

Marysville

Housing Needs Analysis

August 15th, 2024

Marysville Housing Needs Analysis Introduction

The shortage of such housing is a pressing issue, leading to population decline and affecting the local economy and community stability. Input from local representatives, business owners, and residents highlights the significant impact this housing gap has on the town. The enclosed analysis, supported by census data and insights from economic development officials and local government, underscores the necessity of housing development incentives. We trust that, after your review, the importance of supporting Marysville's housing needs will be clear.

There is a shortage of quality housing of various prices ranges in the city despite the best efforts of public and private housing developers.

Part 1A: Stakeholders/Organizations

Public Agencies

City of Marysville Council- Todd Frye, Mayor

Marshall County Partnership for Growth- Jerry Zayas, Executive Director

Marysville Rotary Club- Jim Hull, President

KNDY Radio- Bruce Dierking

Marshall County Historical Society- Sharon Vogelsberg, President

Blue Valley Technologies- Candace Wright, CEO

City of Marysville- Josh Haverkamp

Marysville School District USD 364- Darren Schroeder, Superintendent

One Marysville- Wayne Kruse

Public or Private Organizations/Others

Landoll Company- Don Landoll

Pepsi Cola of Marysville- Dan Wassenberg

Community Memorial Healthcare- Curtis Hawkinson, CEO

Valley Vet Supply

Tension- Howard Pendergast

Sarah Kessinger- Marysville Advocate, editor and publisher

Jeff Crist- President Marysville Community Foundation

Max Searcey- First Commerce Bank

United Bank and Trust- Leonard Wolfe

CES Group- Rob Peschel, President

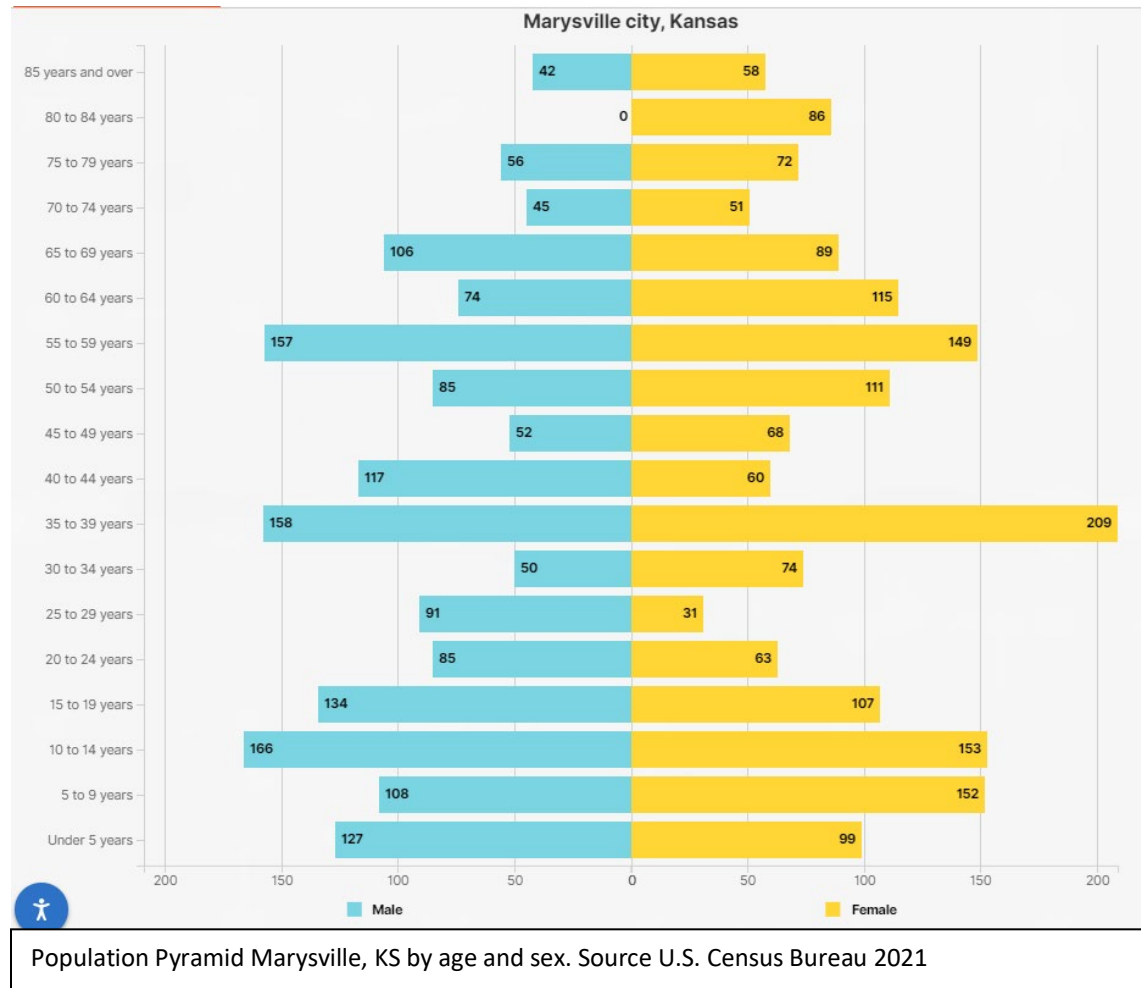
Part 1B: Regional Area

Marysville is a rural community located in the northeast region of Kansas near the Big Blue River. According to the United States Census Bureau, the city has a total area of 4.62 square miles. It is the largest city and county seat in Marshall County. Marysville is located near the Nebraska border, about 75 miles northwest of the capital city, Topeka. It is approximately 70 miles south of Lincoln, Nebraska and was incorporated in 1854. According to the 2020 census, the population of the city was 3,447 with a median age of 38.8 years.

Part 1C: Businesses/Employers

- Landoll Company: 853 employees
- Community Memorial Healthcare: 200 employees
- Valley Vet Supply: 160 employees
- USD 364: 153 employees
- Tension: 83 employees
- Pepsi Cola of Marysville: 80 employees

Part 2 Demographics:



The above population pyramid shows there are 1,747 females and 1,653 males living in Marysville with an average age of 38.8 years.

The next set of data I looked at is financial characteristics of occupied housing units. This table shows owner occupied units vs. renter occupied units based on income levels in the past 12 months. The data shows a significant difference in median household income when comparing renter occupied vs owner occupied. The median income for renters is \$25,893 while the median income for owner occupied units is \$75,491. The data also shows a significant difference in the total number occupied units vs rental units. From this information I can determine there is likely a low number of rentals available in the community.

Label	Occupied Units	Percent Occupied	Owner-Occupied	Renter-Occupied
Occupied housing units	1443	1443	1069	374
HOUSEHOLD INCOME IN THE PAST 12 MONTHS				
Less than \$5,000	25	1.7	19	6
\$5,000 to \$9,999	53	3.7	33	20
\$10,000 to \$14,999	148	10.3	73	75
\$15,000 to \$19,999	55	3.8	22	33
\$20,000 to \$24,999	45	3.1	22	23
\$25,000 to \$34,999	175	12.1	66	109
\$35,000 to \$49,999	190	13.2	133	57
\$50,000 to \$74,999	187	13	161	26
\$75,000 to \$99,999	174	12.1	174	0
\$100,000 to \$149,999	214	14.8	189	25
\$150,000 or more	177	12.3	177	0
Median household income (dollars)	\$ 53,424.00	\$ 53,424.00	\$ 75,491.00	\$ 25,893.00

Financial Characteristics of occupied housing units. Source: U.S. Census Bureau 2022.

There is a shortage of quality housing in various price ranges in the city despite the best efforts of public and private housing developers. There is, indeed, a shortage of quality housing within the city limits of Marysville. Most of the housing stock within the city is of a quality nature and according to the “2022 American Community Survey 5-year Estimates” 100% of both owner-occupied and renter-occupied housing units had complete plumbing but 3.7% lacked complete kitchens. However, according to the Kansas State Housing Assessment 2022, Marshall County had an increase in share of cost-burden owners from 2010-2019 and is at 26.29% as of 2022.

For renter-occupied housing the following table was taken from “2022 ACS S2503”

Monthly Housing Costs	Renter Occupied	Percent
Less than \$300	33	8.8%
\$300-499	65	17.4%%
\$500-799	183	48.9%
\$800-999	15	4.0%
\$1,000-1,499	16	4.3%
\$1,500-1999	0	0%
\$2,000-2,499	0	0%
\$2,500-2,999	0	0%
\$3,000 or more	53	14.2%

According to the Midwest Land and Home agent Jessica Leis she had/has 17 active listings on the market as of January 1, 2024. In 2023 there were 23 active listings during this same time period. All of these listings were considered owner-occupied. The average days on the market in 2023 was 88 days with an average sale price of \$150,900. In 2024 the average day on the market was 88 thus far and average sale price increased to \$176,636. Vacancy in rural communities can be difficult to interpret due to the fact that units may be unlivable, in poor condition and undesirable.

The following housing inventory is from the “2022 ACS S1101” as found at US Census Bureau

Total Housing Units	1,727
Occupied Housing Units	1,443
Vacant Housing Units	284
Owner-Occupied Unit Rate	74.1%
Renter-Occupied Unit Rate	25.9%

The housing shortage in Marysville is evident when you look at the replacement homes with new housing. Also, the age of the housing stock is a clear indicator. The following information is from the “2022 American Community Survey 5-year estimates” from the US Census Bureau.

<u>Year Structure Built</u>	<u>Owner Occupied</u>	<u>Renter Occupied</u>
2020 or later	0	0
2010-2019	2.4%	21.1%
2000-2009	3.1%	9.9%
1980-1999	15.5%	8.6%
1960-1979	18.8%	33.2%
1940-1959	22.5%	16%
1939 or earlier	37.7%	11.2%
Totals	100%	100%

In addition to the data above, the following information was collected via the City of Marysville. These numbers only include structures built within the city limits of Marysville.

New Homes Built	Single Family	Duplex	Multi-Family
2018	1	0	0
2019	3	0	0
2020	2	0	0
2021	0	0	0
2022	2	0	0

The first table shows us that 94.5% of owner-occupied homes were built more than 40 years ago and 69% of renter-occupied homes were built more than 40 years ago. The same table shows that only 5.6% of owner-occupied homes and 31% of renter-occupied homes were built after 2000. In addition, the information from the City of Marysville shows that 8 new single-family homes were built between 2018-2022, 0 duplexes and 0 multifamily homes have been built in Marysville. With “zero” renter-occupied units being built in the last 60 months. These figures show that Marysville meets the criteria established as “Housing Shortage Indicators” within the “Kansas rural Housing Incentive District Guidelines” dated May 2006.

With businesses expressing desire to hire new employees and the community embracing opportunity for growth in the workforce housing sector, the need for additional renter-occupied housing will become even more necessary. The demand going forward will keep increasing with the growth that has and will occur.

When we think about the “best efforts of public and private housing developers” to develop housing, we refer to a number of statements and letters made by some of our local business owners and managers. These comments can be found in the letters of recommendation section at the end of this study for your reference and documentation.

The need for rental housing for new employees coming to the community or desiring to live in Marysville is dire. Many individuals are not ready or able to purchase a home and affordable safe rental units cannot be found.

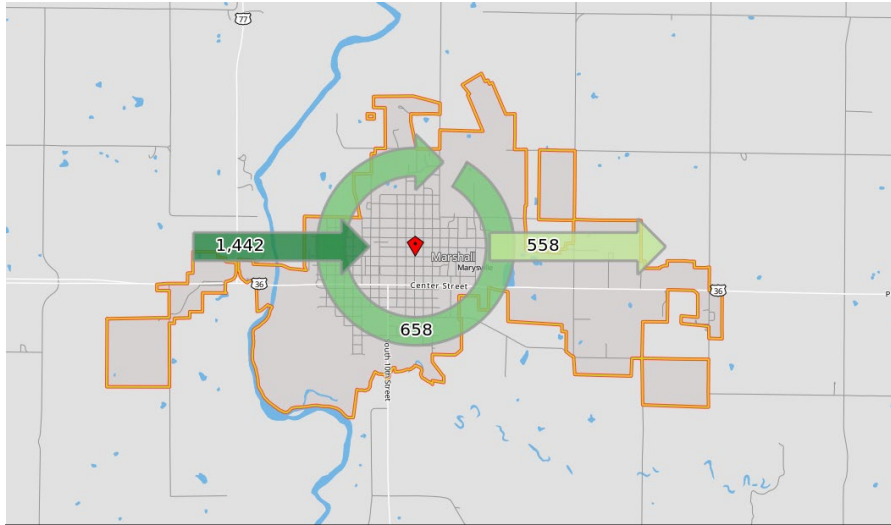
The shortage of quality housing is expected to persist as very few new single-family homes, duplex or multi-family units have been built in the last five years. The chart shown above in a previous section is again appropriate here.

The need for financial incentives is strong with low multi-family housing development rates along with major economic growth coming to the Marysville area. According to relator Jessica Leis, “There is a dire need for more residential housing in Marysville. I continually get weekly calls from those looking to relocate to Marysville for employment positions they have accepted and need housing. A good number of calls are looking for affordable, quality, clean rental properties which Marysville massively lacks.”

According to the Kansas Statewide Housing Assessment, about 1,339-1,637 units are needed in the NE

region annually for regional demand. This is above the estimated 985 average annual units built from 2010-2019*.

Housing burdened renter households in Marshall County saw an increase of 25.4% annually from 2010-2019 while housing burdened owner households has not changed.



Inflow/Outflow Analysis. Source U.S. Census Bureau on the Map Tool

Looking at the inflow and outflow analysis above shows there are a large number of workers who travel into the selection area but do not live in the boundary. There are 2100 job counts in Marysville and 1,442 are employed in the boundary but do not live in the selected city limits. The number of those living in the selected area and employed in the selected area is 658. There are 558 living in the selected area but employed outside.

Some inferences that can be determined by the information stated above is that the City of Marysville is outpacing renter-occupied median incomes.

There is a demand for rental units in the City of Marysville. The attached 14-question community housing survey is a crucial tool for gathering insights on the current housing situation in Marysville, KS. By collecting data from residents, the survey helps identify the demand for affordable rental options, highlighting the gap between existing housing and community needs. The results serve as a realistic indicator for policymakers and developers, guiding future efforts to address the housing shortage and ensure that more affordable rental units are available to those in need.

Tyler Holloman, Development Specialist at Frontier Development Group LLC, wants to get started on a historical adaptive re use rehabilitation project on the Koester Block located in the City of Marysville. The block was originally constructed in the early 1870s and has served as a variety retail and service-based businesses in the Marysville downtown district for years.

Part 3: Past actions, current infrastructure, and basic services:

- A. Identify any housing activity that has taken place in the last five years (include any grants/programs or pending applications). Explain what parties initiated the change. What has it done to improve or worsen the housing issues in your community?**

In the past 5 years there have not been any grants/programs applied to the City of Marysville. No infill or redevelopment has occurred.

- B. What would you describe as your housing needs? How did you arrive at this conclusion?**

Moderate income level housing is a necessity in Marysville. With many people working within the city limits but living outside the city boundary it is evident there is a need for more housing.

- C. Describe the infrastructure system (water, streets, sewer, storm drainage, natural gas distribution and electrical distribution) as it relates to housing needs.**

The infrastructure system in Marysville, KS, is vital to supporting the housing needs of its residents. While the existing infrastructure generally meets current demands, ongoing maintenance and upgrades are essential to address wear and tear, support future growth, and enhance the quality of life. Investments in water, streets, sewer, storm drainage, natural gas distribution, and electrical distribution will ensure that Marysville remains a desirable place to live, attracting new residents and supporting sustainable development.

- D. Describe the visual appearance of the area, indicating the age/condition of residential, commercial and industrial buildings, the accumulation of debris/junk, presence of noxious weeds, etc.**

The Koester Block in Marysville is downtown and vibrant. The streets are clean and buildings are in good condition. Many are underutilized and the community has expressed desire to see apartment style housing in many of the upper levels.

- E. What are the community's homelessness prevention efforts? What homelessness assistance does the community provide or need?**

There are no homeless shelters or prevention efforts in Marysville directly but there are many resources in the surrounding communities nearby particularly in Lincoln and Manhattan. Marshall does have a food bank and partners with many local churches to help those in need obtain basic needs such as food, water and clothing.

F. What are the environmental issues that could affect housing decisions? For example: flood zone, railroad tracks and major roadways.

There are no environmental issues in the immediate area. This project is an adaptive rehabilitation project and would not be affected.

G. Describe basic services in your community. For example: Do you have a Grocery Store, School, Bank, Medical Clinic, Gas Station, etc.

Grocery store, banks, Community Memorial Healthcare, USD 364, restaurants, gas stations, fast food, multitude of other health care options such as chiropractic care, vision, pharmacy, mental health. The community also has the Lakeview sports complex which houses ball fields, disc golf, batting cages and a playground.

H. Other factors not addressed above that are important factors for your community. Provide stories or examples of people inadequately housed. What is something that you learned that does not fit anywhere else in this assessment?

Rental market is very tight and renters often have to accept substandard conditions due to lack of inventory, especially safe and efficient inventory. Marysville has a robust economy driven by manufacturing and the energy sector. The City of Marysville has two code enforcement departments that ensure the safety and compliance of adopted building codes. The general code enforcement department also enforces property maintenance and nuisance codes in order to make Marysville a safer and more pleasant community to live in.

Part 4: Analyze the data

This analysis includes data assembled from a variety of sources detailing the current state of the housing market in Marysville. Sources cited include the recently completed statewide housing study, the most recent city analysis (2019), government census data, and several online housing data collectors. We believe the data presented indicates a chronic lack of affordable housing across a wide spectrum of housing types. Housing that is needed includes first time home buyers, rentals, low-income, and senior living. However, upon further evaluation it is evident that the lack of affordable for-rent housing is one of the most pressing housing challenges facing the City of Marysville. Marysville's housing market is characterized by a mix of older homes, many with historical significance, and single-family homes. The demand for housing is primarily driven by local employment opportunities, community ties, and the city's appeal to those seeking a quieter lifestyle. Marysville's economy is supported by local industries, agriculture, and small businesses. Employers like Landoll Company and the local healthcare system contribute to the area's economic stability. However, the economic environment also plays a role in the affordability issues, as wages have not necessarily kept pace with rising housing costs.

Rentals in Marysville are particularly hard to come by. The limited number of rental properties available often results in high demand and competition. Many of the rental units that are available may be in poor condition, lacking modern amenities and proper maintenance. This scarcity and the subpar quality of rentals intensify the affordability issues for those who cannot afford to buy a home or prefer to rent.

Housing in Marysville, Kansas, presents a complex picture. While the market is stable and the community offers a high quality of life, significant affordability issues and rental market challenges persist. The housing market is predominantly composed of single-family homes, with a mix of historical and modern options. However, the scarcity of affordable housing and the poor condition of many rental properties pose ongoing difficulties for residents. Addressing these issues is crucial for the continued growth and well-being of Marysville. It is our hope that after a thorough review of the data and statistical analysis of the housing market conditions in Marysville that the need for further investment in workforce housing and rental production will be evident.

References:

U.S. Census Bureau. (2022). "Selected Economic Characteristics. American Community Survey,

ACS 5 Year Estimates Data Profiles, Table S2502. Retrieved August 1, 2024.

<https://data.census.gov/table/ACSST5Y2022.S2502?t=Housing&g=160XX00US2045050&moe=fa>

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U.S. Census Bureau. (2022). American Community Survey, ACS 5 Year Estimates, Table S0101.

Retrieved August 1, 2024

<https://data.census.gov/vizwidget?g=160XX00US2045050&infoSection=Age and Sex>

U.S. Census Bureau. (2022). American Community Survey, ACS 5 Year Estimates, Table S2503.

Retrieved August 1, 2024.

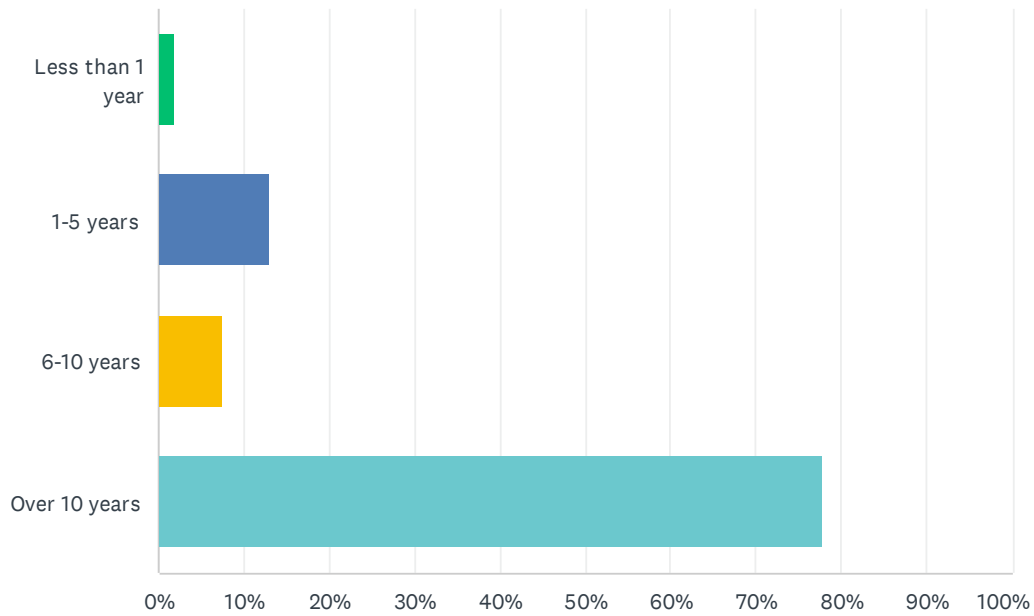
<https://data.census.gov/table/ACSST5Y2022.S2503?t=Housing&g=160XX00US2045050&moe=fa>

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U.S. Census Bureau. Marysville Kansas. Retrieved August 1, 2024. <https://onthemap.ces.census.gov/>

Q1 Current Residency: How long have you lived in Marysville, KS?

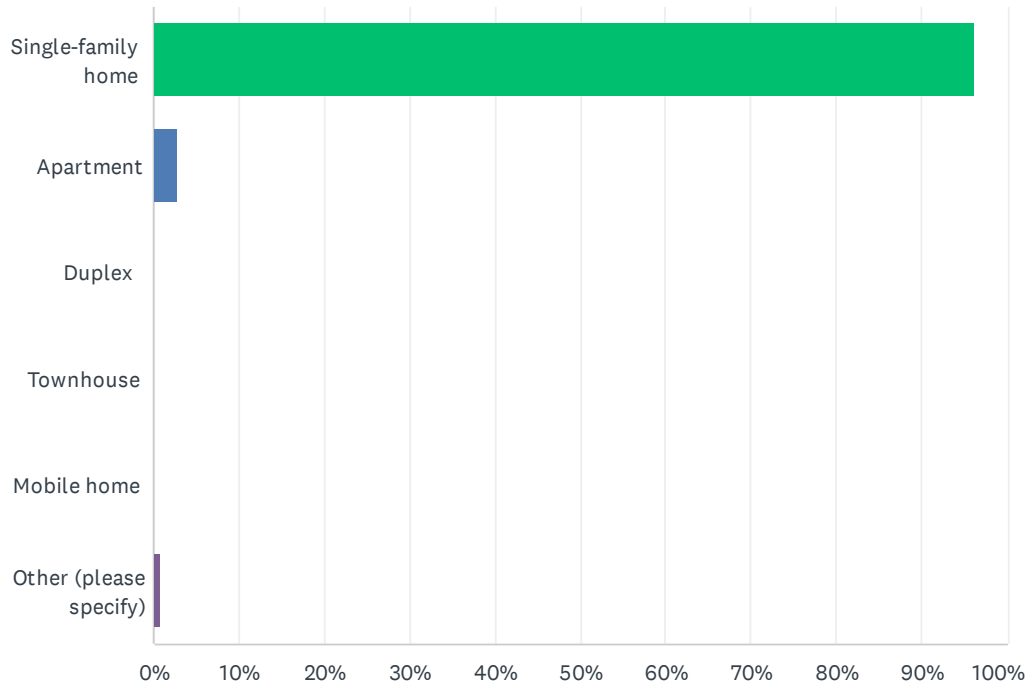
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ANSWER CHOICES	RESPONSES
Less than 1 year	1.85% 2
1-5 years	12.96% 14
6-10 years	7.41% 8
Over 10 years	77.78% 84
TOTAL	108

Q2 Type of Housing: What type of housing do you currently live in?

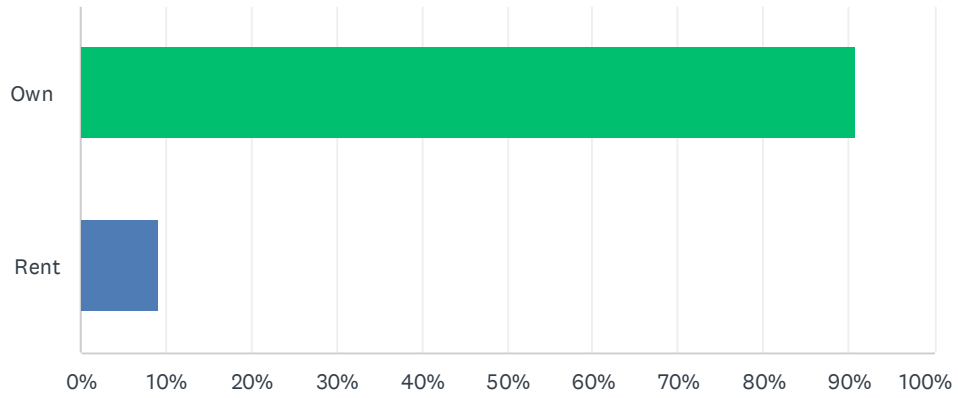
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ANSWER CHOICES	RESPONSES	
Single-family home	96.26%	103
Apartment	2.80%	3
Duplex	0.00%	0
Townhouse	0.00%	0
Mobile home	0.00%	0
Other (please specify)	0.93%	1
TOTAL		107

Q3 Ownership Status: Do you own or rent your current residence?

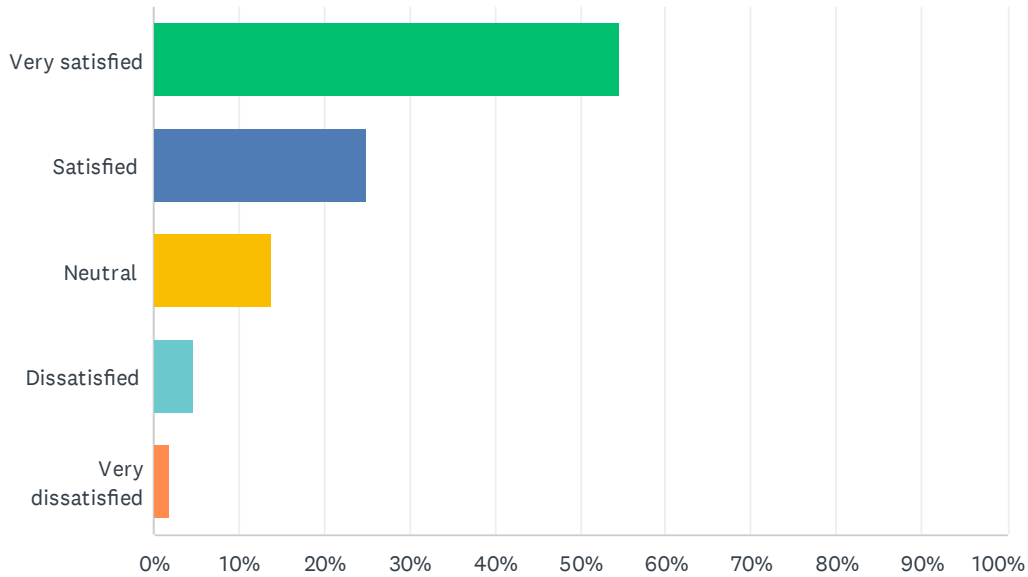
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ANSWER CHOICES	RESPONSES	
Own	90.74%	98
Rent	9.26%	10
TOTAL		108

Q4 Housing Satisfaction: How satisfied are you with your current housing situation?

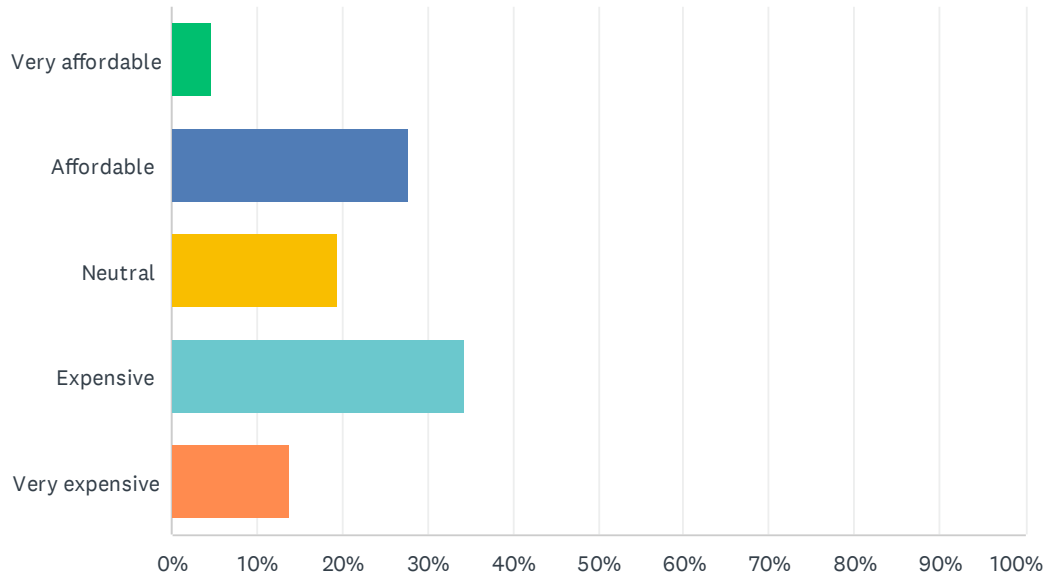
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ANSWER CHOICES	RESPONSES	
Very satisfied	54.63%	59
Satisfied	25.00%	27
Neutral	13.89%	15
Dissatisfied	4.63%	5
Very dissatisfied	1.85%	2
TOTAL		108

Q5 Affordability: How would you rate the affordability of housing in Marysville, KS?

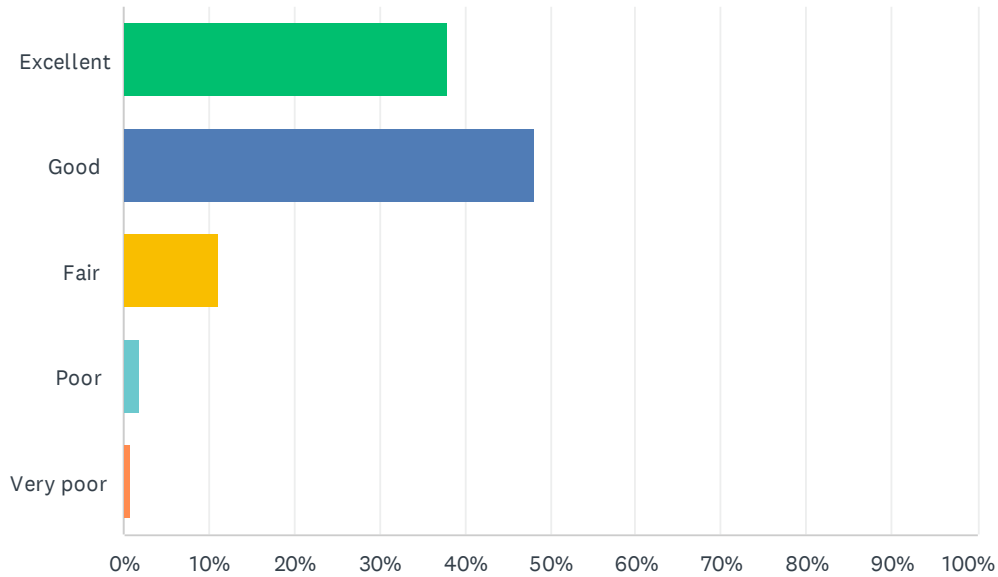
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ANSWER CHOICES	RESPONSES	
Very affordable	4.63%	5
Affordable	27.78%	30
Neutral	19.44%	21
Expensive	34.26%	37
Very expensive	13.89%	15
TOTAL		108

Q6 Condition of Housing: How would you describe the condition of your current residence?

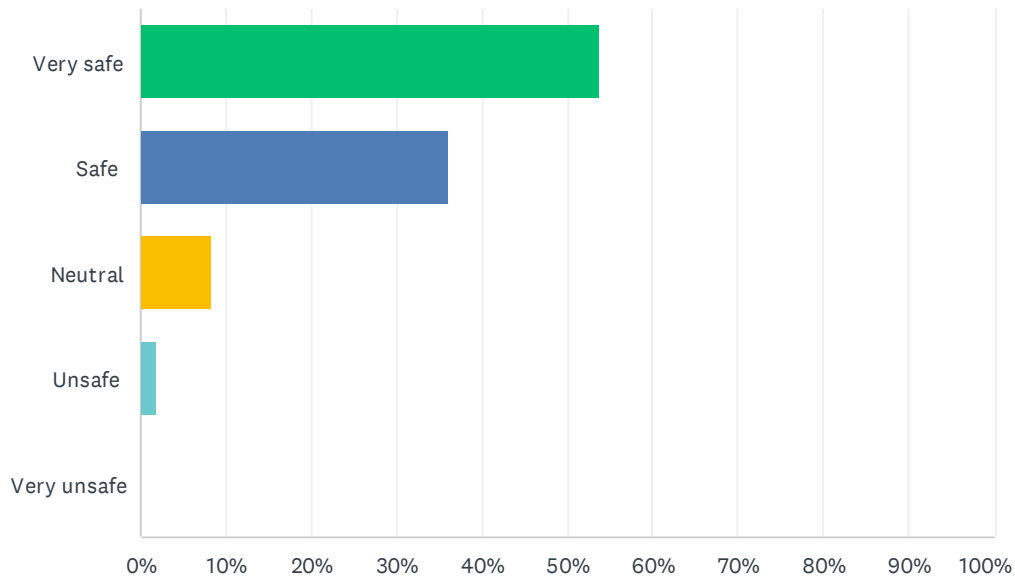
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ANSWER CHOICES	RESPONSES	
Excellent	37.96%	41
Good	48.15%	52
Fair	11.11%	12
Poor	1.85%	2
Very poor	0.93%	1
TOTAL		108

Q7 Neighborhood Safety: How safe do you feel in your neighborhood?

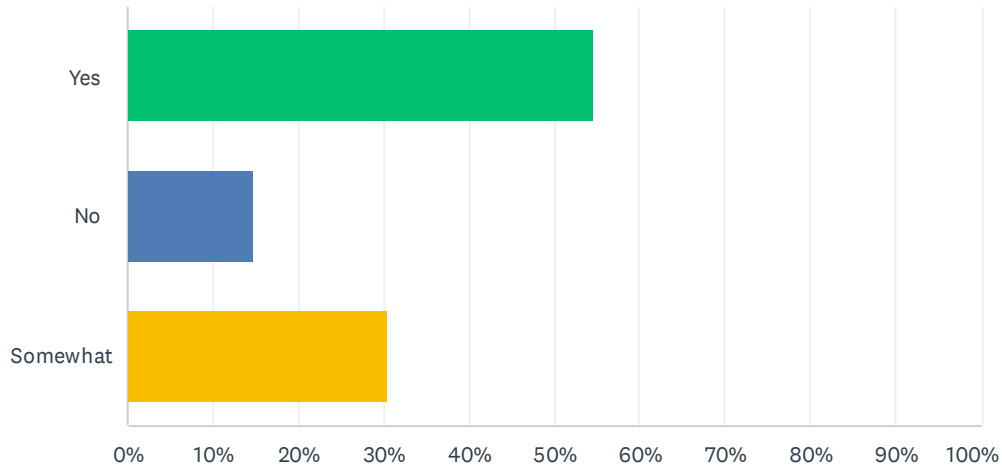
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ANSWER CHOICES	RESPONSES	
Very safe	53.70%	58
Safe	36.11%	39
Neutral	8.33%	9
Unsafe	1.85%	2
Very unsafe	0.00%	0
TOTAL		108

Q8 Community Amenities: Are there adequate community amenities (e.g., parks, schools, grocery stores) near your residence?

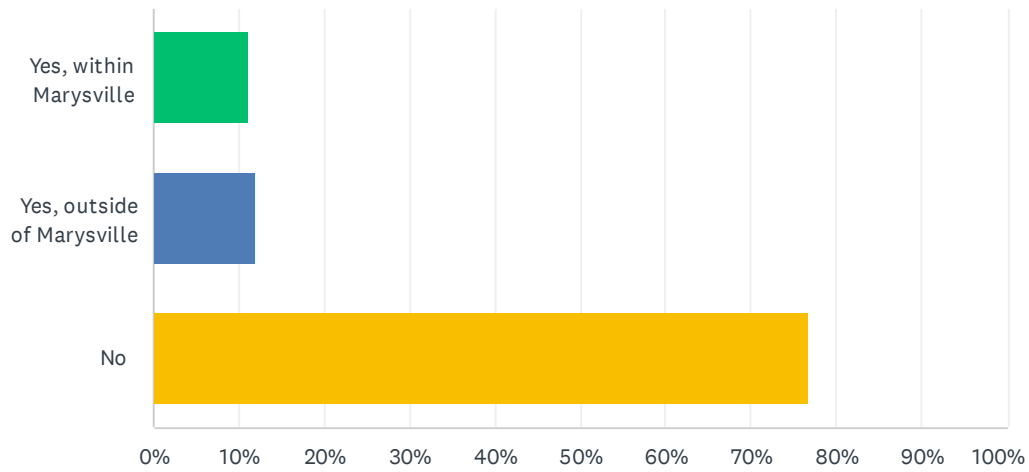
Answered: 108 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	54.63%	59
No	14.81%	16
Somewhat	30.56%	33
TOTAL		108

Q9 Future Plans: Do you plan to move within the next 5 years?

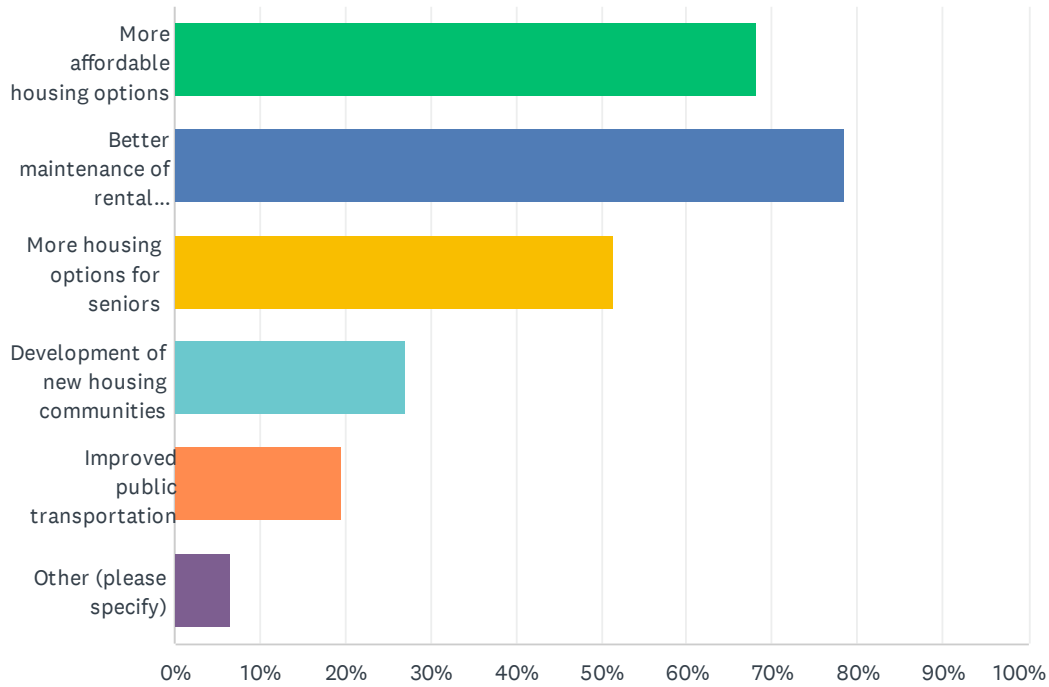
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ANSWER CHOICES	RESPONSES	
Yes, within Marysville	11.11%	12
Yes, outside of Marysville	12.04%	13
No	76.85%	83
TOTAL		108

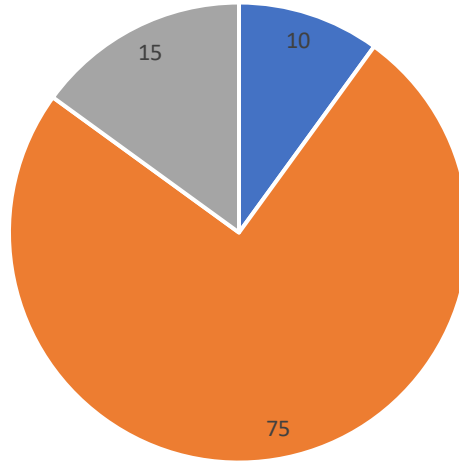
Q10 Housing Improvements: What improvements would you like to see in the housing market in Marysville, KS? (Select all that apply)

Answered: 107 Skipped: 1



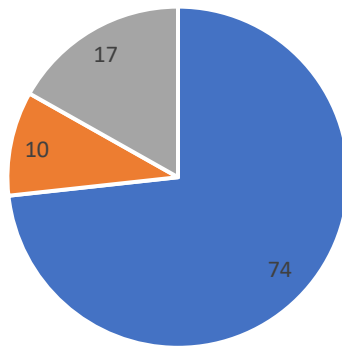
ANSWER CHOICES	RESPONSES	
More affordable housing options	68.22%	73
Better maintenance of rental properties	78.50%	84
More housing options for seniors	51.40%	55
Development of new housing communities	27.10%	29
Improved public transportation	19.63%	21
Other (please specify)	6.54%	7
Total Respondents: 107		

Do you feel there is adequate rental housing in the downtown district?



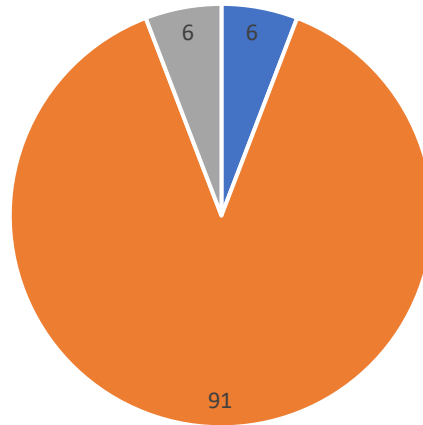
■ Yes ■ No ■ Unsure

Would it be beneficial to have additional housing units in the downtown district?



■ Yes ■ No ■ Unsure

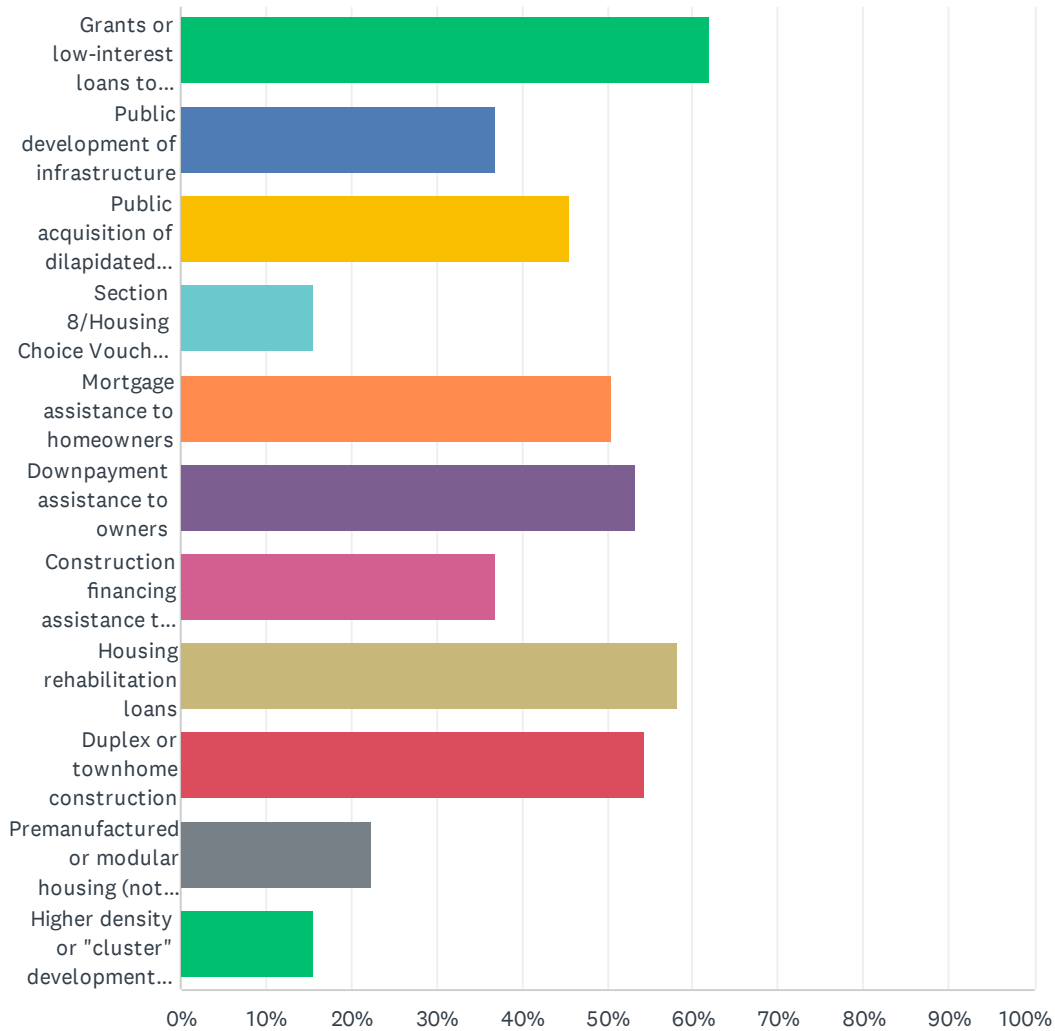
Do you feel there is adequate rental housing for employment needs in the community?



■ Yes ■ No ■ Unsure

Q14 Which types of housing solutions would you support to reduce the cost of housing in your county (select all that apply)?

Answered: 103 Skipped: 5



Housing Survey for The Frontier Group

ANSWER CHOICES	RESPONSES	
Grants or low-interest loans to housing developments	62.14%	64
Public development of infrastructure	36.89%	38
Public acquisition of dilapidated properties for infill development	45.63%	47
Section 8/Housing Choice Voucher rental subsidies	15.53%	16
Mortgage assistance to homeowners	50.49%	52
Downpayment assistance to owners	53.40%	55
Construction financing assistance to builders	36.89%	38
Housing rehabilitation loans	58.25%	60
Duplex or townhome construction	54.37%	56
Premanufactured or modular housing (not mobile homes)	22.33%	23
Higher density or "cluster" development housing	15.53%	16
Total Respondents: 103		