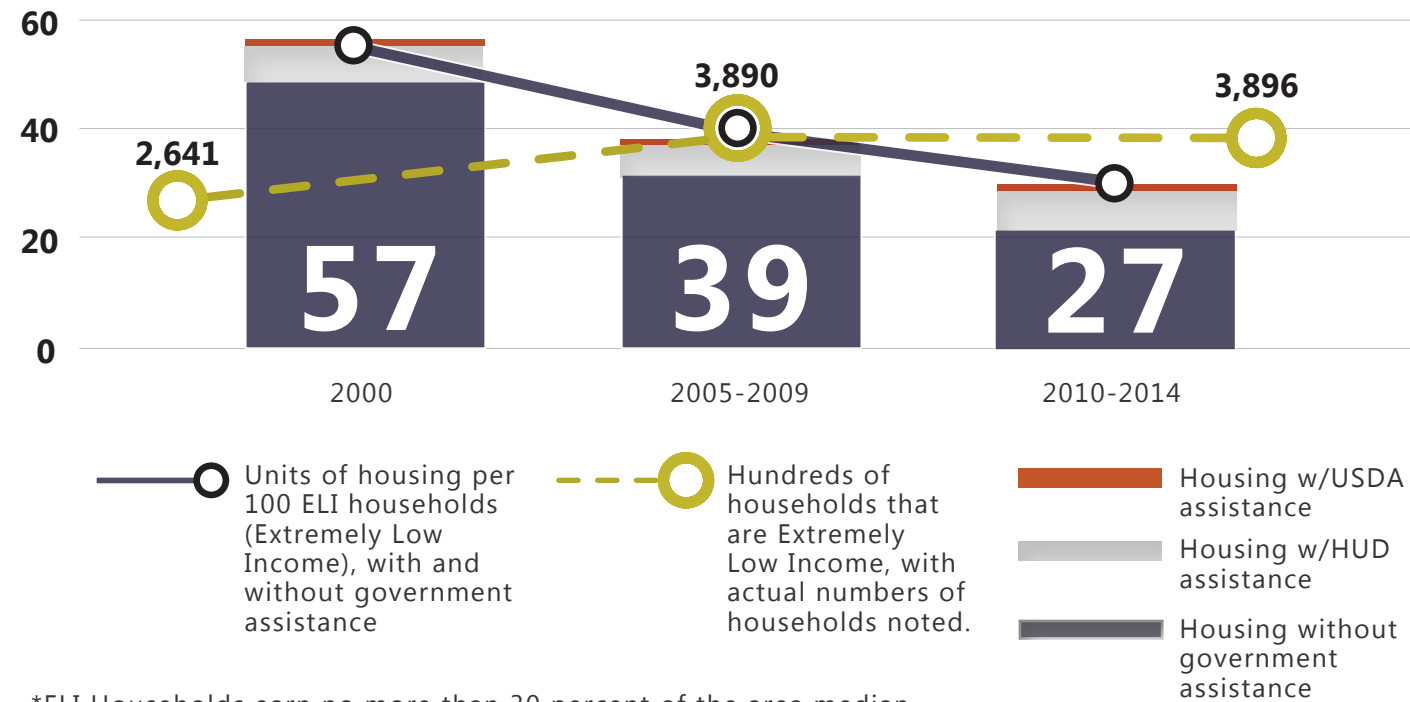


## Need vs. Availability

Availability of affordable units for Extremely Low-Income\* (ELI) households is shrinking. Between 2000 and 2014, affordable dwelling units decreased by 30 units per 100 ELI households. Yet, need for affordable housing has increased by 1,255 Extremely Low Income households.



\*ELI Households earn no more than 30 percent of the area median income. In Riley County, the income cutoff for a household of four was \$12,400 in 2000, \$17,500 in 2009, and \$23,850 in 2014.

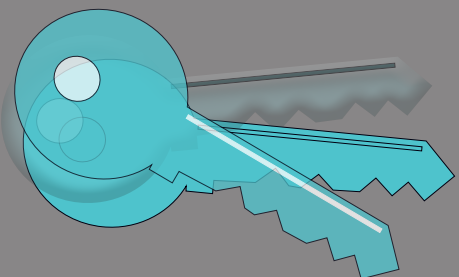
Data Source:  
The Urban Institute - Housing Assistance Matters Initiative (2010-2014)

## For more information, check out:

S.A.H.A. Safe and Affordable Housing Action facebook page.

## Be the Change!

Sign up for one of our future study circles on affordable housing! A signup sheet is available at the registration table as you leave today's forum. The study circles will consider solutions to issues and needs regarding affordable housing in our area. Contact Donna Schenck-Hamlin at [donnash@ksu.edu](mailto:donnash@ksu.edu), or call 785-532-6868.



## Community Solutions to Affordable Housing Participatory Forum

Manhattan Public Library, April 12, 2018

Welcome residents!

This forum is a chance for you and your fellow residents to share your stories about housing and help imagine creative solutions that address the bigger picture concerning affordable housing in Manhattan.

Here's what to expect:

**Moderator introductions**

**Table introductions**

**Participate in "My Housing Story"**

~ Break ~

**Participate in "The Big Picture MHK"**

**Gallery walk**

**Facilitator/moderator summaries**

**What's next?**

The Institute for Civic Discourse and Democracy provided tonight's facilitators and refreshments, in partnership with K-State's Healthy Communities Laboratory and the Department of Landscape Architecture and Regional & Community Planning.

Contact: Donna Schenck-Hamlin, 785-532-6868,  
email [donnash@ksu.edu](mailto:donnash@ksu.edu)



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# What's My Cost Burden?

## First, determine:

How much money do I make per month?



- To calculate monthly take-home income, be sure:
- If you file taxes, your take-home each month is your net income divided by 12.
  - If you do not file taxes, you may still wish to calculate monthly income based on monthly incomes sources like work and social security.

\*Do not include student loans in your calculation, as these are not income but rather money that must be repaid.

How much do I pay per month for housing expenses?



- When considering what you pay for housing, include what you pay out-of-pocket:
- Mortgage or Rent
  - Utilities
  - Real estate taxes
  - Homeowner or renter insurance
  - Fees such as mobile home park fees

Consider the relationship between what you pay monthly for housing compared to overall income. This will help you determine whether you are **cost-burdened**.

A person is **"cost-burdened"** when that person (or household) spends more than **30%** of income on housing.

**"Severe cost burden"** takes place when **50%** or more of income goes toward housing expenses.



## Then, determine:

What percentage of my income goes toward housing costs?

$$\frac{\$ \text{ housing cost}}{\$ \text{ monthly income}} \times 100 = \text{--- \%}$$

\*Based on 2015 American Community Survey methods.

# What's the MHK Cost Burden?

## Comparisons

### Wages & Income

The hourly and annual incomes a person needs in order to rent housing (by the number of bedrooms) in Manhattan without cost burden:

Zero BR: \$12.06/hr  
Annual Income: \$25,080

1 BR: \$12.13/hr  
Annual Income: \$25,240

2 BR: \$16.10/hr  
Annual Income: \$33,480

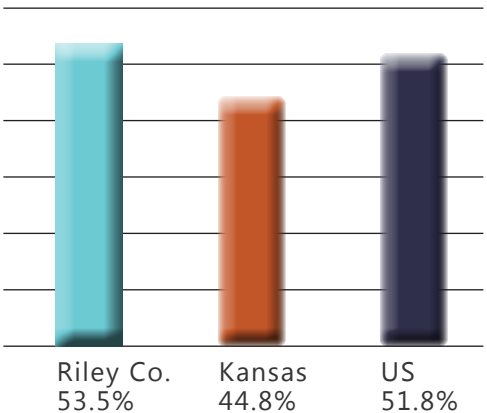
3 BR: \$23.27/hr  
Annual Income: \$48,400

4 BR: \$28.29/hr  
Annual Income: \$58,840

### Rate of Cost Burden



Riley County has the 4th highest rate of cost burden among renters in Kansas, after Crawford, Rush and Decatur counties.



### Who's affected?

Whether or not you are cost-burdened, there is a health problem around you, in the greater Manhattan and Riley County areas. The inability to afford basic needs such as adequate housing is a community health issue.

Data Sources:  
The National Low Income Housing Coalition - Out of Reach 2017: Kansas  
The American Community Survey

## What's the Problem?

MHK residents earn less than others do in Kansas, on average. This includes families and full-time, year-round workers, among which there are likely to be few high-school and college students.



## Sign up!

Here's your chance to make an even greater difference. We are asking for volunteers to be part of study circles this summer so we can get to know more about your stories, and this can help us make arguments for improvements

### Housing Terms

This group of people (the 48%), most renters spend more than 35% of income

- 9.3% spend 30-34.9% (KS = 8.6%, US = 9.1%)
- 45.6% spend more than 35% (KS = 36.2%, US = 42%)
- 26% spend more than 50% (KS = 7%, US = 26.5%)

# Healthy Housing Forum

Community Solutions to Affordable Housing: A Participatory Forum

April 12, 2018, Manhattan Public Library

## Income

- Median renter income = \$32,268
- Median household income = \$46,609
- Mean household income = \$64,728
- Median family income = \$66,083
- Mean family income = \$84,550
- Median non family income = \$29,573
- Mean non family income = \$39,837
- Median earnings for workers = \$21,773
- Median earnings for male full-time, year round workers = \$36,509
- Median earnings for female full-time, year round workers = \$35,136
- Per capita income for families = \$25,087
- People living below the poverty level = 21.7%

\*Source information



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Compare

Riley County has among the highest rate of cost burden among renters in the state of KS. These rates are roughly on par with national averages.

