

# **Community Solutions to Affordable Housing (CSAH)**

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**2017-2019**

## **Two Year Summary Report to Project Participants and Partnering Groups**

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### **EXECUTIVE SUMMARY**

Solutions to Affordable Housing (CSAH) was organized by Associates of the Institute for Civic Discourse and Democracy at Kansas State University to increase community awareness and commitment to solving the problem of housing affordability through facilitated conversation events and work-groups. Funded by the Kansas Health Foundation over two years, a succession of interviews, forums, study circles, and seminars were conducted with the goal of moving an engaged public toward an array of policy possibilities and practices to increase access to affordable housing.

Defining and describing the problem of housing affordability through experiences of Manhattan residents was a first step in launching public conversations to address it. Using interviews with storytelling protocols, CSAH project participants collected local narratives along with government statistical data to frame the issue for the first participatory public forum April 12, 2018. This forum generated additional housing information from residents for analysis. Forum participants were the start of a snowball sample for fifteen more in-depth interviews with people having varied relationships to housing (tenants, landlords, and people living homeless, for example). Several forum participants volunteered to be participants for a series of summer Study Circles that examined dimensions of housing affordability (e.g., availability, income, quality, safety). At the conclusion of the summer, participants narrowed their focus to three approaches to solving the problem – a) rental code enforcement, b) housing trust development, and c) neighborhood revitalization.

Having resident-identified solutions to affordable housing, CSAH collected and disseminated pertinent information on these approaches from other municipalities. Convening diverse community members to examine these options for Manhattan, the project focused on encouraging specific proposals, campaigns, or projects for implementation. A second public forum was convened May 8, 2019 to improve MHK residents' acquaintance with local organizations dedicated to housing, and to confirm public support for the three approaches. This was followed by a second summer study circle series, each event dedicated to narrowing down proposals for one solution.

By the conclusion of the two year project, specific ordinance changes had been proposed for rental inspections, a new organization, [renterstogether.org](http://renterstogether.org) was actively engaged in public education and issue advocacy, and a new coalition uniting stakeholders in construction trades with non-profit housing and education groups had formed to develop the foundation of a housing trust.

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## I. PROJECT BACKGROUND AND GOALS

The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as the condition of spending less than 30% of one's income on housing (including utilities). *Cost-burdened* is the designation by HUD of spending 30-50% of income on housing, and any greater percentage is designated as *severely cost burdened*. The target population for this 2017-2019 project was Riley County, Kansas, where 54.9% of renters were cost-burdened, making it the fourth most cost burdened county in Kansas. Riley County is home to two highly transient populations: military families with nearby Ft. Riley, and college students attending Kansas State University or Manhattan Christian College. Competition is high for properties in central locations of Manhattan, both for renters and homeowners. With high rental prices in Riley County (median rent in Riley County of \$884 vs. in Kansas of \$757), would-be home buyers also faced cost-burden, as single or even double-income households competed with multi-tenant properties originally designed as single-family housing. Riley County median wages were below the state median, even after accounting for students (e.g. full time, year-round workers in Riley County = \$35,149 vs. KS = \$41,226). Since 2007, median monthly rental costs had increased by 30.6% while the median income for renter occupied housing units had increased by only 19% (adjusted for inflation).

High rates of cost-burdened housing are a significant health risk to individuals, families, and communities. Cost-burdened individuals may work longer hours or multiple jobs, retain less income to purchase food or medicine, and experience elevated stress, all of which adversely impact their health. The burden spreads through the community in various ways (e.g., diminished economic activity, educational achievement, worker productivity, increased burden on the healthcare system). Yet despite widespread acknowledgement of the problem of affordable housing by public agencies and non-profit organizations, local citizen engagement in developing solutions was sporadic and insufficient to address the increasing demand for income-based housing offered by HUD and other programs.

Recognizing the need for community-based solutions engaging all stakeholders in the local housing system, an informal coalition formed in 2016 among university faculty, students, and non-profit organizations focused on low-to-moderate income housing. Safe and Affordable Housing Action (SAHA) began as a public group using Facebook with a series of questions and documented research efforts by residents who saw the need for better representation of the citizenry at critical government meetings and work sessions. They were concerned that housing cost barriers might also contribute to low participation, and advocated for accessible, facilitated conversations between elected officials and those affected by affordable housing challenges. To that end, they began conducting interviews at social service agency events such as the annual *Everybody Counts*, to amplify federal/state housing and income data with local narratives. These interviews offered a foundation for the grant leader's framework for a succession of public conversations over the life of a two-year project funded by the Kansas Health Foundation (KHF).

Community Solutions to Affordable Housing (CSAH) was organized by members of the Institute for Civic Discourse and Democracy at Kansas State University to increase community self-knowledge and commitment to addressing the problem of housing affordability through facilitated conversational events and work-groups. Over two years, a succession of interviews, forums, study circles, and seminars were conducted with the goal of moving an engaged public toward an array of policy possibilities and practices to increase access to affordable housing.

## II. ACTIVITIES AND OUTCOMES

### Year 1

Manhattan residents were interviewed using a story-telling protocol designed to elicit the personal dimensions and impacts of cost-burdened housing. A first wave of pilot interviews offered narratives that were selected for posters of anonymous *Personas*<sup>4</sup>, illustrations of multiple perspectives on housing to prompt discussion in subsequent events. A second wave of in-depth, one-on-one interviews explored the lived experience of housing in the Manhattan community (see examples in *Experiences of Cost Burden*<sup>5</sup>).

The first of two public forums was held April 12, 2018<sup>6</sup>. This forum combined additional story-telling with design charrette methods. Participants at facilitated small-group discussions shared personal narratives of housing searches before brain-storming collectively on concerns with the MHK housing situation.

Although widely publicized and open to anyone, CSAH actively sought a heterogeneous spectrum of participants (by income and participation in the housing market), then assigned mixed seating at the forum to approximate the ratio of renters to home-owners (60:40). Participants were solicited at the forum to commit to a series of summer Study Circles, where they would develop questions and examine local information as well as examples of what other communities were attempting to accomplish. After the forum, facilitators' notes and participant handout sheets from the event were content-analyzed by graduate student assistants to uncover patterns of focus for subsequent inquiry by resident volunteers in Study Circles.

Summer Study Circles<sup>7</sup> delivered a program of issue learning and small-group interaction. Fifteen volunteers met three times in two groups. Participants framed initial questions that guided facilitators' information retrieval, then materials were distributed for reading prior to subsequent sessions. Facilitators offered inclusive models of dialogue and deliberation to enable participants to explore and express their views independently while encouraging the group to find common ground toward the end of the series.

Three outcomes were achieved in the first year of this project:

*Renewed City Commission attention* – The City of Manhattan had not conducted a housing study since 2000, when affordability was identified as the greatest need (see *Housing Study Update July 20, 2018*<sup>8</sup>). Despite a doubling of median rent paid per person since 2000 and a lower median income than predicted in 2000, the City had postponed a new housing study at the time that CSAH revived public discussion through interviews and the first public forum. Recognizing that housing should be back on the agenda, the city commission dedicated a work session to the topic on October 25, 2018.

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<sup>4</sup> <https://www.k-state.edu/cecd/civic/csa/CSAH%20%20Personas.pdf>

<sup>5</sup> <https://www.k-state.edu/cecd/civic/csa/Experiences%20of%20Cost%20Burden%20MHK.pdf>

<sup>6</sup> <https://www.k-state.edu/cecd/civic/csa/CSAH%20April%2012%20Forum.pdf>

<sup>7</sup> <https://www.k-state.edu/cecd/civic/csa/Executive%20Summary.pdf>

<sup>8</sup> <https://cityofmhk.com/DocumentCenter/View/52640/Work-Session-Item-3-Affordable-Housing-Discussion?bidId=>

*Selection of solutions* – Study Circle participants (who included renters, home-owners, and landlords) recognized that affordability and quality issues needed to be addressed together. Deteriorating housing stock and high vacancies characterize significant segments of MHK housing sought by low-income renters or first-home buyers, yet the prevailing cost-burden affects all. The participants succeeded in distilling a complex issue to three approaches that address quality and safety concerns for different segments of the housing system: required code inspections for rental housing, a housing trust for income-qualified home ownership, and neighborhood revitalization for community-wide sustainability.

*University student housing focus* – SAHA facilitated a Student Education Workgroup meeting to discuss off-campus housing concerns of K-State students. Graduate student assistants designed a student housing survey and communicated about CSAH and SAHA initiatives with the Student Governing Association and other campus organizations. The Student Governing Association passed a resolution in support of the CSAH project and shared it with the City Commission.

## Year 2

After the Summer Study Circles of 2018, CSAH project members participated in meetings about affordable housing convened by stakeholder organizations: Flint Hills Area Builders Association, Manhattan Area Habitat for Humanity, Flint Hills Association of Realtors, Flint Hills Job Corps, Region Reimagined, Manhattan Area Housing Partnership.

In addition, CSAH convened public presentations on topics raised during the Study Circles.

- 11/9/2018 SAHA seminar on mandatory rental inspections in Lawrence (Brian Jimenez) <sup>9</sup>
- 12/7/2019 SAHA seminar on community land [housing] trusts in Lawrence (Rebecca Buford) <sup>10</sup>
- 1/10/2019 SAHA seminar on neighborhood revitalization in Emporia (Jeff Lynch) <sup>11</sup> and resources for historic preservation (Kathy Dzewaltowski) <sup>12</sup>
- 6/25/2019 *Region Reimagined* seminar on Housing Affordability (Kirk McClure) <sup>13</sup>

A second public forum was held on May 4, 2019<sup>14</sup> to verify and elaborate community interest in the three solution areas that had been identified at the conclusion of the 2018 Study Circles. This forum featured a “world café” rotation of all participants among a collection of housing interest groups, followed by break-out sessions to discuss the three solutions. The break-out sessions ended with opportunities, as in 2018, to sign up for additional meetings dedicated to flesh out concepts and strategies for each of the solutions.

The first of these solutions to be delivered as a specific proposal to the City of Manhattan was developed by *Renters Together*, a tenants advocacy group that began in 2018 as an outgrowth of SAHA and university students’ organizing communication campaigns. They established a website,

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<sup>9</sup> [https://drive.google.com/file/d/1ApKHHm9TXzLTk6u\\_1Z8Mh1A2MkOTODeq/view](https://drive.google.com/file/d/1ApKHHm9TXzLTk6u_1Z8Mh1A2MkOTODeq/view) ,  
[https://drive.google.com/file/d/1\\_bvwkFswAZD6O-ohDwQpla0gCKQUKtdc/view](https://drive.google.com/file/d/1_bvwkFswAZD6O-ohDwQpla0gCKQUKtdc/view)

<sup>10</sup> <https://www.k-state.edu/cecd/civic/cсах/CLTmanhattan12.07.2018.pptx>

<sup>11</sup> <https://www.k-state.edu/cecd/civic/cсах/EmporiaNeighborhoodRevitalization%201-10-2019%20Jeff%20Lynch.pdf>

<sup>12</sup> <https://www.k-state.edu/cecd/civic/cсах/HelpForHistoricPropertyOwners%201-10-2019%20Kathy%20Dzewaltowski.pdf>

<sup>13</sup> <https://www.k-state.edu/cecd/civic/cсах/Housing%20Affordability%20Lecture%20McClure%202019.pptx>

<sup>14</sup> <https://www.k-state.edu/cecd/civic/cсах/Public%20Forum%20May%204%20REPORT%20.pdf>

[www.renterstogether.org](http://www.renterstogether.org) and bi-weekly meetings to support renters' rights, code enforcement, and policy innovations. On May 21, 2019 this new organization submitted an updated ordinance proposal expanding rental inspections to the City Commission. They continue to pursue mandatory inspection cycles, and highlighted the issue during candidate forums before the November 2019 state and local election.

The study group focused on community land trusts developed a list of questions that they presented on a visit to the Lawrence Community Housing Trust<sup>15</sup>. This group examined the distinct components of trust funds, housing trusts, and land banks, attempting to identify public, private, and non-profit entities in Manhattan with an interest in developing appropriate versions for our community. Due to few examples of community land trusts in Kansas and lack of a state tax-funded trust fund, members of this study group grappled with how to order the collaborative steps of demonstrating a "proof of concept" for a land trust. A major challenge was that several non-profit organizations who were interested in participating experienced budget reductions or resource challenges in 2019. However, new energy was brought to the effort when an initiative was proposed to identify "workforce housing" for graduates from construction trade programs at Flint Hills Job Corps. Recognizing the complementary need for skilled construction labor to housing and property management, as well as the low starting incomes for pre-apprentice workers, a collaborative effort was initiated to explore a pilot project with renovations of specific housing sites.

The Greater Manhattan Community Foundation Strategic Initiatives Committee met on October 3, 2019 to consider acting as the fiscal agent for a Manhattan Affordable Housing Trust Fund. This 501(c)(3) organization would be the receptor of property and other charitable gifts that could be leveraged with public funding resources to support the Workforce Housing Initiative and other affordable housing projects. A funding agreement is under development and a larger Trust plan that will address shared equity models for income-qualified home ownership. A board is being crafted through consultation with the City of Manhattan, GMCF, and key stakeholders for affordability in the Manhattan housing system.

The third focus solution, neighborhood revitalization, required similar exploration of other cities' examples and state statute guidelines. Attendees at two meetings outlined the qualities of a neighborhood revitalization plan (NRP), specifying: ease of understanding and legibility to lay persons, creating a sense of pride of place and home, the need to find common ground (hearing different concerns, e.g. crime or safety, defining the issues and considering solutions); suitability of the plan for diverse segments of the population, and consideration of workforce and economic growth. The study circles split into two groups when addressing specific neighborhoods to target for revitalization. One identified the university-to-downtown historic core area as one with the greatest potential impact and suggested that a tax abatement NRP could build off existing plans, such as Aggieville Community Vision. The other group stressed process rather than place. They recommended that all interested neighborhood groups convene with city government, business, and nonprofit organizations to specify what elements of a revitalized neighborhood would meet neighborhood needs and to set in motion a neighborhood framework planning process.

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<sup>15</sup> <https://www.k-state.edu/cecd/civic/csah/LCHT%20Visit%208-13-2019%20.pdf>

By the conclusion of the KHF-funded project, a significant increase in public discussion and advocacy for affordable housing in Manhattan had taken place. Collective consensus was developed within the K-State Student Governing Association, as evidenced by SGA resolution 18/19/17 passed October 11, 2018 in support of CSAH efforts, followed by their organization of a campus Town Hall meeting with city commissioners on affordable housing March 28, 2019, attended by around 100 participants. *Renters Together* and SAHA turned out participants for city commission meetings and organized a People's Forum for candidates to the upcoming November 2019 elections, specifically questioning candidates about affordable housing and rental inspections. Participation in CSAH forums and Study Circles by stakeholder organizations devoted to housing created a hub for exchanging histories and ideas to overcome their separate resource challenges.

### III. LESSONS LEARNED

On housing: Invoke the creativity that individuals and societies have always demonstrated in addressing this essential human need, with the understanding that our living patterns are governed by changes (stages of life, employment and relationship alterations, etc.), and that housing varieties can accommodate all of these.

- During the life of this project, just mentioning it informally to acquaintances or strangers invariably excited some interest, and often an anecdote about “the way things are” or “the way they do it in...”. People from diverse cultural backgrounds shared in our public forums and study circles, uncovering examples of approaches to universal human problems (e.g., getting along in a crowded space with an extended multi-generational family) or contrasting values of privacy with collectivism. One individual involved in a housing business found a turning point of career after participating in parts of the project, that may have been attributable in part to a rich demonstration of housing experiences. Using *Visual Thinking Strategies* as a model to discuss a family porch portrait by Gordon Parks, participants expressed appreciation of one another's insights, an experience we believe carried over to their more difficult conversations on this complex topic. We concluded that creativity in conversation was needed to address creative housing solutions.

On public engagement processes: Use mixed methods (e.g., one-on-one interviews, small-group storytelling, reading-reinforced discussion, site visits) to enliven and re-engage participants over time.

- Public attention to an issue -- and individuals' and groups' dedication of time to it -- requires an iterative process that should be “engaging”. Over the life of this project we have sought contributions from busy residents of MHK in an issue one would expect them to find salient each month that they pay their mortgage or rent. We offered modest incentives for participating, such as free meals and/or snacks during meetings and free childcare during a large community forum. We intentionally sought meeting and event locations easily accessed by bicycle, walking and bus transit. During two years we found a few consistent participants, but more who attended only one or two of our events, and some who returned late in the project. We used phone calls and face-to-face invitations to reinforce e-mailed solicitations for turnout. Some invitees were more comfortable in what we called “enclave” discussions, those held with

more homogeneous sub-groups of the community rather than with heterogeneous mixes of participants. But to volunteer time away from work or family in order to grapple with a complex issue requires not just that one's stake in the issue is high, but that curiosity be triggered/satisfied, that one's input is recorded or reflected in further communication, and that one perceives "progress" on the issue – movement toward pivotal group decisions.

On issue framing: Re-cast a controversially framed issue in language that incorporates related concerns.

- "Affordable Housing" is a phrase that immediately stimulated debate when a grassroots organization initiated conversations in 2017. Affordable Housing Community Action Group (AHCAG, now renamed Safe and Affordable Housing Action - SAHA) hosted informal café meetings to which they invited members of both for-profit and nonprofit housing sectors. The for-profit (e.g., investors, developers, builders, landlords) often included commentary questioning whether "affordability" was a meaningful concept at all. Pointing to income disparities among the population and individual differences in consumer spending habits, many argued that setting a goal of affordable housing in a free market was an unrealistic endeavor. The non-profit (e.g., social service agents, governmental, educational, or consumer advocates) tended to accept the long-standing HUD threshold of > 30% income as "cost-burdened" housing (another framing of affordability). However, attention to poor quality housing condition was often coupled with their concern for residents at the lower end of the income spectrum. Were there clusters of related concerns called up by the original framing of "affordable housing" that different groups might respond to?

During our project, we explored the terminology that people used when they elaborated their private and public concerns about housing. At a certain point in the project, we discovered an overlapping concern by for-profit spokespersons: housing costs were related to a lack of adequate construction and repair labor. It was pointed out that this labor force includes many who would qualify by income for public housing assistance. Shifting the framework for discussion from simply "affordable" to "workforce" housing opened pathways for discussion that could be more productive and less divisive. Similarly, the concern over vulnerability of tenants to unsafe or unsanitary housing conditions at "affordable" rents raised the need for code enforcement through more rigorous, systematic inspection. The need for "affordable" and safe housing options for all socio-economic strata prompted some stakeholders to prefer the term "suitable" housing. Employing phrases in formulations of solutions to AH that touched on closely related concerns became a means of finding common ground among diverse role-players in the housing system.

#### IV. SUSTAINABILITY

During the November election participants in CSAH and SAHA worked with a growing housing constituency to publicize candidates' positions on solutions that were developed over the life of this project. Proposals on rental inspections and a community land trust have been submitted for consideration proposals for action to be considered to the City of Manhattan and to board members of the Greater Manhattan Community Foundation. Some members of the real estate and property management sectors are stepping forward to provide information targeting specific properties for purchase and restoration with affordable housing for construction workers as an end.

On-going training in facilitation for students and community volunteers gives the Institute for Civic Discourse and Democracy opportunities to expand issue learning and enlarge the constituency of advocates for affordable housing. We continue to pursue opportunities to collaborate with other Kansas Communities who are struggling with this issue, and will contribute to national conversations through our networks with the Deliberative Democracy Consortium and National Coalition for Dialogue and Deliberation, among others.

## V. Concluding Thanks

The authors wish to acknowledge the valuable contributions of many residents of Manhattan to this two-year effort.

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