

# SEWARD COUNTY Kansas

## COUNTY WIDE HOUSING STUDY SPRING 2025



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## ORGANIZATION

The Study consists of information collected through four primary tasks:

- (1)** Participating in conversations with local stakeholders and advocates.
- (2)** Completing a county wide survey for Seward County residents.
- (3)** Completing a survey among local employers operating in Seward County.
- (4)** Documenting housing stock assessments.
- (5)** Measuring housing demand.



## CONTEXT

### *Resilience in the Heartland: Seward County's Enduring Legacy*

Over the past century, the people of Seward County have withstood the full force of nature's challenges—floods, droughts, dust storms, and more. Yet through every hardship, their unwavering spirit and deep-rooted sense of community have prevailed. This enduring resilience has not only sustained Seward County but transformed it into a thriving center of agriculture, industry, and commerce. Today, the region stands as a testament to the strength and determination of its people. (<https://www.swks.org/about-us>)

**Seward County Development Corporation - Investing in People, Investing in Housing:** Established in 2018, the Seward County Development Corporation (SCDC) emerged from a strong partnership among local government officials, business leaders, non-profit organizations, and engaged citizens. This collaborative effort was driven by a shared mission: to enhance the quality of life in Seward County through strategic community development, business growth, workforce advancement, and industry recruitment.

**Growth Begins at Home:** As SCDC has worked to promote and support area employers, one critical challenge has become increasingly clear - housing. The Board recognizes that access to adequate housing is not only a pressing community need, but also a fundamental barrier to sustainable economic growth. Addressing housing availability and affordability has thus become a key priority, essential to ensuring that the benefits of development reach every member of the county's workforce.

**Planning is Hope in Action:** In the spring of 2024, the City of Liberal initiated an ambitious update to its comprehensive plan, guided by extensive community input. The result is a forward-looking 10-year roadmap designed to support orderly, sustainable growth across the city.

Given that the City of Liberal contains approximately 95% of Seward County's housing stock, its land use policies and development regulations play a pivotal role in shaping the local housing landscape. These decisions significantly influence the Seward County Development Corporation's (SCDC) ability to address housing challenges and support economic expansion.

Both the city's comprehensive plan and this housing study reflect a shared, optimistic vision for the region—one that embraces growth through the expansion of local businesses, attraction of new industries, and improvements in economic opportunity and quality of life for all current and future residents of Seward County.

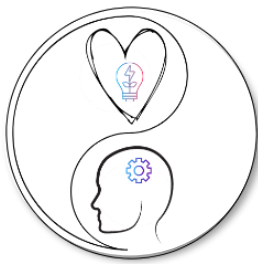
**Seward County – A Place Where Everyone Belongs:** The Seward County Development Corporation recognizes the value of uniqueness and lived experience. The county is home to one of the highest percentages of foreign-born residents in the USA. The languages, cultures, cuisines, and aspirations of its people make the region a truly remarkable place to live and work. The Development Corporation is committed to serving the distinct needs of this diverse community by providing resources, support, and connections that foster the success of all individuals, organizations, and businesses.

As part of that commitment, SCDC recognizes that access to quality, affordable housing is foundational to the well-being and success of every resident. The organization has therefore engaged in this Housing Study (Study) to document local housing shortages and understand how they impact all members of the community—from new arrivals to long-standing residents. SCDC is dedicated to identifying solutions that ensure everyone has a place to call home.



## COUNTY WIDE COMMUNITY ENGAGEMENT

A living community has two primary assets: 1) the land and 2) its people.



The purpose of a thorough community engagement process is to identify how satisfied current residents are with their quality of life and attempt to measure their optimism toward the future. Understanding if current residents plan to remain in the county to raise their families, develop their careers and grow their businesses is a key part of planning for the county’s future housing needs.

Community engagement activities consisted of participating in **conversations with local stakeholders and advocates** and collecting input through a **county-wide resident survey** and **employer focused** survey.

### CONVERSATIONS AMONG STAKEHOLDERS AND ADVOCATES

A **stakeholder** is any individual, group, or organization that has an interest in or is affected by the outcomes, actions, or decisions made by the county’s leadership. Stakeholders can influence or be influenced by the outcome of the Seward County Housing Study (Study).

#### Key Characteristics of Stakeholders

- **Interest:** They have a stake or vested interest in the project's or organization's success or failure.
- **Influence:** They may have the power to influence decisions, resources, or outcomes.
- **Engagement:** Their level of involvement can vary, from active participation to passive observation.

An **advocate** is a person or entity that actively supports, promotes, or defends a particular cause, idea, policy, individual, or group. Advocacy involves efforts to raise awareness, influence decision-making, and bring about change on behalf of others or a specific issue.

#### Key Roles of Advocates

- **Supporter:** Provides encouragement and assistance to individuals or causes.
- **Spokesperson:** Communicates on behalf of others, often representing their views or needs.
- **Champion:** Takes a leading role in driving awareness and action for a cause.
- **Mediator:** Helps facilitate understanding or resolution between different parties.

Roughly twenty stakeholders and advocates attended a Community Engagement Kickoff meeting on June 28, 2024, in Liberal. Several groups within the Seward County community were represented to include the city government, county government, employers, long time residents, newly relocated residents, and housing development professionals.



- 1) Local housing projects I have been part of:
- 2) What does affordable housing mean in Liberal? In Kismet?
- 3) What housing goals have we completed in the past 5 years?
- 4) What housing needs are unmet in Liberal? In Kismet? In Seward County?
- 5) Who are the local housing advocates missing from this meeting?
- 6) BONUS QUESTION: My dream for our neighborhoods...

1. Development of new homes and construction of homes
2. It is something very essential for the community and the development of more commerce
3. Build housing for the community but we need a lot of money for infrastructure development
4. More economic support from the community through grants
5. A leader who represents the majority demographic of the community

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1. Served on OTR board previously
2. Opportunities for ALL of our residents to obtain safe and adequate housing for their family. More apartments, duplexes, and single-family homes: \$75-150K
3. We are building new housing developments. They are not attainable by the majority of our community.
4. Same as above
5. College - we are short on housing for our students and faculty/staff at our college as well. Our president was out of town today. Were board of trustees invited?
6.
  - a. Safe housing options for everyone
  - b. Condemned houses actually torn down
  - c. More "attainable" and safe housing at various price points.
  - d. We are not meeting the housing needs for the majority of community members. You don't want to call it "affordable" housing, but then we see housing rates continue to rise. incomes do not and 85% of our students are on free and reduced lunch with many of them in single-parent - single-income homes. We are not affordable!

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1. All of them
2. Houses or rent for farm workers not just plant workers
3. Gone from pulling 5-20 permits for houses a year to 50+
4. Same as question 2
5. Non/Not for projects for housing
6. Sidewalks

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1. initial discovery phase of a tiny home development
2. under \$150K
- 3.
4. Small simple affordable housing, and zoning to allow it
- 5.
6. More sidewalks

---

1. My employer (bank) has financed one of our recent housing projects
2. Affordable housing is when an individual or family can obtain housing that fits their budget to where they can still have expendable funds for leisure/activities
3. We have 2 new developments that are in process
4. Multi family and rental units - whether that's programs to rehab existing units or new construction
5. individuals who have recently searched or experienced searching for housing. Landlords also are missing.

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6.

- a. A wider range of price points available to tenants and buyers
- b. Safe and secure communities with no/little crime

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1. Have purchased and flipped homes in the area and plan to continue to do so.
2. Homes that are obtainable financially. However, I believe the focus should just be housing (not affordable) because one sale leads to another and the trickle down should open homes at all levels.
3. More development - new homes being built on new lots. Thank you to Ortunos for their work on this!
4. Just generally having enough housing offerings here. We are at a huge deficit! Also, more homes for larger families. (Doesn't get discussed much)
5. Maybe other landlords and property management companies who could help invest.
6. Simply more neighborhoods. More options for all.
  - a. Yet, we have a large transient population, so affordable is very important, but we also need to recall the need to bring doctors and other high level professionals in and getting them to want to stay here.

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1.
  - a. Liberal Housing Authority
  - b. Park Properties
2. What buyer/renter thinks they can pay as rent or mortgage payment
3. Big picture, very few, especially by county; City making efforts
4. County be more aggressive in programs assistance
5. Banks and lenders; elected officials

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1. Desing Homes for a new Development (Ortuno Addition)
2. Have nice, comfortable homes to raise our families
3. Not enough
4. The town needs to have more new homes to buy or rent, because it's hard to find a nice home to leave.
5. People who do not speak English or some people do understand but can't speak English, people that don't know about this meeting or can't come because their work is not flexible.

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1. Ortuno Addition, Larry St Homes
2. Comfortable housing for every member of the community.
3. Not enough
4. More affordable housing in nice, well-planned neighborhoods. Access to recreation spaces for people living in "affordable housing".
- 5.
6. Affordable housing, walkability, walking and pedestrian infrastructure, mixed-use developments, more trees, better public transportation

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1. I work at OC Quality and we are trying to create new homes recently called the Ortuno Addition
2. Having residents live comfortably in homes, "affordable" homes

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3. Not much

4. Having enough housing and having residents live in well-planned neighborhoods

5. People who can't miss work as well as people who don't speak English

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1. Holly Ridge Addition, Ortuno Addition

2. Having diverse housing that is adaptable to every stage of life of each resident

3. Approachable leadership, community support, initial construction start, community conversations have begun, execution of plans have commenced

4. Residents to be relevant or meet the market needs for housing

5. Major employers of the community's economy and potential employers that create positive impacts

6. Neighborhoods that are diverse and have a welcoming culture. Diverse in the sense of being approachable for each stage of life, economic situation and social situation. We dream to be a happy city and have happy neighborhoods.

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1. No projects however actively involved with the area's main builder. Understanding the builders need as it relates to profit margins for smaller housing.

2. I feel we are talking in the \$100-150K range at max

3. I don't feel we have accomplished anything.

4. We are being told there is not inventory for low to moderate income. I think we need to adjust what kind or type of house this needs to be.

5. CJ Wettstein, Rod Lewis

6. I see a diverse community with quality neighborhoods built along economic values.

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1. In-fill developer/builder thru a non-profit. Former (retired) instructor in a construction program that built 38 homes in Liberal

2. Housing that the average teacher or production worker can comfortably afford

3. Approved 2 higher end housing developments for the city. Streamlined the building permit process at the city level

4. There are a lot of vacant homes in Liberal that are not on the market, owners aren't in a financial position to repair/renovate, so they just sit

5. ??

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1. None directly, but in my role as a commissioner, I have participated on a government level in a couple of recent projects.

2. Housing for our workforce

3. We have gone from a traditional (for us) 10-12 housing units a year to have a couple hundred in process at various stages

4. We need lower-cost housing options in the county

5. We are missing reps from National Beef - our largest employer

6. Places for our workforce to live that incorporates parks, places to walk, shop and play



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1.

- a. County housing project
- b. RTHD projects for local housing ~ 2 currently
- c. Help apply for base grants - Twice - unsuccessfully

2. Housing whether it's ownership or renting. Renting may be a better option in entire county

3.

- a. 2 RTHDs with one being actively developed.
- b. Just getting real housing goals in place

4. The housing for lower incomes is still unmet

5. Good cross-section from community

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1. 4x RTHD, 2x Tax Credit incentives

2. Educating citizens on the market so they understand that the financial model is no longer accurate

3. We have initiated the production of 200+ units

4. All price points are below average availability

5. NA

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1. Currently working on a 120-unit multifamily complex

2. We need to educate the population that housing values increasing is a positive thing

3. 4 RTHD Projects

4. Median income multi-family

5. Lenders, USD 480 administration, SCCC administration

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1. None at this point. Hope to be more of a part in the future.

2. Ones that the average citizen can afford to purchase or rent and not cause huge stress to their budget.

3. I've seen some new building of houses

4. Affordable places to rent for lower income elderly and young couples and families

5. Bankers, county and city officials, local media

6. To see quality homes and apartment complexes to help promote business growth. To see Liberal and Seward County grow to a place that people are proud to live in.

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1. Construction of 75 single family homes through USDA-mutual self-help housing program.

2. Single family homes, duplexes, apartments that are affordable to moderate income.

3. Building new construction in Seward County. However, the new builds are not affordable to the families in need of a house.

4. Attainable homes or apartments

5. Developers, grant writers, contractors...

6. More new homes built out in the country

### Tour, Dialogue, and Design: A Two-Part Engagement Process



Engagement with stakeholders and advocates was conducted in two distinct phases. The first phase involved the completion of engagement worksheets in June 2024, providing participants an opportunity to reflect on and share their initial insights.

The second phase, held in September 2024, featured a county-wide tour of neighborhoods representing a range of historic, existing, and emerging development patterns. Following the tour, participants engaged in a facilitated model-building activity and focused discussion designed to deepen their observations and identify key themes.

To conclude the experience, participants used an assortment of “found objects” to creatively express what resonated with them during the tours. These expressions highlighted neighborhood qualities they valued as well as areas where they envisioned future enhancements. Included below are images of the models built by participants.

Overall themes that arose included:

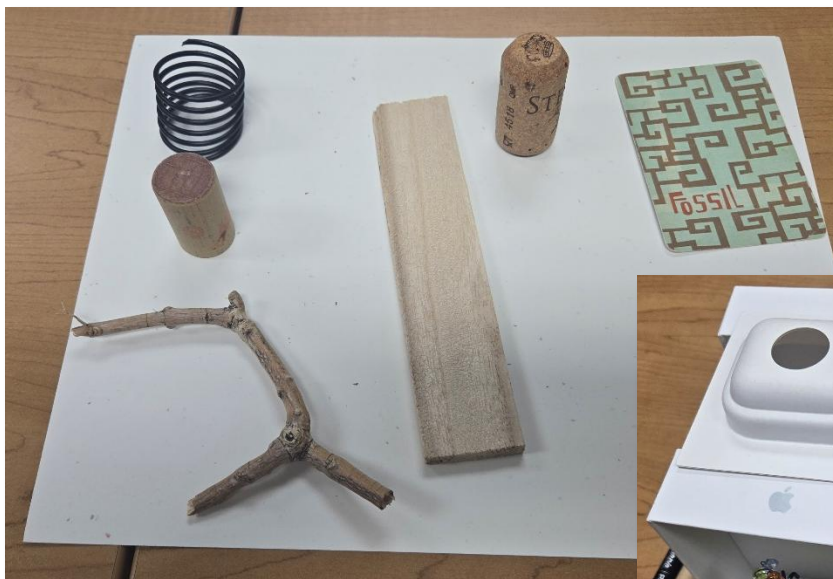
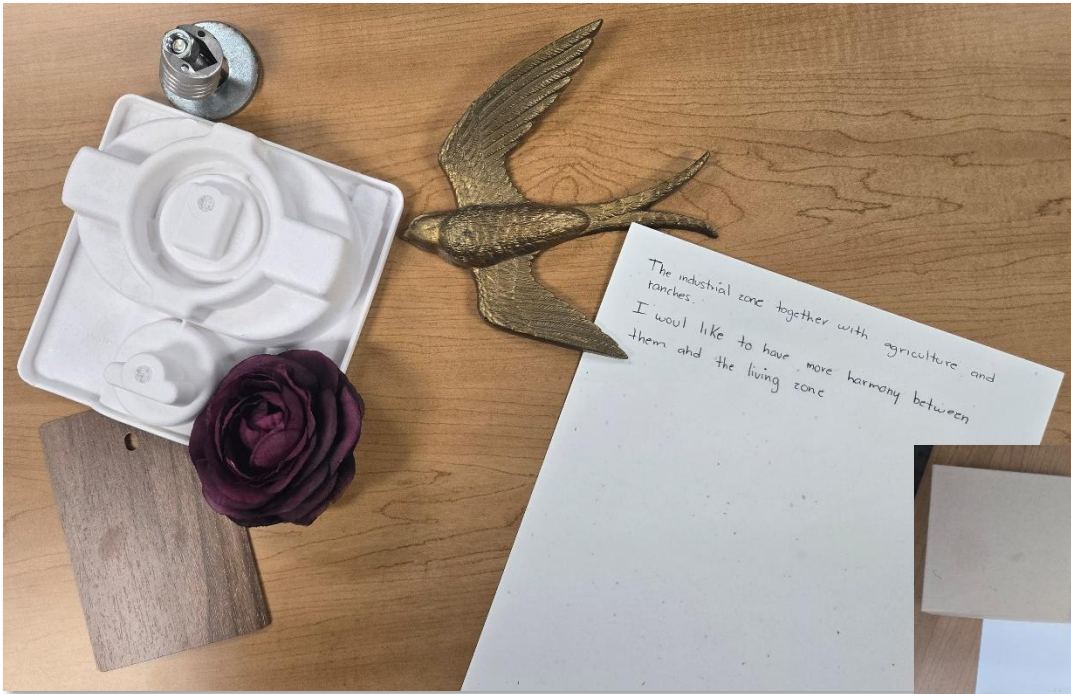
- 1) Recognition of past multi-family housing efforts in Liberal.
- 2) Interest in more intentional transitions between land uses within Liberal and the county.
- 3) Curiosity about the prevalence of vacant lots in older areas of Liberal.
- 4) Concern over scattered and inconsistent rural housing development.
- 5) Observation of new construction in three distinct areas of Liberal.
- 6) Preference for stronger connectivity between residential, industrial, recreational, and commercial zones.



Appreciation for past developments and support for reinvesting and redeveloping these existing neighborhoods.



Interest in better coordination and organization of the significant number of differing use types (agriculture, industrial, retail, residential, & downtown mixed use).



Preference for more bike/pedestrian connectivity among neighborhoods, recreational centers and parks, schools, shopping, & main employment centers.

## COUNTY-WIDE SURVEYS

### Resident Surveys

A county-wide survey was designed for all residents of Seward County.

Paper copies of the survey in English and Spanish were made available throughout the county and the survey was also made available online in English and Spanish.



### Breakdown of Respondents

Out of **149 respondents**, this multiple-response question revealed a strong trend of general community interest, with fewer respondents identifying with direct roles in housing production or ownership.

#### Strongest Association: Community Interest

- The most frequently selected association was **"Local resident interested in my community"**.
  - ~ Most participants are engaged citizens with a general interest in housing and neighborhood well-being, rather than being motivated by personal or investment needs.

#### Moderate Personal Housing Activity

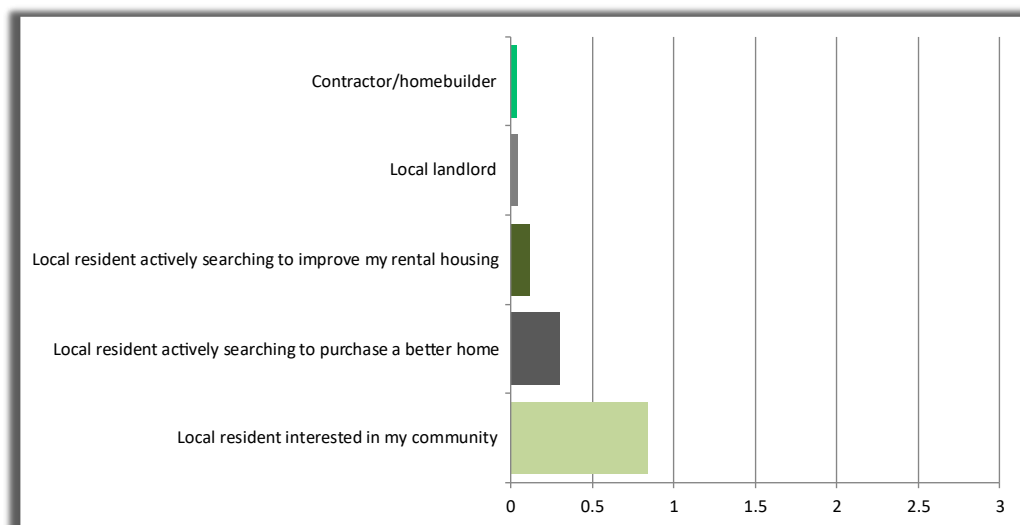
- A notable portion identified as **"Local residents actively searching to purchase a better home"**, followed by a smaller number looking to **improve their rental housing**.
  - ~ This suggests some active demand in both the homeownership and rental markets, albeit limited.

#### Minimal Representation from Housing Providers

- Very few respondents indicated being a **contractor/homebuilder** or **local landlord**.
  - ~ This underrepresentation could point to a gap in outreach or engagement among these stakeholder groups, or simply a reflection of community composition.

## Q2: What is your association with housing? Check all that apply:

Answered: 149 Skipped: 14



### Housing Affordability

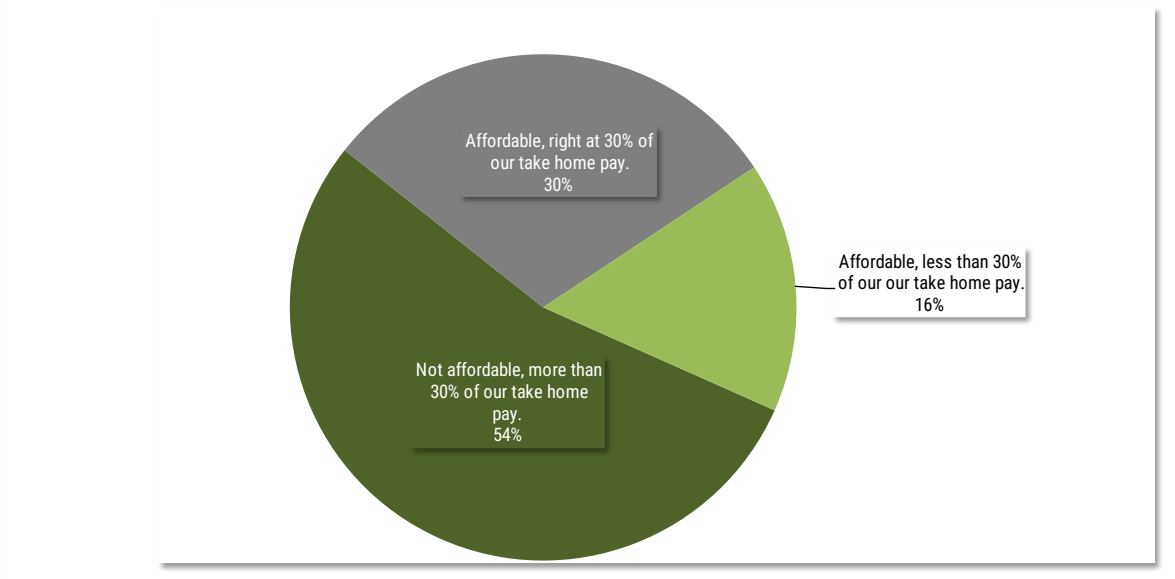
In response to the question assessing housing affordability based on the federal standard—defined as spending no more than 30% of take-home pay on housing expenses—**150 individuals** participated, with **13 skipping the question**. The results reveal a significant affordability challenge among respondents.

Over **half (54%)** of participants reported that their current housing situation is **not affordable**, meaning they spend more than 30% of their take-home income on housing costs such as rent or mortgage payments, utilities, property taxes, and insurance. An additional **30%** indicated that their housing costs are **right at the 30% threshold**, putting them at the edge of what is considered affordable by federal guidelines. Only **16%** of respondents reported that their housing expenses fall **below the 30% benchmark**, suggesting a relatively small proportion of residents are comfortably housed within affordable means.

These findings suggest that most **respondents are experiencing or are at risk of housing cost burden**, which can impact financial stability, quality of life, and housing security. The data underscores a clear need to prioritize housing affordability as a key issue, whether through expanding access to affordable units, implementing policy tools to reduce cost burdens, or offering financial support to renters and homeowners facing housing stress.

**Q3: The federal government defines affordable housing as spending no more than 30% of your take home pay on your housing expenses. Housing expenses are your mortgage payment/rental payment, utilities, property taxes, and insurance. Based upon this definition, what is your housing situation?**

Answered: 150 Skipped: 13



### Housing Search Activity in Recent Years

Survey results reveal that **nearly half (49%)** of respondents have **personally searched for housing** in their preferred community within the past three years. This high percentage indicates a strong level of mobility or intent to move among residents, reflecting housing demand, dissatisfaction with current options, or life transitions such as job changes or family needs.

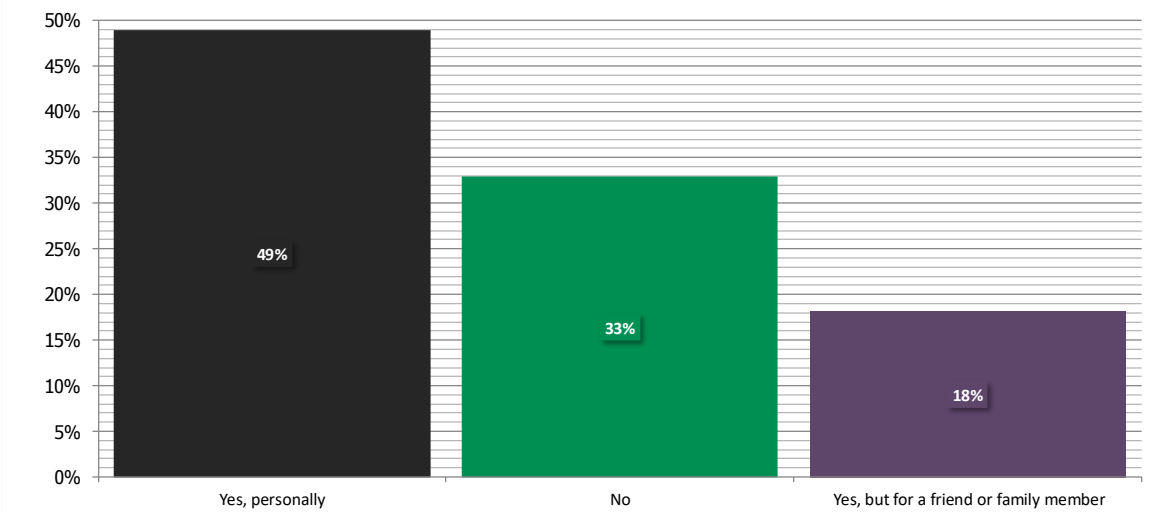
Another **18%** reported conducting a housing search **on behalf of a friend or family member**, suggesting that even those not directly looking for housing are aware of or involved in the challenges of finding suitable homes in the community.

In contrast, **33%** of respondents indicated that they **had not searched** for housing during this time, representing a segment of the population with more stable or satisfactory housing arrangements.

Together, these findings suggest that **two-thirds of survey participants have recent, firsthand or secondhand experience navigating the local housing market**. This underscores the relevance and urgency of addressing housing availability, affordability, and quality in community planning discussions.

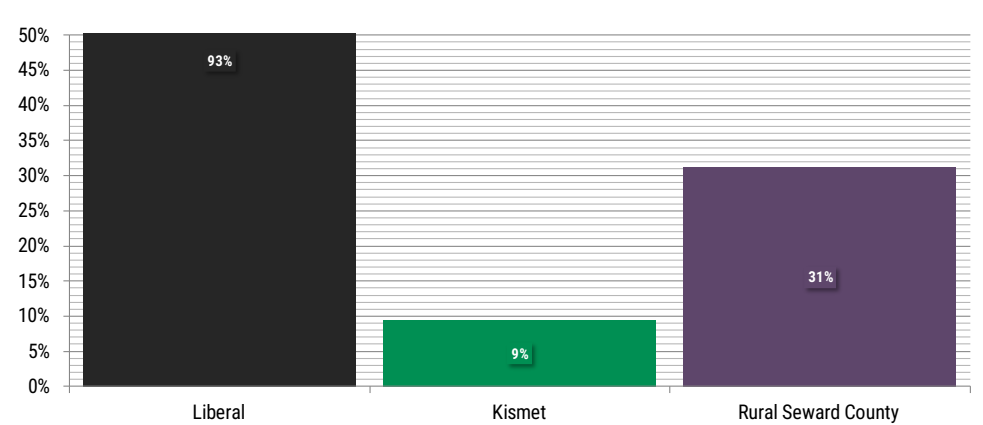
#### Q4: Have you searched for a place to live in your preferred community in the past 3 years?

Answered: 149 Skipped: 14



#### Q5: In what communities did you search for housing?

Answered: 138 Skipped: 25



Housing searches are largely concentrated in Liberal, while 1/3 also considered living in Rural Seward County.

Only 9% (12 residents) looked in Kismet, indicating limited demand or awareness for housing opportunities.



### Outcomes of Local Housing Searches

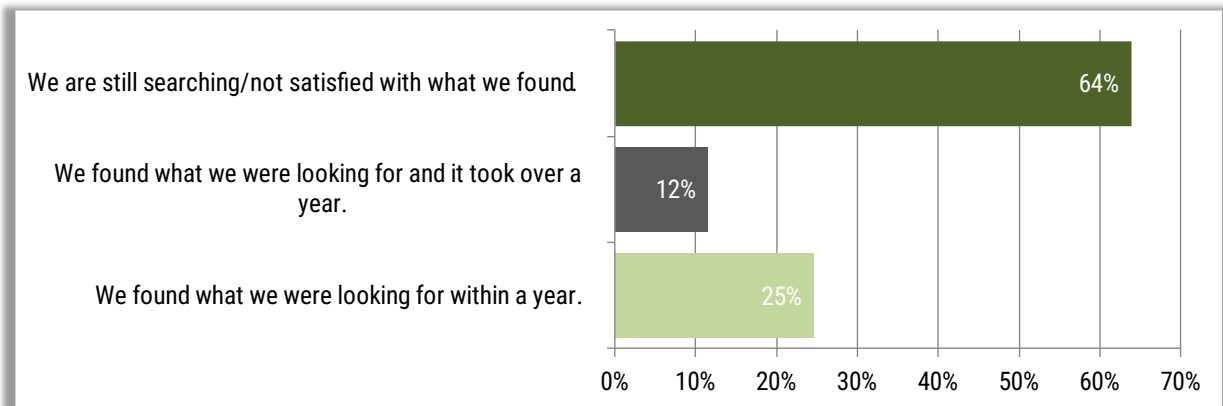
Among the **130 respondents** who participated in a housing search, the majority reported **unsuccessful or prolonged outcomes**, pointing to notable challenges within the local housing market.

A striking **64%** of participants stated that they are **still searching or were not satisfied** with the housing options they found. This reflects a significant gap between available housing and community expectations or needs—whether in terms of affordability, availability, location, or quality.

Meanwhile, **25%** of respondents indicated they were **able to find a suitable home within a year**, suggesting that while success is possible, it is far from the norm. An additional **12%** reported success in their search, but only **after more than a year**, emphasizing the persistence required to secure housing in the current market.

#### Q6: If you were part of a housing search, what were the results?

Answered: 130 Skipped: 33



#### Implications

- The fact that **two-thirds of searchers remain unsatisfied** highlights a pressing need for interventions aimed at increasing housing options that meet resident needs.
- The data suggests that even those who eventually succeed in finding housing often **face long search times**, which may lead to temporary instability, added stress, or compromised choices.
- These findings reinforce the need to improve **housing supply, diversity of housing types, and affordability**, and could inform local efforts to streamline housing development or attract more housing investment.

### Types of Housing in Demand

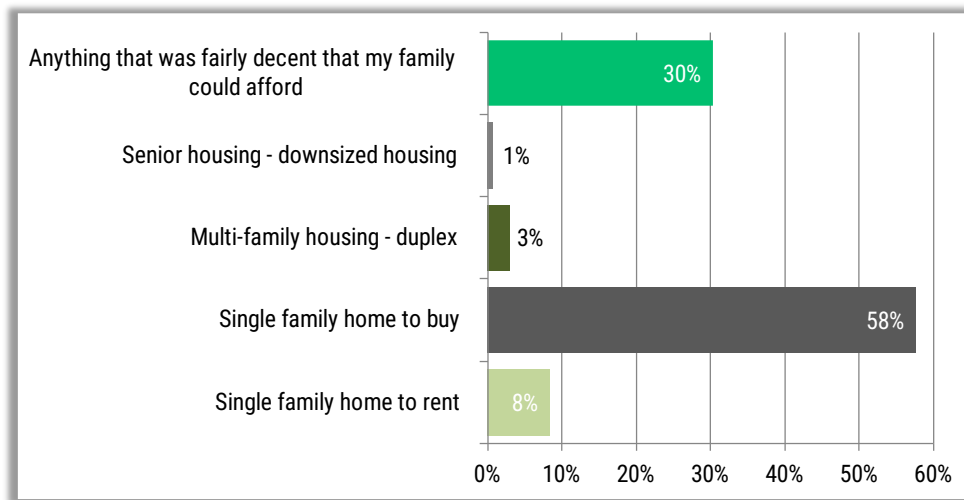
Among the **132 individuals** who responded to this question, the majority expressed a strong interest in **homeownership**, with **58%** specifically searching for a **single-family home to buy**. This response clearly illustrates a dominant preference for traditional, owner-occupied housing within the community.

Another **30%** of respondents indicated they were seeking **“anything fairly decent that my family could afford,”** highlighting an urgent and flexible need for **affordable, livable housing**. This group appears less focused on housing type and more concerned with basic quality and affordability, which could reflect financial pressure or limited availability of options.

Only **8%** were looking to **rent a single-family home**, and smaller proportions sought **multi-family housing or duplexes (3%)** or **senior/downsized housing (1%)**. These low percentages may reflect limited supply, lower awareness, or a market mismatch between what’s available and what people need or prefer.

#### Q7: What type of housing were you searching for?

Answered: 132 Skipped: 31



### Interpretation and Planning Implications

These results emphasize the importance of addressing both **market demand and housing diversity** in upcoming housing policies and initiatives.

The clear demand for **single-family homeownership** suggests that future development strategies should prioritize accessible pathways to buying homes—especially in terms of affordability, mortgage availability, and lot variety.

The sizeable group open to **“any decent, affordable option”** indicates that a **one-size-fits-all housing model may not be sufficient**; diverse housing types and price points are needed to meet residents where they are financially.

Minimal interest in senior or multi-family options might indicate an **underserved or under-communicated market**, rather than a lack of need.

### Barriers to Finding Adequate Housing

Survey responses from **119 participants** reveal a clear consensus around financial challenges as the most significant barrier to adequate housing in the county.

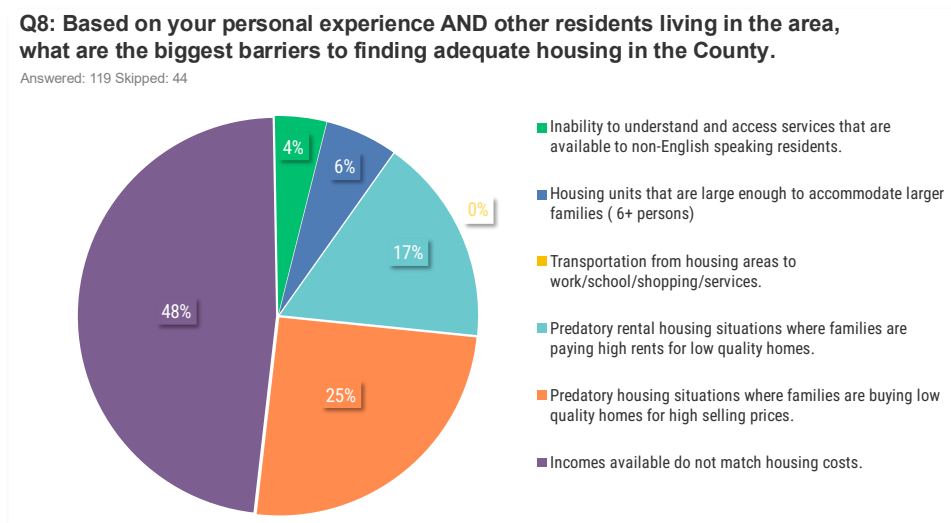
The leading concern, cited by **48%** of respondents, is that **income does not match housing costs**. This overwhelming majority underscores a growing affordability gap, where wages and earnings fail to keep pace with the rising cost of homes and rentals.

This economic disconnect likely exacerbates housing insecurity and limits residents' ability to find sustainable, long-term housing solutions.

The second most reported barrier, selected by **25%** of participants, involves **predatory homeownership practices**—specifically, situations where families purchase **low-quality homes at inflated prices**. This points to concerns about the fairness and integrity of the local housing market, particularly among homebuyers.

Closely following, **17%** of respondents identified **predatory rental conditions** as a barrier, where families are forced to pay **high rents for low-quality housing**. This further highlights issues related to both the quality and affordability of housing stock, especially in the rental market.

Other barriers, while less frequently cited, still reveal important housing system gaps: **6%** pointed to a shortage of housing for **larger families (6+ persons)**; **4%** noted difficulties for **non-English-speaking residents** in understanding and accessing services; and **0%** selected **transportation access** as a concern, which may reflect either adequate transportation infrastructure or lower perceived importance compared to housing costs.



These responses paint a comprehensive picture of **housing affordability and quality as central challenges**, informing both immediate actions and long-term planning strategies.

- The data strongly supports the need for **affordable housing initiatives**, including income-aligned housing models and rent stabilization efforts.
- There is also a need to address **market practices and quality control**, especially in lower-income home sales and rentals.
- While language access and large-family housing were less prominent concerns, they represent specific populations that may benefit from targeted strategies.

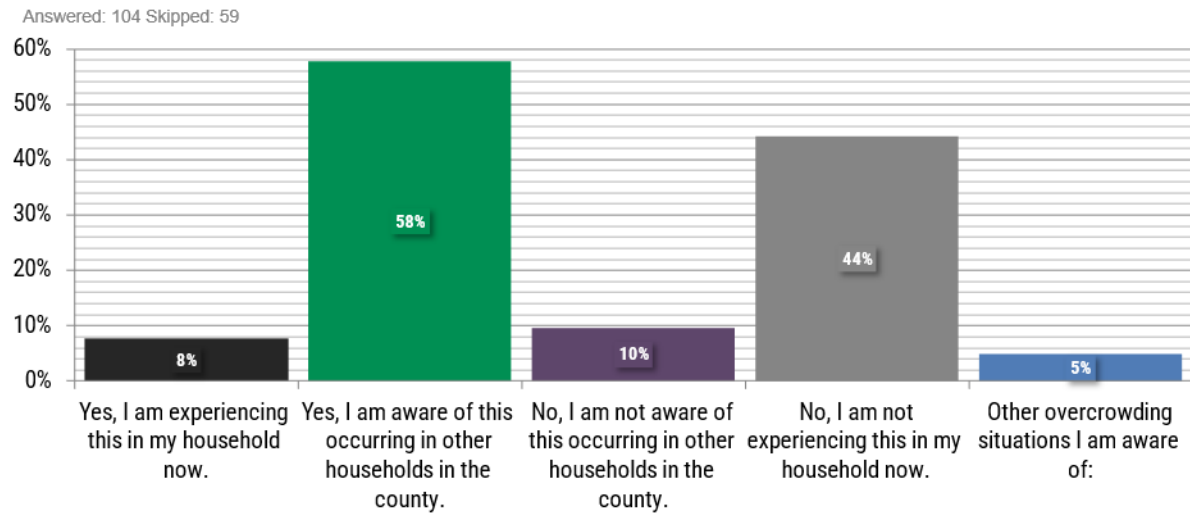
### Awareness of Overcrowding in the County

Of the **104 respondents** who answered this question, a significant portion indicated awareness or personal experience with overcrowded housing conditions.

The most common response, selected by **58%** of participants, was **awareness of overcrowding in other households within the county**. This suggests that overcrowded living situations are widely recognized as a community issue and may be relatively visible or commonly discussed.

In contrast, **8%** of respondents reported **personally experiencing overcrowding in their own household**, confirming that this issue is not just perceived—it is a lived reality for some residents. An additional **5%** mentioned **other overcrowding situations** they were aware of. Also, **44%** of respondents indicated they **are not experiencing overcrowding themselves**, and **10%** said they **are not aware of it occurring in other households**, suggesting that while overcrowding is a significant concern, it is not universal across the population.

**Q9: Overcrowding occurs when there are not enough bedrooms for the household based on age, gender, and relationships (e.g., adults of different genders should have separate bedrooms unless they are a couple). Are you aware of any housing situations where overcrowding is occurring? Select up to 2 answers.**



The data indicates that **over half of respondents have knowledge of overcrowded conditions**, highlighting a clear issue of housing adequacy in terms of space and family needs.

- This reinforces the earlier survey findings pointing to **mismatches between household size and housing stock**, especially in affordability-constrained markets.
- Planning efforts may benefit from focusing on **larger housing units**, increased housing supply overall, and supportive services for households in overcrowded conditions.

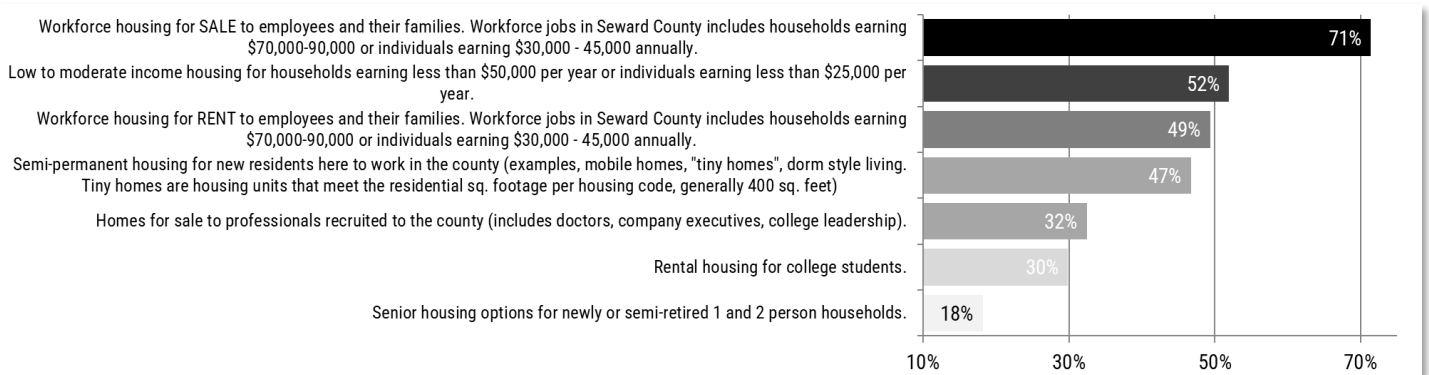
### Identified Housing Needs in Seward County

Survey respondents clearly identified workforce housing as the most pressing need in the community, with 71% of participants selecting workforce housing for sale as a top priority. This type of housing targets families and individuals earning between \$70,000–\$90,000 annually (households) or \$30,000–\$45,000 (individuals), underscoring the need for homeownership options tailored to the county’s working population. In addition:

- 52% of respondents expressed a need for low to moderate income housing, designed for households earning less than \$50,000/year or individuals earning under \$25,000/year. This highlights a persistent demand for affordable housing options.
- 49% cited the importance of workforce housing for rent, again targeting the same income brackets but with a focus on rental supply rather than homeownership.

Other frequently mentioned needs included:

- Semi-permanent housing (47%) for new residents working in the county; this may include mobile homes, homes with minimum square footage requirements, and dorm-style housing, suggesting a need for flexible and transitional housing for incoming workers.
- Homes for professionals such as doctors, executives, and college leaders (32%), which reflects the need to recruit and retain highly skilled workers through appropriate housing.
- Rental housing for college students (30%) and senior housing for 1-2 person households (18%) rounded out the list, pointing to more niche but relevant housing needs.



This data provides a strong foundation for prioritizing housing investment and zoning decisions to meet the diverse needs of Seward County residents.

- **Workforce housing (both for sale and rent)** should be a central focus of housing strategies, given its overwhelming support across income levels.
- The demand for **affordable and semi-permanent housing** signals gaps in supply that may impact both **economic development** and **housing stability** for lower-income residents and newcomers.
- Though smaller in percentage, the call for **senior and student housing** should not be overlooked, particularly as the population continues to age and the college community evolves.

### Community Awareness of Vacancy and Abandonment

Among the **73 survey respondents** who answered this question, community awareness of long-term vacant and abandoned properties is **concentrated in the City of Liberal**, with smaller levels of awareness in Kismet and the rural parts of Seward County.

The **most common response (36%)** was **“None of these apply,”** indicating that over one-third of participants either are not aware of—or do not perceive—a significant number of vacant or abandoned properties in their surroundings.

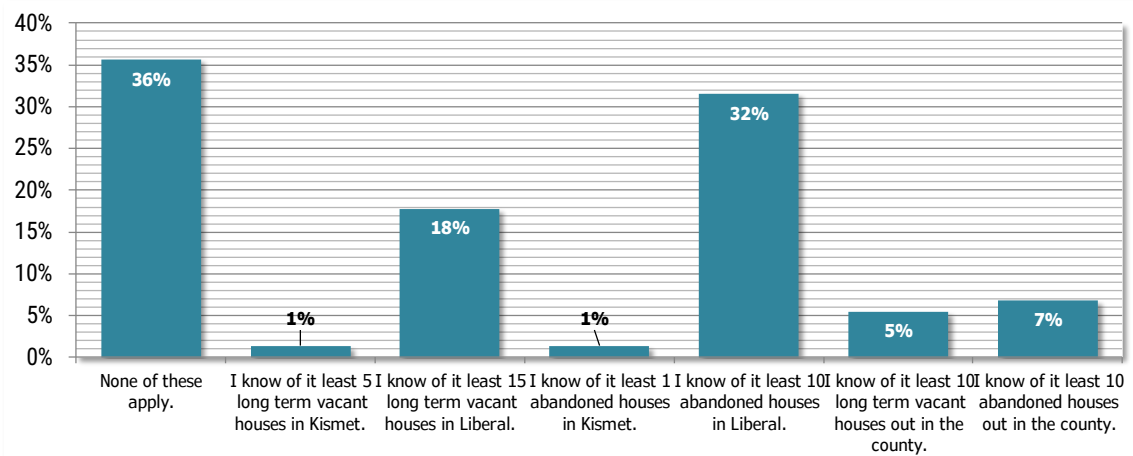
However, **32%** of respondents reported knowing of **at least 10 abandoned houses in Liberal**, suggesting a substantial presence of neglected properties in the city. An additional **18%** reported awareness of **at least 15 long-term vacant homes** in Liberal, reinforcing this trend.

Awareness of vacant or abandoned housing in **Kismet** and **the broader county** was far lower:

- Only **1%** identified at least five vacant homes or one abandoned house in **Kismet**.
- **5%** reported knowing of at least ten long-term vacant houses, and **7%** knew of at least ten abandoned houses **elsewhere in the county**.

**Q11: A long-term vacant house is generally defined as a residential property that has been unoccupied for an extended period, typically six months to a year and has no activity. An abandoned house is a residential property that has been left vacant and neglected, often without clear ownership or maintenance. Based on these definitions, please select the statements below that apply.**

Answered: 73 Skipped: 90



The data suggests that **Liberal may be experiencing a visible and concentrated problem** with property abandonment and long-term vacancy, which could impact neighborhood quality, safety, and perceptions of blight.

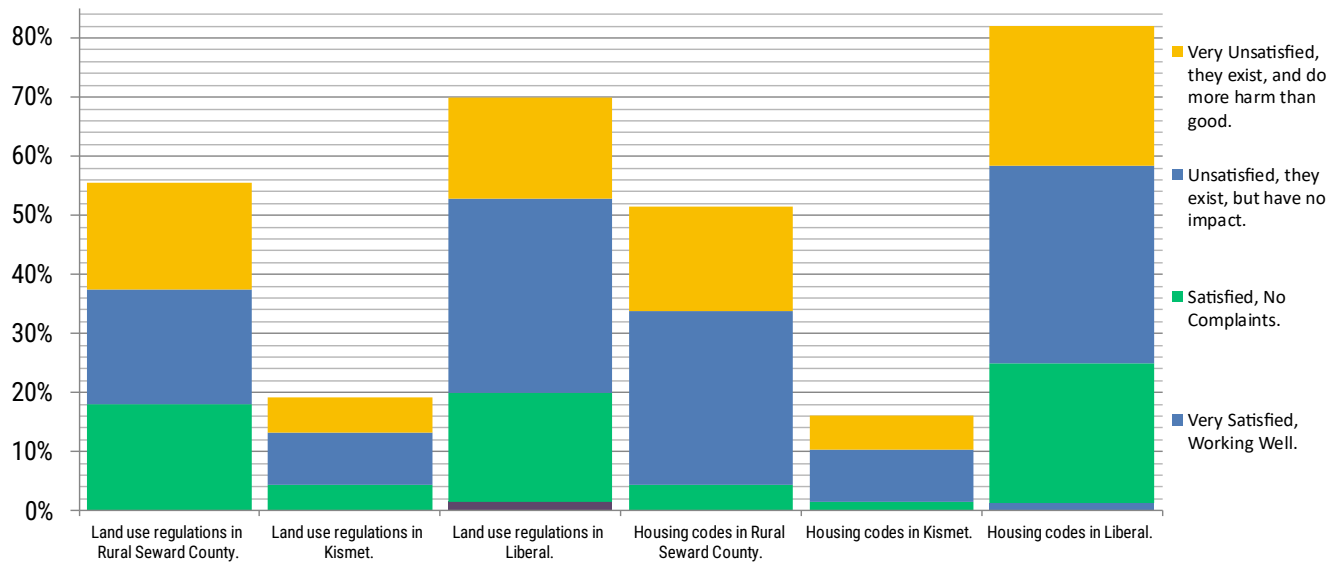
- In contrast, **Kismet and rural Seward County** appear to have a lower perceived rate of vacancy and abandonment—or perhaps a less visible one due to geographic dispersion.
- **Remediation and revitalization efforts** may be particularly well-targeted in Liberal, with potential benefits to housing supply, property values, and community pride.

### Community Satisfaction with Local Regulations

This survey question asked residents of Seward County to rate their satisfaction with how **land use regulations** and **housing codes** are applied in **Rural Seward County, Kismet, and Liberal**. The results reveal a nuanced and mixed perception across the region, with a general lean toward **dissatisfaction or perceived ineffectiveness**, especially in more populated areas.

**Q12: The purpose of housing codes is to establish minimum standards for the safety health, and habitability of residential properties. These regulations help ensure that housing is safe, sanitary, and structurally sound for occupants. The purpose of land use regulations, such as zoning, is to control how land is developed and used to ensure orderly growth, environmental protection, and public welfare. As a resident of Seward County, how satisfied are you with the application of each type of regulation in the county?**

Answered: 74 Skipped: 89



**Liberal stands out as the most critical area**, where land use and housing code regulations appear to be both widely felt and widely questioned. These responses may reflect frustration with inconsistent enforcement, lack of transparency, or misalignment between regulations and community needs.

In contrast, **rural areas and smaller communities like Kismet** show more muted reactions—possibly due to lower regulatory enforcement or limited development pressure.

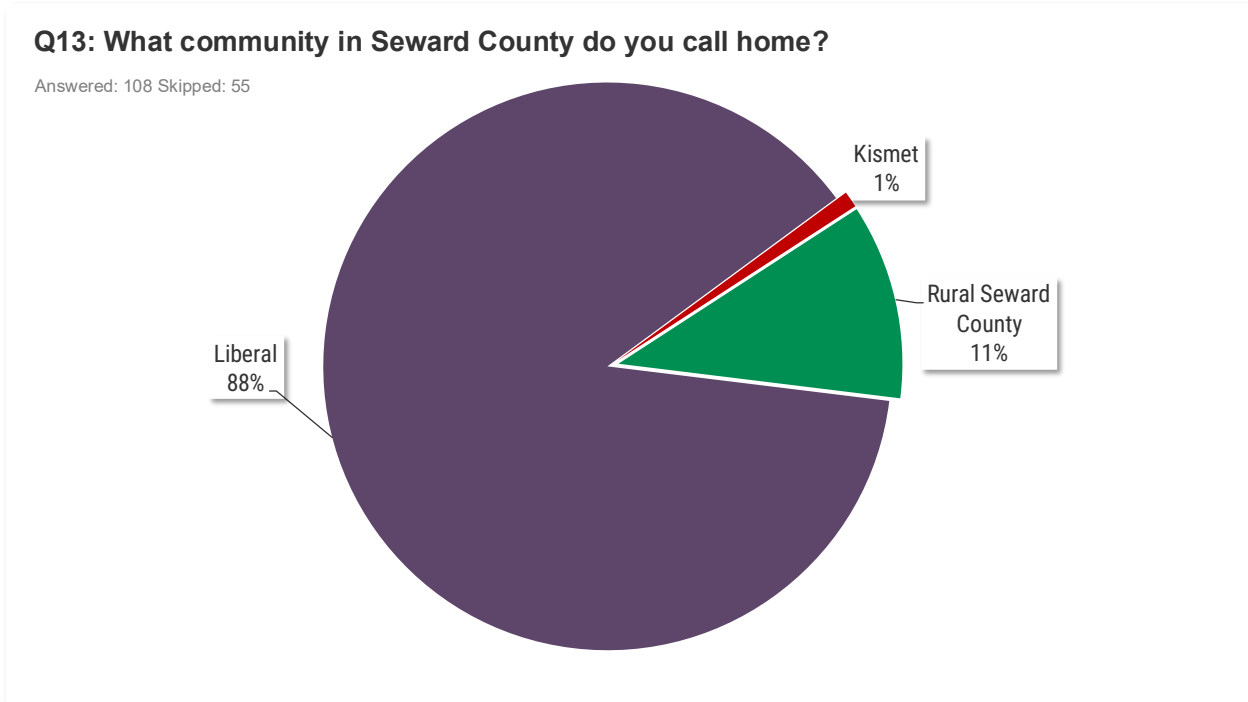
The large proportion of respondents who feel regulations have **"no impact"** suggests a need for greater communication, community education, and potentially revised regulatory strategies that are more transparent, effective, and equitable.

**Respondent Residency Breakdown in Seward County**

Out of **108 individuals** who responded to this question, the vast majority—**88%**—identified **Liberal** as their place of residence. This overwhelming proportion indicates that most of the survey data and perspectives collected are reflective of Liberal’s population and its housing and development dynamics.

A smaller portion, **11%**, reported living in **rural parts of Seward County**, suggesting a moderate level of representation from non-urban residents who may have unique experiences or priorities regarding land use, infrastructure, and housing access.

Only **1%** of respondents indicated that they live in **Kismet**, showing minimal representation from this smaller incorporated community within the county.



This context is important when applying survey insights to broader county-wide decisions, especially in housing development, code enforcement, and community investment.

- **Liberal-centric responses:** Given that nearly nine in ten survey respondents live in Liberal, the results of the housing and regulatory questions are heavily shaped by the needs, conditions, and perceptions in that city.
- **Underrepresentation from Kismet and rural areas:** While present, perspectives from these parts of the county are proportionally small and may not fully capture the diversity of experience in those regions. Any planning or policy conclusions should consider additional outreach or supplemental data collection in those communities to ensure equity in representation.

### Top Reasons Residents Choose to Live in Their Community

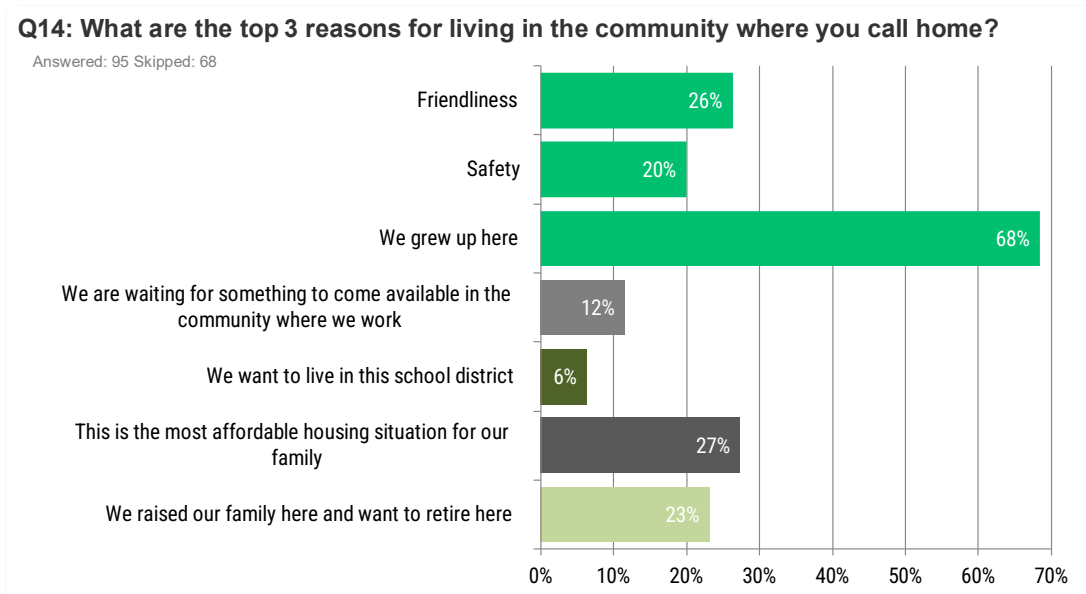
Among the **95 respondents** who answered this question, the most common reason for living in their current community was deeply rooted in **personal history and a sense of belonging**; **68%** of respondents said they live where they do because **“We grew up here”**. This underscores the strong **generational ties and local loyalty** that characterize the community, suggesting that many residents are long-term or lifelong members of the area.

Other frequently cited reasons include:

- **Affordability**, with **27%** stating that **“This is the most affordable housing situation for our family.”** This reflects the practical realities shaping residents' housing choices, especially in the face of broader affordability challenges revealed in the previous survey questions.
- **Friendliness (26%)** and **Safety (20%)** were also important factors, highlighting the value residents place on **social cohesion and community well-being**.
- **23%** said they **raised their family here and want to retire in the area**, reinforcing the theme of long-term commitment to place.

Less commonly selected reasons included:

- **Waiting for housing closer to work (12%)**, which suggests a **mismatch between desired and available housing** for some workers.
- **Wanting to live in a specific school district (6%)**, which, while a smaller group, still points to **education as a factor** in residential decision-making for families with school-age children.



This insight can inform both **housing policy and community engagement efforts**, as planners seek to balance rootedness with accessibility and opportunity.

- These results reveal a strong **emotional and generational attachment to place**, which may serve as an asset in community-based planning and local initiatives.
- However, the fact that affordability is cited nearly as often as friendliness signals that for many, **economic necessity is as much a driver as sentiment**.
- The relatively low share of respondents citing school or proximity to work suggests **potential misalignment** between housing availability and practical daily needs, which could be addressed in future development strategies.

### Top Challenges Facing Residents in Their Current Housing Situation

The responses from **104 participants** reveal significant concerns about the adequacy, affordability, and livability of their current homes. The data points to a combination of **physical housing limitations** and **economic pressures** as the most pressing challenges.

#### Most Frequently Reported Challenges

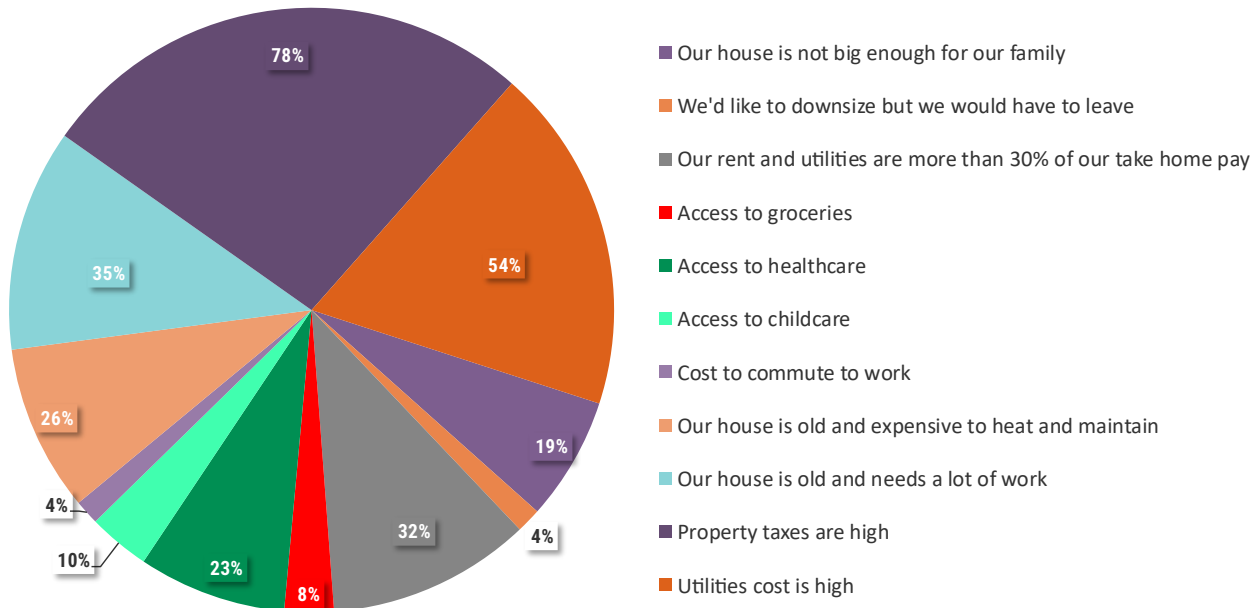
- **“Our house is not big enough for our family”** was the most selected issue, cited by **78%** of respondents. This suggests a widespread **mismatch between household size and available housing**, especially for families needing more space.
- **High utility costs** were the second most cited concern, identified by **54%** of respondents. This highlights the ongoing burden of **monthly living expenses**, especially in homes that may be older or less energy efficient.
- **Housing affordability** continues to be a major theme, with **32%** indicating their **rent and utilities exceed 30% of their take-home pay**, a threshold used to define housing cost burden.
- **35%** of respondents noted that **their house is old and needs a lot of work**, while **23%** said their home is **expensive to heat and maintain**, reinforcing concerns about **aging housing stock** and the cost of upkeep.

#### Additional Notable Challenges

Desire to downsize without having to leave the community (26%) reflects the limited availability of smaller, affordable housing options for current residents looking to stay local. Property taxes were a concern for 19%, and 10% identified the cost of commuting to work as a barrier, particularly relevant in rural or job-scarce areas. Access-related issues were cited by smaller shares: healthcare – 23%; groceries – 8%; and childcare – 4%.

### Q15: What are the top three challenges of living where you call home?

Answered: 104 Skipped: 59



## Community Survey Summary

### 1) General Profile

- **149 total respondents:** Predominantly engaged community members.
- **Strongest identity:** "Local resident interested in my community"—a sign of broad civic interest over stakeholder involvement.
- **Low representation:** Builders, landlords, and direct housing providers are underrepresented, hinting at a possible outreach gap or true demographic absence.

### 2) Housing Affordability & Cost Burden

- Affordability Findings
  - ~ **54%** of respondents spend **over 30% of income** on housing—classified as cost-burdened.
  - ~ Only **16%** are comfortably housed by federal affordability standards.
  - ~ The remainder (**30%**) are on the affordability threshold.
- Implications
  - ~ Indicates widespread housing stress.
  - ~ Calls for **policy interventions** including affordability programs, new affordable units, and financial assistance.

### 3) Housing Search Activity & Outcomes

- Search Behavior
  - ~ 49% actively searched in the last 3 years; 18% searched for someone else.
  - ~ Search activity heavily concentrated in Liberal, less in Rural Seward (33%), and only 9% in Kismet.
- Outcomes
  - ~ 64% were still searching or dissatisfied.
  - ~ 25% found housing within a year; 12% took longer than a year.
  - ~ Points to limited availability, quality, and suitability of housing.

### 4) Housing Demand & Preferences

- Types in Demand
  - ~ **58%** seek **single-family homes to buy**—highlighting strong ownership aspirations.
  - ~ **30%** seek "anything decent" they can afford—indicating **flexibility driven by need**.
  - ~ Low interest in multi-family, rental, or senior-specific housing.
- Policy Guidance
  - ~ Expand affordable ownership options.
  - ~ Increase diversity in housing types (multi-family, senior housing, etc.).

### 5. Barriers to Adequate Housing

- Key Barriers
  - ~ **Income vs. cost mismatch (48%):** Reflects a structural affordability issue.
  - ~ **Predatory practices:** Noted in both ownership (25%) and rentals (17%).
  - ~ Other barriers: Lack of housing for large families, language barriers, but **not transportation**.

### 6) Overcrowding

- Awareness and Experience
  - ~ **58% aware** of overcrowding in other homes.
  - ~ **8%** personally **experience** it.
  - ~ Reflects **visibility**, confirming the mismatch between household size and available housing.



## 7) Identified Housing Needs

- Top Priorities
  - ~ **Workforce housing for sale (71%)** and **rent (49%)**.
  - ~ Low/moderate income housing (52%).
  - ~ Also: semi-permanent, professional, student, and senior housing—though at lower rates.

## 8) Property Vacancy & Abandonment

- **Hotspots**
  - ~ Concentrated in **Liberal**: 32% aware of ≥10 abandoned homes; 18% aware of ≥15 vacant homes.
  - ~ Minimal awareness in **Kismet** or **rural areas**.
  - ~ Points to targeted revitalization needs in Liberal.

## 9) Satisfaction with Local Regulations

- Findings
  - ~ General dissatisfaction, particularly in Liberal
  - ~ Rural areas and Kismet: less concern, possibly due to lower regulation visibility.
  - ~ Many respondents feel **regulations have “no impact”**, indicating a **communication gap**.

## 10) Residency Patterns

- Results heavily reflect **urban-centric concerns**, underlining the need for outreach in rural areas.
  - ~ **88%** of respondents live in **Liberal**.
  - ~ Only 11% are rural and 1% in Kismet.

## 11) Reasons for Living in Current Community

- Top Motivators
  - ~ **68%**: “We grew up here”—showing strong **generational ties**.
  - ~ Affordability (27%), friendliness (26%), and safety (20%) also important.
  - ~ Few cited proximity to work or schools, highlighting **misalignment between housing and daily logistics**.

## 12) Current Housing Challenges

- Most Cited Issues
  - ~ **Inadequate space (78%)**, high utilities (54%), age/condition of housing (35%).
  - ~ **32% exceed 30% income** on rent + utilities.
  - ~ Secondary challenges: desire to downsize, property taxes, and access to services.

## Recommendations for Planning & Policy

### 1) Expand Affordable & Workforce Housing:

- a) Align with income levels cited: \$30K-\$90K household ranges.
- b) Prioritize both ownership and rental supply.

### 2) Increase Housing Diversity:

- a) Especially for seniors, students, and low-income groups.
- b) Add larger units for families.

### 3) Address Market Practices:

- a) Regulate predatory sales/rental practices.
- b) Promote fair housing policies.

### 4) Support Housing Upgrades & Utility Relief:

- a) Weatherization and renovation incentives.
- b) Energy efficiency programs to lower monthly costs.

### 5) Target Revitalization in Liberal:

- a) Focus on abandoned and vacant properties to expand supply and enhance neighborhood appeal.

### 6) Improve Communication & Engagement:

- a) On local regulations and available housing services.
- b) Particularly in underrepresented rural areas.





## Employer Survey

To better understand the impact that housing shortages are having on employers in Seward County, an employer focused survey was also conducted.

### Employer Participants' Perception

Six local employers, collectively representing or overseeing approximately 100 workers in Seward County, participated in the survey.

The following provides a detailed, theme-based comparison of the Seward County Resident and Employer Housing Survey results, highlighting key areas of alignment, divergence, and implications for future planning.



## 1. HOUSING AFFORDABILITY CHALLENGES

### Resident Survey

- **54%** spend **over 30%** of income on housing → considered **cost-burdened**.
- Another **30%** are right at the threshold.
- Most affordability strain is among renters and lower-income homeowners.

### Employer Survey

- Employees earning **\$15–\$25/hour** struggle most with housing.
- Employers report these wage ranges can afford **\$500–\$1,000/month** max in housing costs.

### Alignment

- Both groups identify a major **affordability gap** for the working class.
- Indicates a **shared understanding** of financial strain in accessing suitable housing.

## 2. WORKFORCE HOUSING DEMAND

### Resident Survey

- **71%** cited need for **workforce housing for sale**, and **49%** for rent.
- Top-priority income ranges: **\$30K–\$90K per household**.

### Employer Survey

- Difficulty recruiting and retaining employees in **\$15–\$25/hr** jobs (roughly \$31K–\$52K annually).
- Employers cite **housing as a barrier to growth and hiring**.

### Alignment

- Workforce housing is the top priority in **both** surveys.
- Demand is particularly acute for **mid-range earners** — not low-income, but also not high-income.

## 3. HOUSING AVAILABILITY & SEARCH OUTCOMES

### Resident Survey

- **64%** of those searching were unsatisfied or still searching.
- Strong demand in Liberal; very limited interest or awareness in Kismet or rural areas.

### Employer Survey

- **Businesses located in Liberal** serve primarily local residents.
- **Recruitment is hindered** by lack of suitable housing for potential employees.

### Alignment

- Both employers and residents face a **shortage of adequate housing**, particularly in Liberal.
- Reinforces the **need for new inventory** that meets size, location, and quality expectations.

#### 4. HOUSING QUALITY & UTILITY BURDENS

##### Resident Survey

- **78%** say their home is not big enough.
- **54%** report **high utility costs**; **35%** say homes are old/need repair.

##### Employer Survey

- Doesn't directly address quality, but indicates affordability is not just about rent — **total housing costs** (including utilities and maintenance) matter.

##### Indirect Alignment

- Utility and quality concerns indirectly affect what residents can afford — an issue for employers reliant on **financially stable employees**.

#### 5. GEOGRAPHIC CONTEXT & REPRESENTATION

##### Resident Survey

- **88%** live in **Liberal**, with little representation from Kismet or rural Seward.
- Liberal also had highest awareness of **abandoned properties**.

##### Employer Survey

- All respondents are **based in Liberal** and primarily serve that area.
- Most employees also live in Liberal.

##### Strong Alignment

- Confirms that **Liberal is the central housing and economic hub**.
- Highlights **urban-centric challenges** while rural voices remain underrepresented.

#### 6. FUTURE WORKFORCE NEEDS

##### Resident Survey

- Limited direct insight into future population growth or change.

##### Employer Survey

- Businesses anticipate **retirements in the next 3-5 years** → need to attract new hires.

##### \*\*\*Planning Opportunity

- Future workforce housing needs can be **proactively addressed** through development strategies, informed by both current and projected demands.

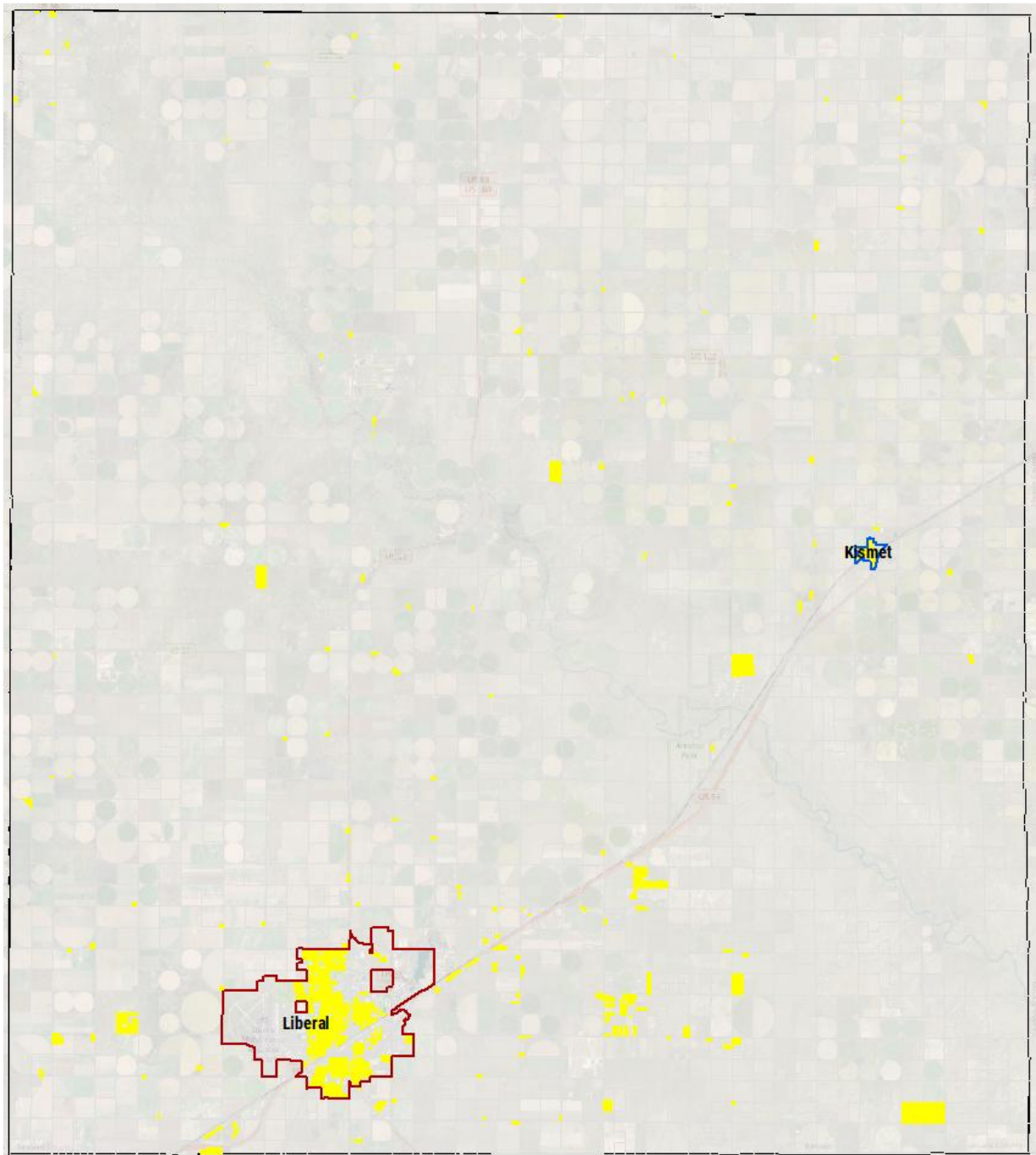
#### Summary of Aligned Survey Themes

Theme	Resident Survey	Employer Survey	Alignment
<b>Housing Affordability</b>	High-cost burden across income levels	Wage-based affordability thresholds	✓
<b>Workforce Housing Demand</b>	Most critical need identified	Barrier to hiring/growth	✓
<b>Housing Market Challenges</b>	Long search times, dissatisfaction	Persistent job vacancies linked to housing	✓
<b>Housing Condition &amp; Utilities</b>	Utility cost & aging stock burdens	Total cost matters	✓ (indirect)

**MEASURING HOUSING DEMAND**

The previous portion focused on community engagement and resident input into the Study. The following pages are focused on quantifying the demand for housing in Seward County.

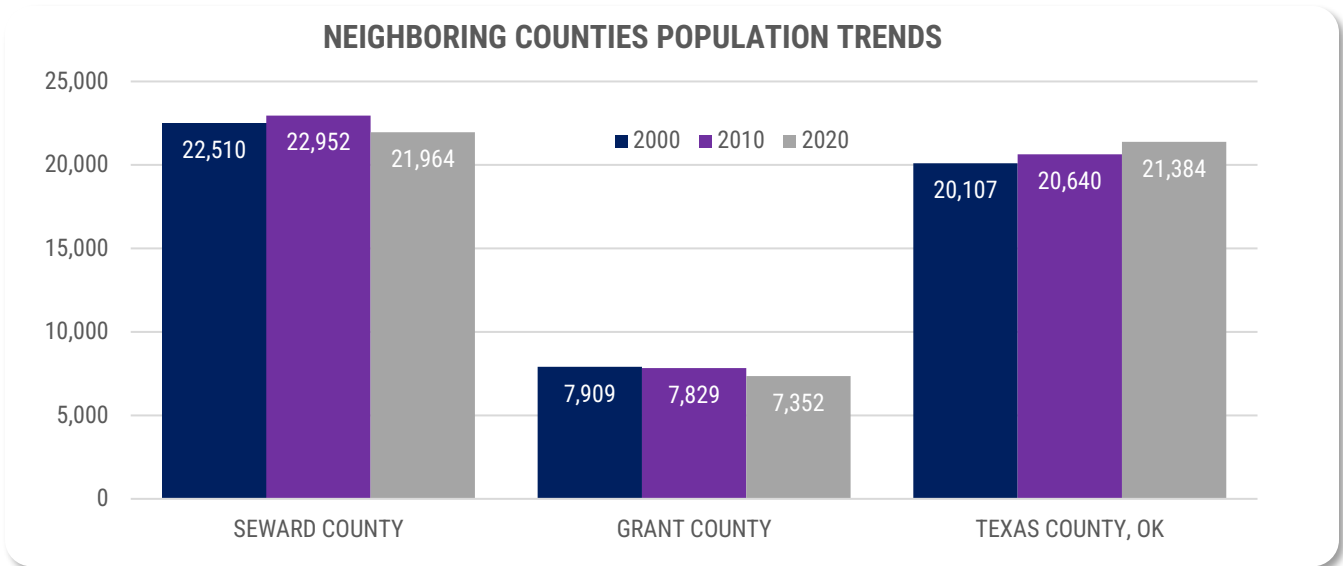
The map provided below shows the geographic distribution of housing in the County, with every yellow shape representing a residential parcel. According to the Seward County Appraiser, 95% of the county's housing stock is in Liberal. Therefore, the policies of the City of Liberal plan an important role in the county's overall well-being as it pertains to housing adequacy and availability.



## PROJECTED POPULATION GROWTH

### Regional Population Trends

Over the past three decennial censuses, the population dynamics of the region have shown distinct patterns. Grant County experienced a decline, losing over 557 residents during this period. Texas County, Oklahoma saw its population increase significantly, increasing its population by 1,277 residents. Meanwhile, Seward County remained relatively stable, experiencing a slight decrease of 546 residents since the year 2000. When compared to regional communities, Seward County has managed to maintain a relatively stable population trend.



**TABLE 2.1a GROWTH RATE NEIGHBORING COUNTIES**

	2000	2010	ANNUAL GROWTH RATE, 2000-2010	2020	ANNUAL GROWTH RATE, 2010-2020
<b>SEWARD COUNTY</b>	<b>22,510</b>	<b>22,952</b>	<b>0.20%</b>	<b>21,964</b>	<b>-0.43%</b>
<b>MEAD COUNTY</b>	4,631	4,575	-0.12%	4,055	-1.14%
<b>HASKELL COUNTY</b>	4,307	4,256	-0.12%	3,780	-1.12%
<b>GRANT COUNTY</b>	7,909	7,829	-0.10%	7,352	-0.61%
<b>STEVENS COUNTY</b>	5,463	5,724	0.48%	5,250	-0.83%
<b>TEXAS COUNTY, OK</b>	20,107	20,640	0.27%	21,384	0.36%
<b>BEAVER COUNTY, OK</b>	5,857	5,636	-0.38%	5,049	-1.04%

SOURCE: 2000, 2010 & 2020 DECENNIAL CENSUS

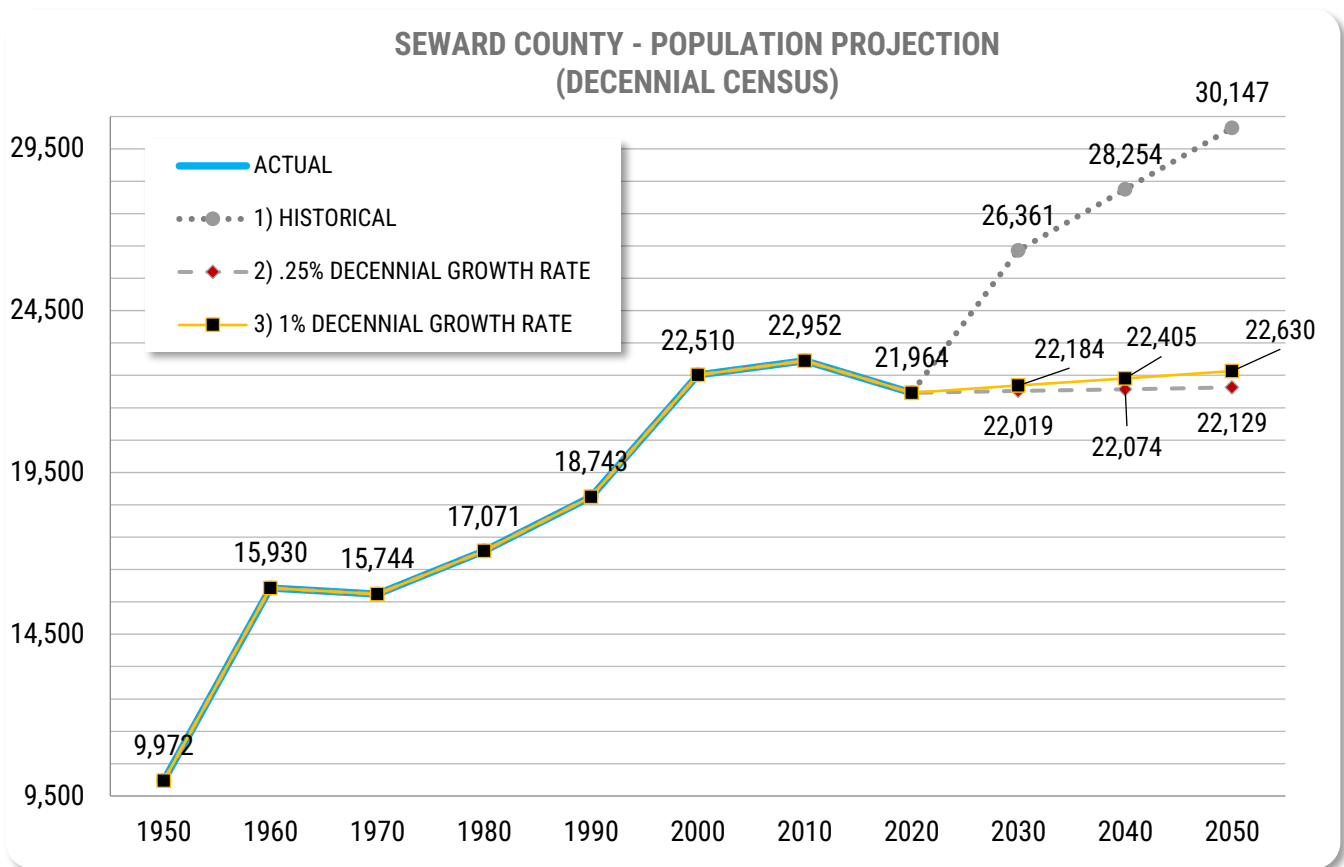
### Population Projection

A population projection model helps with realistic, data-driven housing planning. It ensures that a countywide housing study is not responding only to current needs but also anticipating future demand.

The historical population growth chart on the previous page displays that Seward County has continued to grow steadily and has reached its peak with 22,952 residents in 2010.

The population projection that will guide the following portions of the Study was based on three assumptions:

- 1) HISTORICAL: The county’s population pattern repeats the same pattern as the past 100 years.
- 2) .25% ANNUAL GROWTH RATE: The county experiences a slight and steady growth of .25% annually.
- 3) 1% ANNUAL GROWTH RATE: The county’s population pattern will experience a 1% annual growth rate.



If scenario 2 plays out, the population of Seward County will grow to 22,129 residents by 2050. Each of the scenarios predicts an increase in the county’s total population in the next decade.

- Scenario 1 (historic) would produce an **additional 8,183 residents** by 2050.
- Scenario 2 (.25% decennial growth) would produce an **additional 165 residents** by 2050.
- Scenario 3 (.5% decennial growth) would produce an **additional 666 residents** by 2050.

## HOUSEHOLD SIZE

### AMERICAN COMMUNITY SURVEY (ACS) HOUSEHOLD SIZE ESTIMATE

The chart below is based on estimates from the 2020 U.S. Census American Community Survey (ACS). The Decennial Census and the American Community Survey (ACS) are both ways the government collects information about people living in the United States, but they are different in the following ways.

#### The Decennial Census:

- Happens every 10 years.
- Counts everyone living in the U.S.
- Asks just a few basic questions, like how many people live in your home, their age, and race.
- Helps decide things like how many seats each state gets in Congress.
- 

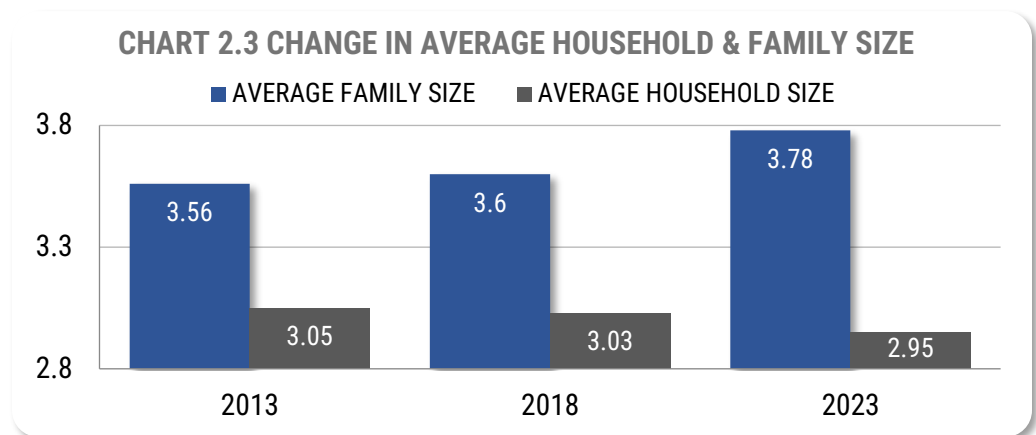
#### American Community Survey (ACS):

- Happens every year.
- Only goes to a small group of people (not everyone).
- Asks more detailed questions, like what jobs people have, how much money they make, and how far they travel to work.
- Helps communities plan things like schools, roads, and hospitals.

The Census defines a **family** as any two or more people (not necessarily including a householder) residing together and related by birth, marriage, or adoption.

A **household** consists of one or more persons

residing together who may or may not be related by birth, marriage, or adoption. Multiple families can be residing in the same household.



According to the data from the census, family size grew while household size shrank between 2000 and 2010.

This inverted relationship between growing family size and shrinking household size suggests:

- 1) **Polarization of living arrangements:** The community may be diverging into two main groups—small/non-family households and larger, traditional family units.
- 2) **Urbanization or gentrification:** Often brings more young professionals or elderly living alone (shrinking households), while established or incoming family units might be larger.
- 3) **Housing and planning impact:** May signal a need for diverse housing stock—smaller units for singles and larger homes for growing families.

#### Occupied Units Household Size Estimation:

Based on the ACS household size data provided, the predictions presented on the following page will utilize the **2.95 Average Household Size**.

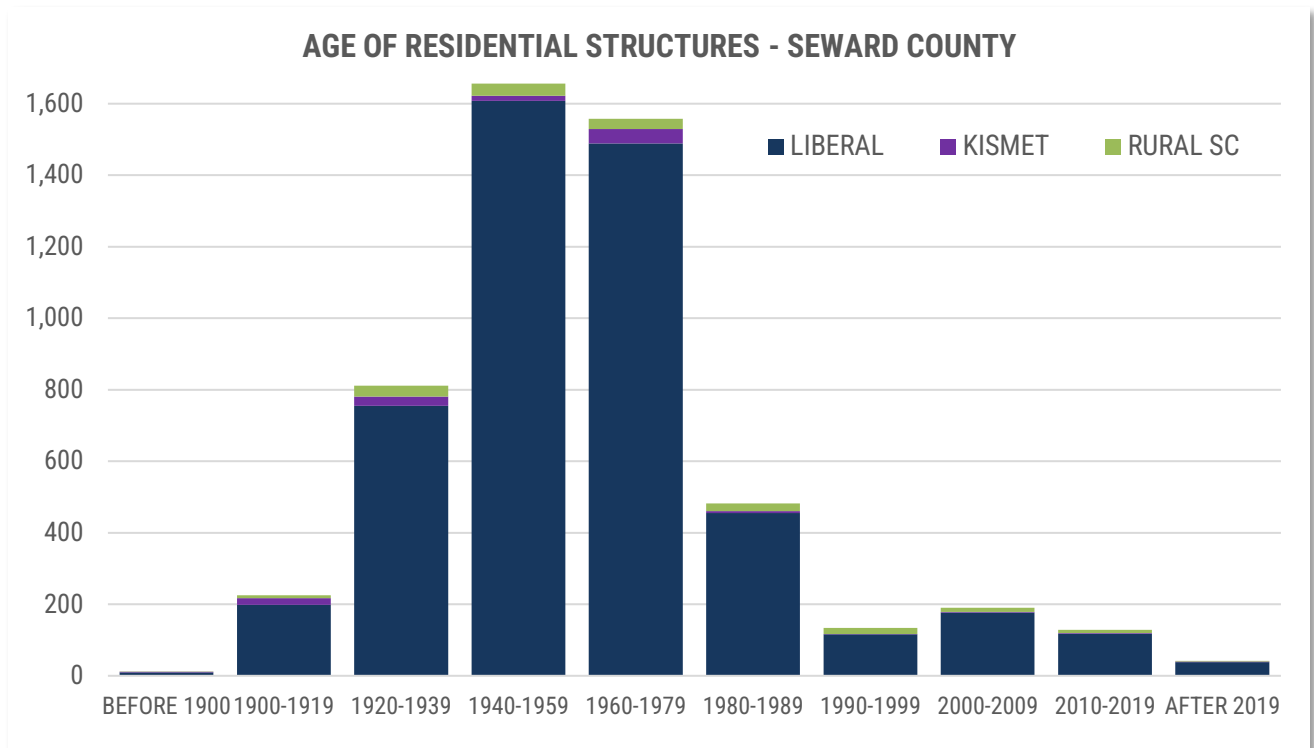


**PROJECTED HOUSING NEEDS**

**HOUSING STRUCTURE REPLACEMENT**

According to residential property information provided by the Seward County Appraiser, more than half (51%) of the residential structures in Seward County were built prior to 1939.

AGE OF RESIDENTIAL STRUCTURES - SEWARD COUNTY					
	LIBERAL	KISMET	RURAL SC	TOTAL	% OF TOTAL
<b>BEFORE 1900</b>	10	1	1	12	0%
<b>1900-1919</b>	198	19	8	225	4%
<b>1920-1939</b>	755	26	30	811	15%
<b>1940-1959</b>	1,608	14	34	1,656	32%
<b>1960-1979</b>	1,489	40	29	1,558	30%
<b>1980-1989</b>	455	6	21	482	9%
<b>1990-1999</b>	116	1	17	134	3%
<b>2000-2009</b>	177	2	11	190	4%
<b>2010-2019</b>	118	2	9	129	2%
<b>AFTER 2019</b>	38	2	2	42	1%
<b>TOTAL</b>	4,964	113	162	5,239	100%



This Study considers the number of units needed to accommodate future residents **AND** the number of units required to replace the city’s aging housing stock.

A housing unit’s useful life is approximately 100 years. With half of its housing stock built before 1939, the county should replace 1% of its housing stock yearly to maintain its population.

Therefore, to **maintain its current housing stock**, the city would need to replace roughly 62 units per year (1% of 6,171 residential units). Based on this simple formula, the city would need to replace roughly 926 units by the end of 2040.

The scenarios below consider the number of units the city would need to replace aged housing units **AND** add new housing units based on the level of growth it could achieve.

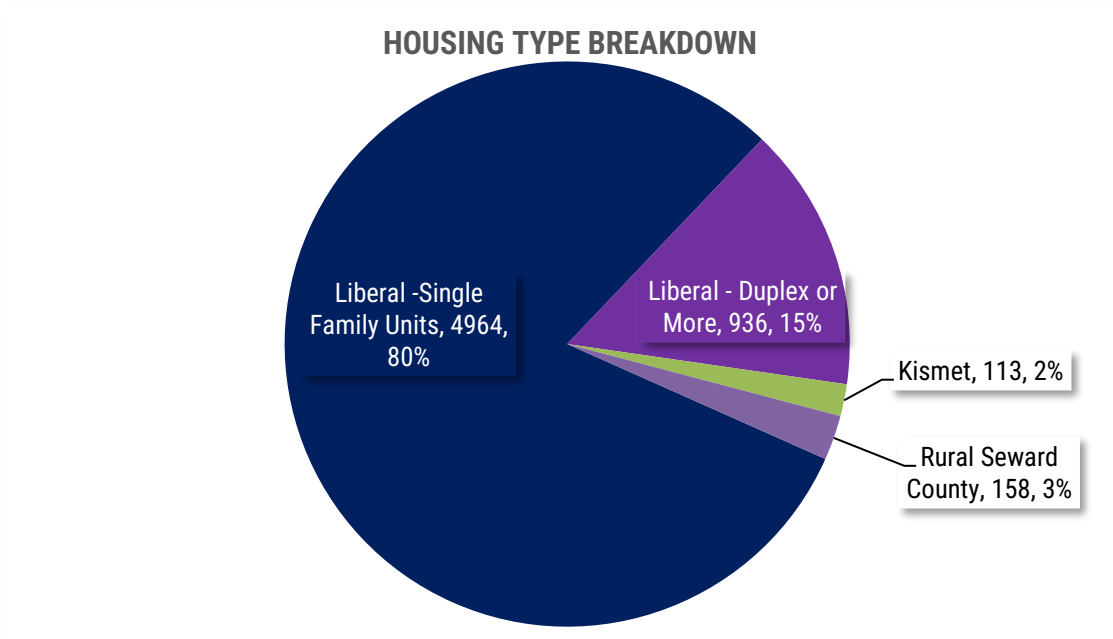
**Growth Scenario Goals - Explanation**

**Growth Scenarios:** The growth scenarios on the following page are based on the Population Projection graph on page 34 and consider a 15-year planning period:

- A) Historical growth rate:** additional 6,290 residents by 2040 (total population:28,254)
- B) .25% decennial growth rate:** additional 110 residents by 2040 (total population: 22,074)
- C) 1% decennial growth rate:** additional 441 residents by 2040 (total population: 22,405)

**Estimated Household (HH) Size:** 2.95.

**Multi-Family (MF) vs. Single Family (SF):** The chart below is based upon information provided by the county appraiser and the City of Liberal. The “duplex or more” category represents residential structures that have more than one housing unit under the same roof – MF units. Based on his data, the county’s MF to SF ratio is **15%**. Therefore, the growth scenarios also plan to include the addition of 28% MF units of total housing units. This housing breakdown also assumes there are **6,171** housing units in Seward County.



**Growth Scenario Goals – Tables**

A) PROJECTED NEED FOR HOUSING UNITS BY 2040 - HISTORICAL GROWTH RATE	
AGED UNIT REPLACEMENT (62 UNITS X 15 YEARS: 2025-2040)	926
+NEW UNITS NEEDED TO ACCOMMODATE GROWTH BY 2040 (6,290/2.95)	2,132
<b>TOTAL NEW UNITS NEEDED BY 2040</b>	<b>3,058</b>
- SINGLE FAMILY RESIDENTIAL UNITS NEEDED (85% OF HOUSING BREAKDOWN)	2,600
- MULTI FAMILY RESIDENTIAL UNITS NEEDED (15% OF HOUSING BREAKDOWN)	458

Units needed/year over the next 15 years:  
 $2,600 \text{ SF} + 458 \text{ MF} = 3,058/15 = 204 \text{ units/year}$   
**173 SF units/year + 31 MF units/year**

B) PROJECTED NEED FOR HOUSING UNITS BY 2040 -.25% GROWTH RATE	
AGED UNIT REPLACEMENT (62 UNITS X 15 YEARS: 2025-2040)	926
+ NEW UNITS NEEDED TO ACCOMMODATE GROWTH BY 2040 (110/2.95)	37
<b>TOTAL NEW UNITS NEEDED BY 2040</b>	<b>963</b>
- SINGLE FAMILY RESIDENTIAL UNITS NEEDED (85% OF HOUSING BREAKDOWN)	819
- MULTI FAMILY RESIDENTIAL UNITS NEEDED (15% OF HOUSING BREAKDOWN)	144

Units needed/year over the next 15 years:  
 $819 \text{ SF} + 144 \text{ MF} = 963/15 = 64 \text{ units/year}$   
**55 SF units/year + 9 MF units/year**

C) PROJECTED NEED FOR HOUSING UNITS BY 2040 -1% GROWTH RATE	
AGED UNIT REPLACEMENT (62 UNITS X 15 YEARS: 2025-2040)	926
+ NEW UNITS NEEDED TO ACCOMMODATE GROWTH BY 2040 (441/2.95)	149
<b>TOTAL NEW UNITS NEEDED BY 2040</b>	<b>1,075</b>
- SINGLE FAMILY RESIDENTIAL UNITS NEEDED (85% OF HOUSING BREAKDOWN)	914
- MULTI FAMILY RESIDENTIAL UNITS NEEDED (15% OF HOUSING BREAKDOWN)	161

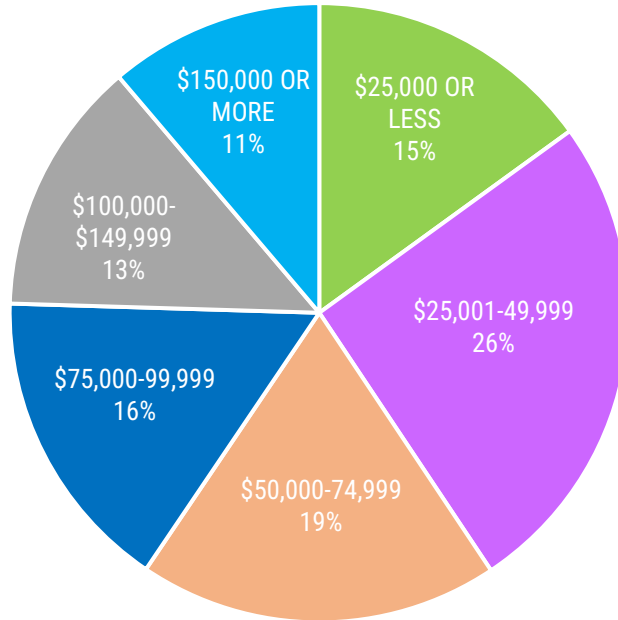
Units needed/year over the next 15 years:  
 $914 \text{ SF} + 161 \text{ MF} = 1,075/15 = 72 \text{ units/year}$   
**61 SF units/year + 11 MF units/year**



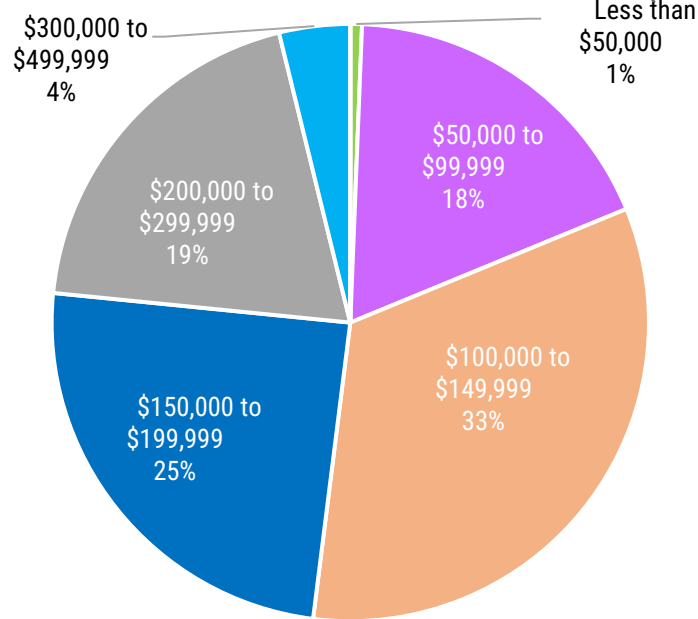
### HOME VALUES AND HOUSEHOLD INCOMES

The estimated values of housing units in Seward County are provided below and are utilized to determine affordability and price points of future units. This Study makes a general assumption that home value should be no more than double the total household income. For instance, if a family's household income is \$50,000, then the value of their home should be approximately \$100,000. Following this guide, the charts below should be reflective.

**SEWARD COUNTY ESTIMATED HOUSEHOLD INCOME RANGES (ACS)**



**SEWARD COUNTY 2020 ESTIMATED HOME VALUES (ACS)**



**ESTIMATE HOUSING AFFORDABILITY-ACCOMMODATE PROJECTED GROWTH**

The table below is based upon the estimates on the previous page and the income ranges of the county’s current population. If the current income breakdown of the county’s population remains the same, the table below will assist with determining the price points needed for the new and replaced housing.

For instance, in Scenario 2, the 2040 population will be 22,074 residents. Dividing that number by the Average Household Size of 2.95, the total need for housing units in Seward County will be 7,483 units.

Therefore, the goal would be to have:

- 1,122 units affordable to households earning less than \$25,000;
- 1,946 units for households earning \$25,001-\$49,999;
- 1,422 units for those earning \$50,000-\$74,999;
- 1,197 units for \$75,000-\$99,999;
- 973 units for households earning \$100,000-149,999; and
- 823 units for households earning more than \$150,000.

<b>SEWARD COUNTY TOTAL ESTIMATED UNITS NEEDED BY 2040 (TO ACCOMMODATE PROJECTED GROWTH)</b>				
		<b>TOTAL # OF HOUSEHOLDS (EXISTING + GROWTH)</b>		
		1) HISTORICAL	2) 0.25%	3) 1%
<b>INCOME RANGE</b>	<b>% OF HOUSEHOLDS</b>	9578	7483	7595
\$25,000 OR LESS	15%	1437	1122	1139
\$25,001-49,999	26%	2490	1946	1975
\$50,000-74,999	19%	1820	1422	1443
75,000-99,999	16%	1532	1197	1215
\$100,000-\$149,999	13%	1245	973	987
\$150,000 OR MORE	11%	1054	823	835

SOURCE: ACS 2021, FIVE RULE Rural Planning



**Estimate Housing Affordability-accommodate CURRENT POPULATION**

Data collected from Seward County, City of Kismet, and City of Liberal was utilized to complete a housing affordability estimate for 6,171 housing units in Seward County today. An explanation of the columns in each table is provided below:

**Column A - HOUSEHOLD INCOME-** Grouped in the same manner as the U.S. Census Bureau American Community Survey (ACS)

**Column B - # OF HOUSEHOLDS TODAY-** ACS estimates obtained for this study provided a breakdown of household incomes in Seward County.

The percentages provided by ACS were multiplied by the total number of occupied housing units provided by the city utilities department.

For instance, ACS estimated that 15% of households in the county have a total household income of <\$25,000. Multiplying 15% by the total number of housing units (6,171) provides an estimate of the total number with a household income of <\$25,000. This results in an estimate of 926 households.

**Column C - AFFORDABLE HOUSING VALUE RANGE-** Due to variable factors such as personal budgets, interest rates, and personal credit scores, the value of a home that is affordable to a household is very difficult to predict. However, this analysis assumes that a household can afford to rent or own a home that is valued at roughly double its annual income.

For instance, a household earning \$50,000 per year should be able to afford housing that is valued at \$100,000.

**Column D - OF EXISTING UNITS AVAILABLE TODAY-** The ACS estimates obtained for this study provided a breakdown of the value of residential structures in Seward County. The percentages provided by ACS were multiplied by the total number of residential structures in the county

For instance, ACS estimated .6% of housing units (39) are valued at <\$50,000.

**Column E-SHORTAGE/SURPLUS-** The shortage/surplus is estimated by subtracting the total number of households that can afford a specific housing value from the total number of units at that value that are currently in the community:

TOTAL UNITS VALUED AT <\$50,000 IN SEWARD COUNTY	926
-TOTAL HOUSEHOLDS IN SEWARD COUNTY EARNING <\$25,000	39
<b>SHORTAGE/SURPLUS OF HOUSING UNITS VALUED &lt;\$50,000</b>	<b>-887</b>

This analysis estimates that the county today has a shortage of units that are affordable for a household earning less than \$25,000 per year. On the following page, the overall affordability table identifies a shortage of units that for every income range EXCEPT households earning \$50,000-\$99,000/year.



**Affordability Analysis-ACS**

The affordability analysis below was completed using ACS data provided by the U.S. Census Bureau. The housing count and occupancy was estimated by efforts from this Study.

Data in columns B and D are based upon percentages provided by the ACS and multiplied by the total number of occupied households provided by the housing count and occupancy estimated by efforts from this Study. A summary and implications from this affordability analysis are discussed below.

HOUSING UNITS AFFORDABILITY FOR EXISTING POPULATION-SEWARD COUNTY				
A	B	C	D	E
HOUSEHOLD INCOME	# OF HOUSEHOLDS TODAY	AFFORDABLE HOUSING VALUE RANGE	# OF EXISTING UNITS AVAILABLE TODAY	GAP/SURPLUS
\$25,000 OR LESS	926	<\$50,000	39	-887
\$25,001-49,999	1,604	\$50,000-100,000	1,120	-484
\$50,000-99,999	2,160	\$100,000-200,000	3,567	1,407
\$100,000 OR MORE	1,481	>\$200,000	1,445	-36

Summary:

**1. Major Shortage for Lower-Income Households**

- Households earning **≤\$25,000** face a critical deficit of **887 housing units** in their affordability range. Only **39 homes** exist for 926 households.
- This group is most vulnerable to **housing insecurity, overcrowding, and cost burdens** (spending >30% of income on housing).
- Many in this group may end up renting homes above their affordability range or live in substandard housing.

**2. Affordability Strain for Working-Class Households**

- The **\$25,001–49,999** bracket has a **deficit of 484 units**, indicating substantial housing stress for working families, entry-level workers, and service industry employees.
- These households may face rising competition for limited homes, leading to **price inflation**, potential displacement, or delayed homeownership.

**3. Surplus for Middle-Income Earners**

- Households earning **\$50,000–99,999** have access to a **surplus of 1,407 homes**, suggesting this is the **most well-served income group** in the current housing market.
- It provides room for **mobility and homeownership**, potentially boosting **economic stability** and allowing families in this group to build **equity**.

**4. Balanced Market for High-Income Households**

- Households earning **\$100,000+** face a minor shortfall of **36 units**, which is relatively negligible.
- This suggests that high-income earners are largely **well-served** and may even compete with middle-income earners for homes priced under \$200K.



Broader Implications:

**1) Housing Mismatch**

- The data reflects a **housing mismatch**, where supply is concentrated in ranges unaffordable to a large portion of the population.
- **Over 2,500 households** (in the two lowest brackets) are underserved, while a surplus exists for fewer middle-income households.

**2) Economic Impact**

- Low- and moderate-income families may be **forced into cost-burdened situations**, limiting their ability to save, invest, or engage in the local economy.
- This mismatch can strain social services, **increase homelessness risk**, and reduce workforce stability for local employers.

**3) Equity & Access**

- Without intervention, the **housing access gap will widen**, as only those who can afford surplus housing will benefit from property appreciation and stability.



### RESIDENTIAL VACANCY RATES

According to 2023 ACS estimates, more than 500 residential structures in the county are currently vacant and have no identified future use.

These "lost" vacant units present a significant opportunity within a broader housing strategy for Seward County.

Many respondents in the countywide survey noted awareness of multiple properties that have remained vacant with no signs of future occupancy.

The maps on the following page, drawn from the County Appraiser's data, illustrate the age and condition of these structures in Liberal and Kismet.

At the time of this study, new housing starts were underway in several neighborhoods, with these units expected to primarily serve working households earning over \$50,000-\$100,000 annually.

However, the most acute housing shortage exists for households earning less than \$50,000 per year.

A targeted strategy to address this gap involves focusing on older, deteriorated, and long-vacant homes in Liberal and Kismet.

Reinvesting in and rehabilitating these structures would not only provide affordable housing options for low-income households but also help recover the value of past infrastructure investments in these neighborhoods.

Moreover, activating these units could play a role in alleviating the overcrowding issues identified through the community survey.

Residential Vacancy Rate - Liberal		
	Total	Percent of Total
Total Occupied Units	6,386	86.9%
Total Vacant Units	963	13.1%
Total Units	7,349	100%
For rent	279	3.8%
Rented, not occupied	88	1.2%
For sale only	92	1.3%
Sold, not occupied	0	0.0%
For seasonal, recreational, or occasional use	27	0.4%
For migrant workers	0	0.0%
Other vacant	477	6.5%

2023 ACS

Residential Vacancy Rate - Kismet		
	Total	Percent of Total
Total Occupied Units	174	95.6%
Total Vacant Units	8	4.4%
Total Units	182	100.0%
For rent	0	0.0%
Rented, not occupied	0	0.0%
For sale only	0	0.0%
Sold, not occupied	0	0.0%
For seasonal, recreational, or occasional use	0	0.0%
For migrant workers	0	0.0%
Other vacant	8	4.4%

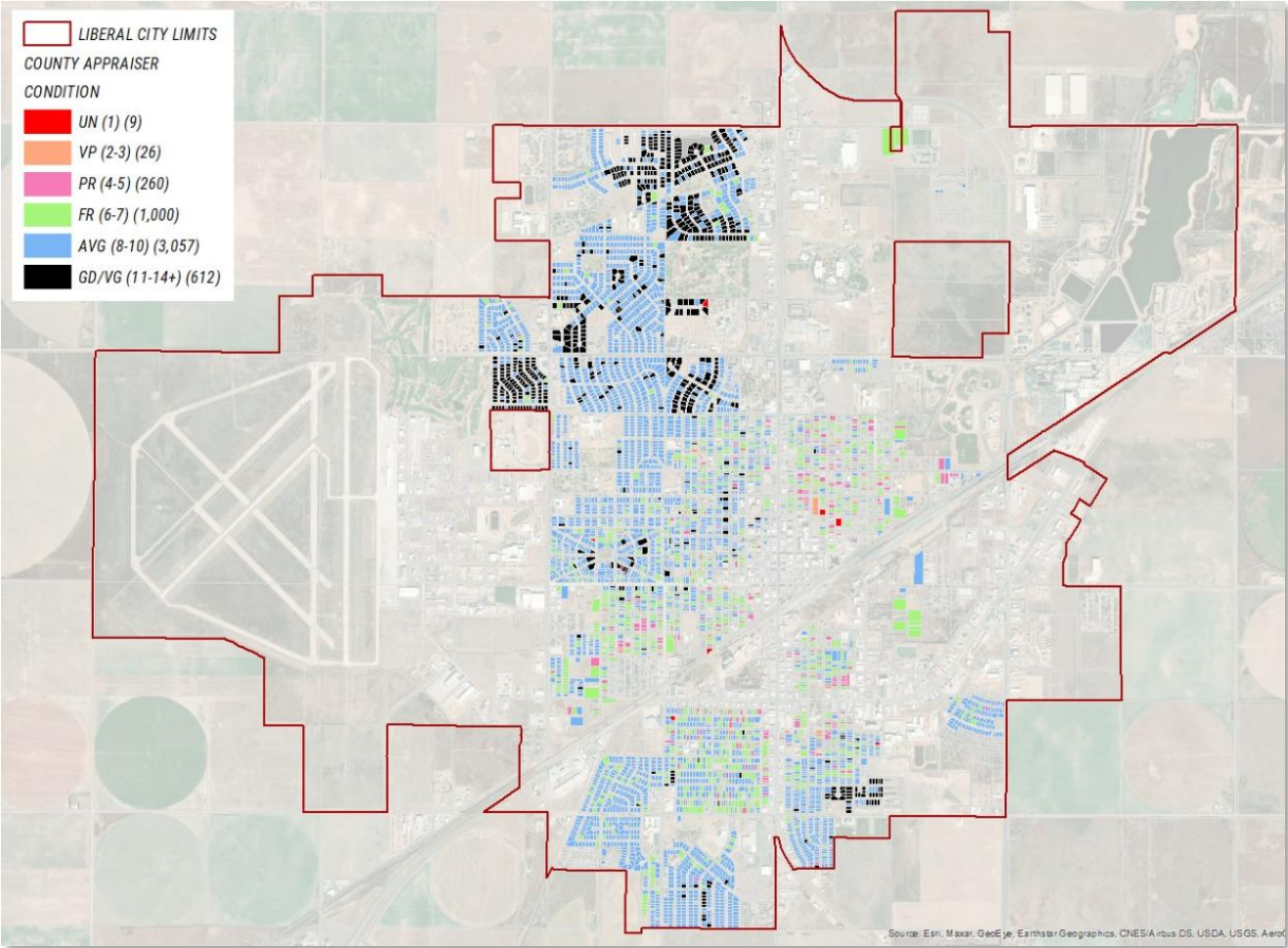
2023 ACS

Residential Vacancy Rate - All of Seward County		
	Total	Percent of Total
Total Occupied Units	7,208	98.1%
Total Vacant Units	1,091	14.8%
Total Units	8,299	113%
For rent	291	4.0%
Rented, not occupied	88	1.2%
For sale only	92	1.3%
Sold, not occupied	0	0.0%
For seasonal, recreational, or occasional use	38	0.5%
For migrant workers	29	0.4%
Other vacant	582	7.9%

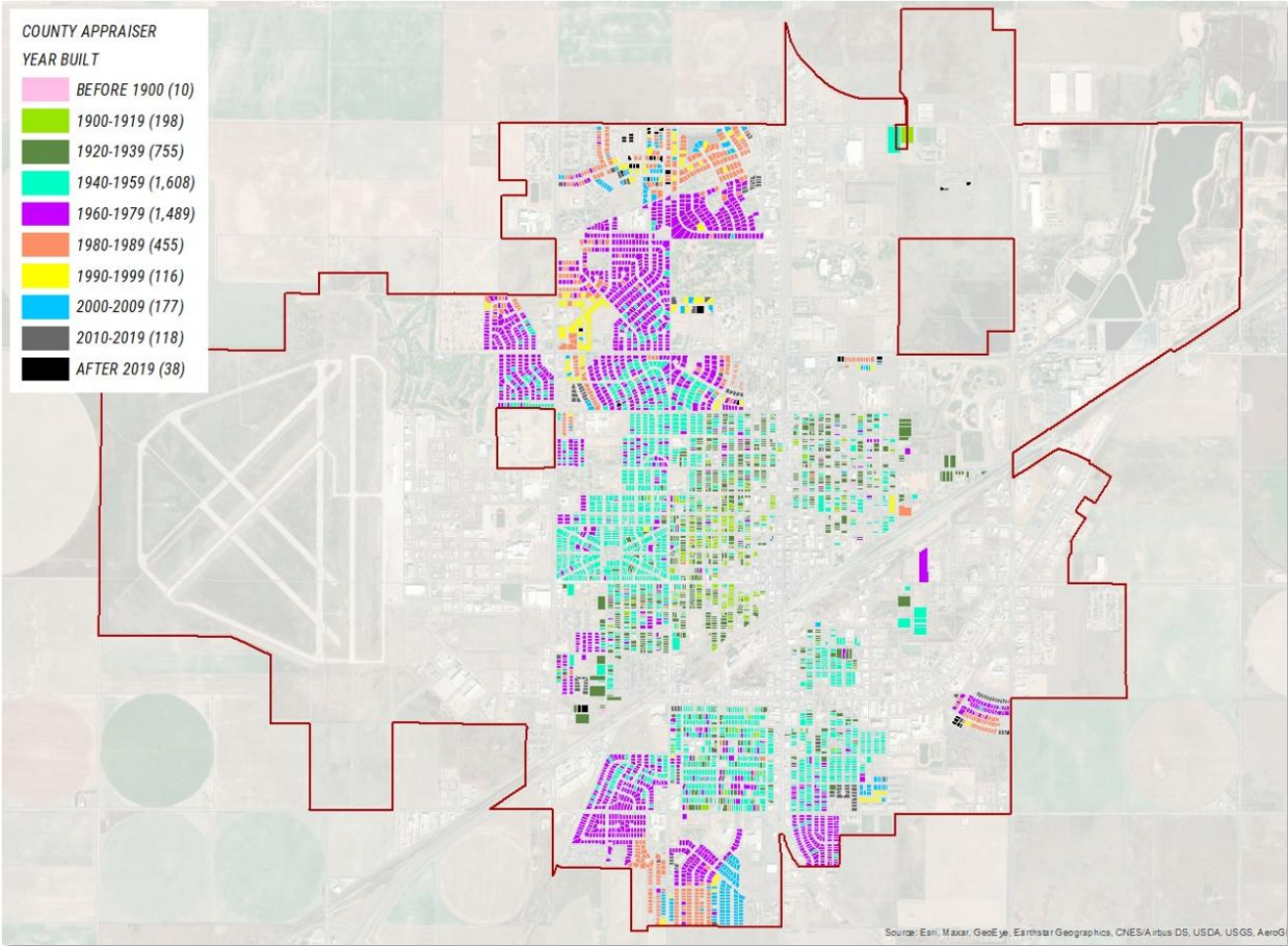
2023 ACS



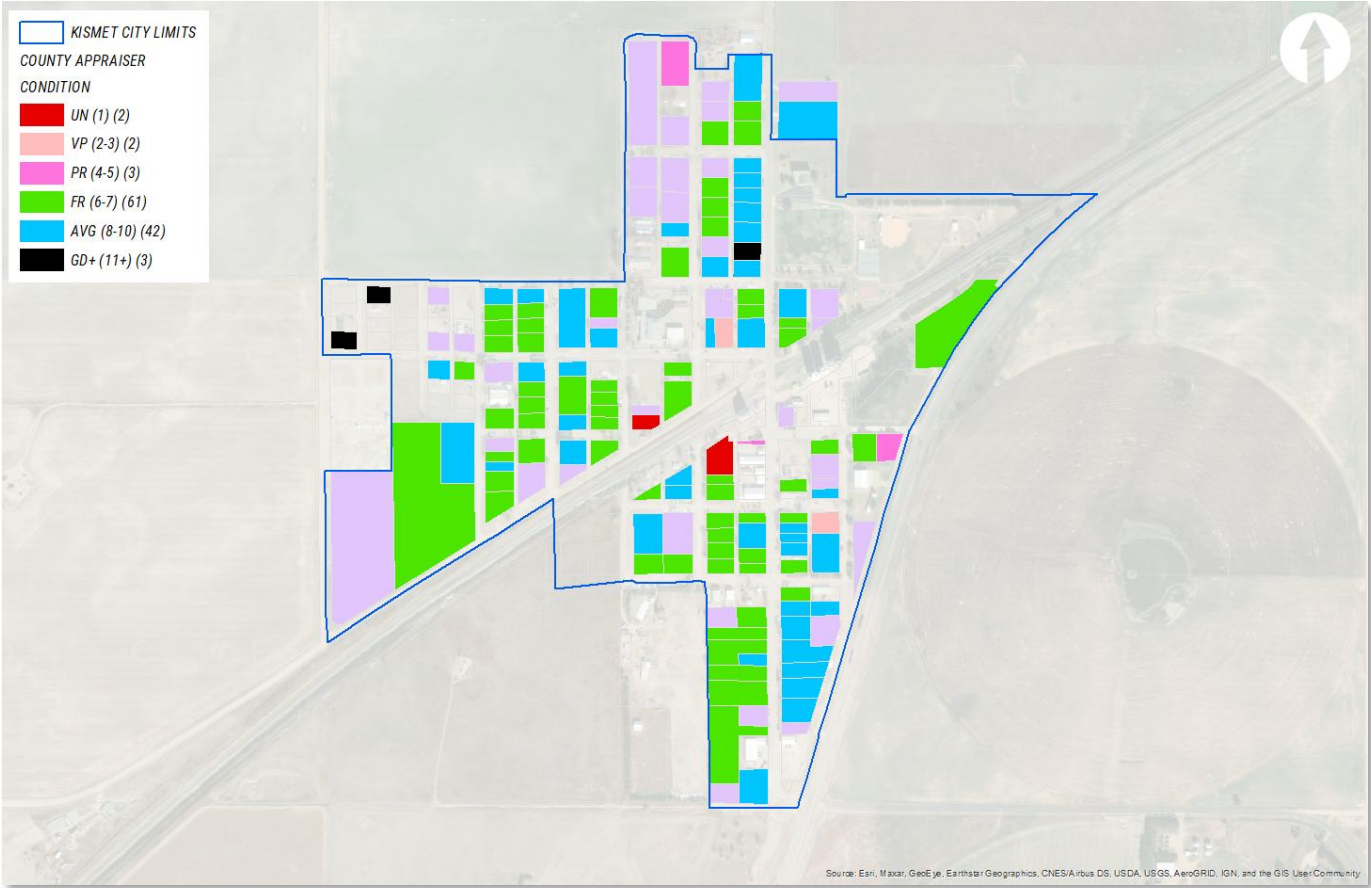
### CONDITION OF RESIDENTIAL STRUCTURES – LIBERAL



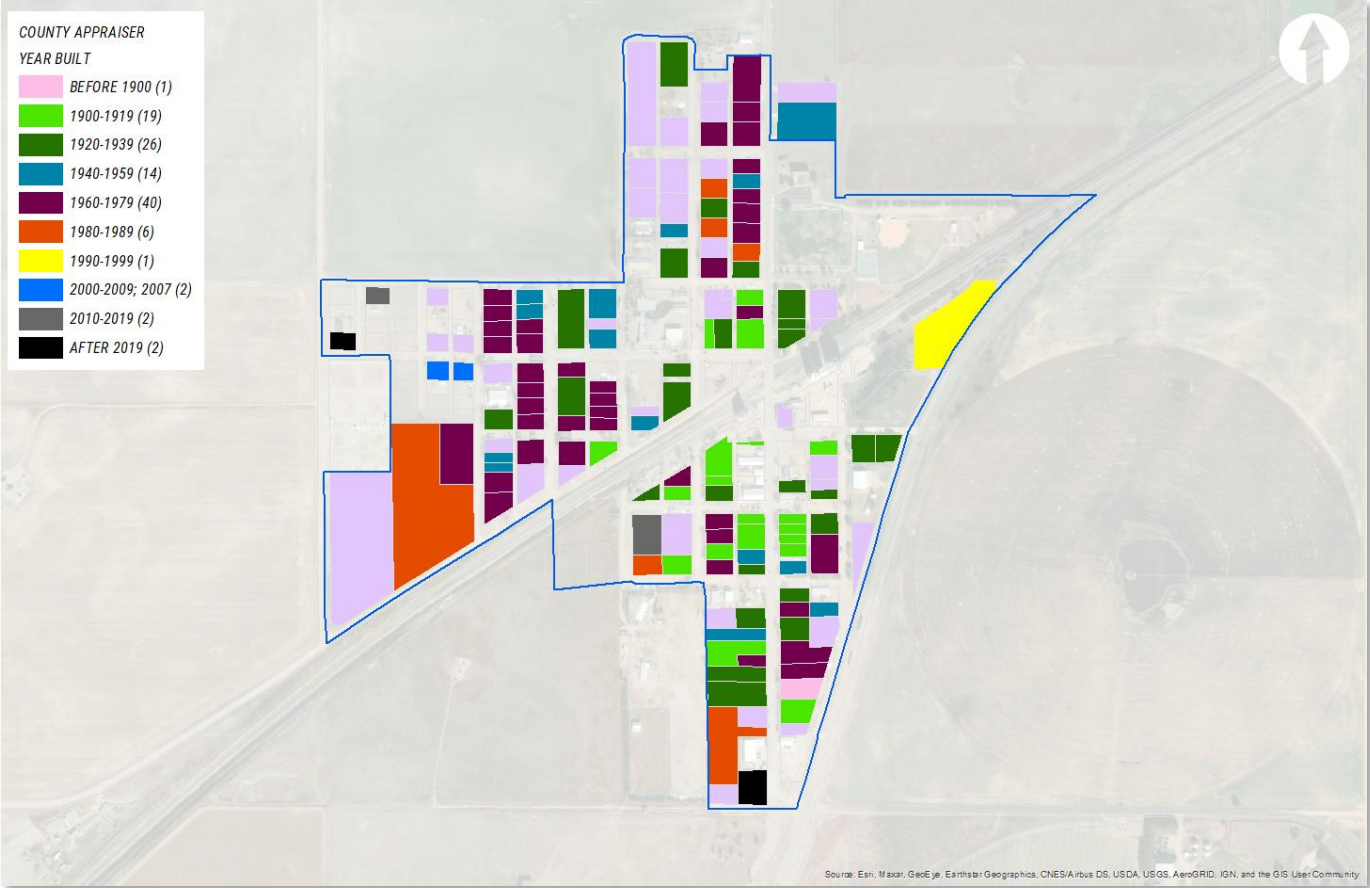
### AGE OF RESIDENTIAL STRUCTURES – LIBERAL



### CONDITION OF RESIDENTIAL STRUCTURES – KISMET

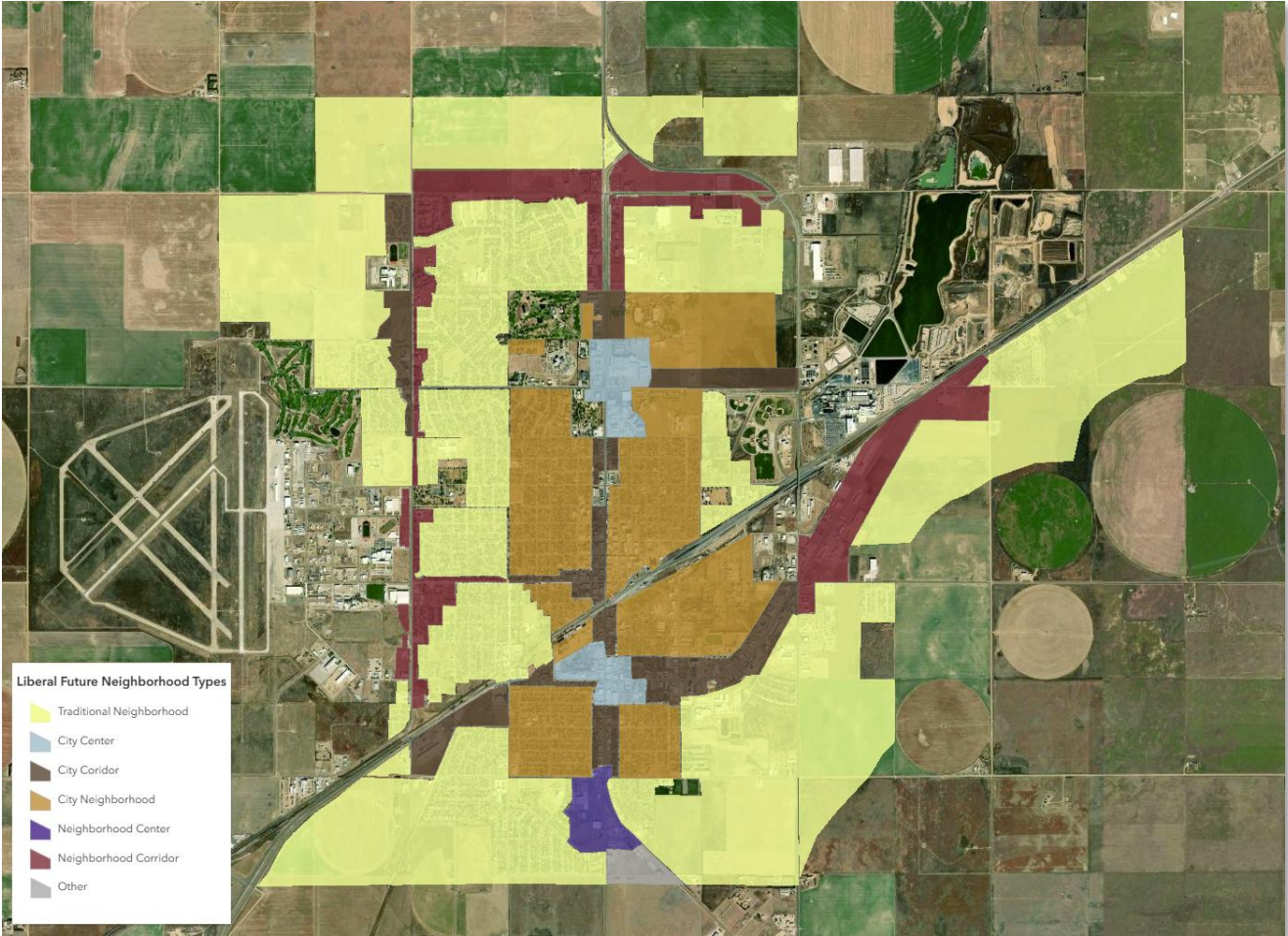


### AGE OF RESIDENTIAL STRUCTURES – KISMET



**FUTURE LAND USE PLANNING – LIBERAL**

At the time of this Study, the City of Liberal also chose to update its comprehensive plan and identify areas for additional housing. An electronic map has been created and made available online to show the city’s future land use map in combination with the housing age and condition maps on the previous pages. The layering of these maps can assist with identifying the neighborhoods with aged, dilapidated, vacant units with areas planned for denser housing .



## EXECUTIVE SUMMARY

### PURPOSE AND APPROACH

The Housing Study, led by the Seward County Development Corporation (SCDC), was initiated to address a growing concern: the county's growing lack of adequate, affordable, and diverse housing options, which is constraining the county's ability to grow its economy and offer a strong quality of life to every resident. The study combines data from community and employer surveys, housing stock assessments, and demographic analyses to inform strategic planning.

The study involved:

- Community and employer engagement via surveys and workshops.
- Review of the county's existing housing stock.
- Housing demand modeling based on current population trends and growth scenarios.

### KEY FINDINGS

#### 1) Housing Affordability Crisis

- a) **54% of residents** are cost-burdened, spending more than 30% of income on housing.
- b) Only **16% of respondents** live in housing deemed affordable by federal standards.
- c) Renters and lower-income households are the most affected, with severe shortages of homes priced below \$100,000.

#### 2) Strong Demand for Workforce Housing

- a) **71% of respondents** prioritized workforce housing for ownership; **49%** prioritized it for rental.
- b) Target income brackets: **\$30,000–\$90,000 per household**, aligning with local wage scales (\$15–\$25/hour).
- c) Employers report difficulty hiring and retaining staff due to housing shortages.

#### 3) Housing Search Difficulties

- a) **64% of housing seekers** in the last 3 years were dissatisfied or still searching.
- b) Housing searches were concentrated in Liberal, with low interest in Kismet or rural areas.
- c) Residents face limited inventory, long search durations, and quality concerns.

#### 4) Barriers to Housing Access

- a) **Top barriers:** affordability mismatch, predatory housing practices, limited large-family housing, and language access issues.
- b) **Overcrowding** is visible: 58% are aware of overcrowded households; 8% personally experience it.

#### 5) Aging and Inadequate Housing Stock

- a) Over **50% of housing units** were built before 1939.
- b) An estimated **926 units** need to be replaced by 2040 just to maintain the current stock.
- c) New construction does not meet the need for lower-income families.

#### 6) Population and Growth Projections

- a) Three scenarios were modeled: All scenarios require both replacement of aging units and new construction.
  - i. **Historical Growth:** + 6,290 people → 3,058 housing units needed.
  - ii. **0.25% Annual Growth:** + 110 people → 963 housing units needed.
  - iii. **1% Annual Growth:** + 441 people → 1,075 housing units needed.



**7) Housing Mismatch**

- a) **Shortages** exist for households earning < \$50,000/year.
- b) **Surplus** exists for homes priced for \$50,000–\$99,999 earners.
- c) Higher-income households (>\$100,000) are nearly balanced.

**8) Community Sentiment and Engagement**

- a) Residents cite **generational ties, affordability, and community values** as top reasons for staying.
- b) Major housing concerns include **inadequate space, high utility costs, and aging homes**.
- c) Public dissatisfaction exists with local land use and housing regulations, especially in Liberal.

**9) Employer Perspectives**

- a) Housing constraints hinder recruitment, retention, and expansion.
- b) Employers note increased **employee turnover, lower satisfaction, and productivity losses**.
- c) There's growing pressure to offer housing-related assistance, diverting business resources.

**RECOMMENDATIONS****1) Expand Affordable and Workforce Housing**

- Align with income ranges of \$30K–\$90K.
- Promote both rental and ownership opportunities.

**2) Diversify Housing Stock**

- Include multi-family, senior, and student housing.
- Provide larger units for families.

**3) Rehabilitate Vacant and Aging Housing**

- Focus especially on long-vacant units in Liberal.
- Offer incentives for weatherization and rehabilitation.

**4) Address Predatory Practices**

- Implement regulations and consumer protections in sales and rentals.

**5) Improve Engagement and Transparency**

- Increase outreach in rural areas and Kismet.
- Clarify and streamline land use regulations.

**CONCLUSION**

Seward County's housing challenges are clear and multifaceted—spanning affordability, availability, and quality. Coordinated efforts from public, private, and nonprofit stakeholders will be essential to address immediate shortages, plan for sustainable growth, and ensure equitable access to housing for all residents.