5

Housing
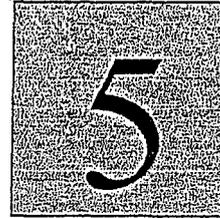
Housing

INTRODUCTION

Housing is one of the fundamental requirements of every human being. Although it is considered a basic need, a housing unit is more than four walls and a roof; not only does it provide physical shelter, but it also acts as a link to the socioeconomic elements of a society.

Due to the fact that everyone in the community has a stake in housing, it is associated with all community issues. Through property taxes, housing is a major source of revenue for local governments. However, it also generates the need for municipal expenditures, such as the provision of roads, water and sewer facilities, schools, libraries, and parks (Meyerson, 1962: 4). Therefore, it is a building block of every society and an important aspect of every city's planning efforts.

For a community to grow and prosper, it must provide attractive, adequate, and affordable housing facilities for its population. Therefore, community leaders must devise plans that address the needs and concerns of each segment of the population.

As a means of identifying the strengths and weaknesses of St. Marys' housing stock, a visual housing analysis was completed by the Kansas State University team. In addition, U.S. Census data from 1970 to 1990 are utilized to supplement information gained from the visual analysis.

Analysis of the survey will help community officials better understand existing problems, as well as future housing-related needs. This information may then be used as a basis for amending existing housing policies and in the drafting of new plans designed to preserve and enhance the city's housing stock.

METHODOLOGY

For the purposes of this study, the City of St. Marys and its extraterritorial zone (ETZ) are analyzed. Four three-member teams, with the aid of a previously designed survey instrument, completed the housing/land use survey on February 1, 1997.

A complete description of the survey methodology is contained in Appendix E. However, the survey form requires assessment of the following housing characteristics:

Chapter Sections:
- *Introduction*
- *Methodology*
- *Analysis of the City of St. Marys*
- *Analysis of the Extraterritorial Zone*
- *Analysis of the St. Marys Planning Area*
- *Summary*
- *Recommendations*

For a community to grow and prosper, it must provide attractive, adequate, and affordable housing for its population.

The housing/land use survey was completed on February 1, 1997.

- Map, block, and lot numbers
- Street address of each lot
- Visual appearance of structure
- Age of dwelling unit
- Historical significance, if any
- Architectural style of structure
- Type of dwelling unit

- Unit density per structure
- Structural condition
- Conversion of land use
- Outdoor/yard condition
- Sidewalk condition
- Traffic congestion

ANALYSIS OF THE CITY OF ST. MARYS

With an understanding of the city's housing stock, leaders can develop policies to preserve the quality, integrity, and character of the community.

Awareness of the general condition of the city's housing stock allows officials to gain a better understanding of current and potential housing problems. With this knowledge, community leaders can develop policies and prepare plans that can help preserve the quality, integrity, and character of the community as it develops.

Growth of a city's housing stock may partially be understood by examining recent construction of residential units. A high rate of new construction indicates growth in the number of dwelling units.

The housing survey reveals 779 residential dwelling units in St. Marys.

The City of St. Marys experienced population growth between 1970 and 1980. As a result, the city's total number of dwelling units increased by approximately 21 percent (Table 5-1). The growth rate for dwelling units fell to just under 8 percent between 1980 and 1990, but it has rebounded since 1990. The February 1997 housing survey identified 779 residential dwelling units in the city, an increase of 15.3 percent since 1990.

Table 5-1. Percentage growth of dwelling units since 1970.

Time Period	Percentage Change
1970-1980	21.4%
1980-1990	7.9%
1990-1997	15.3%

Sources: U.S. Bureau of the Census; KSU Housing/Land Use Survey.

Appearance

Approximately 71 percent of the residential units in the city are rated as having good appearances.

Survey results indicate that approximately 71 percent of the residential units within the City of St. Marys have appearances rated as good (Figure 5-1). This suggests that most of the city's residential units are viewed favorably by passersby. Such positive ratings indicate that most residents of St. Marys are concerned about the appearance of their property and their community. However, about 4

Appearance of Residential Structures
City of St. Marys

Good
71.3%

Poor
3.7%

Fair
25.1%

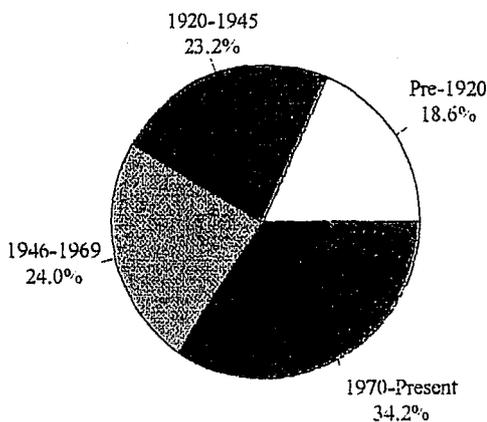*Figure 5-1. Appearance of structures in St. Marys.*

percent of all residential units are rated poor. Fortunately, these units are scattered throughout the community, but most are located in an area bounded by Fourth, Eighth, Bertrand, and Willow streets.

Age

In regard to ages of structures, the 1970-to-present category contains the largest percentage, approximately 34, of structures (Figure 5-2).

Approximately 34 percent of the residences in St. Marys have been constructed since 1970.

Age of Residential Structures
City of St. Marys

1920-1945
23.2%

Pre-1920
18.6%

1946-1969
24.0%

1970-Present
34.2%

Figure 5-2. Age of residential structures in St. Marys.

The fact that such a large percentage of homes have been built since 1970 suggests that there is an expanding housing base in St. Marys. Although much of its housing stock has been constructed since 1970, a significant amount, approximately 42 percent, was built prior to 1946. As is typical for towns of similar age, most of the older dwelling units are located along or within walking distance of the city's main business corridor, in this case Bertrand Street (U.S. Highway 24)

It is important to note that there are differences between the age classifications resulting from the 1997 survey and the data contained in the 1991 comprehensive plan. The prior plan utilized data derived from the 1990 Kansas Reappraisal Program, as provided by the Appraiser of Pottawatomie County Current data are a result of the surveyors' abilities to date structures based on characteristics such as the style of the home, the type of foundation, and the materials used to construct the dwelling. Although a difference exists, the fact remains that while a large portion of the residences were built before 1946, the community also has experienced significant construction since 1970.

Architectural Style

Unlike the 1991 comprehensive plan that included only four architectural styles, the 1997 survey contains nine categories in an effort to more accurately reflect the variety of housing styles in the city. The most common architectural design is the ranch-style home, which makes up approximately 38 percent of the city's housing stock (Figure 5-3). This style is most prevalent in the relatively new areas of the city Other common styles are cottage (17 percent), bungalow (14.5 percent), and folk/farmhouse (13 percent), most of which are located in the older areas of town.

Architectural Style

City of St. Marys
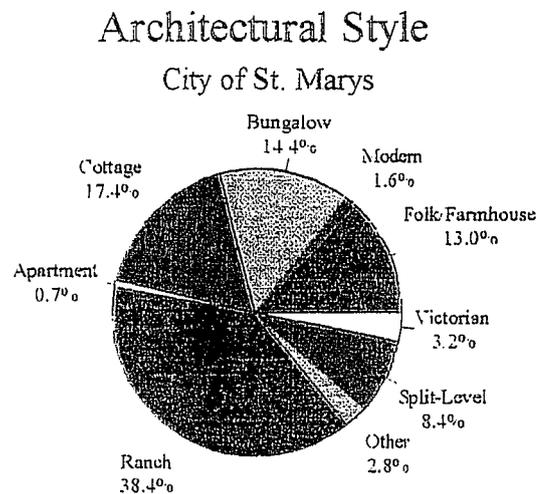
Source: 1997 Housing Survey

Figure 5-3. Architectural style of residences in St. Marys.

Dwelling Unit Type

Single-family dwellings account for approximately 92 percent of the housing stock in St. Marys (Table 5-3). The other most common types of housing are manufactured/mobile homes (3.6 percent) and two-family structures (3 percent). Residences denoted as two-family are spread throughout the city, but manufactured/mobile homes are located in three general areas: (1) near the southwest city limit, (2) near the intersection of Seventh and Palmer streets, and (3) near the northeast corner of Riverside Park.

Approximately 92 percent of all dwelling units in St. Marys are single-family homes.

Table 5-3. Types of dwelling units in St. Marys.

Type	Number of Structures	Percentage of Total
Single-family	632	91.9%
Two-family	20	2.9%
Three- to four-family	5	0.7%
Multi-family (5+)	1	0.1%
Manufactured/Mobile	25	3.6%
Res./Home Occupation	3	0.4%
Congregate	3	0.4%
Total	689	100.0%

Source: KSU Housing/Land Use Survey, 1997.

Occupancy Status

As indicated in Table 5-4, the City of St. Marys had a relatively high vacancy rate of 9.2 percent in 1980. Due to this fact, both the percentage of owner- and renter-occupied housing units declined from the previous decade. However, as the population of the city continued to grow, the vacancy rate decreased. By 1990, the city had a vacancy rate of 4.7 percent, as units were being filled by the incoming population. However, as the population increases and as vacant units are filled, the prices of available units will rise and likely result in an increasing number of renter-occupied structures.

Table 5-4. Occupancy status of units in St. Marys.

Year	Number of Dwelling Units	Occupied by Owner	Occupied by Renter	Vacant
1970	463	73.7%	23.3%	3.0%
1980	608	67.9%	22.9%	9.2%
1990	660	69.7%	25.6%	4.7%

Source: U.S. Bureau of the Census.

Data for occupancy status were obtained from the 1990 Census. The rates provided by the 1991 plan were not utilized for two reasons: (1) census data provides a historical trend that was not available in the 1991 plan, which contained data only for 1991, and (2) the rates

provided in the 1991 plan were based on estimates provided by a local business, not on data provided by a county, state, or national agency.

Conversion of Land Use

Sixteen residential structures have been converted from one land use to another. The most common conversion is from a single-family home to a two-family home.

According to the field survey, St. Marys has 16 residential structures that have been converted from one use to another (Table 5-5). These converted structures generally are scattered throughout the community and, therefore, do not seem to cause congestion in the areas in which they are located. However, the largest concentration of converted structures is located in an area bounded by First, Sixth, Mission, and Lasley streets. The most common form of conversion is from a single-family residence to a two-family residence, but other conversions involve residences with home occupation, three- and four-family structures, and commercial establishments.

*Table 5-5. Number of converted residential structures in St. Marys.*

Converted Land Use?	Number of Structures
Yes	16
No	673

Source: KSU Housing/Land Use Survey, 1997.

Structural Condition

As Figure 5-4 illustrates, nearly 70 percent of the residences in the city have excellent or good structural ratings. The overall high quality of housing is important because the better a structure is

Structural Condition
City of St. Marys

Excellent 30.6%

Dilapidated 0.6%
Poor 2.8%

Fair 8.9%

Good 39.0%

Average 18.1%
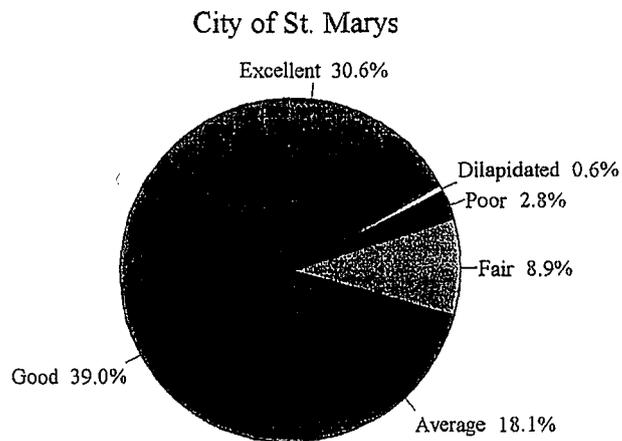
Source: 1997 KSU Housing Survey

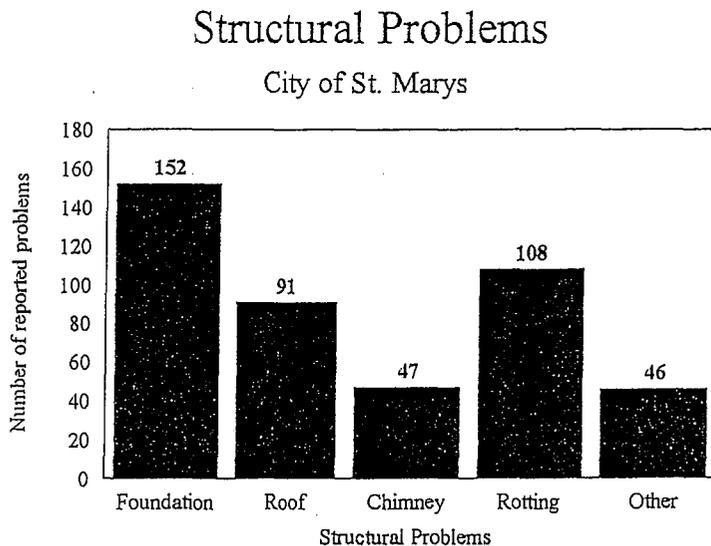*Figure 5-4. Structural condition of residences in St. Marys.*

maintained, the longer it will be able to function as a useful part of the city's housing stock. In addition, regular maintenance also helps a home retain its value. Most structures rated as excellent or good are located in relatively new subdivisions in the southwest and northeast sections of the city.

Approximately 27 percent of the homes in St. Marys are classified as average or fair. Many of the units rated as fair are located north of the Union Pacific Railroad tracks and west of St. Mary's Academy. This is significant because several of these structures have been constructed fairly recently and have deteriorated at a faster-than-normal rate.

More than 3 percent of residential structures are considered to be in either poor or dilapidated condition. These structures detract from the overall quality and attractiveness of the community, and, more importantly, they are hazardous to residents. Those structures rated as poor or dilapidated are scattered throughout the city and, thus, do not pose a threat to any particular neighborhood. However, the city must monitor these structures and enforce codes to ensure the safety of its citizens.

The structures rated as poor or dilapidated are scattered throughout the community and, thus, do not pose a threat to any particular neighborhood.

Of the residences considered to have structural deficiencies, the most common problems are associated with their foundations (Figure 5-5). Another structural problem is the rotting of siding, window frames, porches, or steps, as well as the need to repair or reshingle roofs.

Structural Problems
City of St. Marys

Source: 1997 KSU Housing Survey

*Figure 5-5. Structural problems of residences in St. Marys.*

When compared to the ratings contained in the 1991 plan, structural ratings within the city have decreased only slightly during the past six years. In 1991, 90 percent of the structures had ratings of average or better, as compared to 88 percent in 1997. In order to ensure the accuracy of the physical condition ratings, the 1997 survey results were compared to conditions provided by the Pottawatomie County Appraiser's Office. The cross-check revealed that the 1997 survey results were comparable to those of the appraiser.

Outdoor/Yard Condition

Just as a majority of the city's residential structures are in excellent or good physical condition, survey results reveal that a large percentage of the outdoor/yard conditions of lots are rated good, as well. Approximately 74 percent of the lots are rated in the top category, while only 4 percent are rated poor (Figure 5-6). Of those yards rated fair or poor, the most significant problem is an unkept appearance (Figure 5-7) This feature accounts for approximately 44 percent of all yard deficiencies. Having debris scattered throughout the yard and displaying items regarded as porch art are the next most common problems. Most yards with conditions rated fair and poor are located in the vicinity of the west entrance to town, while the more recent developments in the extreme northeast part of town have the highest-rated yards.
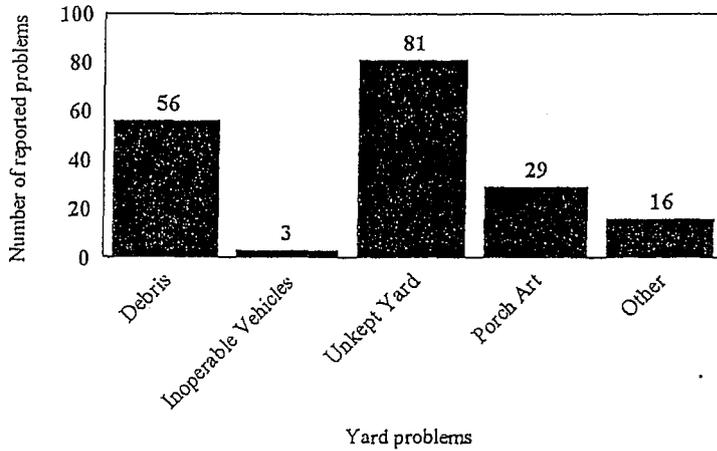
Outdoor/Yard Condition
City of St. Marys

Good
74 2%

Poor
4.0%

Fair
21.8%
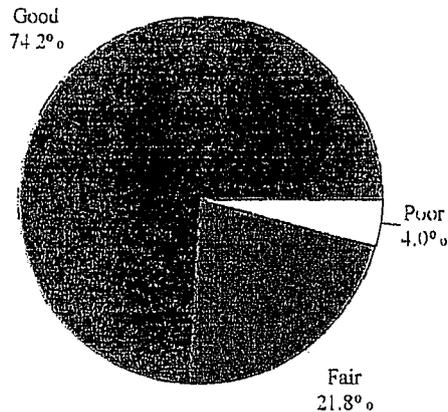
Source 1997 KSU Housing Survey

Figure 5-6. Outdoor yard conditions of residences in St. Marys.

Outdoor/Yard Problems

City of St. Marys

Figure 5-7. Most common outdoor/yard problems in St. Marys.

Sidewalk Condition

Sidewalks serve 43 percent of the residential structures in St. Marys, meaning more than half of the residences lack this feature (Table 5-6). Of the existing sidewalks within the city, approximately 52 percent are rated good, while 12 percent are rated poor (Figure 5-8). More recent developments, such as those located in the southwest and northeast parts of the city, have been constructed without sidewalks. However, most of the residential structures within two blocks of Bertrand Street, as well as those that lie west of K-63 and between Alma and Walnut streets are served by sidewalks.

More than half of the residences in St. Marys do not have sidewalks.

Table 5-6. Availability of sidewalks in St. Marys.

Structure Served by Sidewalk?	Number of Structures
Yes	296
No	393

Source: KSU Housing/Land Use Survey, 1997.

Sidewalks rated as fair or poor are located, in general, along the following streets: Seventh, Eighth, Maple, Alma, and Walnut. These sidewalks require repairs and maintenance so that they will not pose a threat to pedestrians.

Sidewalk Condition
City of St. Marys

Good
51.9%

Poor
12.3%

Fair
35.8%
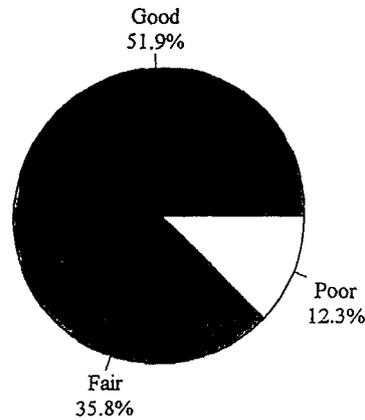
Source: 1997 KSU Housing Survey

Figure 5-8. Conditions of sidewalks in St. Marys.

Areas of Traffic Congestion

Survey results reveal that 8.6 percent of all residential units are located near some type of traffic-related problem. Most of the identified problem areas are located along U.S. 24 (Bertrand Street) and K-63 (Sixth Street).

ANALYSIS OF THE EXTRATERRITORIAL ZONE

St. Marys' extraterritorial zone (ETZ) consists of the unincorporated area around the city limits of which the city has planning jurisdiction.

The ETZ--the unincorporated area around the city limits of which the city has planning jurisdiction--consists of 132 parcels, and each was surveyed in a manner similar to those located within the city. It is important for St. Marys officials to realize how the land surrounding their city is being utilized. As more land is developed within the city limits--leaving little room for the city to grow--future expansion will necessarily occur outside its boundaries. Therefore, the ETZ was surveyed to determine what lies beyond St. Marys' municipal limits and to help officials identify where the city may be able to expand.

Appearance

Much like the results of the survey within the city, a large percentage of residential units located within the ETZ have good appearances (Figure 5-9). However, the ETZ has a larger percentage of residences rated as poor than does the city. Like the poor dwellings within St.

Marys, poor structures in the ETZ are dispersed throughout the area, thereby limiting their detrimental impact on the area as a whole.

Age

Approximately 38 percent of the residential units have been constructed since 1970 (Figure 5-10), suggesting that, like the city, the ETZ is continuing to add new residential dwellings to its housing stock. However, the ETZ also has a comparable number of units that were built between the years 1920 and 1945.

Most of the homes located in the ETZ were constructed between 1920 and 1945 or since 1970.

Appearance of Residential   Structures
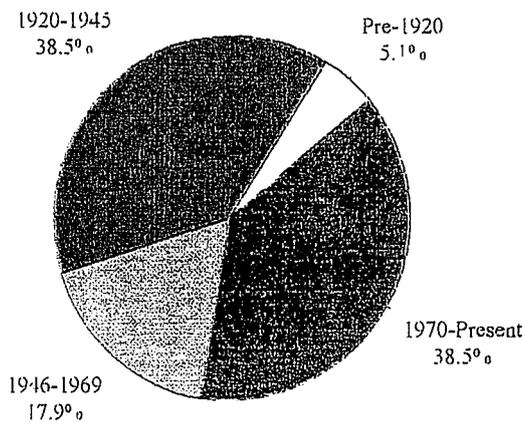### Extraterritorial Zone

Good
62.2%

Poor
8 1%

Fair
29.7%
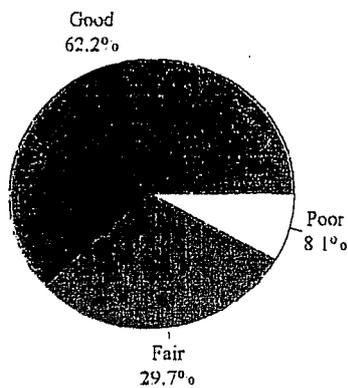
Source 1997 KSU Housing Survey

Figure 5-9. Appearance of residential structures in the ETZ.

Age of Residential Structures
Extraterritorial Zone

1920-1945
38.5%

Pre-1920
5.1%

1970-Present
38.5%

1946-1969
17.9%

Source 1997 KSU Housing Survey

*Figure 5-10. Age of residential structures in the ETZ.*

The most common residential design in the ETZ is the ranch-style home.

Architectural Style

Ranch-style homes account for approximately 47 percent of all dwelling units within the ETZ, while the second most prevalent style, folk/farmhouse, accounts for 32.4 percent (Figure 5-11). Such a large percentage of folk/farmhouse structures is not surprising because this residential design is commonly found in agricultural areas.

Architectural Style
Extraterritorial Zone

Ranch 47.1%

Cottage 11.8%

Modern 2.9%

Bungalow 5.9%

Folk/Farmhouse 32.4%
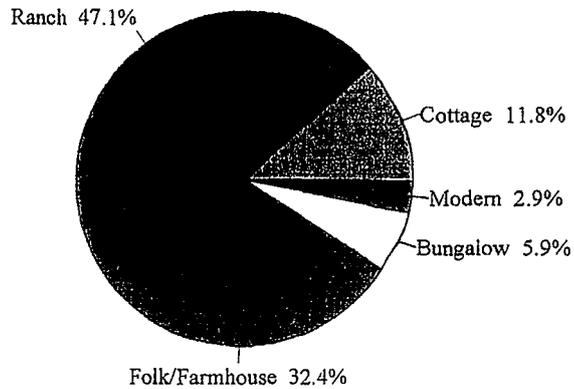
Source: 1997 KSU Housing Survey

Figure 5-11. Architectural style of residences in the ETZ.

Dwelling Unit Type

While the city has a large number of single-family dwelling units (approximately 92 percent), *all* of the dwelling units in the ETZ are single-family residences.

Conversion of Land Use

Survey results indicate no conversions of residential units to another land use. While the city has approximately 16 conversions, the dwelling units located within the ETZ are either farmhouses or small single-family homes. This absence of conversions within the ETZ is likely to persist as long as there continues to be vacant land on which to build new single-family homes.

Structural Condition

Results indicate that approximately 66 percent of the residential units are rated as excellent or good (Figure 5-12). This percentage is

Structural Condtion

Extraterritorial Zone
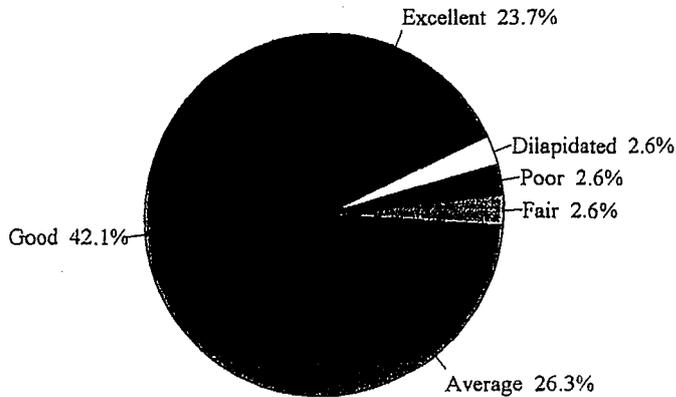
Source: 1997 KSU Housing Survey

Figure 5-12. Structural condition of residences in the ETZ.

slightly lower than the 70-percent total within the city, but it does reflect quality maintenance of the residential structures in the ETZ. Approximately 29 percent of all residences are rated as average, while 5.2 percent are rated as either poor or dilapidated. These percentages, which are slightly higher than the city, may be attributed to the fact that many of the homes located in the ETZ are older farmhouses and also because ETZ homeowners may not receive the same amount of pressure to maintain their residences as homeowners in the city.

The most common structural problems are related to the foundations and roofs of the structures, as well as the rotting of building materials (Figure 5-13).

Due to the location of some dwellings off of private roads and drives, it often is difficult to accurately assess the structural and yard conditions of residences. Therefore, the reader should be mindful of restricted access to these tracts while considering these ratings.

Outdoor/Yard Condition

The outdoor/yard conditions within the ETZ are much like the conditions within the city. Approximately 73 percent of residential structures in the ETZ have outdoor/yard conditions rated as good (Figure 5-14), similar to the city's 74 percent. This figure implies that individuals living in the ETZ are as concerned about the maintenance of their surrounding environment as are the residents of the city. However, approximately 5 percent of the residences have outdoor/yard conditions rated as poor, as compares to 4 percent in the

Structural Problems
Extraterritorial Zone
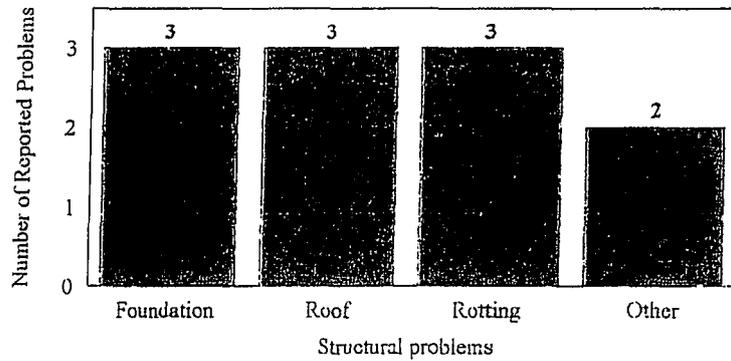
Source 1997 KSU Housing Survey

Figure 5-13. Common structural problems in the ETZ.

Outdoor/Yard Condition
Extraterritorial Zone
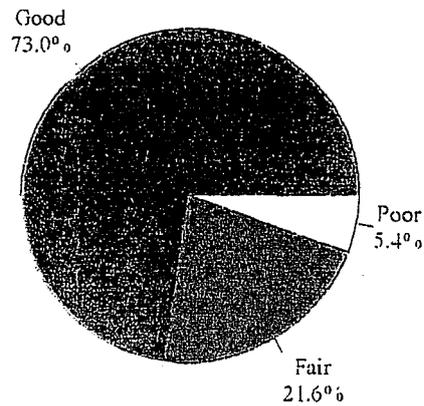
Source 1997 KSU Housing Survey

Figure 5-14. Outdoor yard conditions of residences in the ETZ.

city. It is not surprising that residences located within the city limits have better yard conditions than those in the ETZ because the homes in the city typically have smaller yards to maintain and also because homeowners in the city may receive more pressure to keep their property well maintained.

The most common outdoor/yard problems in the ETZ is unkept yards. which account for about 54 percent of all problems (Figure 5-15).

Outdoor/Yard Problems

Extraterritorial Zone
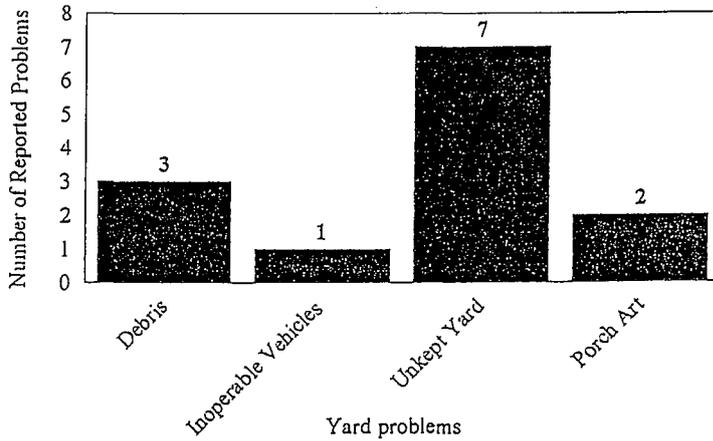
Source: 1997 KSU Housing Survey

Figure 5-15. Common outdoor/yard problems in the ETZ.
Also noted as a common outdoor/yard problem is debris in lots surrounding residences, a factor that accounts for approximately 23 percent of reported problems.

Sidewalk Condition

As is common in rural areas, the survey reveals that no residential structures within the ETZ are served by sidewalks. This is expected, as many dwellings are isolated from one another, thereby reducing the need for sidewalks. Even new residences built in a subdivision located in the southeast area of the ETZ, though relatively close to one another, are not connected by sidewalks.

Areas of Traffic Congestion

Due to the fact that most of the residential structures located in the ETZ are built along dirt or gravel roads, traffic congestion is not a significant problem for the inhabitants of this area. However, the survey does indicate that two dwellings, located west of the city along U.S. 24, do suffer from traffic-related problems.

ANALYSIS OF THE ST. MARYS PLANNING AREA

Overall, the City of St. Marys and its ETZ have much in common. Results from the surveys indicate that residents of the planning area take pride in maintaining their property. This is extremely important,

particularly if demand for housing continues to rise. In this case, residential units must be used to their fullest potential in order to meet the needs of current and future residents.

Survey results also suggest that the housing stock within the area is relatively young, as is indicated by the large percentage of homes constructed since 1970. However, as residences continue to be built within the city limits, fewer vacant lots will be available on which to construct new residences. Therefore, communityofficials must identify land within the ETZ that could accommodate new housing.

Residents of the planning area generally take good care of the property surrounding their dwellings. This factor is important in maintaining the overall attractiveness of the community and making it appealing to both residents and visitors.

Few units other than single-family homes exist in the St. Marys Planning Area.

Similarity also exists between the City of St. Marys and its ETZ in regard to the types of dwelling units located in the areas. Most of the residential units located in the planning area are single-family units, thereby limiting access to individuals who may not be able to afford a single-family home. Therefore, the lack of affordable housing in the St. Marys planning realm is an issue that the community must address as it moves toward the 21st century.

FUTURE HOUSING NEEDS

It is important for a community to understand its future housing needs in order to provide an adequate amount of housing facilities for its current and future residents. Future housing needs are determined by utilizing population trends, the availability of dwelling units, and by rating the physical and structural conditions of the town's residences. For the purposes of this study, housing projections are based upon the assumptions that the city will continue to grow and that housing preferences will remain the same.

An inadequate supply of housing tends to increase the housing costs within a community, but an adequate and affordable supply of housing is a key factor in a city's ability to accommodate growth. Therefore, the housing projections, demands, and recommendations discussed below will help community officials improve the community's housing stock.

The housing-needs projections are based on population projections discussed in the Population chapter and are made using a mathematical model developed by the Iowa Department of Economic Development and Iowa State University. The projected number of residential units needed within the City of St. Marys only is an

approximation but may assist the community in developing a plan to adequately house its residents.

Two housing-needs assessments are provided: one projects the total number of dwelling units that the community should provide for its residents, and the other provides the number of units needed according to dwelling type. The process is detailed in Appendix F.

Dwelling Unit Demand

The dwelling unit demand for St. Marys is calculated utilizing two separate population scenarios: Scenario I assumes that St. Marys will experience high population growth, and Scenario II assumes that population growth will continue but at a slower rate. All projections are based on three assumptions: (1) due to its high residential unit turnover rate and high demand for housing, the vacancy rate in St. Marys is zero; (2) based on building permit trends from 1989 through 1996, there is an annual replacement demand of approximately 1.5 percent, or 12 new residential structures per year; and (3) the average household size remains relatively stable at 2.86 persons per unit.

Dwelling unit demand is projected at five-year intervals through 2015, and the resulting figures indicate future demand without considering the present housing deficiency within the city. According to Scenario I projections (Table 5-7), St. Marys should expect a demand for approximately 860 residential units by the year 2000 and a total of approximately 1,150 units by 2015. The result is that St. Marys will have a dwelling unit deficit of approximately 58 units in the year 2000 and 174 residential units by 2015.

Table 5-7. Dwelling unit demand, Scenario I.

	2000	2005	2010	2015
Total units needed	866	985	1,069	1,153
New units needed	87	177	205	232
New units available	29	56	57	58
Total units available	808	864	921	979
Deficit	58	121	148	174

However, if population figures from Scenario II are used, the projected housing deficit in the community is not as severe. These projections indicate that the community should expect a total demand of 811 units in 2000 and 1,063 units by 2015 (Table 5-8). The lower demand results in lower deficits, which are projected to be three units in 2000 and 84 units by 2015.

Housing needs are presented according to the number of needed dwelling units and the type of units needed.

Dwelling unit demand is calculated based on both population scenarios discussed in the Population chapter.

Assumptions:
- *A vacancy rate of zero*
- *Annual replacement demand of 15 percent*
- *Average household size of 2.86 persons per unit*

Table 5-8. Dwelling unit demand, Scenario II.

	2000	2005	2010	2015
Total units needed	811	921	991	1,063
New units needed	32	113	127	142
New units available	29	56	57	58
Total units available	808	864	921	979
Deficit	3	57	70	84

As St. Marys continues to grow, officials should work to provide housing options for all members of the community. For this reason, housing that is added to the municipality should be able to accommodate persons and families of all income levels.

It must be reiterated that the projections of demand and deficits are approximations based on current data and recent trends within the city's housing market. Issues such as household size, population growth, housing prices, and personal preferences of residents can have a direct impact on the future demand and availability of housing within a community. However, community leaders must have knowledge of the general housing needs of their community.

One such area of knowledge is the need for specific types of housing in the community. A variety of housing styles is essential to meet the needs of persons in all income levels. Demand for specific types of residential units is affected by unit price, family income, household size, and the projected population for the city. The demand for each individual type of dwelling unit is calculated by taking the projected housing need and multiplying that number by the percentage demand for that particular type of residence. Figures for the Northeast District of Kansas, excluding Topeka and Johnson County, are provided in Table 5-9. Projections of dwelling unit demand according to dwelling unit type are made at five-year intervals through 2015 and are based on population scenarios I and II.

Table 5-9. Market shares for dwelling types in Northeast Kansas.

Dwelling Type	Market Share
Single-Family	67.4 percent
Duplex	10.4 percent
Multi-Family	6.8 percent
Manufactured/Mobile Home	14.4 percent

Table 5-10 indicates that, according to projections utilizing Scenario I figures, the City of St. Marys should expect to add 20 additional single-family residential units by the year 2000 and a total of 115

more units between 2000 and 2015. However, if the number of units that the city will be in deficit in each year is added to the units expected to be available, the number of needed single-family homes increases to 56 by the year 2000 and to an additional 156 between the years 2010 and 2015.

While single-family residences are likely to remain the dominant type of unit built within the community, other types of dwellings may be constructed at faster rates. This is due to the high demand for housing in the community and to the limited amount of vacant land on which to build in the city. It is projected that the number of two-family and multi-family units that will be available in the year 2000 (three and two, respectively) will double by the year 2015, while the number of manufactured/mobile homes will increase at a higher rate, four units by 2000 and a total of nine between 2000 and 2015. When deficits are included, these figures are even higher. Consequently, the communityshould plan to accommodate alternatives to single-family residences in order to address the needs of the entire community.

Types of dwelling units other than single-family homes likely will experience increased demand due to the need for housing and the limited amount of vacant land on which to build.

The community should plan to accommodate alternatives to single-family residences.

Table 5-10. Unit demand according to dwelling type, Scenario I.

Dwelling Unit Type	2000	2005	2010	2015
Single-family				
Projected number	20	38	38	39
Targeted number	59	120	138	156
Two-family				
Projected number	3	6	6	6
Targeted number	9	18	21	24
Multi-family				
Projected number	2	4	4	4
Targeted number	6	12	14	16
Manufactured/Mobile				
Projected number	4	8	9	9
Targeted number	13	27	32	36
Totals				
Projected number	29	56	57	58
Targeted number	87	177	205	232

Note: The "targeted number" is the sum of the projected number of units and the projected deficit, resulting in the number of units that are needed

When Scenario II population factors are utilized to determine unit demand according to unit type, the number of expected units remains the same as in Scenario I. However, when the number of units that the communitywill be in deficit is added to the expected number of units, the number of needed units will continue to increase (Table 5-11), but at a slower rate than in Scenario I. Single-family residences continue to remain the dominant form of unit, but the other forms of housing grow at faster rates.

Table 5-11. Unit demand according to dwelling type, Scenario II.

Dwelling Unit Type	2000	2005	2010	2015
Single-family				
Projected number	20	38	38	39
Targeted number	22	76	85	95
Two-family				
Projected number	3	6	6	6
Targeted number	3	12	13	15
Multi-family				
Projected number	2	4	4	4
Targeted number	2	8	9	10
Manufactured/Mobile				
Projected number	4	8	9	9
Targeted number	5	17	20	22
Totals				
Projected number	29	56	57	58
Targeted number	32	113	127	142

Note: The "targeted number" is the sum of the projected number of units and the projected deficit, resulting in the number of units that are needed.

Affordable Housing

It is important for communities to provide an adequate amount of affordable housing for low-income and elderly residents who may not be able to afford other types of housing. Affordable housing allows residents to acquire housing at a cost that is compatible with their lifestyles and economic situations. Therefore, it is critical that community leaders understand the demand for affordable housing that the community is likely to experience in the future.

Projections of demand for affordable housing are calculated according to a five-step process contained in the *Housing Market Feasibility Study*. Again, projections are made using population figures for scenarios I and II. However, the demand for affordable housing is calculated only to the year 2005 because there is greater room for error in projecting demand for affordable housing. This larger likelihood of error occurs because the calculation utilizes a number of imprecise types of data, including the projected demand for dwelling units, the number of low-income households, the number of residential units occupied by low-income households, and the migration rate of individuals into the community. The five-step process is detailed in Appendix G.

Utilizing Scenario I population figures, Table 5-12 indicates that there was a demand of 37 to 44 low-income housing units in St. Marys in 1990. The demand range is determined by using in-migration rates of 10, 20 and 30 percent. In 1997, the estimated demand is 56 to 66 units; and demand is expected to increase to a range of 64 to 75 units by 2000 and to a range of 78 to 92 units by 2005.

Table 5-12. Estimated affordable housing demand, Scenario I.

In-migration rate	1990	1997	2000	2005
10 percent	37	56	64	78
20 percent	41	61	70	85
30 percent	44	66	75	92

When population figures from Scenario II are utilized, demand for low-income units is somewhat lower (Table 5-13). The demand for 2000 ranges from 58 to 69 units, while the range for 2005 is 67 to 79 units. Although demand is lower in Scenario II, it remains a significant issue for community officials to address.

Table 5-13. Estimated affordable housing demand, Scenario II.

In-migration rate	1990	1997	2000	2005
10 percent	37	56	58	67
20 percent	41	61	64	73
30 percent	44	66	69	79

Utilizing Scenario II population figures, it is projected that St. Marys will require between 67 and 79 low-income units by 2005.

SUMMARY

Due to the growth of St. Marys' population, the number of residential units has increased during recent years. A majority of these residences, both within the city and the ETZ, are well-kept and contribute to a favorable visual image of the community. This quality may help attract new residents to town and indicates that the residents are concerned about the condition and appearance of their community.

Since a large portion of the housing stock has been built since 1970, most dwellings are structurally sound. Routine maintenance of these and older structures will result in longer life spans and will allow residences to retain their value and contribute to the city's economic base.

Within the city of St. Marys, the vacancy rate of existing residential structures is relatively low. However, this situation tends to increase the number of renter-occupied units because rising prices of land and houses preclude some persons from being able to purchase a home. As one resident says, "[the city is experiencing] housing congestion in older areas, indicating a strong housing demand that calls for an increase in the availability of housing."

St. Marys' housing stock primarily consists of single-family homes. However, as land values and housing prices continue to increase due to demand, the city is likely to experience increased demand for two-family, multi-family, and manufactured/mobile units. Therefore, the construction of new housing in St. Marys should include alternatives, including affordable housing, to single-family units.

The City of St. Marys possesses a solid housing base. However, in order for the community to grow and prosper in the future, it not only must maintain its existing housing stock, but it also must provide the types of housing needed by its current and future residents. Failing to recognize these issues may lead to an unfavorable future for the city.

RECOMMENDATIONS

Increase the Number of Residential Units. Due to St. Marys' population growth, the community should strive to provide additional residential units in order to adequately house its residents.

Increase Housing Options. Because all persons cannot afford to purchase single-family homes, there is a need for quality, affordable units for both renters and potential buyers.

Identify Areas for Residential Growth. Room for new residential units within the existing city boundaries is limited, so officials must begin to identify areas for expansion. Doing so will ease overcrowding in older neighborhoods and increase the city's tax base.

Improve Housing Quality. Not only is it important to maintain the quality of existing housing, but also to ensure the quality of new residential construction. Strict building guidelines will help extend the life spans of these homes and reduce future rehabilitation expenditures.

Prepare for Needed Community Facilities. Because growth is likely to continue, the city must plan to extend or expand the provision of adequate infrastructure, such as roads, water, sewers, schools, libraries, and recreation facilities.

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