ST. MARYS

Housing Assessment Tool (HAT) Summary

HOUSING ASSETS

- Strong community demand
- Solid infrastructure
- Willing investors, builders, and developers

HOUSING NEED PRIORITIES

- Affordable senior housing
- Multi-family housing
- Lots for single-family housing

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KEY HIGHLIGHTS

ST. MARYS, POTTAWATOMIE COUNTY
2023 POPULATION: 2,795
MEDIAN HOME VALUE: $196,300
MEDIAN HOUSEHOLD INCOME: $71,723

Median home values have **risen $57,700** in nominal dollars since 2013. As of 2023, a median home value was **$196,300** (**increase** of **41.6**% since 2013). During the period between 2013 and 2023, median household income in **St. Marys** has **grown** from **$46,424** (2013) to **$71,723** (2023), a **growth** of **54.5**%.

ENGAGEMENT & COLLABORATION

A committee was formed with broad representation. Community engagement included a resident survey that was sent to Kaw Valley Chamber members, as well as a meeting hosted by Chamber members. Collaboration continues with city and county staff to address housing efforts. In addition to housing, community feedback included interest for improvements including the city park and bringing back the swimming pool and golf course.

HOUSING CONDITION ASSESSMENT

- The housing condition assessment focused on the entire community
- Challenges observed included minor maintenance or repairs, deteriorated, and vacant homes
- Higher deterioration rate in owner-occupied homes
- Some older homes are scheduled to be demolished
- The trailer park has had new homes brought in

EXECUTIVE SUMMARY

COMMUNITY CHARACTERISTICS OVERVIEW:

St. Marys is a rural community located in Pottawatomie County in northeastern Kansas. According to census data they have experienced a minimal population growth since 2013 of .1%*. There was a slight increase in poverty rate, though it is still well under the state rate, the community has a LMI percentage of 46%. The percentage of households that rent is slightly higher than the state rate at 35%, with a significant cost-burden decrease from 36% to 20%, well under the rate for the area. Compared to rental households, after a slight increase in homeownership from 2013 to 2018, there was a 10% decrease in the homeownership rate. Unlike the decrease for renters, the cost-burden rate for homeowners increased from 9% to 30% from 2018 – 2023.

* It was the consensus of the committee that population is under reported due to census nonparticipation and that local private school enrollment numbers are approaching 1,000 with the latest capital campaign.

COMMUNITY HOUSING INITIATIVES

New builds and rehabs continue, though the community historically has not offered any incentives to developers or homeowners. The city does have code enforcement, but community members expressed feeling that zoning codes are outdated. The city has made infrastructure investments in provided utilities, including water, sewer, electricity, and refuse, as well as street maintenance adequately to support current and new housing. Natural gas is provided by KGS who has also been making improvements that will support additional housing.

HOUSING CHARACTERISTICS AND ANALYSIS

Through the analysis, the committee identified a need for multiple housing options to address the needs of diverse populations. It was identified that there is a large percentage of older homes in the community. This is putting a strain on the ability for individuals or families to transition with changing housing needs. Without having homes made available as starter homes, families are forced to stay in smaller homes. There was also concern identified with the mismatch of small families or singles living in the larger homes. Increasing multi-family and apartment options could help attract workers and ease occupancy issues, particularly if renovation and cost-burden concerns are mitigated.

HOUSING ASSESSMENT TOOL

PART 1:
Create a housing committee or partner with relevant stakeholders and organizations.

This assessment was completed with input and collaboration from the following individuals:

ELECTED OFFICIALS:
Nathan Hall, City Commissioner
Francis Awerkamp, City Commissioner

CITY / COUNTY STAFF:
Maurice Cordell, City Manager

PUBLIC OR PRIVATE AGENCIES:
Shanna Goodman, Pottawatomie County Economic Development
Lance White, Bank of the Flint Hills
Nathaniel Grieco, Bankers Life
Nicole Cabler, Kaw Valley Chamber of Commerce
Chris Johnson, Alarm.com
Joe Archer, BT & Co Public Accountants
Laura Pearl, Mr. Coffee
Joel Wurm, Bank of the Flint Hills
Pete Reilly, Sidekick Solutions
Juan Duarte, Duaga Strategic Growth in Ports and Logistics

MAJOR EMPLOYERS:
David Cancelada, Community Healthcare Systems
Dave Perry, Perry Electric
Dan Hohlman, Sugar Creek Country Store
Caroline Gray, Custom Woods

COMMUNITY RESIDENTS:
Dave Perry
Bill Drew

HOUSING ASSESSMENT TOOL

PART 2:
Collect and analyze local data

A. PAST HOUSING INITIATIVES, INFRASTRUCTURE, AND CITY SERVICES INVENTORY

1 PAST HOUSING INITIATIVES

Identify any housing activity that has taken place in the last five years (including grants/programs, pending applications, private new construction, rental development, etc.). Explain what parties initiated the change. What has it done to improve or worsen the housing issues in your community?

New homes, refurbished homes and duplexes are all being built right now but the city has not offered any incentives or programs to the developers or homeowners.

2 NEW CONSTRUCTION INITIATIVES

Has your community currently or previously offered incentives to developers, contractors, and occupants to spur new development? If yes, briefly describe the incentive program and its usefulness in your community.

No

3 HOME REHABILITATION

Has your community currently or previously had any rehabilitation programs to assist homeowners in repairing and improving their older homes? If yes, briefly describe the program and its impact.

No

4 CODE ENFORCEMENT

What is the extent and effectiveness of code enforcement in your community? Is your community without codes?

The city has codes and enforcement, but opinions of the effectiveness differ greatly in the community. Zoning codes are outdated at least 14 years.

5 HOMEOWNERSHIP SUPPORT

Are there any incentives or financial support to encourage homeownership in your community (down payment assistance, local employer incentives, etc.)? If yes, how much are they utilized?

No

6 INFRASTRUCTURE

Describe the infrastructure system (water, streets, sewer, storm drainage, internet service, natural gas distribution and electrical distribution) as it relates to housing needs. Are the operating systems mostly updated and efficient with minimal service interruptions? Are there large updates expected?

The city provides water, sewer, electric and refuse services. About 6 years ago the city started allowing a private refuse company to do the refuse pickup. The city purchased electricity via the Kansas power pool and city employees maintain the distribution system. The city commission is working on a 15-year sewer plant facility plan, making improvements to the water distribution system, as well as improvements to the electrical distribution system. City employees maintain the streets. In terms of housing, it seems that an adequate utility infrastructure is in place for current and additional housing. Natural gas service is available from KGS and that company has been making improvements in recent years and has capacity for additional housing. No large updates as far as city infrastructure are expected, just continual improvements.

7 ENVIRONMENTAL IMPACTS

What are the environmental issues in your community that could affect new housing decisions and locations? Examples include flood zone, wetlands, railroad tracks, major roadways, brownfields, farmland, forest, endangered species, etc.

Part of the city and its ETZ are located within a flood plain.

8 DISASTERS

If applicable, describe any persisting natural disaster impacts on your community's housing. Disaster examples include flooding, tornado, fire, windstorm, etc.

The community has occasional severe weather and related damages but nothing disastrous.

9

HOMELESSNESS PREVENTION

What are the community's homelessness prevention efforts? What assistance does the community provide or need for households near homelessness?

None

10

BASIC SERVICES

Select the services in your community (select all that apply)

- ☒ Grocery Store
- ☒ Public High School
- ☒ Public Middle School
- ☒ Public Elementary School
- ☒ Private School(s)
- ☒ Bank
- ☒ Medical Clinic
- ☒ Gas Station
- ☒ Public Library
- ☒ Senior Center
- ☐ Childcare
- ☒ Community Center
- ☐ Other:

ADDITIONAL INFORMATION

Other factors or significant events (major employer leaving, COVID pandemic population growth, etc.) not addressed above that are important factors for the housing in your community.

N/A

B. HOUSING NEEDS ASSESSMENT

The Local Housing Solution's Housing Needs Assessment tool, created in partnership with PolicyMap, provides detailed reports for every U.S. Census community. Each report presents data, maps, and visualizations that describe local demographics and measures of housing affordability, housing stock characteristics, and variations in key housing indicators by race, ethnicity, age, and income. The tool compiles and visually displays public available national data sources, such as the U.S. Census Bureau, American Community Survey (ACS), and the U.S. Department of Housing and Urban Development (HUD).

1. DEMOGRAPHICS

Data on population, age, race, disability, and socioeconomic status provide insight into who lives in the community and inform decisions on how to meet diverse needs and allocate resources.

Estimated Population

Q1. Using the current population estimate and change since 2010, how do you predict the population to change over the next 20 years?

- ☐ Significantly increase
- ☒ Increase
- ☐ No change
- ☐ Decrease
- ☐ Significantly decrease

Q2. Using the data and local knowledge, how do you anticipate population change to impact your community's future housing needs?

The community will require additional multifamily housing and owner-occupied single-family homes to accommodate growth driven by the new Immaculate Conception Church, which has more than 4,000 active parishioners. St. Marys Academy, a private school associated with the church, has also experienced significant growth, now enrolling nearly 1,000 students.

Poverty Level and Trend

Q3. Using the poverty estimate graph and local knowledge, describe how the poverty level in your community could influence your housing needs.

The poverty level has slightly increased from 2018 to 2023, but there is not a lot of poverty in St Marys.

Share of Population with a Disability

Q4. Using the disability data and local knowledge, describe how the share of population with disabilities in your community could influence your housing needs.

St. Marys reports a lower proportion of residents with disabilities compared to the state average.

2. RENTAL AFFORDABILITY

A healthy housing market provides a diverse range of housing options, including rental and market homes affordable to people of different incomes. An examination of the percentage of households that rent their homes, and the characteristics of these renter households (age, income, and cost-burden) can help communities understand the needs of renters and the extent to which policy changes may be needed to help ensure those needs are met. The availability of rental units can encourage young professionals and families to move to a community and eventually settle down to purchase a home.

Q5. How did the share of households that rent in your community changed in the past 10 years?

- ☒ Increase

Q6. Which age cohorts are MOST likely to rent? (Choose 2-3)

- ☒ 15-24

Q7. How has the share of rental households that are moderately or severely cost-burdened changed in the past 10 years?

- ☐ Increase

☐ Little to no change ☐ Decrease	☒ 25-34 ☒ 35-44 ☐ 45-54 ☐ 55-64 ☐ 65-74 ☐ 75-84 ☐ 85+	☒ Little to no change ☐ Decrease

Q8. What is the monthly median rent?	**Q9. What was the annual median family income?**	**Q10. Did the annual median family income keep up with the change in monthly median rent in the past 10 years?**
$863	$71,723	Yes, both grew at the same rate

Analysis: Rental Affordability

Q11. Using the data and local knowledge, what are the rental housing needs in your community?

The community would benefit from additional rental housing and apartment options designed for smaller families or households that require less space.

3. HOMEOWNERSHIP AFFORDABILITY

Q12. How did the homeownership rate change in your community in the past 10 years?	**Q13. Which age cohorts are MOST likely to own? (Choose 2-3)**
☐ Increase ☐ Little to no change ☒ Decrease	☐ 15-24 ☐ 25-34 ☐ 35-44 ☒ 45-54 ☒ 55-64 ☐ 65-74 ☒ 75-84 ☐ 85+

Q14. What is the median home value?	**Q15. Did the annual median family income keep up with the change in median home value in the past 10 years?**
$196,300	Both increased at the same rate

Q16. Which home values are MOST prevalent in your community? (Choose 2-3)

- ☐ Less than $60,000
- ☐ $60,000 - $79,999
- ☐ $80,000 - $99,999
- ☒ $100,000 - $149,999
- ☒ $150,000 - $199,999
- ☒ $200,000 - $299,999
- ☐ $300,000 - $399,999
- ☐ $400,000 - $499,999
- ☐ $500,000 - $749,999
- ☐ $750,000 - $999,999
- ☐ $1,000,000+

Q17. Which home values are LEAST prevalent in your community? (Choose 2-3)

- ☐ Less than $60,000
- ☐ $60,000 - $79,999
- ☐ $80,000 - $99,999
- ☐ $100,000 - $149,999
- ☐ $150,000 - $199,999
- ☐ $200,000 - $299,999
- ☐ $300,000 - $399,999
- ☐ $400,000 - $499,999
- ☒ $500,000 - $749,999
- ☒ $750,000 - $999,999
- ☒ $1,000,000+

Q18. Are owner households more moderately or severely cost-burdened?

Moderately cost-burdened

Analysis: Homeownership Affordability

Q19. Using the data and local knowledge, what are the owner-occupied housing needs in your community?

Multifamily housing/apartments and owner-occupied single-family homes are needed.

4. DEDICATED AFFORDABLE HOUSING

Q20. Does your community have subsidized housing? If yes, when is it expiring?

N/A

Q21. Describe how the subsidized housing and expiration dates impact your community's housing needs.

N/A

5. ALIGNMENT OF HOUSING SUPPLY AND DEMAND

Q22. Is crowded housing high in your community?

Yes

Q23. If yes, is the crowded housing more severe in owner or rental households in your community?

Potentially both, including apartments and small, single-family homes with large families.

Q24. Using the data and local knowledge, how does the share of crowded housing impact your community's overall housing need?

N/A

6. HOUSING STOCK CHARACTERISTICS

Q25. When was the majority of the homes in your community built? (Choose 1-2)

- ☒ Pre 1940
- ☒ 1940-1969
- ☐ 1970-1979
- ☐ 1980-1989
- ☐ 1990-1999
- ☐ 2000+

Q26. Describe the age of your community's housing stock and how that impacts your community's housing needs.

A healthy housing market depends on maintaining older homes, without affordable improvements, houses may deteriorate and vacant properties will need even greater investment.

Q27. Describe the areas in or near your community with moderate to high flood risk.

College Creek and River come together creating a floodplain. North of 24 and to the east of downtown.

Q28. Describe how this impacts housing investment in your community.

The impact of the floodplain on development is uncertain. Should redesignation or mitigation be possible, approximately 20-30 additional lots would be opened for housing. The city faces constraints on expansion, as it is landlocked and property owners near the city limits are unwilling to sell.

7. HOUSING STOCK FOR OLDER ADULTS

Q29. How did the total share of senior households in your community change in the past 5 years?

- ☒ Increase
- ☐ Decrease
- ☐ No change

Q30. What age cohort is more prevalent in the total share of senior households in community?

- ☐ 65-74
- ☒ 75-84
- ☐ 85+

Q31. What is the potential housing need for new services or housing types for older adults?

One-level duplex or townhomes and apartments.

Analysis: Housing Stock for Older Adults

Q32. Considering the share of senior households and the largest senior age cohort in your community, how does this impact your community's housing needs?

Seniors stay in large houses instead of moving to smaller homes due to cost. This doesn't allow new families to move to the area since large homes are still occupied.

C. STAKEHOLDER INTERVIEWS:

1. Local Business / Employers:

Contact up to five of the largest employers in your area.

How many businesses did you interview? 3

QUESTIONS:	Perry Electric	Sugar Creek Country Store	Custom Woods
Employee wage range	$18 - $35 / hour	$8 - $17 / hour	$17 - $32 / hour
Number of employees	10	28	180
How many employees commute over 60 miles or over an hour for work?	0	0	4
Is the business planning an expansion or reduction in the workforce?	Yes	No	Yes
# of employees living in the community but who have inadequate housing and are seeking better living conditions	0	0	Not sure, but 33 employees live in St. Marys
Is housing an issue for employee recruitment?	No	No	Yes
# of new jobs created in the last year	0	1	4
# of new jobs expected to be created in the this year	2	1	4
# of existing jobs that are unfilled because a lack of adequate housing	0	0	Not sure

Using this data and local knowledge, what are the common trends for housing needs for the employers in the region?

Most workers live in the city already. Price range would be the $100,000 – $200,000 range.
Single family homes are what is most needed.

Are there anticipated future housing needs for the workforce?

Unknown

If so, what price range and housing type are needed?

2. REALTORS

Contact up to two real estate professionals that work in your area to answer the questions.

How many realtors did you interview? 1

Low Housing Style	Ultra-modern style
Low Housing Type	Houses with 1 bedroom/bath
High Housing Style	Aesthetics that matches the city, limestone, mid-century modern
High Housing Type	Single-family homes
Comments	• Need more single-family homes with multiple bedrooms and baths. • Need updated zoning codes.

According to the local realtors, what are the local and regional housing needs?

Single family homes with multiple bedroom and bathrooms

D. REGIONAL HOUSING ANALYSIS

List the "Housing Opportunities & Challenges" for your region (located at the end of each region chapter).

Age diversity
Higher rental rates
Impact of population centers
Housing demand
Enrollment numbers
Births

Describe how these regional housing challenges continue to impact your community's housing.

- Diverse housing is needed. More jobs are available, but there is nowhere for people to live.
- The elderly are staying in larger homes rather than moving to smaller space which results in aging homes needing more repairs.

E. HOUSING PHYSICAL CONDITION ASSESSMENT

Describe the focus area of your housing assessment (entire community, neighborhood, etc.) and information collected.

Entire community

What are the primary housing challenges observed from the physical condition assessment? (Select 1-3)

- ☒ Minor Maintenance of Repairs
- ☐ Trash or Vehicles in Yard
- ☒ Deteriorated Homes (2 Major Structural Problems)
- ☐ Dilapidated Homes (3+ Major Structural Problems)
- ☒ Vacant Homes
- ☐ Neighborhood Development (Lack of Lighting, Streetscape)
- ☐ Infrastructure Deterioration (Streets, Sidewalks)

Are there neighborhoods or parts of town with higher concentration of deteriorated or dilapidated homes?

Mission, Bertrand, Alma and Palmer Streets have some homes with deteriorated limestone foundations.

If collected, is there a higher concentration between owner vs rental -occupied units deteriorated or dilapidated?

Owner occupied homes have a higher deteriorated rate due to elderly living longer in the homes and not being able to move or do improvements.

What are the key takeaways from the housing condition assessment?

Some of the old homes are scheduled to be demolished and the trailer park has had new trailers moved in.

HOUSING ASSESSMENT TOOL

PART 3:
Community engagement

Public input and ongoing engagement are essential components of the planning process to ensure the identified housing needs, goals, and actions reflect the needs and desires of your residents. Integrating their input through the planning process increases implementation support and can reveal new stakeholders to further address housing needs.

1. **Describe your community engagement method and target audience? Approximately how much of the community did you engage?**

   We sent out the community resident survey questionnaire to the Kaw Valley Chamber members and had 7 submit answers. We also had a meeting with the Chamber and asked stakeholder interview questions about type of housing and style of housing.

   We were able to engage about 17 community members who not only work but live in the city limits. There were also some who have businesses in the city limits. Also had 2 developers fill out the builder/developer survey.

2. **What are the identified housing needs and concerns by community residents?**

   Need more multi-family housing/apartments and owner-occupied, single-family homes. Also want aesthetics that match the city, mid-century modern and limestone. Concerns are large families living in small 2-bedroom houses and singles living in multiple bedroom houses.

3. **What are the identified housing needs and concerns by builders and/or developers? (or N/A if not applicable)**

   Floodplains enable land to be used. Infrastructure requirements by city adds to cost, timing of city/county approvals, and building design standards add to the cost of project.

4. **What are the key takeaways from the community engagement initiative?**

   Zoning codes are outdated and lack of participation in census data causes confusion and inaccurate information on population for employment, births, and schools. Infrastructure and downtown amenities needed like improvements to the city park and bringing back the swimming pool and golf course. Several large families are living in 2-bedroom homes or apartments but would buy if more suitable housing was available. Kaw Valley Chamber of Commerce is active and would like to facilitate creative ideas to help increase housing if possible.

HOUSING ASSESSMENT TOOL

PART 4:
Final assessment of data, input and setting policies

Once the housing committee thoroughly reviews the community's data and public input, the committee pulls it all together to establish a clear assessment of the local housing needs. This is the opportunity to set clear objectives and priorities for housing in a community.

HOUSING ASSETS

1	Strong Demand due to families wanting to stay in the community for church and school and population growth from more births and people moving from other regions.
2	Solid Infrastructure for growth and development from city and county which attracts families, professionals and businesses.
3	Willing investors, builders, and developers are a major contributor to a strong housing demand and sustained community growth.

HOUSING NEEDS

1	More affordable senior housing so they can move out of bigger houses and allow larger families to move in.
2	Multi-family housing needed due to larger families in St Marys.
3	More affordable single-family homes needed, but no available lots to build on even with a strong demand.

FINAL QUESTIONS

Are there specific regions or neighborhoods in your community that needs concentrated effort?

Bertrand Avenue housing needs an upgrade. There are some poorly maintained homes along Main Street.

Describe the community's timeline for addressing the priorities.

There is some interest, but appraisals seem low and costs to build are high.

Identify the local stakeholders who will be involved in addressing priorities.

Local stakeholders will be the Kaw Valley Chamber who are willing to work with whomever is interested.

What are the largest obstacles in addressing the priority areas?

Challenges include high construction cost compared to projected revenue and there is limited land for sale or availability right now

OCCUPANCY	ASSET	NEUTRAL	NEED
Owner-occupied housing			X
Renter-occupied housing			X
Temporary housing		X	

HOUSING TYPE	ASSET	NEUTRAL	NEED
Entry-level single-family housing			X
Mid-level single-family housing		X	
High-level single-family housing		X	
Large, lot acreage housing			X
Townhomes / row houses		X	
Duplexes			X
Multi-family apartments			X
Condominiums (condos)		X	
Manufactured / mobile homes		X	
Senior (independent) housing			X
Senior care facilities		X	
Downtown housing (above commercial)	X		

POPULATION	ASSET	NEUTRAL	NEED
Young professional housing			X
Family housing			X
Senior housing			X
Workforce housing			X
Disabled housing		X	
Low-to-moderate income housing			X
Moderate-income housing	X		
High-income housing		X	
Homeless housing		X	

HOUSING INITIATIVES	ASSET	NEUTRAL	NEED
New construction			X
Rehabilitation			X
Infill development		X	
Demolition		X	
Homeownership incentives			X
Developer incentives			X

Code enforcement			X
Regional collaboration			X
Homelessness prevention		X	
Brownfield development		X	

HOUSING FACTORS	ASSET	NEUTRAL	NEED
Affordability			X
Demand		X	
Land availability			X
Historic homes	X		
Housing type variety	X		
Housing price variety	X		
Housing quality	X		
Aging housing stock	X		
Construction costs			X
Worker shortage		X	
Vacancy			X
Flood zones			X
Other:			

INFRASTRUCTURE / AMENITIES	ASSET	NEUTRAL	NEED
Water distribution	X		
Stormwater drainage			X
Sanitary sewer			X
Sidewalks and trails			X
Streets			X
Parks and open spaces			X
Reliable internet	X		
Child care		X	
Schools	X		
City services (library, pool, etc.)	X		
Emergency services (fire, police, etc.)	X		
Health services	X		
Retail and restaurants	X		
Jobs and employment	x		
Proximity to urban areas	X		

Transportation services	X		
Community center(s)	X		
Other:			