Introduction
Where are we in the process?
What is the purpose of this study?
What does this mean for strategy?

Demand Review
What is the need?
What would it take to meet the need?

Strategy
What do we mean by “strategy”?
What strategies address Topeka’s needs?
What are the tools and programs?
What do you think?
Introduction

Where are we in the process?

What is the purpose of this study?

What does this mean for strategy?

Demand Review

What is the need?

What would it take to meet the need?

Strategy

What do we mean by “strategy”?

What strategies address Topeka’s needs?

What are the tools and programs?

What do you think?
Is Topeka positioned to accommodate the housing needs from a wide range of households now and into the future?

What are the types of housing that are missing in the market?

What are the barriers and opportunities for housing diversification?

What housing programs and organizations are needed?
**PROCESS & SCHEDULE**

- **Step 0**: Kickoff - Getting Started
- **Step 1**: Understand - Context and Community Analysis
- **Step 2**: Analyze - Housing Market Analysis
- **Step 3**: Strategize - Housing Needs Identification, Policies and Strategies
- **Step 4**: Finalize - Priorities Implement, Refine, Present
- **Step 5**: Final Report

**Timeline**
- **1 Month**: September
- **5 Months**: October – February
- **2 Months**: March–April
Session Goals

- Gain input on what *strategies and tools* are right for Topeka.

- **Identify** strategies that need more focus and refinement, or that are missing.

- Understand **community priorities** and strategies likely to gain the most buy-in.

- Set the stage for the final visit 6-8 weeks
  - Prioritized strategies
  - Implementation recommendations
  - Draft full report
• Are these the right strategies and tools for Topeka?

• Is anything missing?

• What are the priorities?

• Where should the city focus and where do its partners need to do more?
There are no silver bullet solutions.

The city cannot solve Topeka’s housing challenges—it’s resources are finite and role is limited.

There is a need to:
- Expand community capacity
- Develop new partnerships
- Increase overall commitment to housing
- Expand financial resources
TOPEKA COMPREHENSIVE HOUSING MARKET STUDY

UNDERSTANDING NEEDS

URBAN CORE REINVESTMENT

HOUSING DIVERSIFICATION

Topeka Comprehensive Housing Market Study
Topeka Comprehensive Housing Market Study
The Topeka Metropolitan Statistical Area is growing...

- **Topeka**: -0.4%
- **Topeka MSA**: +0.5%
- **MSA outside of Topeka**: +1.5%

...but all growth is outside the city.

Source: Bureau of Labor Statistics
Based on projected job growth...

- **53%** of new jobs will pay $<35k
- **45%** of new jobs requiring a high school diploma will pay $35k - $75k

...affordable and workforce housing will be critical.

Source: Kansas Department of Labor, Northeast Region
HOUSING AFFORDABILITY
SOME SIMPLE DEFINITIONS

$785*
per month

to rent a 2-bedroom unit of safe and decent quality

$16/HR
housing wage

bare minimum to afford a 2-bedroom unit of safe and decent quality

Based on FY19 HUD Fair Market Rent for Topeka, KS MSA. *Gross rent, including $200/month for utilities. Utilities assumption based on max. utility allowance limits by HUD. Calculated based on a $785 rent, assuming 30% of income toward rent, full-time employment.
Many households **cannot afford** that $785 rent...

- **City of Topeka**
  - White: 31%
  - Hispanic: 36%
  - African-American: 52%

Source: ACS 2013-2017
HOUSING AFFORDABILITY
WHAT’S THE PICTURE OF AFFORDABILITY IN TOPEKA?

...and many households are cost-burdened, paying more than they can afford.
HOUSING STABILITY
THE EXPERIENCE

EVICATION

58TH

highest eviction rate in the nation

Topeka ranks 220th in population among U.S. cities

HOMELESSNESS

35%

higher than national average

Data not available for Douglas County, KS and Linn County, IA.
HOUSEHOLD HOUSING AFFORDABILITY
STUDY AREA - RENTAL

Affordable
Workforce
Moderate
Upscale

22,300 renter HHs

42% of likely renter households

Average Rent
<$500 $650 $875 $1,200 $1,500 $1,825 $2,000 >$2,500

4,660 4,710
3,010 3,770
3,420
1,680 760 270

42%
of likely renter households

42% of likely renter households

22,300 renter HHs

2013-2017 American Community Survey 5-Year Estimates
HOUSEHOLD HOUSING AFFORDABILITY
STUDY AREA – FOR-SALE

Affordable | Workforce | Moderate | Upscale

- Affordable
- Workforce
- Moderate
- Upscale

- 31,400 owner HHs

43% of likely owner households

Households

Average Price

<$70K | $120K | $150K | $185K | $225K | $325K | $375K | >$400K

1,420 | 2,650 | 2,290 | 4,300 | 6,990 | 5,400 | 6,370 | 2,010

2013-2017 American Community Survey 5-Year Estimates
UNDERSTANDING TOPEKA'S NEIGHBORHOODS
HISTORY AND REDLINING
Historic policies, such as redlining, continue to impact our communities...

...including Topeka’s core neighborhoods.

Map of City of Topeka dated February 1927, City Engineer’s Office, City of Topeka for Home Owners’ Loan Corporation (HOLC) – compiled by the University of Richmond for “Mapping Inequality” project.
GIS Shapefile Source: City of Topeka
NEIGHBORHOODS ANALYSIS
BUILDING CONDITION

7.4
Average
Central Topeka

10.8
Good
Westboro

9.8
Average
SW Topeka

10.3
Good
New Build

10.5
Good
Knollwood

7.8
Average
North Topeka

5.5
Fair
East Topeka

6.1
Fair
Hi-Crest

Source: Parcel Data, City of Topeka
Growing Tax base supports other neighborhoods

Investments in Public Realm

OPPORTUNITY

Catalyst Projects

Transitional

Public and institutional investment occurs
Fledgling economy emerges

Investments in People

STABLE

Projects occur without subsidy

Private Investment

GROWING

Tax base supports other neighborhoods

Time

Claudia Barahona | Matthew Wetli 2013

Investment in People

Understanding Topeka's Neighborhoods

Investments Needed

$
NEIGHBORHOODS AND EQUITY
HOUSING COST BURDEN - A GREATER HARDSHIP FOR MINORITIES

% Minority Households

% Cost Burdened Households

New-Build
Knollwood
Westboro
SW Topeka
North Topeka
Central Topeka
Hi-Crest
East Topeka

Source: ACS 2013-2017
Topeka Comprehensive Housing Market Study

HOUSING STUDY
STRATEGIC FRAMEWORK
TRENDS
SHARE OF LIHTC UNITS BUILT SINCE 2010

Source: HUD LIHTC Database

- TOPEKA: 8%
- LAWRENCE: 13%
- TULSA: 8%
- SPRINGFIELD: 6%
- CEDAR RAPIDS: 32%
NEIGHBORHOODS ANALYSIS
MEDIAN YEAR BUILT

Source: Parcel Data, City of Topeka
The share of single-family homes remained the same from 1980 to 2017. Yet, the share of married households with children, a primary market for single-family homes, declined substantially. Household sizes also decreased, impacting consumer preferences about the size of housing units.

Source: US Census, ACS 5-yr est.
## Housing Trends

### Single-Family Housing & Household Trends: USA vs Topeka

<table>
<thead>
<tr>
<th></th>
<th>1980</th>
<th>2017</th>
<th>Topeka</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Share of Single-Family Homes</strong></td>
<td>62%</td>
<td>62%</td>
<td>68%</td>
</tr>
<tr>
<td><strong>Share of married HHs with children</strong></td>
<td>31%</td>
<td>19%</td>
<td>26%</td>
</tr>
<tr>
<td><strong>Avg. HH size</strong></td>
<td>2.76</td>
<td>2.54</td>
<td>2.29</td>
</tr>
</tbody>
</table>

Source: US Census, ACS 5-yr est.
71% of all permits issued over the past 10 years were for single-family homes, yet trends in Topeka indicate a need for other housing types.

Source: City of Topeka, HUD SOCDS Building Permits Database
A mix of affordable, workforce, moderately-priced, and upscale housing is needed to support economic growth.

Source: Kansas Department of Labor, KSNT

*: average wages

220 jobs retained
Planned expansion; within 5 years
KEY FINDINGS

Lack of growth since 1970s contributes to lack of reinvestment in core neighborhoods, while new construction is focused on the peripheries.

Topeka has affordable housing, but many households cannot afford a stable/quality home without being cost-burdened.

Topeka has a high rate of homelessness and evictions for a city of its size.

Topeka’s wages for entry level jobs do not support housing stability.

Topeka’s high-wage earners frequently choose to live outside the city.

Housing in Topeka is an equity issue.
Lack of growth since 1970s contributes to lack of reinvestment in core neighborhoods, while new construction is focused on the peripheries.

Topeka has affordable housing, but many households cannot afford a stable/quality home without being cost-burdened.

Topeka has a high rate of homelessness and evictions for a city of its size.

Topeka’s wages for entry level jobs do not support housing stability.

Topeka’s high-wage earners frequently choose to live outside the city.

Housing in Topeka is an equity issue.

There is a need for...

- **Quality affordable** rental housing ($<700/mo.)
- **Moderately-priced** for-sale housing ($120k-$225K)
- **Senior housing** options
- **Upscale rental** housing
- **Non single-family** new construction
- **Transitional** housing for homeless and other vulnerable households
- **Reinvestment** in the existing housing stock to meet a portion of the demand
- Affordable housing with better access to jobs
HOUSING STUDY
STRATEGIC FRAMEWORK

Topeka Comprehensive Housing Market Study

UNDERSTANDING NEEDS

URBAN CORE REINVESTMENT

HOUSING DIVERSIFICATION
Introduction

Where are we in the process?
What is the purpose of this study?
What does this mean for strategy?

Demand Review

What is the need?
What would it take to meet the need?

Strategy

What do we mean by “strategy”?
What strategies address Topeka’s needs?
What are the tools and programs?
What do you think?
### Demands

#### Citywide Affordability Gaps - Owner

- **2013-2017 American Community Survey 5-Year Estimates**

#### Table: Household Affordability vs. Current Supply

<table>
<thead>
<tr>
<th>Home Price Range</th>
<th>30% AMI</th>
<th>40% AMI</th>
<th>50% AMI</th>
<th>60% AMI</th>
<th>80% AMI</th>
<th>100% AMI</th>
<th>150% AMI</th>
<th>200% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;$70k</td>
<td>1,700</td>
<td>1,460</td>
<td>1,520</td>
<td>1,560</td>
<td>1,260</td>
<td>3,110</td>
<td>7,020</td>
<td>930</td>
</tr>
<tr>
<td>$70k-110k</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$110k-120k</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$120k-140k</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$140k-190k</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$190k-250k</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$250k-370k</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$370k-490k</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Graph: Oversupply and Unmet Demand

- Household Affordability
- Current Supply

- Less than 30% AMI: Oversupply
- 40% AMI: Oversupply
- 50% AMI: Oversupply
- 60% AMI: Oversupply
- 80% AMI: Oversupply
- 100% AMI: Unmet Demand
- 150% AMI: Unmet Demand
- 200% AMI: Unmet Demand

- Oversupply: lighter blue bars
- Unmet Demand: darker blue bars

- **Households / Units**
  - Total Oversupply: 38
DEMAND
CITYWIDE AFFORDABILITY GAPS - OWNER

Share of Stock ‘Below Average’

Household Affordability
Current Supply

Home Price Range
<$70k  $70k-110k  $110k-120k  $120k-140k  $140k-190k  $190k-250k  $250k-370k  $370k-490k

30% AMI
40% AMI
50% AMI
60% AMI
80% AMI
100% AMI
150% AMI
200% AMI

76%
33%
5%
14%
16%
10%
10%

2013-2017 American Community Survey 5-Year Estimates, City of Topeka - Parcel Data
DEMAND
CITYWIDE AFFORDABILITY GAPS - RENTER

<table>
<thead>
<tr>
<th>Rent Range</th>
<th>Households / Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>30% AMI</td>
<td>2,280</td>
</tr>
<tr>
<td>40% AMI</td>
<td>2,600</td>
</tr>
<tr>
<td>50% AMI</td>
<td>2,680</td>
</tr>
<tr>
<td>60% AMI</td>
<td>4,050</td>
</tr>
<tr>
<td>80% AMI</td>
<td>5,760</td>
</tr>
<tr>
<td>100% AMI</td>
<td>5,300</td>
</tr>
<tr>
<td>150% AMI</td>
<td>3,440</td>
</tr>
<tr>
<td>200% AMI</td>
<td>680</td>
</tr>
</tbody>
</table>

Unmet Demand

Household Affordability
Current Supply
DEMAND SUMMARY

<table>
<thead>
<tr>
<th>AFFORDABLE</th>
<th>WORKFORCE</th>
<th>MODERATE</th>
<th>UPSCALE</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;60% AMI</td>
<td>60-120% AMI</td>
<td>120-150% AMI</td>
<td>150-200% AMI</td>
</tr>
<tr>
<td>&lt;$33K per year</td>
<td>$33K - $66K per year</td>
<td>$66K - $83K per year</td>
<td>$83K - $110K per year</td>
</tr>
</tbody>
</table>

For-Rent Units:
- <$665 per month
- $720-$1,250
- $1,050-$1,600
- $1,600k-$2,500k

For-Sale Units:
- <$115k sales price
- $120k-$210k
- $180k-$275k
- $275k-$395k
Introduction

Where are we in the process?
What is the purpose of this study?
What does this mean for strategy?

Demand Review

What is the need?
What would it take to meet the need?

Strategy

What do we mean by “strategy”? 
What strategies address Topeka’s needs?
What are the tools and programs?
What do you think?
Remember, the intent of this session is to...

- Gain input on what **strategies and tools** are right for Topeka.

- **Identify** strategies that need more focus and refinement, or that are missing.

- Understand **community priorities** and strategies likely to gain the most buy-in.

- Set the stage for the final visit 6-8 weeks
  - Prioritized strategies, including **timing/phasing**
  - **Implementation** recommendations
  - Draft full report
What is strategy and why is it important?
 Strategies: Where Do They Fit?

- Neighborhood Revitalization
- Economic Development
- Equity
- Infrastructure Planning

Housing Strategy

- Tools, Incentives, & Programs
- Existing & new
- Filling gaps
- Development
- Stabilization
- People
STRATEGIES
WHERE DO THEY FIT?

**Development**

Role
Address feasibility issues to meet market demand with quality housing products

Examples
Neighborhood Revitalization Program; tax credits; tax increment financing

**Stabilization**

Role
Stabilize and strengthen neighborhood conditions to promote quality reinvestment

Examples
Weatherization & repair programs; code enforcement; landlord licensing

**People**

Role
Prepare Topekans to be stables tenants or homeowners

Examples
Tenant protections; homeownership support; rental assistance
### STRATEGIES
#### WHERE DO THEY FIT?

#### Development
- Cornerstone of Topeka
- Pioneer Group
- Topeka Housing Authority

#### Stabilization
- SENT
- Habitat for Humanity
- Community Action, Inc.
- Topeka Rescue Mission
- Ministries
- The Salvation Army

#### People
- Veteran’s Administration
- Topeka Housing Authority
- Housing & Credit Counselling
- Doorstep
- Jayhawk Area on Aging
- Catholic Charities
- Let’s Help Inc.
- Valeo Behavioral Health Care

#### Affordable Housing Providers

#### Non-Profits/ Social Services

#### Banking and Finance
- Kansas Housing Resources Corporation
- Federal Home Loan Bank
- U.S. Bank

---

*This list is not all-inclusive: it is an example of how different organizations fill different roles.*
Feasibility & Housing Tools

How do we know what level of investment is needed?

What tools are most appropriate?
## FEASIBILITY GAP
### UNDERSTANDING THE ANALYSIS

**COST and VALUE**

<table>
<thead>
<tr>
<th>Component</th>
<th>Cost</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LAND</strong></td>
<td>$9k</td>
<td>@$1.50 PSF, 6,100 sf lot</td>
</tr>
<tr>
<td><strong>CONSTRUCTION</strong></td>
<td>$180k</td>
<td>@$120 per sf, 1,500 sf</td>
</tr>
<tr>
<td><strong>VALUE</strong></td>
<td>$230k</td>
<td></td>
</tr>
<tr>
<td><strong>SOFT</strong></td>
<td>$41k</td>
<td>@20%</td>
</tr>
<tr>
<td><strong>GAP</strong></td>
<td>$57k</td>
<td>$22k tax rebate, $152k</td>
</tr>
</tbody>
</table>

- **NEW SINGLE FAMILY**
FEASIBILITY GAP
UNDERSTANDING THE ANALYSIS

COST and VALUE

$35k
@$23 PSF
1,500 sf unit

$135k
@$90 per sf
1,500 sf

$34k @20%

$203k

$30k GAP

$152k

$21k tax rebate

$30k
@$23 PSF
1,500 sf unit

SINGLE FAMILY GUT REHAB

CONSTRUCTION

VALUE

SOFT

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PRICE

PURCHASE PR
FEASIBILITY GAP
PER-UNIT SUMMARY

MULTIFAMILY NEW

SINGLE FAMILY NEW

SINGLE FAMILY GUT REHAB

SINGLE FAMILY RENOVATION
FEASIBILITY GAP
PER-UNIT SUMMARY

COST AND VALUE

MULTIFAMILY NEW
- Cost to produce: $145k
- Value of tax rebate: $40k
- Gap: $40k

SINGLE FAMILY NEW
- Cost to produce: $230k
- Value of tax rebate: $60k
- Gap: $60k

SINGLE FAMILY GUT REHAB
- Cost to produce: $205k
- Value of tax rebate: $30k
- Gap: $30k

SINGLE FAMILY RENOVATION
- Cost to produce: $180k
- Value of tax rebate: <$10k
- Gap: <$10k

Cost to produce
Value of tax rebate

GAP
## MARKET IMPLICATIONS: 10-15 YEARS
### SEGMENTS OF THE MARKET

<table>
<thead>
<tr>
<th>PRICE/RENT</th>
<th>DEPENDENT</th>
<th>INFILL/NEW HOME MARKET</th>
<th>REHAB MARKET</th>
<th>RENOVATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;$400-550/mo</td>
<td>$160 - 200k</td>
<td>$120 - 160k</td>
<td>$100 - 120k</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DEMAND POOL</th>
<th>4,300 HHs</th>
<th>1,500 HHs</th>
<th>200 HHs</th>
<th>750 HHs</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>GAP</th>
<th>$100k/unit</th>
<th>$60k</th>
<th>$30k</th>
<th>$5k</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>IMPLIED SUBSIDY 100% OF POOL</th>
<th>$430m</th>
<th>$90m</th>
<th>$6m</th>
<th>$4m</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>$530 million</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>&gt;100 acres</th>
</tr>
</thead>
</table>
### MARKET IMPLICATIONS: 10-15 YEARS
#### SEGMENTS OF THE MARKET

<table>
<thead>
<tr>
<th>PRICE/RENT</th>
<th>SUBSIDY DEPENDENT</th>
<th>INFILL / NEW HOME MARKET</th>
<th>REHAB MARKET</th>
<th>RENOVATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;$400-550/mo</td>
<td>$160 - 200k</td>
<td>$120 - 160k</td>
<td>$100-120k</td>
<td></td>
</tr>
<tr>
<td>4,300 HHs</td>
<td>1,500 HHs</td>
<td>200 HHs</td>
<td>750 HHs</td>
<td></td>
</tr>
<tr>
<td>$100k/unit</td>
<td>$60k</td>
<td>$30k</td>
<td>$5k</td>
<td></td>
</tr>
<tr>
<td>$430m</td>
<td>$90m</td>
<td>$6m</td>
<td>$4m</td>
<td></td>
</tr>
</tbody>
</table>

- **Implied Subsidy 100% of Pool**
  - **$53 million needed each year**
  - **$6.9 million Current City budget for housing**
Strategy

What are we trying to achieve?

How do we get there?
KICK-OFF CONVERSATIONS
WHAT WE HEARD

QUALITY
We need to improve the quality of the housing stock we already have, and reposition it to meet market demand.

REINVEST
We need a strategy that focuses housing reinvestment in our core neighborhoods.

RESOURCES
This study can help align resources and services to better serve our vulnerable populations.

OPPORTUNITY
Housing access and stability are foundational to child and family wellbeing, including school performance.

ACCESS
There is a shortage of quality affordable and workforce housing with convenient access to major employers.

OPTIONS
We need a diversity of housing price points and housing types.
1. Leverage housing (re)-investment to stabilize Topeka’s core neighborhoods.

2. Improve housing stability for Topeka’s vulnerable residents — housing as opportunity.

3. Support new housing development, particularly affordable and moderate-income options.

4. Address problem landlords, absentee owners, and vacant properties.

5. Expand the housing ecosystem by building new partnerships to fund the Affordable Housing Trust Fund and create a CDC network.
SIX STRATEGIES

1. Improve the quality of the existing housing stock
2. Address abandoned & vacant properties
3. Expand resources to encourage housing stability and support homeownership
4. Support development of a diverse mix of housing types
5. Expand production of affordable housing to enhance economic mobility
6. Expand financial and organizational capacity
Housing Strategies to Advance the Goals

1. Improve the quality of the existing housing stock
2. Address abandoned & vacant properties
3. Expand resources to encourage housing stability and support homeownership
4. Support development of a diverse mix of housing types
5. Expand production of affordable housing to enhance economic mobility
6. Expand financial and organizational capacity
STRATEGY 1
STRATEGY OVERVIEW

Improve the quality of the **existing housing stock** to provide non-subsidized affordable housing and stabilize neighborhoods

- **Expand** weatherization programs to help lower utility costs for low-income homeowners.
- **Expand** financial and technical assistance for **home repair**.
- **Consider a landlord licensing program** to address landlords with persistent code violations and excessive evictions. *(would require change in state law to allow for interior inspections and maximize effectiveness)*
- **Leverage historic districts** and **community anchors** to identify targeted investment areas.
- **Fund adequate staff** to support **consistent code enforcement**.
STRATEGY 1
STRATEGY DETAIL

Expand **weatherization programs** to help lower utility costs for low-income homeowners

- Explore creating a permanent funding source for home **weatherization programs**.
- Consider expanding **weatherization program** to rental properties owned by responsible landlords providing non-subsidized affordable units. This would benefit renters by lowering utility bills.

Positive impacts of weatherization programs:
- **12%** annual **energy cost savings**.¹
- Saves an average of **$514** in out-of-pocket **medical expenses**.²
- **$583** per day due to **fewer missed days of work**.²
- Returns **$2.78** in non-energy benefits for every **$1.00** invested.²
- Improves health and job stability.³
- Creates jobs and other trade training opportunities.³

Sources:
2. Green & Healthy Homes Initiative, “Weatherization and its Impact on Occupant Health Outcomes”.
STRATEGY 1
STRATEGY DETAIL

Expand **weatherization programs** to help lower utility costs for low-income homeowners.

Expand financial and technical assistance for **home repair**.

- **Explore waiving permitting fees** for low- and moderate-income homeowners to invest in their homes.
- Explore expansion of a tool / equipment sharing program.
- Expand **renovation and repair resources** for neighborhoods with housing condition challenges.
- Create list of **qualified contractors**; provide assistance for homeowners and homebuyers entering renovation process.
- Partner with home supply stores, local contractors, and other organizations to conduct regular **repair training classes**.
- Assistance could be structured as grant, or forgivable loan, for income-qualifying homeowners.

**HOME REPAIR PROGRAM**

**FORGIVABLE LOAN**

**PER UNIT**

$20k

250 homes repaired through $5m fund
Expand **weatherization programs** to help lower utility costs for low-income homeowners.

Expand financial and technical assistance for **home repair**.

Consider a **landlord licensing** program to address landlords with persistent code violations and excessive evictions.

This **would require change in state law** to allow for interior inspections and maximize effectiveness—cannot conduct interior inspections without tenant consent.

- Establish a **licensing program** to help owners/landlords **understand their** obligations under city ordinances, encourage proactive maintenance, and help to identify and resolve health and safety issues.

- Require **inspection and occupancy permits** for properties that meet set criteria for non-compliance.

- Explore **self-certification** and a framework that assumes initial compliance, phasing inspections in over time.

- Precedents:
  - Lawrence, KS (only one that requires interior inspections).
  - Overland Park, KS.
  - Kansas City, KS.
Expand **weatherization programs** to help lower utility costs for low-income homeowners.

Expand financial and technical assistance for **home repair**.

Consider a **landlord licensing** program to address landlords with persistent code violations and excessive evictions. *(would require change in state law to allow for interior inspections and maximize effectiveness)*

Leverage **historic districts** and **community anchors** to identify targeted investment areas.
STRATEGY 1
STRATEGY DETAIL

Expand **weatherization programs** to help lower utility costs for low-income homeowners.

Expand financial and technical assistance for **home repair**.

Consider a **landlord licensing** program to address landlords with persistent code violations and excessive evictions. *(would require change in state law to allow for interior inspections and maximize effectiveness)*

Leverage **historic districts** and **community anchors** to identify targeted investment areas.

Fund adequate staff to support **consistent code enforcement**.
Housing Goals

What We Heard

1. Leverage housing (re)-investment to stabilize Topeka’s core neighborhoods.

2. Improve housing stability for Topeka’s vulnerable residents — housing as opportunity.

3. Support new housing development, particularly affordable and moderate-income options.

4. Address problem landlords, absentee owners, and vacant properties.

5. Expand the housing ecosystem by building new partnerships to fund the Affordable Housing Trust Fund and create a CDC network.
HOUSING STRATEGIES TO ADVANCE THE GOALS

1. Improve the quality of the existing housing stock
2. Address abandoned & vacant properties
3. Expand resources to encourage housing stability and support homeownership
4. Support development of a diverse mix of housing types
5. Expand production of affordable housing to enhance economic mobility
6. Expand financial and organizational capacity
Address abandoned and vacant properties

Create a **land bank** to return vacant properties to productive use.

Continue consistent **code enforcement** efforts.

Expand the **foreclosure and vacant property registry** to support other initiatives.

Adopt a “**demolition as a last resort**” policy to promote renovation and preservation.
Create a **land bank** to return vacant properties to productive use.

- Create or identify public or nonprofit entities to **strategically acquire vacant / problem properties and convert them to productive use**.

  - Land banks have the authority to **acquire and clean title, and transfer properties to new owners** in a strategic manner that advances community priorities, including the creation and preservation of quality affordable housing.

- Work with Shawnee County to establish **ability to view, strategically purchase available vacant properties** prior to their sale at the Judicial Tax Foreclosure Sale.

- Align with active and future **SORT projects** to maximize the potential impacts.

- Partner with **quality developers and contractors**.

- Land banks are most successful when:
  - They work closely with **community and economic development organizations** and plans as part of an implementation team.
  - **paired with resources to stabilize and rehabilitate properties** to return them to productive use.

- **Precedents:**
  - Land Bank Rehab Program (Kansas City, Kansas).
  - Proposition Neighborhood Stabilization (St. Louis).
  - Rehabbed & Ready (Detroit).
STRATEGY 2
LAND BANKS IN KANSAS

Kansas City, KS
Overland Park
Olathe

Junction City
Hutchinson
Pittsburgh
STRATEGY 2
STRATEGY DETAIL

Create a **land bank** to return vacant properties to productive use.

Continue consistent **code enforcement** efforts.

- Secure funding to add adequate staff to **enhance quick response and follow-up actions** to code violations.

- Continue to **collaborate** with the Municipal Court and City Prosecutor's offices to promote **voluntary compliance** and corrective actions by property owners.
  - Municipal Court, City Prosecution and Property Maintenance Division have worked together to increase **voluntary compliance** and **prosecution of parties who refuse to voluntarily comply** dramatically in the past 5 years with increases from 6 cases a year to multiple dockets each week dedicated to Property Maintenance cases.
  - The City Prosecutor meets regularly with City of Topeka Property Maintenance Code Division staff for training on the legal application of the City’s International Property Maintenance Code, as well as meeting in preparation for each week’s Code Dockets in Municipal Court.

- Coordinate periodic **community tours** with municipal judges who oversee code violation cases to highlight the condition of the properties and impacts on the community.
STRATEGY 2
STRATEGY DETAIL

Create a **land bank** to return vacant properties to productive use.

Continue consistent **code enforcement** efforts.

- Secure funding to add adequate staff to **enhance quick response and follow-up actions** to code violations.

- Continue to **collaborate** with the Municipal Court and City Prosecutor’s offices to promote **voluntary compliance** and corrective actions by property owners.
  - Municipal Court, City Prosecution and Property Maintenance Division have worked together to increase **voluntary compliance** and **prosecution of parties who refuse to voluntarily comply** dramatically in the past 5 years with increases from 6 cases a year to multiple dockets each week dedicated to Property Maintenance cases.
  - The City Prosecutor meets regularly with City of Topeka Property Maintenance Code Division staff for training on the legal application of the City’s International Property Maintenance Code, as well as meeting in preparation for each week’s Code Dockets in Municipal Court.
  - Coordinate periodic **community tours** with municipal judges who oversee code violation cases to highlight the condition of the properties and impacts on the community.

CURRENT MUNICIPAL COURT APPROACH:

- Court intervention through criminal proceedings and sanctions a tool to be **used as a last resort** to gain compliance by property owners.

- Court actions to **promote voluntary corrective actions** by property owners include:
  - Continuance to allow adequate time to comply
  - Provision of information about community and government resources to assist with the cost of corrections.
  - Dismissal of criminal cases when violations are corrected by owner.
  - Waiver of fines when violations are corrected within a specified amount of time after a plea in the criminal case.
STRATEGY 2
STRATEGY DETAIL

Create a **land bank** to return vacant properties to productive use.

Continue consistent **code enforcement** efforts.

Expand the **foreclosure and vacant property registry** to support other initiatives.

- Utilize the database to analyze **ownership patterns**.
- Add data to track properties with **recurring code violations** and nuisance complaints.
- Resources:
  - Center for Community Progress.
<table>
<thead>
<tr>
<th>STRATEGY DETAIL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Create a <strong>land bank</strong> to return vacant properties to productive use.</td>
</tr>
<tr>
<td>Continue consistent <strong>code enforcement</strong> efforts.</td>
</tr>
<tr>
<td>Create a <strong>database of vacant and abandoned properties</strong> to analyze ownership patterns.</td>
</tr>
<tr>
<td>Adopt a “<strong>demolition as a last resort</strong>” policy to promote renovation and preservation.</td>
</tr>
</tbody>
</table>
1. Leverage housing (re)-investment to stabilize Topeka’s core neighborhoods.

2. Improve housing stability for Topeka’s vulnerable residents — housing as opportunity.

3. Support new housing development, particularly affordable and moderate-income options.

4. Address problem landlords, absentee owners, and vacant properties.

5. Expand the housing ecosystem by building new partnerships to fund the Affordable Housing Trust Fund and create a CDC network.
Support development of a diverse mix of housing types

Improve the quality of the existing housing stock

Address abandoned & vacant properties

Expand resources to encourage housing stability and support homeownership

Expand production of affordable housing to enhance economic mobility

Expand financial and organizational capacity
Expand supports to **prevent and address homelessness and eviction.**

Expand **financial assistance** for low- and moderate-income homebuyers and homeowners.

Support residents working toward homeownership with **affordable rental opportunities.**

Expand financial and technical **assistance for rehabilitation.**

Provide housing options that support **aging in place.**
**STRATEGY 3**

**STRATEGY DETAIL**

Expand supports to *prevent and address homelessness and eviction.*

- Explore establishing a **tenant right to counsel** in eviction cases.
- Align resources to provide additional **emergency rental and utility assistance** to divert households from eviction.
- Facilitate investment in **permanent supportive housing** and/or housing first by **assisting with acquisition and control of suitable buildings / sites** while development partnerships and funding sources are established.
- Coordinate with utility providers to identify tenants with delinquent bills and partner with social service providers to create an **outreach system** to connect vulnerable tenants to assistance that can keep them housed.
- Partner with existing providers to **expand tenant education** so that there are resources to help vulnerable renters learn to be stable tenants.
POLICY CHANGES
PRIORITY ACTION

Establish a **tenant right to counsel** in eviction cases.

- Create a **citywide policy that establishes a right to tenant counsel**, and partner with nonprofit organizations to fund and ensure the availability of legal counsel at the scale needed.

- **Guaranteeing legal counsel for tenants** in eviction cases is shown to significantly reduce the number of cases that result in a warrant for eviction.

- Preventing eviction will be critical to **neighborhood stabilization** efforts, and will **help renters stay in their homes** as their neighborhood experiences reinvestments.

- In eviction cases nationwide, an estimated 90 percent of landlords have **legal representation**, compared to only 10 percent of tenants.

- Preventing eviction can **avoid a cycle of housing insecurity and homelessness** for families, which makes it very difficult to access quality employment or succeed at school.

- Tenant right to counsel laws are also shown to **be cost effective**, saving many times more than the costs of counsel in related spending on homelessness, education, and courts.

Source: Center for American Progress; Philadelphia Bar Association;

Topeka had **1,000 evictions** in 2016, or about 83 evictions per month.

If the city achieved a 60% reduction (below what some research findings suggest is possible through a right to counsel law), there would be **600 fewer evictions**.
STRAATEGY 3
STRAATEGY DETAIL

Expand supports to prevent and address homelessness and eviction.

Expand financial assistance for low- and moderate-income homebuyers and homeowners.

- Identify existing lenders that specialize in working with this cohort.
  - Lending products (first-time homebuyer loans).
  - Down payment assistance.
  - Leverage TOTO.

- Partner with additional lending institutions / credit unions to expand the number of lenders offering this product.

- Encourage creation of a mortgage-lending Community Development Financial Institution (CDFI) to expand the availability of assistance.

- Explore creation of an appraisal gap mortgage program to support homebuyers interested in purchasing or renovating homes in neighborhoods where market values are depressed.
Community Development Financial Institutions (CDFIs)

What are they?
Community Development Financial Institutions (CDFIs) are private financial institutions that are 100% dedicated to delivering responsible, affordable lending to help low-income, low-wealth, and other disadvantaged people and communities join the economic mainstream.

What do they do?
By financing community businesses—including small businesses, microenterprises, nonprofit organizations, commercial real estate, and affordable housing—CDFIs spark job growth and retention in hard-to-sell markets.

Who runs them?
The four CDFI sectors characterized by different business models and legal structures:

- Community Development Banks
- Community Development Credit Unions
- Community Development Loan Funds
- Community Development Venture Capital Funds

Expand supports to prevent and address homelessness and eviction.

Expand financial assistance for low- and moderate-income homebuyers and homeowners.
STRATEGY 3
STRATEGY DETAIL

Expand supports to **prevent and address homelessness and eviction.**

Expand **financial assistance** for low- and moderate-income homebuyers and homeowners.

- Ensure that the **homebuyer support network**—homebuyer education, credit counseling, etc.—continues to be strong by identifying and connecting organizations with local, state, and federal funding sources.

- Partner with financial institutions and non-profits to expand the use of **Individual Development Accounts (IDAs).**

- Work with Topeka Housing Authority to expand **Family Self Sufficiency** program.

- Potential partners:
  - Topeka Habitat for Humanity.
  - Housing and Credit Counseling, Inc.
  - Cornerstone of Topeka.
  - Catholic Charities.
  - Community Action.
  - Topeka Housing Authority.
STRATEGY 3
STRATEGY DETAIL

Expand supports to prevent and address homelessness and eviction.

Expand financial assistance for low- and moderate-income homebuyers and homeowners.

Support residents working toward homeownership with affordable rental opportunities.

- Identify organizations and companies providing lease-to-own options, or those willing to.

- Identify additional partner developers to utilize LIHTCs to build affordable units that would convert to homeownership units after the compliance period.
  - Precedent: CROWN Program (Omaha).

- Explore the possibility of utilizing Housing Choice Vouchers to support homeownership.
<table>
<thead>
<tr>
<th>STRATEGY 3</th>
<th>STRATEGY DETAIL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expand supports to <strong>prevent and address homelessness and eviction.</strong></td>
<td></td>
</tr>
<tr>
<td>Expand <strong>financial assistance</strong> for low- and moderate-income homebuyers and homeowners.</td>
<td></td>
</tr>
<tr>
<td>Support residents working toward homeownership with <strong>affordable rental opportunities.</strong></td>
<td></td>
</tr>
<tr>
<td>Expand financial and technical <strong>assistance for rehabilitation.</strong></td>
<td></td>
</tr>
</tbody>
</table>
### STRATEGY 3
#### STRATEGY DETAIL

<table>
<thead>
<tr>
<th>Expand <strong>financial assistance</strong> for low- and moderate-income homebuyers and homeowners.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Support residents working toward homeownership with <strong>affordable rental opportunities</strong>.</td>
</tr>
<tr>
<td>Expand financial and technical <strong>assistance for rehabilitation</strong>.</td>
</tr>
</tbody>
</table>

#### Establish policies to **support aging in place**

- Allow and encourage housing typologies that build in affordability (such as **accessory dwelling units**).
- Support **accessibility modifications** for existing rental and owner-occupied housing stock. (e.g., grab bars, railings, etc.)
- Encourage inclusion of **accessible units in new infill development**. (e.g., with zero-step entries, interior accessibility, etc.)
- Explore **senior village model** to expand holistic supports and reduced isolation for seniors in their homes.
  - Community building.
  - Cultural and education activities.
  - Vetted list of service providers (transportation, repair, technology, health and wellness, shopping assistance).
  - Precedent: Villages OKC (Oklahoma City).
Leverage housing (re)-investment to stabilize Topeka’s core neighborhoods.

Improve housing stability for Topeka’s vulnerable residents — housing as opportunity.

Support new housing development, particularly affordable and moderate-income options.

Address problem landlords, absentee owners, and vacant properties.

Expand the housing ecosystem by building new partnerships to fund the Affordable Housing Trust Fund and create a CDC network.
HOUSING STRATEGIES TO ADVANCE THE GOALS

1. Expand production of affordable housing to enhance economic mobility
2. Address abandoned & vacant properties
3. Expand resources to encourage housing stability and support homeownership
4. Support development of a diverse mix of housing types
5. Expand production of affordable housing to enhance economic mobility
6. Expand financial and organizational capacity
Support development of a diverse mix of housing types.

- Support a diverse range of infill housing typologies and price points.
- Support market-rate housing Downtown to bolster economic development.
- Leverage ongoing or planned public investments.
Support a diverse range of infill housing typologies and price points.

- Examine existing regulations to determine if they support infill development that is similar in design to existing housing.

- Consider an infill development overlay that allows for reduced setbacks, reduced minimum dwelling sizes, accessory dwelling units, etc.

- Consider creating a gap financing source to encourage new infill typologies, lower risk for participating developers.

- Encourage mixed-income infill.

- Fund could offer a bridge loan used for predevelopment costs (such as acquisition, design, and securing financing), a forgivable loan.

- Precedent: Missing Middle Housing Pilot Program (Minneapolis).
Support a diverse range of infill housing **typologies and price points.**

**NOAH IMPACT FUND** (Twin Cities)
Family Housing Fund

- Context: quickly **rising rents in areas of opportunity**; many mid-size multifamily properties in fairly good condition, owned by mom-and-pop owner-developers.

- Fund provides **low-cost equity** (@6.5% return, v. 15% conventional expectation).

- Attractive to mom-and-pop developers interested in moderately upgrading rental property, but not flipping to achieve higher market-rate rents.

- Targeted **45- to 100-unit properties.**

- Affordability restriction: flexible AMI, 15 years.
Support a diverse range of infill housing **typologies and price points.**

Support **market-rate Downtown development.**

- **Downtown housing** will continue to be an important component of Topeka’s housing stock.

- The **Downtown Topeka Market Strategy** estimated demand for up to 900 units over the next 10-15 years in Downtown, ranging from new construction multi-family to townhomes.

- Downtown housing supports **talent attraction and retention**, and development needs to continue to support additional amenities.

- Most of the housing currently downtown is affordable and, while many of the units need reinvestment, it is important to balance the market by encouraging market-rate development.

- Support for downtown housing should not siphon funds from existing housing and support programs.
Support a diverse range of infill housing **typologies and price points.**

Support **market-rate Downtown development.**

Leverage **ongoing or planned public investments.**

- Continue **SORT program** and seek partnership to expand availability of home repair funds.

- **Coordinate public improvements** outside of SORT neighborhoods—infrastructure, parks, sidewalks, sewer—**with planned housing development,** where possible, so that new infrastructure supports new housing.

- Map **publicly-owned sites** adjacent to planned public improvements.

- Where a critical mass exists, issue a **development RFP for publicly owned sites** to attract development along with public improvements. Define acceptable types of development and incentives available.

- Coordinate with city departments to streamline process once a developer is selected and plan approved.
Leverage housing (re)-investment to stabilize Topeka’s core neighborhoods.

Improve housing stability for Topeka’s vulnerable residents — housing as opportunity.

Support new housing development, particularly affordable and moderate-income options.

Address problem landlords, absentee owners, and vacant properties.

Expand the housing ecosystem by building new partnerships to fund the Affordable Housing Trust Fund and create a CDC network.
HOUSING STRATEGIES TO ADVANCE THE GOALS

1. Improve the quality of the existing housing stock

2. Address abandoned & vacant properties

3. Expand resources to encourage housing stability and support homeownership

4. Support development of a diverse mix of housing types

5. Expand production of affordable housing to enhance economic mobility

6. Expand financial and organizational capacity
STRATEGY 5
STRATEGY OVERVIEW

Expand production of **affordable housing** to enhance **economic mobility**

Identify locations for affordable housing **with convenient access to employers and amenities.**

Coordinate with employers to **provide alternative transportation options.**

Coordinate with employers, institutions, and social service agencies to provide **support services.**
STRATEGY 5
STRATEGY DETAIL

Identify locations for affordable housing with convenient access to employers and amenities.

- A key challenge communicated by various groups is the lack of transportation options to major employers, particularly for third shift. Other evening and early morning work schedules are also impacted.

- One way to address this is to promote or facilitate workforce and affordable housing development/renovation within walking or biking distance to employers.

- Utilize GIS to identify buildable sites, ownership, and assessed values to approximate acquisition costs.

- Identify existing multi-family that could support affordable or workforce housing with modest renovations.

- Identify funding sources, including KHRC programs (4% or 9% LIHTCs, Trust Fund, etc.), AHTF, HOME funds, NRP, etc. that could be combined to make a project feasible.

- Identify potential developer partners.

- Alternatively, identify a critical mass of vacant parcels that could be acquired through a land bank and made development ready. A development RFP could then be issued to identify the best development partner.
STRATEGY 5
STRATEGY DETAIL

Identify locations for affordable housing **with convenient access to employers and amenities.**

Coordinate with employers to **provide alternative transportation options.**

- Identify **potential funding sources** and support grant applications.
- Consider **coordination with Topeka Transit.**
STRATEGY 5
STRATEGY DETAIL

Identify locations for affordable housing **with convenient access to employers and amenities.**

Coordinate with employers to **provide alternative transportation options.**

Coordinate with employers, institutions, and social service agencies to provide **support services.**

- Stable housing is a key component contributing to economic mobility.
- Access to **services like child care, mentoring, tutoring, educational, and similar programs**, can free up individuals to take steps to move up the “economic ladder”.
- The **Family Scholar House model** could be implemented in Topeka in coordination with Washburn University and key employers.
- Precedents:
  - Kentucky Scholar House
  - Family Scholar House
Leverage housing (re)-investment to stabilize Topeka’s core neighborhoods.

Improve housing stability for Topeka’s vulnerable residents — housing as opportunity.

Support new housing development, particularly affordable and moderate-income options.

Address problem landlords, absentee owners, and vacant properties.

Expand the housing ecosystem by building new partnerships to fund the Affordable Housing Trust Fund and create a CDC network.
HOUSING STRATEGIES
TO ADVANCE THE GOALS

1. Improve the quality of the existing housing stock

2. Address abandoned & vacant properties

3. Expand resources to encourage housing stability and support homeownership

4. Support development of a diverse mix of housing types

5. Expand production of affordable housing to enhance economic mobility

6. Expand financial and organizational capacity
STRATEGY 6
STRATEGY OVERVIEW

Enhance the city’s ability for **strategic land control** (not eminent domain).

**Target incentives** to support quality housing development.

Leverage city resources to create a more robust **community development ecosystem**.
Enhance the city’s ability to facilitate development through **strategic land control** (not eminent domain).

- Establish a **land bank** to expand the city’s ability to strategically acquire and clean title of vacant properties so they can be returned to active use.

- Support the development of a **CDC** that will expand capacity to redevelop vacant and underutilized property in support of housing goals.
STRATEGY 6
STRATEGY DETAIL

Enhance the city’s ability to facilitate development through **strategic land control** (not eminent domain).

**Target incentives** to support quality housing development.

- Continue to **leverage tax rebate program (NRP)** to support quality affordable and mixed-income development, such as through infill.

- Fund the **Affordable Housing Trust Fund**, pooling philanthropic capital and a dedicated source of public revenue.
  
  - **Affordable Housing Trust Funds** are flexible sources of funding that leverage state and federal programs to further support the provision of quality housing for low- and very low-income housing.
  
  - Focus **AHTF on stabilization**—owner and rental repair and modernization—to support affordable housing without subsidy.
  
  - Consider **partnering with landlords** with a strong track record to preserve affordable housing through vacancy payments and similar tools.
  
  - As more funding is secured, leverage the AHTF to support 4% LIHTC projects.
STRATEGY 6
STRATEGY DETAIL

Enhance the city’s ability to facilitate development through **strategic land control** (not eminent domain).

**Target incentives** to support quality housing development.

- Continue to **leverage tax rebate program (NRP)** to support quality affordable and mixed-income development, such as through infill.

- Fund the **Affordable Housing Trust Fund**, pooling philanthropic capital and a dedicated source of public revenue.
  - **Affordable Housing Trust Funds** are flexible sources of funding that leverage state and federal programs to further support the provision of quality housing for low- and very low-income housing.
  - Focus **AHTF on stabilization**—owner and rental repair and modernization—to support affordable housing without subsidy.
  - Consider **partnering with landlords** with a strong track record to preserve affordable housing through vacancy payments and similar tools.
  - As more funding is secured, leverage the AHTF to support 4% LIHTC projects.

---

**AFFORDABLE HOUSING TRUST FUND**

<table>
<thead>
<tr>
<th>INVESTMENT PER UNIT</th>
<th>$150k</th>
</tr>
</thead>
<tbody>
<tr>
<td>estimated average cost of affordable housing new construction or preservation</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TRUST FUND CONTRIBUTION PER UNIT</th>
<th>$25K</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assumes 1:6 leverage ratio</td>
<td></td>
</tr>
</tbody>
</table>

80 units

$2 million fund
Enhance the city’s ability to facilitate development through **strategic land control** (not eminent domain).

**Target incentives** to support quality housing development.

Leverage city resources to create a more robust **community development ecosystem**.

- Adapt the Neighborhood Improvement Association (NIA) initiative to support the creation of **Community Development Corporations (CDCs)** in applicable neighborhoods.
- Utilize CDBG funds to conduct **capacity-building training**.
- Partner with **LISC or a similar national organization** to provide training and ongoing support for CDCs.
- Explore creation of a housing CDFI.
HOUSING GOALS
WHAT WE HEARD

1. Leverage housing (re)-investment to stabilize Topeka’s core neighborhoods.

2. Improve housing stability for Topeka’s vulnerable residents — housing as opportunity.

3. Support new housing development, particularly affordable and moderate-income options.

4. Address problem landlords, absentee owners, and vacant properties.

5. Expand the housing ecosystem by building new partnerships to fund the Affordable Housing Trust Fund and create a CDC network.
HOUSING STRATEGIES TO ADVANCE THE GOALS

1. Improve the quality of the existing housing stock
2. Address abandoned & vacant properties
3. Expand resources to encourage housing stability and support homeownership
4. Support development of a diverse mix of housing types
5. Expand production of affordable housing to enhance economic mobility
6. Expand financial and organizational capacity
• Are these the right strategies and tools for Topeka?

• Is anything missing?

• What are the priorities?

• Where should the city focus and where do its partners need to do more?
STRATEGY 1
STRATEGY OVERVIEW

Improve the quality of the existing housing stock to provide non-subsidized affordable housing and stabilize neighborhoods.

- Expand **weatherization programs** to help lower utility costs for low-income homeowners.
- Expand financial and technical assistance for **home repair**.
- Consider a **landlord licensing** program to address landlords with persistent code violations and excessive evictions. *(would require change in state law to allow for interior inspections and maximize effectiveness)*
- Leverage **historic districts** and **community anchors** to identify targeted investment areas.
- Fund adequate staff to support **consistent code enforcement**.
Address abandoned and vacant properties

Create a **land bank** to return vacant properties to productive use.

Continue consistent **code enforcement** efforts.

Expand the **foreclosure and vacant property registry** to support other initiatives.

Adopt a “**demolition as a last resort**” policy to promote renovation and preservation.
STRATEGY 3
STRATEGY OVERVIEW

Expand resource to encourage housing stability and support homeownership.

Expand financial assistance for low- and moderate-income homebuyers and homeowners.

Support residents working toward homeownership with affordable rental opportunities.

Expand financial and technical assistance for rehabilitation.

Provide housing options that support aging in place.

Expand supports to prevent and address eviction and homelessness.
Support development of a diverse mix of housing types.

- Support a diverse range of infill housing **typologies and price points**.
- Support **market-rate housing Downtown** to bolster economic development.
- Leverage **ongoing or planned public investments**.
STRATEGY 5
STRATEGY OVERVIEW

Expand production of **affordable housing** to enhance **economic mobility**

- Identify locations for affordable housing *with convenient access to employers and amenities.*
- Coordinate with employers to **provide alternative transportation options.**
- Coordinate with employers, institutions, and social service agencies to provide **support services.**
Enhance the city’s ability for **strategic land control** (not eminent domain).

**Target incentives** to support quality housing development.

Leverage city resources to create a more robust **community development ecosystem**.