



ST. GEORGE

Housing Assessment Tool (HAT) Summary



HOUSING NEED PRIORITIES

- Water infrastructure
- Street and drainage replacements
- Sewer line extension



HOUSING ASSETS

- Small-town living
- School district
- Local restaurants



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KEY HIGHLIGHTS

ST. GEORGE, POTTAWATOMIE COUNTY

2023 POPULATION: 1,115

MEDIAN HOME VALUE: \$233,800

MEDIAN HOUSEHOLD INCOME: \$90,556

Median home values in St. George have risen \$100,500 in nominal dollars since 2013. As of 2023, a median home value in St. George was \$233,800 (increase of 75.4% since 2013). During the period between 2013 and 2023, median household income in St. George has grown from \$63,750 (2013) to \$90,556 (2023), a growth of 42.0%.

ENGAGEMENT & COLLABORATION

Community engagement was led by the Mayor, with strong involvement with the City Council members. A survey was emailed to a group of citizens, as well as handed out to community members that attended a city council meeting, resulting in receiving completed surveys from 20 residents.

A key takeaway was that residents enjoy living in their community and the small-town feel, even though they have close proximity to Manhattan. Knowing their neighbors allows them to feel their kids are safe in the community and kids can ride bikes and play with neighbors. Surveys also showed the want for more single-family homes, but also demonstrated the need for multi-family rentals.

They also felt small, owner-occupied homes with or without shared maintenance, is needed for seniors. The number of senior households has been decreasing, and seniors are moving elsewhere to retire. Increasing the number of level-entry home options may encourage more to retire and stay within the community.



EXECUTIVE SUMMARY

COMMUNITY CHARACTERISTICS OVERVIEW:

St. George is a growing, rural community just outside the city of Manhattan in Pottawatomie County. The city's 2023 population of 1,115 reflects steady growth of 38% driven by its proximity to regional employment centers, a strong school district, and a desirable small-town quality of life. Median household income has risen to \$90,556, while median home values reached \$233,800, indicating increasing market demand and household stability.

Residents cite safety, community cohesion, and schools as key assets. Poverty and disability rates are below state averages, and homelessness is not a persistent issue. However, infrastructure challenges—particularly water quality, stormwater drainage, and aging streets—present barriers to continued housing growth and reinvestment. As a primarily residential community, there are only a few businesses generating sales tax which further adds to the challenges.

COMMUNITY HOUSING INITIATIVES

There is interest and opportunities for housing growth and development with land availability in St. George. The city continues to work to pursue opportunities that will address challenges and provide needed support when projects are ready to move forward. Addressing water and stormwater infrastructure is the most critical step to unlocking new housing development and reinvestment opportunities across the community.

The community has seen reinvestment in its mobile home park under new ownership, with cleanup efforts, new units, and planned infrastructure and amenity improvements. Code enforcement has been strengthened through updated ordinances and active enforcement, improving housing conditions despite some resistance in older neighborhoods.

Each April, the city provides multiple large dumpsters for community cleanup efforts and the program is widely used by residents. The city has taken proactive steps to manage the service, allowing it to remain accessible while supporting overall community cleanliness.

HOUSING STOCK CHARACTERISTICS AND ANALYSIS

St. George's housing stock is largely newer, with most homes built after 2000; however, approximately 11% of homes predate 1940 and are concentrated in the original town area, where aging infrastructure and maintenance needs are most pronounced. Housing condition assessments identified minor maintenance issues, infrastructure deterioration, and overcrowding, particularly in rental housing.

Though only 21% of households were renters, rental demand exceeds supply, leading to overcrowding and a need for more affordable units below \$1,000 per month. While homeownership remains strong, rising home values have outpaced income growth, creating limited availability in the \$100,000–\$200,000 price range. Priority housing needs identified include entry- and mid-level single-family homes, and senior-friendly, level-entry units.



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:

Debby Werth, City Mayor

CITY / COUNTY STAFF

Jessica Venneberg, Pottawatomie County Economic Development

PUBLIC AGENCIES

Matt Ruhnke-Council, Judd McCormack-Council, Jeremy Holliday-Council, Spencer Parsons-Council, Tim Pralle-Council

PUBLIC OR PRIVATE ORGANIZATIONS

Terri Hollenbeck, KS Crossroads Real Estate

MAJOR EMPLOYERS:

Scott Garman, Willie's Hideout



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

1

PAST HOUSING INITIATIVES

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

Housing continues to be built in the River View Hills area but slowly. The Montreal Land Holdings project stalled from expanding into a new area due to city's inability to find water. After the city found water, the project was permitted to continue to build, only to have another challenge with bonding for water expansion costs beyond the city's ability.

A new realtor who has been hired by Montreal to sell lots. There is interest in doing an RHID for this development, as well as interest expressed by others.

Our dilapidated trailer park has been sold to four investors who want to turn it into a place people will want to live. They've done a massive cleanup, moved out some unlivable mobile homes and, so far, 4 new ones have been delivered. They plan to pave roads, put in a playground, build a dog park and expand the park. Council is hopeful this will provide housing in the drive range people are looking for. Long-term the investors want to expand the size of the park.

2

NEW CONSTRUCTION INITIATIVES

Has your community currently or previously offered any incentives to spur new construction and/or to assist with home rehabilitation to developers, contractors, and occupants? If so, please describe these programs and usefulness in your community.

No, we haven't offered any incentives for developers. There hasn't been a need to yet.

3

HOMEOWNERSHIP SUPPORT

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

No, we don't have any incentives for homeowners.

4

CODE ENFORCEMENT

What is the extent and effectiveness of code enforcement in your community? If your community is without codes, describe any efforts made to maintain structural safety and appearance of the community.

In the last few years, we have hired a code enforcement officer, updated our codes and implemented them. Our officer is very effective but individuals who live in the original part of St. George prefer St. George to be and look like it used to, which can make clean up a struggle. Every year in April, the City provides dumpsters for the residents to put their trash, garbage, whatever in. Last year we filled 8 of the largest dumpsters available to us from Garibay. We know there are people out of town using the dumpsters, but Council is okay with it. The City addressed an issue with dumpster divers by informing them, people can dumpster dive, they just need to put back into the dumpster what they are not taking. If this does not happen, the service will be discontinued.

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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 streets in the original town of St. George all need to be replaced. Our engineer estimates it would cost the City in excess of \$10 million dollars to take care of the street needs we have in the original portion of town. The streets in the development areas are in fairly good shape and are repaired each year in the fall through a partnership with the County.

Internet (Cox and Wamego Telephone Company), natural gas (Kansas Gas Service, and electrical distribution (Evergy) are fine. We seem to have less outages than our surrounding area.

Stormwater drainage is an issue all over town. The original part of St. George's drainage problems are destroying the streets. City Council has been working on parts of roads and have been trying to budget a specific amount of funds to do some road work each year. The City recently did a part of 2nd Street which looks great but has caused additional problems

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ENVIRONMENTAL IMPACTS

on Northern Heights and Jackson because the stormwater running from there is eroding what was done on 2nd Street. Council was looking at that, but we need to find out what the solution is to high nitrates in our water first. The City has scoped all the sewer lines and now knows the areas that need to be repaired. These repairs will happen prior to the streets being done.

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.

High nitrate levels in two of the city’s four wells could be an issue. The city recently dug two new wells and after turning them on, learned nitrate levels were too high. The city has looked at building a water treatment plant but has abended that idea due to its cost.

The city will be blending water with RWD #1. It has submitted a KDHE loan application and was awarded a \$144,840.88 grant to help cover costs. A water tower may also be purchased.

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DISASTERS

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

We are always at risk of the natural disasters listed; none are persistent, but they are possible.

8

HOMELESSNESS PREVENTION

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

We normally do not see homelessness in St. George. We do have an individual who dug himself a tunnel into the bank of the Kansas River near the boat ramp and lives there. We are working with Kansas Wildlife and Parks to move him.

9

BASIC SERVICES

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

- Convenience 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: Private library associated with a church
Restaurant
Nail and Hair Salon
Farmers Market

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ADDITIONAL INFORMATION

Are there other factors or significant events (major employer leaving, unexpected population growth, change in schools, etc.) not addressed above that are essential for housing in your community.

Water quality is important for the community, and it's something Council takes seriously in St. George. They understand that residents have concerns and want to stay informed. At the same time, sharing accurate and balanced information is essential to ensure the town continues to be seen as the great place to live that we know it is. By working together and focusing on solutions, they can address concerns while supporting the positive future of the community.

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?

There has been a 38% increase since 2013. More families are moving to the area due to the location between bigger cities and less expensive taxes. St. George is a nice community with housing lots available. It will need more housing to accommodate population increase.

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.

There is a decrease in poverty rate, so it is not a concern in St George. It is lower than the state average.

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.

Disability in the community is also lower than share for the state.

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 change in the past 10 years?

- Increase
- Little to no change
- Decrease

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

- 15-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65-74
- 75-84
- 85+

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

Q8. What is the monthly median rent?

\$1,292

Q9. What was the annual median family income?

\$90,556

Q10. Did the annual median family income keep up with the change in monthly median rent in the past 10 years?

The income grew at a faster rate than the rent. Rent 21% increase and income 42% increase.

Analysis: Rental Affordability

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

With income being higher, some rental housing can be kept at a higher rate. There is a need for more of a variety of rentals below \$1,000 a month.

3. HOMEOWNERSHIP AFFORDABILITY

Q12. How did the homeownership rate change in your community in the past 10 years?

- Increase
- Little to no change
- Decrease

Q13. Which age cohorts are **MOST likely to own? (Choose 2-3)**

- 15-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65-74
- 75-84
- 85+

Q14. What is the median home value?

\$233,800

Q15. Did the annual median family income keep up with the change in median home value in the past 10 years?

No the price of homes went up 25% more than income over the last 10 years.

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?

Could use more houses in the \$100,000 to \$200,000 range, with income being \$91,900 in the St George area.

4. DEDICATED AFFORDABLE HOUSING

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

No

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?

Rental households

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

Need more rental properties so that current renters aren't having to share rent when there isn't room. There is a huge need for more housing at an affordable rate.

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.

Most of housing was built after 2000 so it is fairly new and doesn't need any upgrades. Only 11% is pre 1940 which means these properties will need some major upgrades or torn down to allow room for newer homes.

7. FLOOD RISK

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

St. George sits along the Big Blue River so there is a high flood risk south of town.

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

With the current development to the Northeast of town and with higher elevation, the risk of flooding is less.

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?

Not as many seniors staying in St George over the last 10 years. May need more entry level duplexes to accommodate seniors in the future.

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?

Seems that the older they get, then they move somewhere else to retire. There is a retirement home right outside city on Hwy 24. Some move to Manhattan or Wamego for housing all on one level. Many move to be near their children.

C. STAKEHOLDER INTERVIEWS:

Local Business / Employers:

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

How many businesses did you interview? 1

1. Are there anticipated future housing needs for the workforce? Yes
2. Using the interview findings and local knowledge, what are the common trends for housing needs for employers in the region? Please describe.
Affordable workforce housing supports many trends: Allows workers to live near their jobs, improving productivity, keeps local businesses staffed and operating smoothly. It also reduces employee turnover, saving employers money and helps stabilize local economies during economic downturns.
3. Is the shortage of quality housing causing a substantial deterrent to the future economic growth and development of the city or county? Please describe. When there is not enough affordable, quality housing, businesses struggle to attract and retain workers. Employees may choose not to move to the area or may leave because they cannot find housing they can afford near their jobs. Investing in quality, attainable housing supports sustainable economic growth. It enables workforce stability, attracts new

employers, encourages entrepreneurship, and strengthens the overall resilience of the local economy. For cities and counties seeking long-term development — especially those positioned outside major urban centers — expanding access to quality housing is not just a residential issue but a foundational economic strategy.

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

\$75,000- \$200,000 for price range and single-family homes are needed.

Employer Interview Summary:	Business #1:
Number of employees	9
Employee wage range	\$13-\$20
# of new jobs created in the last year	0
# of new jobs hope to create in the future	0
Is housing an issue for employee recruitment?	No
How many employees commute over 60 miles or over an hour for work?	0
Are you planning an expansion or reduction? If yes, would available housing be important?	No

REALTORS

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

How many realtors did you interview? 1

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

While rents and home values are relatively moderate compared to larger cities, many workers still find quality housing hard to afford, especially those earning middle incomes who are priced out of both entry-level homeownership and lower-cost rentals.

Realtor Interview Summary:
What is the degree of overall housing demand in the community?
Moderate
What HOUSING TYPE was ranked the highest need?
Rental and Large Family (3+bedrooms)
What HOUSING TYPE was ranked the lowest need?
Student and Homeless
What HOUSING STYLE was ranked the highest need?
Detached Homes
What HOUSING STYLE was ranked the lowest need?
Apartments and Condominiums
What household income levels have the greatest need for housing?
\$75,000 - \$150,000
Takeaways or comments
Limited housing supply often drives up rents and home prices. When residents spend a large portion of their income on housing, they have less money to spend at local businesses, slowing economic activity. This also increases financial stress for families and can contribute to overcrowding or declining living conditions.

D. REGIONAL HOUSING ANALYSIS

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

- This region has some of the greatest age diversity in the state.
- Higher rental rates in the region due to the diversity.
- Because of the impact of population centers, people are locating outside their job location.
- Housing demand due to the age diversity and older houses needing work, also more jobs require more housing.

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

With more businesses starting in the area, the demand for workers increases. If there aren't enough homes, then people won't move to the area and the jobs won't get filled. Also, when elderly have nowhere to go, they stay in bigger houses, when they would move to apartments or slab homes if available at a reasonable price.

E. HOUSING PHYSICAL CONDITION ASSESSMENT

Describe in detail the focus area of your housing assessment (entire community, neighborhood, etc.) and how the committee collected the data and information (appraiser data, windshield tour, combination of both).

The mayor knows the community well and went off of previous knowledge and windshield view of the neighborhoods in St George.

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)

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

There is an older part of town with houses that need repairs and or maintenance.

2. Is there a higher concentration between owner vs rental -occupied units deteriorated or dilapidated?

Most of the deteriorated or dilapidated homes are owned.



3. Is there a type of structure that was found to have a higher concentration of deteriorated or dilapidated? If yes, please describe.

No

4. What are the key takeaways from the housing condition assessment and reviewer comments?

The residents would like to see more single-family homes with more than 2 bedrooms either for sale or for rent. They also need more duplex or townhomes available in St. George.



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. Detail your community engagement method(s) (survey, focus group, meeting, or combo) and target audience.

This survey was emailed out to a group of citizens and also handed out to community members that attended the city council meeting.

2. Approximately how much of the community did you engage?

The city of St George was able to get 20 residents to fill out the survey.

3. Detail primary housing needs and priorities that were identified, as well as any concerns by community residents through the engagement process.

The community residents in St George feel that small 2-to-3-bedroom houses are most needed in the area. They also feel that small owner-occupied homes with or without shared maintenance is needed for seniors.

4. Describe other topics identified through the engagement as community priority needs or concerns.

Other topics that the residents mentioned in the survey is downpayment assistance or mortgage assistance to owners would be very beneficial to help with the cost of housing in St George. Other features that need attention are better water quality and more sidewalks downtown.

5. Builders and/or developers provide important feedback. If included, what are the identified housing needs and concerns by builders and/or developers?

N/A

6. What are the key takeaways from the community engagement initiative?

The residents of St George enjoy the community they live in, and it has a small town feel even though they are close to a bigger city. They say the school is good and they are happy where they live. The problems are the water quality, the lack of sidewalks and the need for more affordable housing.





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	Safe neighborhood and friends with law enforcement.
2	School district is rated very high in the state for its excellence.
3	Land available for growth.

HOUSING NEEDS

1	Water nitrate problem and how to address it for St George residents.
2	Infrastructure with sewer system and then redoing the streets.
3	Sewer line annexation up to Dara's and Moe's BBQ which are located on Hwy 24.

FINAL QUESTIONS

Considering the full assessment, how will addressing the priority needs impact the increase in housing availability and/or opportunity in your community?

Nitrates in the water seem to be the biggest hurdle right now with new houses being built. Once these issues are figured out, this will open a huge opportunity for more houses in the St George area.

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

The original town of St. George needs the most concentrated effort since it is the oldest area and has houses that need improvements. Streets and sewer and water lines need attention.

Describe the community's timeline for addressing the priorities.

The nitrate level issue has a solution. We will be blending water with RWD #1. We hope this project will be completed in the next two years.



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

If needed, we'll put out a call, ask people to attend another listening session and see what they will tell us. We might refer to our Comprehensive Plan which may shed some light on this. We had excellent attendance at those sessions.

What will it take to overcome these obstacles and identify local stakeholders who will be responsible for addressing them?

Funding is what is needed. And to note that before we allocate any funding to other areas, we need to figure out how we are going to deal with high water nitrates first. Happily, this has been done.



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	
Housing Type – Priority #1	Entry-level single-family housing		
Housing Type – Priority #2	Mid-level single-family housing		
Housing Type – Priority #3	Senior (independent) housing		

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	
Formerly incarcerated 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	
Other:			

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:			