

Chapter Three: Housing and Neighborhoods

- 3.1 Introduction**
- 3.2 Vision**
- 3.3 Background**
- 3.4 Recommendations from the Cowley County Five-year Housing Action Plan (2014-2019)**
- 3.5 Housing Findings, Recommendations and Strategies from the 2021 Housing Assessment Tool**
- 3.6 2021 Housing Needs Survey**
- 3.7 Accomplishments**
- 3.8 Goals and Actions**

3.1 INTRODUCTION

Housing is an essential part of any community. The citizens of Arkansas City, and housing and community development experts as well, recognize that the availability of housing that is safe, affordable and suitable is critical to an acceptable quality of life. The City must plan for housing that meets the need for both the existing diverse population, and a slow-growing and diversified future population. This is not just a matter of planning for additional housing units, but of planning for a needed mix of housing types and costs. While the population is not forecasted to grow significantly, the recently completed 2021 Housing Assessment Tool (HAT) identified a housing shortage in Arkansas City, particularly in moderate and low income, single family housing, senior housing, and apartments. Top priorities identified in the HAT include improving the quality and supply of housing of all types. Other priorities not directly related to housing include maintaining and improving infrastructure, including the streets, water and wastewater systems. The City also needs to work on attracting retail and industrial businesses, development of parks master plans and development of a transportation plan.

The current Arkansas City household size of 2.41 per unit, as reported in the U.S. Census American Community Survey 2019 5-year estimate the total estimated population is 11,868. There are an estimated 5,776 housing units of which 4,641 are occupied. The Wichita State University Center for Economic Development and Business Research predicts that the Cowley County population will experience a slight increase through 2030 before declining slightly each 5-year period through 2070.

3.2 VISION

Arkansas City will maintain, and improve upon, its neighborhoods of well-maintained houses and yards, historic homes, tree-lined streets and parks. The community recognizes that these neighborhoods are, and will continue to be, some of its greatest assets. The continuation of these neighborhoods as quality places to live is integral to the City's future growth and vitality. Arkansas City will have a supply of housing that provides single-family as well as multi-family dwellings, both owner-occupied and renter-occupied, and housing which is safe, of good quality and affordable regardless of a resident's level of income.

3.3 BACKGROUND

The availability of good quality new housing, and well-maintained existing stock, is critical to the ability of the community to maintain and build upon the diversified economic base envisioned in this Plan. For example, a businessperson considering Arkansas City as a site will want to know that good quality housing exists nearby for both executives and employees. Likewise, an existing business having trouble filling workplace vacancies because of an inadequate supply of affordable housing for its employees will factor that problem into its decision-making regarding expansion or relocation. If the community has housing stock which serves to retain young people in the community, as well as provides for senior citizens, it will require attention to very different housing needs.

Simply put – in order to achieve the goal of an expanded and diversified economic base, the housing stock must cover a wide range of prices. There are measures the City can take to promote not just quality and quantity of housing, but also selection across the price range.

While owner-occupied housing comprises the majority of residential units in Arkansas City, attention may need to increasingly turn to the supply and cost of rental units. If the cost of new housing rises at rates above that for family household incomes, rental property will be in greater demand. Further, for some segments of the population rental property has become the preferred choice for housing – regardless of income. In particular, young workers, as well as retirees, will frequently select rental housing over owner-occupied housing – especially where rental properties exist in quality and quantity and across a broad range of rental payments.

There are blighted residential areas in Arkansas City where intervention is necessary. The City government can take a number of initiatives in order to improve on current conditions, to maintain and preserve what is already attractive, and to promote good qualities in future housing development. These initiatives include both direct action by the City government, and also the City government encouraging certain actions of, and investments by, the private sector.

While Household data from 2020 wasn't immediately available, the 2019 American Community Survey 5-Year Estimates provide reasonable data that can be used as a substitute. In 2019, there were 4,641 households and 2,782 families. The 2020 Census reported a total of 5,382 housing units of which 4,467 were occupied and 915 were vacant. The City's racial mix was 69.7% White alone, 3.1% Black or African American alone, 3.1% American Indian and Alaska Native alone, 0.4% Asian alone, 0.7% Native Hawaiian or other Pacific Islander, and 8.4% from other races and 14.3% from two or more races. The Hispanic or Latino population, which has grown significantly in recent years, stood at 21.8%.

Also available in the 2019 American Community Survey 5-year Estimates are some of the characteristics of housing in Arkansas City with an average household size of 2.41 persons, and an average family size of 3.13. The 4,641 households included 40.6% married couples living together, 40.1% were non-families and 35.4% were households comprised of individuals living alone. At the ends of the population continuum, 33.8% of the households had children under age 18, and 15.3% had a person 65 years or older who was living alone.

HOUSING DATA						
HOUSING CHARACTERISTICS	2010		2015		2019	
American Community Survey 5 Year Estimates	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Occupied housing units	4,571	±250	4,674	±212	4,641	±211
HOUSEHOLD SIZE						
1-person household	28.6%	±3.5	30.2%	±3.4	35.5%	±3.6
2-person household	34.1%	±4.0	32.0%	±3.6	27.9%	±3.2
3-person household	16.7%	±3.3	15.0%	±2.9	15.9%	±2.9
4-or-more-person household	20.5%	±2.8	22.7%	±3.2	20.6%	±2.7
OCCUPANTS PER ROOM						
1.00 or less occupants per room	96.0%	±1.6	97.6%	±1.3	97.7%	±1.1
1.01 to 1.50 occupants per room	3.5%	±1.5	2.1%	±1.3	2.0%	±1.2
1.51 or more occupants per room	0.5%	±0.6	0.3%	±0.4	0.3%	±0.5
HOUSEHOLD TYPE (INCLUDING LIVING ALONE) AND AGE OF HOUSEHOLDER						
Family households	64.5%	±4.1	63.7%	±3.4	59.9%	±3.7
Married-couple family	45.8%	±4.0	42.7%	±3.7	40.6%	±3.6
Householder 15 to 34 years	8.9%	±2.8	10.9%	±2.4	10.4%	±2.2
Householder 35 to 64 years	29.2%	±3.4	22.3%	±2.9	21.8%	±2.8
Householder 65 years and over	7.7%	±1.8	9.5%	±1.7	8.4%	±1.6
Other family	18.7%	±3.5	21.0%	±3.1	19.3%	±3.4
Nonfamily households	35.5%	±4.1	36.3%	±3.4	40.1%	±3.7
Householder living alone	28.6%	±3.5	30.2%	±3.4	35.5%	±3.6
Householder not living alone	6.8%	±2.8	6.1%	±2.3	4.6%	±1.6
FAMILY TYPE AND PRESENCE OF OWN CHILDREN						
With related children of householder under 18 years	34.5%	±4.0	33.7%	±3.6	33.8%	±3.1
With own children of householder under 18 years	29.7%	±4.0	30.2%	±3.8	29.9%	±2.8
No own children of householder under 18 years	4.8%	±2.4	3.6%	±1.5	3.9%	±1.6
No related children of householder under 18 years	65.5%	±4.0	66.3%	±3.6	66.2%	±3.1
AVERAGE HOUSEHOLD SIZE	2.62	±0.13	2.49	±0.10	2.41	±0.10
AVERAGE FAMILY SIZE	3.19	±0.16	3.05	±0.13	3.13	±0.13

HOUSING CHARACTERISTICS CONTINUED	2010		2015		2019	
American Community Survey 5 Year Estimates	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
HOUSING OCCUPANCY						
Total housing units	5,534	±243	5,532	±207	5,776	±214
Occupied housing units	4,571	±250	4,674	±212	4,641	±211
Vacant housing units	963	±195	858	±165	1,135	±189
Homeowner vacancy rate	2.4	±1.8	3.1	±2.5	1.3	±1.6
Rental vacancy rate	7.5	±5.5	3.7	±2.5	14.6	±5.6
UNITS IN STRUCTURE						
Total housing units	5,534	±243	5,532	±207	5,776	±214
1-unit, detached	4,381	±270	4,578	±223	4,607	±239
1-unit, attached	89	±36	28	±23	25	±21
2 units	188	±98	152	±65	145	±67
3 or 4 units	285	±129	216	±84	326	±99
5 to 9 units	85	±66	173	±77	194	±93
10 to 19 units	33	±49	10	±16	55	±53
20 or more units	232	±73	193	±73	187	±72
Mobile home	241	±107	182	±70	237	±107
Boat, RV, van, etc.	0	±109	0	±16	0	±16
HOUSING TENURE						
Occupied housing units	4,571	±250	4,674	±212	4,641	±211
Owner-occupied	2,934	±264	2,589	±200	2,807	±195
Renter-occupied	1,637	±214	2,085	±200	1,834	±241
Average household size of owner-occupied unit	2.60	±0.16	2.39	±0.14	2.37	±0.14
Average household size of renter-occupied unit	2.64	±0.26	2.61	±0.17	2.46	±0.21
VALUE						
Owner-occupied units	2,934	±264	2,589	±200	2,807	±195
Less than \$50,000	1,247	±198	901	±117	1,008	±157
\$50,000 to \$99,999	1,134	±167	1,080	±159	1,108	±157
\$100,000 to \$149,999	313	±100	363	±97	378	±113

HOUSING CHARACTERISTICS CONTINUED	2010		2015		2019	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
American Community Survey 5 Year Estimates						
VALUE (CONTINUED)						
\$150,000 to \$199,999	169	±65	149	±65	174	±67
\$200,000 to \$299,999	49	±33	71	±39	105	±46
\$300,000 to \$499,999	22	±26	15	±15	14	±17
\$500,000 to \$999,999	0	±109	0	±16	7	±13
\$1,000,000 or more	0	±109	10	±12	13	±20
Median (dollars)	58,000	±5,477	66,500	±3,642	64,100	±4,798

GROUP QUARTERS POPULATION (DECENNIAL CENSUS)	2000	2010	2020
Total:	496	562	597
Institutionalized population	177	129	183
Correctional facilities	0	2	0
Nursing facilities/Skilled-nursing facilities	166	106	159
Other institutional facilities	11	21	24
Noninstitutionalized population	319	433	414
College/University student housing	231	401	402
Other non-institutional facilities	88	32	12

YEAR OF CONSTRUCTION	1939 or Before	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-1999	2000-2009	2010- Present
NUMBER OF HOUSES	2,905	184	795	222	278	174	71	92	65

**Source: City of Arkansas City Neighborhood Services Division, Cowley County Appraisers Office, 2020.*

3.4 HOUSING RECOMMENDATIONS FROM THE COWLEY COUNTY FIVE-YEAR HOUSING ACTION PLAN (2014-2019)

The following points were extracted from the Housing Action Plan and present the priority housing programs proposed for Cowley County from 2014-2019. In the Plan the purposes were defined and an estimated cost for each program and any available cost subsidies. The entire Housing Action Plan and County Comprehensive Housing Study are available as an appendix to this Plan.

- Create a Cowley County Housing Partnership (CCHP), as the lead local group for Community housing capacity building, educational and promotional activities in Cowley County.
- Establish an Employer’s Housing Assistance program, encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing
- Initiate a Continuum of (Housing) Residential Care Program in the County, directed at persons and families 62+ years of age
- Create a Cowley County Land Bank Program
- Organize a County-Wide Housing Investment Club
- Plan and implement an annual Cowley County Housing Summit
- Area-wide Housing Code Inspection and Rental Licensing Program, to provide year-round, on-going housing inspection and enforcement and licensing program.
- Single Family Owner Housing Rehabilitation Program, 145 units moderate rehabilitation at \$30,000 to \$38,000 per unit in Cowley County, by 2019, to meet the needs of low- to moderate-income households
- Purchase and Demolition of 45 substandard, dilapidated housing units in Cowley County, by 2019 and establish a Land Bank of property (lots) for redevelopment purposes
- Single Family Purchase-Rehab-Resale/Re-rent Program, 60 units, 3+ bedroom houses, standard amenities in Cowley County, by 2019, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI)
- Develop Elderly Rental Housing Programs, 46 units: Arkansas City: 24 Winfield: 22. Scattered Site, Mixed income, 2-bedroom Duplex or Triplex units, standard amenities, to meet the rental housing needs of low- to moderate-mixed income elderly households (51%+ AMI)
- Develop Cowley County Elderly Homeownership Initiative, 80 units: Arkansas City 34, Winfield 34, and Remaining Communities 2 each. Scattered site, mixed income, 2 & 3 bedroom single family, patio home and duplex units, standard amenities, complete accessibility design, to meet the needs of moderate-income elderly households (65%+ AMI)
- Develop Housing Rehabilitation/Modification Program, 70 units: Arkansas City 26, Winfield 20, and Remaining Communities 4 each. Standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0 to 80% AMI) Elderly and Special Population Households, with a person with a disability.
- Develop, as needed, up to 72 units of affordable elderly rental housing in a licensed Assisted Living Facility with supportive/specialized services for near-independent and frail-elderly

residents of the Cowley County Communities. Arkansas City and Winfield 28 units, Dexter 16 units.

- Single Family Rental, Credit- or Lease-To-Own Program, 31 units. Arkansas City 15, Winfield 16. Scattered Site, Mixed Income 3+ bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51 to 80% AMI)
- General Rental Housing Program, 90 units. Arkansas City 40, Winfield 38, Remaining Communities 2 each. Scattered Site, Mixed Income duplexes, town homes, patio homes and apartments, consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable rental housing needs of moderate-income workforce households (51% to 125% AMI)
- Family Homeownership Initiative, 202 units. Arkansas City 54, Winfield 60, Remaining Communities 3 each, Rural County 70. Scattered site, Mixed Income, Single Family Units, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI)
- Single Room Occupancy Housing Program, 20 rooms, 10 each in Arkansas City and Winfield, to meet the needs of low- to moderate-income, single person workforce households (35% to 80% AMI).
- Owner/Rental Housing Initiative for Special Populations, 18 units: Arkansas City 8, Winfield 10. Scattered site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI)
- Downtown Owner & Rental Units, 58 units: Arkansas City 26, Winfield 32. Mixed Income, Scattered site, 1 & 2 bedroom apartments, families and elderly households.

3.5 HOUSING FINDINGS, RECOMMENDATIONS AND STRATEGIES FROM THE 2021 HOUSING ASSESSMENT TOOL (HAT)

In 2021, the City applied for a Community Development Block Grant for Housing Rehabilitation. As part of the application process, the City completed a Housing Assessment Tool (HAT). The following is a brief excerpt from the HAT. The full document will be included with this Plan as an Appendix.

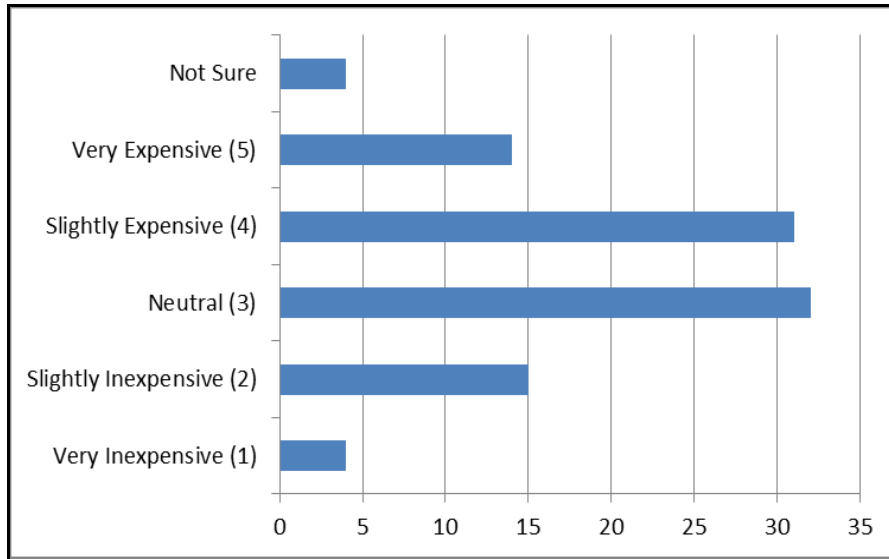
The specific housing needs identified are moderate- and low-income, single-family housing; senior housing; and apartments. Currently, due to a lack of available and suitable senior housing and complexes, many senior citizens are choosing to stay in their larger homes. This has a ripple effect by causing a shortage of low- and moderate-income homes for families desiring to move out of their apartments or rentals and into “starter homes”. In addition, the housing stock within the City is extremely old, with 62% of houses having been built before 1960, so there is a need to demolish and rebuild homes or at least significantly renovate them, to bring these homes up to modern and adequate living standards.

Apartments are also needed, partly because of local college students, but also due to the largest employer, Creekstone Farms, busing in numerous employees every day from outside of Arkansas City. During one meeting, a local builder indicated that enough demand existed for a new 100-unit complex (in addition to an additional manufactured housing subdivision). Adding more apartments also could have the added benefit of adding pressure to local landlords to fix up their own rentals, improving the overall quality of rental housing in the community.

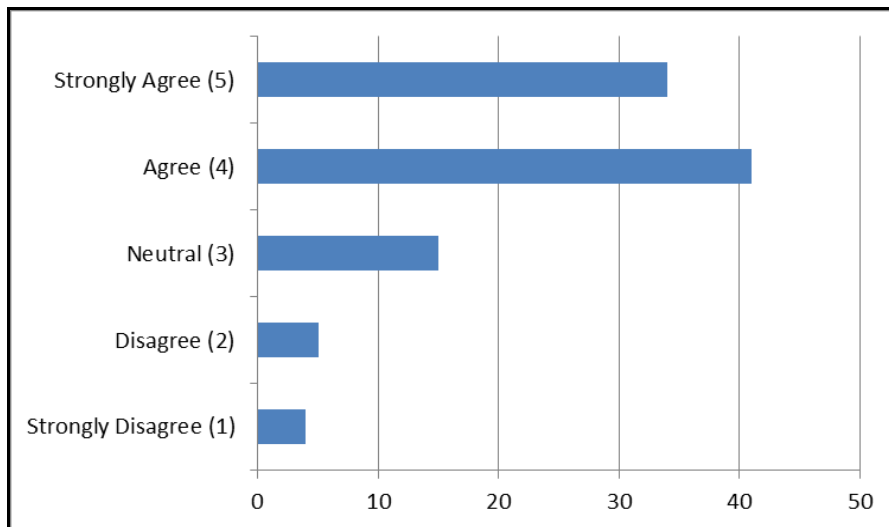
The biggest opportunity that exists within Arkansas City is a community that recognizes the need to improve upon the housing options and quality. The community seems willing to come together and collaborate to address this need.

3.6 HOUSING NEEDS SURVEY 2021

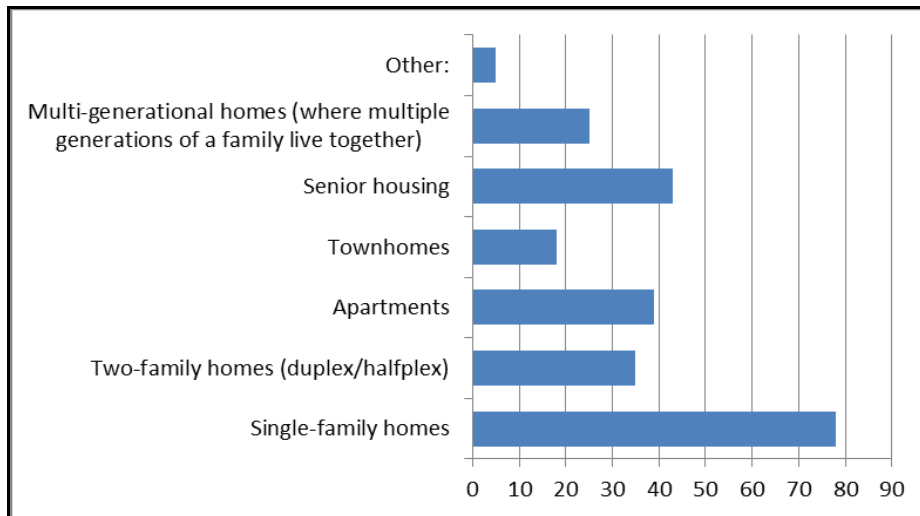
In 2021, a Housing Needs survey was conducted through the FlashVote platform. Respondents were asked how inexpensive or expensive housing is in Arkansas City. From these responses, it would appear that housing in Arkansas City is becoming more and more expensive compared to local wages. This was likely influenced by the COVID-19 pandemic which has caused housing prices to rise nationwide and in Cowley County as well according to the County Appraiser.



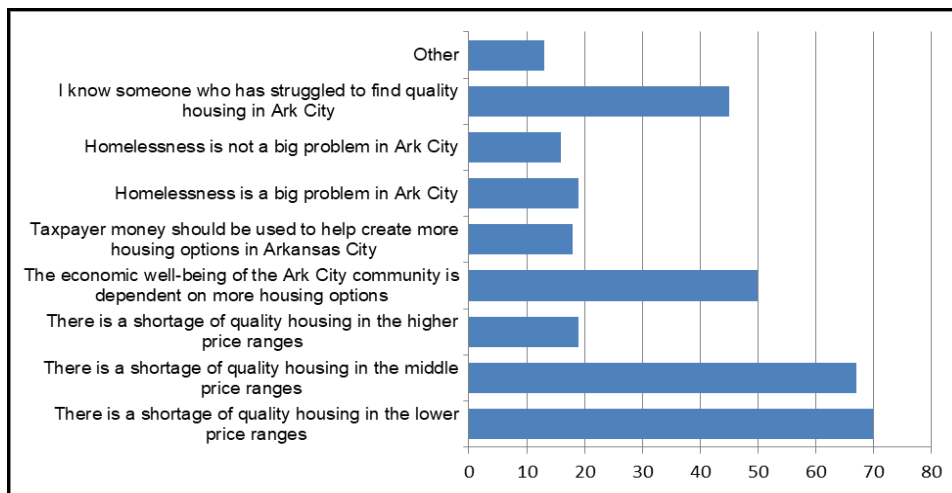
In another question, respondents were asked about their opinion that the range of housing costs should match people’s incomes. This question is similar to the first. Unsurprisingly, the majority of respondents felt that housing costs need to match local wages.



Next, respondents were asked what they felt the greatest housing needs were. The majority of respondents felt that traditional housing offerings are the most important needs in Arkansas City. There also appears to be a desire to create additional senior housing. There doesn’t appear to be as much support for townhomes. Other housing needs listed included: Income based housing, room shares, and community projects aimed at providing assistance to improve existing housing.



It appears from these responses that respondents felt that there are shortages of quality housing in the lower and middle price ranges but that the higher price range housing is sufficient. There was also a strong sense that the economic well-being of Arkansas City is dependent on more housing options. Respondents didn't feel that homelessness was an issue in Arkansas City, but many did note that they knew someone who had struggled to find quality housing and some of the additional responses indicated there was some need for a homeless shelter. Additional responses to this question included:



- *There is a shortage of people who are able to pay rent and be quality renters in Arkansas City.*
- *Renter should make 3 times income compared to rent cost. So, \$600 rent the tenant should make \$1800 mo [per month]*
- *Our City needs a women/children homeless shelter*
- *Prices of homes are where they should be; it's the exorbitant property taxes that price people out.*
- *Tax rates need to be way lower. We pay the same percentage as people in Nashville.*
- *Many homes & yards are poorly maintained.*
- *There are a lot of dilapidated homes, whether habitable or not, they need updated, torn down or [rebuilt]*
- *Revitalization of single-family homes instead of demolition. Also need preexisting homes codes*
- *Many of the homes in town need painted, repaired, new wiring.*

- *Money should be used to repair existing homes and surrounding areas. Improve the face of our town.*
- *With our aging community we need more assisted living areas*
- *We should waive the fees for the contractor building the duplexes south of Creekstone. They're needed.*

From these additional comments we can also see that it is difficult to find rental properties in a range that residents can afford. There is also a need to improve the existing housing stock. One suggested that fees should be waived to encourage new development and another suggested that codes should be relaxed to encourage revitalization of existing homes.

Respondents were also given the opportunity to add any additional comments they had. Many of the same themes were found in these comments. A number of references are made to beautification and code enforcement. There seems to be support for both unless it hinders proper development. There was mixed opinions on whether tax dollars should be used to support housing projects. There was some support for senior housing and affordable housing as well. The responses are printed here without editing except to remove names of individuals.

- *Majority of people take care of their property, but a minority do not, and it leads to the decay of properties to uninhabited state or demolition.*
- *Tax dollars should not be used to provide housing. I am not opposed to tax abatements for a period of time for new single family or duplex housing.*
- *There should be income-based housing options for teenagers who are not yet 18, but whose home lives are horrible. They have after-school and weekend jobs and some income, but fail at school, because of their home life. They cannot sign a regular lease due to their age and fall through the cracks.*
- *"A nice senior condominium community*
- *More 55+ housing needed*
- *It seems there is a shortage of people who can actually pay reasonable rent and take reasonable care of a rental house, i.e. pay on time, keep lawn mowed, etc. It has been my experience that many people move in, get behind rent, destroy the house, sneak in animals, and move out in the night leaving your house destroyed. Sadly, it is hard to find qualified tenants. This has NO racial bias, it has been the same across the board, regardless of race.*
- *The City should create a fund that will help citizens fix up their properties. Money could be loaned for qualifying projects with little or no interest charged.*
- *Beautification ordinance need to be enforced.*
- *Affordable housing close to shopping is highly needed.*
- *We need to invest in restoring what we currently have.*
- *We need to help owners to develop their vacant houses into decent properties for rentals. There are many vacant houses that can be used.*
- *I think we need to take a closer look at what we have and utilize it in a more constructive manner. We need to restore buildings and repurpose them. We should also make efforts to educate people about stewardship responsibilities related to the care and upkeep of our homes and community spaces. Then we need to help some accomplish this task by lending a helping hand until they can continue these tasks on their own, much like the "teaching man to fish" adage. Services such as these will not only project a better image to the world around us but also*

demonstrate a genuine commitment to each other as a community. Ultimately, we have everything we need, we just need to combine a little ingenuity, creativity, and care for what we have been provided; including each other.

- *Help the contractors out that are trying to solve the problem.*
- *We want people who get a job in Ark City to live in Ark City. How many people work in AC, but live in another town? Habitat for Humanity has met a need one house at a time.*
- *AC needs senior housing for middle income persons like Winfield. Duplex, apartments etc.*
- *I support removing or updating dilapidated housing and renovating/revitalizing neighborhoods. More incentives are needed to support this type of initiative to provide options for varying income levels.*

3.7 ACCOMPLISHMENTS

A number of housing studies have been completed since the 2013 Plan was adopted. Those plans have been implemented at various degrees. In 2014, a comprehensive study and plan was commissioned by Cowley County to identify housing needs of the entire county. The implementation of this plan was to be completed by 2019 as summarized in Section 3.4. This plan estimated that 199 new housing units would be needed in Arkansas City, with 94 being owned units and 105 being rentals. By the end of 2019, 75 new housing units had been built, but with no housing development happening in the downtown area. This study established a need for housing within the city prior to the current housing challenges resulting from the COVID-19 pandemic but unfortunately this goal was not fully met.

In 2018, a Moderate-Income Housing grant was awarded to the City for infrastructure at Compass Point Addition. 54 total housing units are planned when this project is complete set for the end of 2022. This project requires that all renters have incomes in the moderate-income range as defined by the Department of Commerce. Also, in 2018, the City established a new Land Bank program to supplant the existing program. The new program provided new guidance and developed a Land Bank Board of Trustees to oversee the program. The Land Bank is used to take tax delinquent properties and put them back on the tax rolls.

In 2019, a 48-unit senior housing complex was built that was funded using Low-Income Housing Tax Credits. These two projects helped to bring housing from multiple income ranges and age groups. Several individual contractors have been taking advantage of the Neighborhood Revitalization Plan's tax rebate program to build in-fill housing.

In 2021, the City completed a Housing Assessment Tool as part of an application for a housing rehabilitation grant through the Community Development Block Grant (CDBG) program. The award would be for \$300,000 and would rehabilitate 12 houses in the Oklahoma and Colorado Avenue neighborhood in Northwest Arkansas City. As this plan was being finalized, it was learned that the City was awarded this grant amount. Also, in 2021, the City established a Rural Housing Incentive District in the Downtown Historic District allowing tax incentives for property owners wishing to develop their upper floors into housing.

The City also has an active code enforcement program. The City enforces the 2015 International Property Maintenance Code to remove the accumulation of debris/junk, noxious weeds and abandoned vehicles, as well as demolishing dangerous structures. In 2018, the City passed an ordinance that modified Municipal Code to lessen standards for landlords. The provision allowed landlords to work on their rental properties without being licensed.

3.8 GOALS AND ACTIONS

Arkansas City should be filled with many different types of residential neighborhoods, featuring well-maintained and attractive housing, which will meet the needs of residents by providing safe, suitable and

affordable places to live. Achieving this result can be sped up by greater engagement and proactive policies by the city government.

Housing and Neighborhoods – The City should contain a wide variety of housing and neighborhood types ranging from traditional and historic neighborhoods to modern subdivisions. The City should include a variety of neighborhoods consisting of single-family site-built homes, and manufactured housing, townhouses, and multi-family housing structures, located consistent with the future land use map. Housing should be compatible with the general character of the surrounding neighborhood. The City should feature residential neighborhoods with public spaces where neighbors can meet and in some areas of the City those neighborhoods should allow limited and small-scale commercial sites that serve residents of the area.

Goals or actions are organized around priorities. Generally, where specific actions build on a goal, they will be listed immediately following the goal. Some goals may not have specific actions. Short term priority means it should be achieved within the next 5 years. Medium term priority means it should be achieved within 5-10 years. A long-term priority means it should be achieved in 10 or more years.

GOAL/ACTION	PRIORITY		
	SHORT	MEDIUM	LONG
ENCOURAGE THE AVAILABILITY OF HOUSING FOR ALL AGES AND INCOME GROUPS	X		
Develop Senior Housing	X		
Encourage reinvestment in existing homes	X		
Encourage Rehabilitation/Removal where necessary through code enforcement	X		
Establish additional Rural Housing Incentive Districts	X		
Continue use of Neighborhood Revitalization Tax Rebate Program	X		
Consider developing housing plans for specific areas to target	X		
ENCOURAGE MORE BUILDERS TO INVEST IN HOUSING BY FINDING WAYS TO REDUCE THE COST TO BUILD	X		
Waive fees based on volume of housing units proposed	X		
Expand land bank and consider donating land from the land bank to housing developers	X		
Evaluate permit fees and other related development fees	X		
ENCOURAGE THE REMOVAL OR REHABILITATION OF DILAPIDATED OR DETERIORATED STRUCTURES	X		
Apply for housing grants to remove dilapidated structures	X		
Use Land Bank to forgive demolition costs if owner agrees to donate land.	X		
Waive fees for demolition	X		
Evaluate permit fees and other related development fees	X		
Create a fund to help citizens fix up their properties	X		
Continue use of Neighborhood Revitalization Tax Rebate Program	X		

