

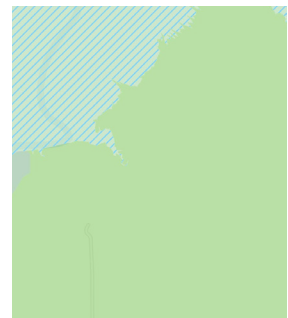
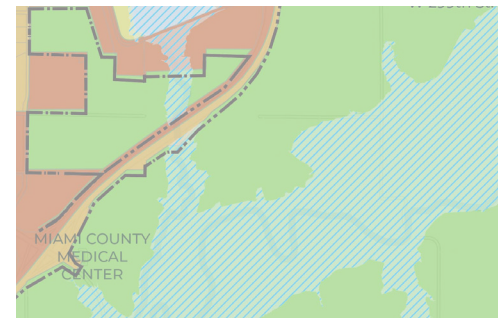
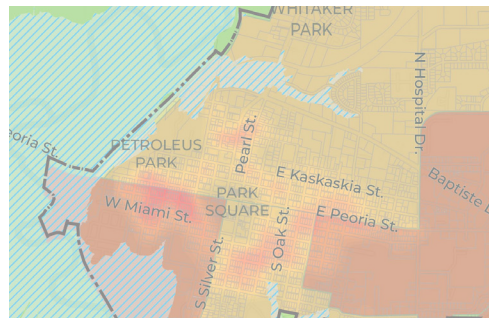
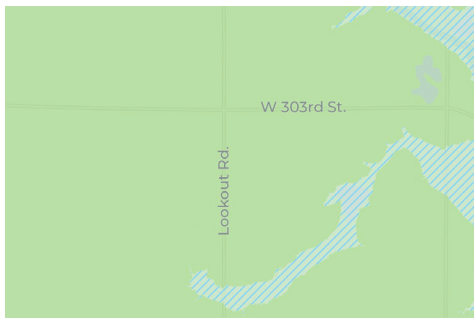
HOUSING NEEDS ANALYSIS

PLANNING
PAOLA



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Housing Needs Analysis



Housing and neighborhoods contribute to the quality of life and character in a community. Ensuring that all residents have access to decent and safe housing is crucial to building a healthy and happy community. This section examines current housing conditions and influential data points to produce recommendations on how to preserve and provide a well-rounded housing stock for current and future residents of Paola.

Discussed in this section:

- › Peer city comparisons
- › National, state, and local level housing data
- › Public input summary
- › Community and Neighborhood level housing data
- › Windshield survey analysis
- › Goals and corresponding policies and action items



A Place to Call Home

Paola's history and community-centric values are on full display as you drive throughout its neighborhoods. The single-family homes in the heart of Paola are rich with architectural features and character; no one home is the same.

The guiding principle presented to the right paints a clear picture of where Paola wants its housing stock to be. Providing housing options for all ages, incomes, and lifestyles will improve the quality of life for all residents and produce a well-rounded housing stock. Retaining the rich history and character of existing single-family homes will allow Paola to maintain its charm. Lastly, Paola strives to supply a housing stock that is walkable, attractive, and safe.

A guiding principle for Housing + Neighborhoods

“Paola not only offers a diverse set of housing options, but a home for residents of today and tomorrow. The housing stock in Paola is comprised of options to suit all ages, incomes, and lifestyles. Paola invests in its older neighborhoods while actively seeking opportunity areas for new residential growth including the downtown. Paola has strong neighborhoods that are walkable, attractive, and safe. New residential development will build upon Paola's charm.”





Housing + Neighborhoods

Strategic Opportunities

The Housing Strategic Opportunities Map, displayed in Figure 1.1, identifies opportunities for specific recommendations related to Paola's housing stock. The strategic opportunities include:

Priority infill areas

The neighborhoods that fall within the green boundary are proposed as priority locations for infill redevelopment. Infill redevelopment identifies vacant or dilapidated parcels, leverages existing infrastructure for redevelopment, and provides new housing that the community is in need of. The area within this boundary already has pockets of vacant parcels ready for infill redevelopment. As other homes fall into disrepair or become dilapidated, it adds to the opportunities for additional infill housing.

Hot-spot rehabilitation nodes

Later in this chapter, a hot-spot analysis map identifies vulnerable residences in Paola. Additionally, there was a correlation in the location of deteriorating and dilapidated parcels and the location of the more intense hot spots. These areas will require careful attention moving forward in order to uplift and secure a high quality of life for the residents in these neighborhoods.

Expand housing options with medium-to-high density housing

The public input and data analysis phases in the comprehensive planning process revealed a strong need for varied housing typologies and more homes in general. By adding a variety of typologies and price points, residents will be able to move around the community to a home that best fits their household and income. These developments should include townhomes or rowhouses, cottage style developments, quadplexes,

and apartments.

Accessory Dwelling Units (ADUs) and best practices

Accessory Dwelling Units (ADUs) are smaller, independent residential dwelling units located on the same lot as a stand-alone single-family home. The map identifies ideal areas for these to be located within the purple ovals. These areas were identified for their larger parcel sizes and would allow for more conventional, stand-alone ADUs; however, the neighborhoods not detailed on the map should also be considered for ADUs when they meet lot size requirements or propose a non-conventional ADU (such as a garage or basement conversion).

Increase single-family subdivisions

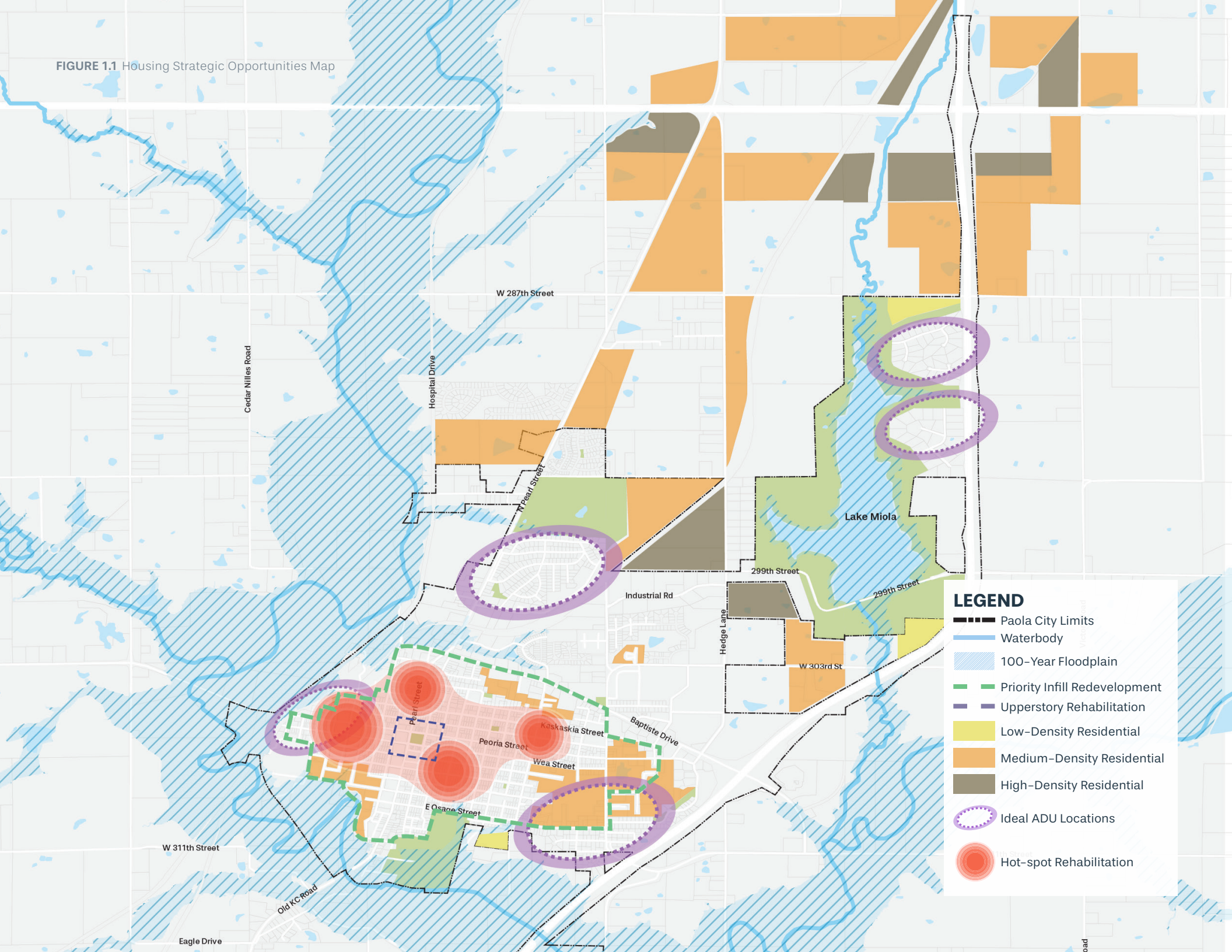
Public input revealed a strong desire for additional single-family subdivisions at entry- and mid-level status. The addition of these developments grant residents looking to buy their first home the

opportunity to find one within their price range and allow another household to subsequently move-up into a new home. The areas highlighted in yellow on the map identify proposed single-family residential areas located within the current city limits per the Proposed Future Land Use Map.

Upperstory Rehabilitation

Surrounding iconic Park Square, the downtown businesses have an opportunity to provide a unique downtown living experience by rehabilitating the upperstory units into new residences. The blue dash line along the one-block radius of Park Square identifies the structures most suitable for this type of rehabilitation

FIGURE 1.1 Housing Strategic Opportunities Map





Introduction

The Housing Chapter for the Planning Paola 2050 Comprehensive Plan serves as a separate document and extension to the overall plan. The Planning Paola 2050 Comprehensive Plan serves to provide a vision for the growth and development of the community over the next 30 years. The two plans are intended to guide the community down a strong path to better serve the residents of Paola.

Why Now

The preliminary level of analysis performed in a conventional comprehensive plan provides a general understanding of the housing market via Census data and public input. The State of Kansas requires a Housing Needs Analysis (HNA) in order to qualify for any State-level housing assistance programs. This next-level analysis takes the preliminary data and elevates it to better grasp the community's needs through a more in-depth analysis of both

qualitative and quantitative data. Both the Planning Paola 2050 Comprehensive Plan and HNA work to support one another—justified and grounded in quantitative data, public input and engagement, and a windshield survey. Of course, there is a lot more that Paola offers, too. As the County seat, Paola represents an important center of services and civic-oriented activities, vital to residents of all ages and abilities throughout the region. A strong school system, extensive public recreational facilities and convenient access from Highway 169 are also defining features of the community.

This plan will recommend actions the City of Paola can take to help preserve and enhance all these elements that define what makes the community so special in the eyes of both residents and visitors, while also addressing current issues and challenges.

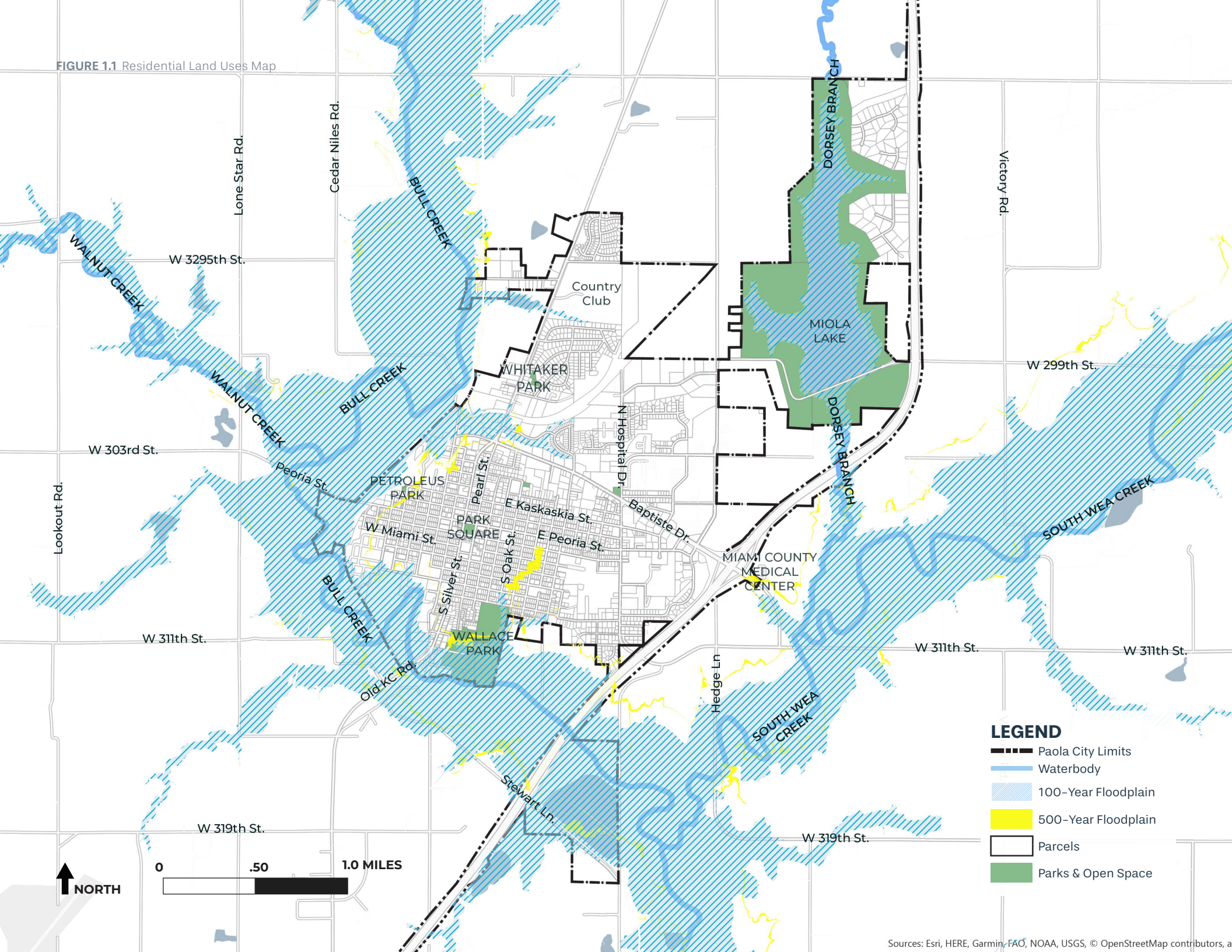
About the Housing Needs Analysis

The State of Kansas Requires a Housing Needs Analysis (HNA) to be conducted in order to qualify for any State-level housing assistance programs. This study is comprised of seven sections, broken down into

- › Strategic Opportunities
- › Introduction
- › Housing Trends
- › Getting to Know Paola
- › Community Level Data
- › Neighborhood Level Data
- › Goals

Each of these sections build upon one another to create a clear picture of what Paola's housing stock has to offer and how it can be improved. The result of this study will include recommendations and a guide to implementation for the City of Paola to carry out.

FIGURE 1.1 Residential Land Uses Map



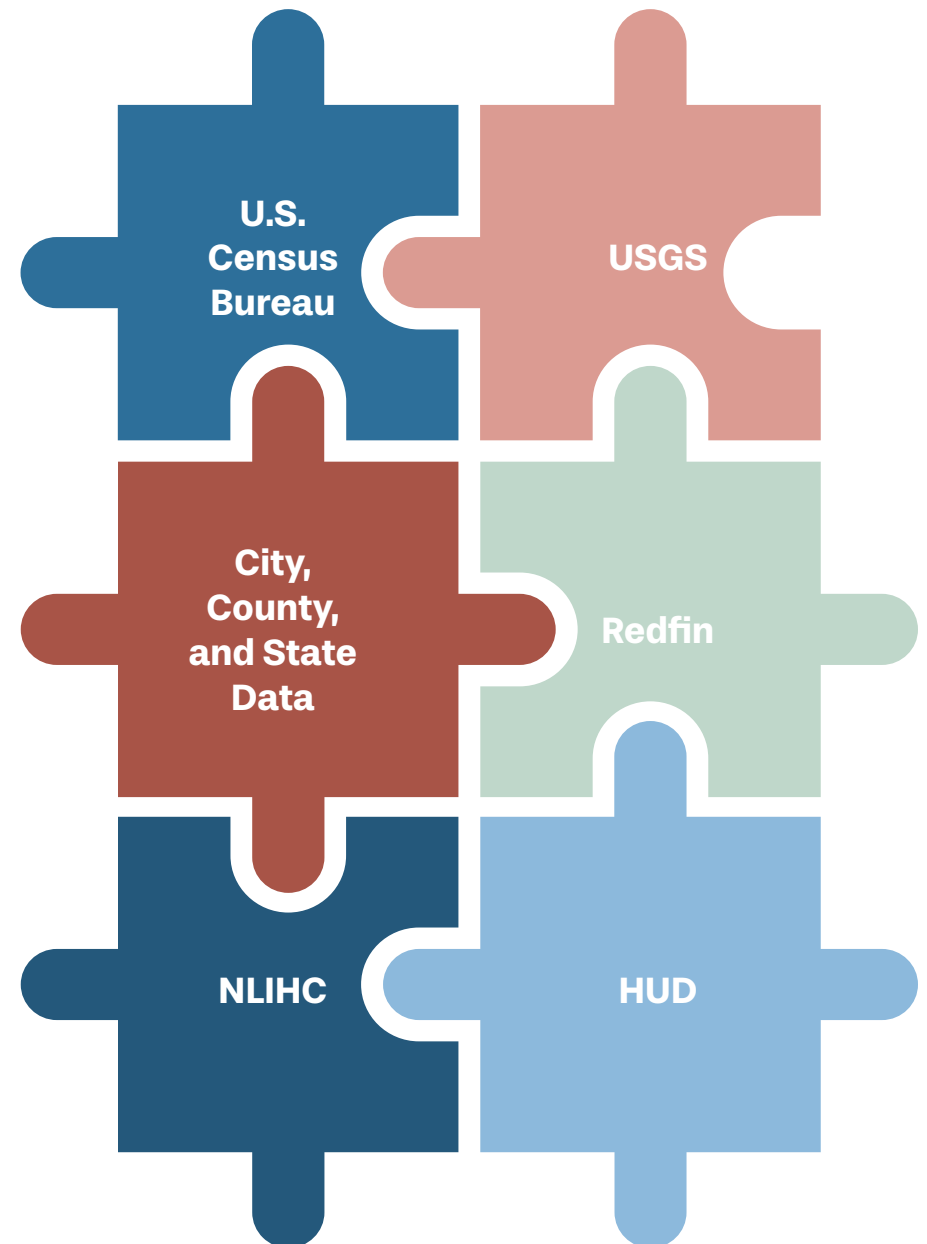


Introduction

Data Types

Data Types

In order to conduct this housing study, a variety of data sources and types were utilized to better understand the existing and future needs for housing in Paola. Data sources, listed to the right, were leveraged with internally collected data throughout the comprehensive planning process to provide a clear snapshot of housing in Paola. An additional impact of the COVID-19 pandemic led to the delay in 2020 Census data. The data that has been released to-date is categorized as "experimental" data. This study, unless strictly specified in the source, utilizes U.S. Census Bureau 2019 American Community Survey 5-Year Estimates for demographic, economic, and household-related data to ensure a more sound picture is presented of Paola's housing stock.



Introduction

Peer City Comparison

Peer Cities

A Peer City comparison analysis offers insight into where Paola stands on a variety of topics among its neighboring communities. These communities were chosen for their general proximity to Paola and the KC Metro.

of the pack in population with an estimated 5,768 residents. Gardner is the most populous community with 21,528 residents. Figure 1.4 examines median age throughout these communities. Paola's median age is the highest of all at 41.1 years old. This may be attributed to the high number of seniors that call Paola home.

Population + Age

In Figure 1.3, Paola ranks middle

FIGURE 1.3 Peer City Population Comparison

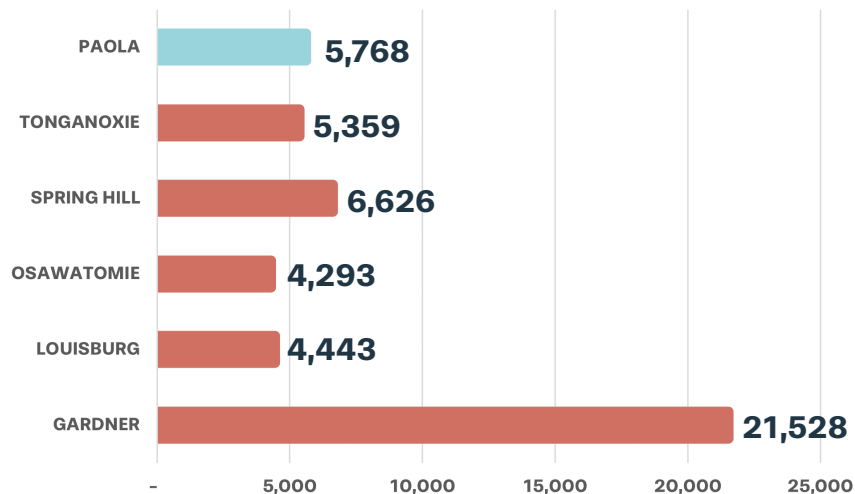
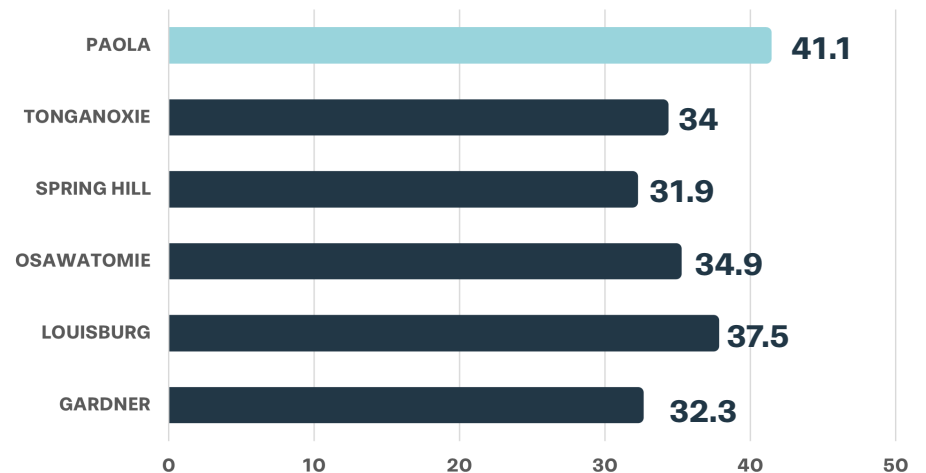


FIGURE 1.4 Peer City Median Age Comparison



Introduction

Peer City Comparison Cont'd

Income + Poverty Comparison

Figure 1.5 compares the distribution of income ranges throughout the peer cities. The bold, light blue line represents Paola and highlights a greater presence of incomes in the \$25,000–\$34,999 and \$50,000–\$99,999 ranges. This is generally lower when compared to neighboring communities. As we take a look at median household incomes, this trend continues. Compared to its peers, Paola has the lowest median household income. Again, the high presence of seniors on fixed incomes and low-earning households attribute to this data. Figure 1.7 illustrates the percent of population that is below the poverty line. Osawatomie has the highest percentage at 20.3 percent. Paola is ranked 3rd in the data with 8.2 percent of its population living below the poverty line.

FIGURE 1.5 Peer City Income Range Comparison

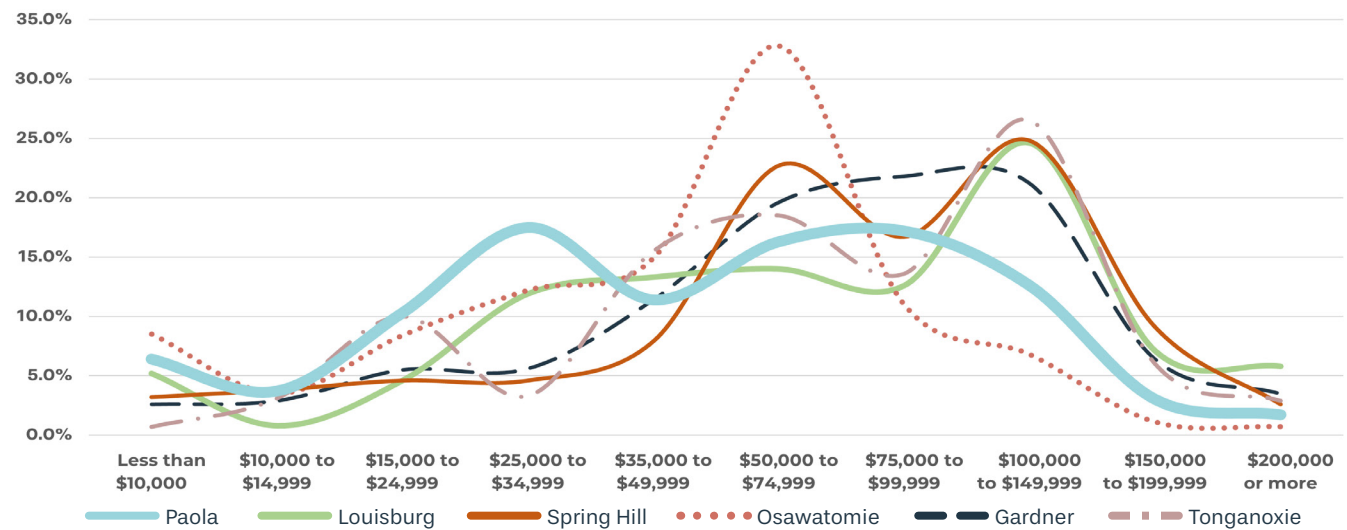


FIGURE 1.6 Peer City Median Household Income Comparison

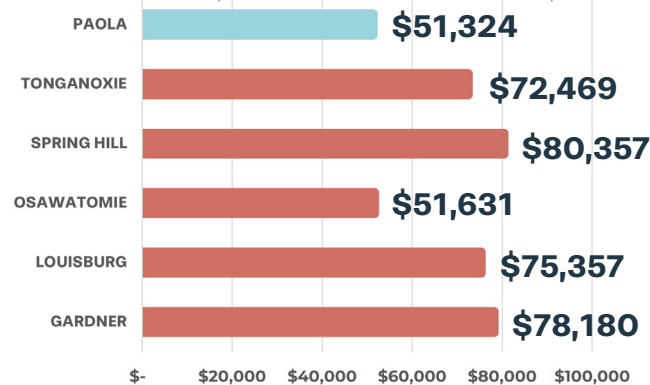
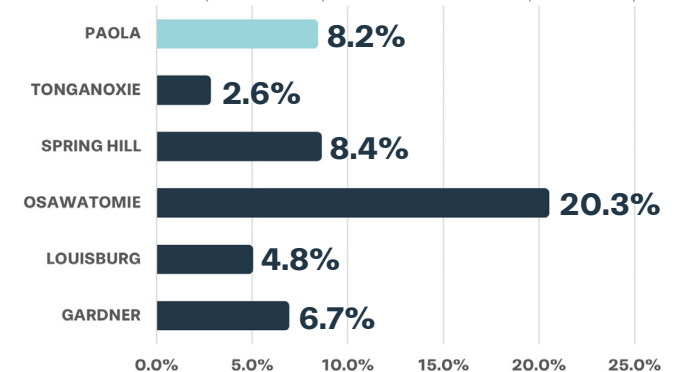


FIGURE 1.7 Peer City Percent Population Below Poverty Line Comparison



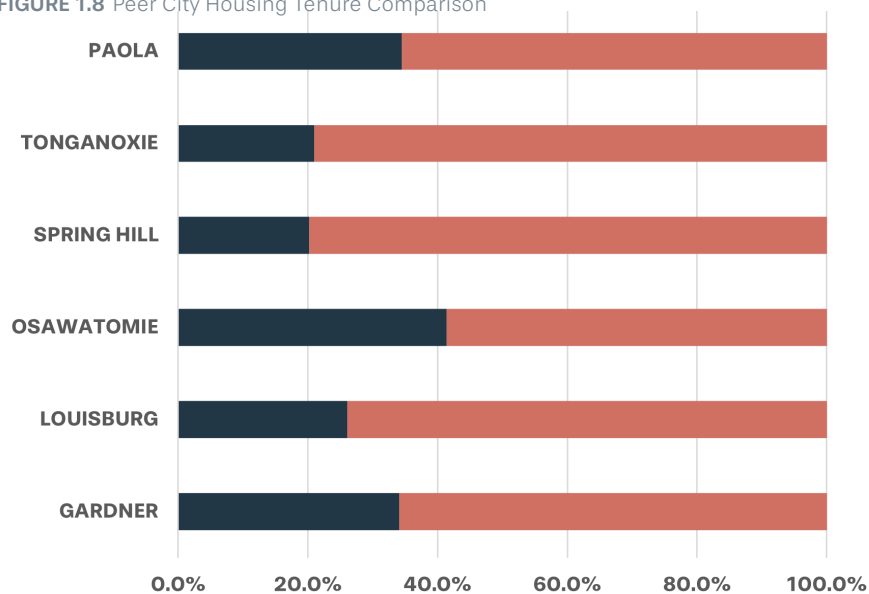
Introduction

Peer City Comparison Cont'd

Housing Tenure

Housing tenure examines the breakdown of renter-occupied versus owner-occupied units. In all of the peer cities, they are predominately owner-occupied. Paola and Osawatomie have the highest renter-occupied percentages at 34.5 percent and 41.4 percent respectively.

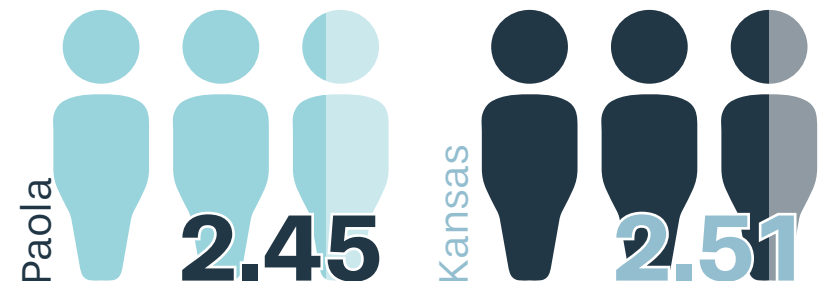
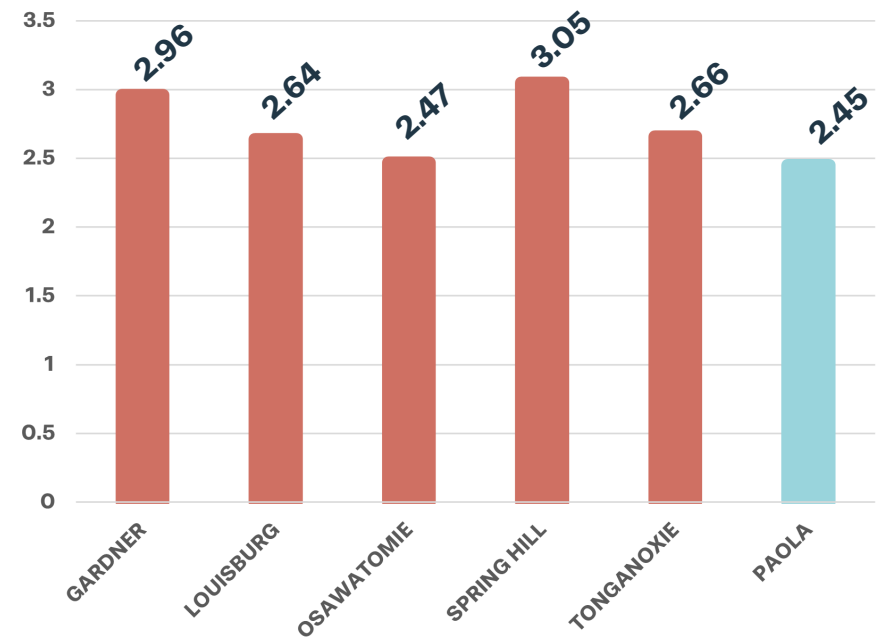
FIGURE 1.8 Peer City Housing Tenure Comparison



Average Household Size

Average household size provides insight into the predominate household makeup in a community. In all of the peer cities, it is evident that there is a high presence of families with at least one child per household.

FIGURE 1.9 Peer City Average Household Size Comparison





Housing Trends

Understanding the Nation's Housing Trends

COVID-19 Impacts Nationwide

The COVID-19 pandemic impacted every aspect of life in 2020. As adults and children were sent home to shelter-in-place and social distance, issues that have plagued the housing stock for decades were heightened and brought to the forefront of attention. The government provided short-term interventions through stimulus checks and moratoriums on evictions. While these interventions were quite helpful in assisting to stabilize housing security, they did not resolve the overall housing crisis.

Cost-burdened Households

In 2019, 30.2 percent of households in America, or 37.1 million households, were considered to be housing cost-burdened. Housing cost-burdened, as defined by HUD, is any household spending more than 30 percent of income on rent and utilities. Any household

spending more than 50 percent is considered to be severely housing cost-burdened. 17.6 million households were considered to be severely housing cost-burdened. Also in 2019, renters were more cost-burdened than owners. 46 percent of renters were housing cost-burdened, compared to the 21 percent of homeowners.

Renter Impacts

Renters experienced heightened concern during the COVID-19 pandemic due to the lack of security in housing and halted employment. In a Housing Pulse Survey, conducted by the American Census Bureau in September 2020, it found that 28 percent of renters used their stimulus check to cover basic needs (rent) and 17 percent used unemployment insurance benefits. However, while many households were able to utilize these forms of assistance, many were not.

The State of the Nation's Report

states that "nearly a quarter of renters borrowed money from friends or family to cover costs, and 27 percent drew on savings. Since nearly half of renter households have savings less than \$1,000 and their rents typically exceed that amount, many have likely depleted their emergency funds."

Homeowner Impacts

In 2020, housing inventories for single-family homes was at its lowest level since 1982. The COVID-19 pandemic exacerbated this shortage preventing potential sellers from doing so. The number of available for-sale, single-family homes amounted to just 1.24 million in September 2020, compared to the 1.60 million in September 2019.

Affordability Nationwide

Housing is tied to many facets of life—health, socioeconomics, and transportation and mobility. None of these contributors are free, but are priceless and greatly impact quality of life. Being able to acquire decent and safe housing, affordable within a household's budget, is crucial in order to maintain quality of life.

The National Low Income Housing Coalition (NLIHC) is an organization that produces up-to-date information, policy guidance, and education on state-level housing affordability. Much of the organization's data revolves around analyzing Fair Market Rent (FMR) and affordability utilizing area median income (AMI), minimum wage, and other contributing economic factors. This study will utilize the NLIHC's definitions and are detailed to the right.

Housing Definitions

Affordability: The generally accepted definition of affordability comes from HUD. Defining affordability as households spending less than 30 percent of their gross income on rent and utilities. Any household that pays more than 30 percent is considered to be housing cost-burdened. Households spending more than 50 percent are considered severely housing cost-burdened.

Area Median Income (AMI): Parameters of affordability set according to family size, varying by region, that determines eligibility for affordable housing programs.

Full-Time Work: Defined as 2,080 hours per year (40 hours per week for 52 weeks). The average employee works roughly 35 hours per week, according to the Bureau of Labor Statistics.

Fair Market Rent (FMR): Redefined on an annual basis by HUD, FMRs are generally the 40th percentile of gross rents for standard rental units. FMRs are used to determine payment standards for the Housing Choice Voucher program and Section 8 contracts.

Source: NLIHC 2021 Out of Reach Report



Housing Trends

Homeownership Nationwide

Homeownership Nationwide

The American Dream is centered upon the ideal that a successful life hinges upon homeownership. 2019 ACS 5-Year estimates indicate housing tenure for occupied units to be 64 percent owner-occupied and 36 percent renter-occupied. Median asking rent for vacant, for-rent units was \$1,203. Median asking sales price for vacant, for-sale units was \$285,500.

An unpredicted trend that occurred throughout the COVID-19 pandemic was the rapid rate of home sales. In the fourth quarter, an estimated 82.8 million homes were owner-occupied in the United States. From the year prior, home ownership had increased by 2.1 million. This trend tied with the housing boom of 2003. This rapid rate of home sales, coupled with rising costs of materials and slowed construction timelines, has resulted in fewer available homes for sale on

the market. In 2020, housing inventories for single-family homes was at its lowest level since 1982. The number of available for-sale, single-family homes in September 2020 was estimated to be just at 1.24 million, compared to the below-average 1.60 million in September 2019. The shortage of available for-sale homes and COVID-19 pandemic impacts resulted in steep increases in home prices. The State of the Nation's Housing Report cites that "nominal home prices were up 5.7 percent year over year in September- much faster than the 3.5 percent average increase in 2019 and even the 4.2 percent in early 2020". Real home prices also experienced rapid growth, increasing from 2.4 percent on average in the first quarter of 2020, to 5.0 percent from April through August.

Construction trends for single-family homes are heading down yet another unprecedented path.

Over the past several decades, new-build construction in America has primarily revolved around larger single-family homes. Single-family homes with four or more bedrooms grew from 28 percent in 1989 to 47 percent in 2015. In 2019, there was a slight dip to 43 percent in this category. Due to the trend of constructing larger homes, the median size of single-family homes grew by 24 percent from 1989 to 2014 to 2,301 square feet. Differing from the growth in home sizes, the average household size has remained at 2.9 persons.



Housing Trends

Rentership Nationwide

Rentership Nationwide

Renters comprise approximately 36 percent of all occupied units in the United States. From 2006 to 2016, households renting grew significantly. 2006 data reflects 31.2 percent of households to be renter-occupied and grew to 36.6 percent in 2016. This level exceeds the 1986 high of 36.2 percent and is nearing the 1965 record high of 37 percent. These trends are reflected across all demographics and income levels. The number of renter households with incomes of at least \$75,000 increased by 4.6 million from 2004 to 2019, their share of renter households jumping from 18 percent to 26 percent. Adults, ages 55 and over, contributed to approximately two-thirds of the renter household growth from 2004 to 2019, shifting from 22 percent of all renter households to 30 percent. In 2019, older adults continued to increase their presence of rentership with their counts up 327,600.

OWNER-OCCUPIED
RENTER-OCCUPIED

FIGURE 1.10 Household Income by Housing Tenure (2019)

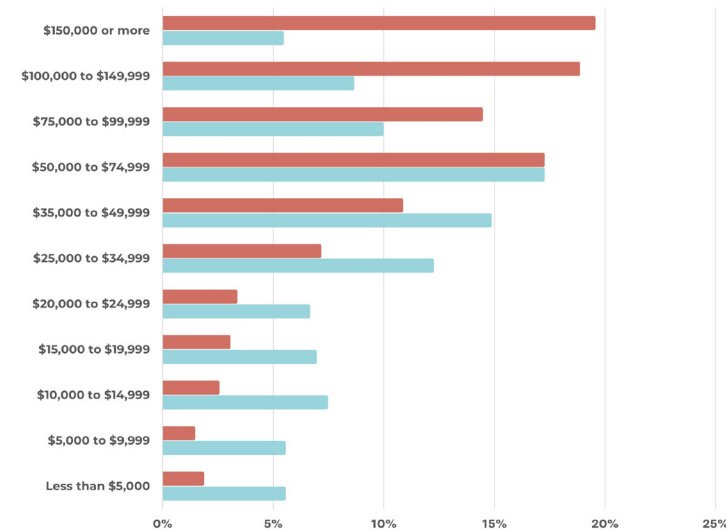
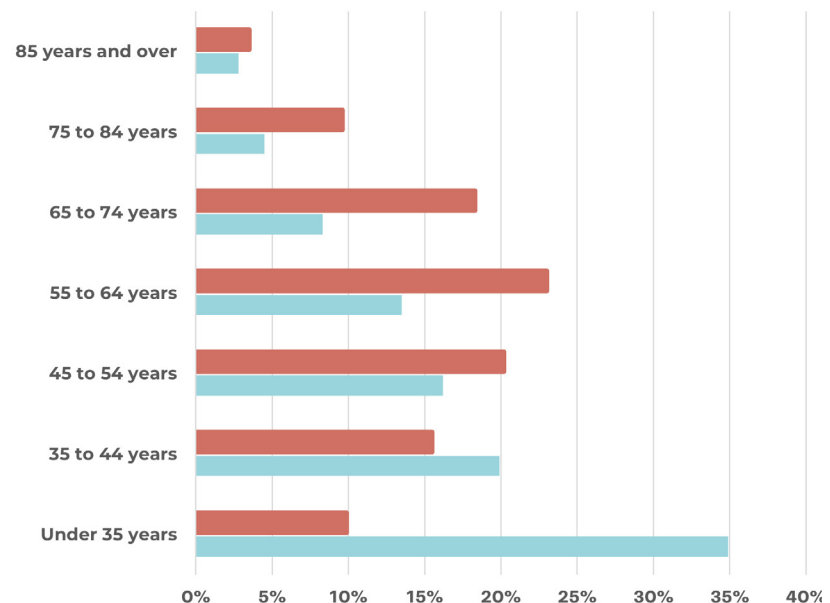


FIGURE 1.11 Age by Housing Tenure (2019)



Housing Trends

Understanding the State's Housing Trends

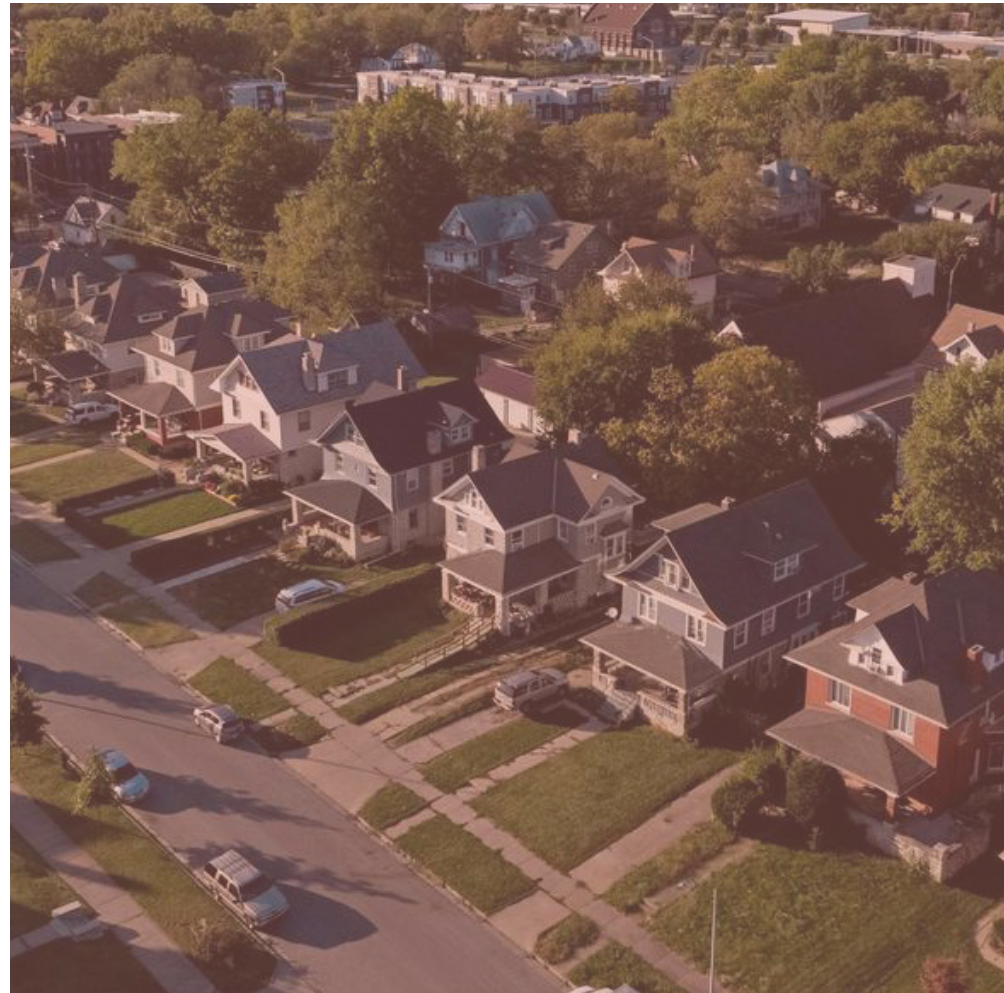
Affordability in Kansas

The State of Kansas has an estimated 1,275,689 households—90.3 percent being occupied units. Housing tenure is broken down into 66.3 percent owner-occupied and 33.7 percent renter-occupied. The State has an average household size of 2.51, indicating a greater presence of children and family-oriented communities.

The National Low Income Housing Coalition (NLIHC) releases an annual Out of Reach report to detail the rental market by state throughout the nation. When ranking 2-bedroom housing wages, Kansas comes in at #39 out of 50, including the District of Columbia and Puerto Rico. The graphic on the opposite page illustrates many figures presented in the Out of Reach Report. Data presented identifies an extreme disconnect between the minimum earning wage and necessary hourly wage in order to not be considered housing cost burdened.

Additionally, the figures to the right detail the disconnect in wages and affordable rents throughout the state.

The disconnect between wages and affordability results in many harmful effects— residents having to choose between proper health and hygiene or housing, the inability to feed themselves and their household, and many households being housing cost-burdened.



#39

for affordability out of 50 states and D.C. and Puerto Rico.
Ranked from highest to lowest

RENTAL AFFORDABILITY IN KANSAS

The NLIHC produces its annual Out of Reach report to detail affordability by state. The data below details a variety of factors that influence rental affordability in the State of Kansas. All of the data below assumes a 40-hour work week, 52 weeks per year.

State Facts

Minimum Wage	\$7.25
Average Renter Wage	\$14.62
2-Bedroom Housing Wage	\$16.81
Number of Renter Households	\$381,104
Percent Renters	34%

Hourly wage necessary to afford a **2-Bedroom rental at FMR**

\$16.81
per hour

93

Work hours per week at **Minimum Wage** to afford a **2-Bedroom** rental at FMR

74

Work hours per week at **Minimum Wage** to afford a **1-Bedroom** rental at FMR

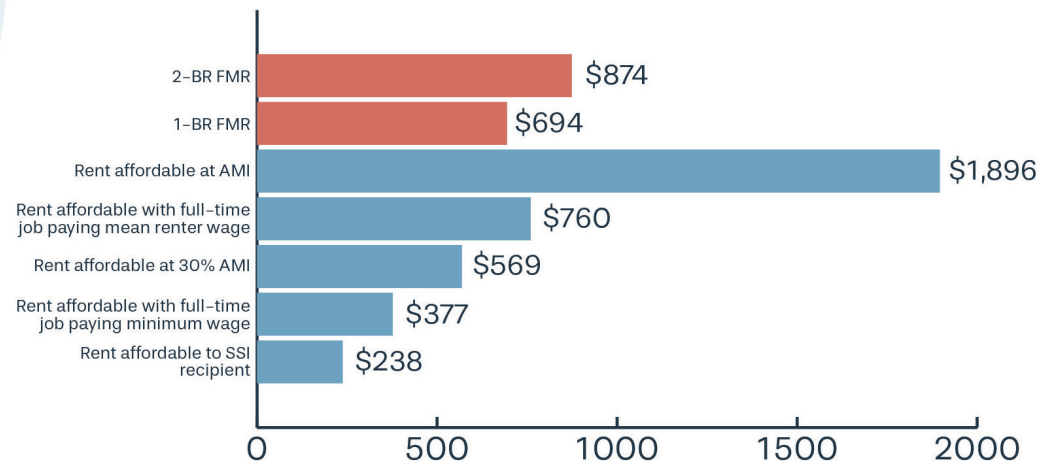
2.3

Number of full-time jobs at **Minimum Wage** to afford a **2-Bedroom** rental at FMR

1.8

Number of full-time jobs at **Minimum Wage** to afford a **1-Bedroom** rental at FMR

In Kansas, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$874**. In order to afford this level of rent and utilities—without paying more than 30% of income on housing— a household must earn **\$2,915 monthly** or **\$34,975 annually**.



Housing Trends

Homeownership in Kansas

Homeownership in Kansas

Home ownership in Kansas is following many of the same national trends mentioned in the previous section. Median sale prices have dramatically increased from \$260,000 in November 2019 to \$310,000 in November 2021. In the Kansas City Metro, Spring Hill (47.1%) and Leavenworth (22.1%) were the top two cities with the fastest growing sales prices. The demand for housing remains high and many sellers are able to sell their homes for 51 percent above asking price. This is indicative of a competitive housing market with frequent bidding wars. However, the estimates from November 2021 are trending down from earlier 2021 estimates.

Housing supply in Kansas is down 35 percent year-over-year in 2021. The estimated number of homes for sale in November 2021 was 1,238, compared to the 3,176 homes for sale in November 2019. This decrease in homes for

sale is on par with the national trends, indicating that homes are being sold faster than sellers are listing them. Homes were reported to spend 33 median days on the market in November 2021, a dramatic decrease from the 71 median days on the market homes spent in November 2019.

Median Sale Prices



Asking Price Trends

51% of homes were sold above asking price.

Median Number of Days on the Market

33 days

Redfin, 2021

Housing Trends

Rentership in Kansas

Rentership in Kansas

The State of Kansas has approximately 381,104 renter-occupied households. Figure 1.13 defines the household income of these renter-occupied units to predominately be \$25,000–\$74,999. When taking a deeper look into monthly cost allocations for housing expenses, it is apparent that households earning less than \$35,000 are more housing cost-burdened.

A comparison between the FY 2019 Area Median Income Limits and FY 2021 Area Median Income Limits can be found in Figure 1.14. These limits detail the low-income (80 percent AMI), very low-income (50 percent AMI), and extremely low-income (30% AMI). These limits are annually calculated by HUD and determine the rent for subsidized housing and what households are eligible to lease these units. In both years, the households previously identified as being more housing cost-burdened are also identified to be in the very low-income bracket of the State's AMI.

FIGURE 1.12 Cost-Burdened Renter Households (2019)

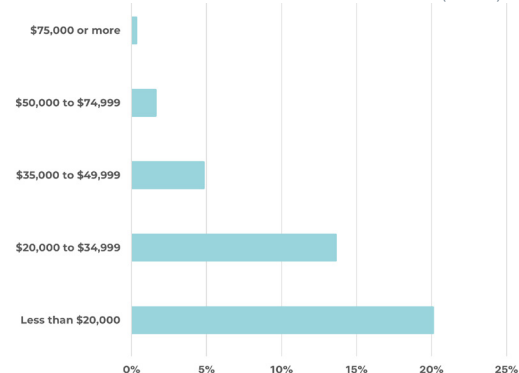


FIGURE 1.13 Renter Household Incomes (2019)

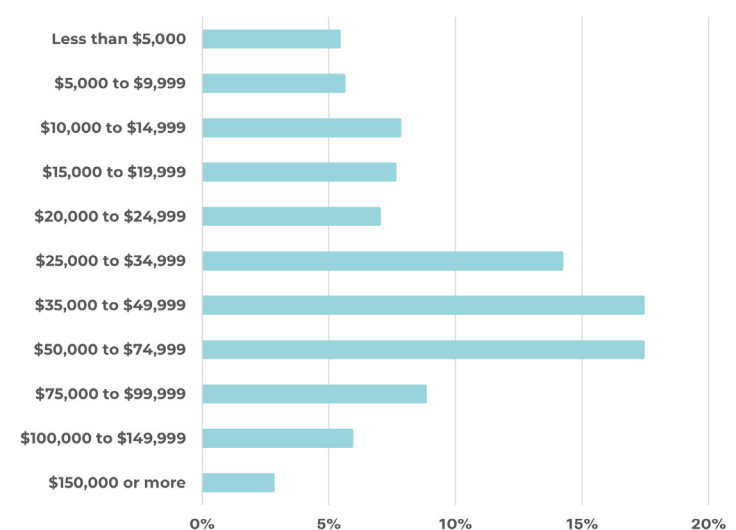


FIGURE 1.14 Kansas Area Median Income Limits (2019–2021)

	1-PERSON		2-PERSON		4-PERSON	
	2019	2021	2019	2021	2019	2021
Low-Income 80% AMI	\$42,100	\$43,350	\$48,150	\$49,550	\$60,150	\$61,900
Very Low-Income 50% AMI	\$26,300	\$27,100	\$30,100	\$30,950	\$37,600	\$38,700
Extremely Low-Income 30% AMI	\$15,800	\$16,250	\$18,050	\$18,600	\$22,550	\$23,200

Getting to Know Paola

Public Engagement: Key Stakeholder Feedback

Public Engagement Opportunities

Planning Paola 2050 is a four-phase comprehensive planning process to guide the growth and development for the next thirty years. An individual report of the Public Engagement process is included as an appendix to the entire report with greater detail to all feedback received.

Throughout this process, a variety of engagement opportunities were available to the public to shape the plan and recommendations. These opportunities include:

- › Comprehensive Planning Advisory Committee (CPAC)
- › Key Stakeholder Interviews
- › Farmers Markets
- › Yard Signs
- › Public Meetings
- › Social Pinpoint Interactive Website

In the following pages and graphics, the feedback received

from these groups and events are provided to give more insight into the challenges and opportunities influencing housing in Paola.

FIGURE 1.15 Key Stakeholder Interview Major Themes

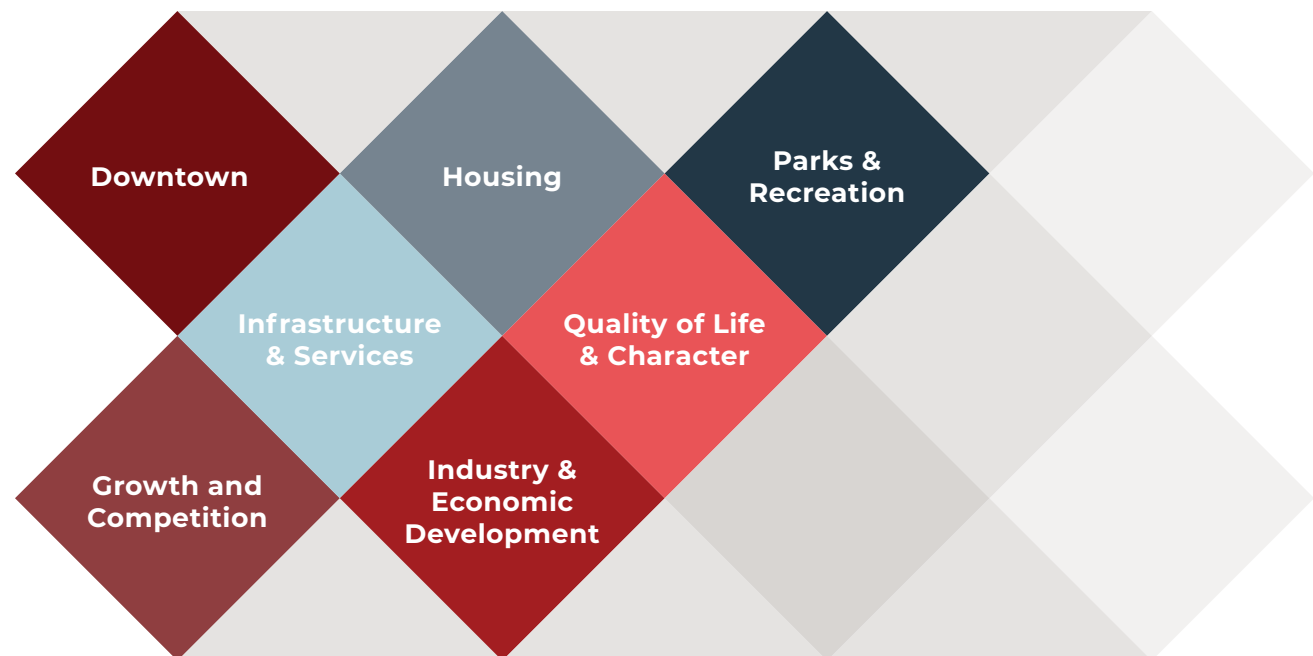
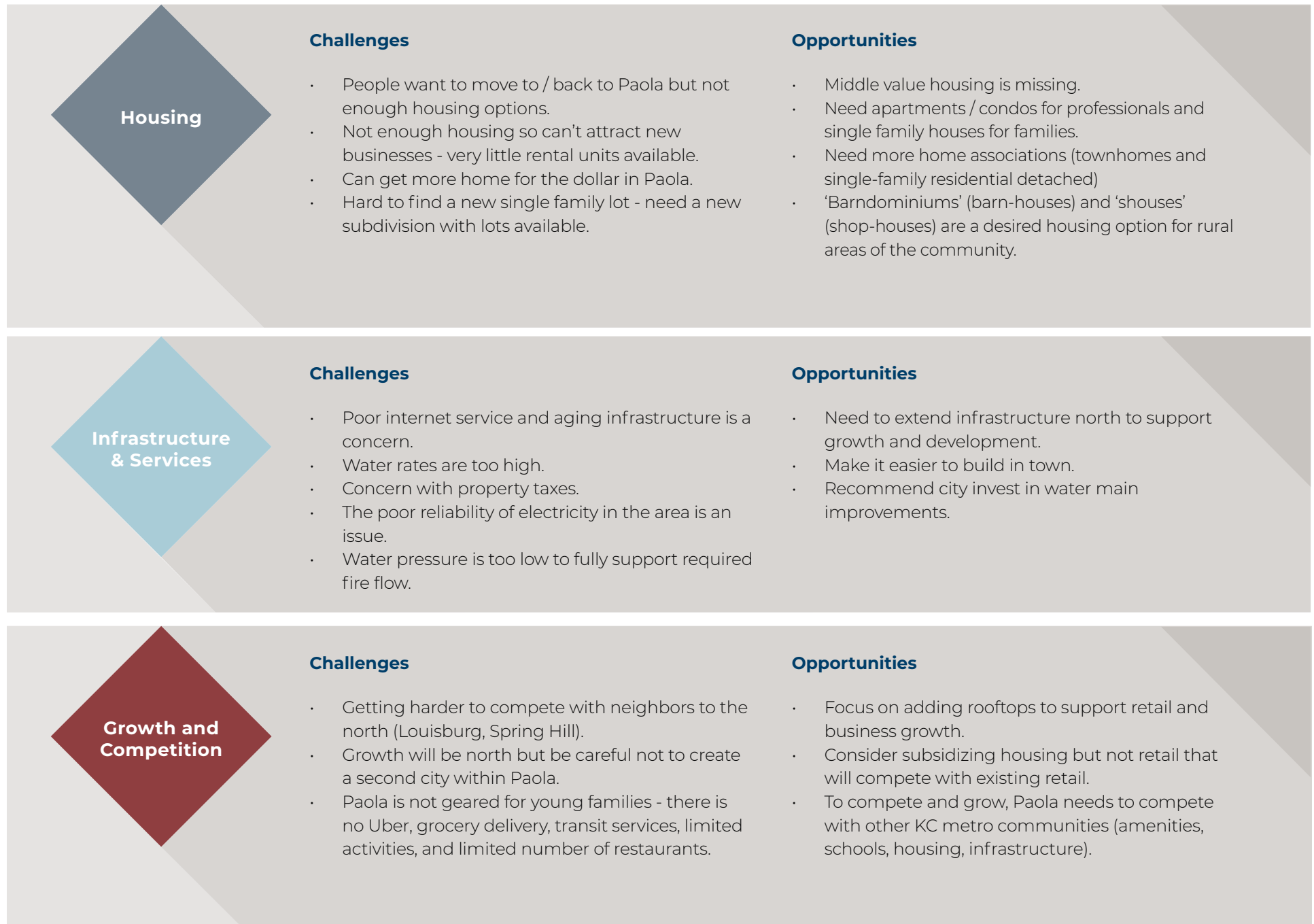


FIGURE 1.16 Key Stakeholder Interview Housing-Related Feedback



Getting to Know Paola

Public Engagement: Farmers Market + Public Workshop Feedback

FARMERS MARKETS



YARD SIGNS



PUBLIC WORKSHOP



FIGURE 1.17 Farmers Markets Housing Feedback



FIGURE 1.18 Public Workshop Housing-Related Feedback



Getting to Know Paola

Public Engagement: General Survey

Social Pinpoint Interactive Website Feedback

In order to reach as many residents as possible, the consultant team deployed an interactive engagement website. The website included a variety of activities, including:

- › A Community Survey
- › Interactive Mapping
- › Preferencing Scales
- › Image Preferencing
- › Visioning Postcards
- › General Comments

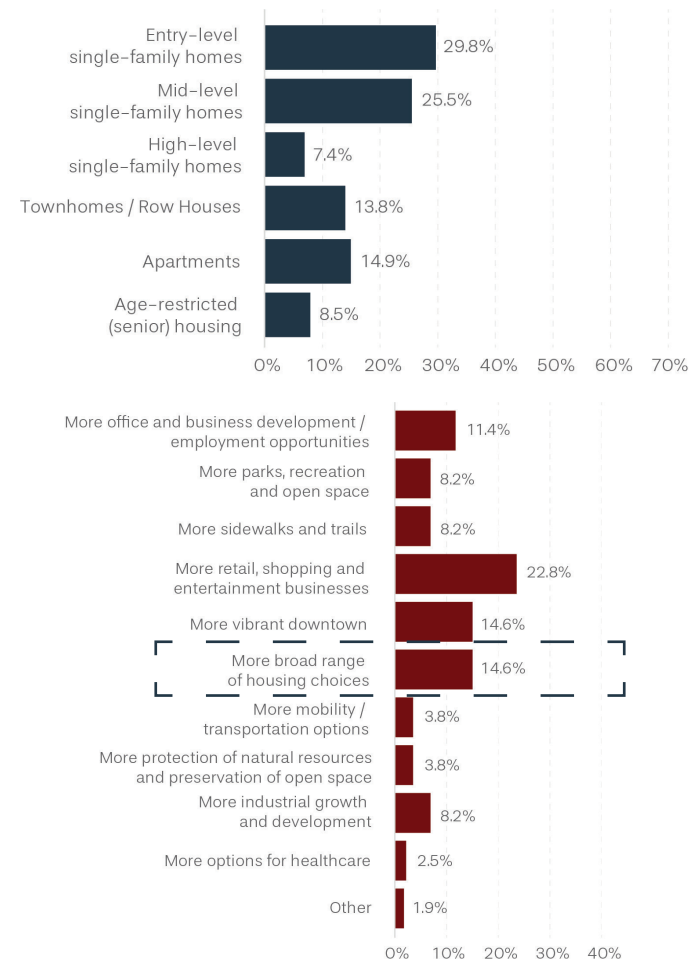
These activities were replicated from the in-person events and all the results, from both the online platform and in-person meetings, have been tabulated together for the development of this plan.

FIGURE 1.19 General Survey Housing-Related Feedback

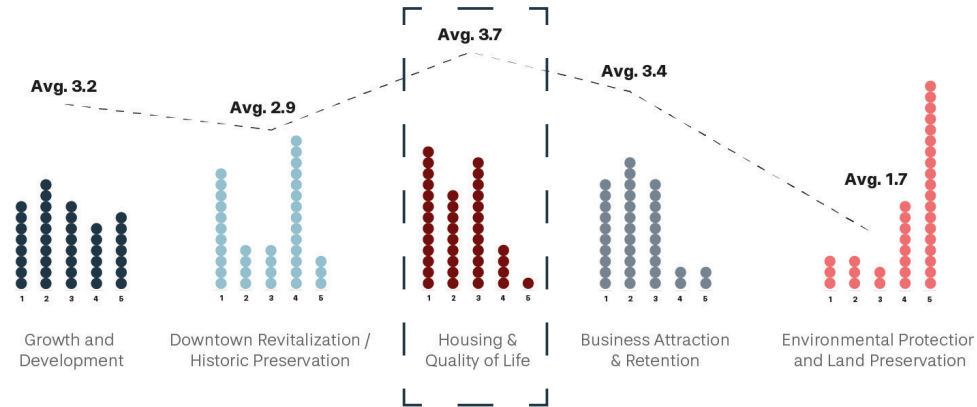
Question 5: What type of housing is most needed in Paola? When questioned about what types of housing is needed, the response that received the most responses was entry-level single-family homes (29.9%). This was followed by mid-level single-family homes (25.5%) and apartments.

Question 6: The City needs more of the following:

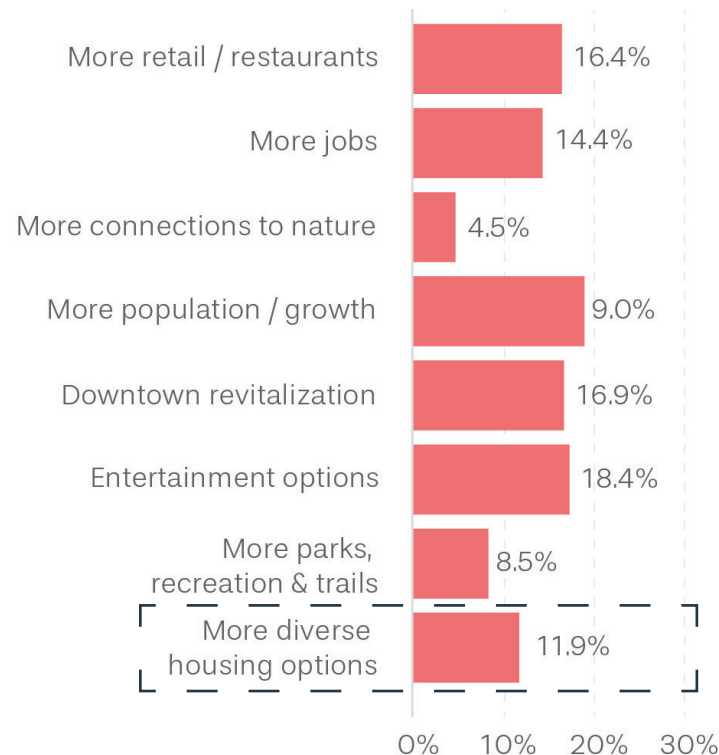
Respondents were given many options to choose from when considering what things Paola needs to bring added vibrancy and economic activity to the city. More retail, shopping and entertainment businesses received the most respondents (22.8%) with a more vibrant downtown and a more broad range of housing choices both received just over 14% of responses.



Question 13: Please rank the following priorities in terms of how important they should be to the City of Paola (1 = Highest priority, 10 = Lowest priority) Survey takers were given five different themes that they were tasked with ranking (1 through 5) in terms of which should be a priority for the City of Paola. Housing and Quality of Life had the highest average answer of 3.7.



Question 14: in 10–20 years, what sort of new amenities do you want to see in Paola (select all that apply). Survey takers were asked which type of amenities would they like to see in Paola in the future. There was no runaway winner for this question but entertainment options, downtown revitalization and more retail/restaurants received the most responses. More jobs and more diverse housing options also received higher than 10% of the vote.



Getting to Know Paola

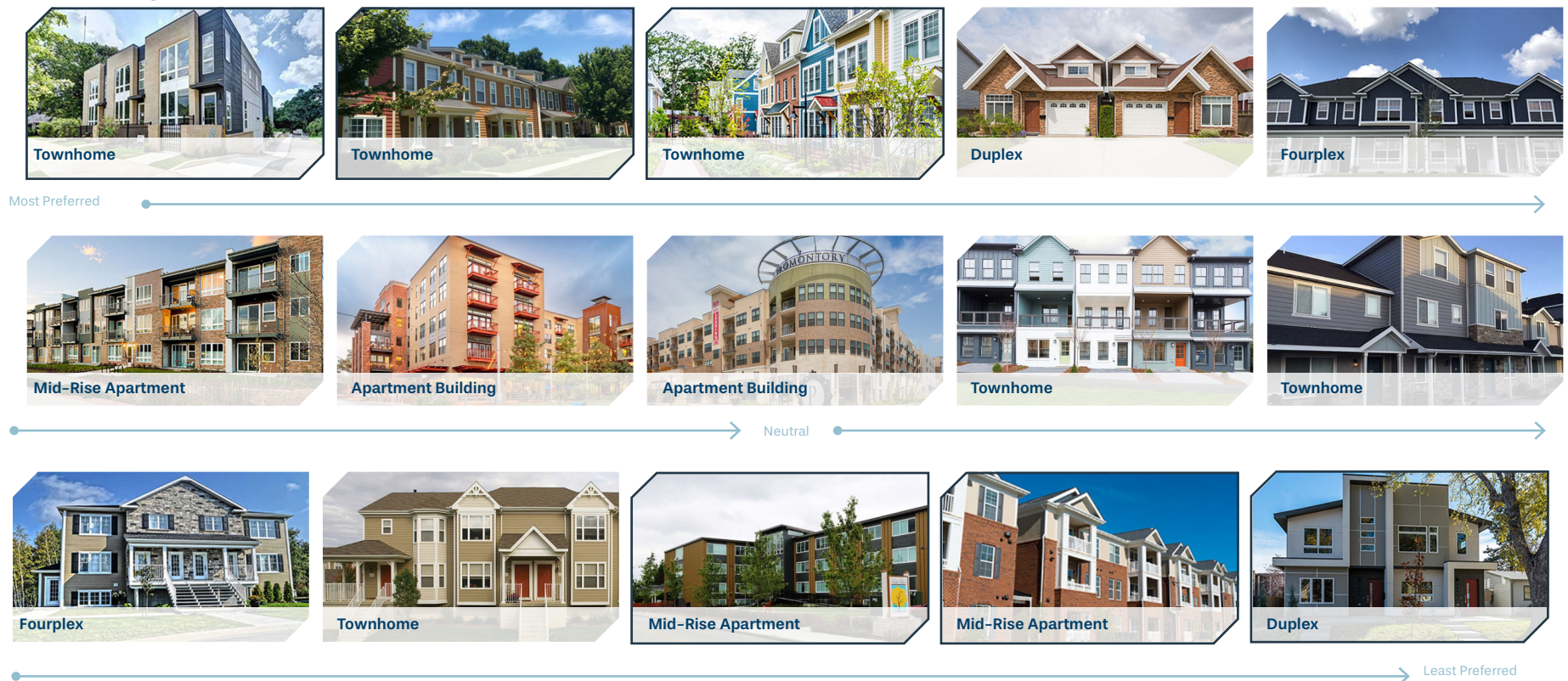
Public Engagement: Image Voting

Low-Density Residential



The low-density residential images that garnered the most votes were the single-family home, mid-size single-family home and small single-family home. These responses are consistent with much of the existing character of Paola and indicate that this is the type of character that should be retained and added moving forward. In general, the more dense single-family homes were less preferred.

Multi-Family Residential



The top three most preferred multi-family residential images all portrayed townhomes, indicating the desire for this type of medium-density residential within Paola. Also ranking high were duplexes and fourplexes that displayed a slightly more traditional architectural character. Larger, multi-story buildings were found more in the middle of the grouping, indicating a neutral attitude towards those types of housing opportunities.

Getting to Know Paola

Public Engagement: Interactive Mapping

Interactive Mapping

Visitors to the public engagement website were able to provide a variety of comments on an interactive map of the community. Users of the website were able to indicate their favorite place within the community, an idea they have about a certain property or area of the city, any opportunities they see for housing, things they like and would like to see more of, things that they don't like as much and would like to see changed, and areas of the city that demonstrate an issue in terms of pedestrian safety and comfort.



Favorite Place



Idea!



Housing Opportunity



More of this

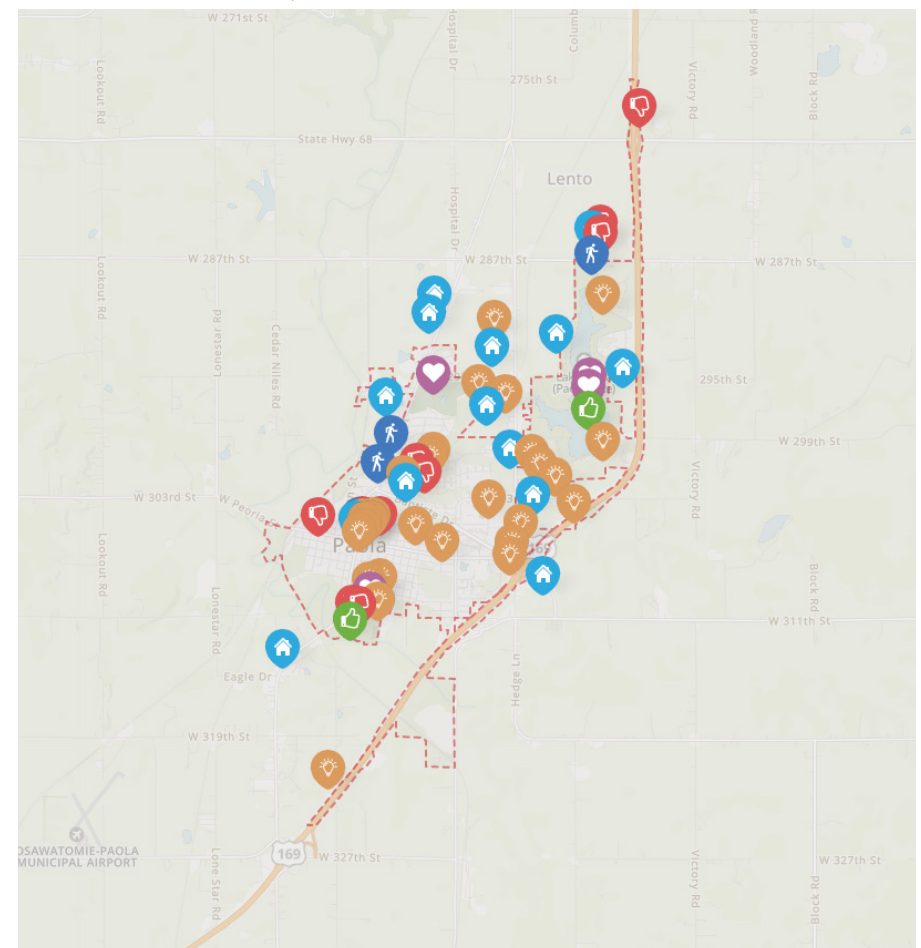


Less of this



Pedestrian issue area

FIGURE 1.20 Interactive Map Comments

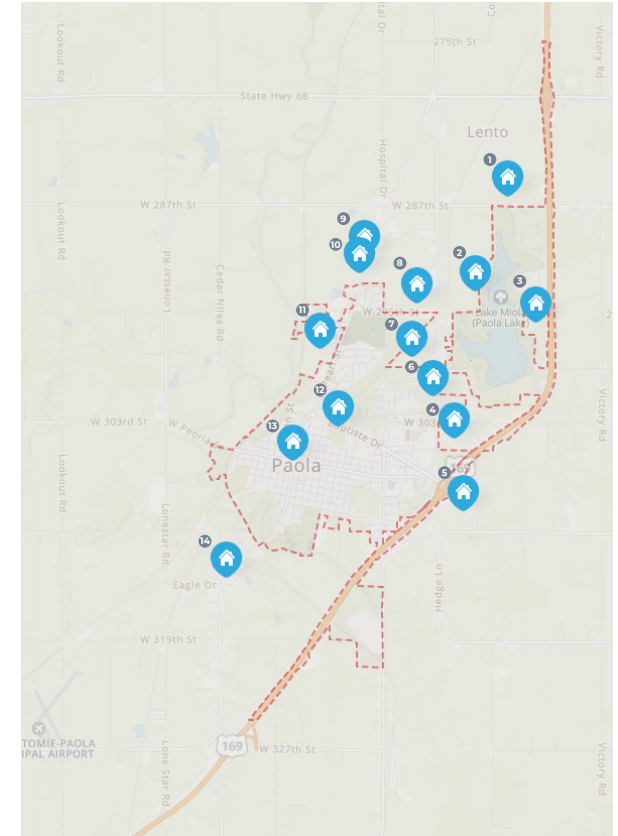




Housing Opportunity

There were a total of 14 'Housing Opportunity' comments located both within and outside of Paola's current city boundary.

- 1 "Don't let this are create more problems. bring into city and promote proper use."
- 2 "If someone would be willing to spend the money (the city) to get utilities to this side of the Railroad tracks, we could develop this into more campgrounds, housing, parks, etc."
- 3 "Need additional housing."
- 4 "Housing or recreation area."
- 5 "This needs to be annexed into the city and give tax break to a builder to come in and build a new subdivision with affordable homes for young people with families (homes here not apartments)."
- 6 "Housing subdivision here."
- 7 Besides expanding city limits, it seems like both bounded areas (non-city areas that fall almost completely within the existing city limits) as well as infill areas (privately owned but undeveloped property within city limits) can provide housing opportunities, if the city can figure out appropriate incentives."
- 8 "Need more housing."
- 9 "Develop land north of city limits to spur community growth / population."
- 10 "Housing development area has already been plotted."
- 11 "Homes here?" (N Pearl Street / Crestview Dr.)
- 12 "Multi-family apartment housing here." (Baptiste Dr. east of Walnut)
- 13 "Is the city in need of medium-density affordable housing? Make it economically feasible (and dare we say economically compelling through incentives?) for all of the vacant 2nd floor spaces in buildings around the square to be developed into attractive, well-equipped, and dignified affordable housing."
- 14 This area already "feels like" the city... seems like a reasonable place to incorporate in and promote development."



Community Level Data

Community Snapshot

General Demographics

Paola's population has steadily increased since its first Census in 1870. In Figure 1.21, Paola had 1,811 residents, whereas in 2020, they have approximately 5,768 residents. In Figure 1.22, a more detailed look over the last decade reveals an increase of 245 residents. Throughout the comprehensive planning process, population projections for Paola were presented to provide insight into the potential growth over the next 20 years. The average estimated population for 2040 is 8,125. There are also extreme increase and decrease scenarios presented in Figure 1.23. The majority of Paola's population is White alone (90.8 percent), with Black or African American alone is the next highest (2.3 percent).

In Figures 1.24–1.26, age breakdowns for Paola and Miami County provide insight into a variety of factors contributing to growth, housing, and the local

economy. From this age pyramid, it is evident that Paola exceeds Miami County in males ages 5–24 and female ages 5–19 years old and generally has more males than Miami County. When examining the age cohort change from 2010 to 2019, there are four main phenomenon's that can be pulled from the data:

- › There are major gains in ages 0–9
- › There is a decrease in people in their 20s, likely due to college
- › Gain people in their adulthood but lose some in early retirement years
- › Gain many people in later retirement years; ages 60–85+

FIGURE 1.21 1870–2019 Population (2019)

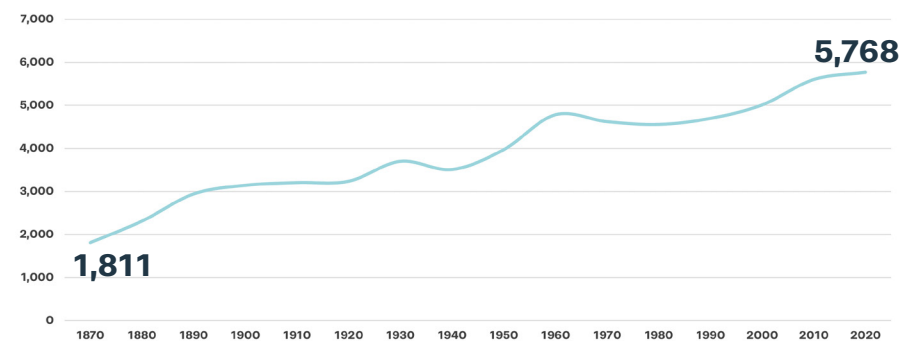
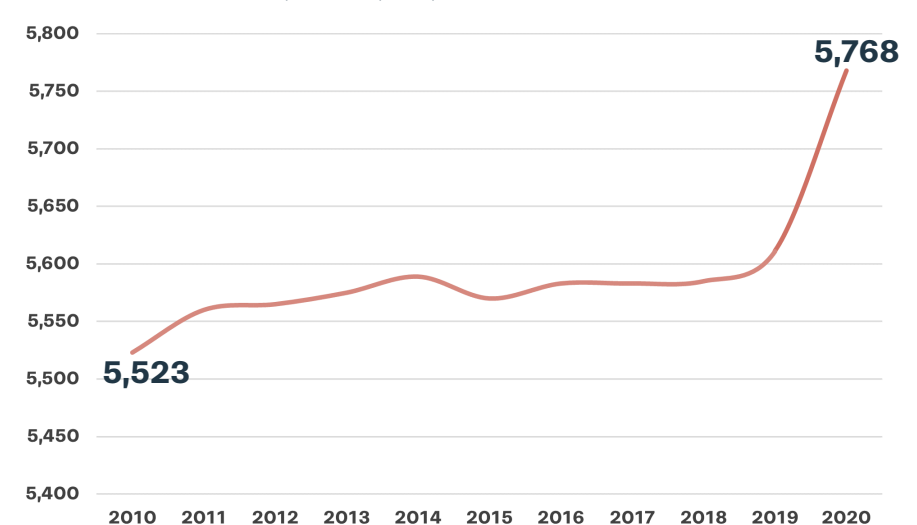


FIGURE 1.22 2010–2019 Population (2019)



Housing Needs Analysis

FIGURE 1.23 Population Projections for Paola through 2050

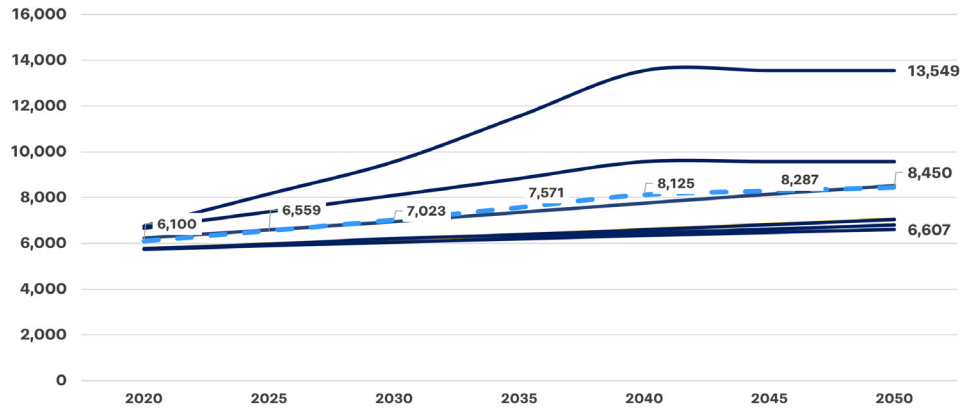


FIGURE 1.25 Age Comparison 2010-2019 (2019)

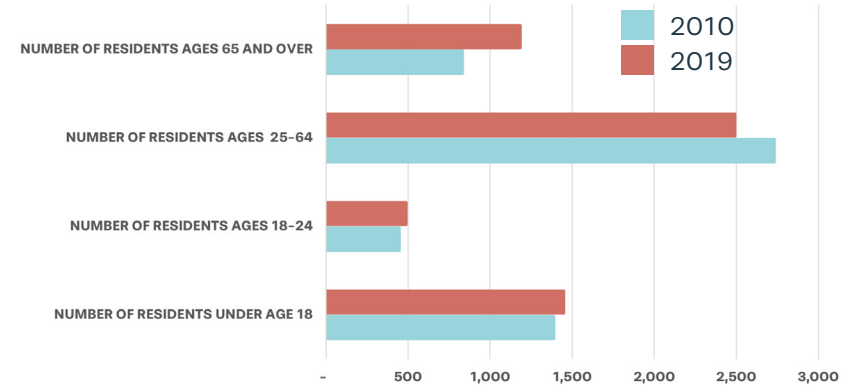
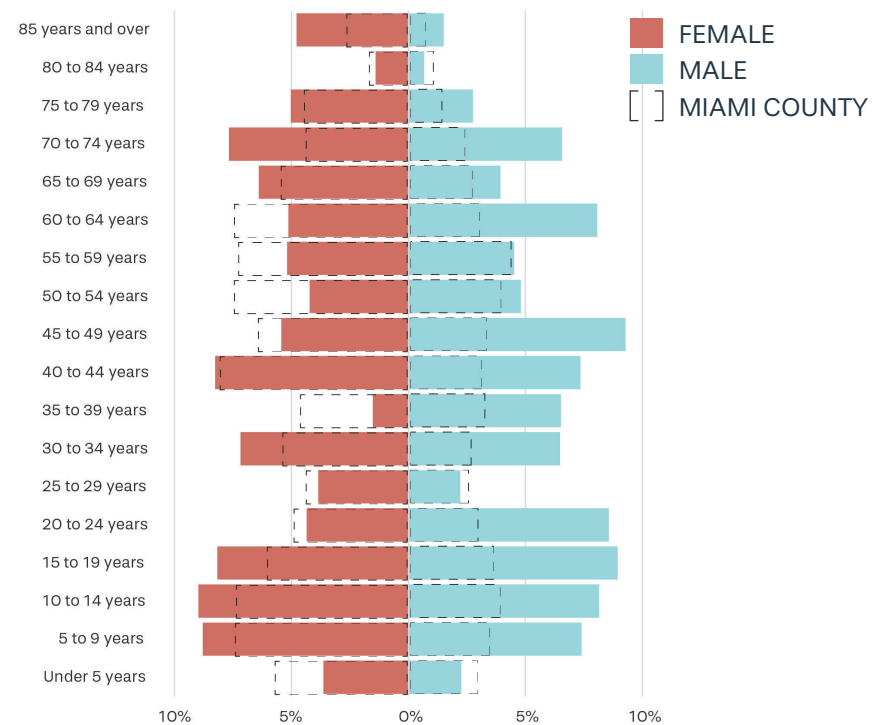


FIGURE 1.24 Age Cohort Analysis 2010-2019 (2019)

AGE	2010	2019	Net Change	Cohort Change
Under 5 years	429	171	-258	171
5 to 9 years	478	460	-18	460
10 to 14 years	435	484	49	55
15 to 19 years	379	477	98	-1
20 to 24 years	317	345	28	-90
25 to 29 years	366	177	-189	-202
30 to 34 years	364	386	22	69
35 to 39 years	347	205	-142	-161
40 to 44 years	355	442	87	78
45 to 49 years	411	397	-14	50
50 to 54 years	356	251	-105	-104
55 to 59 years	285	275	-10	-136
60 to 64 years	248	358	110	2
65 to 69 years	209	300	91	15
70 to 74 years	143	404	261	156
75 to 79 years	163	228	65	19
80 to 84 years	167	61	-106	-82
85 years and over	150	190	40	27



FIGURE 1.26 Age Breakdown in Paola (2019)



median age **41.1**

Community Level Data

Household Data

Household Data

Household data assists in identifying general household makeups throughout the community, predominate income ranges are in the community, and how these datasets compare regionally.

Illustrated in Figure 1.27, the average household size for Paola is 2.45 persons. Compared to the State and National averages, Paola's household size is mildly lower than average. The household sizes are further broken down into owner-occupied and renter occupied.

Median household income in Paola is \$51,324. Compared to the region, this is lower than that of Miami and Johnson County, the KC Metro, and the US. Breakdowns for Paola's income ranges are found in Figure 1.29, illustrates a heavy presence in the \$25,000 to \$34,999 range and \$50,000 to \$99,999. As of 2019, the Per Capita Income is \$26,583.

FIGURE 1.27 Average Household Size (2019)

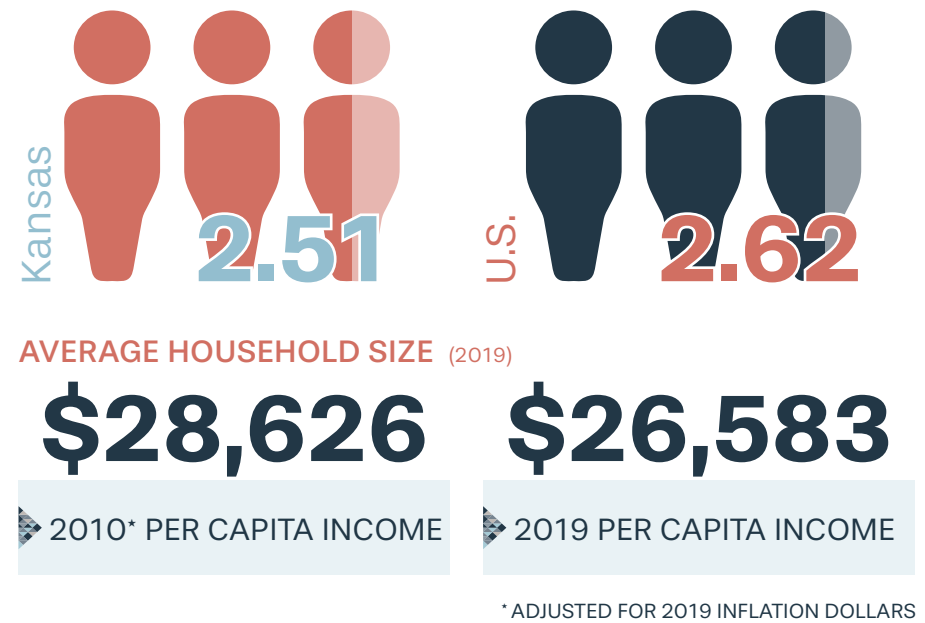


FIGURE 1.29 Paola Income Ranges (2019)

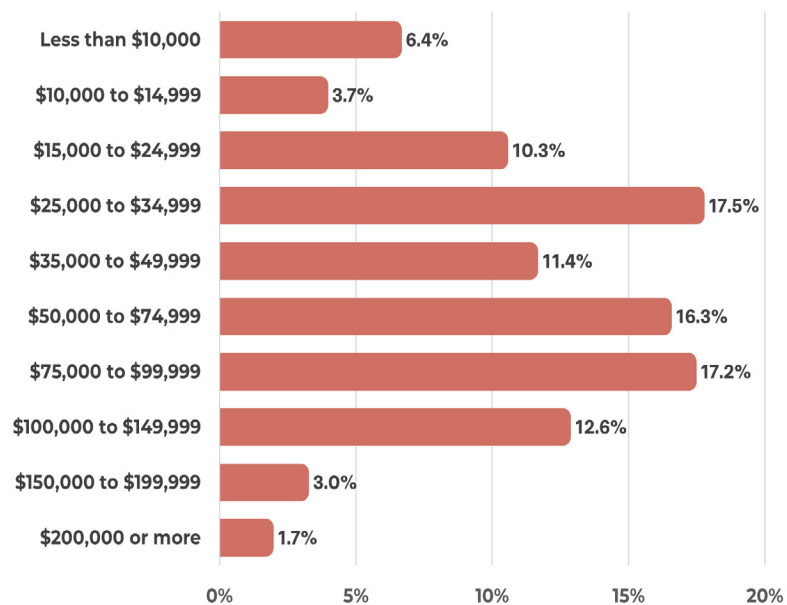
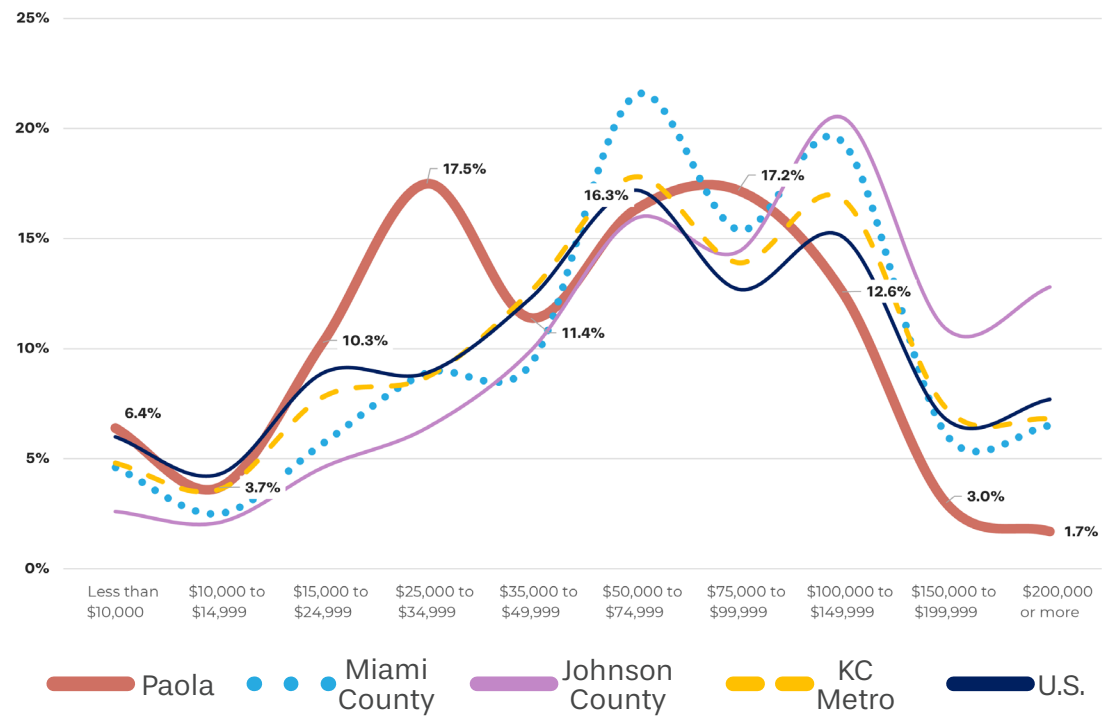


FIGURE 1.30 Regional Income Comparison (2019)



Community Level Data

Jobs + Economy

COVID-19 County Impacts

In July 2019, the estimated total number of Miami County-based jobs was 17,498. In April 2020, the County saw a dramatic decrease in jobs to 15,186, due to the COVID-19 pandemic. By July 2020, the County had recovered 1,843 jobs, amounting to a total of 17,029 jobs. As of March 2021, there are 17,482 jobs in Miami County.

Jobs + Economy

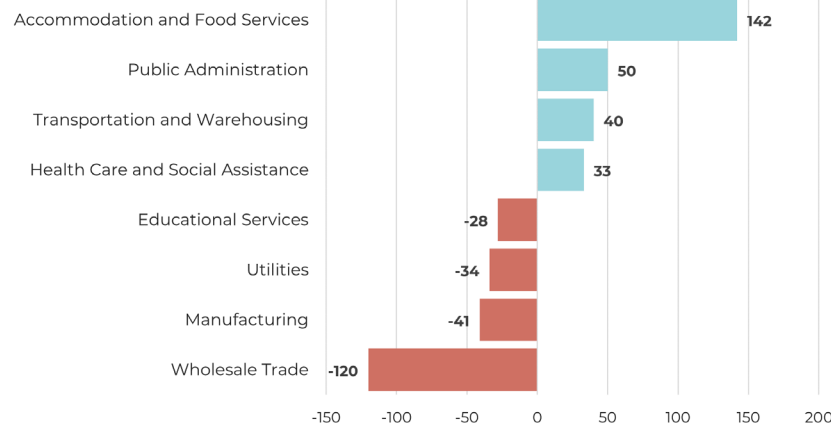
Data presented from OnTheMap, an online data source from

FIGURE 1.31 Top Job Industries in Paola



the U.S. Census Bureau that utilizes LEHD datasets, splits job analyses into "work" and "home" categories. Work categories are defined as being jobs available within the study area, while home categories are defined as jobs held by residents. 2019 LEHD estimates identify the top three industries for both work and home categories to be Healthcare and Social Assistance, Educational Services, and Retail Trade respectively. These breakdowns by industry can be found in Figure

FIGURE 1.32 Industry Change in Paola from 2010–2018



1.31. Between 2010–2018, Paola industries experienced growth and decline. Shown in Figure 1.32, Accommodations + Food Services, Public Administration, Transportation and Warehousing, and Health Care + Social Assistance experienced the most net growth. Wholesale Trade saw a decline of 120 jobs. Figure 1.33 illustrates jobs by earnings in Paola. The chart identifies the majority of both work and home category jobs earn \$1,251 to \$3,333 per month.

FIGURE 1.33 Jobs by Earnings



Community Level Data

Assisted Living + Homelessness

Assisted Living in Paola

Lakemary Center

Lakemary Center is a nonprofit organization that was originally founded in Paola in 1969 and has grown to provide services across the country. The organization provides education, mental and behavioral health, and social services to children and adults with intellectual or developmental disabilities. Lakemary offers services such as K-12 accredited school, outpatient therapy, employment and volunteer opportunities, residential living assistance, and much more. The residential assistance program offered by Lakemary is important to take note of for this housing study. Residents of Lakemary have the opportunity to rent a home outside of the facility, providing them freedom in where they can live, but also reducing the number of available rentals in Paola. This is not to say that the housing provided to the residents of Lakemary is not necessary or crucial to their quality of life, it simply conveys higher demand for affordable, decent and safe rental opportunities throughout all of Paola.

Senior Assisted Living Opportunities

There are five senior assisted living or retirement home opportunities available in Paola. Senior-specific facilities are necessary in order to provide adequate care and safe housing for aging populations. With Paola's position as the County seat, they attract many additional residents to the area due to this amenity; therefore, increasing the demand for senior assisted facilities. An obstacle many seniors face when looking to transition into assisted housing is the income restrictions some facilities have in place. This greatly reduces the opportunities for those seniors that earn above the income limitation on their fixed monthly income. It is imperative to ensure that future senior developments consider this as Paola grows and seniors continue to turn to them for housing.

Homelessness in Paola

My Father's House is a nonprofit organization located in Paola that offers Transitional Housing to residents in need. The organization was established in 2006 and has maintained a presence in the community for sixteen years. My Father's Housing is funded through HUD, allowing guests to stay at the transitional housing facility for up to two years. They offer housing to individual women 18 years and older, younger emancipated women and families experiencing homelessness.



Community Level Data

Housing

Housing

The Housing QuickFacts, presented to the right, provides a concise glance at key figures in Paola. The median home value is \$134,800 as of 2019. Residents have a median household income of \$51,324. As mentioned earlier in the Peer City Comparison, this is lower than Paola's neighboring communities and can be attributed to its high number of seniors and low-income households. Median gross rent is \$728. Combining all of this information and looking at it through a lens of affordability, the data tells us that 40 percent of renter households are housing cost-burdened, while 22.8 percent of owner-occupied households are housing cost-burdened. These factors build upon the data to come to form into goals and actions items to assist Paola in creating a more sound and affordable housing stock.

Housing QuickFacts

Median Home Value **\$134,800**

Median Household Income **\$51,324**

Median Gross Rent **\$728**

Renter % Housing Cost-Burdened **40.0%**

Owner % Housing Cost-Burdened **22.8%**

Source: ACS 2019 5-Yr Estimates

OF TOTAL UNITS

2000	1,912
2010	2,277
2019	2,438

HOUSING TYPOLOGY

	2010	2019
1-UNIT <small>detached</small>	71.8%	78.2%
1-UNIT <small>attached</small>	1.6%	2.0%
2-UNITS	7.9%	6.0%
3 or 4 UNITS	11.0%	4.0%
5 TO 9 UNITS	0.9%	6.1%
10 OR MORE	6.0%	3.2%
MOBILE HOMES	0.7%	0.6%

OWNER VS. RENTER

2000	66.6%	33.4%
2010	73.4%	26.6%
2019	75.5%	24.5%

CHARACTERISTICS

How do residents **heat** their homes in Paola?

60.8% use utility gas to heat their home
39.2% use electricity or alternative heating sources

What amenities are households **missing**?

1% lack complete plumbing facilities
2.2% lack complete kitchen facilities
1.2% have no telephone services available

Community Level Data

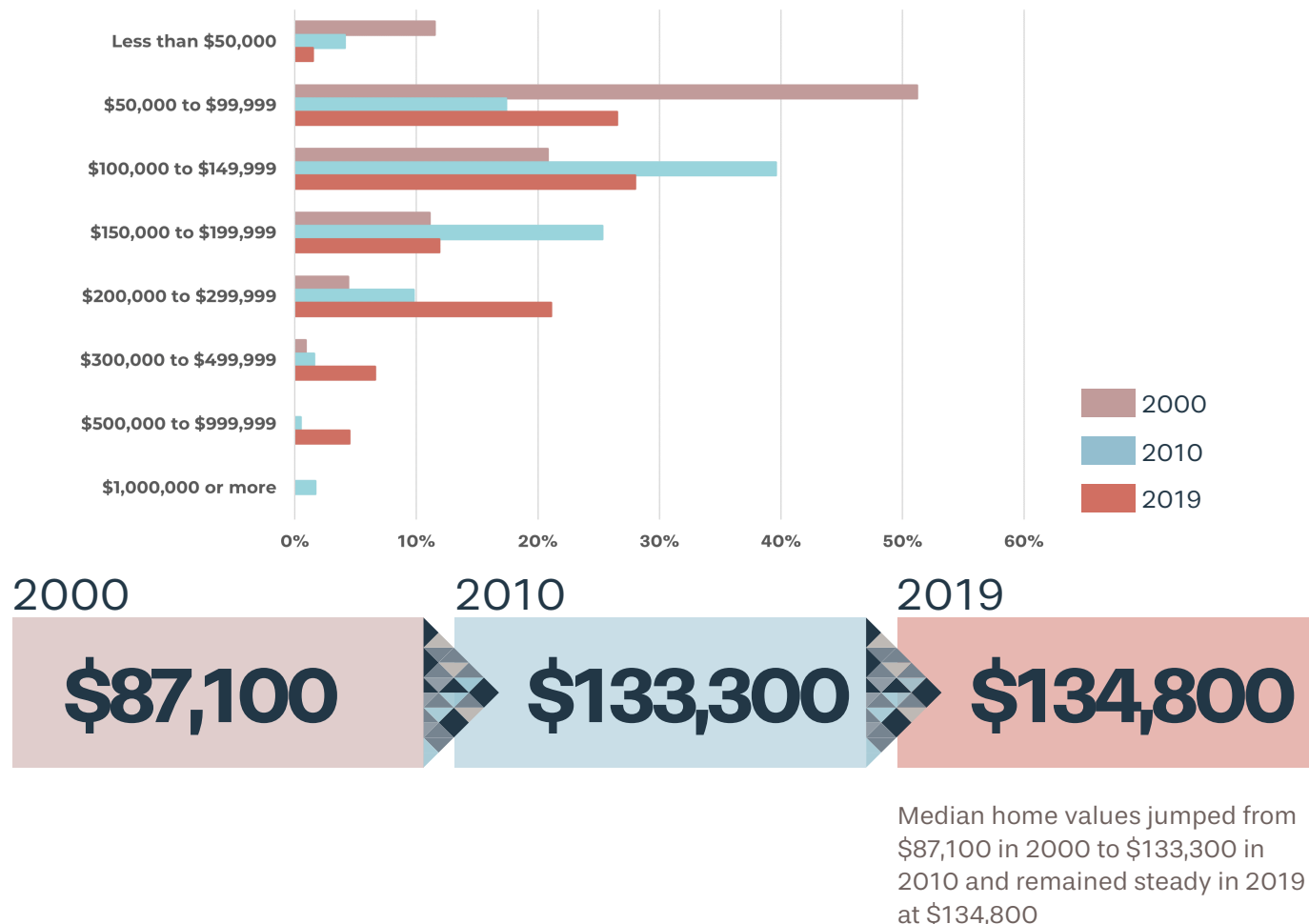
Housing

Owner-Occupied Home Value

Purchasing a home is a primary way many American households generate wealth. A home's value can provide a snapshot of real estate trends, cost of living, and estimate property tax for residents. Figure 1.34 details home values from 2000–2019 in Paola. This data reveals some key findings:

- › In 2000, Paola homes were valued predominately in the \$50,000–\$99,999 (51.2%) range. Few homes were valued higher than \$150,000 (5%).
- › In 2010, as the population and economy grew, so did home values. 64 percent of homes were estimated to be valued between \$100,000–\$199,999, with outlier values in the higher value ranges.
- › In 2019, homes were estimated to have a strong, steady presence in the \$50,000–\$149,999 (54%) and \$200,000–\$299,999 (21%) ranges.

FIGURE 1.34 Home Value in Paola 2000–2019



Median Gross Rent

The U.S. Census Bureau recognizes median gross rent as the contracted rent plus the estimated average monthly cost of utilities. This monthly estimate provides a well-rounded picture of how much renters are spending on average in any given community. Specific to Paola, 72.7 percent of renters are spending between \$500 to \$999 in rent.

Figure 1.36 provides insight as to where Paola stands in comparison to peer cities and median gross rents. The median rent for Paola renters is estimated to be \$728. When compared to peer cities, this is the lowest median gross rent, with Osawatomie the next closest at \$778. The two more populous cities, Gardner and Olathe, have the highest median gross rents.

FIGURE 1.35 Median Gross Rent (2019)

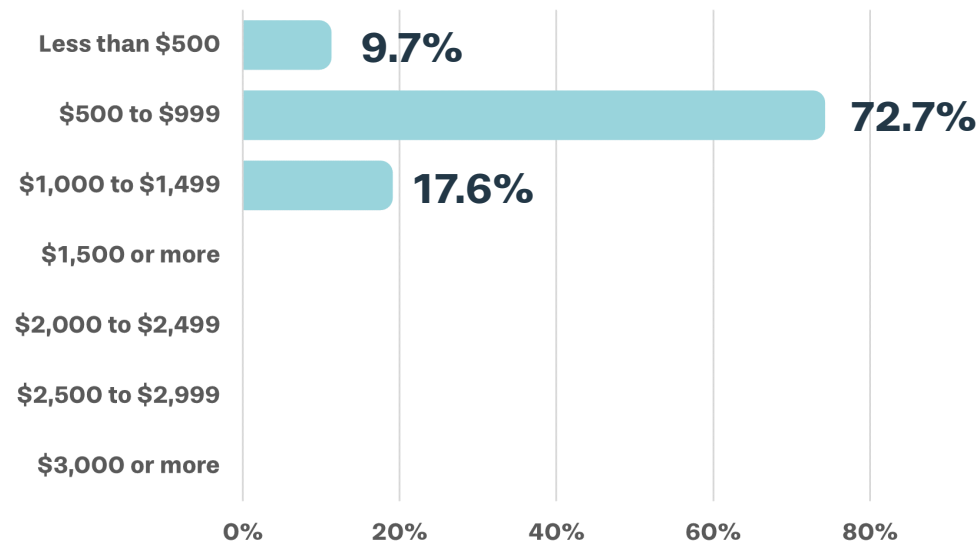
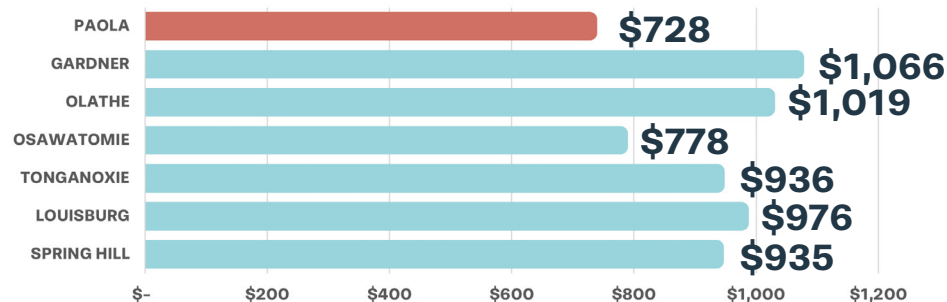


FIGURE 1.36 Peer City Median Gross Rent Comparison



Neighborhood Level Data

Defining Neighborhoods

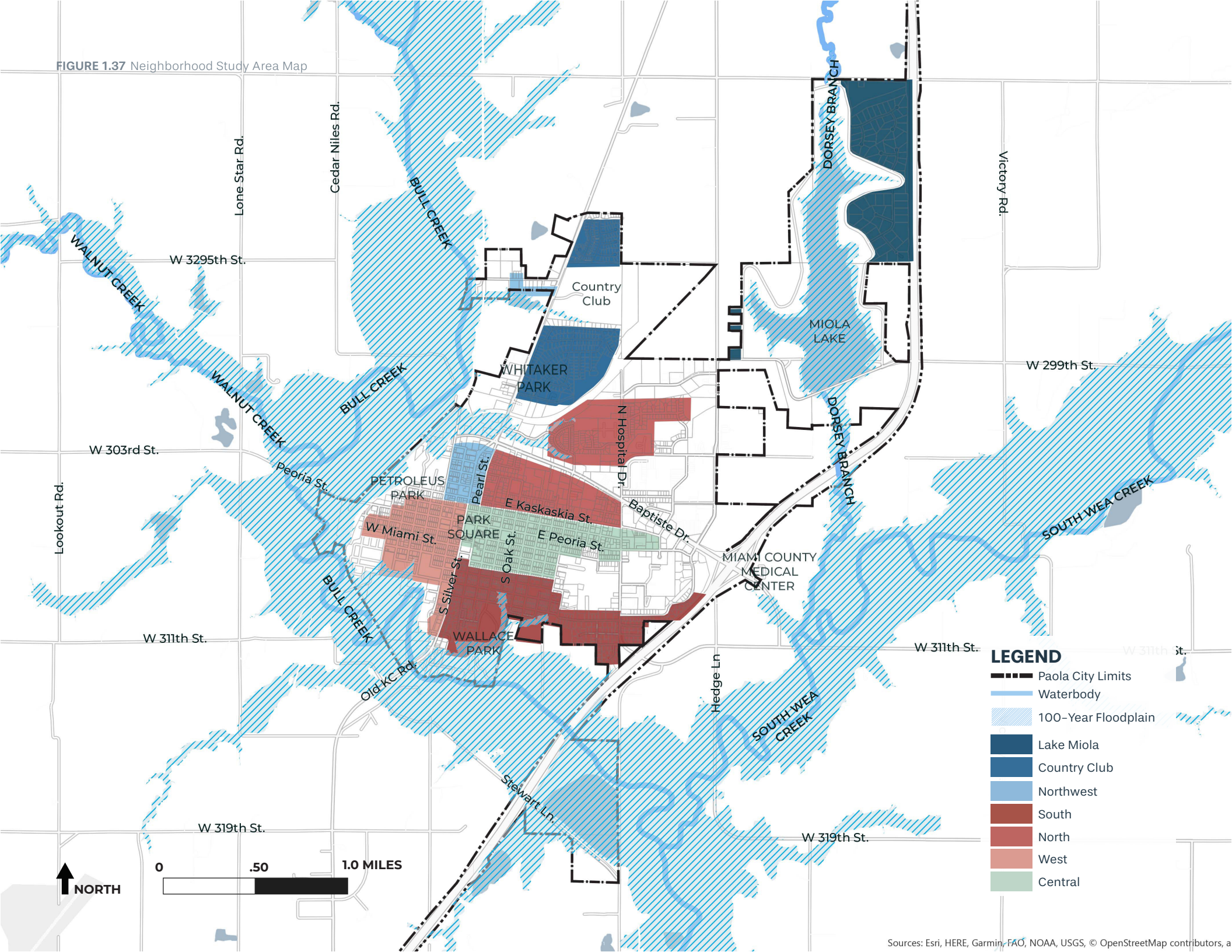
Paola Neighborhoods

Every neighborhood within Paola's city limits has unique features that set it apart from the rest. These features can include location, surrounding natural features or attractions, historical significance, and much more. For the purpose of this housing study, Paola's residential neighborhoods were split based upon their location. The neighborhood designations allow the data to illustrate common themes throughout the city. These themes can produce strategic recommendations to better suit each neighborhood and their needs. Figure 1.37 identifies the neighborhoods used for this housing study. These neighborhoods include:

- › Lake Miola
- › Country Club
- › North
- › Northwest
- › Central
- › West
- › South



FIGURE 1.37 Neighborhood Study Area Map



Neighborhood Level Data

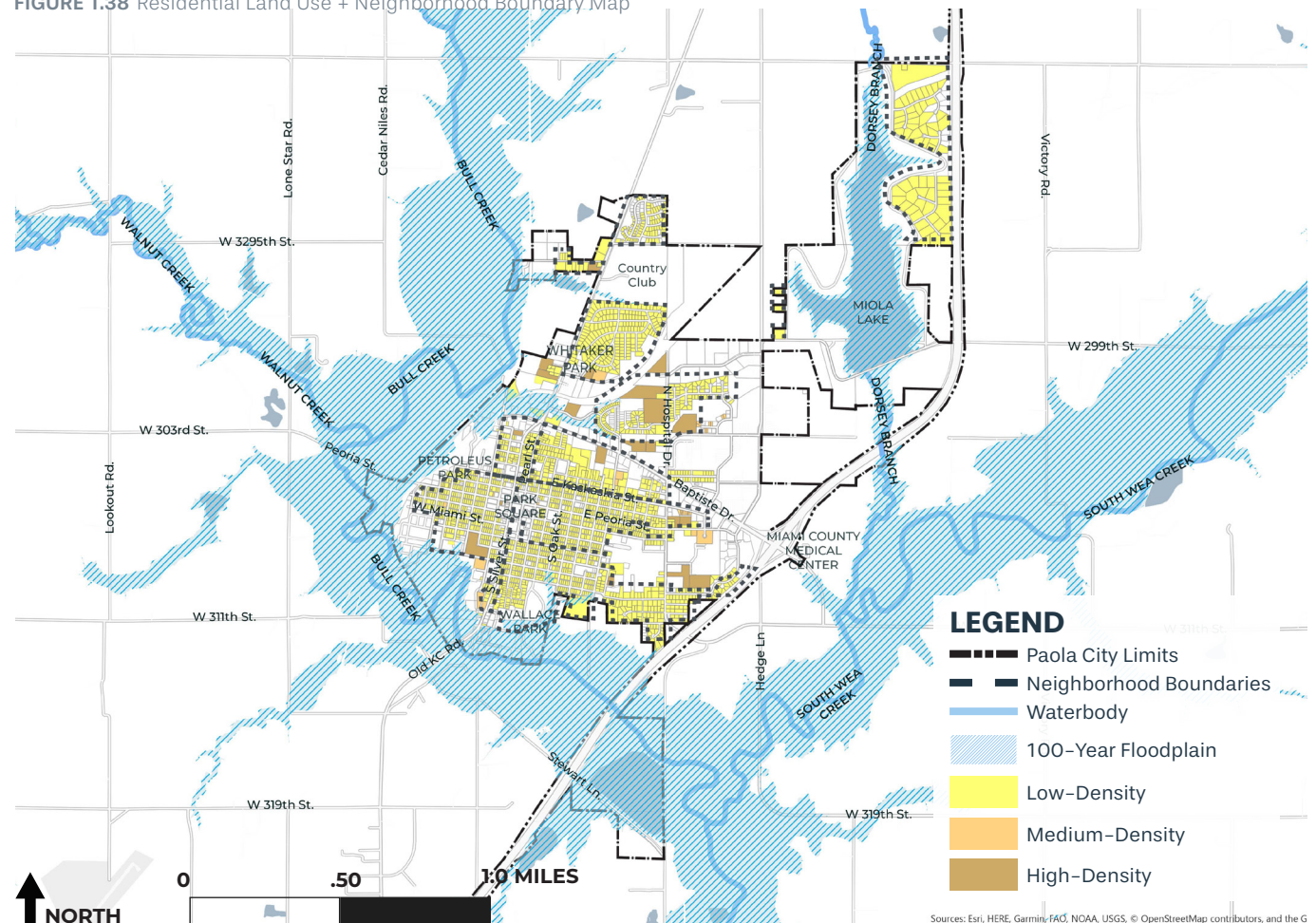
Residential Neighborhoods

Residential Breakdowns

In Paola, there are 1,870 residential parcels. Of these, 1,792 (96%) are Low-Density Residential, 56 (3%) Medium-Density Residential, and 22 (1%) High-Density Residential. These land uses are further illustrated in Figure 1.38.

The Medium-Density and High-Density Residential developments are not concentrated in one specific neighborhood but rather located primarily along major corridors in Paola.

FIGURE 1.38 Residential Land Use + Neighborhood Boundary Map



Neighborhood Level Data

Multi-Family Homes in Paola

Medium-Density Homes

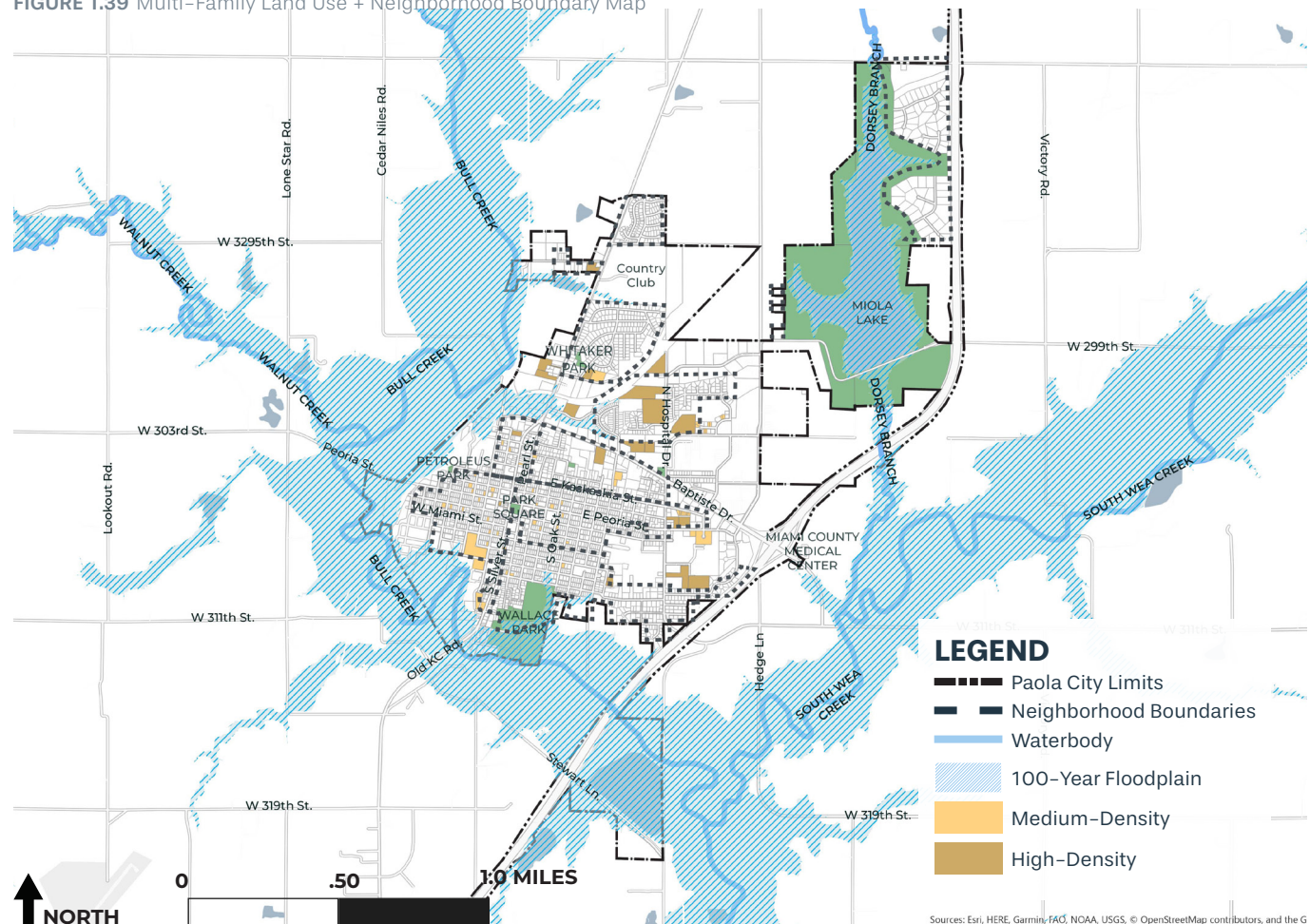
Medium-density homes in Paola are identified as the attached dwellings, group homes, and duplexes spread throughout the community. Today, there are 56 parcels that fit this description. The medium-density parcels are generally located along the periphery of residential neighborhoods.

High-Density Homes

High-density housing includes apartments, senior living and assisted living residential uses. There are 22 parcels that fit this criteria in Paola. These developments are generally located along major roadways and commercial areas.

Both medium- and high-density residential land uses are presented in Figure 1.39.

FIGURE 1.39 Multi-Family Land Use + Neighborhood Boundary Map



Neighborhood Level Data

Year Built

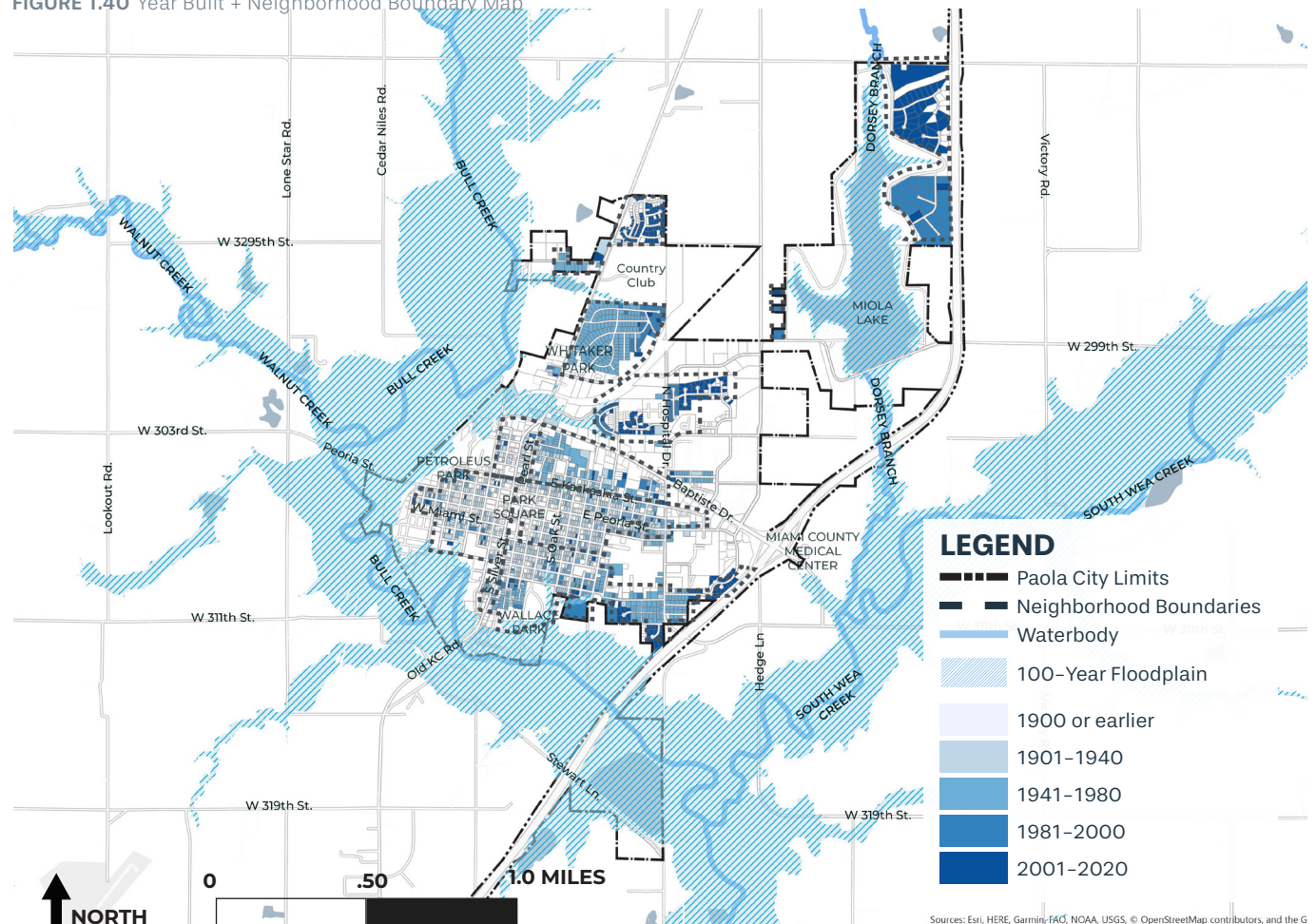
Year Built Housing Characteristics

Since its establishment in 1855, Paola has been building single-family homes to cater to their growing population. The busiest years for residential construction were between 1901–1940 and 1941–1980. In this eighty-year span, Paola accumulated approximately 61 percent of its existing housing stock. Further breakdowns of year built data for single-family homes is provided in Table 1.1.

TABLE 1.1 Year Built Characteristics

Year Built	Total	Share
1900 or earlier	210	11.7%
1901–1940	539	30.1%
1941–1980	553	30.9%
1981–2000	170	9.5%
2001–2020	320	17.9%
TOTAL	1,792	100.0%

FIGURE 1.40 Year Built + Neighborhood Boundary Map



Neighborhood Level Data

Home Style

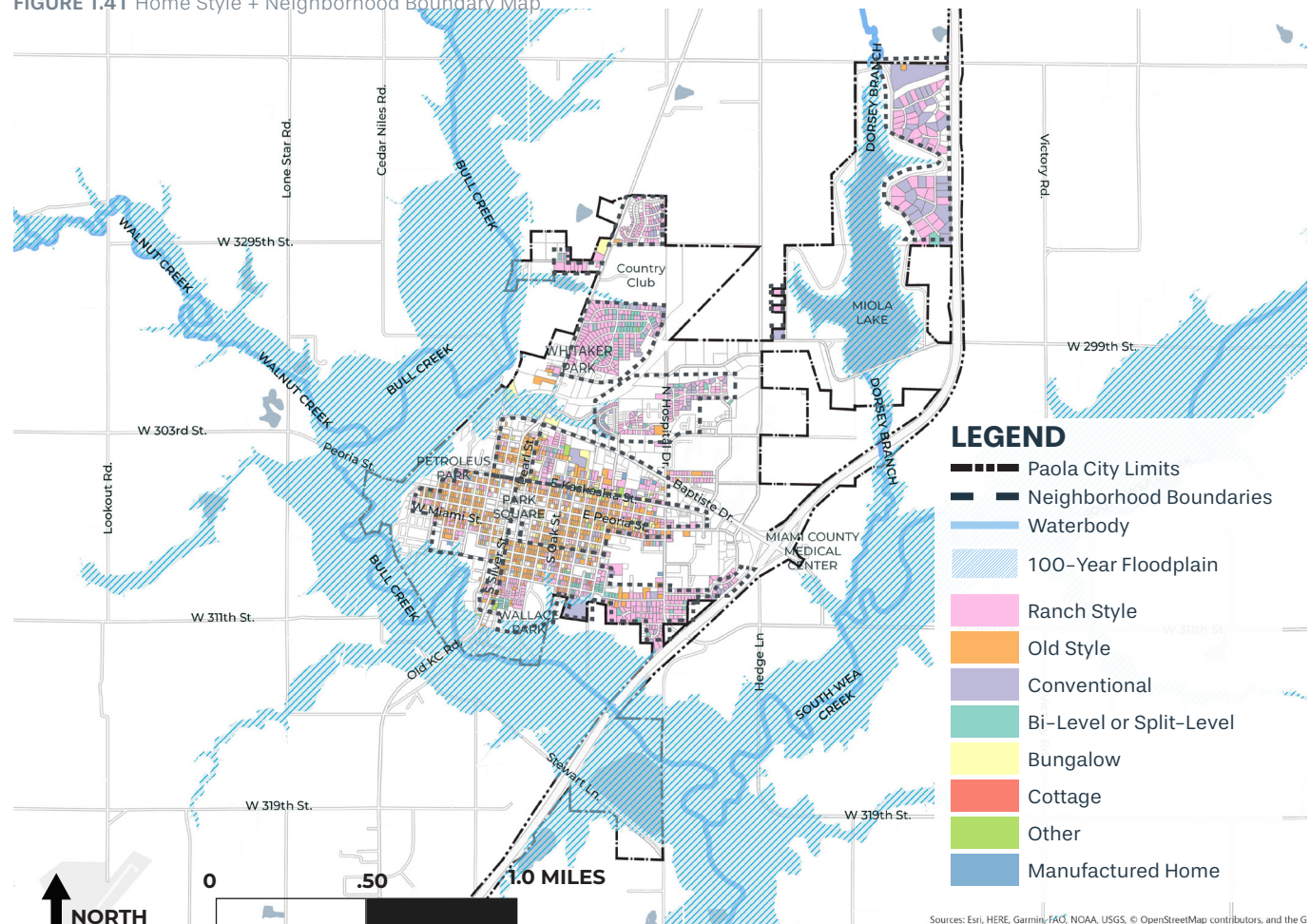
Home Style

Home style is indicative of the era in which construction took place. In Paola, the majority of homes are either built in Ranch Style or Old Style eras. Breakdowns of these home styles are below in Table 1.2.

TABLE 1.2 Home Style Characteristics

	Home Style	Total	Share
	Ranch Style	754	42.1%
	Old Style	562	31.4%
	Conventional	192	10.7%
	Bi-Level or Split-Level	117	6.5%
	Bungalow	104	5.8%
	Cottage	31	1.7%
	Other	19	1.1%
	Manufactured Home	13	0.7%
	TOTAL	1,792	100.0%

FIGURE 1.41 Home Style + Neighborhood Boundary Map



Neighborhood Level Data

Home Value

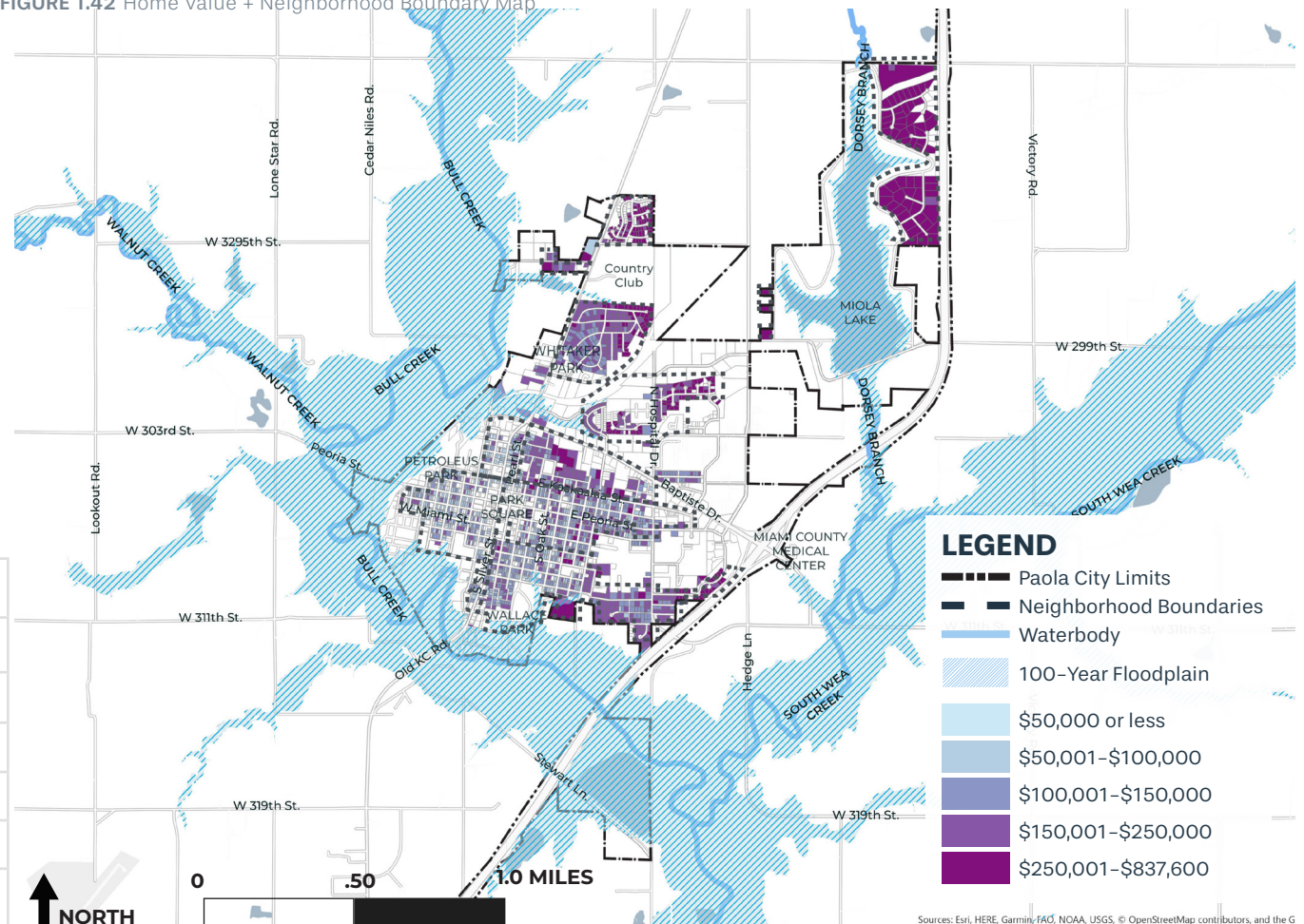
Home Value

Home value is closely tied to location, style, year built, and quality of the structure. When comparing these factors to this map, a trend is evident of higher-valued homes being located in places with more recent build dates, near Lake Miola and the Country club, and lower-valued homes being located in areas that use Old Style design techniques and are near Park Square. Base on the breakdowns presented below in Table 1.3, more homes are valued in the \$150,001–\$250,000 range.

TABLE 1.3 Home Value Characteristics

Home Value	Total	Share
\$50,000 or less	64	3.6%
\$50,001–\$100,000	371	20.7%
\$100,001–\$150,000	481	26.8%
\$150,001–\$250,000	607	33.9%
\$250,001–\$837,600	269	15.0%
TOTAL	1,792	100.0%

FIGURE 1.42 Home Value + Neighborhood Boundary Map



Neighborhood Level Data

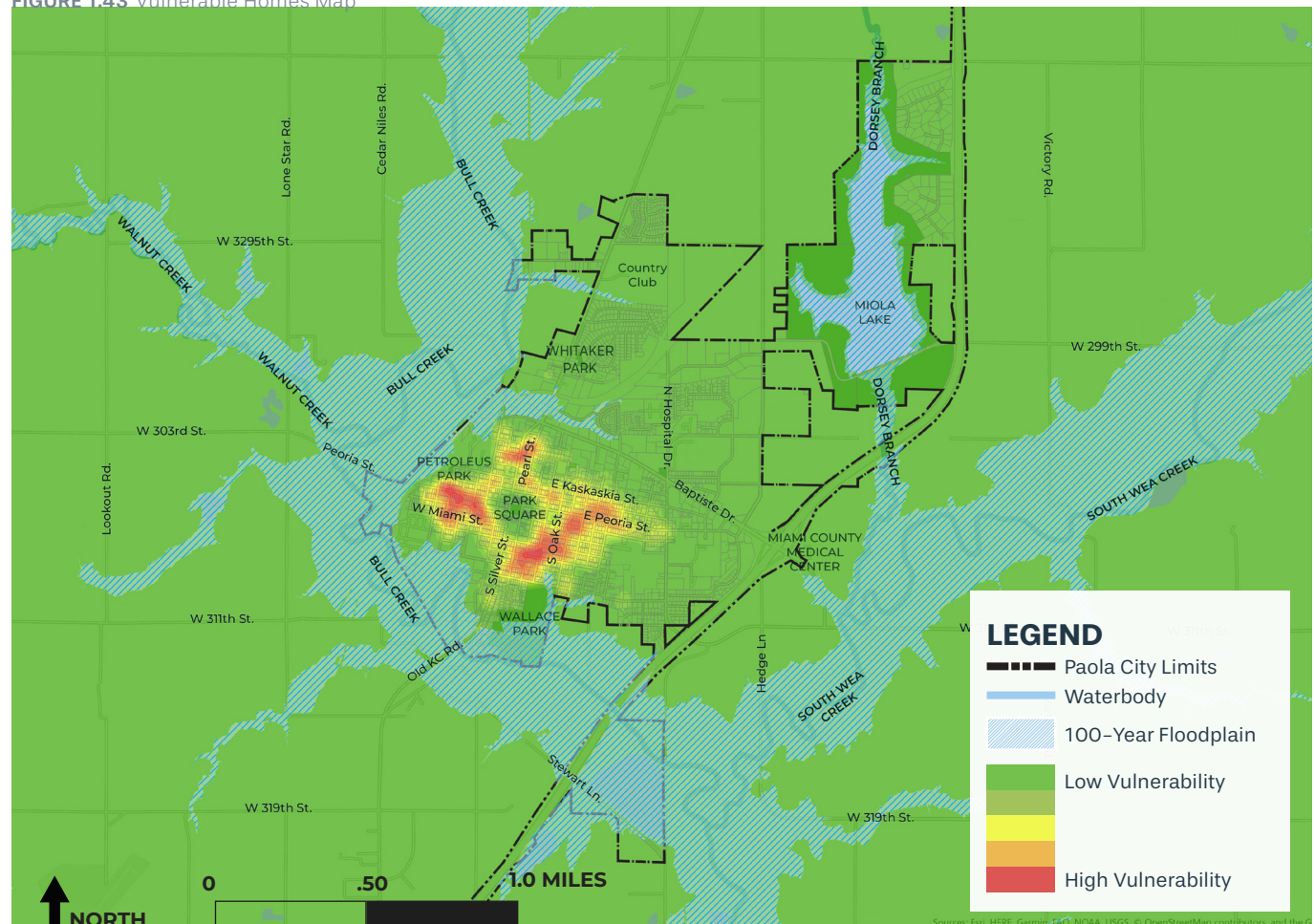
Vulnerable Homes

Vulnerable Homes

For this vulnerable homes analysis, factors such as homes built before 1940, "Old Style" construction styles, and homes with values \$50,000 or less were placed into a hot-spot analysis. The results are displayed in Figure 1.43. Areas where high concentrations of these three factors appear are in red, less concentrations in orange and yellow, and no appearances in green.

The areas surrounding Park Square have higher concentrations of vulnerable homes. This follows the data presented in the three previous maps.

FIGURE 1.43 Vulnerable Homes Map



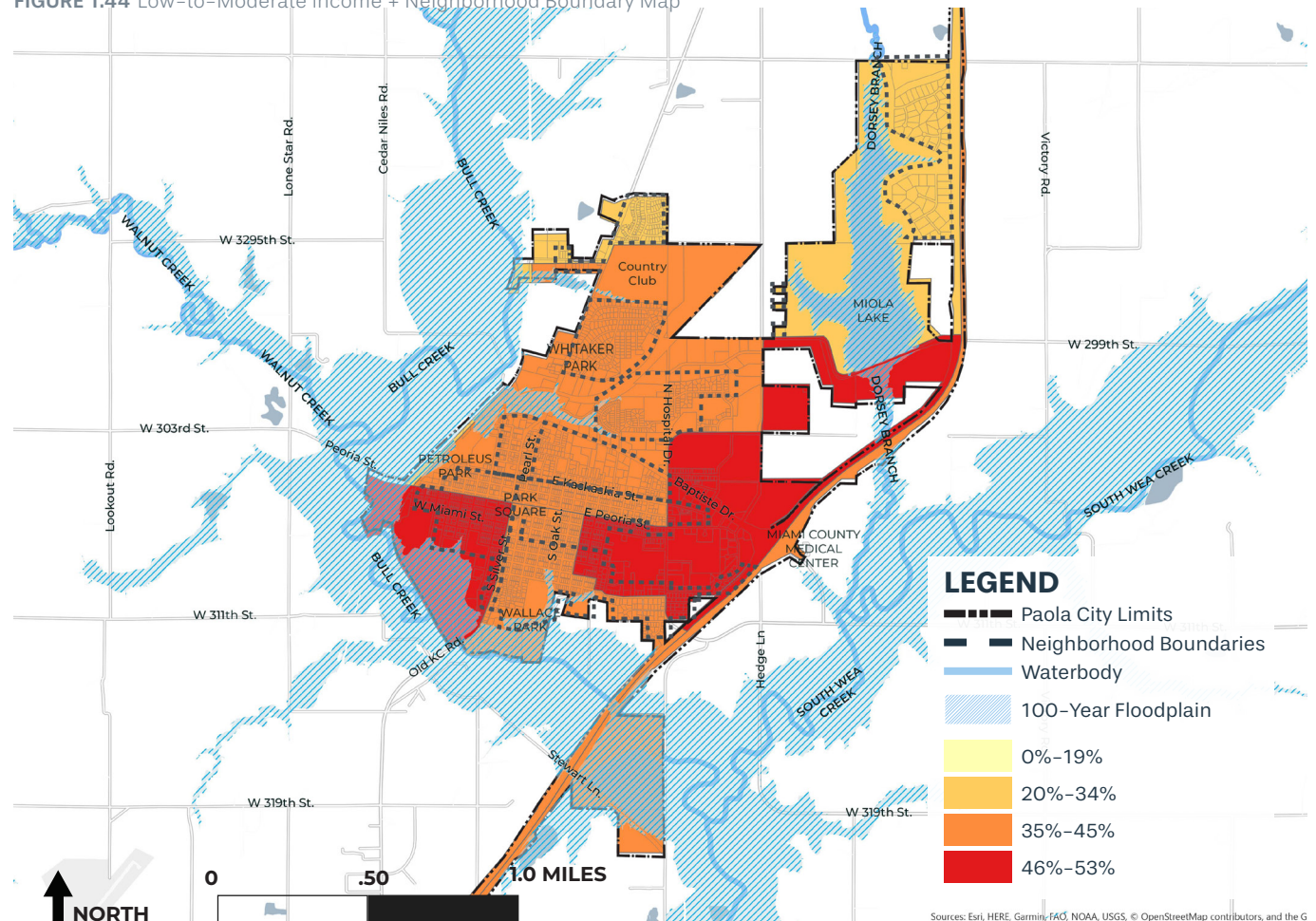
Neighborhood Level Data

Low-to-Moderate Income

Low-to-Moderate Income (LMI)

Low-to-Moderate Income (LMI) is a dataset assessed by HUD to identify low-income cohorts in cities. The data presented in Figure 1.44 represents the block groups in which 51 percent or more of the householders earn less than 80 percent AMI. The 80 percent AMI standard is significant because this is the income range that is the benchmark for low-income designations and results in eligibility for housing assistance. AMI's at 50 percent and 30 percent are considered very low-income and extremely low-income, respectively. In Paola, concentrations of these LMI cohorts are located in the North, West, Central, South, and portion of Northwest neighborhoods. This is consistent with the locations of homes operated by the Housing Authority as well.

FIGURE 1.44 Low-to-Moderate Income + Neighborhood Boundary Map



Neighborhood Level Data

Affordability

Cost-Burdened Households

As mentioned earlier, households that are housing cost-burdened are spending 30 percent or more of their income on housing costs, including rent and utilities. As shown in Figure 1.45, there are approximately 20 percent of owner-occupied households that are housing cost-burdened in Paola today. When examining renter-occupied households in Figure 1.46, there are approximately 40 percent of households that are deemed housing cost-burdened with 23.3 percent of those households spending 35 percent or more on housing, moving those households into consideration for being severely housing cost-burdened.

Figure 1.45 Owner-Occupied Cost-Burdened (2019)

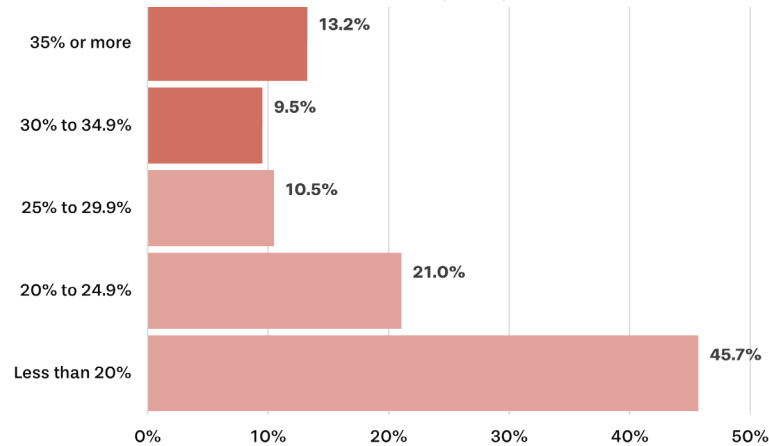
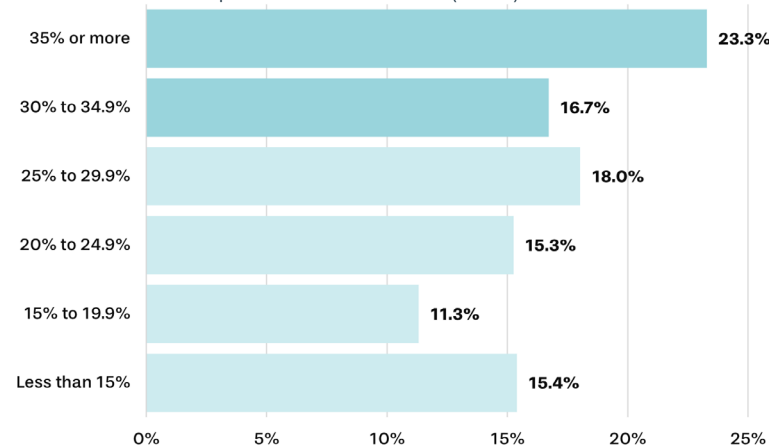


FIGURE 1.46 Renter-Occupied Cost-Burdened (2019)



Neighborhood Level Data

Housing Attainability

Housing Attainability

A housing attainability analysis highlights the current gaps and surpluses in housing based on household income and what is affordable within those price ranges. This data presents opportunities in identifying where the housing stock is stable and where it is vulnerable. These vulnerable ranges produce insight into where homeowners and renters are going to obtain housing and the pressures the housing stock is facing. This analysis will serve as a guide for some of the recommendations and goals to come. An example of this graph and what the data represents is shown in Figure 1.47.

FIGURE 1.47 Example Housing Attainability Graph

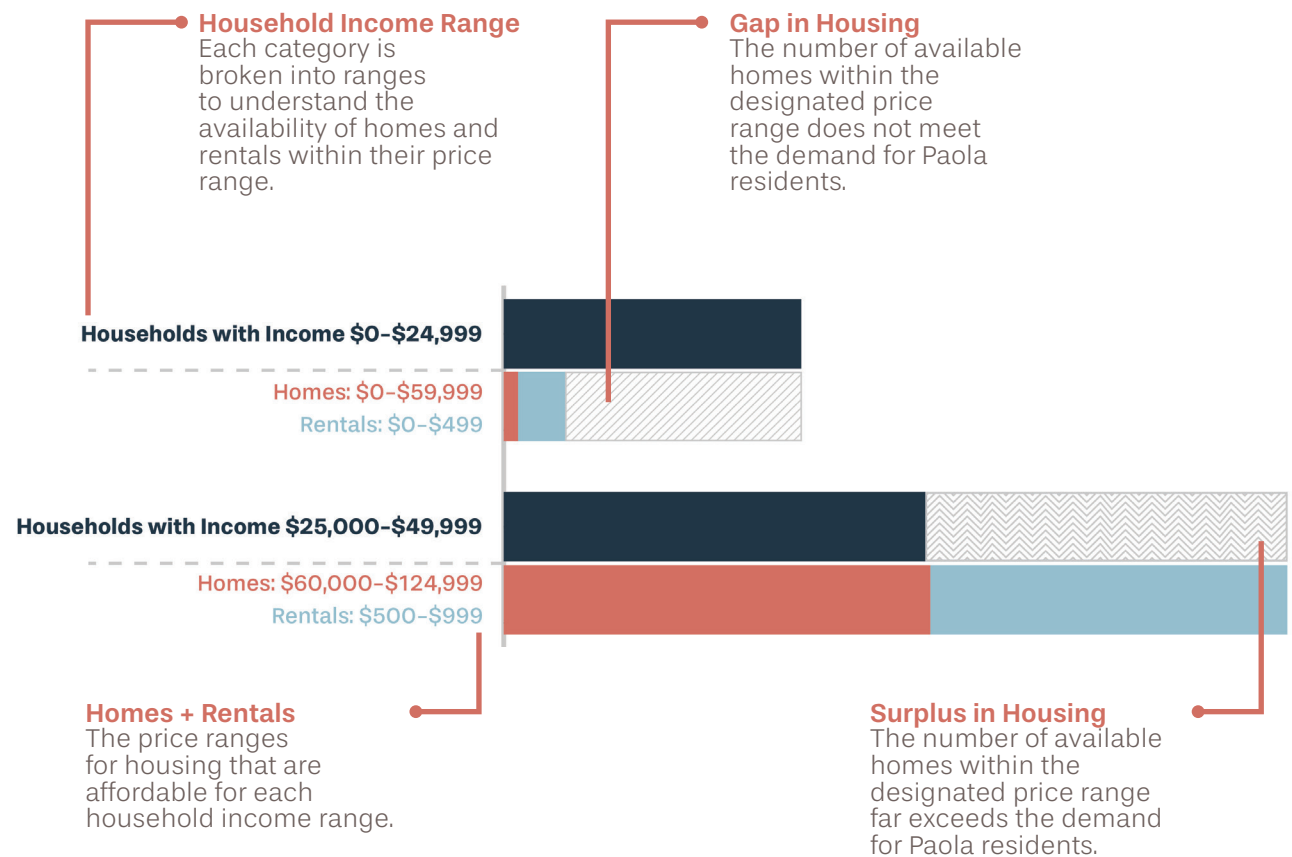
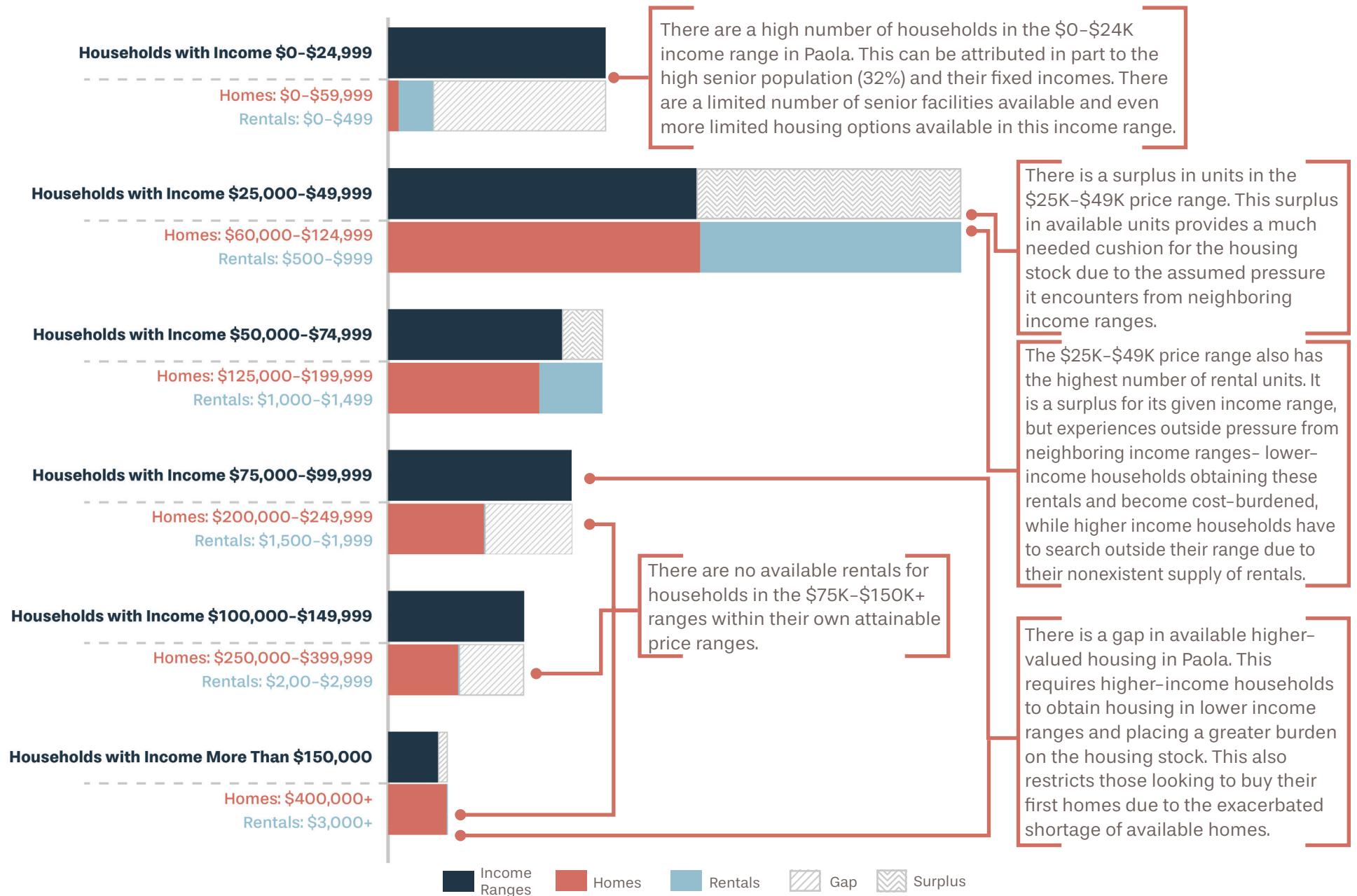


FIGURE 1.48 Paola Housing Attainability Graph



Neighborhood Level Data

Construction Trends

Construction Trends

From 2010 to 2020, there have been a total of 68 permits issued for residential developments in Paola. In some instances, in 2010 and 2011, there were homes permitted within the City's Growth Area, but are now considered to be located in Miami County. The

values of these homes range from a low of \$87,000 in 2012 to a high of \$450,000 in 2014. As the years progress, and development occurs in areas north of town near the Country Club and Lake Miola, the home values steadily increase to approximately \$270,000. This data is presented in Table 1.4

TABLE 1.4 Construction Permits from 2010–2020

	Number of Permits	Average Value	Housing Typology
2010	4*	\$190,400	Single-family residential
2011	3*	\$105,000	Single-family residential
2012	1	\$87,000	Single-family residential
2013	1	\$435,000	Single-family residential
2014	3	\$450,000	Single-family residential
2015	11	\$179,204	Single-family residential
2016	9	\$185,222	Single-family residential
2017	15	\$251,600	Single-family residential
2018	9	\$226,949	Single-family residential
2019	1	\$233,280	Single-family residential
2020	11	\$268,367	Single-family residential

*Denotes permit(s) in this year is now considered to be located in Miami County

Neighborhood Level Data

Market Trends

Median Price Per Square Foot

Figure 1.49 illustrates median price per square foot in Miami County, Osawatomie, Paola, Spring Hill, and Tonganoxie. Paola, highlighted by the thick navy line, has experienced a steady increase in median price per square foot with an even more drastic increase in the last two years. When compared to neighboring communities, Paola stands middle of the pack; Spring Hill and Tonganoxie have higher median prices per square foot, while Osawatomie has the lowest median price per square foot.

Osawatomie has lower median sale prices overall.

Legend

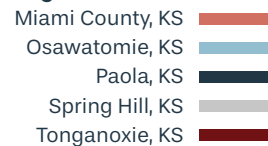
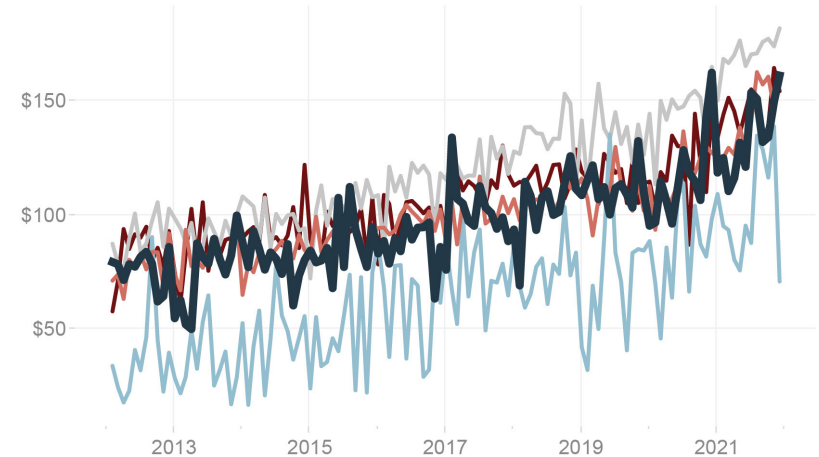


Figure 1.49 Median Price Per Square Foot



Median Sale Price

When examining median sale prices, the trends mentioned in the median price per square foot figure are repeated. Figure 1.50 shows that Paola has experienced more fluctuations in their median sale prices, but nevertheless, have steadily increased over the last eight years. Spring Hill and Tonganoxie recorded higher median sale prices, while

Legend

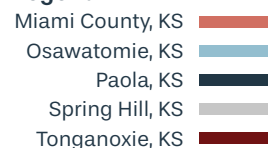
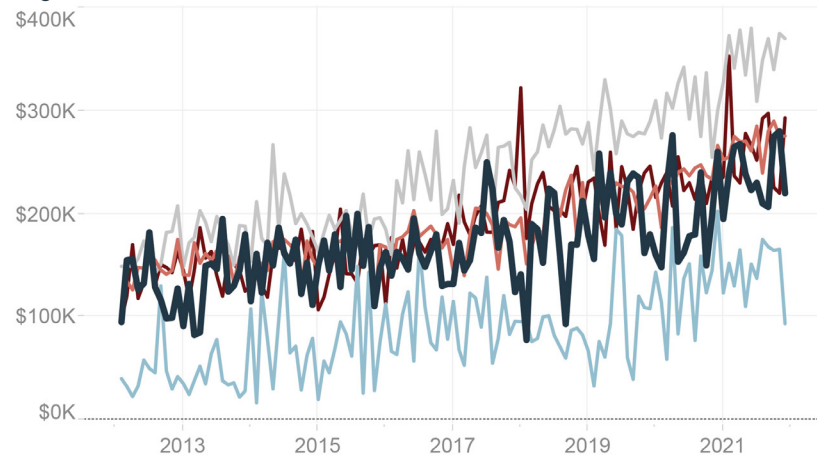


Figure 1.50 Median Sale Price



Source: Redfin, 2021

Neighborhood Level Data

Residential Demand Estimates

The total demand for housing units was calculated using the housing tenure breakdown as well as average household size for renter and owner-occupied units.

The total average household size in Paola in 2019 was 2.27 persons.

Therefore, the average population growth scenario would require at a minimum 3,723 additional households

In 2019, 65.5% of households were owner-occupied and 34.5% renter-occupied. If this pattern holds, there would be demand for 2,439 new owner-occupied housing units and 1,283 renter-occupied units.

Based on these calculations, the Future Land Use Plan should provide, at minimum, enough residential land to accommodate for the range of growth scenarios.

TABLE 1.5 Residential Demand Estimates Paola 2050

	Total Population	Added Population	Total Households	Owner- Occupied Units	Renter- Occupied Units
Population (Existing)					
2050 Projection High	13,549	+7,938	3,497 new units	2,291 units	1,206 units
2050 Projection Average	8,450	+2,839	1,251 new units	819 units	432 units
2050 Projection Low	6,607	+996	439 new units	288 units	151 units
Assuming 60% low-density residential		2 du / acre	Between 132 and 1,050 acres minimum		
25% medium-density residential		8 du / acre	Between 14 110 acres minimum		
15% high-density residential		15 du / acre	Between 5 and 35 acres minimum		

BY 2050,
PAOLA MAY NEED...

+3,723 units



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Neighborhood Level Data

Windshield Survey

Windshield Survey

A windshield survey was conducted to capture an up-to-date snapshot of the number of deteriorating and dilapidated homes in Paola. This information is valuable when trying to identify hot-spots in neighborhoods and producing neighborhood-specific strategies for rehabilitation. There were a total of 126 homes identified as either deteriorating or dilapidated of the 2,348 occupied units.

Survey123, an application for survey mapping, was utilized to collect this data. Each home that was deemed deteriorating or dilapidated was entered into a short survey. The survey included assessments of the location, housing typology, and exterior condition. The definitions used to assess exterior conditions are presented below.

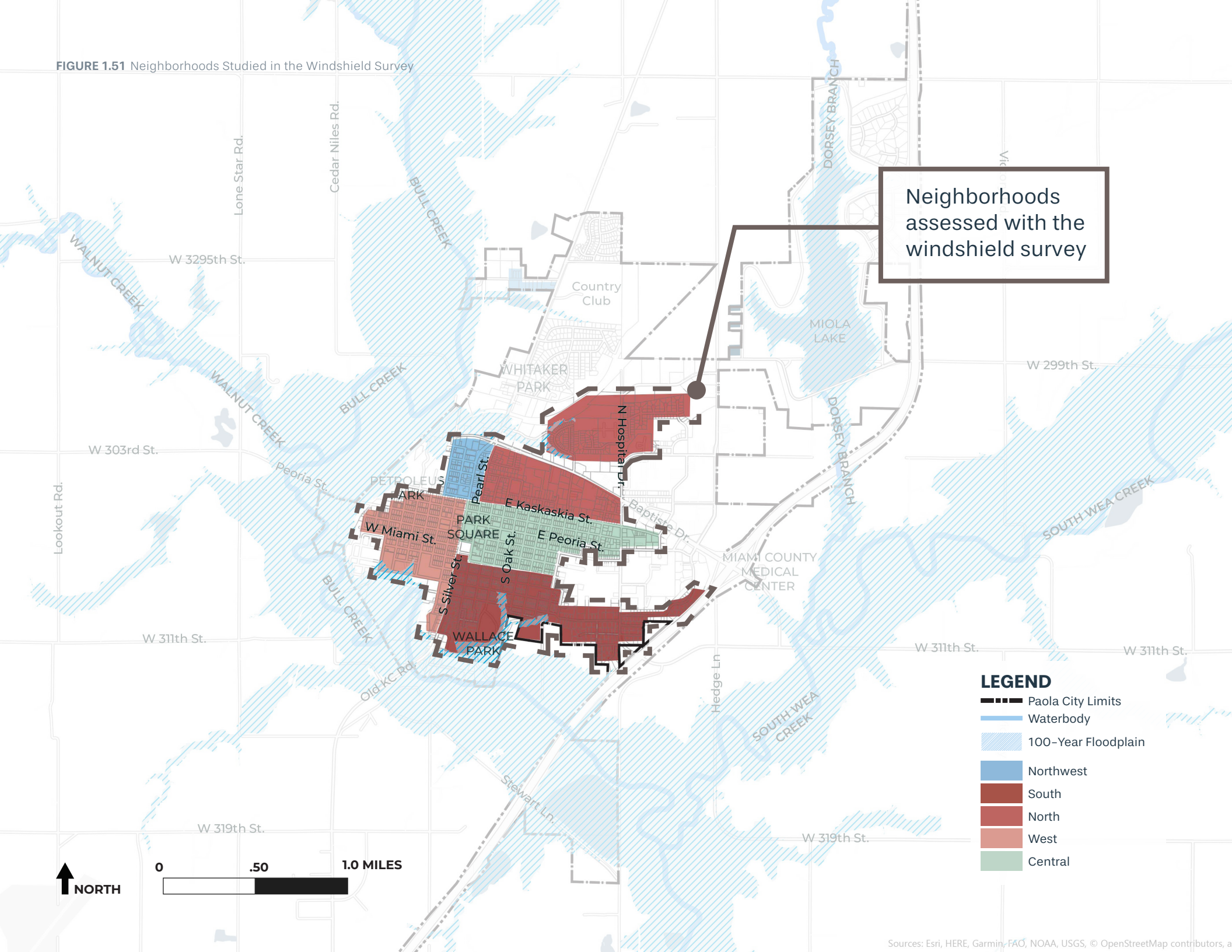
What Was Assessed

This study was split into two sections– an assessment of existing single-family structures and duplex and multi-family structures. The homes in the single-family assessment assumed location, year built, and home value were indicative of the potential for the presence of deteriorating or dilapidated structures. As a result, the North, Northwest, Central, West and South neighborhoods were analyzed using the windshield survey while the remaining neighborhoods utilized Google Street View.

Due to limited availability of data regarding the status of multi-family structures, the windshield survey also assessed each multi-family development in Paola. These structures were examined regardless of whether they were strictly deteriorating or dilapidated in order to produce an accurate snapshot of rental properties.

Excellent	Sound	Minor Rehabilitation	Deteriorating	Dilapidated
A dwelling unit that is new or well maintained and structurally intact. Foundation appears structurally undamaged, and rooflines are straight. Windows, doors, and siding are in good repair. Exterior paint is in good condition.	A dwelling unit that requires minor deferred maintenance, such as repainting, window repairs, the replacement of a few shingles, or the repair of cracks in the foundation.	A dwelling unit that shows signs of multiple deferred maintenance, or that requires the repair of one major component	A dwelling unit that has at least two major structural problems, but can be repaired with major rehabilitation.	A dwelling unit that suffers from excessive neglect, appears structurally unsound and not safe for human habitation, and may not be feasible to rehabilitate

FIGURE 1.51 Neighborhoods Studied in the Windshield Survey



Neighborhoods
assessed with the
windshield survey

LEGEND

- Paola City Limits
- Waterbody
- 100-Year Floodplain
- Northwest
- South
- North
- West
- Central

Neighborhood Level Data

Windshield Survey

Deteriorating Housing

Of the 126 homes identified as either deteriorating or dilapidated, 109 (87%) of them were categorized as deteriorating. Deteriorating homes have at least two structural problems that require major rehabilitation.

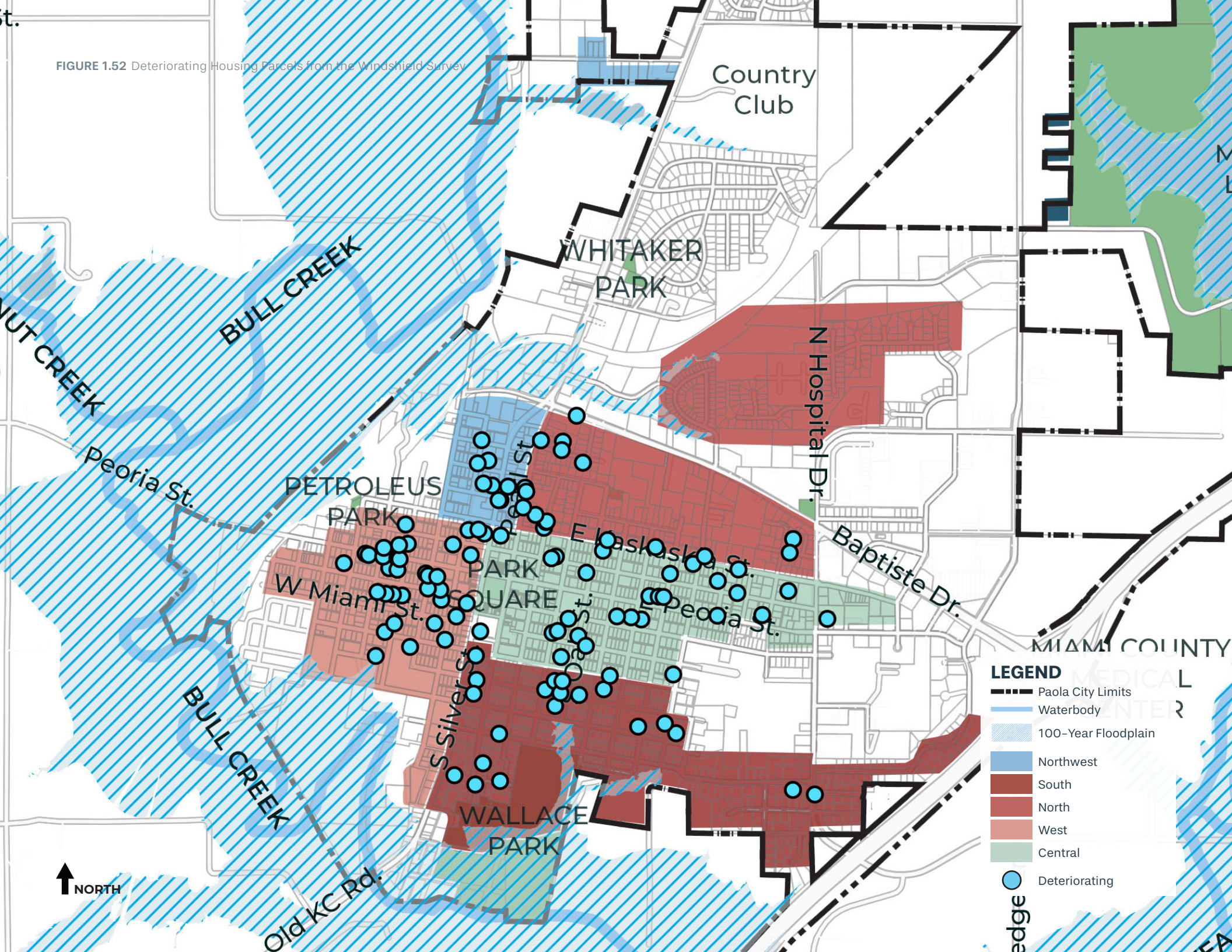
The images shown at right are examples of a few of the deteriorating homes. The map in Figure 1.52 depicts these deteriorating points and their location in the neighborhoods. These points are primarily concentrated in the historical residential areas of Paola, with lower home values and constructed in the "Old Style" and "Ranch Style" eras.

Deteriorating homes are defined as...

“A dwelling unit that has at least two major structural problems, but can be repaired with major rehabilitation.”



FIGURE 1.52 Deteriorating Housing Parcels from the Windshield Survey



Neighborhood Level Data

Windshield Survey

Dilapidated Housing

Dilapidated homes account for 17 (13%) of the total 126 points in the windshield survey. Dilapidated homes have fallen into extreme disrepair and appear to be structurally unsound for habitation, with little realistic feasibility in rehabilitating.

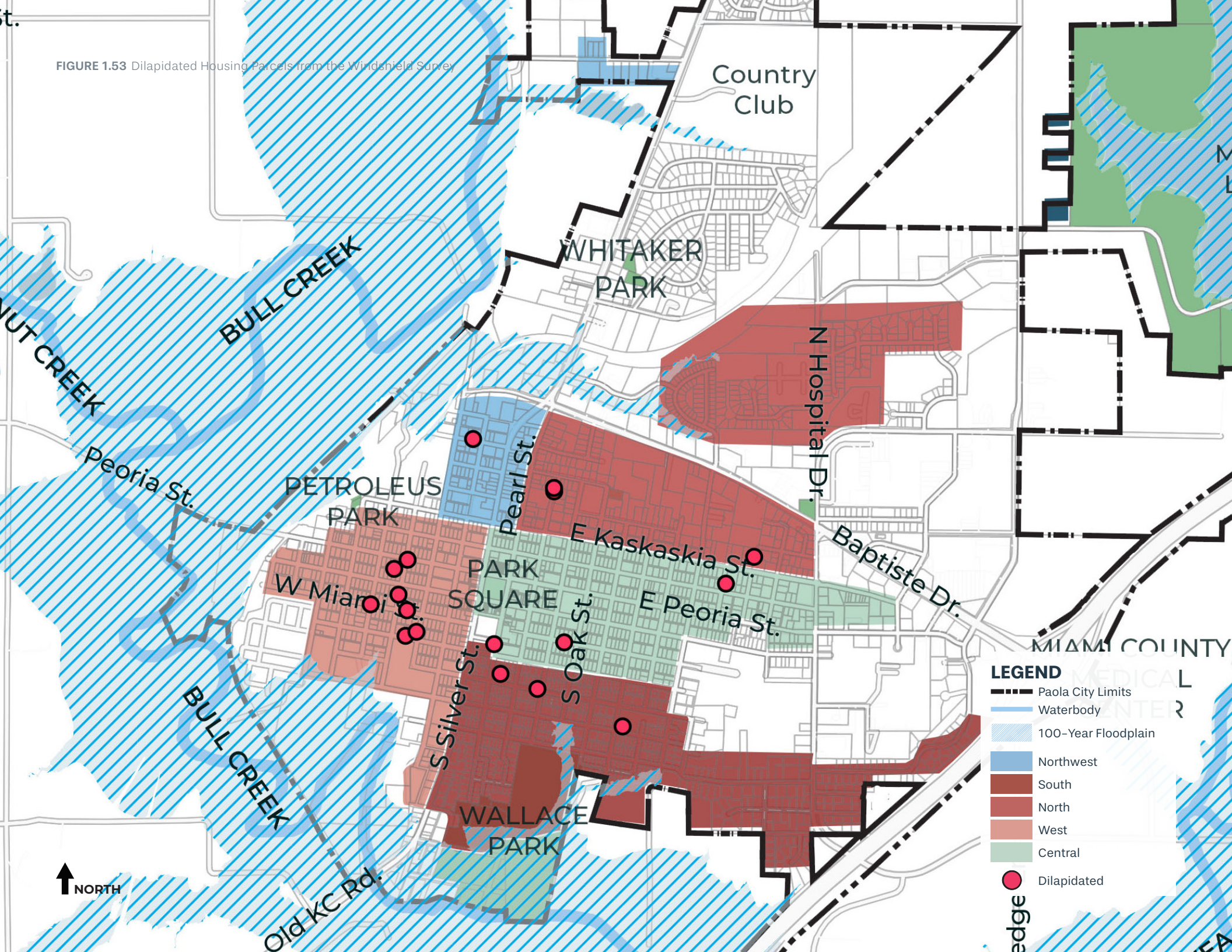
The homes presented to the right provide context into features that led to these homes being identified as dilapidated. The map in Figure 1.53 follows a consistent pattern to Figure 1.52 with the general location of dilapidated points being in the historical, lower valued, and "Old Style" or "Ranch Style" era neighborhoods.

Dilapidated homes are defined as...

“A dwelling unit that suffers from excessive neglect, appears structurally unsound and not safe for human habitation, and may not be feasible to rehabilitate”



FIGURE 1.53 Dilapidated Housing Parcels from the Windshield Survey



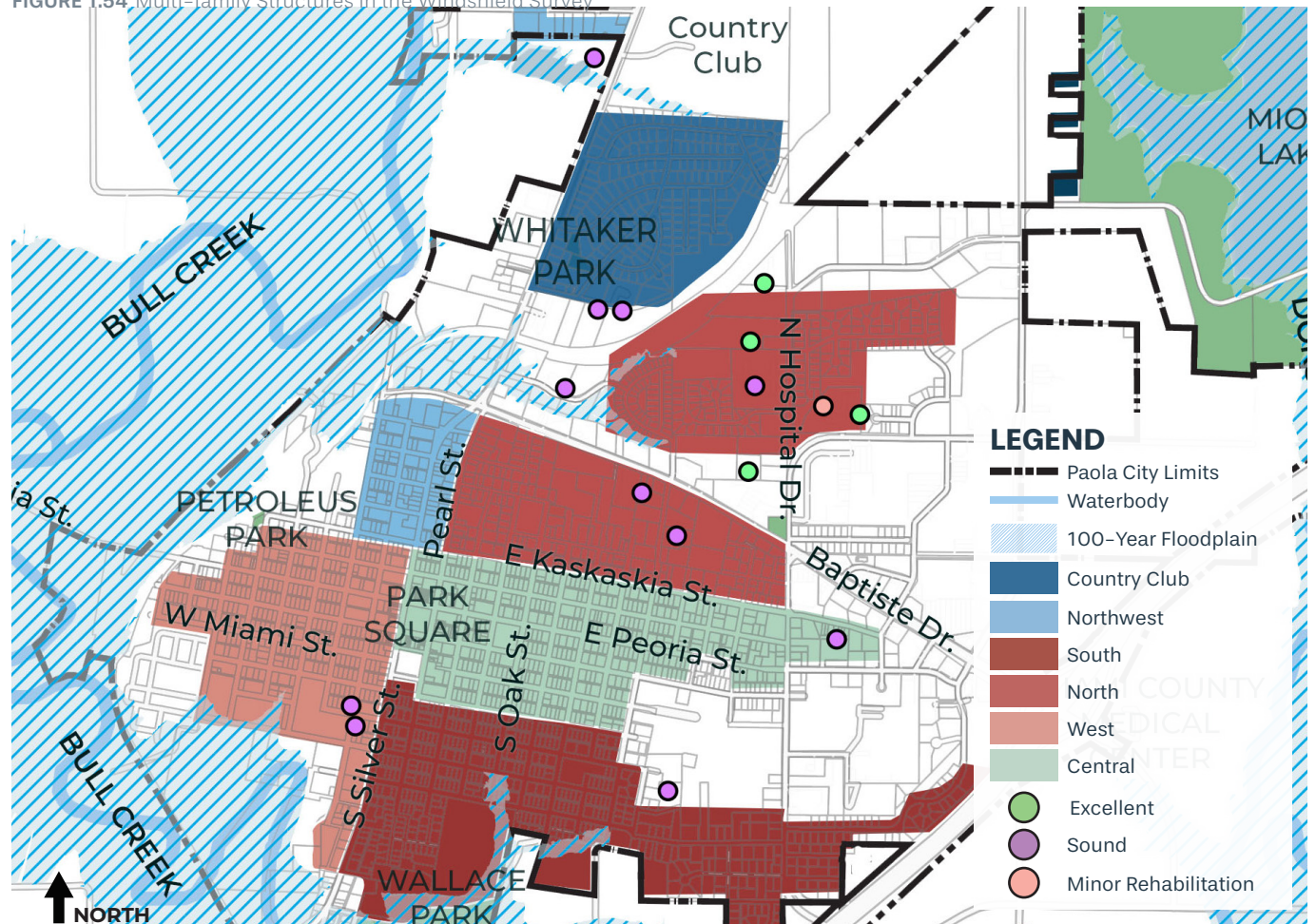
Neighborhood Level Data

Windshield Survey

Multi-Family Structures

The multi-family developments are responsible for 811 units in Paola. The windshield survey strictly categorized multi-family units as typologies denser than duplexes. As stated in previous pages, multi-family units were assessed due to the limited amount of data on their current condition. The windshield survey found that the majority of multi-family structures in Paola are of sound quality with a few excellent quality structures. This indicates that the multi-family developments appear to need deferred maintenance and provide decent and safe housing options for renters in Paola.

FIGURE 1.54 Multi-family Structures in the Windshield Survey



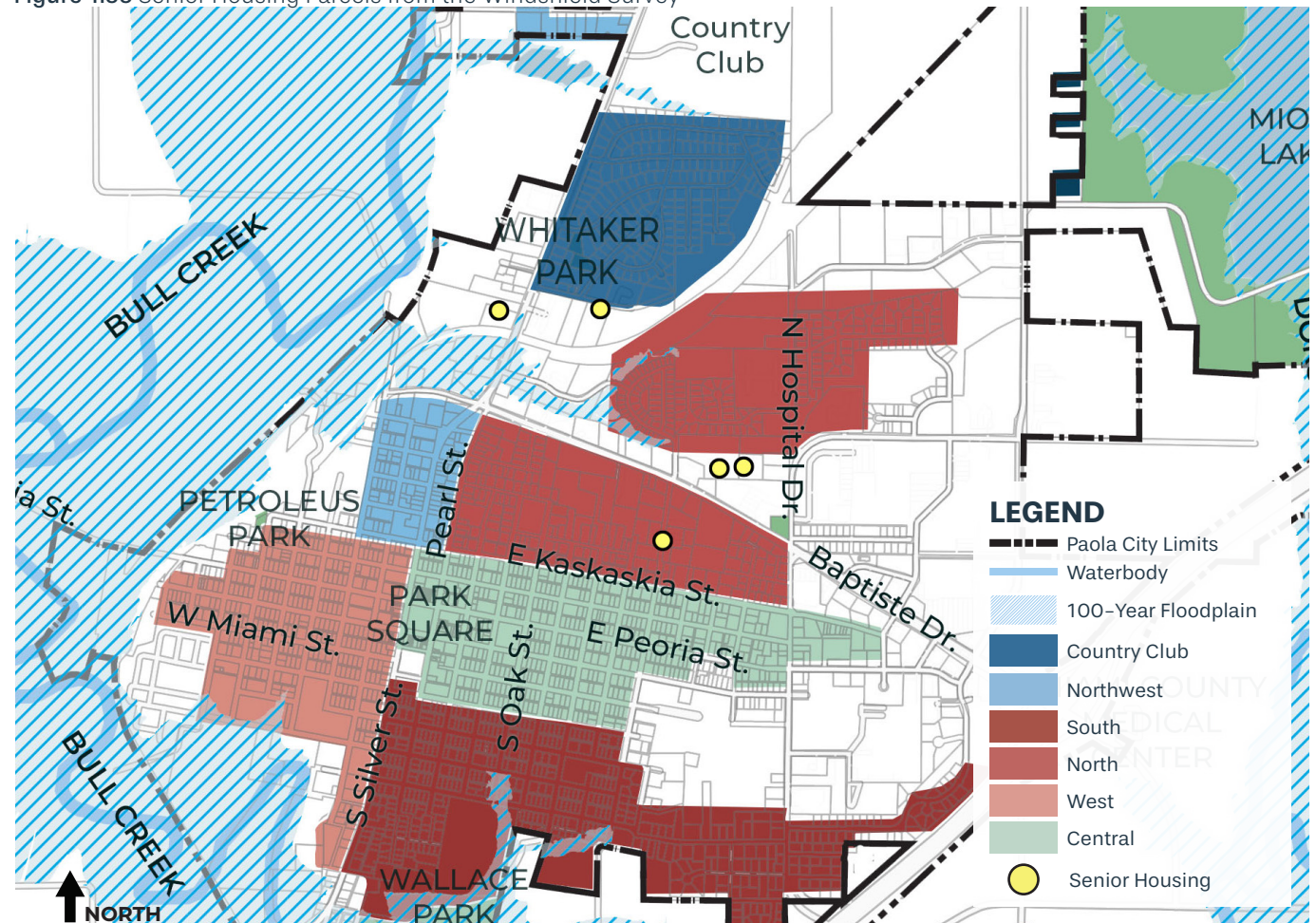
Neighborhood Level Data

Windshield Survey

Senior Housing

Seniors and retirees play an integral role in shaping Paola's current and future housing needs. Many aging residents in surrounding communities move to Paola for its age-friendly amenities, slower-pace of life, and proximity to the KC Metro. Paola currently has 5 senior facilities at various levels of assistance available to residents. The map in Figure 1.55 depicts the locations of each of these.

Figure 1.55 Senior Housing Parcels from the Windshield Survey



Neighborhood Level Data

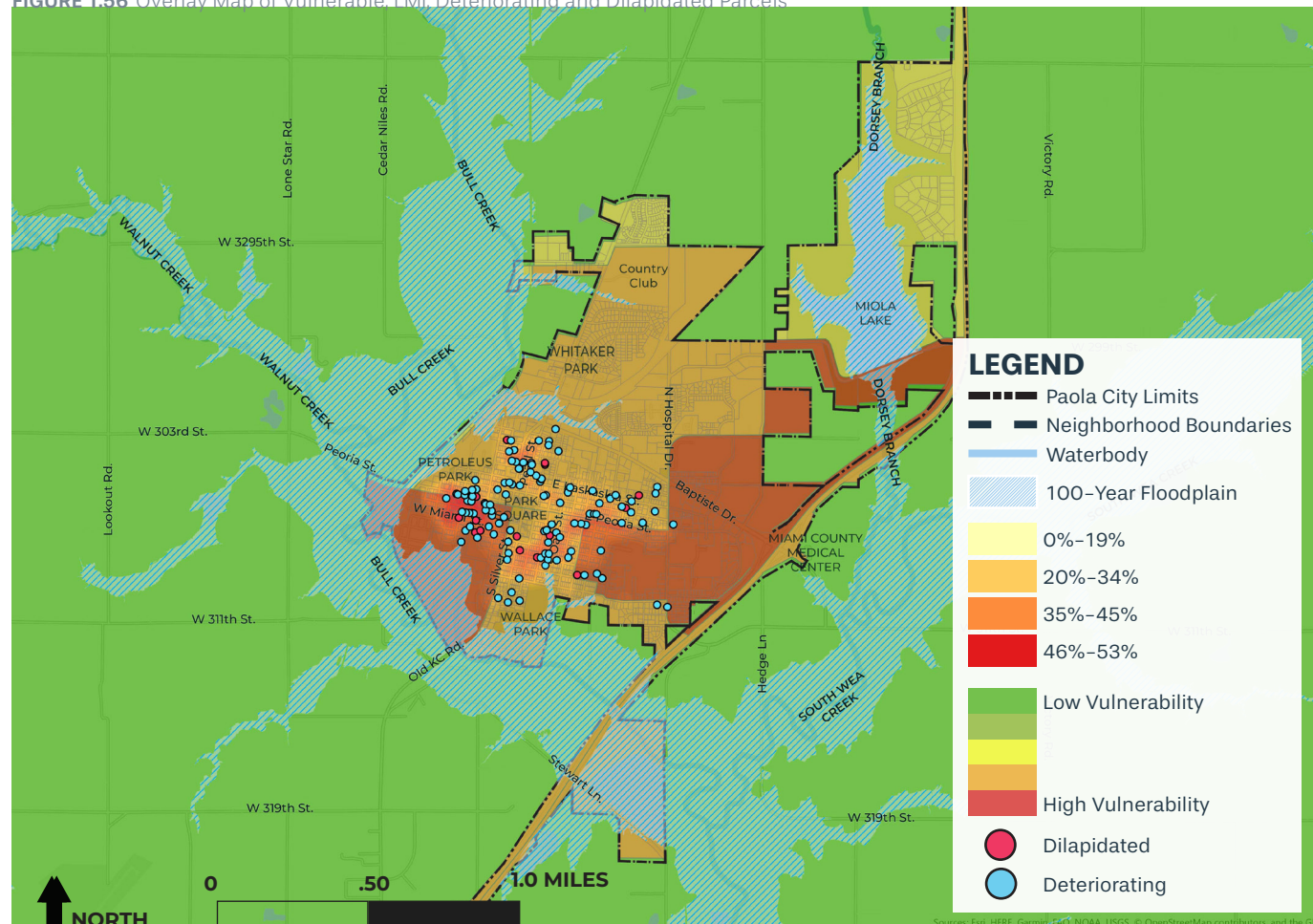
Windshield Survey

Summary of Findings

The Windshield Survey revealed many key points of concern that will ultimately result in pin-pointed goals with corresponding action items and policies. These key points included:

- › There were many more homes identified as deteriorating (87%) than dilapidated (13%)
- › The homes that were identified in the survey were also located in the vulnerable and LMI hot-spots
- › Most deteriorating homes were suffering from issues with the siding or windows
- › The dilapidated homes appear to be more suitable for demolition than rehabilitation based upon their exterior condition

FIGURE 1.56 Overlay Map of Vulnerable, LMI, Deteriorating and Dilapidated Parcels



Neighborhood Level Data

Windshield Survey

Higher Presence of Deteriorating Homes

The windshield survey identified 109 total deteriorating homes throughout the five core neighborhoods in Paola. These homes, if left untreated, will eventually transition into the dilapidated designation. However, in order to correct this trajectory, policies and action items shall be recommended to preserve and rehabilitate the existing housing stock in Paola. Housing programs and the state, county, and local levels aim to address these problems and provide resources for communities and residents.

Hot-spot Vulnerability

The map presented to the left in Figure 1.56 illustrates three crucial pieces of information:

1. The location of deteriorating and dilapidated homes
2. The Low-to-Moderate Income (LMI) block groups and their

percentages of low-income households

3. The vulnerable homes hot-spot analysis (See p. 47 for details on factors considered for this analysis).

The uniform central concentration of these three factors highlights a significant amount of area that needs to be paid careful attention.

Deteriorating Exterior Conditions

Of the deteriorating homes that were assessed, the majority of concern for their exterior conditions stemmed from poor siding and damaged windows. Programs are available at the State level to address such concerns and should be advertised more to residents. Additional programs can be adopted within Paola to expand opportunities to preserve the existing housing stock and improve the quality of life for residents.

Demolishing Dilapidated Homes

The dilapidated homes in Paola were severe cases of disrepair. The homes provided on page 60 highlight how far these homes have gone—exposed portions of exterior walls, boarded windows, and plants growing into the homes. Moving forward, unless in conversation with the status of project, it may be in the City's best interest to explore demolition for the sake of community health and quality of life.



Goal 1.1

Preserve Paola's existing housing stock

By preserving Paola's existing housing stock, we are not only ensuring that the community's character remains intact, but also that residents will have access to quality and safe housing. To achieve this, housing programs must be leveraged to rehabilitate homes. The current housing programs in Paola are commendable, but also leave room for expansion and improvement. This goal details the policies and action items to help residents improve their quality of life and enhance the character of residential neighborhoods.

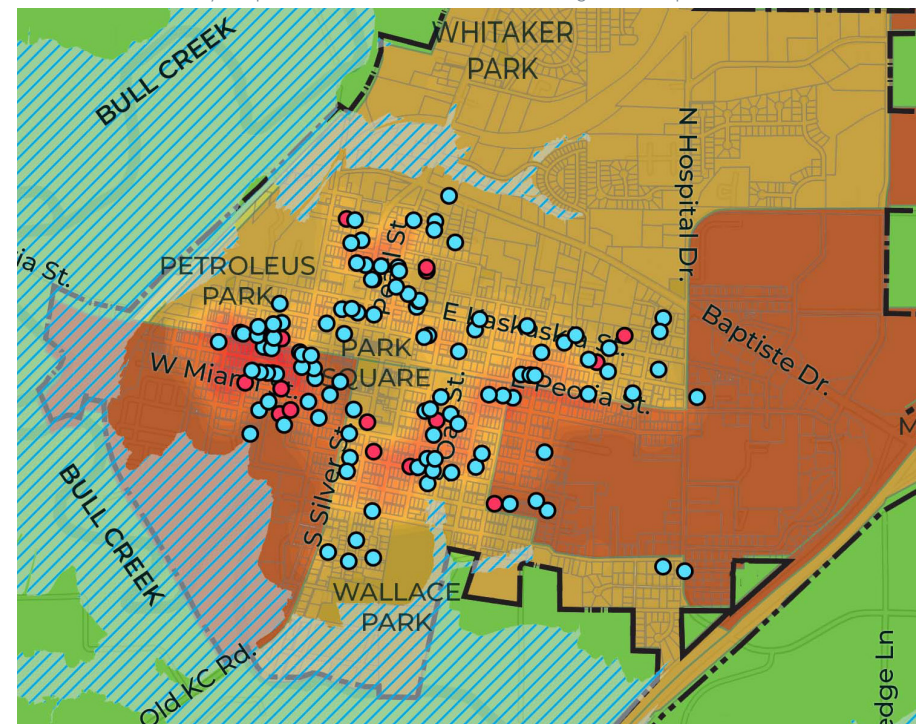
Prioritize housing rehabilitation in the identified "hot spot" areas

The areas highlighted by pink and blue dots in Figure 1.57 illustrate the deteriorating and dilapidated parcels in Paola in correlation to the LMI and vulnerable homes datasets. These three factors identify areas that are severely burdened and require special care and attention with any actions regarding rehabilitation or redevelopment. To ensure that their needs are being met, it is imperative to have candid conversations about how to best assist these residents and steer rehabilitations efforts toward these neighborhoods.

Policies + Action Items

- **Host neighborhood meetings** with residents in these neighborhoods to update them on available rehabilitation programs
- **Discuss concerns and future needs** for housing rehabilitation programs and actively adjust them to better suit residents

FIGURE 1.57 Overlay Map of Vulnerable, LMI, Deteriorating and Dilapidated Parcels Zoomed



Improve existing housing programs

In 2016, the City adopted a Neighborhood Revitalization Plan (NRP) to assist in revitalizing portions of the city through rehabilitation, conservation, or redevelopment. The map in Figure 1.58 details the existing boundaries of the NRP today. The program has been lightly utilized since its inception, due to its challenging nature, and it would benefit the residents if the program was adapted to better suit their needs. One way it could be amended is by expanding the boundaries of the eligibility map to include the Central neighborhood. This would allow more of the deteriorating parcels to be eligible for financial assistance.

The other program offered by the City, the New Housing Construction

Incentive Program (NHCIP), may also be considered to expand the eligible housing typologies to single-family attached, townhomes and rowhouses to reach a broader audience.

Policies + Action Items

- › **Refine the Neighborhood Revitalization Plan (NRP)** to make it more accessible and user-friendly
- › **Expand the NRP map boundaries to include homes in the Central Neighborhood**, per the Windshield Survey Map
- › At its next review, **consider expanding the New Housing Construction Incentive Program to include typologies** such as single-family attached, townhomes and rowhouses

FIGURE 1.58 Existing NRP Boundary Map



Goal 1.1

Preserve Paola's existing housing stock



Expand program opportunities in Paola

The available housing rehabilitation programs in Paola are limited to one—providing a lot of room to expand and explore more options to better meet the needs of the community. The Rural Housing Incentive District Program (RHID) is a state-operated program to aid in rural residential development by assisting in financing public improvements. This program would benefit the community by providing much needed housing and financial support for the costly infrastructure.

Another potential program would be an Acquisition, Rehab, Resale Program to rehabilitate homes and return them to active ownership. A nonprofit acquires the existing houses, rehabilitates them to a decent and safe standard, and then resells them to new

Policies + Action Items

- › **Take the necessary steps to integrate the Rural Housing Incentive District (RHID) Program** offered by the State of Kansas Department of Commerce and actively apply it throughout Paola
- › **Consider replacing the NRP with a Housing Repair Loan Service**
- › **Implement an Acquisition, Rehab, Resale Program** to rehabilitate the existing housing stock and expand housing options for residents in Paola

home buyers. An example of this program is operated in Columbus, NE entitled Neighborworks of Northeast Nebraska.

Lastly, it may be beneficial to entirely replace the existing NRP program with a Housing Repair Loan Service. This program would make additional funds available to severely deteriorating or dilapidated homes and residents would be eligible based on the area median income (AMI) of the specified neighborhoods. The loans could be structured as a deferred-payment, low-interest or non-interest bearing loan.



Advertise and educate residents on available housing rehabilitation programs

The housing rehabilitation and construction programs are essential in continuing to spur residential growth in Paola. However, without these programs getting out to the public, they are not efficiently contributing. To correct this, the City must establish a clear plan as to how to market and advertise available programs to residents and speak with local civic organizations to spread the word. Making this information easily accessible and approachable will encourage more use of the programs.

Understanding the ins and outs of housing rehabilitation programs can be daunting to a resident. It would be in the City's best interest to consider staffing needs to adequately serve residents and

their housing needs. The role may be a liaison or staff member that is a specialist on the inner-workings of the housing programs and can answer questions for residents as they come.

Policies + Action Items

- › Create a **marketing plan** to **advertise existing programs**
- › **Speak to local civic organizations** to promote these programs and explain their intent
- › **Have a program specialist on staff** to be a go-to resource for residents as they turn to the City with questions regarding the programs



Goal 1.2

Expand housing options for current and future residents

The current housing stock is not fully serving the residents of Paola to its fullest ability. To ensure that all current and future residents have a place to call home, the housing development in Paola must broaden its horizons in regard to typologies and price points.

Diversify future residential development

In order to provide a diverse mix of housing that serves as many residents as possible, housing developments must include a broad range of typologies. Suggested developments include townhomes or rowhouses, entry-level and mid-level single-family residential, missing middle, and apartment home styles. Additionally, redevelopment tactics, such as infill redevelopment, may also assist in forcing different typologies to enter a neighborhood.

Leveraging the proposed Future Land Use Plan to guide the locations of these developments, the City can steer developers toward ideal locations for these developments. To incentivize developers to meet these demands, expedited approval processes may be offered.

Policies + Action Items

- **Promote a variety of residential typologies**, including townhomes or rowhouses, entry-level single-family and mid-level single-family, missing middle, and apartment style homes
- **Utilize the Future Land Use plan** to identify **ideal** locations for **residential development**
- **Offer expedited approval for residential developments** that meet desired typologies
- **Allow and encourage infill redevelopment** to capitalize on existing infrastructure and revitalize neighborhoods
- Continue to work with developers to **identify areas that are prime for single-family subdivisions and help plan for necessary infrastructure extensions**



Expand renter opportunities

Rental units in Paola are limited in availability and price ranges. The Housing Attainability Matrix on page 51 highlights the concentration of rentals in the \$500–\$999 price range. Having the majority of rentals in one price range places immense pressure on the rental market and brings about heavy competition from other income brackets. The City should support and encourage rental developments with lower and higher price points to alleviate this competition on the \$500–\$999 price range.

Renter safety is an additional concern when considering how to improve quality of life. A Rental Housing Inspection Program to ensure that properties are meeting adequate standards, providing decent and safe habitation. This program could be operated in

tandem with Code Enforcement

Park Square poses a unique opportunity in producing some additional rental units for residents in Paola. This action item would rehabilitate the upperstories of the structures surrounding Park Square in a one-block radius would open up opportunities to more renters in the community.

As people move to Paola, there is a need to sustain a supply of available rentals to serve as temporary housing while waiting to purchase a new home.

Policies + Action Items

- **Support additional rental units** in the <\$499 and \$1,000–\$1,499 price ranges to alleviate competition in the \$500–\$999 price range
- Explore a **Rental Housing Inspection Program** to ensure that rental properties are meeting adequate standards for decent and safe habitation
- Rehabilitate the **upperstory units of the structures surrounding Park Square** to create new residential units
- **Sustain a supply of available rentals** for new residents seeking temporary housing while waiting to purchase a home



Goal 1.3

Improve accessibility and affordability of housing

Access to housing is a key contributing factor in measuring quality of life. Residents of Paola, both current and future, should have access to decent and safe. Additionally, ensuring that residents are able to afford their home is crucial. Residents should be able to spend less than 30 percent of their gross income on housing costs, including rent and utilities. This goal strives to identify policies and action items that support these intentions.

Support developments that expand housing opportunities for low-income, senior, and workforce residents

Seniors, low-income and workforce residents do not fit into one-size unit typologies. It is important to consider this as new developments come to the City and access and affordability are concerns. Making sure that low-income and workforce residents have access to housing that fits their family sizes and needs, as well as remains within that 30 percent threshold for housing costs, will ensure that residents are being provided with adequate housing options.

The City can support such developments by communicated to developers the needed price ranges of homes and then providing or connecting them with the necessary funding

Policies + Action Items

- **Communicate** with developers the **price range of homes needed and connect them with necessary funding and assistance**
- **Consider** implementing a **gap financing program** for Low Income Housing Tax Credit (LIHTC) funded projects
- **Reexamine zoning regulations to allow Accessory Dwelling Units (ADUs)** on single-family lots to provide additional options for small, affordable units

and assistance programs. One option where the City could supplement these funds is by providing gap financing for Low-Income Housing Tax Credit (LIHTC) funded projects. The value of LIHTC dollars have decreased in recent years and developers are left with gaps in their funding sources to fulfill needed housing projects, this would benefit the developer and City by supporting the development, completing financing for the project, and bringing much needed housing to the area.

A supplemental typology that

increases the availability of housing options for residents are ADUs. However, ADUs are not always permitted due to zoning laws. The City should reexamine existing zoning laws to allow for ADUs on single-family lots in Paola.

Initiate City-led projects to improve availability of affordable housing

City-led housing projects require a lot of coordination and effort. Partnering with local nonprofits and organizations, such as Miami County Economic Development, Paola Housing Authority, Lakemary, and others, would allow the City and its partners to be active members of the project without having to take on such high risk alone.

Identifying vacant or developable land prepares the City to be in a position to negotiate with developers as they propose additional developments. Knowing the preferred locations for residential developments, especially affordable housing developments, will allow the City to communicate its needs and expectations with the developer and work toward providing more

affordable housing in Paola.

Often times, affordable housing developments are tied to incentives for the developer to encourage the inclusion of the affordable housing. These incentives can take shape as density bonuses or tax rebates. Developers would qualify for these incentives if a minimum of 15% of the development is affordable housing.

Policies + Action Items

- › **Partner with local nonprofits and organizations** to reduce the City's risk on residential developments
- › **Identify vacant or developable land for affordable housing**
- › **Consider offering incentives**, such as density bonuses or tax rebates, to developers if a minimum of 15% of the development is affordable housing



HOUSING NEEDS ANALYSIS



**PLANNING
PAOLA**