

Approved: January 24, 1995  
Date

MINUTES OF THE SENATE COMMITTEE ON COMMERCE.

The meeting was called to order by Chairperson Alicia Salisbury at 8:00 a.m. on January 20, 1995 in Room 123-S of the Capitol.

Members present: Senators Salisbury, Burke, Downey, Gooch, Harris, Petty, Reynolds, and Vidricksen.

Committee staff present: Lynne Holt, Legislative Research Department  
Jerry Donaldson, Legislative Research Department  
Bob Nugent, Revisor of Statutes  
Betty Bomar, Committee Secretary

Conferees appearing before the committee: Dick Pratt, President, Topeka Housing Partnership  
Phil Dubach, Executive Director Topeka Housing Partnership  
Al Bailey, Director, City of Topeka Community and Economic Development  
Department  
Karen Hiller, Director of Housing and Credit Counseling  
Lana Balka, Executive Director, Topeka Housing Authority  
Barbara Huppee, Executive Director, City of Lawrence Housing Authority  
Lynn O'Dell, Lawrence Housing Authority

Others attending: See attached list

The purpose of the meeting was to hear community plans for addressing housing needs.

Richard Pratt, President, Topeka Housing Partnership, introduced the Topeka Housing Partnership.

Mr. Pratt stated in 1990, 300 leaders of the City of Topeka, locally elected officials, who came together to identify the affordable housing needs of the City. From this initial involvement and the Mayor's Commission on Affordable Housing, the Topeka Housing Partnership has evolved. Mr. Pratt related that the City attorney raised a legal question relative to a portion of Substitute for S.B. 732, passed in the '94.

Phil Dubach, presented testimony regarding a housing needs survey prepared after August 31, 1993, the last meeting of the task force. see attachment 1

Al Bailey presented the findings of the Mayor' Commission on Affordable Housing. see attachment 2

Karen Hiller, gave an overview of homelessness to homeownership and support services needed in Topeka. see attachment 3

Lana Balka appeared with her presentation regarding the effect the proposed changes in HUD's "Reinvention Blueprint" will have on public housing in Topeka and how it will affect low-income residents. see attachment 4

Barbara Huppee and Lynn O'Dell, Lawrence Housing Authority, presented the Report from the Housing Study Group, dated October 11, 1994. see attachment 5 The report indicates the critical housing need in Lawrence is affordable rental units. High rents also in this university town have created a shortage of affordable rental property for working people. The City further experiences twice the demand for subsidized housing as is available.

The Committee adjourned at 9:00 a.m.

The next meeting is scheduled for Monday, January 23, 1995.

# SENATE COMMERCE COMMITTEE GUEST LIST

DATE: January 20, 1994

NAME	REPRESENTING
MARK BARCELLINA	KDOC & H
GARY D. WEEKS	T. A. L. K.
JAMES C. DUNN	T. A. L. K.
Jim Newman	KS Governmental Consulting
Mike Leyba	KACHA
DONNIS SHOCKLEY	KDOC & H
<del>Donnis Shockley</del>	<del>Ks Inc</del>
Caren Reink	KDOC & H
Barbara Cowden	KDOC & H
Karen Hiller	Housing & Credit Counseling, Inc
Linda Shea	Topeka Housing Authority
Noelle St. Clair	Coord. Liaison on Housing & Homeless
Lynn A. Goodell	City of Lawrence
Jay C. Kapzig	City of Lawrence
Walt Rous	Topeka Housing Partnership
Roger Trauzko	KS Govt Consulting
Jim Kamp	City of Topeka



## Summary of CHAS Development Process

The task force model was selected as the process for creating Topeka's CHAS. This model was selected because it seeks input from representatives from a variety of sources. City officials believe that concerned citizens, non-profit housing groups and social service providers should play a substantial role in the development of the CHAS while their view points are often diverse and conclusions are not easily reached on priorities and programs, their input is essential if the city's CHAS is to be responsive to the needs of the community.

The task force was advised and provided input into data collection and strategy selected. City officials managed the overall CHAS effort, made the final decisions and wrote the CHAS. Members of the CHAS task force included a cross section of the Topeka community and included members from the Mayor's Commission on Affordable Housing. The Mayor's Commission on Affordable Housing (MACH) was again as in the development of the City's first comprehensive housing strategy a major player in the development of the CHAS. Members of the task force included members from the following organizations: Topeka Housing Authority, housing advocacy groups such as; Homeless Task Force, Topeka Association of Neighborhoods, local banks and realtors.

Surveys were sent in June of 1993 to social service agencies to gather data on support services offered within the community. Two public hearings were held at different times of day on July 8 and the 14th. The task force met several times between July 14, and August 31 to develop strategy recommendations.

An index of citizen participation is attached as Appendix #3.

### I. Community Profile

#### A. Market and Inventory Characteristics

##### i. Background and Trends

The City of Topeka is the capital of Kansas and the county seat of Shawnee County. Topeka population is 119,883 according to the 1990 census and had a growth rate of 1% between 1980 and 1990.

The City government is a strong Mayor/Council form with the Mayor elected at-large and the City Council elected for a four year term from nine geographical districts. The City of Topeka, as a unit of government, provides a wide range of services including police, fire, health care, recreation, community and economic development, and water and sewage treatment. The annual budget for fiscal year 1993 is \$120 million dollars and the city employees opportunity 1500 persons.

January 20, 1995  
Cammee  
Attachment 1

According to census data between 1970 and 1980 total housing units increased from 43,700 to 51,556 for an increase of 7,856 units or an 18% increase. Between 1980 - 1990 total housing units increased from 51,556 units to 57,830 for an increase of 6,274 units.

According to the 1990 census data book (hereafter data book) supplied by HUD 10,631 of the city's 49,936 occupied households were constructed before 1940 or 21%. 75% of the rental units are occupied by very low income persons and 65% of the owner units are occupied by very low income persons. 25,237 housing units were built before 1960 or 50% of the occupied housing units in Topeka were built before 1960.

Owner-occupied units as a percent of all units occupied has decreased since 1970. Owner-occupied units accounted for 62.9% of all occupied units in 1970 or 26,418 units. In 1980 the percentage dropped to 62.2% or 28,788 units and in 1990 owner-occupied units accounted for 53.3% of all units occupied or 26,603 units.

Housing units lacking complete plumbing as a percentage of all units has decreased steadily since 1970. In 1970 1,202 housing units or 2% lacked complete plumbing. In 1980 the percentage dropped to 1.4% or 718 units. In 1990, 0.3% percentage or 163 units lacked complete plumbing.

Housing units with more than 1 person per room as a percentage of all occupied units decreased steadily since 1970. In 1970, 5.6% or 2,364 occupied units were overcrowded. In 1980, the percentage of overcrowded units dropped to 2.1% or 984 occupied units.

According to building permit information from the Topeka/Shawnee County Metropolitan Planning Agency from 1980 to 1990 2,482 housing units were built west, southwest and south of the city of Topeka and only 811 housing units built within the community development target area. 9.4% of the housing units built between 1980 and 1990 were built in the community development target area.

According to the 1990 census, there are a total of 7,894 vacant units in Topeka. 3,166 vacant units are for sale or rent and 109 are seasonal and migratory. The other 4,619 units are not for sale, rent or used seasonably. A large portion (2,795 vacant units) are within the community development target area.

The mean housing sale price in Topeka was 46,068 in 1980 as compared to 64,427 in 1990. Housing prices range from real bargains \$10,000 - \$12,000 which are substandard to very expensive (300,000 to 400,000) large family homes. The data book showed 49,936 occupied housing units and 7,894 vacant units for a vacancy rate of 15%.

The City of Topeka is just now reviving from the population loss experienced by the closing of the military base at Forbes Field.



Over the past decade, the Topeka regional economy has exhibited relative stability, with a modest decline in the early 1980's and somewhat stronger growth in the late 1980's. Overall employment in the City grew by a total of 7.3% nearly 25% of the employment in the city is in government. Housing sales prices in the city have remained generally stable, with increased average sales prices keeping pace with the rate of inflation.

Trends

In 1980 118,690 persons resided in the city as compared to 119,883 in 1990 for a net change of 1%. According to the City's comprehensive metropolitan plan 1990 - 2010, the city's population, is estimated to be 127,336 by 2010.

The addition of 7,453 persons would equate to a need of approximately 3105 housing units, many of which would be provided using the existing 1990 vacant units and units provided by the Topeka Housing Partnership, Inc. affordable housing program.

ii. Demographics/Low Income and Racial Ethnic Concentrations.

a. General population (Trends) Household, Racial and Ethnic Characteristics.

Topeka's 1990 Census population is 119,883. The city's population grew 1% from 1980 to 1990.

There are 49,936 occupied housing units and 7,894 vacant units as per the data book. A number of the vacant units are not rehabable and will be removed from the housing market via city demolition program.

The following shows the racial and ethnic characteristics of the total population as per the data book.

1990 General Population by Race

White (non-hispanic) 98,528 (82%)	Black (non-hispanic) 12,347 (10%)	Hispanic (All Races) 6,539 (6%)	Native American 1,299 (1%)
Asian Pac. Islander 1,013 (.8%)	Other (non-hispanic) 157 (.1%)		TOTAL 119,883

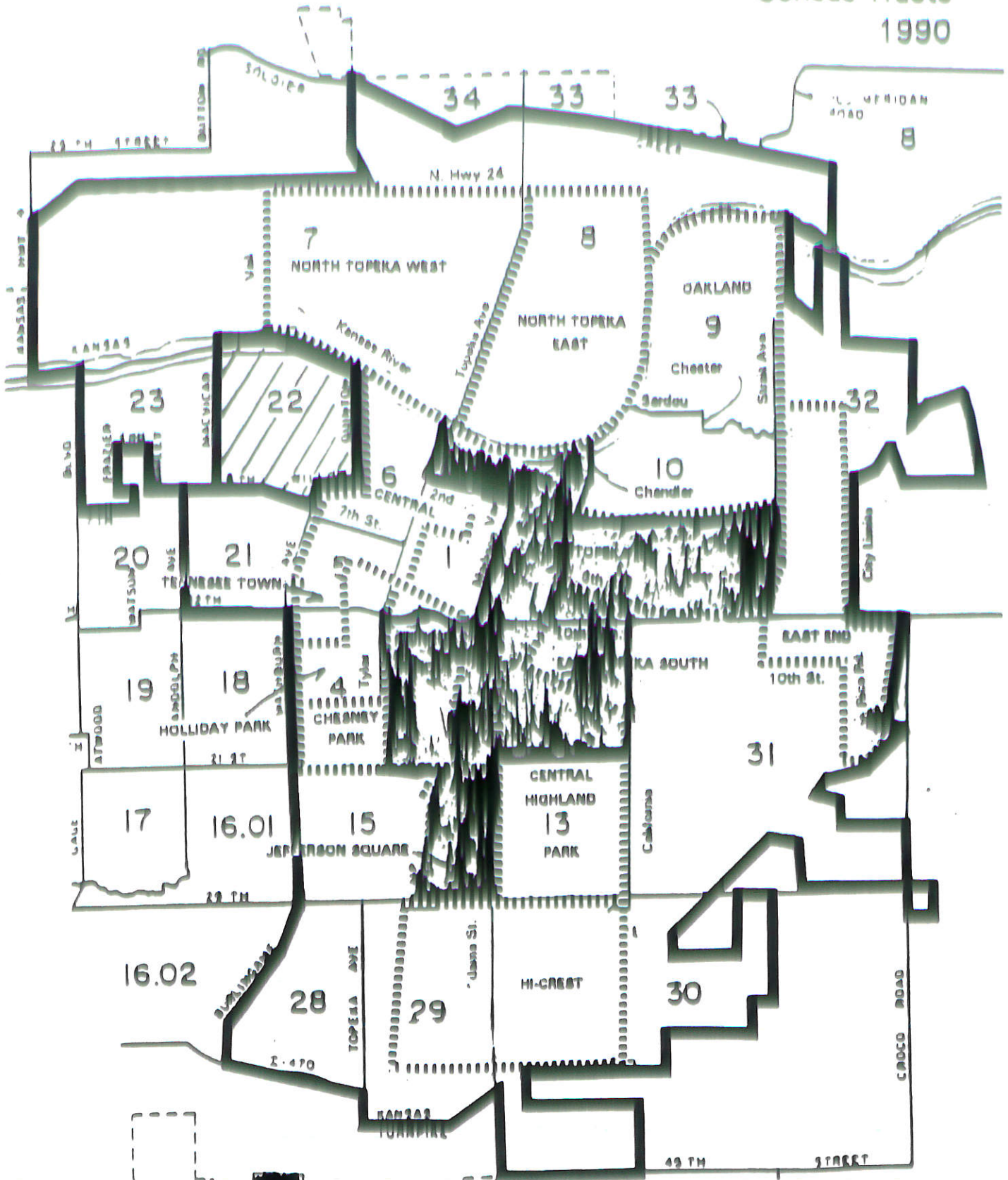
b. Concentration of Racial/Ethnic Minorities as defined in the CHAS glossary of terms by census tracts.

The only census tracts where minority/ethnic races exceed 40% and where over 50% of the families are below 80% of the median income is census tracts 2, 3, 11, 12, 14.

# TARGET AREA

## Community and Economic Development

Census Tracts  
1990



NOTE: AREA of Minority/Low Income Concentration  
Census Tracts 2,3,11,12,14



NOTE: Census tract 22 is not included in the  
target area.

TSCMPA: 3/12/93

1-4



Population & Household Data

Comprehensive Housing Affordability Strategy (CHAS)  
Instructions for Local Jurisdictions

Name of Jurisdiction:

City of Topeka, Kansas

A. Population	1980 Census Data (A)	1990 Census Data (B)	% Change (C)
1. White (non-Hispanic)	100,030	98,928	-1%
2. Black (non-Hispanic)	11,119	12,347	11%
3. Hispanic (all races)	9,361	8,939	-2%
4. Native American (non-Hispanic)	1,372	1,299	-5%
5. Asian & Pacific Islanders (non-Hispanic)	690	1,013	50%
6. Other (non-Hispanic)	190	197	-1%
7. Total Population	118,690	119,883	1%
8. Household Population	0	0	N/A
9. Non-Household Population	118,690	119,883	1%

D. Relative Median Income of Jurisdiction

MSA Median Family Income	Jurisdiction's Median Family Income (not available for urban counties and consortia)	National Median Family Income
\$39,987	\$28,774	\$35,939

B. Special Categories

(e.g. students, military, migrant farm workers, etc.)

C. Households	Total Households 1990 (A)	% of Total Households (B)	% Very Low Income 0-50% MFI* (C)	% Other Low Income 51-80% MFI* (D)	% Moderate Income 81-99% MFI* (E)	% Above 99% MFI* (F)
1. White (non-Hispanic)	42,374	89%	21%	20%	9%	50%
2. Black (non-Hispanic)	4,605	9%	46%	19%	6%	28%
3. Hispanic (all races)	2,029	4%	29%	19%	13%	19%
4. Native American (non-Hispanic)	466	1%	41%	25%	14%	20%
5. Asian & Pacific Islanders (non-Hispanic)	322	1%	37%	15%	5%	43%
6. All Households	49,839	100%	24%	20%	9%	47%

\* Or, based upon HUD adjusted income limits, if applicable

Census Tract	Total Persons	Total LMP	Percent L/M
2	401	201	50.12
3	1,423	1,118	78.57
11	2,823	2,250	79.70
12	2,084	1,522	73.03
14	960	552	57.50

A map is attached. These census tracts fall within the community development target area which is the northeast quadrant of the city.

## 2. Market and Inventory Conditions

### i. General Market and Inventory

An overview of general market supply demand condition and cost of housing has been presented.

Topeka has 49,936 occupied households of which 19,583 or 39% are renters and 61% or 30,353 are owners. These percentage are typical of medium size cities.

There are 4,728 vacant units (8.6%) of these 2471 are rental properties with a 15% substantial rate. Approximately 400 - 550 are suitable for rehab. There are fewer vacant units in the owner properties with 695 of which approximately (84 - 90) need repair. There is no guarantee that the vacant units for sale will be owner occupied when sold. Other units may have been removed from the market by the owner because of estate settlement, etc.

Currently there are owner occupied households on the waiting list for homeowner rehabilitation. Many of these are elderly homeowners who are not financially capable of providing normal maintenance. City officials estimate that over 3,000 homeowners are in need of substantial rehabilitation.

According to the data book 4,401 owner occupied households have housing problems and 7,367 renter households have housing problems.

The size, tenure, and occupancy according to the data book is as follows:

Housing units by bedroom size, tenure and occupancy status: 1990  
City of Topeka

Total	Renter Occupied Units			Owner Occupied Units		
	0-1	2	3-more	0-1	2	3-more
49,936	7,635	8,071	3,877	976	9,365	20,012



The cost of housing is illustrated by the following:

The mean housing sale price in Topeka in 1990 was 64,427 this is up from 46,068 in 1980. The figures were derived from multiple listing service provided by the Topeka Board of Realtors. In 1990 over 43% of the properties sold for under \$50,000.

As in the case for most communities, specific data is not available addressing the suitability of existing units for the elderly, disabled or families with children. Federal regulations require landlords to modify single units to accommodate persons with disabilities if such persons are willing to pay for such improvement. The law also prevents discrimination against families with children except where more than 80% of all units are rented to persons age 55 or older. The elderly are generally given preferential treatment for all housing.

The majority of Topeka's housing stock is single family residences, the needs of the elderly, disabled and families with children can be satisfied. Homeownership opportunities for families are available because of low interest rates and purchase prices are competitive. In addition, both private and public programs are available to reduce the cost of homeownership such as lower down payments and reduced closing costs.

There are no barriers to access either for rental or ownership properties except the typical requirements for security deposits and down payments.

Pursuant to the data book 21% or 10,631 housing units were built pre 1940. 3,242 were rental units and 7,389 units were owned. The rental units occupied by very low and low income persons totaled 6,769 or 91%.

35,312 units according to the data book or approximately 65% of Topeka's housing units were built pre 1960. The presence of lead base paint in these units is higher than in units built after 1960. The Topeka Shawnee County Health Department has not identified one child as having lead poison. However, 20 children have been identified as having an elevated lead reading. Lead presence screening is being planned for 1994 in units housing persons identified by the medical community with elevated lead levels.

## ii. Assisted Housing Inventory

### a. Public Housing

The City of Topeka via the Topeka Housing Authority has 731 public housing units of which 382 are 0 - 1 bedroom, 191 are 2 bedrooms and 158 are 3 or more bedrooms. Currently 116 units are vacant for a vacancy rate of 15.8%. The physical and management needs assessments prepared by the city's housing authority are on file with the Topeka Housing Authority, HUD, Region VII, Kansas City, KS and are available for public review at those locations. The city has 4 family projects and 4 elderly projects.

b. Section 8

The city via the Topeka Housing Authority operates 768 section 8 housing certificates and vouchers. The program is almost exclusively used by families living in market based housing. The vast majority of the units are single family with about 15% of families living in multi-family apartments.

The breakdown of section 8 by bedroom size and number of units is as follows:

Bedroom Size	# of Units
0	27
1	141
2	375
3	199
4	26

The occupancy rate is currently 97%. No city-owned or leased units exist in this program, therefore no units are expected to be lost from the current inventory. The tenants vote with their feet and location of the units vary as tenants move to different units.

c. Other Assisted Housing

The following is an inventory of other assisted housing in Topeka. There are 540 section 202 units, 454 section 236 and 395 other units HUD assisted in Topeka for a total of 1389 units. An example of this type of unit is Century Plaza.

There are approximately a total of 3,236 HUD assisted units in Topeka. 1,298 or 40% assist the elderly and the additional units 1938 or 60% assist families. The HUD assisted units by bedroom size are as follows: 239-0; 1,265-1; 845-2; 488-3; 78-4; and 321 units are not applicable to bedroom size.

iii. Inventory of Facilities and Services for the Homeless and persons threatened with Homelessness

The Topeka Homeless Task Force prepared the inventory of facilities and services for the homeless and persons threatened with homelessness. Attached please find the available services by target population, emergency shelter and transitional housing available and the number of beds or units needed.

Other agencies supported by the city provide services to the homeless and those threatened with homelessness. Community Action provides case management program to meet the needs of the homeless population. A homeless specialist work directly with homeless individuals staying at the Topeka Rescue Mission. Each client is dealt with on a one to one, personalized basis to ensure that the best possible solution for their needs are explored. A service plan is developed identified homeless person. The program does the following:



**Topeka Homeless Action Plan 1993**  
 Final Draft/December  
 Topeka Homeless Task Force

Available Services

NOTE:  
 Footnotes in ( )

<u>Population</u>	<u>Emergency Shelter</u>		<u>Transitional Housing [24mths]</u>	
	Beds Available	Beds Needed	Units Available	Units Needed
<b>Youth 5-12</b>	11 Kansas Child. Service League [3 Wheelchair Accessible]	0 0	NA	NA
<b>Youth 12-17</b> (not in Foster Care)	20 Kansas Child. Service League [20 Wheelchair Accessible]	40 (1)	0 0	50-70 (4)
<b>Single Men</b>	110 Topeka Rescue Mission (2) [10 Wheelchair Accessible] Some movement to Transitional Housing	0 0	20 Topeka Rescue Mission 2 Oxford House (5)	0
<b>Single Women</b>	30 Topeka Rescue Mission (2,3) [10 Wheelchair Accessible]	10-20 0	2 Oxford House (5)	0
<b>Battered Women &amp; Families</b>	16 Battered Women's Shelter [1 Wheelchair Accessible]	11 0	Availability & Needs included under Families	
<b>Families</b> (inc. Couples, Battered Women & Families, Alcohol, Drug, Aids)	Topeka Rescue Mission 11 Families [or 37 People] (3) [11 Wheelchair Accessible]	0 [or 40 people] 1-2 WCA	10 Cornerstone 2 Mary Sheldon House 2 Oxford House [above serves 14 families or 40-50 people] [1 Wheelchair Accessible]	267 Families [or 700 people] 12 (6) Wheelchair Accessible

Emergency Shelter

Transitional Housing

**Severely &  
Persistently  
Mentally Ill**

See single men,  
single women, &  
Families

Available  
Units

Units  
Needed

27 Breakthrough  
Living (7)  
[2 Wheelchair  
Accessible]

5 (8)  
1  
Wheelchair  
Accessible

**NOTE:** The primary need for persons with severe and persistent mental illness is long term permanent housing. Currently, 147 beds are available at Adult Family Homes or Adult Living with projected permanent housing needs of 353 beds. (9)

**IMPORTANT NOTE:** Supportive services should be available.



HOHOLEMM TASK FORCE

October 19, 1993

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Homeless Task Force  
October 19, 1993  
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1. identifies and assists homeless person in finding emergency shelters.
2. helps to address medical and nutritional needs.
3. provides transportation to clients involved in job searching.
4. coordinates with other human service agencies as needed.
5. provides guidance in finding employment.

To receive assistance a client must be homeless, nearly homeless or in danger of becoming homeless. The client must also have an income below 125% of the federal poverty line and must be willing to make changes toward a better quality of life.

Case management allows low-income families to overcome the barriers of poverty and gain the skills necessary to become self-reliant. Other case management of services programs include the elderly outreach program which identifies the isolated elderly and assists them in accessing necessary programs and services.

An Operation Boatshop case management program is offered to section 8 housing clients to work towards self-reliance. The program is coordinated with the Topeka Housing Authority.

The Discovery Group program provides training and support via a group setting to share experiences and success stories and understand common and often feared bureaucratic information.

Other social and youth service agencies supported by the city provide child care and other emergency services. The agencies include Big Brothers/Big Sisters, YWCA, Topeka Day Care, Red Cross, and Let's Help which provides a soup kitchen for the homeless and near homeless.

All of these social service agencies assist the homeless or near homeless from becoming homeless.

- iv. Inventory of Supportive Housing for Non-Homeless Persons with Special Needs.

In 1993, Contemporary Housing Alternative of Topeka, Inc. built 8 units to serve persons with Alzheimer's disease and 8 additional units are currently under construction.

The Women's Recovery Center services on the average 25 persons per day and 4 of those are homeless. The residential drug alcohol facility provides 3 meals a day to residential clients and outpatient clients and children. 100% of the adults are regulars. The facility is for women and 66% unaccompanied adult women. 33% of the persons served are persons in single-parent families with children. The following treatment and services are provided on site. Treatment for drug and alcohol abuse and mental and other health problems, food and meals, storage of



personal belongings, showers, laundry, mail drop, clothing, job counseling, life skills, child care, early childhood education.

The Women's Recovery center is a non-profit organization who serves person below 50% of the area median income. The racial/ethnic composition of their clients are 66% white, 37% black, 1% hispanic, 5% native american. the center focuses on homeless with disabilities, families with children, persons with aids, and non-homeless persons with disabilities (drug, alcohol).

The Independent Living Agency provides training to foster care youth transitions into apartment living. Referred youth are tested to assess their life skill level. Training is provided in 10 life skill areas and coordinated with community resources. The agency serves clients below 50% of the area median income. The racial composition of their clients is 50% white, 40% black, 5% hispanic, and 5% native american. On the average 6 persons use the services offered. Their primary service is providing life skills (budgeting, planning, etc.).

Sheltered Living, Inc. is a non-profit agency which provides essential residential, social, vocational for adults with developmental disabilities. The clients served have incomes below 50% of the area median income. The racial/ethnic composition of their clients is 88% white, 7% black, 5% hispanic. The agency serves 171 people.

The Topeka Aids Project, Inc. is a non-profit agency which serves people with HIV infection with social, medical, educational and legal services. The clients served have incomes below 50% of the median income for the area. The racial/ethnic composition is 79% white, 8% black, 5% hispanic and 8% native american. The agency provides services only it doesn't have a facility.

The Shawnee Community Mental Health Center is a non-profit agency which provides assistance to long-term mentally ill. The four case managers have direct contact with people to insure that basic needs such as housing, food, financial assistance and medical/mental health are being met. Once the clients obtains housing, the case mangers provide budgeting, cooking, and house-keeping services. The agency serves persons who have incomes below 50% of the median for the area. The racial/ethnic composition is 70% white, 17% black, 8% hispanic and 5% native american. The agency services approximately 24 persons on an average day. The following services are provided on site: treatment for drug and alcohol abuse, food and meals, storage of personal belongings, mail, clothing, job counseling, education and training and transportation.

The center has received a grant from the state in the amount of \$691,000 per year or the next five years. The new program is called "Access to Community Care and Effective Services and Supports" or ACCESS. It is estimated that 1/3 of the homeless suffer from persistent mental illness and about half that group has an alcohol or drug abuse problem. The program will integrate



the available services among various agencies. The agency will increase its staff by about 15 persons to implement the new grant.

The legal aid society of Topeka provides legal assistance to persons below 50% of the area median income. The racial/ethnic composition of the clients is 66% white, 14% black, 4% hispanic, 1% native american, 1% asian. The services offered focus on the following populations; elderly, frail elderly, homeless with disabilities, families with children, and persons with Aids.

The Community Action Agency offers a full range of services and programs that are designed to help low income persons to deal with the causes and conditions of poverty. The agency focuses on the following population with special needs: elderly, frail elderly and families with children. The clients served have income below 50% of the median for the area. The racial/ethnic compositions of their clients are 55% white, 39% black, 5% hispanic and 1% native american.

Let's Help, Inc. a non-profit agency provides food and meals, rent and utility bills to assist families who have not received assistance for low income families.

Door Step, Inc. a non-profit agency provides payment of utility bills to families who have not received assistance during the previous years.

The Papan's Landing Senior Center identifies elderly and frail elderly in need of meals, medical, legal, transportation and living skills assistance (PLSC) is located in North Topeka and serves approximately 200 persons per year.

The LULAC Senior Center identifies senior citizens in need of services. The center provides transportation to medical appointments, shopping, legal aid and recreation facilities. The center serves approximately 60 persons per day.

El Centro is a non-profit agency that provides translation for hispanic elderly clients. The agency also prints a job bulletin, refers clients to housing agencies, and assists clients through the immigration process.

Catholic Social Service through volunteers provides shopping transportation and house cleaning services to the elderly. Catholic social services serves approx. 367 elderly per year.

The Topeka Shawnee County Health Department through its Adult Field Services provides services to maintain or improve the health and quality of life for chronically ill and or elderly residents of Topeka.

The volunteer program assists clients receiving any of the Adult Field Services. The volunteers provide companionship, transportation, minor home maintenance chores, nutritional shopping tasks and respite for caregivers.

The Home Health division of the department provides nursing, home health aide service, physical, occupational and speech therapies and social work for homebound residents of the City whose illness requires traditional homecare for short and long term health problems, care for the terminally ill and special needs for those individuals receiving hi-tech services such as IV medication. 24% of the persons receiving care under the Home Health Division were persons 80 years of age or older.

The Health Department also provides nursing evaluations, health counseling, illness management at a clinic held at public housing elderly highrises.

Project Access, a case management service, is also offered at the health department. The program assists frail elderly who suffer from an accumulation of health, social, economic, environmental and functional conditions which threaten independence. Nurses and social workers visit in the home to complete a comprehensive assessment of needs and resources and provides long term follow up as needed. In 1992, 642 persons were served 5,576 visits were made and 65% of the clients were 75 years and older.

Home Care Assistance is also provided by the health department. This program provides personal care and homemaking services. In 1992, 328 persons were served and 10,600 visits were made and 63% of the clients were over 80 years of age.

Many of the social service agencies providing supportive services to non-homeless persons with special needs are part of the Mayor's Commission on Affordable Housing. In 1994, additional efforts will be made to coordinate the many services offered to persons with special needs.

b. Needs Assessment

1. Current Estimates/Five Year Projections

i. Very Low Income

Households in the 0-30% of median family income are the most likely to experience significant current housing problems compared to other households as a whole (see table 1c).

According to the data book, there are 1,229 owner households or 69% experiencing housing problems and 1,211 or 68% of them are spending more than 30% of their household income towards mortgage payment and utilities. The data book shows that 659 or 37% of the households pay more than 50% of household income for housing.

Homeownership is important to these families and in the best interest of our neighborhood and community to maintain ownership for the families mentioned above.

There are a total of 11,751 very low income (0-50% of MFI) households in topeka of which 7,456 (63%) are renters compared to 4,295 (37%) owner households.



Market & Inventory Conditions

Comprehensive Housing Affordability Strategy (CHAS)  
Instructions for Local Jurisdictions

Name of Jurisdiction: City of Topeka, Kansas Check One:  
 1990 Census  
 Other Source: (specify)  
 Data as of: (enter date)

5 Year Period (enter fiscal yrs)  
 FY: \_\_\_\_\_ through FY \_\_\_\_\_

A. Housing Stock Inventory	Total (A)	Vacancy Rate (B)	0 and 1 bedroom (C)	2 bedrooms (D)	3 or more bedrooms (E)
1. Total Year-Round Housing	57,810	.....	11,082	21,158	25,610
2. Total Occupied Units	49,936	.....	8,811	17,416	21,889
3. Renter	19,583	.....	7,635	8,071	1,877
4. Owner	30,353	.....	976	9,365	20,312
5. Total Vacant Units	7,894	.....	2,451	3,722	1,721
6. For Rent	2,471	11.20%	961	1,232	278
7. For Sale	695	2.24%	62	281	352
8. Other	4,728	.....	1,428	2,209	1,091

B. Substandard Units	% Substandard (A)	% Suitable for Rehabilitation (B)
1. All Renter	15%	10%
2. All Owner	12%	7%

C. Public Housing	Total (A)	Vacancy Rate (B)	0 and 1 bedroom (C)	2 bedrooms (D)	3 or more bedrooms (E)
1. Total		.....			
2. Vacant		N/A			

Rehabilitation Needs: Estimated Hard Costs -- Physical Improvements: Grand Total PHA Needs:

D. Rents	Applicable FMRs (A)	Rent Affordable at 30% of 50% MFI (B)
0 Bedrooms	285	315
1 Bedroom	346	360
2 Bedrooms	407	405
3 Bedrooms	509	468

The very low income households per family size for renters are as follows:

<u>Elderly</u>	<u>Small</u>	<u>Large</u>	<u>All Other</u>	<u>Total</u>
1-2 members households	2-4	5-more		
1,865	2,461	628	2,484	7,456

Source: data book

The very low income households for owners is broken down to reflect 2,573 elderly households.

According to the data book, 4,124 renter households have incomes between 0-30% MFI and 3,332 have incomes between 31 - 50% MFI. Of these very low income households, 5,664 (76%) have housing problems and 463 of the above households are overcrowded. The largest percentage of overcrowdness 50% is with households having incomes between 0-30% of MFI.

The number of overcrowded owner households is much lower. Overall only 0.9% of owner households are overcrowded compared to 3.8% for renter households.

The black non-hispanic population has the highest percentage of very low income households with 46% as compared to 21% for white non-hispanic and an overall 24% for all households.

There is a need for more affordable standard rental units. The City via the Topeka Housing Partnership, Inc. created a new non-profit (Topeka City Homes) to acquire vacant units and rehab them for rent. The problem will continue in 1994. The City via Community and Economic Development provides deferred loans to very low income persons (0-50% MFI) for repairs to owner-occupied units. That program will also continue in 1994.

The Topeka Housing Authority manages 768 Section 8 units and has a waiting list of over 400 applicants. The very low income households are given preference in the Section 8 program when they are severely cost burdened. The occupancy rate for the section 8 program is 97%.

Families are considered to have federal preference when they expend more than 50% of their income for rent, live in substandard unit or are being threatened by development or eminent domain.

There is a disproportionate share of very low income minority owner households experiencing housing problems 76% compared with all households in this income range (69%).

The figures for rental unit demonstrate a more equal balance in the market place. All renter households below 30% MFI experiencing housing problems is 76.1% compared with 78% for



minority renter households. This indicates that regardless of race, low income families are having housing affordability problems.

The housing assistance provided by government and non-profits are provided to minority households at a higher percentage (32%) than the 18% ratio of minority households in the City.

The Section 8 programs disperses low income housing without regard to race throughout the City. The Section 8 units are in all 9 city council districts.

ii. Other Low Income Families (51-80% MFI)

There is a total of 10,132 households in the low income range (51-80% MFI) 4,760 are renters and 5,372 are owners. 28% of all renters in this group have housing problems. 25% of rental units or 1,190 units pay more than 30% for housing plus utilities.

Of the 5,372 owner units 25% have housing problems compared to 28% for rental units. In addition, 24% or 1,289 owner households pay more than 30% of the gross monthly income for mortgage payments.

The above mentioned statistics indicate that as income increases the numbers and percentages of households with housing problems regardless of tenure type are equal.

The percentage of all owner households with housing problems in Topeka is 14.5% as compared to 25.7 for minority households. In the low income range (51 - 80%) the percentage of owner households with housing problems is 25.4% compared to all minority households at 32.4%.

The above statistics show a slightly disproportionate share of low income minority owner households having housing problems than all households.

Overall, the 4,760 renter households with incomes between 51 - 80% MFI 28% have housing problems compared to 25% for owners.

iii. Moderate Income (81 - 95% if MFI)

A few moderate income families may need housing assistance, but incomes in the \$29,160 to \$34,200 range provide sufficient funds to pay rent and utilities at \$729 to \$900.

Of the total renters in this income group 1,591 only 4% pay more than 30% of their income towards housing and only 1% pay more than 50% of their income for housing and only 8% or 127 units in this income group with any housing problems. Overall there are 19,236 rental unit and 30% have some housing problems.

In the owner category overall of 30,603 households 15% have some kind of housing problem. There are 2,937 households in

Housing Assistance Needs of  
Low & Moderate Income Households

Name of Jurisdiction:

Source of Data:

Data is current  
as of the following date:

Five Year Period:  
FY: through FY:

City of Topeka, Kansas

Household by Type, Income, & Housing Problem	Renters					Owners			Total Households (I)
	Elderly 1 & 2 Member Households (A)	Small Related (2 to 4) (B)	Large Related (5 or more) (C)	All Other Households (D)	Total Renters (E)	Elderly (F)	All Other Owners (G)	Total Owners (H)	
1. Very Low Income (0 to 50% MFI)*	1,065	2,461	620	2,482	7,456	2,573	622	4,298	11,751
2. 0 to 30% MFI*	1,043	1,425	375	1,261	4,128	1,101	311	1,782	5,906
3. % with any Housing Problems	620	800	900	800	800	630	720	690	770
4. % Cost Burden > 30%	620	810	870	870	780	630	720	680	750
5. % Cost Burden > 50%	370	630	650	690	580	290	430	370	520
6. 31 to 50% MFI*	822	1,036	253	1,221	3,332	1,472	311	2,513	5,845
7. % with any Housing Problems	620	790	580	710	710	280	470	400	580
8. % Cost Burden > 30%	610	790	500	690	680	280	470	390	560
9. % Cost Burden > 50%	220	150	40	80	160	90	130	120	150
10. Other Low-Income (51 to 80% MFI)*	713	1,650	317	2,080	4,760	2,179	971	5,372	10,132
11. % with any Housing Problems	500	250	330	230	280	100	410	250	270
12. % Cost Burden > 30%	500	210	110	210	250	100	390	240	240
13. % Cost Burden > 50%	220	00	00	00	40	20	80	30	30
14. Moderate Income (81-95% MFI)*	160	725	104	602	1,591	796	486	2,937	4,528
15. % with any Housing Problems	170	80	190	40	80	50	120	110	100
16. % Cost Burden > 30%	170	40	00	10	40	50	110	80	70
17. % Cost Burden > 50%	100	00	00	00	10	00	80	00	80
18. Total Households**	3,419	6,952	1,222	7,643	19,236	9,519	4,279	30,603	49,819
19. % with any Housing Problems	480	370	550	330	380	150	210	150	240

\* Or, based upon HUD adjusted income limits, if applicable.

\*\* Includes all income groups -- including those above 95% of MFI *for 5% in total*

-20-

1-20



CHAS Table 1E

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development

Non-Homeless Special Needs Populations

Comprehensive Housing Affordability Strategy (CHAS)  
Instructions for Local Jurisdictions

Name of Jurisdiction:	Data Source: (specify): Service Providers	Five Year Period: FY	enter fiscal yrs through FY
	Current Data as of: (date) 11/1/93	94	98
	Persons	Households in Need of Supportive Housing	
1. Elderly	1,000	100	
2. Frail Elderly	700	210	
3. Severe Mental Illness	2,400	240	
4. Developmentally Disabled	727	181	
5. Physically Disabled	1,200	240	
6. Persons with Alcohol/Other Drug Addiction			
7. Persons with AIDS and Related Diseases	15	5	
8. Other (Specify):			

Instructions for Table 1E

Non-Homeless Special Needs Populations

Refer to Appendix A, General Definitions Used with the CHAS, for additional definitions of terms used in this table.

Table 1E provides a format for estimating the need for supportive housing for other (than homeless) populations with special needs. Some potential resource agencies and client groups they serve include:

- o State or local mental health agencies for persons with severe mental illness;
- o State or local agencies of mental retardation or State local developmental disabilities councils for people with developmental disabilities;
- o State rehabilitation agencies or State or local Centers for Independent Living for people with physical disabilities;
- o State or area agencies on aging for elderly people;
- o The Public Health Service Center for Disease Control for persons with Aids.

Specific Instructions:

Line 1-- Enter the estimated number of elderly households in need of supportive housing.

Line 2-- Enter the estimated number of frail elderly households in need of supportive housing.

Line 3-- Enter the estimated number of households composed of at least one person with severe mental illness in need of supportive housing.

Line 4-- Enter the estimated number of households composed of at least one developmentally disabled person in need of supportive housing.

Line 5-- Enter the estimated number of households composed of at least one physically disabled person in need of supportive housing.

Line 6-- Enter the estimated number of households composed of at least one person with alcohol/other drug addiction in need of supportive housing.

Line 7-- Enter the estimated number of households composed of at least one person with AIDS and related diseases in need of supportive housing.

Line 8-- Estimate for any other category of special need that the jurisdiction may identify the number of households in need of supportive housing.

CHAS Table ID

U.S. Department of Housing and Urban Development  
Office of Community Planning and Development

Homeless Population & Subpopulations

Comprehensive Housing Affordability Strategy CHAS  
Instructions for Local Jurisdictions

Name of Jurisdiction:

Five Year Period:  
FY

Center Fiscal yrs  
through FY

Part 1: Homeless Population

	Sheltered (A)	Unsheltered (B)	Total (C)
<b>Homeless Families with Children</b>			
1. Number of Homeless Families	53	277	330
2. Number of Persons in Homeless Families	122	740	862
<b>Homeless Individuals</b>			
3. Youth (17 years or younger)	31	110	141
4. Adults (18 years and older)	287	373	660
5. Total (lines 3+4)	440	1,223	1,993

Part 2: Subpopulations

Homeless Persons with Service Needs Related to:	Sheltered (A)	Unsheltered (B)
1. Severe Mental Illness (SMI) Only	187	177
2. Alcohol/Other Drug Abuse Only	66	183
3. SMI & Alcohol/Other Drug Abuse	87	176
4. Domestic Violence	16	24
5. Homeless Youth	31	110
6. AIDS/Related Diseases	4	25
7. Other (specify)		
	289	680

The figures on this chart are as seen today. To project for 5 years the Homeless Task Force recommends increasing: (1) Homeless youth and (2) Homeless Single Adults as these populations will grow based on present trends for youth leaving home at an early age and single persons being released from penal institutions, nursing homes and Kansas Neurological Institute (KNI). Best estimate of growth is 5%/year. Families may decrease by having more affordable housing options available. (Possibly 2% per year.



this income group of which 11% have some housing problem and 8% or 234 pay more than 30% of their income for mortgage and utilities and no households pay more than 50% of their monthly income for housing.

#### iv. Public Housing Needs

A copy of the Topeka Housing Authority's 1994 comprehensive grant program grant application is attached as Appendix #5.

The Housing Authority opens their Section 8 waiting list once per year. The waiting list currently has 375 persons, 94 persons or 25% of the persons on the waiting list meet federal preferences. The public housing waiting list has 116 eligible families on the waiting list of which 20% or 23 persons meet the Federal preferences. The housing authority does not have local preferences.

Over the past decade the Topeka regional economy has exhibited relative stability. The long term trends in the composition of regional employment show that Topeka's share of total employment represented by manufacturing, construction, and transportation has declined, while its share of employment represented by wholesale and trade, finance, services, and government have demonstrated significant increases. Topeka employment clearly demonstrates that Topeka is a governmental center. Twenty five percent of the employment in the city is in government. Growth in the governmental sector is not expected to increase significantly in the future.

The increase jobs will be service sector employment which pay amount \$5.00 per hour. When you consider that most families will be 2 income families, most of the families will fall into the 30% to 80% of median family income range.

Topeka has become a regional center for retail and medical activity. However, the increase in population, between 1980-1990 only increase was primary due to the fact that the new jobs being created were filled to a large extent by persons residing in the surrounding six counties which experienced greater population increase.

For the above reasons, the needs discussed will not vary significantly over the next five years.

#### 2. Nature and Extent of Homeless

Topeka's network for identifying and aiding persons who are homeless is the Topeka Homeless Task Force. The task force is made up of agencies that provide shelter and social services to the homeless of Topeka. The homeless projections are based on historical data provided by the Topeka Homeless Task Force. Table 10 shows a total of 1,993 persons that will experience homelessness in Topeka in a one year time frame.

##### i. Needs of Sheltered and Unsheltered Homelessness

There is no statistical data available to determine the extent of homelessness by race and ethnic groups. The assumption is made that the homeless population is comparable to the population as a whole and that 18% of the homeless population is minority.

The Topeka Homeless Action Plan 1993 identifies the agencies dealing with the homeless. The beds available for emergency shelter is 341. The need is for 434 additional beds. The units available for transitional housing is 101. The need is for over 1,000 additional units.

There are many agencies that provide supportive housing assistance via the self-help concept for education, training, child care, health care, food provision, and housing, until the family can accumulate enough cash from earned income to provide for rent plus deposit in a more permanent housing setting.

#### ii. Subpopulation

##### a. Severely Mentally Ill

The need relating to severely mentally ill is twice the national average of 1% for the population because of the mental illness facilities located in Topeka such facilities include V.A., Kansas Neurological Institute (KNI) and Menningers.

##### b. Alcohol/Other Drug Addicted Persons

Persons afflicted with alcohol and drug addition would be referred to the appropriate agency, examples include the Womens Recovery Center and the Special Alcohol Related Program (SARP). These agencies estimate the number of persons to have a serious and persistent alcohol or other drug addition to be 249 persons.

##### c. Severely Mentally Ill and Alcohol/Other Drug Additions

The Kansas Office of Social and Rehabilitation Services estimates that 1/2 of mentally ill make up this population.

##### d. Domestic Violence

Persons fleeing domestic violence include primarily women and children, however incidents of male and elderly abuse also exists.

The Battered Women Task Force provides immediate intervention in domestic disturbance and provide temporary sheltering of abuse victims. Currently there are 16 beds available. The estimate count for this subpopulation is 40 provided by Battered Womens Task Force (BWTF).

The BWTF also provides public education and awareness of the extent of domestic violence experienced in Topeka, and provides a support network of services to aid victims after the emergency.



#### e. Homeless Youth

The Kansas Children Service League (KCSL) has 20 beds available to youths between the ages of 12-17. Kansas Office of Social and Rehabilitation Services and KCSL estimate that there are an estimated 31 sheltered and 110 unsheltered homeless youth in Topeka.

#### F. Aids/Related Diseases

The incidence of AIDS occurring in Topeka is negligible (175 cases diagnosed since 1981) and support service exist in Topeka via the Topeka Aids Project. No facilities are planned specifically for this subpopulation.

##### iii. Needs of Persons Threatened with Homelessness

The largest population of persons threatened with homelessness are those families who are attempting to pay rent in excess of 50% for their income; families earning less than 30% of MFI are at the greatest risk for homelessness.

The city has created a non-profit (Topeka City Homes, Inc.) to deal with the above mentioned population by acquiring and rehabilitating units to be rented at affordable rents. The program is planned to be continued in 1994.

There is no plans by the city or the private sector to eliminate low cost housing because of small, medium or large scale development.

#### 3. Population with Special Needs, other than Homeless

##### i. Need for Supportive Housing

The primary supportive housing need exists in the elderly subpopulation. According to figures from the Topeka Shawnee County Health Agency, there are 700 frail elderly and 1,000 elderly persons needing supportive service and an additional 2,000 elderly in nursing homes.

There are 11 privately owned Section 8 or Section 202 housing projects in Topeka that provide approximately 1200 units to persons over age 55 who are capable of independent living.

A secondary supportive housing need identified is the frail elderly. In addition to the services already mentioned, a new program via SRS called Community Re-entry Program will assist nursing home residents who reside in nursing facilities and wish to return home.

#### C. Available Resources

The City has used various means to resolve housing problems and meet the needs of low and moderate income and homeless families. In the 70's and 80's the city used the acquisition

and demolition of substandard structures, to build new housing. The Jefferson Square Housing project provided 130 new homes that were built on urban renewal ground. This policy was often times slow and very costly. There is no more available urban renewal land available.

In conjunction with acquisition and demolition for new construction. The largest housing program was rehabilitation for owner occupied structures. The city continues to rely on this program.

In the 90's, the city via a housing strategy developed in conjunction with the Mayor's Commission on Affordable Housing the city developed a first time homebuyer program. A program to acquire and rehabilitate property for rent. A lease purchase program, an infill new construction program and continued the traditional housing programs such as owner and rental rehabilitation programs.

Also in 1991, homeless assistance programs were funded. These programs include transitional and permanent housing for the homeless. Projects include a Battered Womens project, permanent units for the mentally ill and transitional housing for the homeless.

#### 1. Federal Programs

A complete list of the federal programs has been incorporated into Table 3A. Federal programs include CDBG, RRP, HOPE 1, II, III, HOME program, Transitional Housing and Supportive Housing Services, Shelter-Plus-Care, Section 202 and 811 (elderly/handicapped), Section 8 and other public housing programs.

#### 2. Non-Federal Public and Private Resources

##### i. State programs

The Topeka City Homes was a recipient of 233,000 to enhance its rental program via funding under the HOME program.

##### ii. Local Program

The city allocated \$750,000 in capital improvement funds to provide for affordable housing. In addition, the lending institutions have provided over 5 million dollars in first mortgages for the first-time homebuyers program, loans in the rental program and mortgages for the infill new construction program.

A housing trust fund was created to provide assistance to the affordable housing program.

The city has provided several building sites to local non-profits for new construction of single family dwellings.



STRATEGIC PLAN  
FOR  
AFFORDABLE HOUSING

MAYOR'S COMMISSION  
ON  
AFFORDABLE HOUSING

December 19, 1994

*January 20, 1995  
Commerce*

*Attachment 2*

## POLICY GUIDELINES

\* \* \* \* \*

1. The first priority of the Mayor's Commission on Affordable Housing is to ensure the provision of decent, safe and affordable housing to individuals and families living in Topeka.
  
2. In addressing these housing needs, the Commission shall:
  - a. direct its efforts toward people and families earning less than 80% of the area median income who are either cost-burdened or live in sub-standard housing;
  - b. set priorities and ensure the development of programs that are proportionate to the needs of identified subpopulations among the families and individuals it is charged with serving;
  - c. create a "ladder of opportunities" to ensure affordable housing recipients, from the homeless to the homeowner, receive the level of assistance which is appropriate to their personal circumstances and goals;
  - d. promote economic, social and ethnic diversity in neighborhoods throughout Topeka.
  
3. The Commission shall also recognize the importance of the "livability" of neighborhoods occupied by those it serves, by collaborating with others in addressing such issues as crime prevention, infrastructure improvements, improvement of adjacent and surrounding properties and private sector housing development initiatives.



## WHO

\*\*\*\*\*

- Emphasis of all Commission efforts will be on providing decent, safe, accessible, and affordable housing of choice to people.
- Definition of people:
  1. Topeka Residents whose incomes are between 0 and 50% of the median area income; and
    - a. who either pay more than 30% of their monthly income on rent or mortgage payment; or,
    - b. families and individuals with excessive, essential non-housing obligations; or,
    - c. who live in sub-standard housing.
  2. The Commission is encouraged to direct special attention to those groups who are disproportionately impacted by high housing costs. These include female heads of household, minorities, people with disabilities, and persons who are elderly.
  3. The Topeka Housing Partnership (THP) should, as a matter of priority, focus its programs and resources on residents whose income is between 0 and 50% of the median area income ("very low income"). These people are the least served by the community as a whole and are most in need of assistance.

## WHEN

\*\*\*\*\*

- The Plan encompasses short-term and long-term goals ranging 20 years into the future.

## WHERE

\*\*\*\*\*

- The Plan is city-wide in scope.

## WHAT

\*\*\*\*\*

- Over the next 20 years, the community as a whole should produce 225 newly affordable rental units each year, of which 187 should be targeted to those earning less than 50% of the median area income, and 75 newly affordable home owner units each year, of which 63 should be targeted to those earning less than 50% of the median area income. This equates to 6,000 total units produced by the end of 20 years, with 5,000 of those being targeted to those earning less than 50% of the median area income.
- In the Plan year 1995-96, the THP shall be responsible for producing 90 newly affordable rental units and 30 newly affordable home owner units. For each of the Plan years 1996 through 1999, the THP shall be responsible for producing 108 newly affordable rental units and 36 newly affordable home owner units. By 1999, the THP will have produced a total of 896 newly affordable housing units. At that time, the THP and the Commission will reassess the overall community progress towards meeting its goals and will set new production goals accordingly.
- The THP shall also seek to facilitate production by the community at-large of the remaining 97 newly affordable rental units per year and the remaining 33 newly affordable homeowner units per year.
- In addition, the THP is encouraged to direct additional attention and, perhaps, resources to other needs in the affordable housing arena, including, for example, assistance to those people earning between 51 and 80% of the median area income.
- Of its total units produced each year, the THP is encouraged to produce a number of units accommodating special needs groups which is proportionate to the needs of those groups. Reasonable accommodations can be achieved through structural modifications. Further, the THP shall continue its present efforts to link special needs residents with the social services they require. Finally, the THP is also encouraged to promote universal design for all new construction.



- The THP's production goals focus on those people considered to be in the most acute need of affordable housing assistance: current renters earning between 0 and 50% of the median area income. The THP's direct unit production efforts are not intended to preclude other community groups, including the Commission itself, from focusing their efforts on goals which are either broader in scope or different in their orientation (i.e., homeowner rehabilitation, neighborhood revitalization..)

## HOW

★ ★ ★ ★ ★ ★

- The Commission shall also recognize the importance of the "livability" of neighborhoods occupied by those it serves, by collaborating with others in addressing such issues as crime prevention, infrastructure improvements, improvement of adjacent and surrounding properties and private sector housing development initiatives.
- The Commission is encouraged to ensure the targeting of programs and resources geographically to enhance, where possible, whole neighborhoods. The format for such targetting of efforts can be modelled after the City's plan.
- The Commission should encourage and strive for a geographical and economic mix of residents.
- The Commission shall assume the responsibility for generating new ideas and new "partnerships." Case studies from similar cities may be helpful in this context.
- The Commission shall work towards creating a "ladder of opportunities" to ensure affordable housing recipients, from the homeless to the homeowner, receive the level of assistance which is appropriate to their personal circumstances and goals. This will be accomplished through networking of agencies and a good referral system. Marketing efforts, and a "uniform application" may also help. The goal is to create a system in which a candidate for affordable housing assistance can plug-in by contacting any given agency and be referred to the appropriate agency.
- The THP is charged with responsibility for constantly monitoring the progress of the Commission's affordable housing efforts. The THP will present a detailed report to the Commission including overall production units as against plan goals. In order to facilitate the Commission's planning, as well as, the compilation of reports filed by others, the THP shall file at least an annual report with the Commission by no later than January 5 of each calendar year.

- The Commission and the THP shall implement more sophisticated and comprehensive data collection techniques for the purpose of collecting data regarding Topeka's affordable housing market which is up-to-date and detailed and specific. Data must be collected regarding not only THP programs, but also external community affordable housing efforts.
- The Commission shall seek and encourage increased public exposure to and input on the affordable housing effort. This will entail, among other things, regular Commission meetings and special public forum meetings where appropriate.





Topeka's affordable housing programs should focus attention to the needs of households earning less than 50% of median income.

Private and public sector initiatives operating independently of the Mayor's Commission on Affordable Housing are significantly serving households earning from 50% to 80% of median income. In the affordable rental arena, 1,100 rental housing units (priced at 30% of income for rent and estimated utilities) have been targeted to households earning less than 80% of median income through the tax-credit program administered by the state. [Division of Housing, Kansas Dept. of Commerce and Housing].

The greatest current need is for rental units, but in the absence of major changes in poverty and total population in Topeka, this is a fixed target.

Family income and structure are dynamic over time. Young persons grow up to form new families. Family income and mortgage-eligibility often improves, due to time in the workforce and rising wages. At the other end of the age scale families members grow old, sometimes give up home ownership and inevitably die.

In recognition of these income dynamics of families over time, and in the absence of major changes in the population and poverty rates for Topeka, the number of affordable rental units needed is a fixed number. Similar phenomena have been observed in traditional public housing programs, as families "graduate" from assisted housing due to rising incomes and changing family circumstances.

Of greatest concern are the 2,949 renter households earning less than 50% of median who pay more than half their incomes for rent each month. [CHAS Databook, Table 5, Pt 5]

While the number of households currently mortgage-eligible and needing home purchase assistance is smaller than the number needing affordable rentals, this is projected to be a continuing need -- particularly for subpopulations underrepresented in current home purchase programs (disproportionately Black families and female-headed families).

In 1993 Topeka lenders originated 969 home purchase loans for families earning less than 80% of median income. Black households accounted for only 2.3% of total home purchase loans originated. No loan origination data were collected for female heads of households. Census data indicate that 48% of Black families are headed by females, and these families experience a poverty rate of 34%.



## COMMUNITY NEEDS ASSESSMENT

		HOUSEHOLDS W/INCOME LESS THAN 80% MFI	HOUSEHOLDS W/INCOME LESS THAN 50% MFI
1.	Total Renter Households*	12,216	7,456
2.	Households which pay more than 30% of Income for housing, Incl. utilities*	6,684	5,508
3.	Estimated households which have been provided affordable housing since Census or have chosen to pay more than 30% of Income for housing	684	508
4.	Estimated remaining households which should have the opportunity to access affordable housing	6,000	5,000
5.	Estimated percentage of those needing affordable housing who would be eligible for and desire homeownership opportunities	25%	25%
7.	Estimated number of households eligible for and desiring homeowner programs/ opportunities (No. 4 x 25%)	1,500	1,250
8.	Remaining number of households needing affordable rental units (No. 4 x 75%)	4,500	3,750
9.	Total number of units which must be produced annually, for 20 years, in order to meet the Community Need (No. 4 / 20 years)	300	250
a.	Number of rental units	225	187
b.	Number of homeowner units	75	63

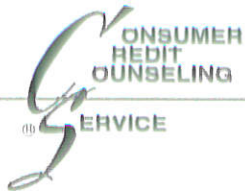
\* From 1990 Census Data

1990 CENSUS DATA			
	HOMEOWNER HOUSEHOLDS	RENTER HSHLDS	TOTAL HSHLDS
0 to 30% MFI	1,782	4,124	5,906
w/Housing Problems	1,228	3,318	4,546
Cost Burden >30%	1,217	3,220	4,437
wo/Complete Plumbing	11	98	109
31 to 50% MFI	2,513	3,332	5,845
w/Housing Problems	1,008	2,353	3,361
Cost Burden >30%	987	2,288	3,275
wo/Complete Plumbing	21	65	86
51 to 80% MFI	5,372	4,760	10,132
w/Housing Problems	1,362	1,345	2,707
Cost Burden >30%	1,273	1,176	2,449
wo/Complete Plumbing	89	169	258
0 to 50% MFI – TOTALS	4,295	7,456	11,751
w/Housing Problems	2,236	5,671	7,907
Cost Burden >30%	2,204	5,508	7,712
wo/Complete Plumbing	32	163	195
0 to 80% MFI – TOTALS	9,667	12,216	21,883
w/Housing Problems	3,598	7,016	10,614
Cost Burden >30%	3,477	6,684	10,161
wo/Complete Plumbing	121	332	453





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HUD Comprehensive  
Counseling Agency



United Ways of  
Greater Topeka and  
Douglas County

TESTIMONY REGARDING AFFORDABLE HOUSING IN TOPEKA  
SENATE COMMERCE COMMITTEE  
JANUARY 20, 1995  
KAREN A. HILLER, PRESENTING

I have been asked to address our work toward a "seamless continuum of care" in Topeka, in terms both of affordable housing from homelessness to homeownership and support services needed throughout.

Our Homeless Task Force has completed the updating of a facilities needs plan and is adding to it a services needs matrix. Though we have made significant strides in the past 5 years, our plan details that at any given time there are still 40 youth age 12-17, 10 to 20 single women, 11 battered women and their children and 10 families that we do not have room to house in emergency shelters and 50 to 70 youth and 267 families that are in need of transitional shelter over and above what we can currently provide. Homeless prevention and support services such as life skills (budgeting, landlord-tenant, nutrition, family relationships), counseling and support, job skills and education, medical, transportation and child care are available unevenly among the shelters and in the community. In our planning, we are identifying the gaps and community resources and are committed, as we have done in our facilities planning, to helping one another to acquire and share resources to do the best we can not only to temporarily solve homelessness, but to prevent it from occurring again. (Note: This plan can be made available to the Committee as soon as the final draft is complete.)

Special needs populations in Topeka include a large population of people with a variety of disabilities. At this time, the Shawnee Community Mental Health Center has the HOPE Connection, a large 5-year grant for outreach and support services for people with severe and persistent mental illness and the Topeka Independent Living Resource Center has a growing support services staff. As a typical income for persons in this groups is \$400 per month disability, permanent rental housing at rental rates of \$100 to 200 per month including utilities, is desperately needed for this group.

Homeownership is a high priority among neighborhood groups and many advocacy groups in Topeka. At this time, while the national homeownership rate has risen to 64%, the homeownership rate in Kansas

January 20, 1995  
Commence  
Attachment # 3

is only 63% and the homeownership rate in Topeka is only 61%. Minority homeownership rates are far lower than those. An increase of 1330 homeowners in the under 80% of income range would raise Topeka's homeownership rate to 63% and its under-80% of median homeownership rate to 50%. Our TOTO (Topeka Opportunity to Own) Program has been very successful in allowing 92 families in the past 2+ years to become homeowners. 44% of the buyers in 1994 were minorities, our average income level has been about 60% of median and most buyers have chosen to purchase in our targetted neighborhoods. Key elements needed to continue such programming are: about \$14,000 per purchase in order to provide downpayment and closing cost assistance to those who truly need it and to simultaneously provide necessary improvements to houses with depressed values in older neighborhoods; homebuyer education, counseling and technical support through the purchase process (has proven successful in Topeka, studies elsewhere have proven that these elements provide the difference between high and almost non-existent loss rates); and long-term commitment by government and private partners, understanding that it may take 3 to 5 years for previously discouraged prospective homebuyers to take care of saving and credit-readiness so that they are ready to close on homes.





# CITY OF TOPEKA

---

Topeka Housing Authority  
1312 Polk  
Topeka, Kansas 66612-1797  
Phone 913-295-3685

TO: MEMBERS OF THE SENATE COMMERCE COMMITTEE

FROM: LANA BALKA, EXECUTIVE DIRECTOR  
TOPEKA HOUSING AUTHORITY

SUBJECT: IMPLICATIONS FOR THE FUTURE OF PUBLIC HOUSING IN TOPEKA,  
AS PROPOSED IN HUD'S "REINVENTION BLUEPRINT, AND HOW  
THESE PROPOSED CHANGES WILL AFFECT LOW-INCOME RESIDENTS

DATE: JANUARY 20, 1995

The Public Housing Program attempts to respond to a large market need that the private sector fails to address. Its purpose is to provide low income households with decent, affordable housing units. Because these units are publicly owned, they remain a permanent resource in communities, accessible to low income households. Publicly owned housing units provide one of the most cost effective means of providing housing assistance to low income persons.

The current public housing program has been overregulated and has been operated with a "top-down" methodology. This approach has interfered with local decision making and flexibility, and has resulted in an inefficient and cumbersome program. The consolidation of a number of programs into a single, flexible, formula driven program, responsive to local needs would address needed improvements over the current system.

Low income persons will benefit from public housing programs

*January 20, 1995*  
*Commell*  
*Attachment 4.*

which allow maximum flexibility and which serve a broad range of low income groups. Low income is defined as 80% of median income or below. The mix of tenant incomes within that primary low income group must be a local decision, based on local needs and sound business principles. Each local housing authority should decide who will be served based on resources available from rent revenue and/or federal, state and local sources. The number of very low income households (below 50% of median income) which can be served will be directly related to the amount of subsidy provided by Congress. If there are statutory mandates that a certain percentage of very low income people are to be served, then Congress must also fund the requisite levels of subsidy.

The Section 8 Certificate and Voucher programs currently utilize private sector housing and owners are subsidized for housing income eligible renters. It is a popular program both for the landlords and the eligible residents. The program utilizes available rental stock, allows choice for the resident in type and location of housing and the Housing Quality Standards that must be met keep rental housing repaired.

For the program to be successful, there **must** be rental property available and owners must be willing to participate.

The "reform" for public housing proposed wherein residents could choose to use vouchers in public housing or elsewhere, has the following implications:

Residents could and probably would choose to live in privately owned as opposed to public housing for a variety of reasons



including location, amenities, choice of school and neighborhood. Fewer people, however, would be assisted for the same amount of dollars. The dollars could be stretched by increasing the family's income eligibility, thereby reducing the subsidy and leaving out the lowest income people. Or, the numbers served would be reduced by retaining preference for the lowest income families. In this second scenario, serving the lowest income people will cost more than if people lived in public housing. For example, if 733 very low income families lived in units that qualified for the highest Fair Market Rents, the subsidy could increase to a million or more dollars per year over the cost of subsidizing the Topeka Housing Authority's 733 units of public housing under the current subsidy formula system.

Further, as rents increase in the private market, the subsidy consequently would need to increase costing more dollars or serving fewer families for no increase in dollars.

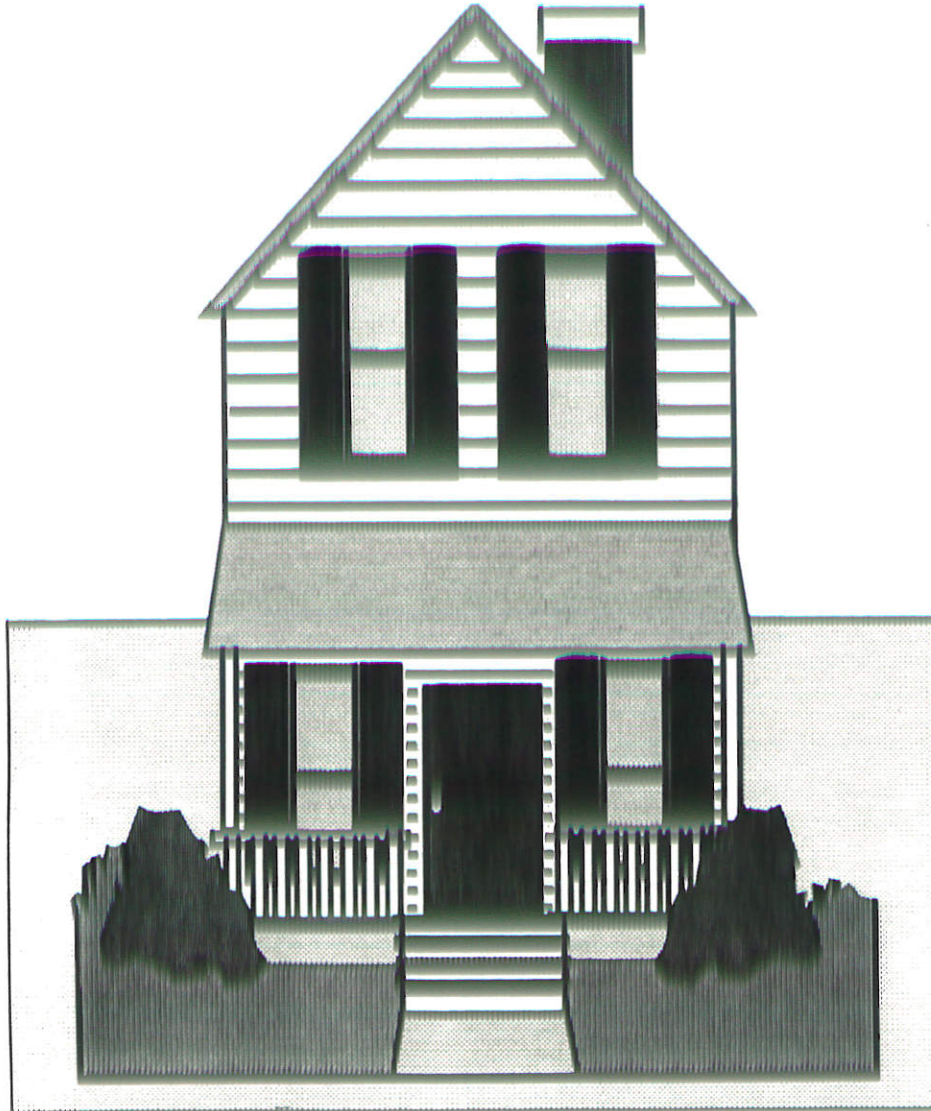
To control expenses, a rent cap could be placed on the subsidy which could have the effect of restricting families to marginal properties and the goal of "non-impaction" in neighborhoods would not be achieved.

Finally, if families do not choose to use vouchers in public housing and families who can afford market rent choose to live where it is closer to jobs and other services, what happens to the current public housing stock? Is the federal government, in essence, "dumping" such a problem on local governments?

In conclusion, the "Blueprint" needs in depth discussion and debate to fully consider how housing needs for the low income population will be met or further unmet by this proposal.



# AN ACTION PLAN FOR HOUSING



A REPORT FROM THE HOUSING  
STUDY GROUP

OCTOBER 11, 1994

*January 20, 1995*  
*Commerce*

*Attachment 5*

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# INTRODUCTION

## Background of the Housing Study Group

The City Commission held a series of public meetings in 1992 to receive input regarding housing needs and concerns. As a result of those meetings, the City Commission appointed a Housing Study Group to study the housing issues of Lawrence. While they have not addressed every issue discussed in the public meetings, the Housing Study Group has developed an action plan to address the key housing needs and concerns of the community.

The Housing Study Group has worked to create a document that can begin to guide future housing policy, and make prudent use of limited financial and technical resources.

## Those Having a Significant Impact on the Action Plan for Housing

Mike Heffner, Capitol Federal Savings & Loan Association, Co-Chair

Shirley Martin-Smith, Adia Personnel, Co-Chair

Jim Schneider, J & L Enterprises

Sandra Shaw, Bert Nash Community Mental Health Center

Barbara Huppee, Lawrence Housing Authority

Jack Hope, Natural Breeze Construction, Tenants to Homeowners

Bob Mikesic, Independence, Inc.

Jay Leipzig, Housing and Neighborhood Development Dept., City of Lawrence

Lynn Goodell, Housing and Neighborhood Development Dept., City of Lawrence

Jean Cowles, Douglas County Senior Services

Jerry Samp, Commerce Bank

Humbert Tinsman, The Bank of Kansas (now Commerce Bank)

Dale Flory, Hallmark Cards Incorporated

Ron Robinson, Capitol Federal Savings & Loan Association

Gary Condra, (Deceased ), Alternative Solutions,

Clerical Support Provided by Julie Wyatt, Housing and Neighborhood Development Dept.

# METHODS OF STUDY

## Subdivision Into Three Sub-Areas

Due to the complexity of the subject matter, the Housing Study Group decided to break the analysis into three sub-committees: Housing Finance, Housing Education, and Affordable Housing Needs.

**HOUSING FINANCE:** This sub-committee studied the problems and methods involved in the financing of housing, including new construction and rehabilitation of existing structures. Financing mechanisms which have been used in other communities were also reviewed.

**HOUSING EDUCATION:** This sub-committee reviewed existing housing programs, and recommended enhancements, additions and revisions to fully educate the public on housing programs.

**AFFORDABLE HOUSING NEEDS:** This sub-committee analyzed various public documents, conducted interviews with various housing professionals, analyzed needs, and developed solutions to address those needs.

# EXISTING LOCAL GOVERNMENT HOUSING INITIATIVES

The City of Lawrence now provides several housing and housing service programs to serve the citizens of Lawrence.

## HOUSING AND NEIGHBORHOOD DEVELOPMENT DEPARTMENT

### Community Development Division

#### CDBG Program

1. Comprehensive Housing Rehabilitation for Homeowners
2. Energy Improvements for Homeowners
3. Emergency Repairs-for Homeowners
4. Rental Rehabilitation for Investor Owners
5. Homebuyer Programs
6. Financial Assistance to Several Housing and Housing Service Providers

#### HOME Program

1. Comprehensive Housing Rehabilitation for Homeowners
2. Rental Assistance for Tenants
3. Homebuyer Programs



### **Building Inspection Division**

1. Uniform Housing Code Enforcement
2. Housing Inspections on Request (modest fee)

### **HUMAN RELATIONS DEPARTMENT**

1. Fair Housing Education and Outreach
2. Fair Housing / Equal Housing Ordinance Enforcement

### **THE LAWRENCE HOUSING AUTHORITY**

#### **Public Housing**

1. 120 Units of Elderly Housing
2. 130 Units of Family Housing
3. 94 Units of Scattered Site Housing
4. 25 Units of Elderly Housing Under Construction as of 1995

#### **Section 8 and HOME Assistance**

1. 378 Section 8 Certificates and Vouchers
2. 18 State HOME coupons
3. 25 City HOME coupons as of January, 1995
4. 34 Section 8 vouchers as of January, 1995.

The Housing Study Group recommends that these programs continue. The report focuses on additional ways to fund and provide affordable housing and housing support services.

# OVERVIEW

Following a careful review of all of the housing information available, the Housing Study Group came to conclusions based upon the interpretation of the data. For a more detailed discussion of the housing characteristics of the City of Lawrence, please refer to the section entitled, **Sources of Reference, Appendix One, page 10.**

## Conclusions

1. There is a shortage of affordable three and four bedroom housing units. Current data indicates that the supply of one and two bedroom units appears to be adequate, but many are not affordable for lower income families. (refer to pages 25,26)
2. There is a substantial need for housing and housing support services for low income special populations. This includes such groups as the elderly, frail elderly, the homeless, people with physical and mental disabilities, AIDS, and severe and persistent mental illness. This includes both subsidized and non-subsidized housing. Most of these populations are in need of one and two bedroom units. (refer to pages 26-30)
3. The housing conditions data indicate that property owners have done a good job of keeping residential property up to code. Most of the City's substandard structures are single family homes, the majority of which are owner occupied. (refer to pages 10-13)
4. The student population creates a significant demand for rental units, hence, Lawrence rents are comparatively high relative to other communities in Kansas. (refer to pages 14-20)
5. The student population has a significant impact upon the demographics of Lawrence. The disproportionately high number of low income student "nonfamily households," skews overall household data such that conclusions about families, drawn from "household data", are not sound. Therefore, when assessing the program need of families, "Family household" data should be used. (refer to pages 14-20)
6. Data indicate that there are currently vacant apartments renting at or below Section 8 rent levels, Fair Market Rents.(refer to page 24) However, many private sector



landlords are not participating in the program and should be educated and encouraged to do so as additional Section 8 certificates and vouchers become available.

7. According to the comments from the 1992 Public Hearings, many residents are unaware or do not have access to existing housing assistance programs in the community.
8. There is minimal assistance available to renters and landlords who are in need of an organization to mediate housing disputes or answer questions about general rights and responsibilities. (1992 Public Hearings)
9. There are presently 100 vacant, single family residences that can be renovated to provide affordable housing for lower income families. (Lynn Goodell, Director, Housing and Neighborhood Development Department)
10. Emergency shelters for single people who are homeless appear to be adequate at this time. On occasion, there is a need for emergency shelters for families who are homeless. (refer to pages 29,30)
11. There are no existing programs to provide transitional housing for families who are homeless. (refer to 1994 Supportive Housing Program Grant Application)
12. Many citizens do not understand the requirements of home ownership and maintenance. Many renters need information and education regarding their responsibilities and rights as tenants. (Barbara Huppee, Director, Lawrence Housing Authority, and Lynn Goodell, Director, Housing and Neighborhood Development Department)
13. There is a shortage of available funds and mechanisms to initiate new programs fundamental to developing an adequate supply of decent affordable housing and housing support services. (refer to the CHAS Annual Plan, page 44-47)

# PRIMARY RECOMMENDATIONS

Federal Policy has shifted the focus away from 100 percent federal financing of housing and housing related programs to shared financing and to public private partnerships.

## 1. Create A Housing Trust Fund

The Housing Study Group recommends the creation of a public- private trust fund that would be used to facilitate the acquisition, rehabilitation and development of affordable housing and fund support services necessary to maintain independent living in the local community. Housing trust funds are rapidly becoming an effective tool for the development of housing solutions. The trust can be funded from a variety of sources and can be used to provide gap financing for projects which serve the lower income population.

The Trust Fund must be administered by a non-profit tax exempt organization. There are several different options which will need to be reviewed in order to determine which is the most appropriate for the purpose of the trust fund.

The Housing Study Group strongly recommends selection of a non-profit organization that requires representation of members from the low income community.

## 2. Appoint A Trust Fund Board

The trust would be administered by a non-profit governing body hereafter referred to as the Board of Trustees. The Board would oversee the daily operations of the fund. Board activities may include the development of funding sources, funding policy, and funding projects designed to address housing needs and support services for the low income community.

## 3. Establish a Housing Advisory Council

In addition to the creation of the Trust Fund and the Board of Trustees, it is recommended that a Housing Advisory Council (HAC) should be appointed by the City Commission. The City Commission would establish the terms of the members and their responsibilities.



The HAC would meet on a regular basis to evaluate housing policy, and would advise and provide guidance to the City Commission and the Board of Trustees regarding implementation of housing policy and any needed changes. The creation of the Housing Advisory Council should occur whether or not a Housing Trust fund is created.

**Note:** Please refer to Appendix Two, Background on Trust Funds, pages 32-34.

## ADDITIONAL RECOMMENDATIONS

While the Trust Fund should be considered a primary funding source, the following initiatives need not be dependent on the trust fund in order to be implemented. Some of the recommendations require immediate attention.

1. Inform the public of housing programs and projects now available to the community. Distribute this information to all available resources such as social service providers, SRS, the Chamber of Commerce, all schools, businesses, and neighborhood associations. Work with KU and Haskell Student Housing Officials to ensure that the student population is aware of these programs.
2. Housing conditions data should be collected on an annual basis to facilitate needed changes in the City's housing policy. To minimize the expenditure of time and expense, it is recommended that data collection procedures follow those outlined in the City's 1991 CHAS (County Appraiser data was utilized and analyzed). A "rental" & "owner occupied" categorization should be part of this housing conditions analysis.
3. The City should strongly support and encourage public and/or private partnerships that enhance first time homebuyer programs.
4. The City should work in partnership with the community to identify and secure funds to develop housing and housing support services for populations identified as needing both housing and housing support services. This includes the elderly, frail elderly, homeless families, people with physical and mental disabilities, people with severe and persistent mental illness, and people with AIDS. This recommendation also includes the provision of Section 8 certificates and vouchers for these populations.
5. Encourage the development of public and private partnerships for affordable housing.
6. Establish a voluntary inspection and certification program wherein landlords would have the option to have units inspected by a certified building inspector every 24 months. The inspector would inspect the property, and certify that the unit is in conformance with existing mechanical, electrical, plumbing, and environmental standards. The landlord can market to prospective renters that he/she has certified units. It is believed that these units will be easily leased and can inform the public of the certified units available for rent. For further discussion of this proposal, please see Appendix Three, page 35.



7. Identify or develop a source for housing assistance to mediate housing problems between landlords and tenants expeditiously, and with fairness to both parties. Services might be available through a current non-profit corporation.
8. Continue to support the creation of a transitional housing program that includes the components outlined by the Homeless and Housing Network in the Supportive Services Grant application submitted to HUD in August, 1994. These components include the procurement of a year round shelter which provides intensive counseling and case management services for a limited duration with a focus on the local homeless population.
9. Establish a transitional living facility with supportive service to accommodate individuals with severe mental illness.
10. Develop housing education workshops for tenants and homeowners. These workshops should include such topics as basic physical maintenance, care of any residence, tenants and homeowner's rights and responsibilities, etc. Such classes and workshops should be sponsored in partnership with KU and Haskell Indian Nations University, Housing and Neighborhood Development Department of the City of Lawrence, and other groups such as the Lawrence Association of Landlords, and the real estate sector.
11. Identify and secure funds to construct, acquire, and/or rehabilitate 1,462 units of affordable housing for low income families and individuals. In addition, identify and secure funds to provide rent assistance and housing support services for low income families and individuals.

### GOALS FOR AFFORDABLE HOUSING UNITS

Goals	First 5 Year	Second 5 Year	10 Year Total
Elderly	100	100	200
Frail Elderly	100	100	200
SMI Units	10	20	30
Developmentally Disabled	3	10	13
Other Chronic Illnesses	2	4	6
Homebuyer Rehabilitation	70	150	220
Homebuyer Program	100	100	200
Rental Rehabilitation	25	25	50
Rental Assistance	125	125	250
Accessibility Modifications	60	83	143
<u>Additional Family Rental Units</u>	<u>75</u>	<u>75</u>	<u>150</u>
Total of All Programs	670	792	1462

# SOURCES OF REFERENCE

## APPENDIX ONE

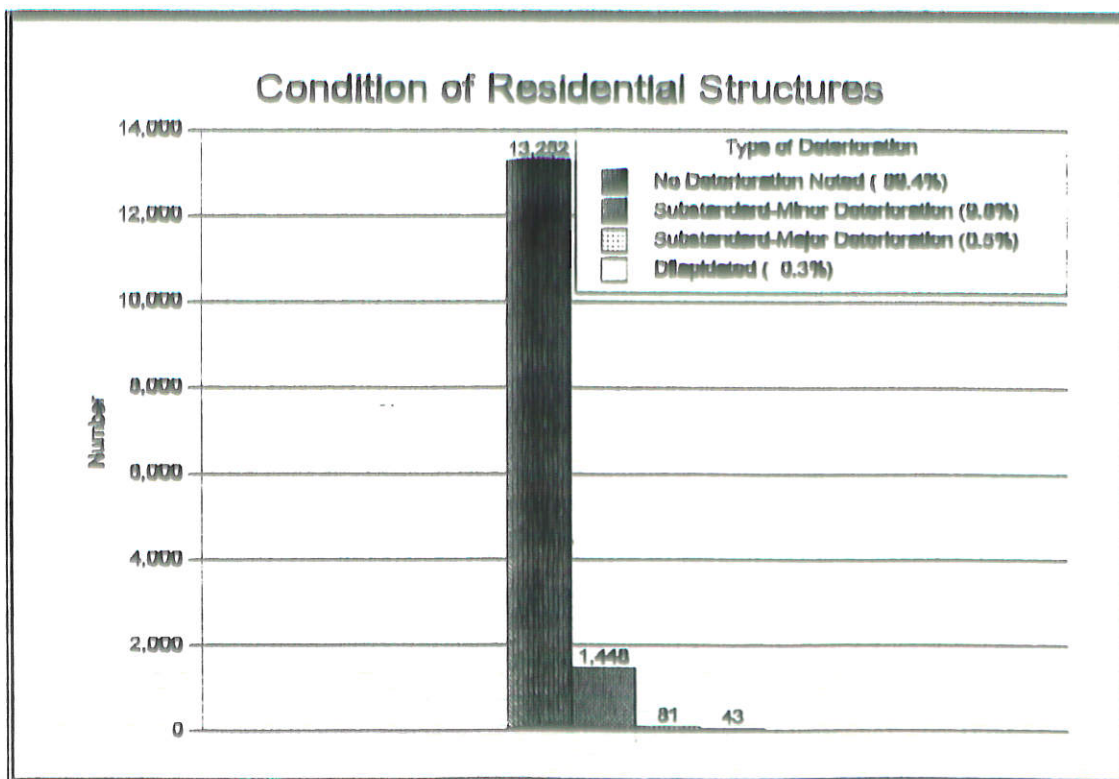
### ANALYSIS OF HOUSING DATA

Unless otherwise stated, data presented in this section were derived from the 1990 Census, or from the City of Lawrence Comprehensive Housing Affordability Strategy (CHAS) and 1994 Annual Plan.

#### HOUSING CONDITIONS

##### Residential Structures

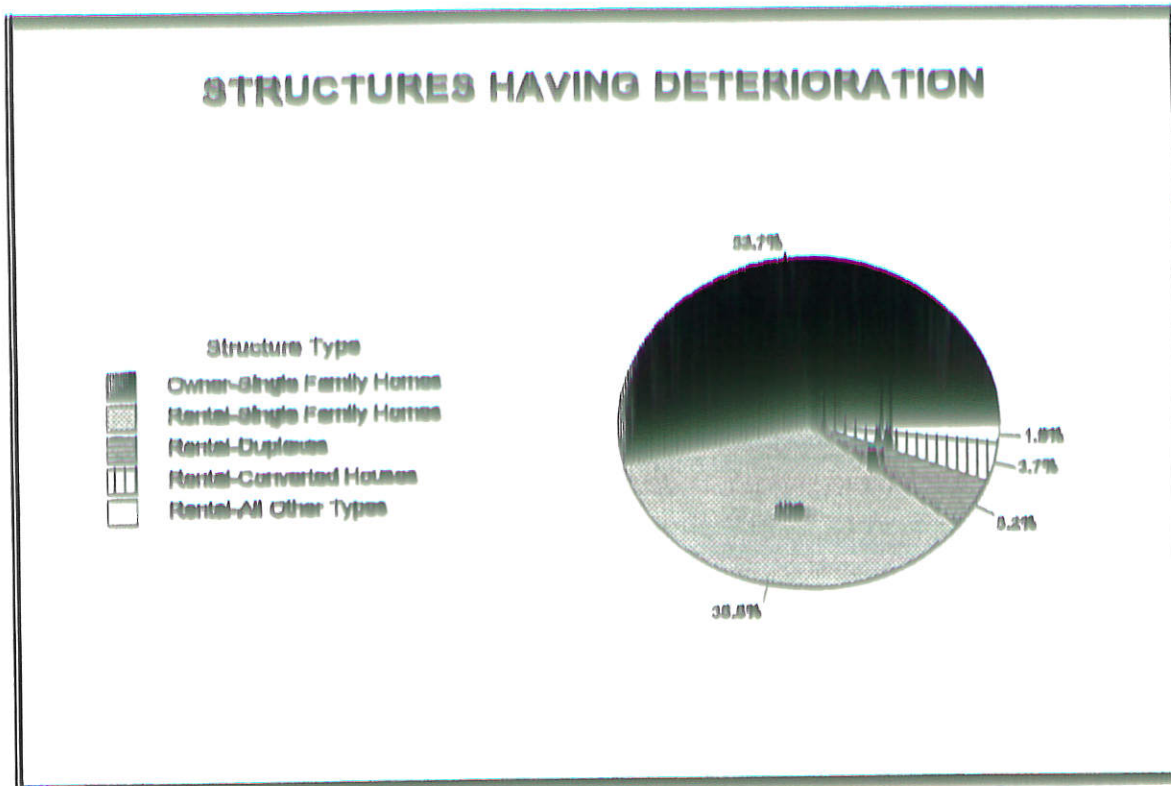
See Appendix Five for definitions of "Substandard," "Minor Deterioration," "Major Deterioration," and "Dilapidated." Census data indicate that total Lawrence Residential Structures = 14,824. Of that total, 1,448 (9.8%) had minor deterioration, 81 (0.5%) had major deterioration, and 43 (0.3%) were dilapidated. In short, total residential structures with some form of deterioration = 1,572.





**Analysis of the 1,572 Structures Having Some Form of Deterioration**  
**(Analysis by Owner vs. Rental Status & Structure Type.)**

For simplicity, "Owner" shall include both owner occupied structures and previously owner occupied structures that are now vacant. "Rental" shall include both occupied and vacant rental structures. (There were only 28 vacant Owner structures and 81 vacant Rental structures in the 1,572 deteriorated structures analyzed below.)



Of the 1,572 residential structures having some form of deterioration, 844 (53.7%) were Owner structures; 728 (46.3%) were Rental structures; 1,402 (89.2%) were single family homes (Owner & Rental combined); 81 (5.2%) were duplex structures (all assumed to be Rental); 89 (5.6%) were multifamily rental structures with a density greater than duplex.

Data on all deterioration types (i.e., Minor; Major; Dilapidated) were not available across Owner vs. Rental status; however, such data were available for Lawrence's most severely deteriorated structures. A total of 56 structures were so deteriorated that rehabilitation was judged not practical. Of these structures, 29 were single family, owner occupied homes; 1 was a previously owner occupied home that was vacant; 23 were occupied rental structures; and 3 were vacant rental structures. While an exact, single family vs multifamily break down was not available for the 26 rental structures, data analysis indicates that at least 13 structures had to be single family houses— 13 structures were multifamily structures.

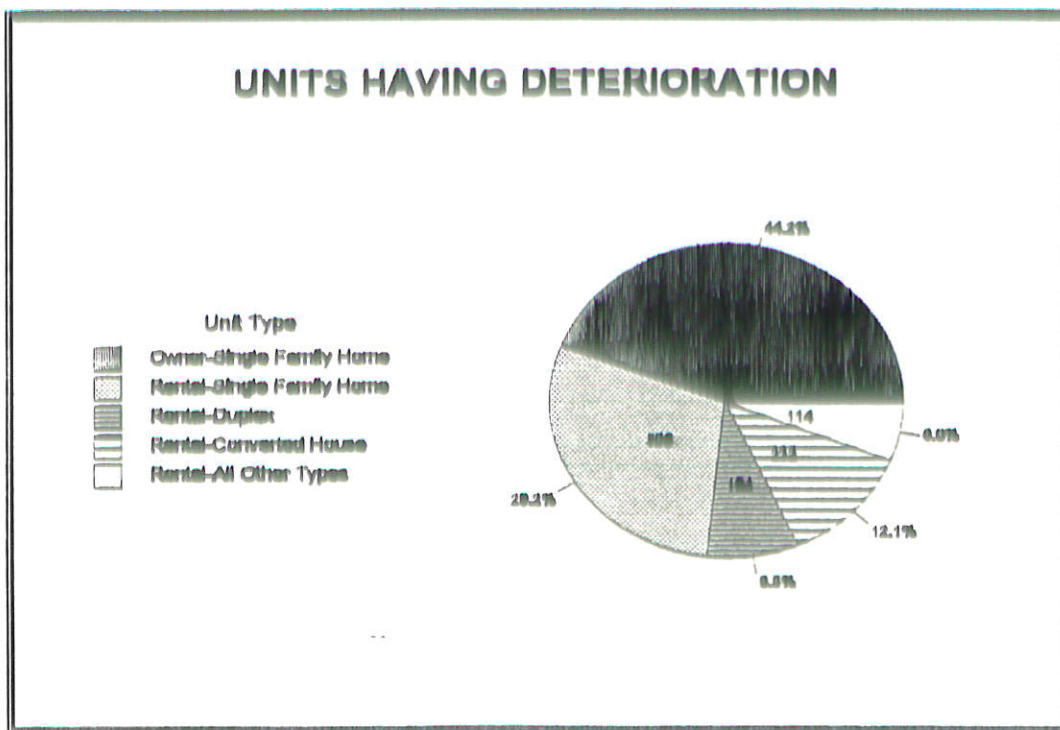
## Housing Units

Except for single family homes, where 1 single family structure = 1 housing unit, housing "units" differ from residential "structures." Therefore, there may be 2 or more housing units (apartments) in 1 multifamily structure. For example, there are 2 units in a one duplex structure.

Census data indicate that Total Lawrence Housing Units = 25,894. Of that total, 11,522 (44.5%) were owner units, 13,987 (54.0%) were rental units, 385 (1.5%) were classified as "other."

## Analysis Of The 1,910 Units Having Some Form Of Deterioration

On the previous page, a total of 1,572 residential structures were analyzed that had some form of deterioration. These 1,572 structures, contained a total of 1,910 housing units. The chart below summarizes the owner vs. rental status, and the unit type of the 1,910 housing units having some form of deterioration.



Of the 1,910 housing units having some form of deterioration, 844 (44.2%) were owner units, 1,066 (55.8%) were rental units. Again, of the 1,910 units, 1,402 (73.4%) were single family homes (Owner & Rental combined), 162 (8.5%) were duplex units and 346 (18.1%) were units in multifamily rental structures with a density greater than duplex.

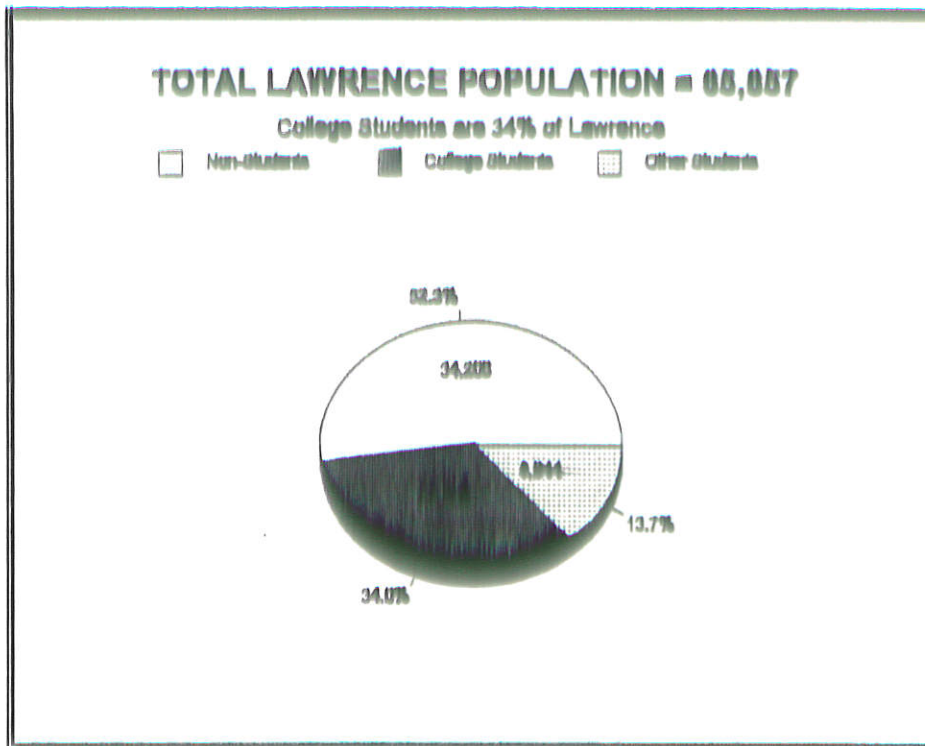


Data on deterioration type (e.g. Minor, Major; etc.) was not available across owner, rental, and unit type. However, of the 69 units that were so deteriorated as to make rehabilitation not practical, 30 were owner occupied units (0.3% of all owner units); 39 were rental units (0.3% of all rental units).

# POPULATION & INCOME CHARACTERISTICS

## Understanding The Impact of College Students.

The single most significant population characteristic affecting every aspect of Lawrence life is the large number of college students. Without knowing the consequential effects of the college student population on housing, it is difficult to formulate policy and allocate resources effectively. The following section provides an explanation of this impact upon the Lawrence community.



## College Students are 34% of Lawrence.

According to Kansas University (KU), there were 26,320 students enrolled on the Lawrence campus, during census data collection. At the same time, there were approximately 800 college students enrolled at Haskell Indian Nations University (Haskell). The large discrepancy between the 22,508 college students reported by the census, and the number actually enrolled at KU and Haskell ( $26,320 + 800 = 27,120$ ) is due, in part, to the fact that a sizable number of KU students reside in other communities, and commute



or take correspondence courses. Thus, the 22,508 college students (34% of Lawrence) depicted in the above chart, are college students who actually reside in Lawrence.

### College Students & Nonfamily Households.

To understand this section, the reader must understand the following terms (in Bold):

**Family Household:** 2 or more related people occupying a housing unit.

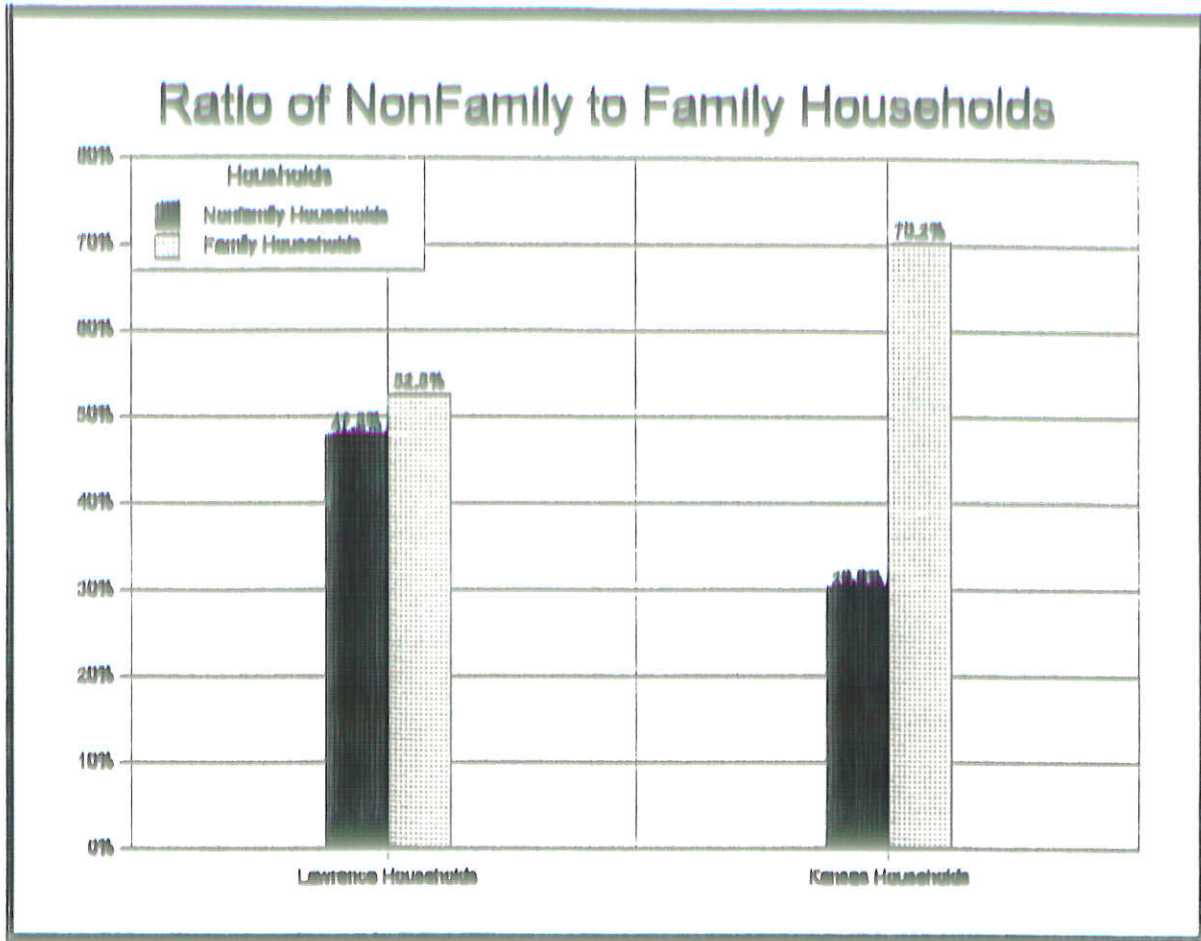
**Nonfamily Household:** 1 or more unrelated people occupying a housing unit.

**Households:** When the term, "Households," is used alone (without "Family" or "Non-family" in front of it), **Households = Family Households + Nonfamily Households.** For example, there are 24,531 Households in Lawrence (12,892 Family Households + 11,639 Nonfamily Households = 24,531 Households).

Relative to the rest of Kansas, Lawrence has a disproportionately high number of Nonfamily Households.

While demographic data were not available on Haskell students, KU data indicate that of the 26,320 KU students who were enrolled on the Lawrence campus during census data collection, 19,792 were Single without children; 616 were Single with children; 1,949 were Married without children; 1,526 were Married with children; 2,437 provided no marital data. Thus, 4,091 (17%) of Lawrence, KU students qualify as, or are part of, "Family Households." 19,792, (83%) of KU students are Single without children. While these data are not exclusive to college students who are Lawrence residents, it is safe to conclude that: **The overwhelming majority of the 22,508 college students, who make up the 34% of Lawrence residents, are single individuals who contribute, significantly, to the disproportionately high number of Nonfamily Households in Lawrence.**

The graph & Table 1, on the next page, graphically illustrate how the large number of single students produce a disproportionately high number of Nonfamily Households in Lawrence.



**Table 1: Households.**

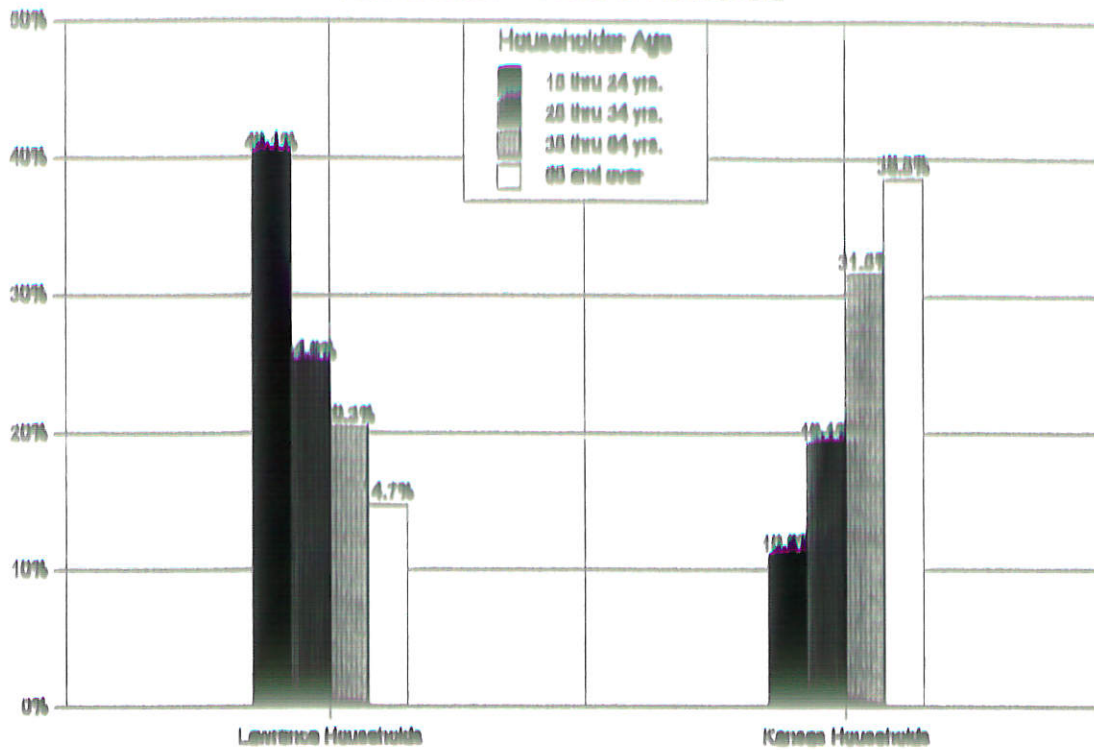
	Lawrence Households		Kansas Households	
	Household	% of Total	Household	% of Total
Nonfamily Households . . .	11,639	47.5%	281,585	29.8%
Family Households . . . . .	<u>12,892</u>	<u>52.5%</u>	<u>664,668</u>	<u>70.2%</u>
Total Households . . . . .	24,531	100.0%	946,253	100.0%

The above graph and Table 1 illustrate the impact of Single students and the disproportionately high number of Non-Family Households in Lawrence.



## Nonfamily Households by Householder Age

"Householder" = Head of Household



**Table 2: Nonfamily Households by Householder Age.**

	Lawrence Households % of Total Nonfamily Households		Kansas Households % of Total Nonfamily Households	
15 thru 24 years . . . . .	4,667	40.1%	30,610	10.9%
25 thru 34 years . . . . .	2,898	24.9%	53,821	19.1%
35 thru 64 years . . . . .	2,357	20.3%	88,766	31.5%
65 and over . . . . .	<u>1,717</u>	<u>14.7%</u>	<u>108,388</u>	<u>38.5%</u>
Totals:	11,639	100.0%	281,585	100.0%

The above graph and Table 2 illustrate the impact of Single students on the Lawrence population. This graph illustrates how the young student population affects the "age demographics" of Lawrence. Kansas University data indicate that, of the 26,465 students enrolled on the Lawrence campus, 19,287 (72.9%) are Undergraduates (Average age, 22 years), and 7,178 (27.1%) are Graduate and Professional students (Average age, 32 years).

Above data illustrate that, relative to other Kansas settings and by sheer numbers, Lawrence's older population is overshadowed by our younger student population. It is possible that older citizen needs are being eclipsed and underestimated. Our college students have a dramatic impact on Lawrence demographics. Policymakers need to assess this impact, when evaluating needs and allocate resources.

### College Students & Household Income Levels.

Because they are often used to infer housing needs, it is important to understand the following terms:

**Median:** The point at which 50% of the cases in a population fall below, and 50% of the cases fall above— it is the mid point. For example, 1990 census data indicated that the **Median Family Income (MFI)** for Lawrence was \$34,996. By definition, 50% of all Family Households made less than \$34,996— 50% made more than \$34,996. In a recent (9/25/94) contact, the U.S. Dept. of Housing and Urban Development (HUD) indicated that the **current (FY 1994) Median Family Income** for Lawrence is \$41,500. By definition, 50% of all Family Households make less than \$41,500— 50% make more.

**Very Low Income Household:** A Household (Family or Nonfamily) whose income is 0 to 50% of the Median Family Income.

**Low Income Household:** A Household (Family or Nonfamily) whose income is 50 to 80% of the Median Family Income.

**Moderate Income Household:** A Household (Family or Nonfamily) whose income is 80 to 95% of the Median Family Income.

The reader should note that in the calculation of Very Low, Low, & Moderate Income Households, the Median Income of Family Households (often 2 wage earners) is used as a measurement point across all Households. All Households include Family Households + Nonfamily Households (often 1 wage earner). This inappropriate, statistical mixing of apples and oranges, is especially inappropriate in a college community where there is (1) a high Median Family Income, and (2) a disproportionately large number of low income, Nonfamily, student Households.

Compared to the rest of Kansas, Lawrence has a relatively high Median Family Income (MFI); the MFI for Lawrence, has been \$2,030 to \$2,900 higher than the MFI for the rest of Kansas (Tables 3 & 4). When the MFI is relatively high, what becomes defined as "Very Low," "Low," and "Moderate" Income, also, is relatively high (Table 4). When one has a high MFI, and at the same time, one has a large number of low income, Nonfamily student Households, one produces a large number of Nonfamily Households that have Very Low & Low Incomes (Table 5). Without knowing that Lawrence has a high Median Family Income, and a large number of low income, Nonfamily Student Households, a naive observer could observe Table 5 data, and erroneously conclude that Lawrence is an extremely poor city.



**Table 3: 1990 Census Median Family Income**

	<u>Lawrence Households</u>	<u>Kansas Households</u>
Nonfamily Households .....	\$12,416	\$14,795
Family Households .....	\$34,996	\$32,966
Total Households .....	\$22,900	\$27,291

**Table 4: Current (FY 94) Income Levels.**

	<u>Lawrence</u>	<u>Kansas</u>
Median Family Income (HUD) .....	\$41,500	\$38,600
"Very Low Income" (0 to 50% of MFI) ..	0 to \$20,750	0 to \$19,300
"Low Income" (50 to 80% of MFI) ....	\$20,750 to \$33,200	\$19,300 to \$30,880
"Moderate Income" (80 to 95% of MFI) .	\$33,200 to \$39,425	\$30,880 to \$36,670

**Table 5: Very Low & Low Income Households (Census Data).**

	<u>Lawrence</u>	<u>Kansas</u>
Nonfamily Households .....	9,398 (81%)	213,766 (76%)
.....		
Family Households .....	4,787 (37%)	247,034 (37%)
.....		
Households (Family & Nonfamily) .....	14,110* (58%)	456,236* (48%)

Because of discrepancies within income categories of census data, Family + Nonfamily Households ≠ Households.

In Kansas, Very Low & Low income Family Households, outnumber Very Low & Low income Nonfamily Households (Table 5). In Lawrence, the reverse is true; Very Low & Low income Nonfamily Households, outnumber Very Low & Low income Family Households (nearly 2 to 1). This, again, illustrates the impact of the large number of student Nonfamily Households. **Note:** The percent of Very Low & Low income Family Households are nearly identical across Lawrence and Kansas Households (Table 5).

Above data illustrate that, relative to other Kansas settings and by sheer numbers, Lawrence's older population is overshadowed by our younger student population. It is possible that older citizen needs are being eclipsed and underestimated. Our college students have a dramatic impact on Lawrence demographics. Policymakers need to assess this impact, when evaluating needs and allocate resources.

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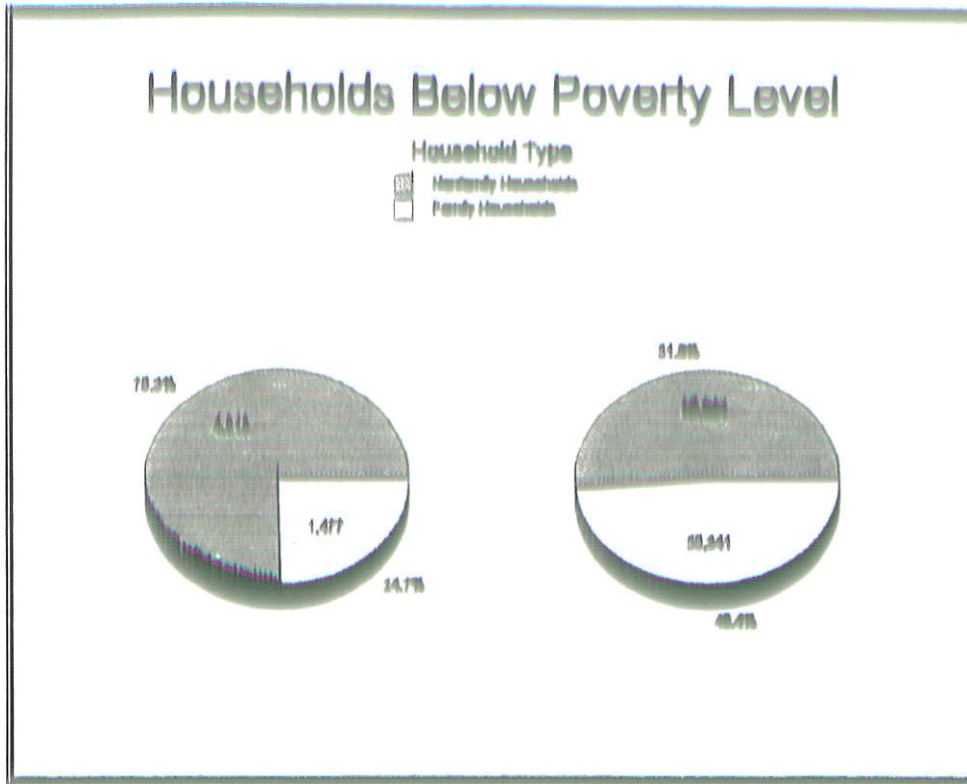
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Lawrence

Kansas

As with Very Low and Low Income Households, it is not surprising to find that the large number of student, nonfamily households has a similar effect on both the number and profile of Households below the poverty level.

### So What is The Purpose of All of This Data?

There is a serious problem. College students, primarily KU students, have an enormous impact on Low Income & Poverty Levels in this community. Low income-student Nonfamily Households, and to some extent low income-student Family Households, skews data needed to allocate social and housing resources. An attempt should be made to "unskew," and analyze, demographic and housing data in order to identify critical needs. One example of what can happen when data is analyzed, occurred in the previous section (the "Housing Conditions" section). An analysis of the housing conditions data indicate that, owner occupied, single family homes make up the majority of the most severely deteriorated (dilapidated) residential structures in Lawrence. These data suggest a need: It is very probable that these dilapidated houses are owned by low income elderly, unable to maintain their homes. We must use phrases like: "This suggests," and "it is very probable;" because, we do not, really, know if these homeowners are "low income, elderly." We need data (e.g., "unskewed" data) to pinpoint needs, to formulate policy, and to allocate resources with confidence.

Currently, Kansas University obtains age, marital, and dependent information from enrolling students. It would be helpful to have KU ask students 2 additional questions. One question would seem to be broad in scope (less personal); however, it would immediately classify the student respondent as either Very Low income, Low income, or above Low income. The question:

- My monthly income is:**
- 0 to \$1,729 per month.
  - \$1,729 to \$2,787 per month.
  - more than \$2,787 per month.

The other question would ask the amount of rent paid. Except for substituting the word "your" for "this," in the question, the proposed KU question (and instructions for answering the question) would need to use the identical wording used in the 1990 census. Question "H7a" of the census is as follows:

**Answer only if you PAY RENT for your house or apartment---**

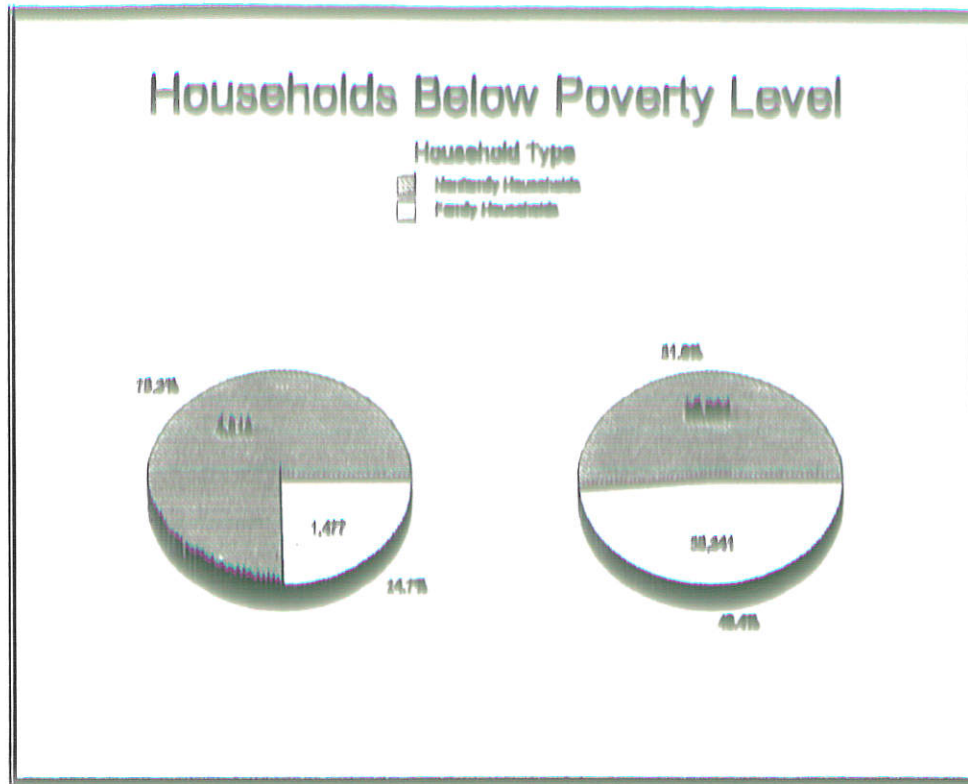
**What is the monthly rent?**

[Question H7a lists various rent categories wherein the respondent can, simply, check a circle to indicate the correct rent level.]

If the City could get the cooperation of Kansas University to gather the data on these two additional questions, Very Low & Low income students, as well as students paying more than 30% & 50% of their income for rent (discussed later), could be factored out of Lawrence census data. This process would not require a large expenditure of extra time or money. This data could be collected as infrequently as once every 5 years (during census years & 5 yrs. later). If KU would summarize the data, as part of its normal data collection process, it would take one City worker less than 2 hours to "subtract out" the student data from the most recent census data.

**NOTE:** Dollars amounts in the above question, are FY94 monthly income values for Very Low, Low, and Moderate Income Households. These values would need to be updated each time the survey was taken.





Lawrence

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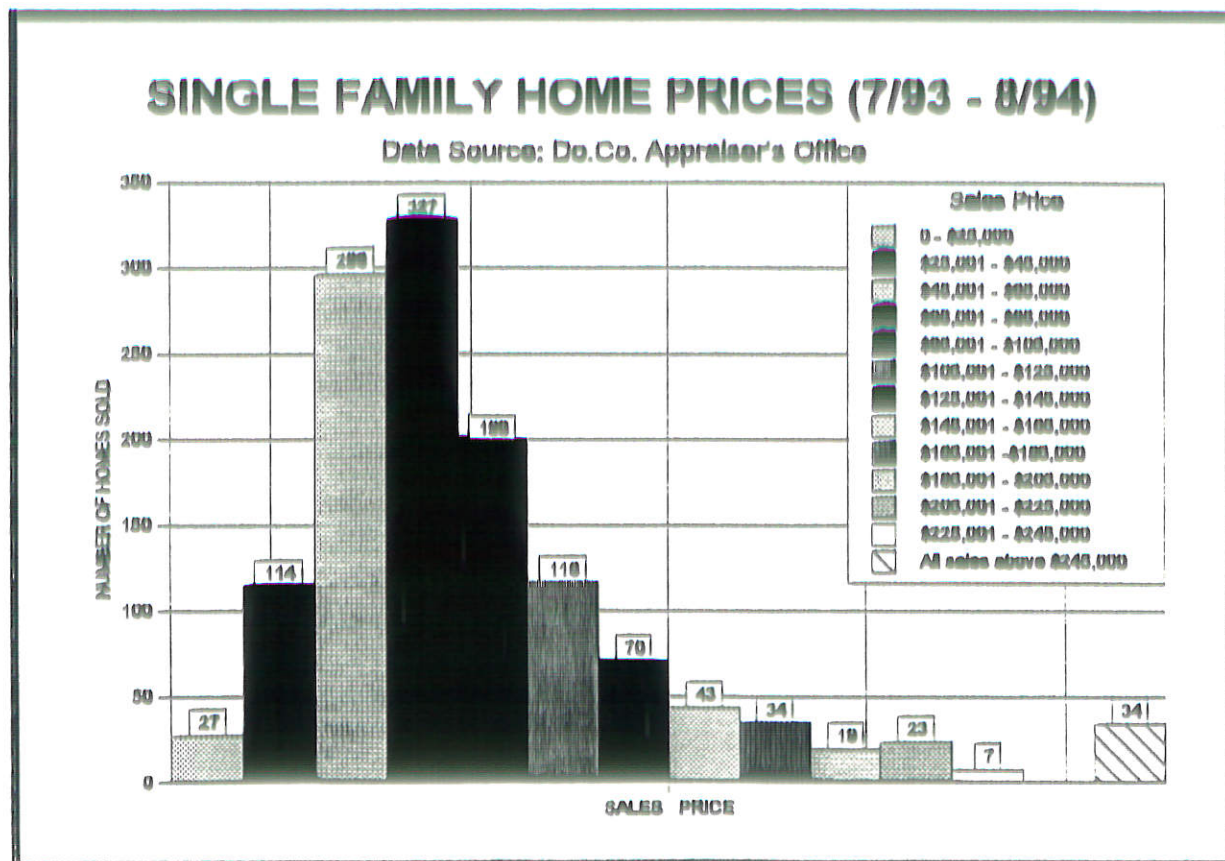
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# HOUSING AVAILABILITY AND HOUSING AFFORDABILITY

## Owner Occupied Housing

At the time of the 1990 Census, there were 11,522 owner occupied housing units in Lawrence. The median value was \$69,400. At the time of 1991 CHAS, the President of the Lawrence Board of Realtors indicated, that overall, the market was meeting the needs of first time home buyers; from December 1990 to June 1991, homes valued at less than \$80,000 accounted for between 38% and 42% of total listings.

More recent data on the cost of single family homes was obtained from the Douglas County Appraisers Office. The below chart represents all the sales of single family homes that took place in the City of Lawrence this past year (7/1/93 to 8/1/94). All sales presented meet Kansas law requirements for arm's length transactions (sales between friends and relatives were excluded). Total sales = 1,308. Of these total sales, 33.4% had a sale price under \$65,001; 33.4% had a sale price between \$65,000 and \$95,001; 33.2% had a sale price that exceeded \$95,000. Median Price = \$80,000.





### Rental Housing Availability

The vacancy rate for rental housing is an accurate indication of rental housing availability. Vacancy rate also affects AFFORDABILITY (next section). Census data indicate that Lawrence's rental housing vacancy rate is 5.79% TABLE 6, is a summary of vacant apartments by size obtained from the 1990 Census.

TABLE 6: Lawrence Vacant Apartments by Size

<u>Apartment Size</u>	<u>Number of Apts.</u>
0 & 1 bedroom . . . . .	304
2 bedrooms . . . . .	342
3 or more bedrooms . . . . .	<u>164</u>
Total Vacant	810

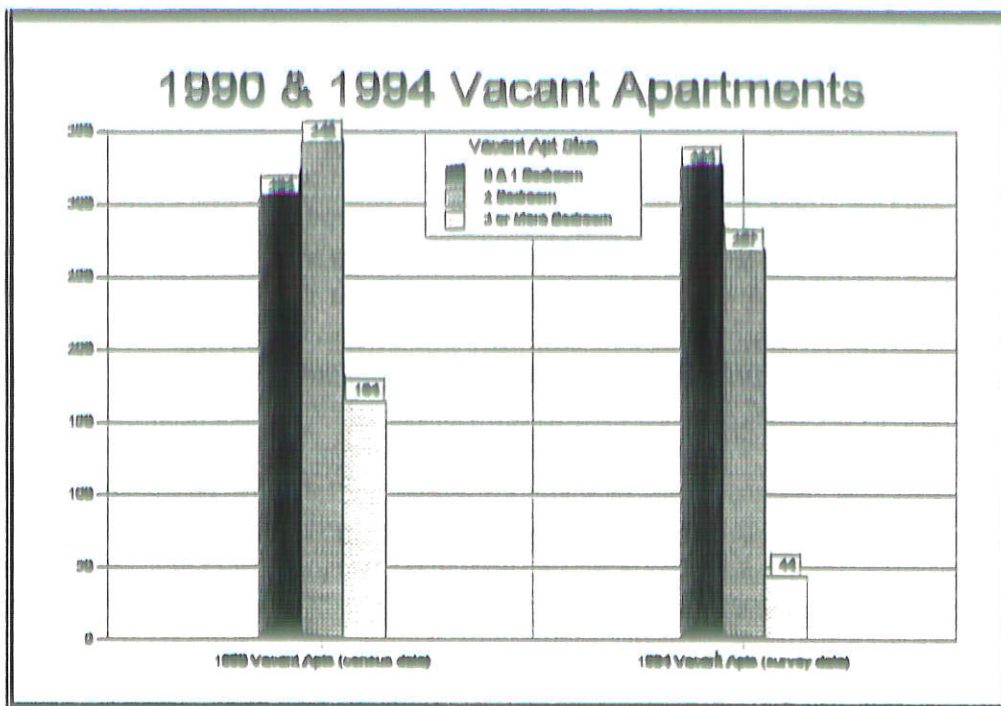
The following excerpt from a recent City document illustrates the City's vacancy rate and the availability of rental units: "The total number of renter occupied units increased by 36% since 1980. The renter vacancy rate was 5.7% [5.79%] at the time of the 1990 census, indicating a slightly soft market for renter housing. Thus, since there are a sufficient number of rental units in the city, emphasis should be on renter assistance rather than new construction." (1991 CHAS Executive Summary)

### Rental Housing Affordability

While census data, and data on HUD Fair Market Rents (amount allowed by HUD for rent + utilities), provide some data from which to make inferences about housing affordability, this data has limitations, and/or is narrow in scope. There is no data or sources from which to directly assess current availability & affordability across the full range of Lawrence rental housing. Unfortunately, when there is no full range, direct assessment of availability & affordability, inferences about housing affordability are made from income data. For example: "Housing units are available, but not affordable. Approximately 6,800 lower-income renters pay more than 30% of their incomes for housing." (Summary of Housing Concerns Expressed by Citizens and How The CHAS Addresses These Concerns, a City Document, P.1) This quote illustrates the fact that students skew data relating to income and those households who pay more than 30% of their incomes for rent. Beyond the problem of students skewing the data, there is the problem of how census data is used to determine the number of renters paying more than 30% of income for rent: The census question is, "What is the monthly rent?" The census instructions, for answering that question, are as follows: "Report the rent agreed to or contracted for, even if the rent for your house, apartment, or mobile home is unpaid or paid by someone else." After a respondent's total income is determined, income and rent data are used to determine the percentage of income that is paid for rent. A sizable number of students share apartments, because they can not afford them

Lawrence Vacant Apartments by Size: A Comparison.

Below is a comparison of the vacant apartments as reported in the 1990 census, with vacant apartments as indicated in the current survey. Using the categories listed in the 1990 census in the survey sample, there were 119 "0 and 1 bedroom," 98 "2 bed room," and 16 "3 or more bedroom," units, vacant and available to rent. To facilitate the below comparison, sample vacant units were projected to the 15,000 total Lawrence rental units. NOTE: While the above number accurately represents the number of vacant rental units in our 5,513 Sample, the reader is again reminded that this is not a scientifically derived study.



The comparison of vacant apartments across the 1990 Census and the 1994 survey indicates: (1) There is an availability of affordable 0, 1 & 2 bedroom apartments in the private sector. (2) There has been a sizable decrease in vacant "3 or More Bedroom" Apartments.

If private sector housing providers and policymakers are going to respond effectively to changes in housing demand, a direct measures vacancy rates and rents will need to be taken. The Housing Study Group recommends that random, phone surveys of private sector housing providers be undertaken every 2 to 3 years, in months other than August,



individually. The census does not ask a low income student for their share of the rent. On the contrary, the census clearly asks for the total rent. In short, students sharing apartments will inflate data on the number of people paying more than 30% of their income in rent.

Due to analysis of prior City documents, as well as an evaluation of current building permits, there is an acknowledged availability of vacant apartments. However, it is assumed that these vacant apartments are not affordable, based on inferences drawn from population income data. What is needed is a direct measurement of the affordability for those units that are available.

### Vacancy & Rent Survey

Survey Procedures: A telephone survey consisting of 47 contacts with private sector housing providers was conducted 2/2/94 through 2/4/94. Three of the 47 contacts refused to provide vacancy, or unit inventory data. The 44 contacts that did provide such data were apartment complex owners or managers, apartment management firms, landlords owning single family & multifamily structures, and a mobile home park. It should be noted that the author does not intend to represent this as a scientific survey. Because of limited time and resources, we did not attempt to scientifically derive a population from which to draw a random sample. The authors attempted a random sampling of Yellow Page Listings, a Landlords of Lawrence Membership Lists, and Classified Advertising (only 4 contacts were drawn from Classified Ads). While extrapolation from the sample of rental units to the total population of Lawrence rental units should not be considered statistically conclusive, the sample size is large enough that conclusions can be made about a sizeable number of Lawrence rental units. Our survey yielded data on 5,513 rental units.

A conservative analysis of rental units built since the 1990 Census indicates that there are approximately 15,000 private sector rental units in Lawrence. Thus, our 5,513 unit sample represents 36.8% of the total 15,000 rental units in Lawrence.

Vacancy Rate (Availability): There were a total of 233 vacant units (all available to rent), within the 5,513 unit sample, producing a 4.23% vacancy rate. If the sample vacancy rate were projected to the 15,000 total of Lawrence rental units, this projection would indicate that there are 635 private sector housing units currently vacant and available to rent.

Affordability: Of the 233 vacant units in the sample, 56 (24% of the vacant units) were at, or below, Section 8 qualified rent levels. If the qualifying rate is projected to the 635 vacant units outlined above, this projection indicates that there are 153 private sector housing units vacant & available in the Section 8 qualified rent level.



September, October & November (the vacancy rate will be atypically low during these months of high student movement). These surveys should not take large expenditures of time and could be conducted by volunteer interns working for the City. Once the methodology for sample selection was designed (perhaps with the help of KU resources), it would take one City worker less than two days to collect phone survey data.

## HOUSING NEEDS OF SPECIAL GROUPS AND INDIVIDUALS

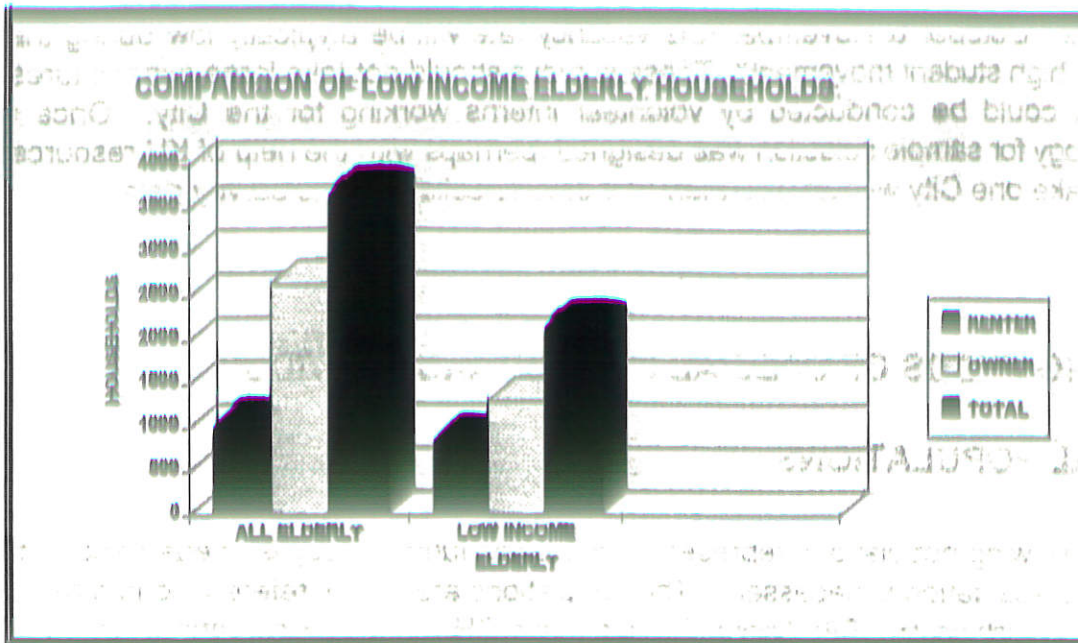
### SPECIAL POPULATIONS

The following populations represent those which further study is needed and further graphical presentation is necessary. The populations are widely referenced in other City documents, such as the 1994 Annual Plan, and the CHAS, as well as various United way reports.

#### Elderly Households

There are a total of 953 renter households that are 62 years of age or older. It is estimated that 794 of these households, or 83.3% of all elderly renter households, can be classified as either low or moderate income. There are a total of 2,649 elderly owner households that are 62 years of age or older. It is estimated that 1303, or 49.1%, can be classified as low or moderate income. While this indicates a need for subsidized housing for the elderly renter, a total of 338 units of subsidized elderly housing currently exists. Of these, 218 units are in the 221 d(4) projects with Section 8 contracts. All of these 221d(4) projects will be up for renewal in the next 5 years, and are expected to be renewed and maintained in the elderly housing inventory. There are currently no vacancies for any public housing, or Section 8 certificates or vouchers, and all facilities have over 50 individuals or families on their waiting lists. The following chart illustrates the amount of all elderly households compared to the number of low income elderly households. The chart clarifies that 83.3% of all elderly renter households can be classified as low income.





**Small and Large Family Renter Needs**

The need for assisted housing is the greatest among small families. The 802 low income and 1,469 very low income renter households represent 63.9% of all renter households in this category. In other words, 81% of the very low income households and 29% of the low income households, expend more than 30% of their monthly income for rent and utilities. It is estimated that 67% of the very low income small households and 1% of the low income households, experience a cost burden greater than 50%.

In the large family category, 166 of the 385 (43%) large families are very low income and 112 (29%) are low income. Approximately 68% of the very low income large families expend more than 30% of their income on housing and 25% expend more than 50% of their income on housing. There is not a disproportionate level of overcrowding in Lawrence for large families.

**Households Eligible for Federal Preferences for Housing Assistance.**

The Public Housing waiting list is typically around 125 families. This number changes weekly depending upon the number of applications taken and number of applications housed. The Lawrence Housing Authority recently changed its procedures for taking housing applications. Under its new procedure, the LHA takes about 45 applications per month. The Section 8 waiting list has been open and closed on a variable basis since



November 1991, with approximately 200 people. There are 2,938 families who fall at or below 50% of the MFI for Lawrence. (This figure does not include non-family households.) With incomes at or below \$20,750, these families are considered very low income. There are another 2,023 families who are above the 50% level but below the 80% of median income. These families are considered low income. Using the 1990 Census data for very low income families, (2,938 families), and comparing it to the number of subsidized units available in the City (972), there is two thirds as much demand or need as there are units available.

The Lawrence Housing Authority has adopted the four categories of Federal preferences for households to receive priority status. These categories are, in order of priority status: 1) homeless; 2) paying more than 50% of income toward rent and living in substandard housing; 3) living in substandard housing, and; 4) paying more than 50% of income toward rent. As mentioned above, it is estimated that 3,826 renter households are experiencing severe cost burdens.

The Lawrence Housing Authority waiting list for public housing has approximately (15%) homeless households and 25-30% of households paying more than 50% of their income for rent. The waiting list for Section 8 assistance indicates that approximately (12%) of the households on the waiting list are classified as homeless, and approximately 7% are living in substandard housing and are paying more than 50% of their income for rent. Approximately (1%) are living in substandard housing and (16%) are paying more than 50% of their income for rent. Many of the housing service providers in the community maintain as clients individuals and families who would qualify under these guidelines as homeless. This number is estimated as approximately 50 individuals.

### People With Severe and Prolonged Mental Illness (SPMI)

There are approximately 81,798 persons living within Douglas County. According to the National Institute of Mental Health (NIMH) criteria, 1 percent of that total, or 818 people, have SPMI problems. The CHAS estimated that 124 of the 818 are homeless. This is probably a conservative estimate as national studies have estimated that up to 30% of all individuals with SPMI are homeless.

The Bert Nash Mental Health Center serves approximately 178 individuals who meet the criteria for SPMI, and 50% of them reside in subsidized housing in the community. Individuals with SPMI occupy 52% of the available Section 8 single-occupancy units in the community, 25% of the single-occupancy units in public housing, and 8% of the total Section 8 program in Douglas County. Data collected in 1990 by the Bert Nash Center and Project Acceptance estimated that 7% of the total population, or 51 individuals with



SPMI, live with their families, to the detriment of both parties, due to the absence of appropriate and affordable permanent housing for independent living. The remainder of the population reside in private residences, primarily as tenants.

The number of beds and the amount of subsidized support, such as Section 8, dedicated to individuals with SPMI is currently severely limited. There are ten Independent Group Residences (IGR) dedicated to the SPMI population. Individuals are granted access to private stock with the benefit of Section 8 certification dedicated to a mental health population, provided supportive services are available. There are seven single-occupancy dwellings dedicated to individuals with SPMI who are homeless, again, provided supportive services are available.

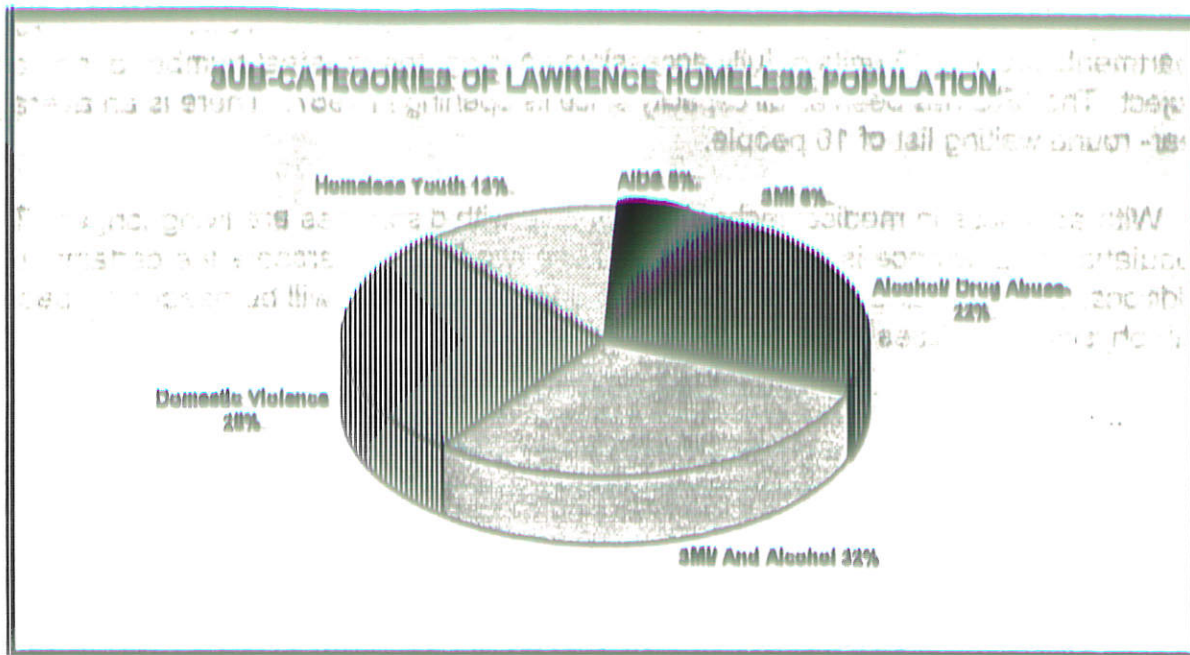
### The Homeless Population

Like many larger urban areas, Lawrence is hampered by a growing problem of homelessness. While the Housing Study Group is very sympathetic to such individuals, it appears that this population has been largely overstated. One of the reasons for the overstatement is caused by the many definitions which HUD uses for determining homelessness. In prior copies of the CHAS, and other grant applications submitted to HUD, much information has been provided about the homeless population. According to the 1991 CHAS, approximately 915 individuals were provided services through the various housing service providers in the community. However, many of these individuals were counted twice, or were living in doubled up housing, or were transient individuals and not residents of the community. Accordingly, in this document, the Housing Study Group has defined a homeless person as one who is living in a place not ordinarily meant for human habitation. This does not include those individuals living in doubled up, or sub-standard housing. This definition is more restrictive than the HUD definition, but is more consistent with the standard definition of homelessness. However, the HUD definition is listed in the appendix to this document.

According to data examined at the Lawrence Salvation Army for the months of December, January, and February of 1993 and 1994, there are approximately 32 individuals who are repeatedly homeless. The majority of these are single males, (29) with approximately two or three females with young children. The following chart gives a brief categorization of the homeless population derived from the individuals who received assistance over a period of a time in 1991.

**Note:** SMI denotes Severe Mental Illness, and the percentages in this chart do not add up to 100% due to some overlapping in the categories. For a further discussion of homelessness, please refer to the 1994 City of Lawrence CHAS Annual Plan.





### People with Physical Disabilities

According to the Kansas Commission on Disability Concerns, two thirds of people with disabilities live on a limited, fixed income such as social security. Rent subsidies are an essential form of assistance that enables many people with disabilities to live independently in the community. Existing levels of rent assistance are not meeting the affordable housing needs of people with physical disabilities. There are waiting lists at all of the subsidized housing projects in Lawrence.

In addition to affordable housing, many people with physical disabilities also need accessible housing. The vast majority of affordable housing in Lawrence is not accessible. Accessibility modifications are needed in many rental units in order for people with physical disabilities to have full, independent use of their homes. Such modifications often involve installing ramps, grab bars, widening doorways, installing visual signals for doorbells, and smoke detectors for persons who are deaf.

The Accessible Housing Program of Independence, Inc., funded through a Community Development Block Grant, assists 10-12 low income, renter households each year by making accessibility modifications. There is a definite need for this type of assistance to continue.

Existing subsidized housing in Lawrence has approximately 40 accessible units. This includes the housing of Accessible Residential Options Inc. (ARO), the Lawrence Housing



Authority, Clinton Place Apartments, Prairie Ridge and Vermont Towers. The ARO Apartments provide 20 units of fully accessible housing, the greatest number of any one project. The ARO has been at full capacity since its opening in 1987. There is an average year-round waiting list of 10 people.

With advances in medical technology, people with disabilities are living longer. The population of Lawrence is also growing. These two facts underscore the certainty that additional affordable and accessible housing units in Lawrence will be needed by people with physical disabilities in the future.

#### People with Disabilities

According to the National Longitudinal Survey of the Health and Retirement Status, two thirds of people with disabilities live in a household with other people with disabilities. For many people with disabilities, it is essential to live with other people with disabilities. In addition, many people with disabilities need the services of other people with disabilities. For example, many people with disabilities need the services of other people with disabilities to perform daily activities.

The need for accessible housing is a national issue. In 1990, the U.S. Department of Housing and Urban Development issued the Fair Housing Act Amendments of 1988, which require housing providers to make their housing accessible to people with disabilities. This law requires housing providers to make their housing accessible to people with disabilities in a number of ways, including providing accessible entrances, paths, and parking spaces.

The Department of Housing and Urban Development has also issued guidelines for accessible housing. These guidelines provide information on how to make housing accessible to people with disabilities. The guidelines cover a wide range of topics, including accessible entrances, paths, and parking spaces.

Building accessible housing in Lawrence is a priority for the city. The city has included the housing of people with disabilities in its long-range housing plan. The plan calls for the construction of 100 units of accessible housing by the year 2000.

## APPENDIX TWO

### Background on Trust Funds

Housing Trust Funds are used to provide gap financing for a variety of housing development activities. The primary advantage to a trust is that a city is not solely dependent upon federal and state programs; and is given a wide degree of flexibility for funding mechanisms. Housing trust funds appear in all parts of the nation, but are concentrated primarily in the Northeast, and West. Of the sixty-two funds which were analyzed from a recent American Planning Association article, 24% are in the Northeast; 41% are in the West, 18% are in the Midwest, and 17% in the South. However, the number of trusts used in the Midwest has increased substantially the last few years. Also, of the funds surveyed, 53% were supported at the city level, 12% at the county level, and 35% at the state level.

Housing Trust Funds were created in response to dwindling federal and state resources for affordable housing. Federal support for low income housing experienced the largest budget cuts of any program benefiting low income households (Low Income Housing Information Service 1991). The U.S. Department of Housing and Urban Development (HUD)'s low income housing programs averaged \$28.4 billion per year in the late 1970s. By fiscal year 1990, this amount had been reduced to \$11.1 billion. Consequently, local governments have attempted to initiate the development of affordable housing, as well as to broaden the funding sources for low income housing. Local and state governments have also looked toward non-general revenue or alternate sources of funding for housing and community development to be placed in dedicated trust funds. There are at least sixty-six major trust funds currently in operation in the United States, and many more operating in smaller cities.

### Examples of Other Trust Funds

The following list is a brief example of trust funds and some basic funding source information. These cities were chosen due to the similar population characteristics, and the available housing stock of Lawrence/Douglas County.

**Ann Arbor, Michigan:** This trust began in 1991 using a one time allocation of CDBG funds of \$250,000 from the Community Development Department, and a transfer of \$250,000 from an already existing account.

**Duluth, Minnesota:** This trust was initiated in 1988 using local contributions totaling \$500,000 from various private sources.



**Burlington, Vermont:** This trust began in 1987 with approximately \$137,000 in annual revenue. This fund is financed using impact fees on the conversion of rental housing to condominium use, and property tax increases.

Source: Vermont Housing Trust Fund

## Funding Sources for the Trust Fund

The housing trust in Lawrence/Douglas County, Kansas could be funded in a variety of different ways. Please keep in mind that these are only preliminary recommendations, and that these sources can be altered as needed. The Housing Study Group recognizes that the selection of funding mechanisms is the decision of the City Commission.

**Fees Collected For Building Permits:** In 1993, there were \$270,000 in building permit fees collected. These charges were based upon a valuation of \$75 million for the year. If we put an additional fee of .20 on some permits, such as rehabilitations, or additions, and weatherization, for every \$1,000 of assessed valuation, the City could generate an additional \$15,000 committed to the trust fund.

**Housing Authority Funds:** The Lawrence Housing Authority (LHA) annually pays the City a payment in lieu of taxes which is derived from a formula based in part on the LHA's rental income for the year. The City then divides the payment in lieu of taxes among the taxing bodies based upon the current mill levy. In 1993, this payment was approximately \$36,000. The finance sub-committee recommends that the City commit their portion of this allocation to the trust fund.

**Community Funding Sources:** Housing Study Group members representing both the financial and large employers indicated that affordable housing is a very marketable concept. There should be a strong desire to become partners with the public sector by providing financial and technical support for the housing trust fund.

**Recaptured Revenue From Other Funding Sources:** This source includes using additional income from future bond sales (e.g. industrial revenue bonds).

**Mortgage Revenue Bonds:** M.R.B.s are a traditional method to raise money for housing activities. This is a traditional source for housing activities and are primarily risk free.

**General Obligation Bonds:** G.O. bonds are another common source of revenue for housing activities.

**County Fees:** Trust funds throughout the country have utilized added fees on deed and mortgage recordings as a valuable resource for local housing markets which are viable



and strong. The current valuation of mortgages is .25 per one hundred dollars of the indebtedness. In 1994, it is anticipated that over one million dollars will be collected.

**Development Linkages On Real Estate:** A linkage is an amount of money that a developer contributes to the trust fund when building certain projects.

**Fees On Building Conversion:** For example, this fee could be levied on the conversion of single family residences into apartment units, or use changes in commercial buildings.

**Increased Mill Levy On Personal Property Taxes:** Using the current mill levy, for every \$1.00 of mill collected, the city receives \$277,000. If the City would increase the mill levy by .25 per \$1,000 of valuation, this would give the trust fund \$69,250. For example, on a \$80,000 home, it would cost the homeowner \$2.80 annually.

**In Lieu Fees For Demolition Of Buildings:** Although a fee on the demolition of a building would not be applicable to the City of Lawrence for quite some time, it may be a valuable resource in certain blighted areas.

**Fees From A State Housing Finance Agency:** The Kansas Department of Commerce and Housing is currently investigating the feasibility of creating a State Housing Finance Agency. As of 1994, Kansas is the only state which does not have such a development agency to provide a clearinghouse for affordable housing. In some communities, a partial allocation of the fees collected from the State agency is used to fund local trust funds. However, this is a very futuristic idea, and one which is only in the discussion phases at the State Department of Commerce and Housing.

**Note:** There are many other ideas which may be examined in the future. One of the main advantages of the trust fund is that you can adapt sources of revenue to accommodate the particular housing market. The Lawrence/Douglas County housing market will need to be analyzed extensively to develop equitable and cost effective revenue sources.



(3) spend significant resources, in order to go after a very small number of violators? Given the high cost (time & money) of implementing a mandatory inspection program, and given that it indicts a whole population of good housing providers in order to prosecute a few, we cannot recommend a mandatory program.

### Appraisal Based Code Enforcement

Instead of a mandatory, annual inspection, we suggest that the current complaint based code inspection program be supplemented by a program that would use Douglas County Appraiser data to identify those structures that have major deterioration, or that are dilapidated: Currently, the Douglas County Appraiser, regularly, does a "Physical Condition Rating" on the exterior condition of all Lawrence residential structures. As was done for the data presented in the City's 1991 CHAS, we suggest that the readily available Physical Condition Rating data (data collected by a relatively objective third party-- the Appraiser), be used to identify residential structures that are dilapidated, or that have major deterioration. In order to verify and identify specific code violations, City Building Inspectors would need to do their own inspection of those structures judged to be "Unsound," or in "Poor" condition, by the County Appraiser. The Physical Condition Rating of the County Appraiser, and the follow-up inspection of the structure's exterior, could be used as basis for proceeding with an inspection of the interior of the housing unit.

That is, if the owner or tenant would not, voluntarily, allow a Building Inspector access to the interior, the Building Inspections Department could use Appraiser's Physical Condition Rating and/or existing, external code violations, as probable cause for obtaining a court ordered interior inspection. Rather than increasing all rents and inditing all private housing providers with an across-the-board, mandatory, inspection program, the suggested addition to the current complaint based program, is more precise in its aim and more frugal in its cost.

### A Voluntary Inspection and Certificate Program

Complaint based code enforcement, and the above outlined, "Appraisal Based" program, represent the "stick" approach to improving housing conditions. We recommend that a positive/"carrot" approach also be made available. We recommend that the City announce that it is giving rental property owners an opportunity to submit any one, or all (at owner's option), of their rental units for inspection, on a voluntary basis. Each unit meeting minimum housing, safety, and fire code standards would be issued a Certificate of Inspection, certifying that the unit had passed the aforesaid standards. Inspections could be scheduled at anytime of the year, and at the mutual convenience of inspectors and property owners. There would be no charge\*\* for the inspection, and Certificates of Inspection would be good for 24 months from the date of issue. At first, one might insist that no property owner would submit to such an inspection on a voluntary basis. If that



## APPENDIX THREE

### Residential Code Enforcement

Any discussion of code enforcement needs to acknowledge the previously presented data which indicate that, for the most part, property owners and the City (Building Inspections) have done a good job of keeping residential property up to code.

Within a "strict" code enforcement context, all code violators should be vigorously prosecuted. However, as per above data, Owner structures make up the majority of the deteriorated structures problem; 29 of the 56 structures that should be demolished, are owner occupied. Question: What does the low income homeowner do after the City demolishes his/her family home (strict code enforcement)? This question, not only implies a program need, but it also implies that housing problems do not always have easy solutions, and/or housing policy needs to be both, consistent and flexible.

Assuming the problem of low income home owners, living in dilapidated structures, can be addressed, the following code enforcement policy is recommended (this may be current policy; however, we state it here for the record):

**Policy:** While housing standards may vary across neighborhoods, code enforcement should be applied equally to every property owner within a neighborhood. Except for safety and sanitation standards, which should be strictly enforced citywide, some housing standards may vary across neighborhoods due to the unique characteristics of each neighborhood. Within each neighborhood; however, code enforcement should be applied equally across all property owners. Codes should not be unevenly enforced based on the status and/or characteristics of the property owner.

Currently, the interior and exterior inspection of residential structures, for code violations, is done on a complaint basis. On occasion it has been suggested that all Lawrence rental units undergo an annual, mandatory, code inspection. Given time to reflect, rental property owners would conclude that there are advantages (explained later) to having their units inspected on an annual basis. However, when considering a mandatory, annual, interior inspection of all rental units, one needs to remember that no deterioration was noted across 92.4% of all Lawrence rental units. And, where deterioration was noted, nearly all deterioration was classified as minor, or as deterioration that could be reasonably rehabilitated. Only 0.3% (N=39 out of 13,987) of all rental units were found to be so substandard, or dilapidated, that they could not be rehabilitated. Given the increase in the number of rental units since the 1990 census, 9 additional staff, additional offices, additional vehicles, would be required to carry out an annual, mandatory inspection program. Question: Is it reasonable, and fiscally prudent, to implement a program that will (1) increase rents, (2) intrude on tenants and good property owners, and



belief is true, then there should be no concern about how such a voluntary program would impact the workload of city inspectors— if no property owner submits, then there will be no impact on workload.

**NOTE:** While submitting a unit for inspection would be voluntary, once the actual on-site inspection was underway, the owner could not opt out of the process— any violations of minimum housing, safety, and fire codes that were found, would need to be addressed, before the unit would be allowed on the rental market and/or before a Certificate of Inspection was issued. Initially, to encourage participation, some of the cost of voluntary inspections could be funded by fines obtained from complaint based & appraisal based code enforcement. In this way, those who profit from not maintaining their property (lower property taxes), would given an opportunity to return some of that profit by funding those who voluntarily demonstrate a desire to maintain their property. (Fees could be instituted if demand and inspector workload increased significantly).

Why would rental property owners submit to a voluntary inspection & certificate program? Such a program would be helpful to people who are coming to Lawrence for the first time. Many of these people (e.g., KU students) have no knowledge of codes and/or what is substandard. With a certificate program, students could simply ask for proof that a particular unit had received a valid up-to-date, Certificate of Inspection. If it had, then the student could be assured that the unit met some minimal standards of livability. Rental owners would submit to voluntary inspections; because, once their units passed inspection and received a certificate, then they could advertise those particular units as "City Certified." (A positive selling point, as well as a service to the public.)

Another advantage that accrues to an owner for having their units inspected and certified, involves a problem little known to the public: Occasionally, unscrupulous tenants will deliberately cause fire, safety, or housing code violations. They then file a complaint of substandard conditions with legal aid and/or with city inspectors. The complaint is file as justification to get out of a lease. If a rental owner had a Certificate of Inspection, certifying that his/her units was up to code several months prior to leasing it to the unscrupulous tenant, then it would be difficult, if not impossible, for that tenant to claim major code violations without implicating themselves. Having a Certificate of Inspection would, in effect, inoculate owners against unscrupulous individuals who cause, and use, code violations for their own gain. While it would be more advantageous for an owner to have his/her unit inspected annually, as proposed, we recommend that a Certificate of Inspection be valid for a period of 24 months from the date of issue. 24 months because: (1) a rental unit is not going to fall out of code in 24 months (unless actively pushed); (2) if a large number of owners participate in this program, there will be a significant increase in Building Inspections staff workload— compared to an annual inspection schedule, a 24 month schedule would require 1/2 the total inspection/staff time. **NOTE:** the 24 month inspection schedule of this program, does not imply that current, annual, fire code

inspections be changed to a 24 month schedule— the existing fire code inspection code program would remain unchanged.

Initially, the participation in a Voluntary Inspection & Certification Program would be slow and gradual. Consequently, in the beginning years, the need for additional inspector time would be minimal, gradual, and easily monitored. If promoted by the City, if paperwork was minimal, and if inspections were fair and reasonable,\*\* then a voluntary inspection & certificate program will succeed. If the program is clearly explained and understood, opposition to the program should be minimal— how can one be against someone, maintaining their rental units and, voluntarily, requesting an inspection? If promoted and done correctly, a voluntary inspection & certificate program is a positive, nonpunitive, yet effective way to upgrade housing.

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**NOTE: \*\*** Prior to instituting a Voluntary Inspections Program, a thorough review of the housing code should be considered. The purpose of such a review would be to eliminate any code requirements (e.g., screen doors) that are superfluous.



## APPENDIX FOUR

### Lawrence Housing Authority Financial Structure, and How Lawrence Economic Conditions Impact Its Financial Conditions

The Lawrence Housing Authority was created in July, 1968 under Resolution 3524 as an agent of the City of Lawrence with the power to plan, construct, maintain, operate, and manage any low rent housing project or projects of the City. In January, 1969 the Lawrence City Commission, under Resolution 3582, approved the endeavor to secure a contract with the government for loans or annual contributions for projects comprising approximately 600 units of low-income housing.

Construction of the Edgewood Homes family housing project began in 1971, followed in 1973 by construction of the Babcock Place elderly housing project. By 1975, the City had an inventory of 250 low-income apartments. In 1977, the Authority was selected by HUD to administer the Section 8 housing program. Under this program, 40 units of low-income housing were added to the City's inventory that year.

Over the years, the Authority has experienced steady and continued growth with additional Section 8 and Public Housing units being added in 1979, 1981, 1982, 1983, 1984, 1986, 1988, and 1991; 1992 (HOME) and 1993. Today the LHA manages and operates 344 Public Housing units, 387 Section 8 Certificates and Vouchers and 25 State HOME coupons.

The development of low income housing by the Lawrence Housing Authority is funded through a system of federal grants and loans. Operations are funded through a combination of rental income, federal subsidy and, when necessary, Authority cash reserves. In the past, funding for public housing comprehensive physical improvements was accomplished through national competitive federal grant programs. In 1993 and 1994, housing authorities with 250 units or more received a comprehensive grant for maintenance improvements. The Authority receives no local support but does make a payment to the City in lieu of taxes in an amount equal to approximately three percent of the Authority's operating budget.

The Authority currently provides housing to 747 families (approximately 2,000 people) in Lawrence and Douglas County. This number represents 19 percent of the total low-income county population based upon the 1990 census. Section 8 and Public Housing combined represent 747 units, or 5.0% of all renter-occupied housing in Douglas County.

The LHA public housing funding structure and hence its income, has been governed completely by its arrangement with the federal government since its inception. This



arrangement results from loans and grants received by the federal government for land and construction and stipulates; that all property will be used exclusively to house the low income of Lawrence. Further, the arrangement or contract requires that this population shall pay no more than 30 percent of its adjusted gross income for rent.

The average monthly rent paid by a public housing tenant in Lawrence in 1994 is \$137.00. To compensate for this low rent payment, the federal government provides housing authorities with an annual subsidy. This subsidy is formula-based and varies from year-to-year based on a number of variables including congressional appropriations. In 1994 the LHA's subsidy was \$309,422. This factors out to an average monthly unit subsidy of \$75.18. In 1994, the LHA received a Comprehensive Grant for Maintenance Improvements totalling \$528,000 to be divided among the agency's 344 public housing units. This equates to \$128.00 per month per unit. When totalling the LHA's combined rent, subsidy, and grant sums from all sources in \$340.00 per unit per month. The LHA pays utilities on 250 of its 344 units. For those tenants living in scattered site housing who pay their own utilities, the agency pays the tenant a monthly utility allowance. This allowance is a deduction from the monthly rent charge which in some cases results in a direct cash payment to tenants. Of the 94 scattered site tenants, 14 presently receive a direct cash allowance. The aggregate total's \$344 per month thus reducing LHA per unit monthly income from all sources to \$339.00. The average annual income is \$4,068.

To contrast public housing with that of the private rental market; an analysis of the Section 8 program is useful. In 1993, the LHA paid \$1,497,690 in housing assistance payments to local landlords. The average monthly payment was \$330.00. Section 8 tenants paid an additional \$60,250 to the same landlords from an average monthly rent of \$160. The total monthly average income to landlords from rent and subsidy was \$490 or \$5,880 per year. This compares to \$4,068 for public housing. When the LHA's comprehensive grant amount is factored out (this is not a permanent source of income), the LHA's per unit annual income is \$2,544. The available data shows that in 1993, private landlords were paid \$1,812 more per unit than public housing. The simple point of this is that the Housing Authority, which is subject to more visibility and scrutiny than the private sector, must do more with less.

Yet in spite of this, the Lawrence Housing Authority is situated in a more positive position than its counterparts in other states and locations when it comes to tenant rents (rent is based on 30 percent of the tenant's adjusted gross income. In Lawrence, the average rent is \$137.00 per month.) The average monthly tenant rent for Kansas City, Kansas is \$121.00; Olathe, Kansas, \$111; Springfield, Missouri, \$106; Marshall, Missouri, \$87; Smithville, Missouri, \$121; Topeka, \$96; and Manhattan, Kansas, \$125. The national average is \$89 per month. Rents paid by public housing tenants in Lawrence are said to be among the highest in the nation.



The reason for this can be best demonstrated by supply and demand. Lawrence has a limited number of rental units and a lot of demand for those units stemming from the university student population and Lawrence's location as a bedroom community on the Topeka, Kansas City, and Johnson County corridor. Rents are high, (\$886 for a three bedroom at fair market rent) for the low income population, estimated to be 2,936 families at or below 50% of median income; and another 2,023 families who fall above 50 percent but below 80 percent of the median according to the 1990 census. For this population, Lawrence housing is unaffordable. With only 643 subsidized family housing and 330 subsidized elderly housing units available in the county, there is far more demand for affordable housing than units available. Consequently, public housing becomes a very viable housing option for working families whose income yield a higher monthly rent payment than a family on welfare assistance.

The community's economic condition, which is affected by the mix of available subsidized units, has allowed the Housing Authority to compensate for the stringent financial structure imposed by the federal government. These variables have combined in a way to create financial balance for the Housing Authority providing it with the financial resources (tenant rents) it requires to soundly manage, operate and maintain the city's \$14 million in property. This balance is its own ecosystem which can be significantly altered if any of the variables are altered. From the Housing Authority's perspective, a key concern pertaining to increasing affordable housing options in the community is to not alter the mix in a way that will destroy the balance.

# APPENDIX FIVE

## List of Available Resources for Various Sub-Populations Within the Community

**Note:** For a full description of programs which are available, please contact either the Housing and Neighborhood Development Department of the City of Lawrence, or the various agencies listed in this section.

### a. Programs to Encourage Homeownership

Tenants to Homeowners (Homeowners Out of Tenants)  
Housing and Neighborhood Development Programs  
Habitat for Humanity  
Local Lending Institutions (i.e. 3/2 Advantage Loans)

### b. Programs to Encourage Rehabilitation of Existing Housing Units

Housing and Neighborhood Development Department (see itemized list below)

- Comprehensive Housing Rehabilitation
- Emergency Housing Loans
- Furnace Loans
- Weatherization Assistance

Corporate Volunteer Counsel (CVC)  
Douglas County Senior Services

### c. Programs to Prevent Homelessness

The programs and services designed to prevent individuals and families from imminent risk of homelessness are limited, but available to every aspect of the population in Lawrence. The following organizations are involved in this endeavor.

The Lawrence Housing Authority  
The East Central Kansas Economic Opportunity Corporation (ECKAN)  
Emergency Services Council  
The University of Kansas Office of Financial Aid  
The Homeless and Housing Network  
The Lawrence Job Service Center  
PENN House



The Salvation Army  
Health Care Access  
First Step House  
Women's Transitional Care Services (WTCS)  
Hannah's House  
Boy's and Girl's Ranch of Douglas County  
The Mustard Seed Christian Fellowship  
The Douglas County Aids Project  
The Transition Council of Douglas and Jefferson Counties  
Social and Rehabilitation Services (SRS)  
Project Acceptance  
Headquarters

d. Inventory of Emergency Shelters

The Salvation Army  
Project Acceptance  
Women's Transitional Care Services (WTCS)  
Mustard Seed Christian Fellowship  
First Step House  
Hannah's House  
O'Connell Youth Ranch  
Boy's and Girls Club of Lawrence

e. Inventory of Establishments Providing Meals

The Salvation Army  
Lawrence Interdenominational Nutritional Kitchen (LINK)  
Douglas County Aids Project  
The Bert Nash Community Mental Health Care Center  
The Ballard Center  
Douglas County Senior Services (Meals on Wheels)

f. The Elderly Population

The Lawrence Douglas County Health Department  
The Lawrence/Douglas County Advocacy Council on Aging

g. The Population of Children and Youth

The Shelter Inc.  
Social and Rehabilitation Services ( Aid to Families With Dependent Children)  
Court Appointed Special Advocate  
The Bert Nash Community Mental Health Center  
The Achievement Place for Boys  
The Achievement Place for Girls  
The O'Connell Youth Ranch  
Douglas County Child Development Association  
Community Children's Center  
Headstart

h. The Mentally Ill Population

Project Acceptance  
Bert Nash Community Mental Health Center  
Douglas County Mental Health Association  
The Catholic Social Services  
Headquarters  
Independence Inc.

i. The Developmentally Disabled Population

The Transition Council of Douglas County  
Cottonwood Inc.  
Community Living Opportunities  
The Bert Nash Center  
The Lawrence Parks and Recreation Department  
Full Citizenship Inc.  
Independence Inc.  
Trinity Respite Care  
Lawrence Public Schools  
Association of Retarded Citizens of Douglas County (ARC)

j. The Physically Disabled Population

Independence Inc.  
Accessible Residential Options (ARO)  
City of Lawrence, Housing and Neighborhood Development Department



k. The Population of HIV+ Individuals

The Douglas County Aids Project  
Headquarters  
The Salvation Army  
University of Kansas-Watkins Health Center  
Independence Inc.

## APPENDIX SIX

### Glossary of Terms

**Affordable Housing:** Affordable housing is generally defined as housing where the occupant is paying no more than 30 percent of gross income for gross housing costs, including utility costs.

**AIDS and Related Diseases:** The disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

**Alcohol or Other Drug Addiction:** A serious and persistent alcohol or other drug addiction that significantly limit's a person's ability to live independently.

**Area of Racial/Ethnic Concentration:** Used for the purposes of the CHAS, this term denotes an area in which the racial makeup of the block group within the Census Tract is greater than 12 % of all persons within the block group of the Census Tract.

**Area of Low Income Concentration:** Used for the purposes of the CHAS, this term denotes an area in which the number of low and moderate persons within a Block Group of a Census Tract is more than 50% of the total number of persons living in a Block Group; of the Census Tract. These figures are based upon the 1990 Census, and are used for determining target neighborhoods for the CDBG program. Currently, there are 5 targeted neighborhoods: Brook Creek, North Lawrence, East Lawrence, Oread, and Pinckney.

**Assisted Household or Person:** A household or person is assisted if, during the coming Federal fiscal year, they will benefit through one or more programs included in the jurisdiction's investment plan. A renter is benefited if the person takes occupancy of affordable housing that is newly acquired, newly rehabilitated, or newly constructed, and/or receives rental assistance. An existing homeowner is benefited if a home is purchased during the year. A homeless person is benefited during the year if the person becomes an occupant of transitional or permanent housing. Households or persons who will benefit from more than one program activity must be counted only once. To be included in the goals, the housing unit must, at a minimum, satisfy the HUD Section 8 Housing Quality Standards.

**Committed:** Generally means there has been a legally binding commitment of funds to a specific project to undertake specific activities.

**Community Housing Development Organization (CHDO):** A private nonprofit



organization that:

- (1) Is organized under state or local laws;
- (2) Has not part of its net earnings insuring the benefit of any member, founder contributor, or individual;
- (3) Is neither controlled by, nor under the direction of, individuals or entities seeking to derive profit or gain from the organization. A community housing development organization may be sponsored or created by a for-profit entity, but
  - (i) The for-profit entity may not be an entity whose primary purpose is the development or management of housing, such as a builder, developer, or real estate management firm.
  - (ii) The for-profit entity may not have the right to appoint more than one-third of the membership of the organization's governing body. Board members appointed by the for-profit entity may not appoint the remaining two-thirds of the board members; and
  - (iii) The community housing development organization must be free to contract for goods and services from vendors of its choosing;
- (4) Has a tax exemption ruling from the Internal Revenue Service under section 501(c) of the Internal Revenue Code of 1986;
- (5) Does not include a public body (including the participating jurisdiction) or an instrumentality of a public body. An organization that is state or locally chartered may qualify as a community housing development organization; however, the state or local government may not have the right to appoint more than one-third of the membership of the organization's governing body and no more than one-third of the board members can be public officials;
- (6) Has standards of financial accountability that conform to Attachment F of OMB Circular No. A-110 (Rev) "Standards for Financial Management Systems";
- (7) Has among its purposes the provision of decent housing that is affordable to low income and moderate income persons, as evidenced in its charter, articles of incorporation, resolutions or bylaws;
- (8) Maintains accountability to low-income community residents by:
  - (i) Maintaining at least one-third of its governing board's membership for residents of low income neighborhoods, other low income community residents, or elected representative of low income neighborhood organizations. For urban areas, "community" may be a

neighborhood or neighborhoods, town, village, county, or multi-county area (but not the entire state), provided that governing board contains low income residents from each county of the multi-county area; and

(II) Providing a formal process for low income, program beneficiaries to advise the organization in its decisions regarding the design, siting, development, and management of affordable housing;

(9) Has a demonstrated capacity for carrying out activities assisted with HOME funds. An organization may satisfy this requirement by hiring experienced accomplished by staff members who have successfully completed similar projects, or a consultant with the same type of experience and a plan to train appropriate key staff members of the organization; and

(10) Has a history of serving the community within which the housing to be assisted with HOME funds is to be located. In general, an organization must be able to show one year of serving the community (from the date the participating jurisdiction provides HOME funds to the organization). However, a newly created organization formed by local churches, service organizations or neighborhood organizations may meet this requirement by demonstrating that its parent organization has at least a year of serving the community.

**Consistent with the CHAS:** A determination made by the jurisdiction that a program application meets the following criterion: The Annual Plan for the fiscal year's funding indicates the jurisdiction planned to apply for the program or was willing to support an application by another entity for the program; the activities serve the geographic area designed for the plan; and the activities benefit a category of residents for which the jurisdiction's five-year strategy shows a priority.

**Cost Burden >30%:** The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data published by the U. S. Census Bureau.

**Cost Burden >50%: (Severe Cost Burden):** The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data published by the U. S. Census Bureau.

**Dilapidated:** As a result of a prolonged lack of maintenance or of inadequate original construction, defects have developed to such a degree that repairs are no longer financially practical or feasible.

**Disabled Household:** A household composed of one or more persons at least one of whom is an adult (a person of at least 18 years of age) who has a disability. A person shall be considered to have a disability if the person is determined to have a physical, mental,



or emotional impairment that:

- (1) is expected to be of long-continued and indefinite duration,
- (2) substantially impedes his or her ability to live independently, and
- (3) is of such a nature that the ability could be improved by more suitable housing conditions. A person shall also be considered to have a disability if he or she has a developmental disability as defined in the Developmental Disabilities Assistance bill of the Civil Rights Act. The term also includes the surviving member or members of any household described in the first sentence of this paragraph who were living in an assisted unit with the deceased member of the household at the time of his or her death.

**Economic Independence and Self-Sufficiency Programs:** Programs undertaken by Public Housing Agencies (PHAs) to promote the economic independence and self-sufficiency for participating families. Such programs may include Project Self-Sufficiency and Operation Bootstrap programs that originated under earlier Section 8 rental certificate and rental voucher initiatives, as well as the Family Self-Sufficiency program. In addition, PHAs may operate locally-developed programs or conduct a variety of special projects designed to promote economic independence and self-sufficiency.

**Elderly Household:** A family in which the head of the household or spouse is at least 62 years of age.

**Elderly Person:** A person who is at least 62 years of age.

**Existing Homeowner:** An owner-occupant of residential property who holds legal title to the property and who uses the property as his/her residence.

**Fair Market Rents (FMRs):** Section 8 of the United States Housing Act of 1937 (the Act) (42 U.S.C. 1437f) authorizes a housing assistance program to aid lower income families in renting decent, safe, and sanitary housing. Fair Market Rents are the sum total of Rent, Utility costs, Other Housing Services, and a HUD derived quality adjustment.

**Family:** A household comprised of two or more related individuals.

**Family Self-Sufficiency (FSS) Program:** A program enacted by Section 554 of the National Affordable Housing Act which directs Public Housing Agencies (PHAs) and Indian Housing Authorities (IHAs) to use Section 8 assistance under the rental certificate and rental voucher programs, together with public and private resources to provide supportive services, to enable participating families to achieve economic independence and self-sufficiency.

**Federal Preference for Admission:** The preference given to otherwise eligible applicants under HUD's rental assistance programs who, at the time they seek housing assistance, are involuntarily displaced, living in substandard housing, or paying more than 50 percent of family income for rent.

**Financially Feasible for Rehabilitation:** A housing unit which can be rehabilitated to standard condition for less than 60% of the assessed value of the unit for conformance with the City's standard housing code.

**First Time Homebuyer:** An individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home that must be used as the principal residence of the homebuyer.

**For Rent:** Year round housing units which are vacant and offered/available for rent. (U.S. Census definition)

**For Sale:** Year round housing units which are vacant and offered/available for sale only. (U.S. Census definition)

**Frail Elderly:** An elderly person who is unable to perform at least 3 activities of daily living (i.e. eating, dressing, bathing, grooming, and household management).

**Group Quarters:** Facilities providing living quarters that are not classified as housing units.

**HOME:** The HOME Investment Partnerships Act, which is authorized by Title II of the National Affordable Housing Act.

**Homeless:** Individuals or families who lack the resources to obtain housing, whose annual income is not in excess of 50 percent of the median income for the area, who :

(1) have a primary nighttime residency that is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings;

(2) have a primary nighttime residence that is a supervised publicly or privately operated shelter designed to provide temporary living accommodations, or;

(3) are at imminent risk of homelessness because they face immediate eviction and have been unable to identify a subsequent residence, which would result in emergency shelter placement (except that persons facing eviction on the basis of criminal conduct shall not be considered homeless for purposes of this definition); or Handicapped person(s) who are about to be released from an institution and are at risk of imminent homelessness because no subsequent residences have been identified and because they lack the resources and support networks necessary to obtain access to housing.



**Homeless Family:** Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

**Homeless Individual:** An unaccompanied youth (17 years or under) or an adult (18 years or older) without children.

**Homeless Youth:** Unaccompanied person 17 years of age or under who is living in situations described by terms "sheltered" or "unsheltered".

**HOPE:** (Federal) Housing Opportunities for People Everywhere authorized by the National Affordable Housing Act which divides the program into three separate areas.

**HOPE 1:** The HOPE for Public and Indian Housing Homeownership Program, which is Title IV, Subtitle A of the National Affordable Housing Act.

**HOPE 2:** The HOPE for Homeownership of Multifamily Units Program, which is Title IV, Subtitle B of the National Affordable Housing Act.

**HOPE 3:** The HOPE for Homeownership of Single Family Homes Program, which is Title IV, Subtitle C of National Affordable Housing Act.

**Household:** One or more persons occupying a housing unit (U.S. Census Definition).

**Housing Problems:** Households with housing problems include those that (1) occupy units meeting the definition of Physical Defects; (2) meet the definition of Overcrowded; and (3) meet the definition of Cost Burden > 30 percent.

**Housing Structure:** A housing structure can contain one or more housing units.

**Housing Unit:** An occupied or vacant house, apartment, or single room (SRO housing) that is intended as separate living quarters. (U.S. Census definition)

**HUD:** The United States Department of Housing and Urban Development.

**Institutions/Institutional:** Group quarters for persons under care or custody.

**Landlord:** The owner of property, such as land, houses or apartments, which is leased or rented to another.

**Large Related:** A household of 5 or more persons which includes at least 2 related persons.

**Lead Based Paint Hazard:** Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency. (Residential Lead-Based Paint Reduction Act of 1992 definition.)

**LIHTC:** (Federal) Low Income Housing Tax Credit.

**Low Income:** Income that does not exceed 80 percent of the median income for the area, as determined by HUD with adjustments, for small and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. Note: HUD income limits are updated annually and are available from local HUD offices for the appropriate jurisdictions.

**Major Deterioration:** As a result of inadequate maintenance, defects of considerable number and severity have developed.

**Minor Deterioration:** As a result of inadequate maintenance, a few minor defects have developed.

**Middle Income:** Households whose incomes are from 96 to 120 percent of median income for the area, as determined by HUD, with adjustments for smaller or larger families, except that HUD may establish income ceilings higher or lower than 120 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

**Moderate Income:** Incomes that are between 81 and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

**MSA:** (Metropolitan Statistical Area) A HUD definition which includes all of Douglas County, both the un-incorporated, and incorporated areas.

**Non-Elderly Household:** A household which does not meet the definition of Elderly Household. (previously defined)



**Non-Family Household:** One or more unrelated individuals occupying a housing unit.

**Non-Homeless Persons with Special Needs:** Includes frail elderly persons; persons with AIDS, disabled families, and families participating in organized programs to achieve economic self-sufficiency.

**Non-Institutional:** Group quarters for persons not under care or custody. (U.S. Census definition used)

**Occupied Housing Unit:** A housing unit that is the usual place of residence of the occupant.

**Operation Bootstrap and other Self-Sufficiency Programs:** Programs undertaken by the Lawrence Housing Authority to promote economic independence and self-sufficiency for participating families.

**Other Household:** A household of one or more persons that does not meet the definition of a Small Related Household or a Large Related Household, or is an elderly household comprised of 3 or more persons.

**Other Low Income:** Incomes that are between 51 percent and 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes. (This term corresponds to moderate-income in the CDBG Program.)

**Other Vacant:** Vacant year round housing units that are not For Rent or For Sale. This category would include Awaiting Occupancy or Held.

**Overcrowded:** A housing unit containing more than one person per room.

**Owner:** A household that owns the housing unit it occupies. (U.S. Census definition)

**Physical Defects:** A housing unit lacking complete kitchen or bathroom (U.S. Census Definition).

**Poverty Level:** A threshold amount specified by HUD to determine the number of households who are living below the poverty threshold in the community. The poverty thresholds are revised annually to allow for changes in the cost of living as reflected in the Consumer Price Index. The average poverty threshold for a family of four persons was \$12, 674 as determined by the 1990 Census.



**Primary Housing Activity:** A means of providing or producing affordable housing - such as rental assistance, production, rehabilitation or acquisition - that will be allocated significant resources and/or pursued intensively for addressing a particular housing need. (See also, "Secondary Housing Activity".)

**Project-Based Rental Assistance:** Rental assistance provided for a project, not for a specific tenant. Tenants receiving project-based rental assistance give up the right to that assistance upon moving from the project.

**Public Housing CIAP:** Public Housing Comprehensive Improvement Assistance Program.

**Public Housing MROP:** Public Housing Major Reconstruction of Obsolete Projects.

**Rent Burden >30% (Cost Burden):** The extent to which gross rents, including utility costs, exceed 30 percent of gross income.

**Rent Burden >50% (Severe Cost Burden):** The extent to which gross rents, including utility costs, exceed 50 percent of gross income.

**Rental Assistance:** Rental Assistance provided for a project, not for a specific tenant. Tenants receiving project-based rental assistance give up the right to that assistance upon moving from the projects.

**Renter:** a household that rents the housing unit it occupies, including both units rented for cash and units occupied without cash payment of rent. (U.S. Census definition)

**Renter Occupied Unit:** Any occupied housing unit that is not owner occupied, including both units rented for cash and units occupied without cash payment of rent. (U.S. Census definition)

**Secondary Housing Activity:** A means of providing or producing affordable housing - such as rental assistance, production, rehabilitation or acquisition - that will receive fewer resources and less emphasis than primary housing activities for addressing a particular housing need. (See also, "Primary Housing Activity".)

**Section 8:** A housing assistance program for low income residents wherein the federal government pays a rent subsidy to private landlords on behalf of the low income eligible tenant.

**Section 215:** Section 215 of Title II of the National Affordable Housing Act. Section 215 defines what constitutes "affordable" housing projects under the Title II HOME program.



**Service Needs:** The particular services identified for special needs populations, which typically may include transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services to prevent premature institutionalization and assist individuals to live independently.

**Severe Cost Burden:** See Cost Burden > 50%

**Severe Mental Illness:** A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

**Sheltered:** Families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter, including emergency shelters; transitional housing for the homeless, domestic violence shelters, residential shelters for runaway and homeless youth, and any hotel/motel/apartment voucher arrangement paid because the person is homeless. This term does not include persons living doubled up or in overcrowded or substandard conventional housing. Any facility offering permanent housing is not a shelter, nor are its residents homeless. Sheltered homeless does not include any individual imprisoned or otherwise detained pursuant to an Act of Congress or State law.

**Small Related:** A household of 2 to 4 persons which includes at least two related persons.

**Special Needs Population:** Persons with disabilities (mental, physical, developmental), the elderly, persons with AIDS, and low income families who could benefit from participation in an organized program to achieve economic independence and self-sufficiency.

**Standard Condition:** By local definition, housing which meets or exceeds the expectations of decent, safe and sanitary housing and is in compliance with the City's standard housing code.

**Structurally Feasible for Rehabilitation:** A unit which, when the required rehabilitation work is completed, will comply with the definition for a standard housing unit.

**Substandard Condition and not Suitable for Rehabilitation:** By local definition, dwelling units that are in such poor condition as to be neither structurally nor financially feasible for rehabilitation.

**Substandard Condition but Suitable for Rehabilitation:** By local definition, dwelling units that do not meet standard conditions but are both financially and structurally feasible for rehabilitation. This does not include units that require only cosmetic work, correction or minor livability problems or maintenance work.



**Substantial Amendment:** A major change in an approved housing strategy. It involves a change to the five-year strategy, which may be occasioned by a decision to undertake activities or programs inconsistent with that strategy.

**Substantial Rehabilitation:** Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

**Supportive Housing:** Housing, including Housing Units and Group Quarters, that have a supportive environment and includes a planned service component.

**Supportive Service Need in FSS Plan:** The plan that PHA's administering a Family Self-Sufficiency program are required to develop to identify the services they will provide to participating families and the source of funding for those services. The supportive services may include child care; transportation; remedial education; education for completion of secondary or post secondary schooling; job training, preparation and counseling; substance abuse treatment and counseling; training in homemaking and parenting skills; money management, and household management; counseling in homeownership; job development and placement; follow-up assistance after job placement; and other appropriate services.

**Supportive Services:** Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

**Tenant Assistance:** Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance.

**Tenant-Based (Rental) Assistance:** A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance. The assistance is provided for the tenant, not for the project.

**Total Vacant Housing Units:** Unoccupied year round housing units. (U.S. Census definition.)

**Unsheltered:** Families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings. (e.g. streets, parks, alleys, etc.)

**Vacant Awaiting Occupancy or Held:** Vacant year round housing units that have been rented or sold and are currently awaiting occupancy, and vacant year round housing units that are held by owners or renters for occasional use. (U.S. Census definition.)



**Vacant Housing Unit:** Unoccupied year-round housing units that are available or intended for occupancy at any time during the year.

**Very Low Income:** Households whose incomes do not exceed 50 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families and for areas with unusually high or low incomes or where needed because of prevailing levels of construction costs or fair market rents. (This term corresponds to low-income households in the CDBG Program.)

**Worst-Case Needs:** Unassisted, very-low income renter household who pay more than half of their income for rent, live in seriously substandard housing (which includes homeless people) or have been involuntarily displaced.

**Year Round Housing Units:** Occupied and vacant housing units intended for year round use. (U.S. Census definition.) Housing units for seasonal or migratory use are excluded.

## APPENDIX SEVEN

### Addresses of Future Resources and Contacts

Technical resources can be provided by a variety of sources, both state and federal for the Housing Trust Fund. Much of the previously mentioned information for the fund was provided by Mary Brooks of the Housing Trust Fund Project, which is a non-profit corporation providing technical assistance to state and local municipalities. The expertise she can provide includes funding sources, administrative assistance, references and contacts for many trust funds across the country. She would be happy to make a personal visit to Lawrence to facilitate establishing the fund.

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