

Led by Steering Committee: Ros Thorpe, Dee Ann Heptas, Neal Heckman, and Hannah Jeffrey

### **Hearing the Concerns of Our People**

Concerns related to lack of affordable housing in our community were first identified during a Listening Process organized by the Good Faith Network during the fall of 2022. Community members shared concerns such as:

- “My mother can no longer keep up her house but she doesn't have \$1100 a month to rent an apartment in Johnson County.”
- “I have lived in my home for 30 years. I am 60 years old, but I have a roommate....I am not too many checks away from losing my home.”
- “I am renting a townhouse around Antioch and 127th and it's been a struggle. There's a hole in the ceiling that's been there for 9 months, among other problems that the landlord is dragging their feet on.”
- “My wife and I are looking to buy our first home and cannot find anything in Johnson County that is affordable to buy, even on our shared income.”

### **Selecting the Priority of Lack of Affordable Housing**

At our annual Community Problems Assembly on October 25th, the Good Faith Network voted for Lack of Affordable Housing as a priority. That night, Mary Schneider said, “When I first moved here, I was looking for an affordable place because I wasn't sure what my job situation would be. There are luxury apartment developments everywhere, but there isn't much for less than \$1000 a month.”

### **Researching the Problem and Viable Solutions**

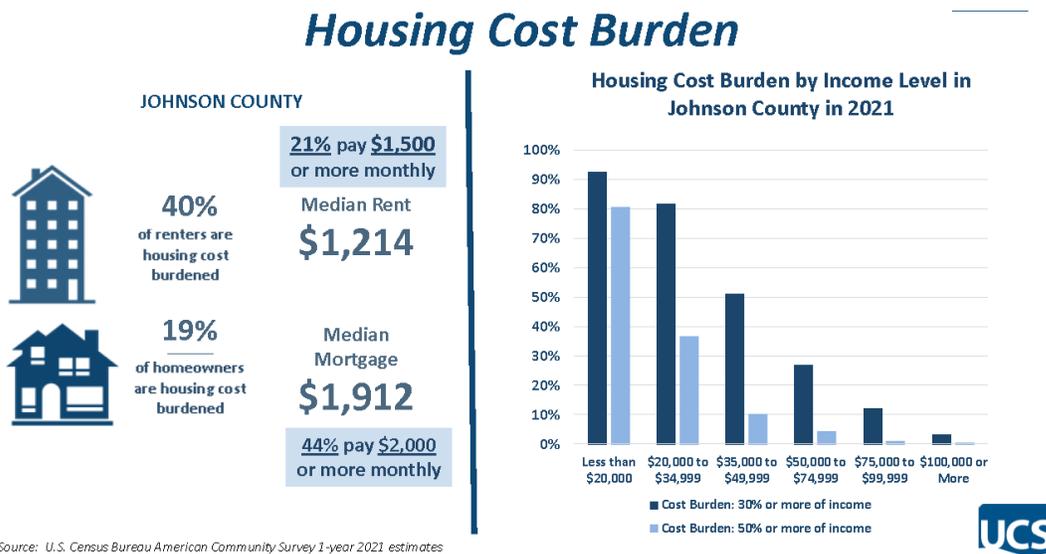
The Lack of Affordable Housing Research Committee held the following research interviews and study sessions leading up to the 3/21/2022 Solutions Briefing event:

- Johnson County Community Housing Study, United Community Services-study sessions
- Housing for All Toolkit, United Community Services-study sessions
- Redlined: Cities, Suburbs, Segregation tour, Johnson County Museum
- Julie Brewer and Kristy Baughman, United Community Services
- Krysten Olson, Metro Lutheran Ministries
- Kristen Engelbrect, United Way 211
- Brandon Pishny, Keith Mace, and Trudy Moffit, Landlords of Johnson County
- Mike Scanlon, City Manager - Osawatomie
- Candice Baker, Johnson County Mental Health Center
- Katie Killen, Mid America Regional Council
- Heather McNeive, Johnson County Housing Authority
- Lee Jost, nCircle
- Megan Foreman, Johnson County Housing Coordinator
- Community Land Trust Webinar hosted by Mid America Regional Council
- Barry McMurphy, Kansas Housing Resource Corporation
- Opening Doors for All survey report, Center for Community Change-study session
- Robin LaFleur, Homebase/Habitat for Humanity, Austin, TX
- Meghan Freeman, Marlborough Community Land Trust

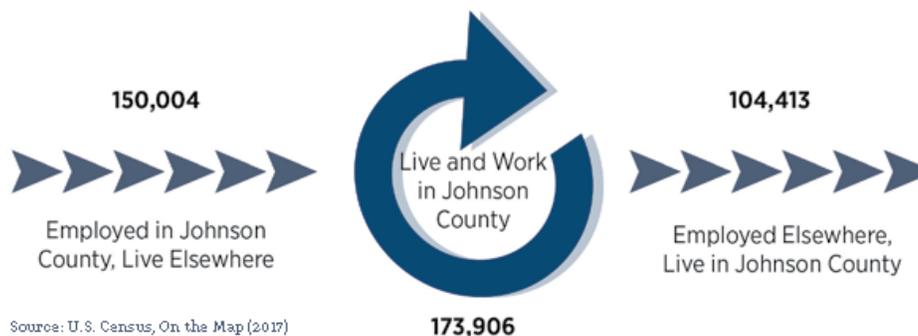
## Key Concepts and Systems

**Affordable Housing and Cost Burden:** Affordable housing is generally defined as housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities (as defined by the US Department of Housing and Urban Development). 69% of housing units in Johnson County are owner-occupied and 31% are renter-occupied. The following graphic produced by United Community Services illustrates that

- 19% of Johnson County home-owners are cost-burdened;
- 40% of renters are cost-burdened in Johnson County
- The lowest income earners are the most frequently cost-burdened



**Commuting Patterns:** approximately 45% of Johnson County’s workforce commutes in from another community. From the UCS Housing study: “People may choose to live in a place for many reasons. Often, a spouse works locally while the other spouse must commute longer to work. However,...where a household can find attainable housing that meets their needs is often a leading factor in housing choice.”<sup>1</sup> The following graphic from the Johnson County Community Housing Study illustrates the inflow-outflow of the Johnson County workforce:



<sup>1</sup> United Community Services. (2020). Johnson County Community Housing Study (p 37)

**Federal Poverty Level (FPL):** another term for the Poverty Guidelines, updated periodically in the Federal Register by the U.S. Department of Health and Human Services under the authority of 42 U.S.C. 9902(2); refers to the dollar amount used to determine poverty status based on household size and age of members. The following graphic produced by United Community Services illustrates the number of Johnson County residents living in poverty.

## Poverty in Our Community

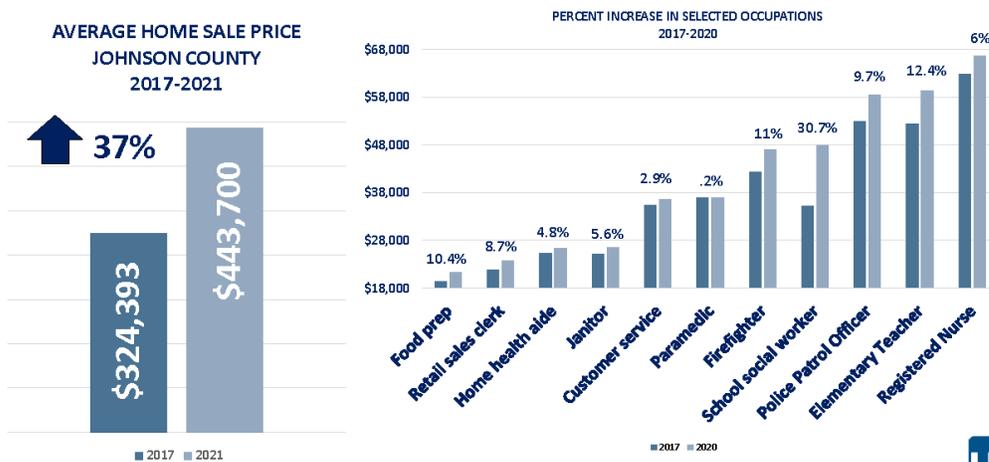


Source: U.S. Census Bureau, American Community Survey 2021 1-year estimates



**The housing market of Johnson County:** the rates at which average home price sales are rising does not keep pace with the rate of salary increase for professions such as retail worker, firefighter, and elementary school teacher. The following graphic produced by United Community Services shows that home prices rose by 37% between 2017-2021, while salaries increased at a fraction of that rate.

## Who Can Afford to Live Here?



Source: Multiple Listings Services Annual Market Report 2017 & 2021, KS Department of Labor Wage Survey 2017 & 2020



**Attainable Housing:** any housing that is not financially burdensome to a household in a specific income range, taking into account additional factors such as child care and transportation

**Redlining:** “The impacts of policies like restrictive covenants, red-lining, and blockbusting still play a significant role in limiting housing choices in communities across the country....systemic racism played

a role in the development of Johnson County. Although policies have changed, the “Not in My Backyard” (NIMBY) perspective and lack of political will to address the issue continues to drive the lack of attainable housing in Johnson County perpetuating racial and economic disparities today.”<sup>2</sup>

**Housing Choice Vouchers:** Johnson County Housing Services administers the Housing Choice Voucher Program, commonly referred to as Section 8 Housing. HUD allocates 1447 vouchers to Johnson County through this program - a quantity unchanged since 2010.<sup>3</sup> When the waitlist for vouchers was opened on October 20th, 2020 at 9 AM, the waitlist was closed after receiving 1,000 applications at 10:38 AM.<sup>4</sup> Demand for vouchers far exceeds supply. For those who move through the waitlist and receive a voucher, the supply of landlords and properties willing to accept vouchers is severely limited.<sup>5</sup> Johnson County Housing Services does not own or operate any public housing and the Department of Housing and Urban Development is not currently supporting the creation of new public housing.<sup>6</sup>

**Inclusionary zoning prohibited:** Kansas SB 366, which was signed into law in 2016, prohibits municipalities from conditioning the issuance of permits on any requirements that would have the effect of controlling the amount of rent charged or purchase price.<sup>7</sup> This means that neither the county nor any cities have a way of requiring developers to create affordable units.

**Low Income Housing Tax Credit:** Johnson County has numerous Low-Income Housing Tax Credit (LIHTC) properties that are being sold out of affordability, further chipping away at our affordable housing stock. New LIHTC unit production in the KC region decreased by over 90% in the last decade.<sup>8</sup>

**Affordable Housing Trust Funds:** “Housing trust funds are established by elected government bodies—at the city, county, or state level—when a source or sources of public revenue are dedicated, by ordinance or law, to a distinct fund with the express and limited purpose of providing affordable housing. The impact of housing trust funds can be felt in 49 states and Washington D.C., Guam, and Puerto Rico. More than 828 housing trust funds in cities, counties, and states generate nearly \$3 billion annually to support critical housing needs, underscoring the integral role these funds play in affordable housing.”<sup>9</sup>

Pursuing an affordable housing trust fund was a key recommendation of the United Community Services Housing for All Toolkit and the Johnson County Board of Commissioners Housing Subcommittee report.

**Community Land Trusts:** “...nonprofit organizations committed to community control of land and the creation of lasting assets that serve the community...using a specific shared equity homeownership model to create permanently affordable owner-occupied homes.

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<sup>2</sup> (2021). Housing for All Toolkit, Johnson County, Kansas and Municipalities (p 3). Johnson County, KS.

<sup>3</sup> 2/18/22 interview with David Ward and Jessica Hotaling of Johnson County Housing Services, confirmed in 2/14/2023 interview with Heather McNeive

<sup>4</sup> 2/18/22 interview with David Ward and Jessica Hotaling of Johnson County Housing Services

<sup>5</sup> 1/9/2023 interview with Krysten Olson; 1/20/2023 interview with Landlords of Johnson County; 2/1/2023 interview with Candice Baker; 2/14/2023 interview with Heather McNeive

<sup>6</sup> 2/14/2023 interview with Heather McNeive

<sup>7</sup> Legislation text accessible via: [http://www.kslegislature.org/li\\_2016/b2015\\_16/measures/SB366/](http://www.kslegislature.org/li_2016/b2015_16/measures/SB366/)

<sup>8</sup> (2023, February 16). *An overview of low-income housing tax credits*. ArcGIS StoryMaps. Retrieved March 14, 2023, from <https://storymaps.arcgis.com/stories/83750598bd92465e86404dd077860f99>

<sup>9</sup> *Housing Trust Funds*. Housing Trust Fund Project. (n.d.). Retrieved March 14, 2023, from <https://housingtrustfundproject.org/housing-trust-funds/>

They do so by retaining ownership of the land and selling only the built home to an income-eligible family and then leasing the land at a nominal monthly fee. That way, the homeowner is able to get an affordable mortgage because the home has been subsidized by the land trust. In return, the homeowner agrees to limit their profits from appreciation upon resale in order to ensure that another lower income can purchase the home at an affordable price....Many community land trusts also provide affordable rental units as well and ensure that their affordability lasts in perpetuity.”<sup>10</sup>

Pursuing a community land trust was a key recommendation of the United Community Services Housing for All Toolkit and an area of study undertaken by the Regional Housing Partnership of the Mid America Regional Council.

### **The Problem (statement adopted by the Board of Good Faith Network on March 2, 2023)**

Johnson County’s history is seated in exclusionary housing practices—and that legacy continues today through a severe shortage of affordable housing.

People face a true dilemma in Johnson County when it comes to housing: they are forced to impoverish themselves to remain in the community they call home, or to move to the periphery—or even out of Johnson County—in order to find housing they can afford.

According to the most recent available data, 19% of Johnson County homeowners and 40% of renters are paying more than they can afford for housing.<sup>11</sup> 45% of Johnson County workers are commuting to their jobs from other communities.<sup>12</sup>

The lack of affordable housing in Johnson County adversely affects all citizens. When we fail to provide affordable housing to the citizens of Johnson County, we take away the opportunity for teachers, police officers, firefighters, and service workers to live and thrive in the communities they serve; we prevent families, retirees, and future generations from building a life in Johnson County.

It’s time to dismantle the legacy of exclusion and build a community that celebrates the diversity of Johnson County.

### **The Solution (statement adopted by the Board of Good Faith Network on March 16, 2023)**

Recognizing that Johnson County is a wonderful place to live, we have an obligation to become a place with housing that allows all to enjoy what makes this community special.

The Good Faith Network seeks solutions for the lack of affordable housing that incentivize the production, rehabilitation and preservation of diverse, attainable housing stock using funding mechanisms that share financial risk, reduce gaps in the private market, and fund housing that can remain affordable long-term, or even permanently.

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<sup>10</sup> Center for Community Change. (2016). *Opening Doors to Homes for All: the 2016 Housing Trust Fund survey report*. Washington, DC.

<sup>11</sup> \*Statistics and definition of affordability from United Community Services. (2021). *Housing for All Toolkit*, Johnson County, Kansas and Municipalities (p 20). Johnson County, KS. Affordability definition: “United States Department of Housing and Urban Development (HUD) defines affordability as paying no more than 30% of median household income for housing.” (p 20)

<sup>12</sup> \*\*Statistic from United Community Services. (2020). *Johnson County Community Housing Study* (p 37). Johnson County, KS Additional context: “People may choose to live in a place for many reasons. Often, a spouse works locally while the other spouse must commute longer to work. However, as illustrated in other parts of the section, where a household can find attainable housing that meets their needs is often a leading factor in housing choice.” (p 37)