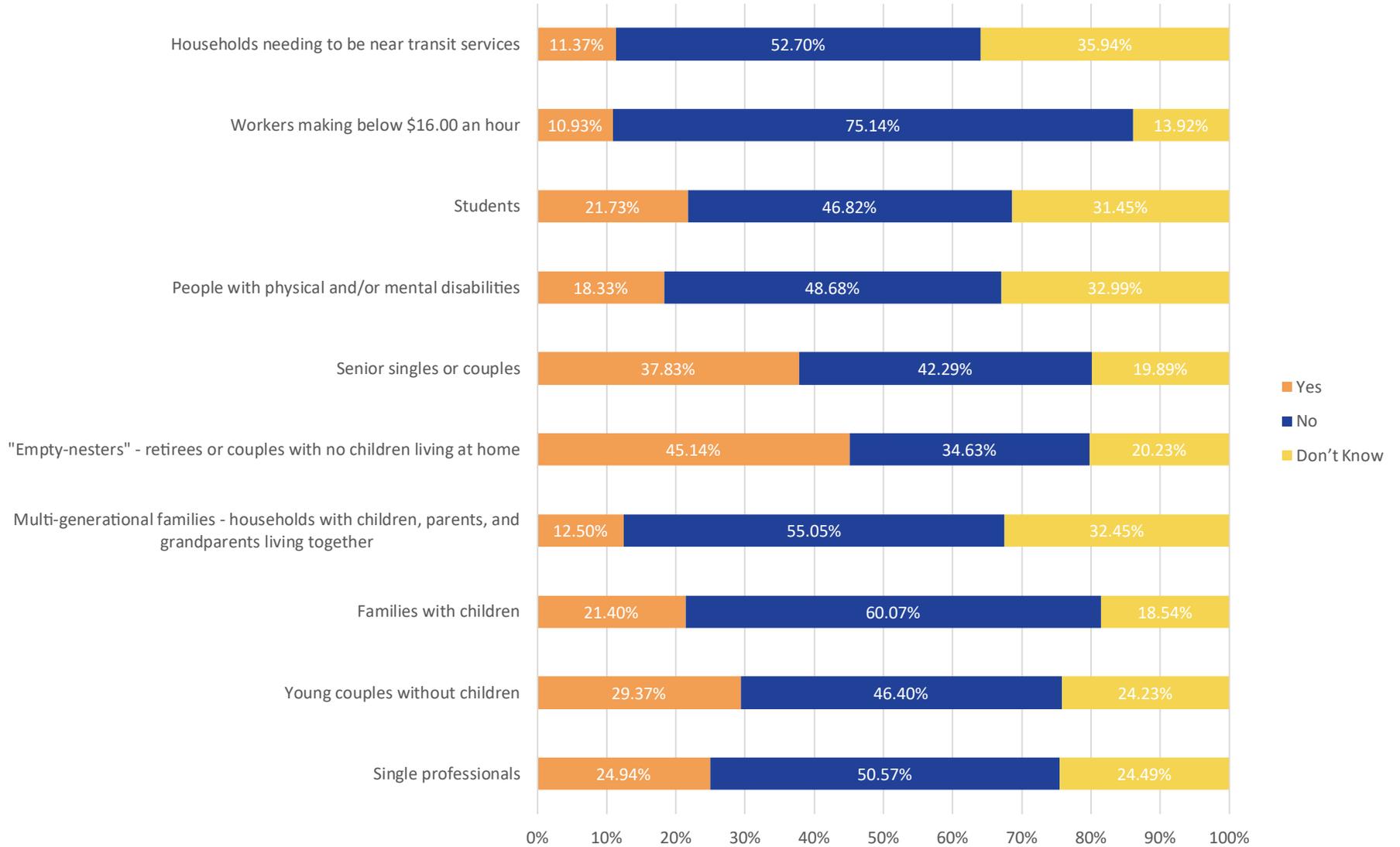
9. Is there a reason that you choose to rent your home?



Other:

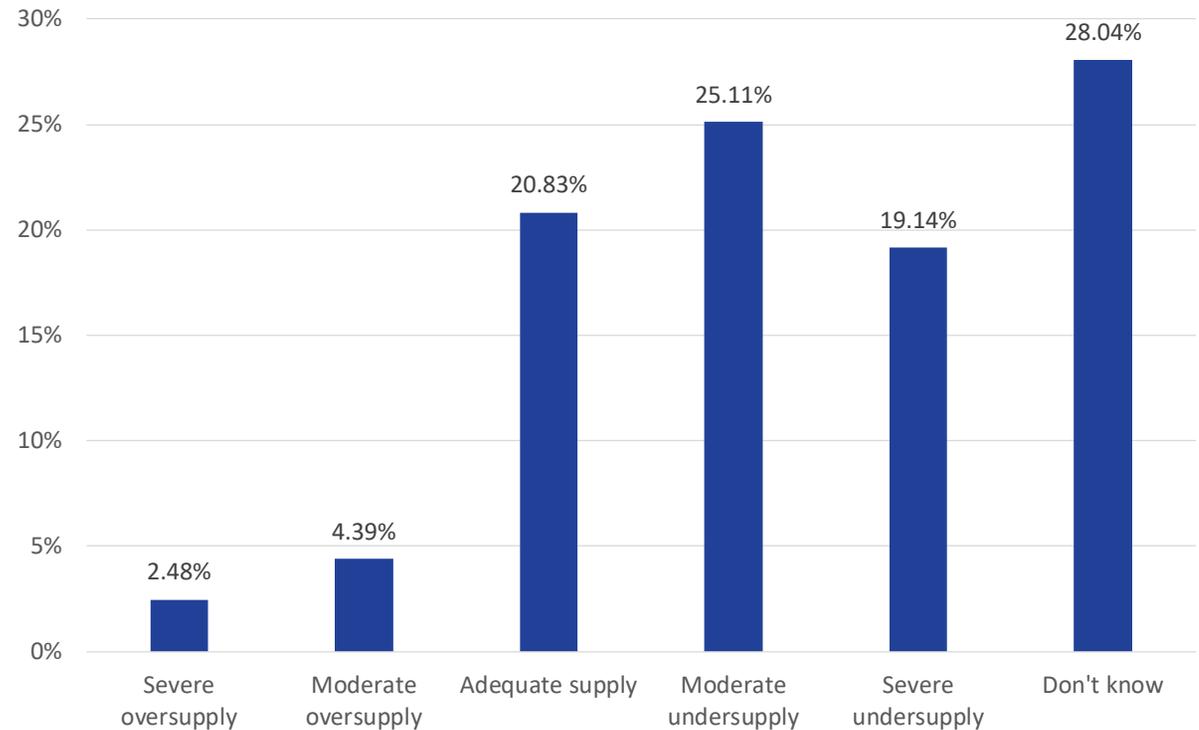
- Economy, housing market, etc
- I'm broke
- Not the house or location I want to own or live in
- I own my own house, with No assistance. This should not be under "Other (please specify)"
- On disability so hard to save for money down
- Not being able to ever in my life buy a house i barley make enough to cover the costs of my living situation house
- All the above
- No interest in buying
- Oxford
- Need to be liquid
- Retired
- That's my business
- I don't want to worry about repairs and maintenance
- all of the above
- Retired
- Single mother of 2 making minimum wage
- It is an easier lifestyle, not having to pay for or do maintenance on a house and yard, and it is financially smarter, using less utilities to heat, cool, and less water usage (no more watering or mowing the lawn!). Return on investment for houses is not a good investment.
- Can't afford to buy, don't have the option to rent to own
- Building a house
- As noted earlier, intension to move to Reno County (2025) and have sold house in Sedgwick.
- Parents bought house for me and sibling, we rent from them because we do not qualify for house loans
- all of the above
- My rent is paid through a grant for victims fleeing domestic violence
- Feel too old to buy and keep up a house.
- Lack of affordable real estate outside of city limits. Only paying lot rent, I own the camper I live in.
- I'm a single mom and would struggle taking care of a home by myself
- Easier to rent
- Disabled
- Going to purchase home I live in next year
- Sober living
- Lack of options in an available price range
- Just want to rent
- Divorce
- Not enough income to purchase a home and rent is overpriced, but don't have a choice.
- Dovorce
- Can't afford it due to the high prices for everything
- Single mom who doesn't make enough.
- Price of rent is too high plus having a pet is an issue
- Credit issues
- Working on credit
- Lack of affordable housing. Employers not paying enough to afford housing costs
- I could never afford to save for downpayment or to maintain a house once purchased.
- There is no realtor company here in Hutchinson Kansas that will not work with me at all. They are absolutely picky who they work with as a client. Plus the banks are the same way
- We rent an apt in a Section 42 bldg plus receive Section 8 on top of that... we are lowest poverty level.
- yard work snow removal unable to do repairs
- I need accessible housing.
- I want too
- Logic question doesn't work here. (I said I own. but it took me to the rental question)

10. Do you believe that the current housing supply adequately meets the needs of the following household types in Reno County as a whole?

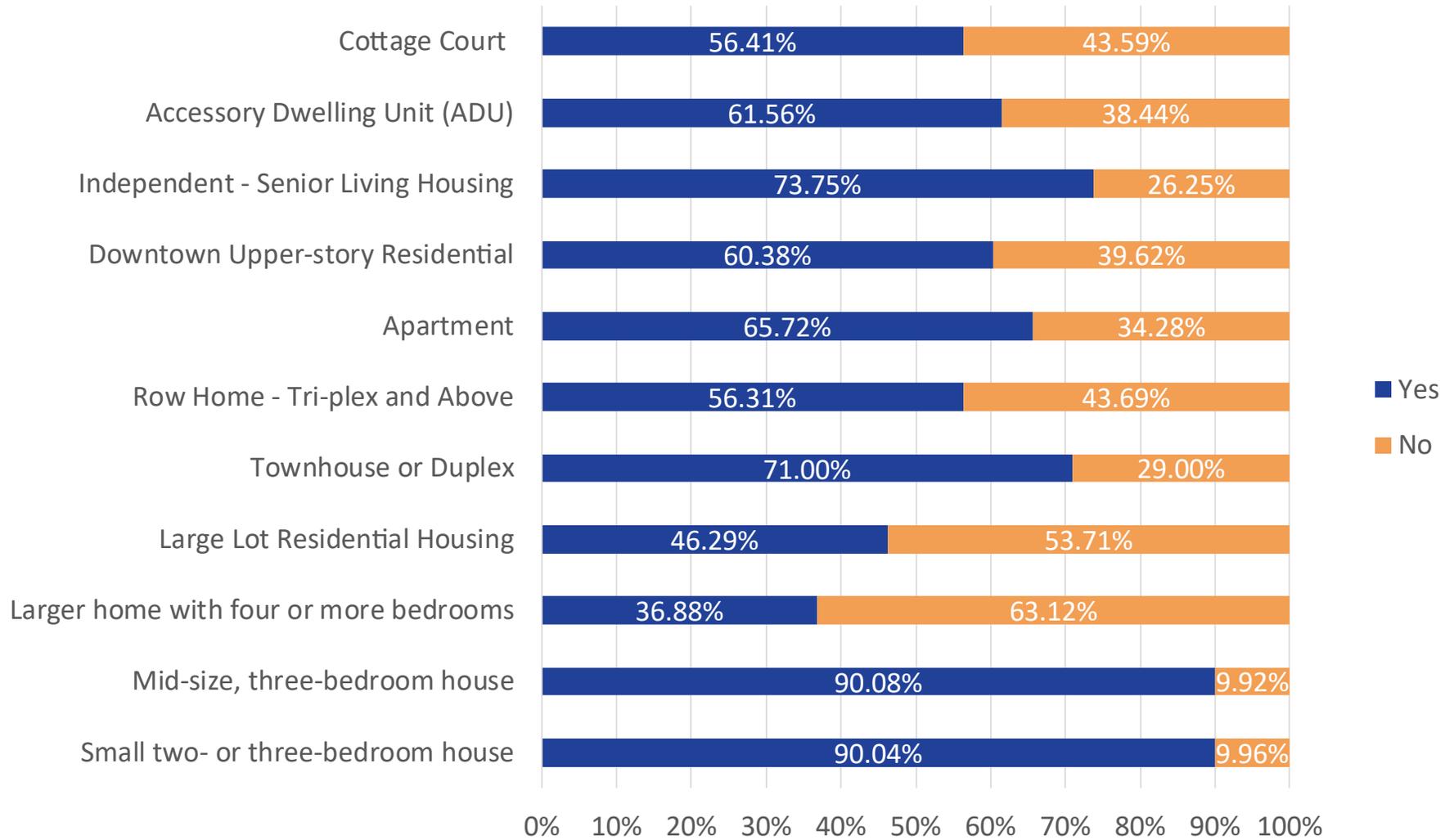


Comments:

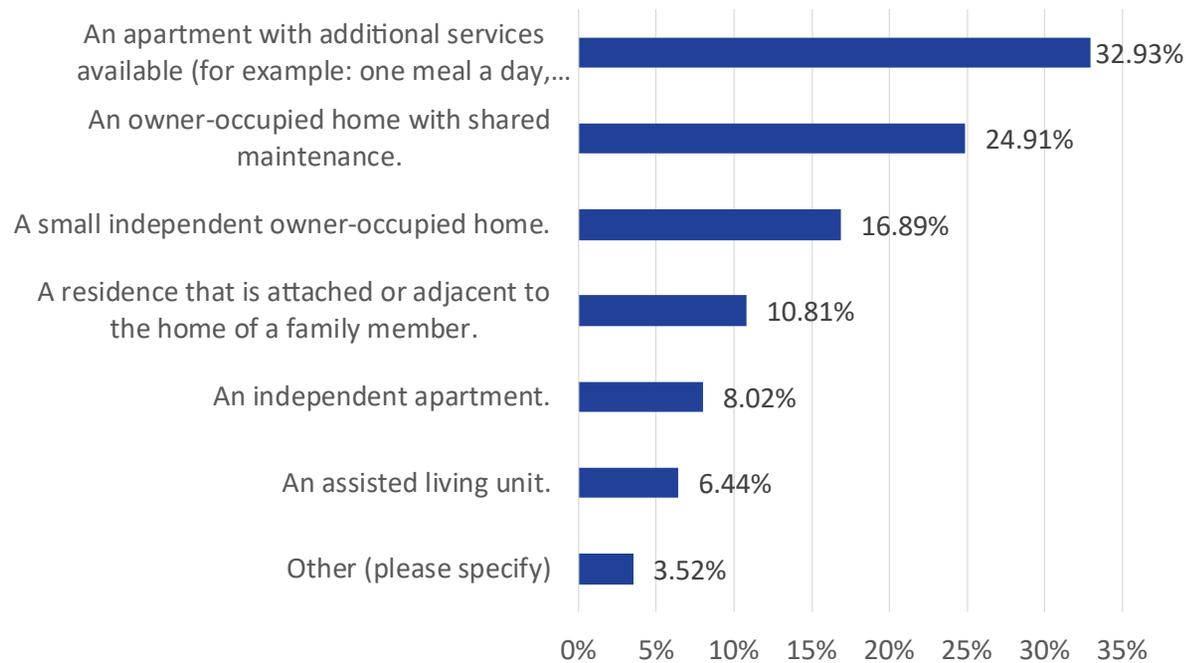
- Rentals and homes for sale are extremely overpriced for all ages and incomes. More so for middle class and under.
- Property taxes have been too high and still are especially for the area.
- Not at this point hopefully
- Do not have transportation for single or seniors to get to town for Walmart or Dillion to get groceries or prescriptions, could save some money on some essential with a fixed budget, even if it was just 1/day a week.
- Not an adequate supply of lower income rental properties that allow larger dogs
- The rent in this town is ridiculously high
- Too expensive for anyone to afford!!
- Housing cost compared to cost of living.
- Affordable housing is hard to find, the units that are available are damaged/ rundown/almost unliveable w/landlords who refuse to fix things in a timely manner
- Not enough affordable housing for single parents with children and small pets
- Extremely limited availability of housing period in this town, even with parents willing to assist with rent payments
- Need more low income housing
- Single mothers
- Homes under 200K are sparse
- People with pets
- Rent is too high and homes are not equipped for families with more than 2 kids
- Transit should route to housing. Normal route.
- No access track or transit access to major cities multiple times per day.
- ADA needs, HUD housing

11. How would you rate the supply of buildable lots in your community?

12-22. Would these housing types be successful in Reno County?



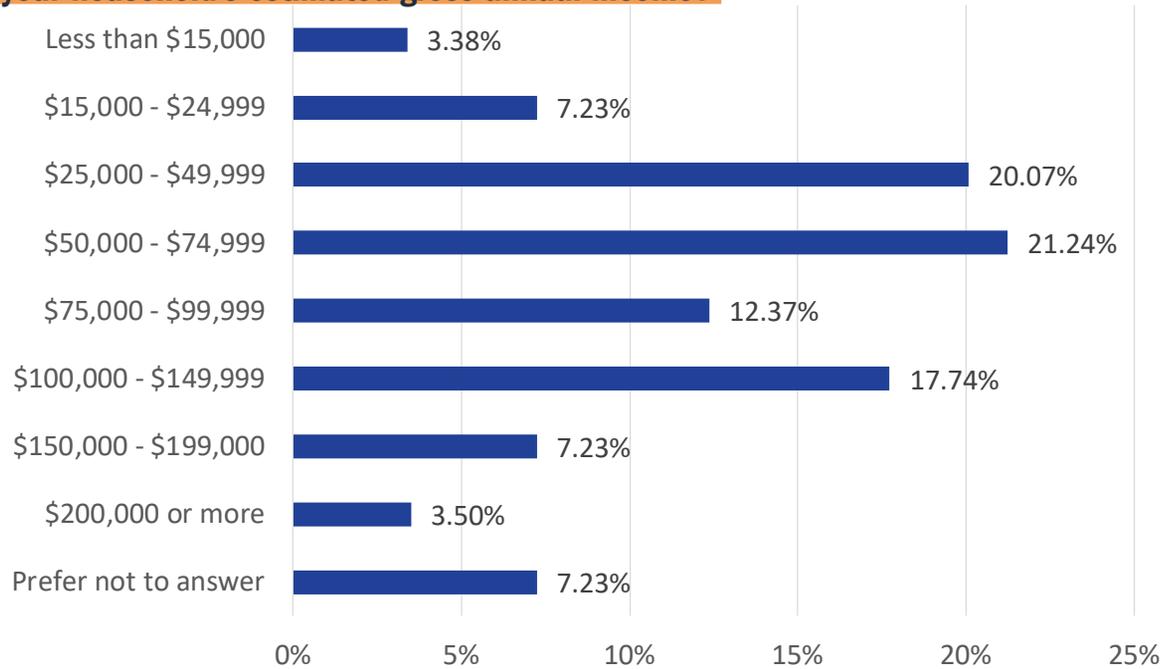
23. What type of housing do you believe area seniors and the elderly are most interested in? (Select One)



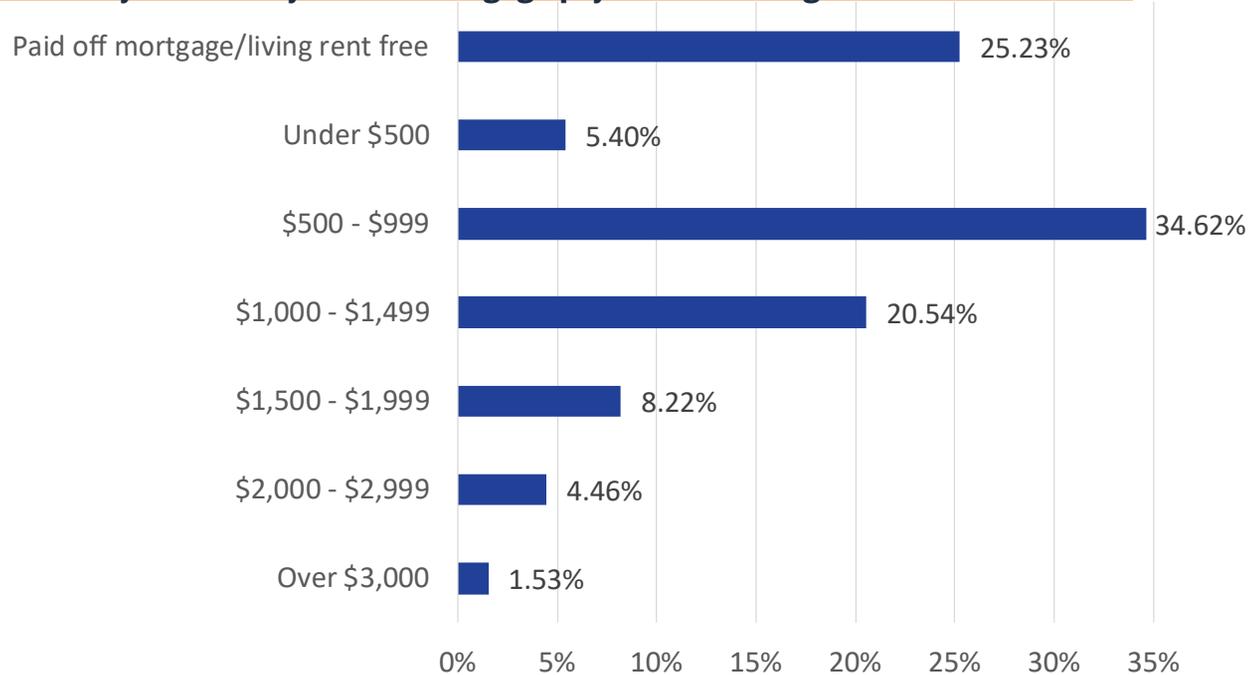
Other:

- Independent living duplexes like Good Samaritan has, but w/ cheaper rent. They are maintenance free to the occupant.
- It would be wonderful if I could do this for my parents
- Somewhere that feels safe to them and makes them nursing homes don't usually do that.
- duplex with maintenance
- Depending on the individuals, all of the above may apply
- Senior apartments w/washer/dryer/dishwasher
- Then home they currently live in
- An independent owner occupied home with lawn service.
- Ground level outside access apartment or duplex
- With maintenance, lawn and snow removal services
- Their own home - most likely paid off
- Unknown, but feel options are extremely limited in this town
- There's plenty of places for the rich old white folk. Let's get some affordable housing for the rest of us.
- As long as they are physically capable
- An owner-occupied home or duplex that has all of the yard work and snow removal taken care of
- Our son wants to do a separate unit on his and future wife's home, but there are none here... and we are all poor anyway. God bless my son for wanting to help us anyway.
- 2 to 3 bedroom duplex
- Duplex with yard care provided
- Age-In-Place situation that does not rob the residents of their life savings.
- Duplex on a Nursing Facility grounds

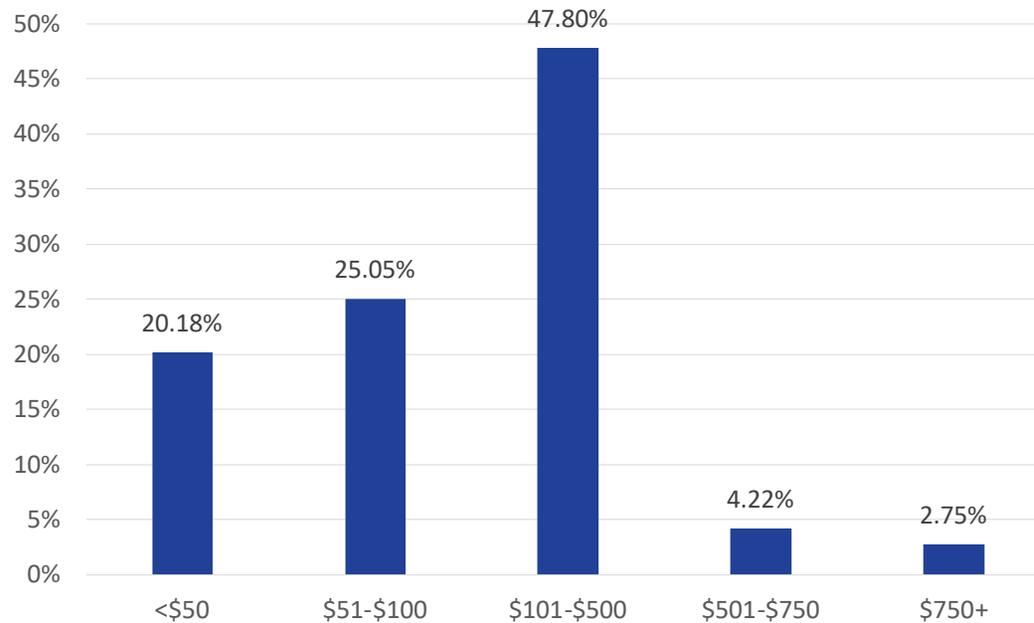
24. What is your household's estimated gross annual income?



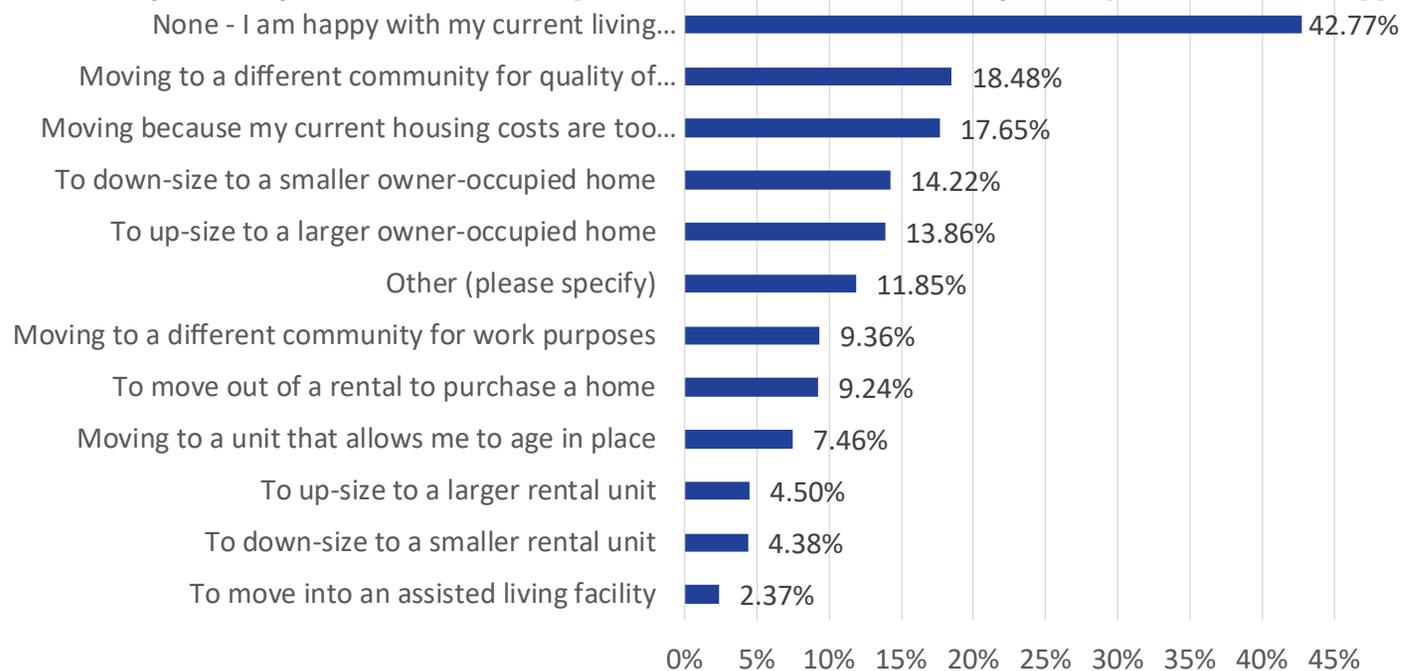
25. How much is your monthly rent or mortgage payment including insurance and taxes?



26. What are your estimated monthly costs for traveling to work? For example gas, parking, repair and other transportation costs.



27. Is there any reason you'd look for a new place to live in the next three years? (Choose all that apply)



Other:

Common Themes:

- High property tax rate and rents.
- Negative neighborhood atmosphere.
- Quality of life (school, resources, stores)
- Poor housing choices.
- Need for larger house/land.

Responses:

- Taxes here are way too high
- I'll be moving because the taxes are ridiculous and we can barely afford the home we've lived in for 16 years and done no updating to but our taxes sure keep raising and I refuse to update cause if I do you'll tax me even more
- Awful neighbors
- I love where I live but could REALLY use assistance getting financed for much necessary repairs
- We have been trying to find an affordable (Under \$800 per month) 3 bedroom rental for over 4 years. These are very high demand.
- Move into an ADU
- moving for school reasons
- The housing costs in Reno County do not align with wages.
- Moving to a place with no stairs, disabled. And need a place that doesn't flood every time it rains.
- Afraid I can't afford my mortgage now that my ex left the kids and I. I'm concerned about affording to keep up my property on a single income but the rentals that are available for the size I need are way too expensive...
- My neighbors and neighborhood is horrible
- Yes, to move away from this town if

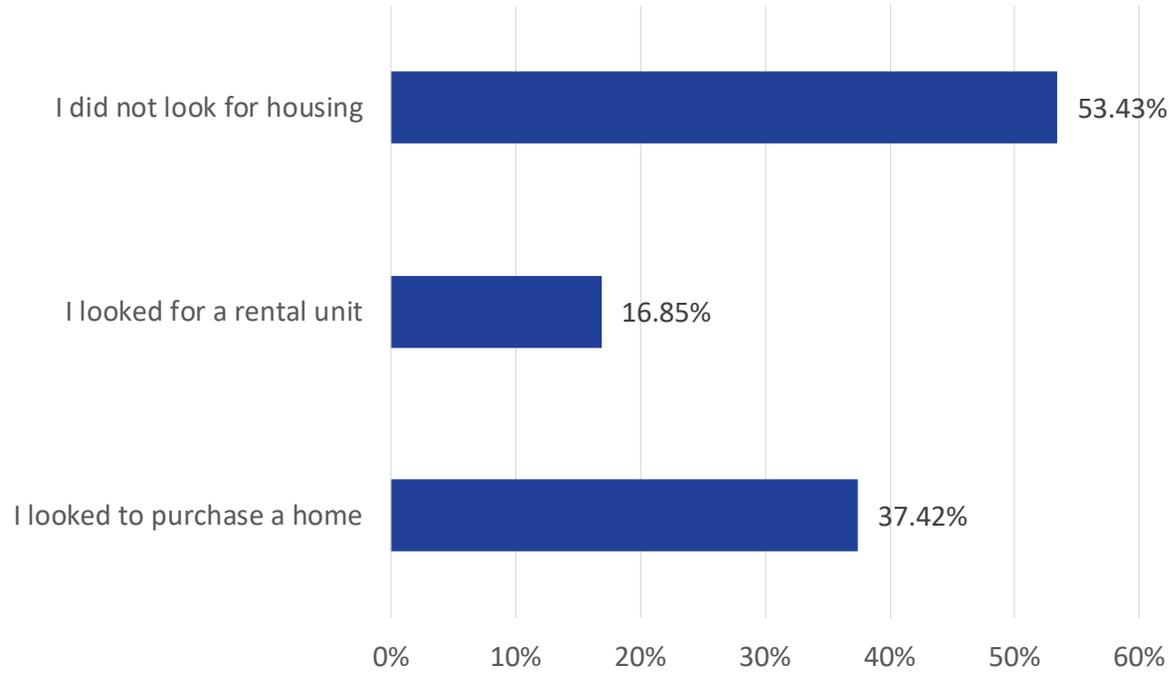
it continues to support low income housing/anything without drug testing while living there I have multiple neighbors that you allow to use drugs and use my tax dollars for not only housing that you speak of but new cars/ food stamps/cash assistance and more. Enough is enough!

- Wanting to move to a 2br with a garage, but I am not able to do yard work anymore due to my disability.
- Build or move a tiny house for aging mother onto my property
- I'm single I live in a two story house and my kid sleeps with me usually when she is home on her days
- Actually, I am not happy! Landlord has an unreasonable appetite for rent increases.
- Property taxes are too high for retired people who own their home
- Moving because of retirement
- N/a
- Retired nurse living in HUD bc housing too high!
- My house payment keeps going up due to taxes. May have to sell before I die due to increase
- Follow children
- Moving to a different community for more community engagement and recreational activities.
- Independant living with community maintenance provided
- Down size to a tiny home
- Taxes keep increasing our Escrow yearly.
- Cost of living , may not be affordable house due to health decling
- Move to a town that actually wants to grow and improve
- Recently downsized to duplex

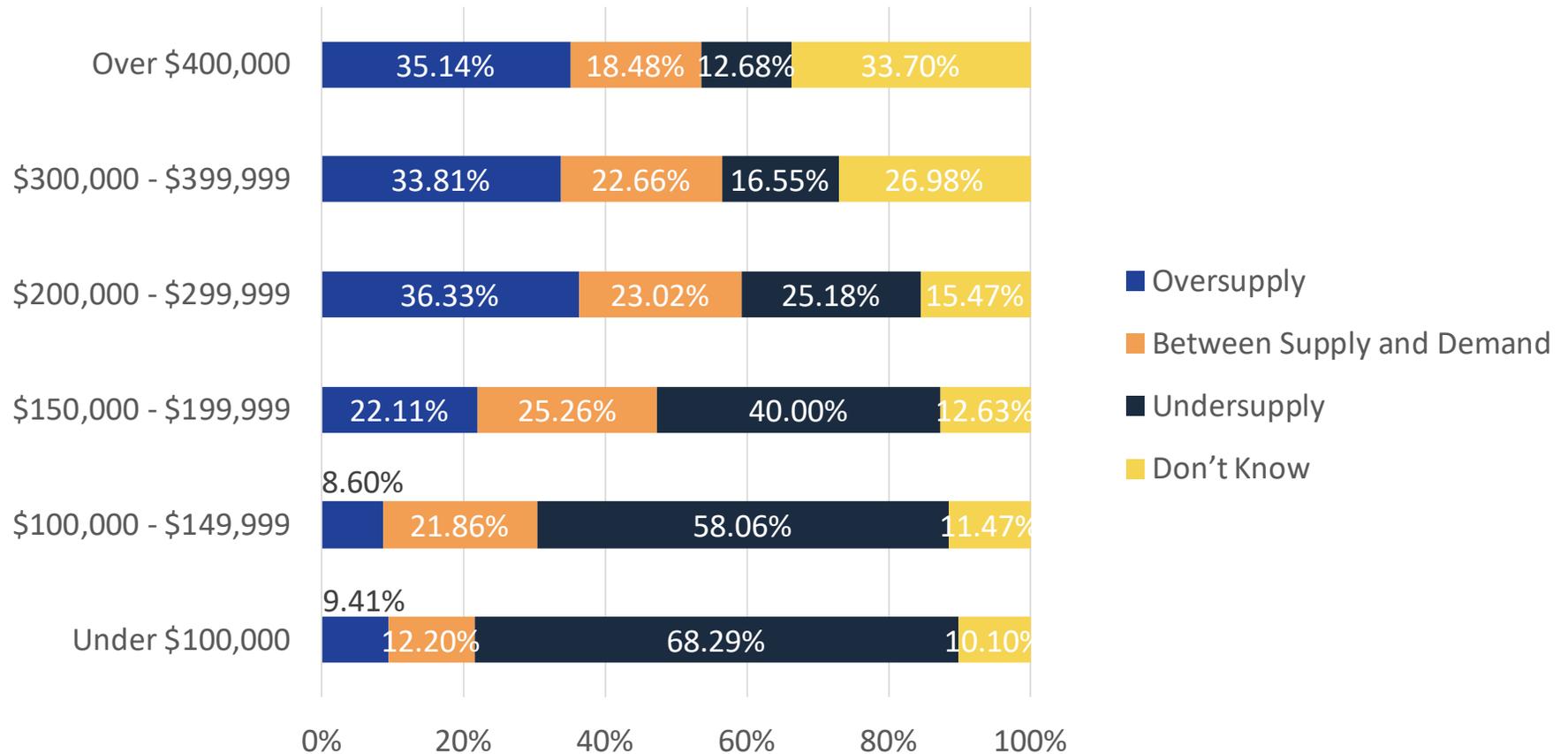
- To be closer to family who live in a different state.
- If get married would move
- Moving to a community with Transportation for Disabled Adults
- Out of Pretty Prairie
- Cheaper living options with higher quality
- Happy with where we live but need a better School system that can provide additional resources to children with disabilities
- Health
- I hate pretty prairie
- I'm not happy with the cost of taxes but our house payment is cheaper than renting
- Move where house and yard are maintained by the owner
- 55+ communities would be a great opportunity for hutchinson and Reno county
- Moving where neighbors are not close and I have space for my donkeys
- To a community that has more outdoor recreational opportunities
- Moving to be allowed pets
- Add a single house on property to take care of family member
- Mortgage has increased \$3,600 per year just in taxes and insurance in 5 years time.
- If my property taxes keep going up I won't be able to stay in my home.
- I recently moved to Hutch. I am currently living with a family member to save up to buy my own house.
- Move - live somewhere with cheaper property taxes
- Would like larger home with land
- Want to move to outside of city limits

- Soon to be empty nesters. Won't need a large home. Need a space with a workshop and better job opportunities for people without a college degree but have graduated high school.
- We will be building a house in Rice County on our farm ground
- Purchasing rural land
- Downsize and move out of city limits
- Property taxes in this community are very high.
- Moving to home with larger lot
- Moving out of Hutch to go to a better community with more for me and my family to do. But if I moved inside of Hutch it would be to be in a better location and to get out my moms house.
- Move to a home with separate space for daycare
- Build a house in the country.
- Fair/good/reliable Landlord options in this town are also extremely limited, let alone the ridiculous cost of living here
- moving to the country
- Leave state because Kansas sucks
- it all depends on cost. I'd love a bigger house, but I can't afford one
- Large lot/property for animals
- Move so that all appliances are on the same floor. Wash/Dryer
- Moving to the country
- Rent to high
- Move out with my kid and not live with parents
- I want pets, landlord won't allow them
- Custom new build
- Jobs in Hutch don't pay enough
- move to a lower taxed area
- Moving to a property with a larger lot
- home with land
- Housing costs in our community are too expensive, and too many criminals damaging property with the police doing nothing even when caught on video, since they "can't prove a thing" supposedly
- Costs and quality too high and poor
- Move somewhere with less strict code on ADUs
- would have like to find property in the country and built. but emergency services are not adequate nor road maintenance
- Cost of living and housing is a concern in the future if keeps increasing.
- Move to a different state where healthcare of for all ages was a priority, housing was not a struggle for middle & low income, landlords were held accountable for poor living conditions & lack of maintenance, schooling was accessible for all student in all areas of towns (lack of general bussing which burdens working families).
- Educational options for children
- I have tried but the realtor company's will not help me at all.
- To move to a house with land
- Only if son and his future wife can find home with separate MIL suite. Otherwise, we are stuck.
- Either the available houses and apartments are disgusting or if you want a decent place it's too expensive.
- Our mortgage interest is very low and housing values have skyrocketed. We could not afford to move to a better house in town with our current income.
- Neighbor issues
- Bad well water and city will not put water here
- Home with more land
- It would be nice if the city could get target back in Hutchinson as well as keep Kohls. Main thing keeping us in Hutchinson is the quality of schools
- Move because too high taxes for seniors over 70 years of age
- To move to a better home, I hate my house.
- Move out of Hutchinson/ Reno County due to taxes
- quieter area
- ADA accessible bathroom, property.
- Moving out of my parent's home into my own
- Move out of Reno County to be closer to kids and grandkids
- I'm happy with my current living arrangement
- Moving to Missouri where taxes are more reasonable

28. In the past three years did you look for a new place to live, regardless of where?



29. If you have looked to purchase a home in the past three years, how would you rate the availability of housing in your community for each of the following price categories? Skip if this does not apply to you.



Comments:

Common Themes:

- Limited housing options.
- Looking for housing outside of the county/state.
- Affordability on housing costs outside of rent and mortgage. (maintenance, insurance, taxes)
- Need for rental inventory and enforcement.
- Quality of homes.

Responses:

- I did not look for houses that exceed my financial limits, so I don't know what is available. But houses within my budget were very few and far between.
- Housing is overpriced for what's available. New housing available outside the area for less than old housing available in Hutchinson.
- Wanted home w/2 car garage. Decided I owe less money, and not to go into further debt.
- It does not matter because all available units are grossly overpriced: thus unobtainable.
- I purchased the house I already lived in so I did not have to shop around.
- I would love to buy a home, but I'm forced to live on Social Security alone, therefore I'm forced to live in HUD housing. I have NO washer, dryer, dishwasher. I'm forced to use their laundry room which has only 5 washers & 5 dryers when they're working. Very strict hours for availability. A tiny window air conditioner that only cools 1 room. Parking is terrible. I have to walk a long distance to get to my vehicle. Ride elevator to get to my apt.

Very uncomfortable. This is an 8 story building with almost 100 people. Not enough washers/dryers, constant noise, HOT, pest control here twice a month, at least fighting bedbugs from other tenants. Police are here a lot. I'm a loner & stick to myself. Mind my own business & always pay my rent on time. Been here over 8 yrs & still unable to afford decent housing after giving to this community, as a nurse, for 48 yrs. It's a great life if you don't weaken!

- I was looking outside of the County
- Didn't look to buy another house in this community! Want to move out of this deadlocked town. No business growth. Just look at surrounding towns and they are growing, ask yourself, why hasn't Hutchinson grown????!!
- BORN & RAISED HERE--WILL NOT BUY HERE AGAIN--MOVING OUT OF STATE ! OUR HOME APPRAISAL HAS GONE UP \$104,700 SINCE 2005...NO JOBS, ROADS ARE BAD, NO REAL HONEST LEADERSHIP--ALL FAKE, ALL FOR THE \$\$, ALL TALK NO ACTION. BEEN DRIVING TO HESSTON FOR 22 YEARS-- TO GET DECENT WAGE TO LIVE.
- To many empty housing seating when a family could move in and buy directly from bank. No need for drawn out paperwork. Just get families in the empty homes and let them build from there.
- Housing geared towards upper class and to not sell quickly, on market for awhile
- All housing to buy depends on income. Too many rentals in Hutchinson causing the city to look dirty and crummy!!
- There are plenty of houses empty around me, they are just priced at far above their worth and far above persons of my income can consider.

- I believe people should start selling houses for what they are worth instead of what they can pocket.
- I looked for homes in Texas.
- The houses in this area fall mostly into 2 categories, 90K and under. That need 100k spent in repairs and 275k and above. Where the monthly payment is 1400 a month. And that goes up every year.
- Due to taxes in certain areas, this is part of the reason why it is hard to find homes and stay in them for long term ie Buhler school district, county area.
- We were looking (and found) a suitable home under \$100,000
- I work on mortgages and the amount of awful house for sale and what they are asking, people are buy dumps due to nothing good being out there in the market. While real estate agents are collecting fraud commissions and not doing any of the work.
- Larger houses with land in this community are severely over-priced and very outdated. If you want a house with land, you have to move out of this community.
- Hutchinson is a bedroom community for others who have better employment opportunities. Housing costs are lower, but the home standards are also less kept for those in lower middle class or lower income brackets.
- A lot of the homes under 150,000 need a LOT if work and are not worth the price being asked
- It's not really a community that needs or has any houses for over \$200,000
- Under \$100,000 are not worth the investment.
- Shrinking local population, low wages, higher interest rates = a housing train

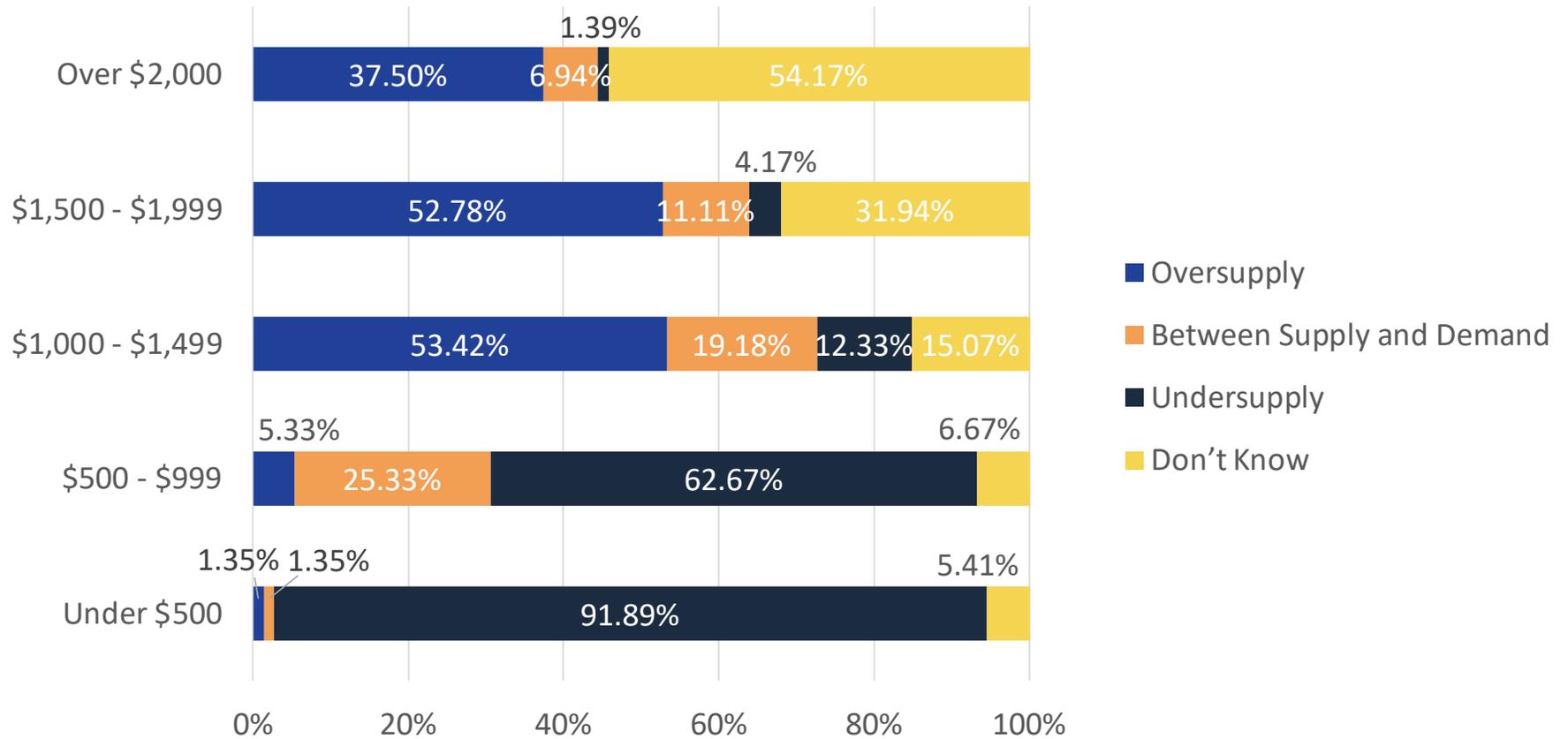
wreck.

- Housing market is overpriced for what's available, it'd be fantastic for help and grants for people trying to build credit and for disabled veterans trying to purchase a home
- There is an availability of unlivable homes under \$100K. However, they are not attainable to an average person because they would not be a primary residence (due to the need for a major remodel that would deem it unlivable for a period of time) and would require significant investment to bring the property up to a livable condition. These homes frequently are transferred on rent to own agreements that are heavily in the favor of the seller, are sometimes outright scams.
- would struggle to afford a home much above 150K that meets the space requirements and location i would want
- "There are not good houses single adults can afford. The only ""affordable"" houses are in really bad repair and require money to fix up to be liveable.
- There are multiple low income apartment options, multiple assistance programs and living spaces for disabled and elderly. But young working professionals cannot afford homes. "
- Most of the houses available in the 100,000 and lower are usually very out dated or need a lot of work. Anything above is hit and miss.
- We didn't even look at houses more than 90K for our first house with a baby.
- Don't make enough to buy over 100,000 insurance and taxes are too high
- I would like to buy either a plot of land on the east side of town, or a 5 bedroom house (that's isn't VERY dated on the

inside) on the east side of town and is less than \$375k. I've been looking for 4 years and maybe 2 houses have come on the market that met this criteria. We need better housing options for the upper middle class if we want to keep them in Hutchinson.

- Houses above \$300,000 tend to sit on the market longer. i think we have enough houses in this price point compared to median incomes in Hutchinson. If more people moved out of there 150-250k home and tried to find larger housing, we'd have an undersupply of more expensive homes.

30. If you have looked for rental housing in the past three years, how would you rate the availability of rental housing in your community for the following rental ranges? Skip if this does not apply to you.



Comments:

Common Themes:

- High rent for cost of living.
- Low housing options.
- No housing for families.
- Housing quality and maintenance.

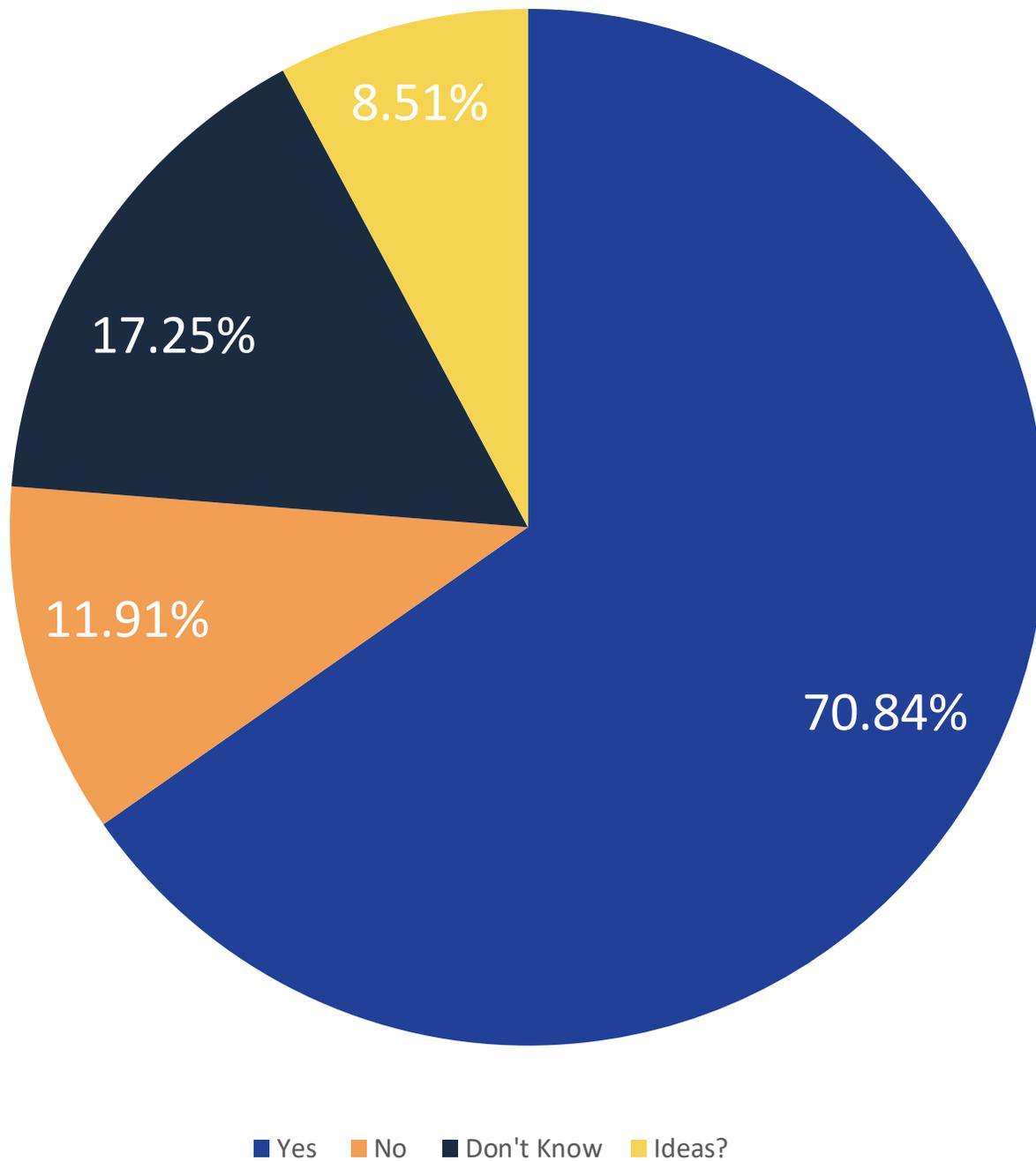
Responses:

- The amount of rental homes in the area are few & far between for what the cost of living is. My rent is way over what it should be & I'm a single mom with 2 kids.
- My household has been trying to find a 3 bedroom rental home for under \$800 a month for over four years. The demand for this type of home is so high we are always overtaken by other applicants. We have had to settle for 2 bedroom homes in the \$500 per month range. We are a 4 person household with 2 adults and 2 children.
- Single income families cannot afford the available rental housing in the size they need.
- Finding accessible and cost issues is an impossibility.
- Not enough in the Buhler school district, especially that allow two (or more) larger dogs (above 20 pounds) I only have one choice of apartments whether I can afford it or not. Or give up my dogs, and that should not be an option. People should not be forced to give up their pets just to be able to live where they need to live.
- The rent in this town is not affordable and some if not most of the rental units are in bad condition and high priced
- quality of rentals is a problem. Leaky windows, insect/rodents. general

maintenance and upkeep. the appearance of rental property. couldn't find a nice looking up to date rental could afford

- Wanted to be closer to my family
- Average person can't afford to live. Most are one paycheck away from being homeless.
- Housing costs aren't equivalent to local living wages making it impossible to live without constant fear and paycheck to paycheck
- Hutch seems to have an abundance of rentals between \$800-\$1,000. However, renting a family home with more than 3 bedrooms is a struggle.
- I have to stay around \$700-750 monthly due to SSD and HUD.

31. Does your community need increased or continued use of city/public funding to remove dilapidated housing?



Comments:

Common Themes:

- Cost sharing opportunities.
- Need for community spaces.
- Incentives to revitalize existing homes.
- Tear down dilapidated homes.
- Enforce city regulations.

Responses:

- Remove condemned houses
- Property owners should shoulder the cost
- Abandoned, dilapidated houses need demolition or rehabilitation
- There are many houses in Hutchinson especially in the South and South-Eastern areas that have been clearly abandoned/overgrown and have sat for years untouched.
- Seems to be quite a few houses boarded up with the orange sticker on door, too many empty or unused structures in Hutchinson. Need to make town more appealing, offer incentives, so more people move in.
- Stop abusing us tax payers
- owner/city cost sharing
- Make owners
- With mitigation as to the dispersion of funds. Whiteside historical neighborhood seems to suck the money out and others cannot access it. Secondly, if it's a rental they should not be eligible as it is revenue producing. Occupying Homeowner should have 1st consideration.
- Create more jobs specifically to improve the houses in the city
- We need more community spaces, and more options for individuals or small

- businesses. Like a printing company for high quality photos.
- better chance of contractor building a new house if nothing is on the lot
 - THE PUBLIC(TAX PATERS) ARE DONE FUNDING WHAT GOVERNMENT SHOULD GIVE GRANTS FOR.
 - Have neighbors help contractors with this.
 - Get more funding for Interfaith Housing to be able to keep up with repairs and likes the brush up Reno Co project
 - Owners responsibility
 - Need to remove dead trees.
 - Property owner should take care of property
 - There are several neighborhoods where clearing older (with no historical value) houses and developing newer, well-built ones would help, as long as the cost for occupation was reasonable, since most are in the lower income area.
 - Hutch
 - Up to owner
 - Create more parks, dog parks, neighborhood gathering spaces, community gardens. Places for kids to play in their neighborhood.
 - More incentives to revitalize housing rather than remove
 - Leave my property alone
 - The city should target three to five homes per year to demolish and level out the land for private or commercial use. It should not be left to become overgrown.
 - We should take a look at the unsound dwellings and build more efficient homes for our community.
 - Could the city be more active in condemning property and clearing lots?
 - i dont feel there are many dilapidated

houses in south hutchinson

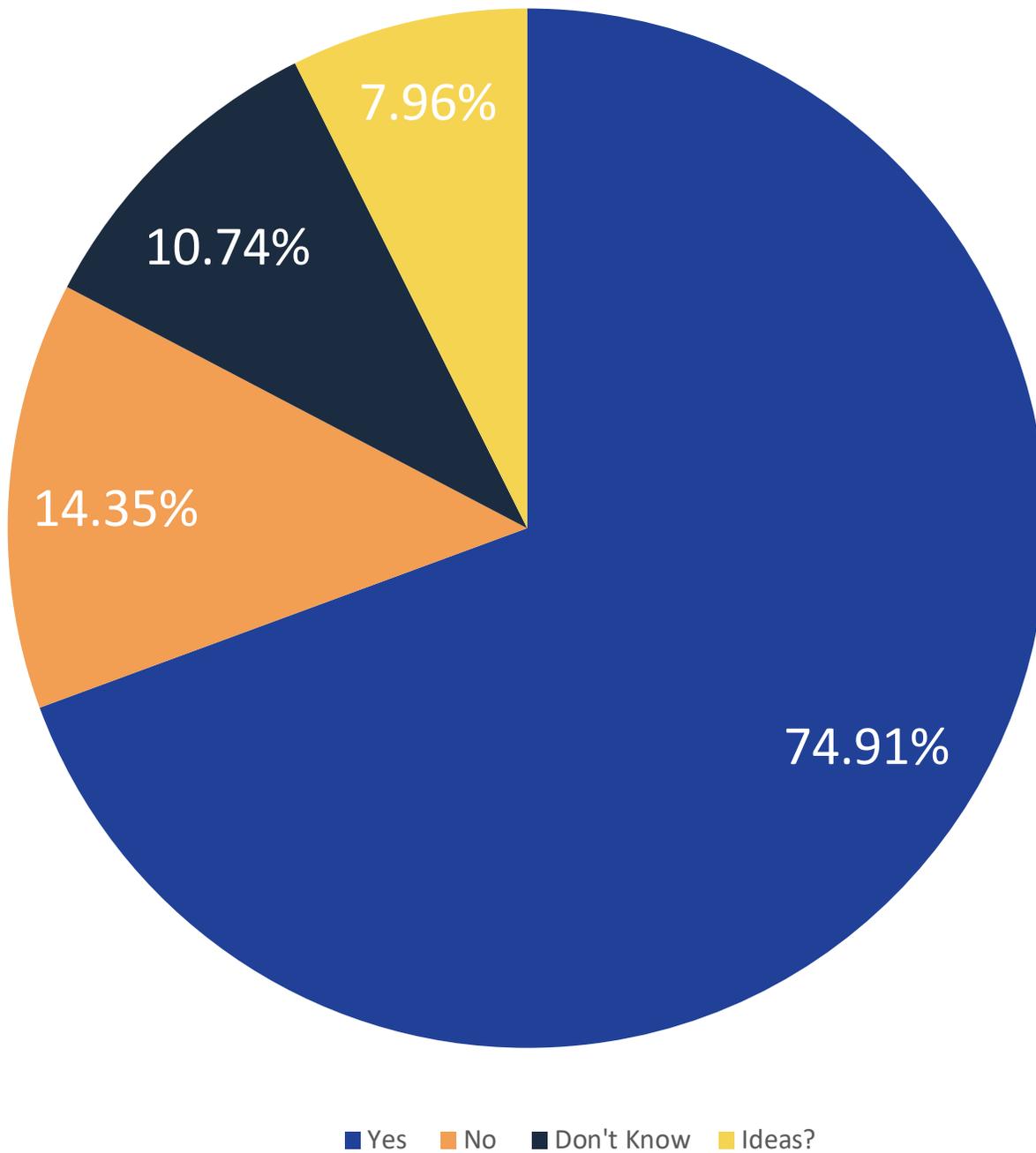
- Too many housing and business owners let property sit vacant and go to the rats. Need to bill them for not upkeeping properties.
- Just replace it with something that is affordable-that is removed
- Over 20 empty homes in Buhler in various stages of disrepair
- Require upkeep of lawn and buildings and support this upkeep. This would make the city and its neighborhoods so much more desirable. How about free dump and green waste pickups once a year? Free green waste drop off sites closer than the dump?
- Investors, grants, advertising
- Landlords should forfeit property to the Land Bank if public funds are used to raze housing or if the owner hasn't resided in or rented out that property in 10 years time.
- emphasis needs to be placed on rescuing deteriorating housing before it becomes dilapidated. funding source: dedicated sales tax
- Removal plans need to be utilized in a more effective and speedy manner. Review current laws so as to speed up the process, perhaps to give the city the ownership within a 90 day period so they can get to work instead of years of court battles.
- Ask public for help to locate homes that are unlivable
- Group project, get community involved, teach young people how to demo.
- Like addresses? Or volunteers?
- Starve the politicians to pay for the community
- There are so many abandoned building and houses that just look absolutely

horrible. It makes it look like Hutchinson is a rat hole in most areas..

- Not so much 'remove' as renew or rehabilitate existing stock. Too many living in sub-standard housing.
- We desperately need to get rid of unoccupied/unowned dilapidated homes. They endanger nearby homes because they attract squatters, vandals and are a fire hazard.
- The road to officially 'dilapidated' needs to be shorter.
- There are limited code enforcement officials, and the process for dealing with dilapidated housing takes a very long time. Hire more code enforcement officers and streamline the process.
- Owners of record should pay for this and if not take it over and sell taking on the overdue amount.
- So many houses that are complete dumps. Hoarding that peopl just need to throw crap away! They don't need anymore handouts.
- HIRE and ENFORCE city inspectors!!!
- There's so many. And it feels like nothing is being done.
- I think people need help fixing their homes where I live, but don't know how to ask for help
- Condemn and Auction off properties that are health or safety hazards if owners refuse to comply with city ordinances
- Anything not meeting code.
- continue to offer home repair assistance
- We should utilize the buildings offer tax incentives for new business to come to Hutch before this place is a ghost town
- ... actually start those projects immediately I stead of talking about it the next ten more years
- There are many properties with dilapidated and unlivable homes within the 67501 zip code south of 11th street. Many of these properties are vacant and have been vacant for years. They are exchanged in sheriff's tax sales every so often with no repairs to the property.
- Charge property owners cists
- Focus on economic household income. Then people have money to fix up. Govt should not take this project.
- Hold current owners of rental/lease properties to their own business contracts. Don't back down when landlords won't care for their own properties.
- There homes have junk cars in yards and much more. But there are laws in Hutchinson and Reno county that needs to be inforced
- Actually condemn and remove some of the houses instead of having slum lords rent them out.
- Frankly there are a lot of lots that just need to be torn down. If there aren't funds to rebuild, then ok. But the tear down needs to happen. The run down houses that look ready to fall over are hurting the overall impression that Hutchinson gives to outsiders looking to move to our community.
- Remove dilapidated houses and replace with Neighborhood gardens, parks/open green spaces.
- Condemn old dilapidated houses and tear them down. Build new homes on the lot
- Buhler still has houses that need paint and upkeep. The worst situations I see here are people buying up houses and then not improving them, leaving renters to live in poor situations.
- So many homes and neighborhoods

need help in restoring. I'm sure they can't afford to do it. It would be nice for help with restoring.

- Follow through with plans and make them happen ASAP.
- Swifter enforcement and action steps
- Enforce residential demolition program again.

32. Does your community need increased or continued use of city/public funding for housing rehabilitation or renovations?

Comments:

Common Themes:

- Support tax payer/ do not increase taxes.
- Updates to make homes cost effective.
- Help housing for disabled and elderly.
-

Responses:

- Private financial
- Don't increase tax when it happens. We can't afford it.
- Lead based paint abatement, handicapped accessibility
- To help seniors stay in their homes when they can't afford repairs because taxes have gone up so much.
- 3rd Thursdays in Hutchinson always has a good turnout of people but I have never once seen any awareness booths, donation collections, or volunteer opportunities advertised for improving the housing situation in Hutchinson.
- roofing, windows, doors, painting
- Grant funding opportunities for lower/ middle income families to make their homes more cost effective
- Bee rescue & dead tree removal
- Work on taking away the stigma of utilizing funds and don't put up giant signs when they are used
- Help the tax payers and stop supporting lazy drug addicts
- But only on exterior improvements and not over 30% of the project cost
- Again, not to landlords of rental properties that create revenue for self.
- Giving people a chance even if they have a history they usually are gonna be to work, so they aren't homeless again

honestly

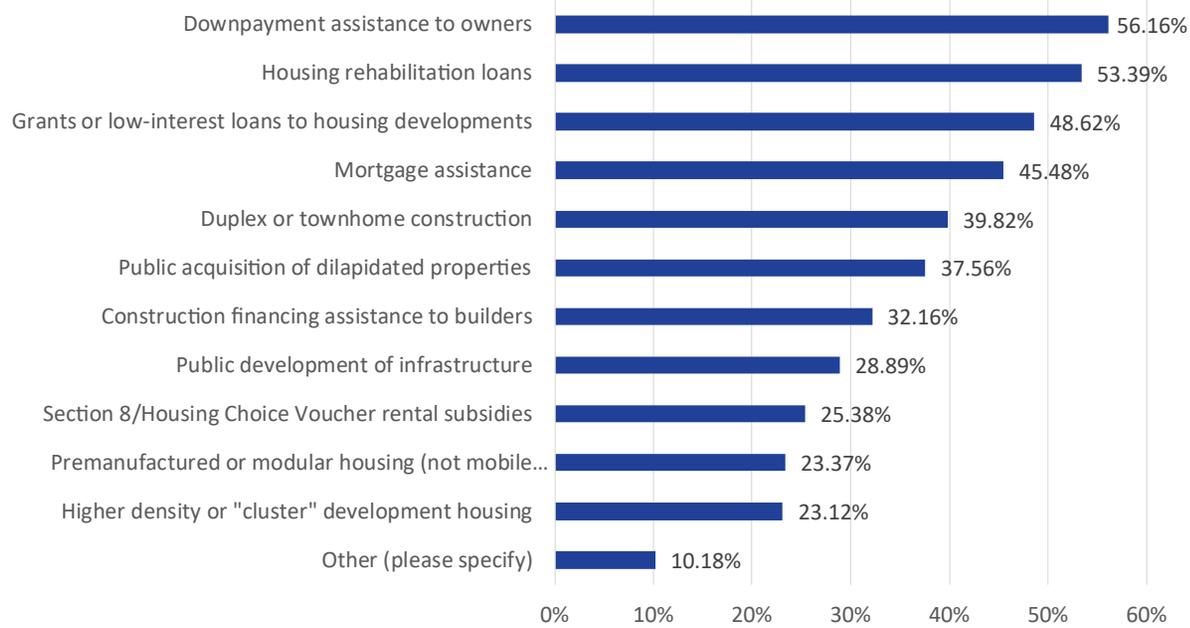
- Help fix up older buildings that have historical value and stop fining people for not being able to work on their own houses. I have heard dozens of complaints about the houses getting picked on without any solutions.
- stop giving away money. the brush up hutch project making the homeowner paint the house and now it looks worse than no paint.
- Expand Brush Up Hutch to possibly include some funding for actual painting job. I can't repaint my home and can't afford the quotes from painters.
- GOV CASH COW SHOULD FORK OVER THE \$\$--OUR POCKETS ARE EMPTY
- When I fixed income, need more help with housing costs
- within reason. for seniors unable to or lower income family if they are working not living off system
- Need more enforcement of codes.. town looks shabby
- Build upon what exists, don't expand into new areas or empty lots to create more infrastructure.
- I think the NRP program should apply to all Hutchinson Residents. Just because we live north of 17th doesn't mean we shouldn't get a rebate for trying to improve our homes.
- Yes, so many older homes in Hutchinson need rehabbed (or removed), and the cost often isn't worth the return for people OR investors.
- for the lower income senior citizens that want to stay in their homes
- the NRP was a good program for south hutchinson but would need some

reform

- Too many houses in disrepair. Too expensive to purchase or rent for its condition. Hold landlords to a higher standard of maintenance. From fresh eyes, if you drive down any major street in Hutchison- the town appears old/ rundown with little visible growth or repair. (4th, Adams, Plum, poplar, 11th, 17, K61 etc). Driving down K61 there isn't much to give you to explore Hutchinson. Minimal signs directing you off the highway. 1 gas station option. Food options chain type and China Star but you have to physically look down streets to see other gas restaurant options.
- Income restrictions need to be in place
- Increase
- Leveraging businesses already doing this type of work with grants and/or tax breaks
- Yes, my idea is to use the money you received from the federal government to help people with home repair. I feel as a community that is an area we are seriously lacking. Other communities have programs available. Here unless you are over 60 and disabled there is nothing for you. The neighborhood I live in is very low income. People can't afford to do any rehabilitation. It's not because they don't want to or don't care. It is just like the storm we had in May that destroyed trees. Not everyone has a way to remove the debris. I didn't see Hutch offering any help. Or when you see a lawn with overgrown grass before you threaten them with a fine, why don't you offer any assistance with the yard. Some people cannot afford to buy a new lawn mower or pay someone. And the brush up Hutch program is like putting

- lipstick on a pig.
- A program for subsidized tree removal should be created.
 - most definitely! funding dedicated sales tax
 - Set up a line item budget, so the money is already there to assist in expedience
 - again group projects by getting professionals teach people how to do it.
 - So much of the housing is so outdated
 - House painting or vinyl siding upgrades. Also sidewalk improvements
 - I used brush up hutch and want more people to be able to access helpful tools like this. Our house was a fixer upper
 - Incentivize people in upkeep to legitimize exorbitant RE tax increases!
 - Starve the politicians to help the community
 - Put incentives in the hands of home buyers instead of developers. Defer property tax increases for a period of time if improvements are made to existing houses and/or neighborhoods.
 - Rental history should be considered in loans to buy houses. To rent a home now days you have to have 3x the rent monthly. A single person most likely does not have that. And someone with bad credit may not qualify for a home loan but they would pay the loan like rent.
 - turn old buildings into homeless shelters
 - Either renovate dilapidated homes or knock them down and sell off the lot to homeowners or developers.
 - Especially programs for low income, owner occupied. The Kansas Homestead Act needs to be updated...
- aka, enhanced benefits
- Due to inflation, the cost of materials and/or labor, are too expensive for most citizens to afford to repair or maintain their homes.
 - The small amount of dollars provided still do not give the owner the costs of doing it.
 - Stop giving handouts. Hutch in is way behind other area towns.
 - I didn't know how more places around town aren't condemned.
 - Incentivize investor rehabilitations of distressed properties. Provide some form of a tax break or incentive for an investor to rehab and then sell to a first time homebuyer for example.
 - Don't make it where homeowner must spend the funds upfront and wait to be reimbursed. This only benefits those who already can afford to fix up their homes!! APRA was used this way
 - Put prisoners to work on them
 - So many house need to be fixed up and it's be a nice area to live in but with no good paying job no new businesses coming we now have many abandoned and foreclosed houses
 - 19th street is considered Hyde Park area. We pay higher property taxes but alot of my neighbors and I could use city funding to replace windows, improve our insulation, and update our plumbing and sewer. Everything in my home is original except a handful of windows and my house has alot.
 - ... actually start those projects immediately I instead of talking about it the next ten more years
 - Tax abatements with difficult paperwork and up front hurdles are not the answer.
- Charge property owners
 - Focus on economic household income. When family has enough income, repairs get done. Govt should stay out of it.
 - Make the process easier for those who need the help.
 - Help for disabled seniors
 - Yes, but still make them affordable. Don't make a big deal of government funded renovations then charge \$200,000+
 - This truly needs to be an issue that we can bring multiple entities within the community together. It should not all just fall on the housing commission, or interfaith ministries. If we can get local business, charities, and community members to donate their time, money, and effort things would probably move a lot quicker.
 - Shouldn't pick and choose like we are all across community. Probably be more impactful if had down a neighborhood not a little at one house and a little at another house across town. Stop spending tax dollars...taxing one group giving to another. Stop.
 - Funding, someone like fixer upper to help folks
 - Continue to fund existing programs and collaborative partnership
 - Interfaith and SCKEDD have made great impact with increased funds. There is more work to do!

33. Which types of housing solutions would you support to make housing more affordable in Reno County (select all that apply)?



Comments:

Common Themes:

- Lower taxes.
- Allow ADUs.
- Maintenance programs.
- Subsidize middle and lower income housing.
- Transportation options for housing options that are affordable and on the edge of the city.

Responses:

- Less taxes
- Help with taxes increase
- Tax rebate for new construction for 5 or 10 years
- Govt needs to stay out of housing 100%
- Figure out a way to subsidize property taxes for seniors so they can stay in their houses and age in place
- ADU's small homes on shared land
- None- my taxes are high enough
- Appraisers need to stop overinflated home values. My house was "valued" at 94 and some thousand. It's only 934 square feet, unfinished partial basement, no garage and a sinking foundation. I would also support Grant funds to help single people like me, fix up their homes.
- Off the grid housing, self sustainable.
- Incentives for acquisition of dilapidated lots by private owner
- Aid to assist mid aged families to help with aging parents
- Help people with low credit scores, we need help and if I can pay back a payday loan each month, I can pay for a loan help
- Get the government out

- I think the quality of the housing is a larger problem than the affordability
- Lower property taxes
- Lower rent prices
- Tiny Homes
- Lower tax
- Lowering taxes and bringing in better paying jobs (manufacturing jobs)
- Reduce property taxes for the retired and elderly
- Small home areas
- More housing subsidies
- Initial cost of home is what person can afford the problem is expenses such as constantly raising ongoing expenses of maintaining, insurance and property taxes rising. cap property tax.
- Quit raising Property Tax and apprising our homes so high when all they are are getting older.
- Lower taxes
- lower taxes
- Affordable housing for single parents that do not qualify for low income
- Transportation options as we live on the edge of town miles away from recourses
- Modified housing to support the recovery community and those who experience homelessness,
- All the ideas. Builders have no incentive to put in affordable houses or subdivisions even though there is a market for those types of homes.
- building affordable housing is not affordable for lower income people.
- Allow metal buildings for garages and shops city wide.
- Down payment assistance in form of money given without clawback doesn't work, no ownership means easy leaving the property.
- public acquisition of homes rehabilitation is required don't need more vacant lots in
- Tiny home villages
- Elderly help with maintenance on home.
- Low income homeowner financial help
- I don't have the right information to decide what type of housing would be best, but I would support any of the types of housing developments that are deemed necessary by the experts, like those working on this project.
- Assistance that does not take into account funds you have saved towards a down payment. I shouldn't get penalized for being able to save my money just because others can not. If my tax dollars are helping pay for it I shouldn't be punished for being able to manage my money.
- need to be concerned about water availability north of town
- they need to start building again but our city is sooo hard to work with!
- Lower minimum acreage size for building in the county.
- tiny homes; some form of assistance / subsidy to promote infill housing
- Anything that helps people find "nice" places to live
- Stop giving handouts to people who don't want to actually do anything, but keep asking.
- Lower property taxes! Especially in new additions where the specials are too high.
- More apartments that rent under \$500.00
- Enforced and Unilateral Housing codes for landlords.
- Really need to focus on housing for the demographic that will improve our

- workforce and enhance the economic vitality of our community. ct and retain.
- Grants for people with low income, single person, disabled, and bad credit
- Property tax relief for seniors, veterans and disabled
- Affordable rent and fixed properties
- Improved wages
- Better county assessment and mandates on landlords to supply safe and affordable housing
- Financial Assistance for those who have a "decent" wage but are above poverty BUT not well off enough that need help fixing their homes. There is nothing for people that are above the line but are not independently rich.
- New construction assistant, like property tax discounts for years, no building permit fee, make it easier for subs not from hutch to work in city limits, do what the Wichita area does.
- Lower taxes
- lower property taxes
- Start levying leans on homes not being maintained and upkept, and if owners don't fix it, foreclose and use city funding and grants to develop into affordable housing.
- Public devolopment of infrastructure so that newer housing is more affordable
- REDUCE TAXES
- Housing rehabilitation grants to residents
- We don't need more small apartments spreading roaches and bedbugs with slumlords people need quality housing no churches,food places, bars,liquor stores we need places to take our kids so we can keep them from being in a town that offers nothing but crime,drugs and drinking

- Every needs skin in game
- better employment opportunities for young people to be able to afford housing
- Stop ignoring the current communities. Support revitalization of existing neighborhoods. Build new doesn't do a bit of good for existing communities. Removing food stores, health access, and public schools from neighborhoods who can least afford the inconvenience is driving downfall of this county.
- Encourage work ethic and stop give handouts to individuals that are capable of working. Lower taxes so senior citizens who have already earned their way through life can afford to stay in their own homes.
- Any money given to property owners that intend to rent out units should stipulate no rent increases for 5 years, and only a 3-5% yearly increase afterwards. Otherwise rent prices will continue to increase and nothing will be solved.
- Taxes too high for housing problems
- Stop making it so hard to build
- maybe adjust zoning regulations to make it easier to get accessory housing for family members
- No addition solutions. please lower taxes.
- Tiny home community
- Lower taxes
- Each one has its own problems.
- Continue to build non-profit capacity to handle projects that private developers steer away from
- Owner only investment programs that help with repairs. not for landlords or "flippers"

34. Please provide any additional comments you have regarding housing in your community or Reno County.

- Taxes too high. Even if you own your home, you never own it.
 - Bring more business to our town!! We lose so much revenue to surrounding towns because Hutch can not compete! Also need to update all of the water lines! 1912 called and they want their pipes back! We pay a lot in taxes, where does it go!???
 - I would like to see more affordable homes for 60+ individuals. Love the idea of a granny flat! I'd also like to see more rental family homes in nice condition. So many are run down and over priced.
 - There needs to be more focus on development of non-low income housing or apartments.
 - Taxes too high
 - Again, I don't agree with the price of rent in this area. There are no big employers that warrant the high prices. I just moved back here from OK & I lived near a military base. The landlords/property mgmt were guaranteed to get paid by the Army. So there is a monopoly on housing there & it goes fast.
 - I do not feel property tax should be based on location. For example, homes closer to the college have a higher property tax than ones that are a mile away.
 - The rate of construction has not kept up with the demand for affordable housing. Now I know that it is very difficult to build affordable housing locally, as contractors are building one at a time. Whereas over in Wichita, they are building out entire subdivisions and can get a break on materials and subcontractor expenses. Special assessments in the new subdivisions make affordability a challenge as well. I'm seeing more and more seniors want apartment living (like the Link on S Washington, as the increased insurance rates and property tax rates have exceeded their fixed income.
 - Employment does not offer an adequate living wage to afford any type of housing here in Hutchinson.
 - Down payment assistance funds run out too early. Affordable housing is most often the structures that need the most repair - assistance for remodeling would be well spent.
 - Hutchinson needs to attract new residents. The city needs to put more effort marketing people to move to Hutch. However you can't draw new people if there's no new houses or places to live. No population growth doesn't help draw new businesses to come to Hutch because they can't find enough workers or not enough people to support their business. Barely any new houses or duplexes have been built even though there's been housing shortage for many years. I feel that the local contractors have plenty of other work and don't want to build houses unless it over 450k or don't want to build houses at all. On top of it, the city has no incentives for new houses north of 17th (the most likely area for people to build houses) It's quite frustrating when you look at all the houses in Wichita that pop up at reasonable prices and there's nothing in Hutch. Can't even go look at model homes.
- (I've gone to Wichita's parade of homes many times) Honestly I feel the builders here don't want to see Hutch grow. Maybe getting a Sedgwick county builder would be good in scaling for development and price. The city needs to get rid of the policy of having contractors register to work in Hutch. All that does is hurt residents because they can't get work done sooner or it cost more money (no competition.) Goddard or Valley Center should be good examples of what Hutch should be doing. I mean both of those towns are building tons of houses/duplexes. They are creating places for people to live knowing people drive to work. And building hundreds of houses is in turn it's own job creation. There's not much for shopping, restaurants, or business in those towns. Plus building new houses grows the tax base instead of just raising current taxes on houses. The houses that need to be built need to have view out basements or slab houses for older people. Hutch could advertise housing to McPherson, Newton, Sedgwick county with short commutes, especially if new houses are built on East/Northeast side of Hutch. Newly moved high earning professionals that work in Hutch learn there's no new houses/duplexes ready to move into will just live somewhere else and probably never live in Hutch but work here. Not having any new homes ready to go (more than just 1) doesn't give the perception that our town is a thriving place to live.
- So glad you got rid of the housing

- code. And we have nice rentals where we already meet the code. We just need less govt rules.
- It shouldn't be so hard to get help and get ahead
 - Don't purchase the old holiday Inn. Make the owner tear it down. Then he can sell the ground.
 - Cost of housing is too high, especially for single income households
 - It would be nice to have inhabitable homes to be torn down. They are a fire hazzard and homeless people make seek shelter in an unsafe enviroment.
 - "Too many slum lord homes not meeting standards.
 - I would like to to see an impactfull renters association with legal representation."
 - Housing in Reno County needs more low-income options for the underserved population. We also need to improve our Section 8 housing by increasing approved Section 8 homes. It would be ideal to find ways to reduce the waitlists for low income housing especially for families. Having more shelter options for those struggling with homelessness would be ideal as well. I know it may not be within this projects realm but it is a part of housing and it is a desperate need within our community.
 - There are so many buildings that need to be torn down and can put housing in it's spots.
 - Thank you for looking at these needs, and also for prioritizing housing over short term vacation rentals. All communities should have

- such priorities.
- There are quite a few empty homes in Buhler that no one seems to be doing anything with, not sure how to encourage sale of those, but they need to be made available.
 - We don't have a lot a high paying jobs in hutch. A majority of people can't afford a 250,000 thousand dollar house.
 - Property taxes are too high!! We cannot hardly make it I. Todays economy- we can't afford to help others!
 - Would like to see less negativity from city leaders on older neighborhoods and more acknowledgment of residents in those neighborhoods who have used own resources to update their homes in those neighborhoods over the years
 - I live in Nickerson and commute to Hutchinson because I do not want my kids going to Hutchinson schools.
 - Keep single family homes affordable and available please.. Too many bigger companies buying up all the homes in bigger cities for rentals destroying the market and younger 1st time homebuyers can't afford a down payment to buy a home anywhere. Again offer incentives to get people to move to Hutchinson and either tear down or fix up vacant properties to get more life into the town.
 - It's obvious why this town has and continues to get worse and your housing is only helping it go the wrong way, what happened to going to work for what your needs are?

- I agree some people do need help but with drug testing and proof of applications for jobs and then only should be helped until they are on their own feet and a tax payer like the rest of us.
- We have to look at reasonable tax reductions. It's attractive to have all the right tools, housing incentives, but to retain property ownership requires breathing room for incoming young families.
 - We need basic housing 100K to 200k in 67505
 - The city has done a good job of removing dilapidated homes and helped home owners with programs to remodel existing home. I feel like there a still a lot of homes within the community that are still in need of help.
 - We have so many houses that are run-down, or vacated. It would be nice to update houses for low-income.
 - Stop trying to make city prettier and repair roads help communtiy with money. Stop tearing down pools and parks and putting dysfunctional equipment in
 - So u guys are helping find housing for people who are homeless or can't afford a new place
 - As stated earlier the quality / condition / age of housing in our county is more problematic than the pricing. We also need a more robust employment environment to attract more people to our community that can afford to purchase houses. Lastly, talk to a builder or remodel company and see how long it will take them to get the job completed.

- Nine months or longer to start the job is not uncommon. This is a problem for people wanting to move to our community or upgrade their housing situation.
- Need for accessible housing, not just physical but for visual and hearing too.
 - Housing cost is very high. Cost of living makes it difficult to keep up properties. Many renters cannot afford to maintain or will not maintain their properties. Many home owners find it difficult to keep up with cost of living and maintaining their property.
 - Taxes are getting out of hand.
 - My rent is very close to my comfortable range of paying income number. Including 2 small rent increases within a year coming close to my take home weekly pay. Not a good thing. thanks for reading.
 - Property taxes are way too high for a community that only has Walmart and Dillons. Plus no places to shop or things to do. That's why people move from here
 - There is a shortage of affordable rentals and to many slumlords.
 - we need to help with the trees in our community so many are dead. looks horrible. could hurt someone. it is very costly to get trees removed/ trimmed. we need to assist in the cost of this for people that really do not have the money to do it.
 - We have so many low income housing. And that attracts low income people to Hutch with little money to help our community.
 - quit raising property values so we have to pay more taxes
- Upkeep on existing housing should be a priority
 - I truly feel we need an area dedicated for Tiny Homes. I'm sure there is a contractor who could and would have land available and also do the construction. Have these available for to sell and or rent. Possible HOA for guidelines.
 - focus on bringing business to hutchinson. there are not any factory jobs. bring business to town and housing will follow if the people have money to spend
 - The buyers market in Reno county has been severely overpriced for quite sometime. There are far too many slum lords in the county and not enough resources, especially outside of Hutchinson city limits to assist to hold landlords accountable.
 - Born and raised here. 35 years in Hutch / South Hutch. Left for 10 years and just bought a home in Hutch 4 months ago. All though I can afford more, bought 80k home that can be fixed up. The bad thing is a lot of crime and drugs in my community. Nothing is done for the issues. Sidewalk project was offered. However is not affordable and was only fixing what they wanted. Not everything attached to the sidewalk. What was supposed to be 5% cost came to us at 50% if that's how you're going to fix up Hutch, it'll continue to rot.
 - I believe we have too much dilapidated housing. I know getting rid of it would displace people.
 - Having occupied property well maintained. If they are not willing or able to keep it up then have HOA type setting for them.
- LIFT THE GOV THUMB FROM PEOPLE--ELIMINATE ALL TAXES, WATCH THE TOWN COME BACK TO LIFE...IN THE 30'S, WE HAD NO TAXES, & WE HAD CARS, TRAINS, GOOD JOBS, HAPPY PEOPLE, GOOD TOWNS,
 - High property taxes force retired and elderly to sell and move out of their homes which they've spent their entire lives working for. Losing their close friends and neighbors and the home they've worked for all their adult lives.
 - We need population growth. Market has too much supply in some areas. Without population growth, all of this is a moot point.
 - This town needs to pertain to young folks. Not just a retirement community. Many young families that would love to be a home and have more entertainment here. People wouldnt go to all these other towns if there were more to do and eat at. And customer service here is a joke.
 - Hutch is looking so ran down, dirty, and unkept. We need to clean up this town! If businesses aren't expected to keep their buildings and yards nice why would residents? So embarrassing to drive through all areas of town. Get rid of dilapidated buildings and homes! Hutch needs more pride in what we've got.
 - Taxes do not appear to be fair and equal in my opinion. Taxes are to high for what we have.
 - Most of the problems caused in housing come from people with money abandoning the neighborhoods, always moving upward, building bigger and better

houses as they become more prosperous. But what they leave behind are houses that usually become rentals to people who do not respect property because they have no stake in it, and landlords who can not afford to keep fixing property damages over time. The best solution to housing is giving people incentive to own and stay in their neighborhood over a long time, rather than using their personal prosperity to move up, live well, and let other people deal with the poverty they leave behind.

- Make people clean up their crappy yards or start giving heavy fines for tall yards and garbage all over.
- I seem to see many empty houses and yet more are built. Why don't people live in the houses that are already there?
- Hutchinson used to be the place to live..forever. Young, well educated people move out unless they remain in family business.
- Taxes are out of control. Our leaders seem to be proud of being the second highest taxes in the state and trying for first
- Need more senior owned housing with exterior maintenance provided.
- Get the infrastructure necessary to support new residential development in place now. Trust me, if it is there the developers will come. It's called urban planning, not urban reacting at a higher cost.
- Rent is to high and buying isn't available based on income.
- Keep landlords accountable for their behavior. They should be required to help pay for bed bug

infestations, especially in multiple-unit rentals. Making low-income people responsible for the entire bill keeps bed bugs spreading through our community. Make it a law that landlords actually help, and don't pass the cost on to their renters. Same thing for black mold. Having these constraints in place will make housing safer and our community safer.

- Just like I said, the rent in this town is too high for the quality of homes and apartments out there
- Slumlords can be the only option for those with little rental history or low income. Need affordable and supportive housing options
- The cost of living makes it impossible.. pay bills and feed your family
- The price of homes is out of this world. The average person is locked out.
- I live in Creekside Village Mobile Home Park, there are plenty of empty trailers around me but they are over priced for their value and we are too far from the center of town to be Disabled Adults with Transportation needs.
- Reno County is a great place to work. I used to live in Reno County, I moved due to quality of life issues. Reno County could be beautiful, there's a lot of damage to trees that's been left where they fell it would be nice to see some cleanup from the city or the county.
- Slum landlords need to be held accountable for condition of rentals and not take advantage of low-

income families. Empty/trashed homes need to be cleaned up/used/ torn down. South side of Hutchinson needs some attention and some help for some homes.

- Reno County has a very tight housing market, unless you're looking for something built in the 1960s that has never been updated. It makes it difficult to get young professionals and young families to call Hutchinson home.
- it is getting harder for lower income people to buy houses or find affordable rentals in a decent neighborhood in hutchinson. if there is an affordable house on the market its snatched up by an investor/ realtor before any one else even has a chance to purchase. That is super frustrating. The younger generation feels like they will never be able to own a home, even in hutchinson, ks.
- Although not a resident yet, looking forward, housing needs to be affordable, safe, and accessible for aging populations - possibly maintenance free communities (supported maintenance of homes in a community - planned new builds).
- Way to many AirBnBs. Makes it tough to find a home to buy in Hutchinson
- I there is a quantity of home options but NOT quality AFFORDABLE homes for middle, low income and 55+ housing options. Upper income folks won't/don't see or experience the concern.
- Investigate other rural, non metro cities/counties to see what they are doing. There is a limit to what tax money can be used for. Maybe a special taxing district with a sunset.

Use NRP and promote that. Smaller cities can be aware of USDA housing loans.

- should look at mitigation plans the past and newest. they indicate what housing availability is and forecast, the population trends, and other social economic criteria Reno County needs to be looking at and how to manage and improve those criteria
- Homelessness is a bigger problem in the community than most people realize and adoption of the housing first model would significantly reduce the amount of people without stable/fixed, permanent nighttime residences while providing wrap around services to assist with addressing physical and mental health, job coaching skills, budgeting, etc. Personally, I had been homeless for ten years prior to moving into my rental property May 2024 as a direct result of domestic violence. Every other homeless female I met during that time was homeless for the same reason, putting each of us in uniquely vulnerable positions that allows our abusers as well as other predatory men an opportunity to take advantage of those of us who, after years of isolation, have no family/friend or community supports, putting us at risk for prolonged violence that often goes unchecked due to a poorly trained police force that has no basic understanding of the dynamics of domestic abuse and sexual violence and the long lasting trauma that impacts victims ability to live, work and thrive in our community. I am lucky to have

received this housing grant, but for ten years I was pushed further and further into the margins of this community because of the lack of police and community response to address these problems

- I hate that people who live elsewhere are allowed to let properties in Hutchinson deteriorate to an unsafe extent, while others are too busy working two jobs to mow and get a huge bill. Maybe consider checking their circumstances. Perhaps united way could organize some mow days. Hold those with the means accountable please
- Need an effective housing code
- I know there is a need for housing that is nice, clean working utilities that is affordable.
- Grants for homeowners
- Society has worked hard over the past 20 years create supports so older folks can remain in their homes, which is great for those folks, but ties up housing. I think it is going to take several years to change thinking toward villages or duplexes for this demographic, but I do believe that is a big part of the solution to housing scarcity. That and programs that help update homes once vacated.
- More quality rentals that allow pets, especially large dogs, are desperately needed. I've been looking for almost 3 years, and the only ones available are located in areas of Hutch where I'm not comfortable or willing to live.
- In creating new housing, please also create more open green space for people to enjoy the outdoors, which

is so crucial to their wellbeing as well as the beauty and appeal of any city.

- Housing in Reno County has become more of a low income based and not family friendly in the last few years. This has drawn an increase in poverty levels and crime rates. Due to the higher taxes in Reno County most families can't afford a 3 bedroom home, especially in the Buhler School District where it is even higher. My family is one of those that struggles to even make ends meet on a monthly basis due to the higher taxes in the county. It would be helpful if the City and or County would assist the middle working class and making sure they stick around and stay, instead of focusing so much on the lower income that has been focused on for the last 10 plus years. Many families have left Reno County in the last few years due to this and the fact that the City and County are not grown. My family has looked at moving in the near future due to the high taxes and higher cost of living compared to other areas in America.
- "there seems to be a lot of houses for sale in the town.
- there needs to be emphasis on rehab. new houses, in a town with limited job opportunities are not needed as much. Look at the average pay in the area to decide what type of housing is needed."
- There are not enough homes that are pet friendly
- Owning a house in this town is ridiculous. The taxes are insane. And the people in control are insane. I have never lived anywhere that is so corrupt.

- I live in rent to own because it's what I can afford. It's a small house. But it will never be mine. I got lucky with cheap payments. But if my family grows anymore, we will have no room. I'm lucky in my current housing. However, there is no room to expand or even get out of the renting market because I can't afford it. I would love to own my own home. For real. But I can't afford what I want and need. My salary doesn't account for anything more than what I'm paying now.
- A boxed area between 5th and 43rd / Hendricks and Main has no opportunity for commercial growth (laundromats, restaurants, small shops...etc) that would boost desirability for the housing in that area.
- More rentals are needed. Rent is too high for people to afford. Need to somehow get rent under control.
- None of these questions addressed the issues surrounding substandard and dilapidated rental housing and the responsibility of those property owners. This is a significant issue in Hutchinson.
- I feel the biggest challenge for Hutchinson is that we are landlocked. So unless the decision is made to upgrade or reconfigure city blocks for new housing, the housing shortage may be only settled outside of city limits.
- there is a gap in the income of people and affordable housing. Anyone w/middle to low income has a hard time finding affordable housing be it rental or own. It appears many of the landlords that cater to low income don't care to keep up on repairs. Too many homeless and people living in hotels.
- Homes on all one level that are made for handicap people. Large door ways, nice big bathrooms with walk in showers and a seat in the shower. Large bedrooms and kitchens.
- Tax relief for first time home buyers, low interest subsidy for remodel or major home repairs for homebuyers, give tax breaks to investors in low income rental housing who bring the units up to safety and comfortable living standards.
- There are way too many dilapidated house in the south part of town. More needs to be done to demolish or refurbish these houses. Also get rid of unused dilapidated cars, trucks etc parked on streets and backyards.
- We have starter homes, which is great, but often they turn in to rentals because the only people who can afford to buy are businesses, or the house gets flipped, and then the prices are ludicrous. Even the sckedd housing
- It's important to note that housing can become a transition point in someone's life. Oftentimes, when it is needed the most, it isn't always readily available, affordable, or convenient. When it is available, the "good deals" go fast. In terms of mortgages, loans, and land contracts, education on all would be beneficial to our community. :)
- I believe our existential crisis with housing is not government strategy but personal finance and broken families. If housing is to be leveled out, it must be done, not by temporary aid, but foundational education. We as a community must teach our generation to (1) live within their means without consumer credit and auto loans, (2) to work toward celebrating a married two parent home instead of crippling personal responsibility by inflated government handouts which actively celebrate broken families, and (3) consider that the best environment for a community to thrive is ownership rather than renting - a balanced financial life can bring this about. I suggest a strong educational push toward school students in real personal finances and trade school jobs will uplift our community housing far more in 10 years then most other things, not to mention a celebration of the nuclear family, especially men taking responsibility for their families.
- Rentals are very difficult to find. I am astonished that people are allowed to own and rent out some of THE grossest places ever.
- Bring more higher paying jobs to work, more people will come to town, and want to build.
- We have way to many low income housing for the majority of people who don't want to actually Better themselves. As a person who's be in a tough spot - not relying on the "community" has better equipped myself to learn about real estate and know the in's and out's of how say buying a house myself is better than Dealing with people who don't want to work and just collect a paycheck.
- The City/county tax base cannot and should not fund private residential maintenance or development. Public money should be utilized for predominately public and not private

purposes.

- People throw out trash constantly on yards of corner housing
- Prices and taxes are very high. Income is not increasing, but everything else is. For example, housing, utilities, fuel, groceries, etc
- I'm speaking for the sixty something's out there. Our community needs more level entry homes with aging in place features. Wide doorways, walk in showers, grab bars....
- If you make people work for a living they will be able to afford, and appreciate housing. No free rides. Get up, get out, get working!
- Young families want 3-4 bedroom homes with 1-2 acres. That's not an option in this community.
- There are so many low income families and not enough places for them to live. And one of the places we have (south hutchinson) is discriminatory and judgmental and treats their tenants like trash. They also do not fix problems like mold etc within the properties.
- Reno County could be a great opportunity for development. I'm originally from Nickerson, and the housing market there is awful. The smaller towns have little money and the people who own the homes to rent are not taking care of their homes. We moved into Town and bought a house, because the options in the surrounding towns were awful and very slim.
- The price of housing in Hutchinson for what you are actually getting is to much. The fact that a single person is paying \$800 a month for a 1 bedroom run down apartment is ridiculous. People in my age group (Mid 20's) do not want to move here because there is not a lot of good job opportunities, and there is not really any nightlife or family places to go. Families and couples have to travel to Wichita to really get any fun family activities and date nights.
- Affordable rent with allowed pets are hard to come by
- "Strict code enforcement to stop the spread of blight is needed.
- It's too expensive for any decent and or any livable home or apartment in Hutchinson.
- The way Reno county and the city are ran are corrupt. I've do nothing but watch money be spent to improve "facelifts" that do not bring money to the community. Find different ways to bring people to hutch. It's a trashy town where mental health is neglected and the homeless issues are unreal. More people move out because no one cares.
- Property taxes are too high putting constraints on potential buyers and current home owners.
- I've lived here for a while and it's turning into a retirement community and all the youth is living away because most of the places are outdated or have been poorly updated and it doesn't make sense to pay the prices for the types of houses and apartments available. The neighborhoods are all ran down unless you pay wayyy more too.
- Eliminate slum lords. Some of these overpriced properties are barely liveable.
- Landlords need to be held more accountable for minimum standards. As I recall, Hutchinson tried but was unsuccessful.
- Rent is too expensive. No one wants to pay \$1000 a month for a 1 bedroom apartment in this town or even in this state. It's ridiculous.
- In desperate need of safe and liveable housing options at reasonable costs in this town
- When I was looking to buy everything under \$100k was a dump or bought up immediately before it was on the market by realtors or landlords
- South of the tracks (3rd going South) is for pooor people. Keep everything North of 17th./
- If we don't provide good paying manufacturing jobs in this county, it will continue to lose/shrink in population. Which will contribute to less private investment and current housing to continue to decay.
- need more homeless options
- I really wish there were programs like me. I make around 25,000 to 30,000 a year. Credit score improving, but not quite 620. I am buying a fixer upper, because it all I can afford. I am the only one in the home. By current processes, I am not able to get any type of assistance in fixing my home. I need windows, but I can't afford them on my income, as well as other improvements. I can't even afford a dumpster to get all of the limbs that have fallen due to the storms this year, the stack is almost as big as my garage. Hutchinson has a dump truck program for large trash, South Hutchinson doesn't. It's

sad and depressing when you can't even take care of your own home and yard.

- Make owners clean their properties up. Stop the hoarding.
- There's been a big push to get jobs here, which is fine but there needs to be a big push to convince people to live in Hutch. Goddard has tons of new houses, people just live there shop and work somewhere else. Hutch can't get certain jobs or retail till the population is higher, and only building 5 houses a year isn't going to do it. Build viewout basement houses, new duplexes, rebuild on lots where houses are torn down. Give like no property taxes on new houses for 5 years. Showcase Hutch as a community to live in. At my work only 3 of 18 live in city of Hutch. 4 live in sedgwick county.
- Bear down on property owners that have eyesore properties...need many more affordable Apts so young folks don't take off for Wichita..
- People can afford the property taxes, can't afford to update properties, can't afford to buy or rent houses that are even livable, we're stuck with slumlords and houses that are just barely up to code.
- I have just finished helping my parents find a home, it took months. All properties in their range of 2-300K were going over asking and were gone within a day or two. We must have additional housing. Townhouses would appeal to young professionals and older people looking to reduce maintenance.
- It's too expensive. I pay the bank and insurance for home and old car

and can't afford upkeep. Can barely afford food and necessities.

- There is a need for handicap accessible, affordable rentals.
- My time of life makes me more fearful of property tax rises than availability. My next door neighbor just sold his house for \$185,000. I bought my house for \$45,000. I'd like to see more help offered for renovating than building new. Encourage re-use over new construction.
- Need more daycares
- The housing looks affordable if you live out of town and plan to move. But the average worker is underpaid and can't afford to live, let alone buy. That difference between low wages and high grocery costs does not leave enough leftover for most households. That's why even middle class families are leaning on community support and food banks.
- I would like a slightly bigger home but I can't afford what is currently available. I have the room to build on but feel like there is no help for single individuals on a budget.
- I would love to know the results of this survey, once completed. I have tons of ideas, most of which are probably garbage, but I see a large need in/around hutchinson to "beautify" housing. There's very little incentive for investors to rehab local properties, because our housing is relatively cheap compared to the rest of the country, there is less resale value to complete renovations. Of course it's the investors duty to ensure it makes financial sense for them as an investor, however, some local government assistance

could go a long way to helping with housing that exists. New construction is also lacking locally.

- Get more manufacturing/ higher paying jobs in Reno County. Most restaurant work doesn't pay enough for a person to actually try & buy a home. That's all hutch does is bring in more restaurants. Which we don't really need. We need more higher paying jobs that would actually support the fact we have a trade school here!
- I think that have better paying jobs would help with affordable housing. There is a wage gap in this community. Getting the city, county or state involved in helping with infrastructure could help local builders with future deveolpment. Having specials on newer builds makes newer housing unaffordable to many.
- The last time I looked at the current downpayment assistance program the VAST majority of the funds were being allocated for the purchase of homes in the College Grove neighborhood. I'm a real estate professional and I have had several clients receive those grant funds and they ALL bought in College Grove, and heres the real kicker, NONE of my own clients were going to NOT buy if they didn't get the grant funds. The grants funds were just a bonus.
- Down payment assistance should be reserved for areas that are in less demand, College Grove is not one of those areas.
- Check the stats now. When i was on the housing commission like 90 percent of the funds were

going to buyers in the College Grove neighborhood, which is a neighborhood where people will happily buy without the funds.

- I think the program has been a giant waste of money.
- Overall I believe the homeowners in Hutchinson do an excellent job in keeping their homes and yards well kept...I agree with providing assistance to fix up and repair owner occupied homes regardless of locations but not "gifting" and work never completed,
- I was lucky enough to utilize Interfaith Housing money management program. I also qualified for KHRC's full 20% assistance. It took me a year to find a home that I could afford.
- I think it all has to be affordable for Reno County average wages.
- We need more people with community pride to take care of their houses and less slum landlords that don't take care of their property!
- I've noticed how high rent is, and no updates to the rental houses in neighborhoods, and if any are updated, it's bare minimum spent to do so, cheaply done, and slow to fix anything..non caring landlords, that don't want to spend what they should, especially if that resident has lived there a long time.
- Taxes are far too high.
- I feel we need new ideas possibly younger audience to help with these town meetings and committees because the idea of new artwork, statues and a bike trail is not reaching today's youth and the

future of this town. We are setting the children of the future up for failure with what looks like officials want to become a retirement community with no place for our youth to grow and thrive in Hutch, everyone moves away because this town offers nothing interesting to keep young adults and families except bars!

- How much the houses for rent around here around by slim Lords who just don't give a damn about the properties and they need to be brought up to code and these landlords need to be fine for not keeping the properties up to code and expecting so much out of a tenant to be fixing things in there that it's really should be on the landlord to handle
- Reno county is making it hard to get assistance or find any resources for housing help, for single parents..... at one point I was tossed from one place to next on the phone while they pointed finger at who I was supposed to actually call to receive just that which led to me just crying and fearing future with child.
- We don't have to reinvent the wheel or try to take huge strides all at once. Baby steps using proven tactics from other jurisdictions will allow us to "sell" these projects to the community until we can take bolder actions.
- South end of Hutch has dilapidated property and landlords don't give a shit. Some owners don't have money for upkeep.
- I wouldn't be against highrise apartments. I keep hearing about Hutch needing more and better

housing. I also see a lot of blighted and rundown homes in Hutch. I'm in favor of about anything that will help the housing problem within reason.

- Don't waste time on quieting neighborhoods. Dumbest waste of money.
- With insurance costs increasing and elevated mortgage rates. It is hard for low income families to be able to save for a down payment and closing costs. It's impossible when living paycheck to paycheck. Then there is a statistic that families that use their tax return for a down payment are at higher risk for future disclosure.
- Reno County will most likely become more of a retirement community. Few jobs that make it more inviting to younger professionals. Wichita is too close to live and shop for goods
- Speaking in regards to Hutchinson. We have an undersupply of homes for growing families. Our housing does not meet the needs for housing price ranged from \$200,000-300,000. This price range are usually families that we would want to choose Hutch as their home. We don't need more of our low income housing.
- We need more middle income housing! We have enough low income housing, that is not the problem. Middle income families are also struggling to make ends meet.
- Renters need to be encouraged to take care of the property they are living in and keep up on rent. Then they might be able to stay where they are.
- If the county does not address

current urgent issues with existing areas where the children, families, and retired currently live then long-term goals are not obtainable.

Families of school aged children need general bussing if they are to live in their homes where often times 3 generations are working to make ends meet. Most employers are not supportive of parents and guardians needing to shuttle their children to/from school. The added costs of childcare is not within reach of most families plus none of those facilities shuttle children *to&from* public schools. Grocery stores (not the over-priced convenience/gas stations) are far from many challenged residents so access to good food is difficult. Schools have closed in the areas where families need them the most. Healthcare moved further away from those who need easy access. Public transportation is not there for school students and urgent health needs.

- Out of area investors have purchased rentals and significantly raised rent and local citizens can no longer afford it. Out of state individuals have also moved to the area and paid significantly higher prices for homes. This has made it difficult to families to in the area to afford to stay in their communities.
- I think it would be good to have more programs to help low income homeowners with maintenance and repairs. For example, somebody like myself who has a serious problem that needs to be fixed, but it would cost me several thousand dollars, and I don't have that kind of money. So therefore, I am forced to live

with black mold and a lot of it. It would be nice to have grants to help people like me who are in low fixed income.

- I even called one year to you city manger to reduce the atrium motel into apartments for low income people and put a small grocery store in it and open the restaurant back up but no . You must work with the regular owner to due it if possible.
- I would like to see regulations change to allow privacy fences to be higher than 6 feet. With the national average height being taller than 6 feet that makes privacy fences pretty useless. Would like to build an 8 ft privacy fence with 10 foot optional by adding the trellis.
- City is in need of small, single family homes. There are a lot of empty lots where homes used to be. Filling in these lots with small affordable homes would be nice. Instead of always building homes in new developments, fill in the existing neighborhoods, houses the average family can afford. I loved it when some of the homes in Careyville were relocated. Partner with the high school or college to build their project homes in these neighborhoods. Ask large home contractors to build a house once a year in these neighborhoods for goodwill.
- Houses are too expensive for younger professionals and loans are hard to get without perfect credit.
- I am 35 and will likely never be able to own a home due to financial reasons even though I am not low income.
- Hutchinson/South Hutchinson is

basically going downhill, no matter what the bigshots think. There are so many areas with delapidated housing and buildings that need to be torn down. People are so poor right now, prices make it so hard to live now. People are suffering.

- It's so hard to afford a nice place to live when you don't make at least 20.00 an hour. There are a lot of landlords that should be reported and monitored for the shape of their rentals, this community has a lot of bad landlords. There is no reason to live in squallar just because you are low income. I would like to name these landlords but it won't make a difference as long as the City turns a blind eye to them.
- South hutch (Ron and the planning committee if there really is one) makes it too difficult to build
- I've heard of \$50 rental application processing fees. I don't know if this can be addressed at the local level, but these fees should be outlawed or capped at \$10.
- Walkable neighborhood grocery stores.
- Most "starter" homes are trash and over priced in Hutchinson. Programs to help owners maintain their homes would help, along with better enforcement. Rental and apartment owners need to do better upkeep.
- Rent's too high tax is too high
- Our builders should develop housing that is in the \$175,000.00 to \$250,000.00 range. 3 to 4 bedroom, including duplexes for seniors, not as granny flats or mini lots. Please get rid of deteriorating houses and "The Hotel".

- Housing in Hutchinson is horribly expensive for what there is to choose from. And quit raising home taxes! It's ridiculous what we pay for taxes in this city, that frankly has not that much to offer
- To much red tape and taxes to build or move to
- Rehabilitating the historic homes and neighborhoods should be the top priority to create high quality affordable housing to attract young families and professionals.
- There are lots of abandoned lots and business around that I feel need to be torn down and lawn services at businesses need to be better
- I see a lot of fb posts where low income renters have to deal with everything from rodent infestations to not having proper utilities. This is concerning that we have community members that have to deal with this either because they can't afford better or there is not more low income properties to chose from.
- We need to assist low-moderate income residents with stable employment history with a path to home ownership.
- Hutchinson is one of the nicest appearing home communities in Kansas. Rather than focusing on individual needs focus on neighborhood needs/grants to provide incentives to all homeowners to have comfortable attractive homes regardless of location
- There are programs to help with upkeep, exterior painting and curb appeal landscape. Even if a person qualifies for one of these, it doesn't do any good if the person is physio unable to do the work and can't afford to pay for someone else to do it.
- There seems to be very limited decent, affordable housing- rental or for sale- in Hutchinson. This has been an ongoing issue for quite a few years.
- This town is way overpriced for what it offers. Slum lords offer the only decently priced housing for renters. Buyers are looking at spending \$150,000 for something that needs lots of work. I can't afford to move out of my shit hole "starter" home or do necessary upgrades to electric and plumbing and I make good money.
- The housing is too expensive and there is alot if situations of slum lords. They're allowed to do bare minimum to these decapitated houses then rent them out.
- Housing to high for wages/income
- "We don't want assistance from the county other than keeping the market open, free and taxes at a low cost while efficient work is done. treat everyone the same and no special rules or incentives for anyone no matter how important or oppressed they are or feel they are.
- I and many other residents want to take on our own personal responsibility with it comes to housing in Reno County.
- Need more affordable housing for seniors. Hutchinson needs help to repair and clean up all the old houses in town !!
- Property Taxes are waaaaaay too high for Reno County!
- Lower the property tax. Use federal money for infrastructure. You can save tens of thousands by gps tracking vehicles, use programs to lower health insurinsurance cost. Track your the employees time to eliminate waste.
- I would move back to Hutch to not drive back and forth, wear and tear on my auto, etc. But, I need accessibility. To live independently. And, some landlords don't take HUD.
- Housing gets the blame but it's policies of the government that created this problem. Difficult to work with, lots of regulations, decades of antigrowth policies. Bureaucracy. Power tripping people. Got to improve the people's desire to have pride, to feel like they worked for it not given to them, stop over taxing property so can give handouts to a few. Lower taxes. Lower regulations.
- My section of town (southeast) is not held to the same standards and city codes that the northwestern part of town is. I've lived in both parts and if the grass got too high up north it was warned. Down here people can have tall grass, roosters and junk all over their yard and no one bats an eye. Yes, I have reported to click fix. No, nothing was done.
- All of the new or recent projects in Hutchinson are low/moderate housing, workforce housing, or senior living. Provide housing for the citizens you wish to attract and retain in Hutchinson.
- The property taxes have gotten out of hand. We will be relocating to another community to save on this.
- "We need more middle income and lower income housing. Rich people

- have enuf options. Inflation made it impossible to buy higher.
- Seems like all the programs are geared to help the people south of 11th.
- "Safe affordable housing for recent graduates and those just entering the workforce.
- I've never seen the affordable housing so utterly horrible in my lufe.
- Out-of-community landlords who do not maintain their properties is a HUGE problem. We also have that issue with local landlords. I would like to see landlords, particularly those with multiple units, be held more accountable
- Please consider making sure all new developments have sidewalks. The lack of sidewalks in certain areas of town was a major upset for me when I moved here 4 years ago. I can't walk with my kids in the stroller and be active outside of the house if I don't have sidewalks to safely walk on.
- I admired the house painting project.
- Still have houses in Buhler that need new paint. Who knows what the inside of many of these houses might be...."
- Fix up lawns, homes inside and out, and make them affordable for more people. Quit talking and start doing.
- Affordable housing for people of all ages is lacking. Unfortunately, many landlord's are charging higher rents for inadequate housing. Perhaps some type of regulations and standards for landlords should be adopted with some umpire behind it.
- Housing stock is way to old

- especially in the core neighborhoods
- As a local builder in Hutchinson for the past 30 years the common theme is outrageous property tax values. Something really needs to be done in order to make property taxes more affordable in Reno County.
- We are on the right track in creating strategy and seeing real change on a 30+ year challenge. Housing initiative MUST be funded with adequate local dollars and not rely solely on sporadic grants.
- We need creative strategies for engaging developers.
- We could use more senior living to the avoid "aging in place issues" we have.

REVISED

December 19, 2024

Jeff Schenk
City Administrator
City of South Hutchinson, KS

Dear Mr. Schenk,

The University of Kansas School of Public Affairs and Administration's Public Management Center (PMC) is pleased to present this proposal for a Strategic Planning Process to **begin spring of 2025** for the City of South Hutchinson, KS.

This work will depend on close collaboration with City staff, the Mayor, and the City Council to ensure a successful strategic planning process. The result will be a five-year strategic plan reflecting the values, vision, and mission of the City of South Hutchinson that will guide the priorities (and budget) of the city for the future of the community.

About the KU Public Management Center

The University of Kansas Public Management Center (PMC) is the professional development division of KU's School of Public Affairs and Administration. We offer training and consulting services to meet the need for skills enhancement for leaders, managers, staff, and teams and to support organizational development in public organizations. The KU PMC has developed a solid reputation for delivering expert facilitation of strategic planning processes that result in community plans with strong consensus.

- Our philosophy: Our work is rooted in the belief that public service is at the heart of democracy. As part of KU's School of Public Affairs and Administration (ranked #1 in city management by US News & World Report since 1998), our content is informed by the most recent research paired with expert facilitation. Rather than adapt general agendas that can be used for any organization, we create agendas specifically designed to address the unique opportunities and challenges that are inherent in a community.
- Our expertise: We bring to each engagement not only experience as researchers and practitioners in public service organizations but access to a broad range of expertise at the University of Kansas. We bring this experience into each engagement, adapting content as appropriate.
- Our approach: Our processes are highly interactive. We encourage individuals to bring their experiences with the topics into the conversation, allowing the entire group to learn from one another's areas of expertise. In this way, we model the inclusive, supportive, and collaborative approach to leadership that we see as crucial to confronting today's challenges.



- Jenny Mehmedovic, Assistant Director for Consulting Services, will be the primary contact, lead designer, and facilitator for the strategic planning process and all pre-retreat interviews. Jenny holds an MBA from the University of Kansas. She is an experienced facilitator with more than 10 years of experience in higher education in faculty development, coaching, mentoring, and academic department strategic planning, as well as recent experience working with public sector audiences. Her expertise focuses on strategic planning, team building, and process improvement. Jenny is a Board-Certified Executive Coach.
- Marilu Goodyear, Interim Director of the Public Management Center, will serve as a co-designer and facilitator for the strategic planning process. Marilu holds a Ph.D. in Public Administration from the University of Colorado and an MPA from the Truman School at the University of Missouri-Columbia. She has more than thirty years of leadership experience with information technology, organizational development, program development, and performance management. Her research areas are organizational change and cybersecurity workforce development.
- Ann Ermev, Project Manager, will provide scheduling, project management, and documentation support as part of the strategic planning team. Ann brings more than twenty years of experience with project management to the team.

Proposed Statement of Work

We provide highly customized approaches based on each client organization's specific needs & preferred style. Since our philosophy is to fully adapt the work to client needs, the Statement of Work can be developed in greater detail considering input from the City of South Hutchinson. Accordingly, the following would be adjusted during the planning and preparation stage. We look forward to those conversations and welcome the chance to tailor a strategic planning process that will be successful for your organization.

A Strategic Planning Process in 2 Parts:

Part 1: January-February – Pre-Retreat Interviews, Town Hall, and Review of Available Data

This phase will consist of conducting & synthesizing input from the following, including at least one on-site trip to South Hutchinson prior to Part 2:

- 1-hour individual interviews with each Council Member (5) and the Mayor (1)
- 1-hour individual interview with the City Administrator (1)
- 1.5 hour focus group held with the City Staff Leads (5-8)
- 1.5 hour focus group held with select Stakeholders (up to 10)
- **1.5 hour Town Hall**
- Review of relevant historical planning and progress documents provided by the City Administrator to inform this work

Part 2: February-March – A 1 ½ Day Strategic Planning Retreat

Based on all input and priorities identified in Part 1, a 1 ½ day strategic planning retreat will be with the City Council to accomplish the following goals:

- Review the progress of the City over the last several years (City Administrator)
- Create a Vision for the City of South Hutchinson
- Create a Mission Statement reflecting the Values of the City of South Hutchinson
- Define an overarching set of Strategic Priorities (or Pillars) to guide the focus of the City over the coming 5 year period
 - Establish corresponding Goals and Objectives within each Pillar, including clarifying:
 - Those to be achieved in the next 12 months
 - Those to focus on over the next 1 to 5 years

Following the strategic planning retreat, the KU PMC will produce a strategic plan report, to be provided no later than 2 weeks after the date of the retreat. The results of this report will be used by City staff to create a matching budget to support the priorities captured in the strategic plan.

Fee:

The all-inclusive fee for these services is \$11,050. It includes:

- Planning meetings with City Administrator leading up to the retreat
- 1-hour interviews held with each member of the governing body
- 1.5 hour focus group with City Staff Leads
- 1.5 hour focus group with select Stakeholders
- **1.5 hour Town Hall**
- Agenda development, preparation, and facilitation of a 1 ½ day strategic planning retreat
- Development of a written strategic plan for the City of South Hutchinson, based on all work completed throughout the fall and spring.

Work beyond this initial scope of 65 hours will be charged at a rate of \$170/hour.

We look forward to working with you to facilitate a strategic planning process that will take the City of South Hutchinson into the future.

Sincerely,



Jenny Mehmedovic
Assistant Director for Consulting Services
Public Management Center
School of Public Affairs and Administration
University of Kansas

City of South Hutchinson Cold Weather Water Shutoff Policy

Purpose: To ensure the health and safety of residents during the coldest months of the year, the City of South Hutchinson adopts this policy regarding water service shutoffs for delinquent payments.

Policy Statement: The City of South Hutchinson will not terminate water service to any residential property due to delinquent payments during the months of December, January, and February. This policy aims to protect residents from the potential health risks and hardships associated with losing access to water during periods of extreme cold.

Policy Details:

1. Effective Dates:

- This policy applies annually from December 1 through February 28 (or 29 in a leap year).

2. Eligibility:

- This policy applies to all residential water accounts within the City of South Hutchinson.

3. Scope:

- During the specified months, no water service shutoffs will occur for delinquent accounts. Late fees and penalties may still accrue during this period, and residents are encouraged to make payments or contact the City to establish a payment plan.

4. Notification:

- Residents with delinquent accounts will receive written notification prior to December 1, informing them of their account status and reminding them of the City's willingness to work with customers on payment plans.

5. Resumption of Shutoffs:

- Regular water shutoff procedures for delinquent accounts will resume on March 1. Prior to resuming shutoffs, the City will issue a final notice to affected customers, providing at least 10 days' advance warning.

6. Payment Plans:

- The City encourages residents facing financial hardship to contact the Utility Billing Department to arrange a payment plan. Flexible options may be available to assist in reducing arrears and maintaining water service.

7. Exceptions:

- This policy does not apply to accounts where water service is terminated due to unauthorized use, safety concerns, or other violations of City ordinances unrelated to payment delinquency.

Review and Amendments: This policy shall be reviewed annually by the City Council to ensure its effectiveness and alignment with community needs. Amendments may be proposed and adopted as necessary.

Implementation: The Utility Billing Department is responsible for implementing and enforcing this policy. Questions or concerns regarding the policy can be directed to the department during regular business hours.

Adoption: This policy was adopted by the South Hutchinson City Council on [Insert Date].