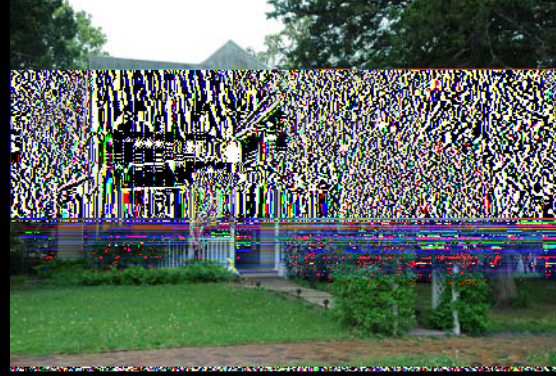




The Knob Noster CHAT Report



Aquila Community Housing Assessment Team

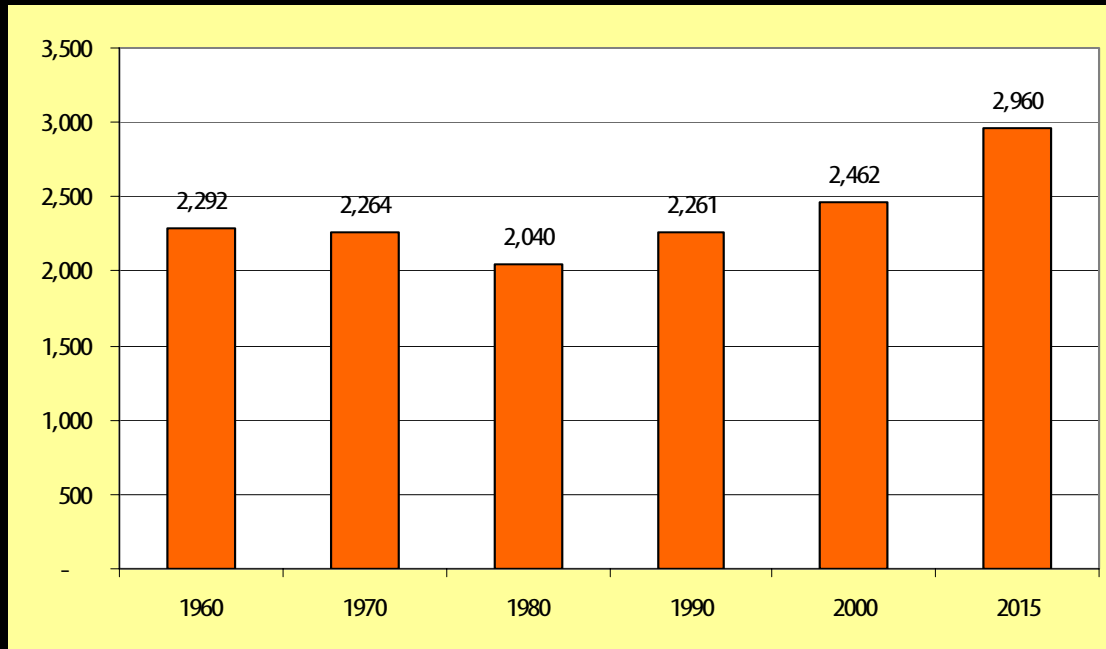
Martin H. Shukert, FAICP

Mark Dawson, CEcD

May 23, 2006

Population Change

Knob Noster, 1960-2015



Source: US Census, RDG Planning & Design



- Over the last 40 years Knob Noster has seen small fluctuations in its growth pattern.

- During the 1970s Knob Noster's population decreased by 10% before rebounding in the 1980s.

- Over the past twenty years, the town has experienced a steady 1% annual growth rate, reaching its peak population of 2,462 in 2000. Recent BRAC related moves suggest continued steady growth in the city's population.

- If the city can achieve its growth goals and increase the annual growth rate to 0.5% the city should reach a 2015 population of about 3,000.

Population Change, Knob Noster

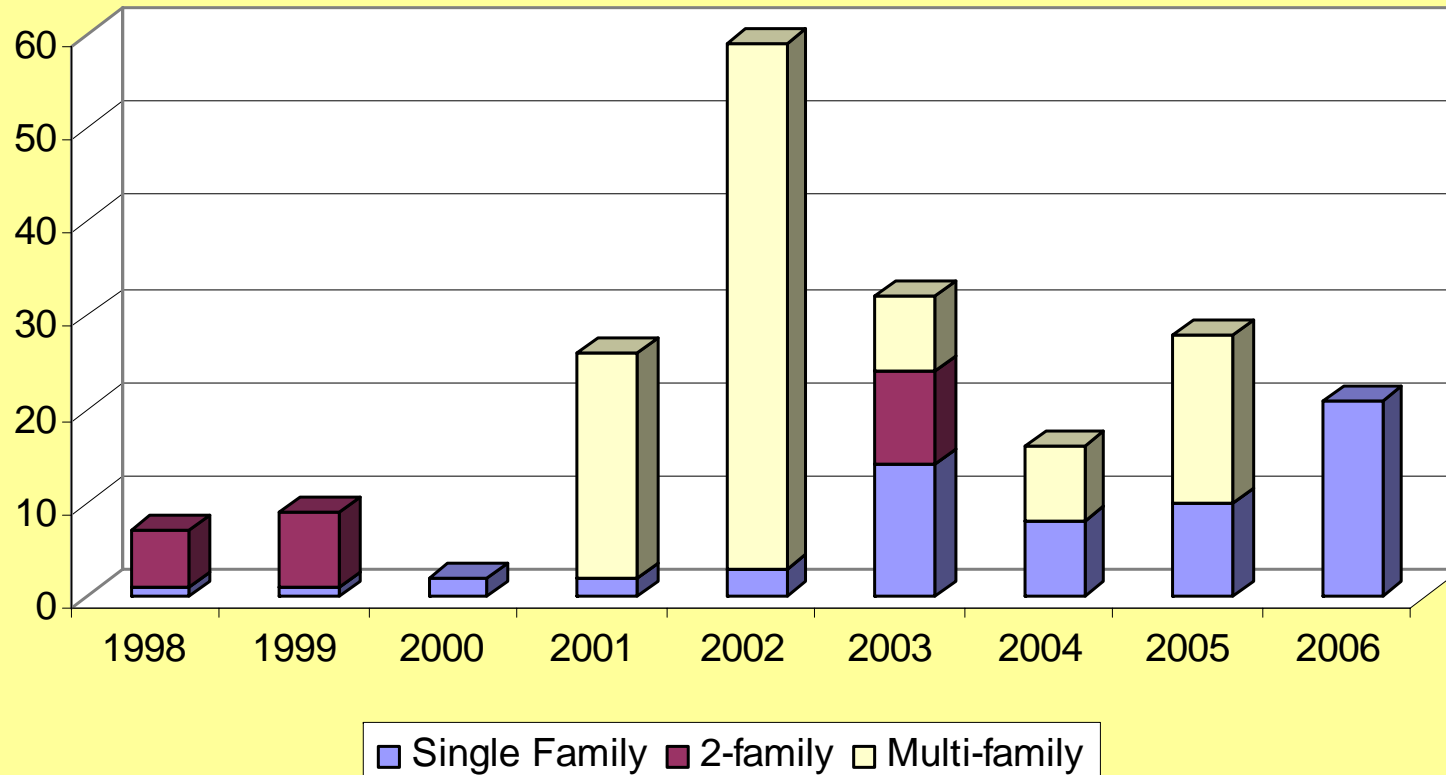
	Change in Population	% Growth During Decade	Annual Growth Rate
1960-1970	-28		
1970-1980	-224		
1980-1990	221	10.8%	1.0%
1990-2000	201	8.9%	0.9%
1960-2000	170	7.4%	0.2%



Population Change, Knob Noster

	1990		2000		Change
Under 15	585.00	25.9%	529.00	21.5%	-56.00
15-19	200.00	8.8%	265.00	10.8%	65.00
20-24	298.00	13.2%	359.00	14.6%	61.00
25-34	405.00	17.9%	371.00	15.1%	-34.00
35-44	298.00	13.2%	359.00	14.6%	61.00
45-54	207.00	9.2%	253.00	10.3%	46.00
55-64	126.00	5.6%	160.00	6.5%	34.00
65-74	84.00	3.7%	108.00	4.4%	24.00
75-84	48.00	2.1%	46.00	1.9%	-2.00
85 and Over	10.00	0.4%	12.00	0.5%	2.00
Median	26.0		26.8		

Housing Production 1998-2005



•Knob Noster has averaged 20 new housing units per year since 1990. Most of these units have been in duplex and multi-family configurations. During the last three years, single-family construction has reached its highest recent rate, at about 10 units per year.

Population Forecast

	2000	2005 Estimate	2010 Forecast	2015 Forecast
0% in-migration	2,462	2,581	2,707	2,814
0.2% (1960-2000)	2,462	2,487	2,512	2,537
1.0% Annual Growth Rate	2,462	2,569	2,681	2,798
1.25% Annual Growth Rate	2,462	2,620	2,788	2,966

• Knob Noster's construction rate, along with modest growth at Whiteman, suggested a growth rate of 1.25% since 2000 . Based on this asscno1Nmpratind thl

• In determining the 10 year population growth for Knob Noster, we use alternatives of recent growth rates.

• Between 1960 and 2000, Knob Noster experienced a 0.2% annual growth rate.

• From 1980 to 2000, Knob Noster recorded an average annual growth rate of about 1.0% . This is similar to Warrensburg's aggregate growth.

• Natural population change by itself would produce an annual growth rate in excess of 1% between now and 2015. However, these models are not accurate predictors of population in a place with many mobile young people. They overstate the number of resident young households and the number of young children.

Occupancy Changes, Knob Noster

	1990		2000		Net Change
	Number	% of Occupied Units	Number	% of Occupied Units	
Owner-Occupied	411	46.3%	422	44.0%	11
Renter-Occupied	476	53.7%	537	56.0%	61
Vacant	204		133		-71
Vacancy rate	18.7%		12.2		
Total	1,091		1,092		



The Process



- Use population forecast, recent construction activity and assumptions about people per household generate ten-year overall housing demand.
- Consider the distribution of household income in Knob Noster.
- Match income ranges with affordability price points, based on housing costs equal to 30% of adjusted gross income.
- Define price breakouts for new housing demand, based on the assumption that new construction should ideally be affordable to the existing household income distribution.

Ten-Year Development Projection, Knob Noster

	2006	2006-2010	2011-2015	Total
Population at End of Period	2654	2788	2966	
HH Population at End of Period	2654	2788	2966	
Average PPH	2.54	2.52	2.50	
HH Demand at End of Period	1045	1106	1189	
Projected Vacancy Rate	11.6	11.2	10.7	
Unit Needs at End of Period	1182	1246	1331	
Demand Generated by Growth		1230	1314	
Replacement Need		25	25	50
Cumulative Need During Period		105	110	215
Average Annual Construction		21	22	22

Housing demand calculation is based on:

- A slightly decreasing people per household
- A decrease in the percentage of vacant units
- An annual replacement need of 5 units annually

Income Distributions and Housing Affordability Ranges

Income Range	% of City HH Median	% of Households	Households in Range	Affordable Range for Owner Units	# of Owner Units	Affordable Range of Renter Units	# of Renter Units	Total Affordable Units	Balance
\$0-25,000	0-81%	37.46%	357	\$0-50,000	52	\$0-399	412	464	107
\$25,000-49,999	82-162%	39.03%	372	\$50,000-124,999	335	\$400-599	125	460	88
\$50,000-74,999	163-243%	15.84%	151	\$125,000-199,999	30	\$600-799	0	30	-121
\$75,000-99,999	244-324%	5.25%	50	\$200,000-249,999	5	\$800-999	0	5	-45
\$100,000+	325+%	3.39%	29	\$250,000+	0	Over \$1,000	0	0	-29
-									
Median Income:	\$30,869								

Source: RDG Planning & Design

•Knob Noster's affordability analysis suggests the largest deficit of housing in the \$125,000 to \$200,000 range. A majority of that deficit probably is in the lower end of that range.

Ten-Year Housing Development Program, Knob Noster

	2006-2010	2010-2015	Total
Total Need	105	110	215
Total Owner Occupied	68	72	140
Affordable Low: 60-100,000	24	25	49
Affordable Moderate: 100-130,000	18	19	37
Moderate Market: 130-200,000	17	18	35
High Market: Over \$200,000	9	10	19
Total Renter Occupied	37	39	76
Low: Less than 450	10	10	20
Affordable: 450-700	13	14	27
Market: Over \$700	14	15	29

- About 86 owner-occupied units, or about 9 units annually, should ideally be priced below \$130,000.
- There will be a demand for an additional 47 rental units priced below \$700.

Housing Resources and Assets

- Whiteman Air Force Base
- Local Connection of Base Retirees
- School System
- Location and Access
- Diversity
- Development Capability
- Multifamily Construction
- Private Redevelopment
- Public Agencies
- State Park and Other Regional Assets



Whiteman Air Force Base

W

Whiteman Air Force Base remains an enormous economic asset for Knob Noster, generating both substantial local housing demand and supporting business activity. Whiteman accounts for about 4,000 to 5,000 full-time positions and has a regional economic impact of about \$470 million annually. Moreover, Whiteman's future appears secure. The BRAC process transferred a support fighter wing from St. Louis and an A-10 wing from New Orleans, in addition to its ongoing function as the base of B-2 operations.

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Whiteman Air Force Base

Whiteman has also undertaken a major housing upgrade program, which will result in 932 new and rehabilitated units. This program will greatly improve the quality of base housing, but does not increase its quantity. This effort provides maximum long-term benefit to Knob Noster. It improves the experience of living in the immediate area without a major impact on the community housing market. This, in turn, can further increase the possibility that base personnel will retire in Knob Noster – provided that the town successfully integrates them into community life.

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Local Connection of Base Retirees

W

hiteman's FY 2004 Economic Impact report indicates that Knob Noster is the second most popular place of residence for base retirees, following only Warrenburg. Of 2,096 retirees living in the overall region, 374, or about 18%, report residence in the Knob Noster zip code. This provides the community with a tremendous human resource of experience and expertise, as well as a still significant retiree payroll.

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School System

Knob Noster's public school system is a major asset, providing facilities and educational programs unusual for a city this size. Impact aid and high educational expectations have reinforced a tradition of excellence. The school system can in turn be used and marketed to enhance the town's competitiveness in the region. The school system also provides the most important avenue for integration of base-related families into the civilian life of the town.

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Location and Access

K

Knob Noster has an attractive regional location, situated between two major regional centers, Warrensburg and Sedalia. This setting places Knob Noster in the middle of an area with substantial economic growth and a variety of services and attractions. Highway 50 also provides Knob Noster with a very direct, four-lane road connection to the Kansas City metropolitan area.

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Diversity

K

nob Noster's diverse population is also a gift of Whiteman Air Force Base and makes the town distinctive. One expression of this diversity and variety is the community's restaurants, which include offerings from many ethnic groups. These restaurants attract considerable business from the base and are a key link between Whiteman and the community economy.

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Development Capability

K

nob Noster has several enterprises actively involved in land development – unusual for a community of its size. Projects include Huntington Estates on the north side of Highway 50, a new subdivision in the south part of the city, and the prospect of another single-family development on the “knob” northeast of Highway 50 and State Street. Subdivisions currently in the pipeline will produce about 324 lots. The extent of local and regional developer interest and new subdivision activity is an important asset.

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Multifamily Construction

M

ultifamily residential construction is an important part of a community's housing mix, and provides a gateway into the city for new households. Many small towns lack contemporary multifamily housing outside of an occasional tax credit project. Knob Noster, on the other hand, has successfully built affordable multifamily housing, particularly since 1998. The city has averaged about 20 units annually during that period.

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Private Redevelopment

M

any of Knob Noster's most distressed properties are located in a corridor between McPherson Street (formerly Highway 50) and the present highway, following the railroad corridor. A regional builder is acquiring many of these properties and demolishing them, with the intent of building new housing on the resulting vacant lots. In addition, the city expects the Shady Meadows Mobile home park to be acquired and put to another use. This private sector land assembly is both removing deteriorated structures and providing lots that are served by existing urban infrastructure.

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Public Agencies

K

nob Noster has an impressive public sector foundation for addressing housing issues. The city's planning and economic development program is young, but has completed a strategic plan and is in the process of preparing a new comprehensive plan. The Missouri Valley Community Action Agency includes a Community Housing Development Organization (CHDO) and has developed a rent-to-own project in town. The regional planning agency, the Pioneer Trails RPC, is not a housing organization as such, but is an active potential partner in the process.

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State Park and Regional Assets

K

Knob Noster State Park, just southeast of town along State Highway DD, is an important recreational and environmental amenity that could benefit from a more direct connection into town. Nearby Warrensburg, only 10 minutes away by car, offers academic, cultural, and commercial amenities that are normally unavailable to a town the size of Knob Noster. Sedalia and the KC metro area are also very accessible to Knob Noster, providing important community marketing assets.

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Housing Issues and Challenges

- Affordable Homeownership
- Image
- Working Relationships
- Community Appearance
- Geographic Unity
- Downtown Development
- Regional Competitiveness
- Amenities and Civic Features
- Municipal Finance

Affordable Homeownership

D

espite its substantial success at lot development and multifamily construction, and modest success at new single-family housing starts, Knob Noster has been less successful at producing moderately-priced, new ownership housing. This price range, between about \$100,000 and \$140,000, is where much of the city's future housing demand lies, and provides a significant opportunity for regional growth as well. Yet, for a variety of reasons – construction cost, infrastructure cost in new subdivisions, and lack of economies of scale – the market is not producing affordable, owner-occupied housing.

- Affordable Homeownership
- Image
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- Municipal Finance

Image

S

ome people (including, anecdotally, past Whiteman personnel) appear to perceive Knob Noster less favorably than other regional communities. This perception is countered to a significant degree by the large number of military retirees who live in or around the town. Nevertheless image, and as importantly self-image, is clearly an issue for the city – one that should be addressed to support needed investments in community features that support the town's competitive posture.

- Affordable Homeownership
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- Working Relationships
- Community Appearance
- Geographic Unity
- Downtown Development
- Regional Competitiveness
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- Municipal Finance

Working Relationships

K

nob Noster does not appear to foster strong and long-standing community partnerships. According to CHAT participants, the Base and the town have had an on-again, off-again relationship – never hostile, but not always close. Some report that the town has sometimes taken the base for granted, and that the base responds by becoming somewhat more insular. Attempts to create a strong downtown advocacy group also seem unsuccessful. Partnerships can be difficult in a town with a highly mobile population. But Knob Noster does have a stable population nucleus, reinforced again by military retirees. Partnerships organized for community enhancement can go a long way toward addressing other community issues.

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Community Appearance

P

roperty conditions and community appearance affect the perceived value of a city. In a competitive environment, first

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Geographic Unity

H

ighway 50, a 4-lane divided, controlled access expressway, until recently had a full-access intersection with State Street, Knob Noster's north-south "main street." This high accident intersection now provides right-in, right-out access only, limiting access across Highway 50 to the extreme edges of town. This complicates north-south access and, in the future, can create a strong geographic divide between the north and south parts of town. This is especially important because Whiteman and its AICUZ limit restrict southward development and most community growth is likely to occur to the north.

- Affordable Homeownership
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Downtown Development

D

owntown Knob Noster is a surprisingly vital town center, boasting a variety of interesting businesses and restaurants. It has a low commercial vacancy rate and should be an image center for the town. Yet, the district appears organizationally disunified, has a gritty public environment, and includes a city-owned building, the What Not Store on the southeast corner of State and McPherson, that has become a controversial issue as well as a development opportunity. An organized and focused downtown effort can turn the district's considerable business and civic activity into a pulsing destination and image district for the town.

- Affordable Homeownership
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Regional Competitiveness

K

Knob Noster's position in the region and nearness to Warrensburg, a very high quality city, are both assets and challenges. Knob Noster cannot offer the variety of shopping, amenities, and institutions of larger communities. These features can draw prospective residents to larger places. In order to be truly competitive, it must be the best small town it can be, parlaying the natural assets and intimacy of the small community with almost instantaneous access to the features of the larger places. It should also provide attractions that encourage visitors from other regional communities. The road should be made to run both ways.

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Amenities and Civic Features

P

otential residents of all ages evaluate communities based on their environments and amenities, and increasingly have specific quality of life expectations. Excellent schools are such an expectation and are a distinct strength of Knob Noster. However, the city has only one significant city park, lacks a trail or greenway network (although it has opportunities), does not have a public square or strong image feature other than Whiteman, and has civic facilities such as City Hall, that are relatively antiquated and require improvements. As noted earlier, its town center, while active, is not a strong public place. These investments are expensive, to be sure, but ultimately pay for themselves in added value and increased community equity.

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Municipal Finance

T

owns like Knob Noster struggle with financial issues, particularly when expenditures for necessities, like municipal water, compete with amenities, such as parks and greenways. Knob Noster finds itself in exactly this kind of struggle. Financing issues can be helped through diversification – expanding private giving and community investment, diversifying the local economy, using state and federal programs creatively, and increasing the value of property in the area. This is, by necessity, a long process, but requires a balance that uses municipal funds as a seed to create other opportunities for “working capital.”

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Knob Noster Housing Objectives

A housing and development program for Knob Noster could:

1. Encourage affordable homeownership opportunities on lots that are already created by subdivision development.
2. Use existing homes and potential redevelopment sites, including infill lots, as a resource for sound and attractive affordable housing.
3. Improve community expectations for property maintenance and the visual qualities of highly visible corridors.
4. Implement a strategic downtown program that improves the district's image, makes being in downtown a pleasant experience, takes full advantage of development opportunities, and creates a solid cooperative framework.

Knob Noster Housing Objectives

A housing and development program for Knob Noster could:

5. Makes investments in key community facilities that improve the city's regional competitive posture.
6. Market Knob Noster successfully as a great community for military families and an opportunity center for younger households.
7. Creates a foundation of private financial support for necessary community investments.



KNOW: Knob Noster Ownership Works

Knob Noster's housing fundamentals are strong – developer and builder interest and involvement, substantial subdivision activity, multifamily production, and supportive agencies. The challenge is using these fundamentals to develop affordable homeownership opportunities.

Satisfying this market needs will require a partnership of:

- The City of Knob Noster**
- Subdivision developers and homebuilders**
- Financial institutions active in the region**
- Public agencies including the MVCAA and the Pioneer Trails RPC**

Potential components of the program include:

- Infrastructure financing/rebates for affordable housing**
- Construction loan program**
- Infill lot development**
- Continuing CHDO efforts such as Rent-to-Own and acquisition/rehab/resale**

KNOW

Infrastructure Financing/Rebate

Unlike many communities its size, Knob Noster has ample subdivision activity. However, private absorption of infrastructure costs takes housing prices out of the target range. Knob Noster should consider an Infrastructure Bank/Rebate concept. Here, the city reimburses the developer for infrastructure costs for owner-occupied housing priced below \$130,000. This cost is then included in the homebuyer's mortgage as a "participatory" deferred loan. This infrastructure loan is paid back upon sale of the house. The repayment represents the same percentage of the sale proceeds that the initial infrastructure loan made up of the original price. Grants from the Federal Home Loan Bank, TIF, or state-administered Federal programs such as CDBG or HOME can also help with infrastructure financing.

KNOW

Sample Return Scenario on Deferred Infrastructure Loan

	Initial Price	Price at Sale
Sale Price	100,000	125,000
Initial Infrastructure Cost	15,000	
Infrastructure/Price Ratio	.15	.15
Amount of Repayment	---	18,750
Equivalent Interest Rates		
–5-Year Resale		5.00
–7-Year Resale		3.57
–10-Year Resale		2.50

KNOW

Construction Loan Program

In affordable housing development, economies of scale can be crucial to homebuilders. There is no economy to building a single house in a limited market. Building several units at once can provide economies of scale to the builder that helps reduce the construction cost of homes.

Unfortunately, most builders cannot afford the financial exposure of building several speculative houses at once. Here, a partnership of regional banks, led by Knob Noster's local institutions, can help by providing a pool of money sufficient to float five houses in an inventory. The builder repays the construction loan pool when the house sells, but is not exposed to personal risk. Also, none of the banks take an unacceptable individual risk. Indeed, with demonstrated market demand, these funds should revolve very quickly.

KNOW

Infill Development

In Knob Noster, a private builder is already assembling lots that included deteriorated properties. This solves many problems – eliminating obsolete structures and assembling groupings of vacant infill lots. Normally, this work would need to be done by the public sector, sometimes using its redevelopment powers. The city should support these private efforts by:

- Extending a financial incentive analogous to the infrastructure finance concept. Since municipal services are already in place, the second mortgage could apply to land acquisition and demolition costs.
- Working creatively with builders, being open to innovative project designs and planned unit developments that may require different dimensional standards from conventional development.
- Changing zoning requirements or expediting replatting to make in-city residential lots fully conforming.

KNOW

Acquisition/Rehab/Resale

The acquisition/rehab/resale program is most effectively carried out by a nonprofit housing developer. The MVCAA's CHDO capacity makes it an excellent developer for this program. Houses are acquired and sold in a rehabilitated or "turnkey" state to owner-occupants. This recognizes the limited number of prospective buyers who want to carry out a major home rehabilitation project. This program works best when candidate houses can be purchased at relatively low cost – a condition that occurs in some locations in Knob Noster. Under the program, the CHDO purchases existing houses, completely rehabilitates them, and resells them to new homebuyers. The lending community may participate cooperatively in this effort by providing interim financing. Mortgage financing for low and moderate income buyers may be assisted by CDBG or HOME "soft-second" loans. Realtors may also participate by reducing commissions on selected projects.

KNOW

Rent to Own

MVCAA has already successfully developed a Rent-to-Own program in Knob Noster, and understands the techniques of this sophisticated and effective approach. A problem with Rent-to-Own, however, is the 15-year low/mod rental occupancy requirement for units built with Low Income Housing Tax Credits. Most households will not live in their homes long enough to actually own them. This can be remedied by pairing rent-to-own units with similar houses that are intended solely for owner-occupancy. This gives renter/owners the option of remaining in the rental unit and accumulating equity, or transitioning to an owner-occupied unit, using their accrued equity as a down payment.

KNOW

Mortgage Financing

For low- and moderate-income buyers, normal mortgage financing may produce monthly payments that are either unaffordable or, because of fixed debt or limited income, make an otherwise good prospect unbankable.

For buyers earning less than 80% of the local median income, the use of “soft-second” mortgages using CDBG or HOME funds can make houses more affordable. These loans reduce the size of the primary mortgage, thereby reducing monthly payments. Soft second mortgages are due on sale of the house.

KNOW

Roles of the Participants

City of Knob Noster	Infratructure financing/rebate; extension of concept to private acquisition and demolition of deteriorated sites; regulatory change; financing assistance through CDBG, TIF, or other programs.
Financial Institutions	Construction financing of affordable homeownership.
MVCAA or other CHDO	Development of rehab/resale projects; continuation of rent-to-own program
Developers and Builders	Subdivision development and home construction
Realtors	Marketing

Community Appearance

Knob Noster should implement a focused community appearance program, oriented to visible corridors that have a substantial impact on the image of the city.

Program components could include:

- Identification of the McPherson to Highway 50 corridor as the “50 to 50” Development District, an area of special community planning, design, and focus.
- Pursuing Transportation Enhancements funding to improve the appearance of the east-west McPherson Street corridor. This is especially important because it is the primary local link between the city’s two full access points with Highway 50. Improvements may include landscaping, lighting, community graphics, and pedestrian improvements. This creates conditions that will leverage future investments.
- Acquisition and reuse of the Shady Meadows mobile home park. Because of the character and topography of the land, this site may have excellent park potential, possibly with some adjacent residential development.

Community Appearance

Knob Noster should implement a focused community appearance program, oriented to visible corridors that have a substantial impact on the image of the city.

Program components could include:

- Continued work with private owners and developers on assembly and redevelopment of deteriorated sites in the corridor.
- Implementation of a Downtown development program with a visual community gateway (if not full access intersection) at the State Street/Highway 50 intersection.



Downtown Development

Knob Noster should renew its vital and highly visible Downtown district as the heart of the town. A strong Downtown will be one of the city's best marketing tools, establishing it as a place for families of all ages.

•The first priority for Downtown development is the city-owned What Not Shop building. While a source of some frustration and controversy, it is in fact a major development opportunity that can transform perspectives about the town center, and lead to other investments. A logical reuse program is private development, with lower level commercial or retail, and upper level residential. This project is eminently financeable with the help of TIF, historic tax credits, and potentially housing tax credits.



Downtown Development

- A second physical priority is a renewed Downtown streetscape. This project need not be expensive. Indeed, effective use can be made of low-cost elements like flower planters, environmental graphics, small art features, street signs, interpretive panels, and other small-scale details. In the future, more extensive capital items such as sidewalk reconstruction and better lighting are advisable – but initial steps can be small but meaningful, particularly in a district with a healthy economy.
- A third priority is establishing a strong and welcoming front door between the Downtown district and the “outside world,” at the Highway 50 and State Street intersection. In addition, alternatives for a central Knob Noster link over the highway should be explored. Alternatives could include a pedestrian/bicycle overpass or underpass.





Example: Ashland, Nebraska



Shenandoah Magic streetscape



Shenandoah Magic streetscape



Shenandoah Magic student tiles



Downtown Development

- An overriding priority should be a cooperative organizational and marketing framework that unites Downtown businesses. Marketing should focus on strengths of the district – specialty shops, local businesses, and restaurants.
- A substantial portion of the infill housing development program should be focused around downtown, building new owner-occupied housing on vacant lots adjacent to the town center. This can make downtown part of a residential setting, and provide mutual benefits for both residents and local businesses. As such, Downtown is a key part of the “50 to 50 Development Corridor” discussed above.



Community Enhancements

Knob Noster should pursue other community enhancement projects that can improve community competitiveness and help to sustain the future housing market.

- A regular residential street rehabilitation program.
- A park and greenway system that incorporates the city's major drainage corridor, the existing City Park and school campuses, wooded land around the Highway 23/50 interchange, a portion of the Shady Meadows site, the Downtown "gateway", and even a possible connection to the northern parts of the city. This system should also link to Knob Noster State Park, and may even be considered to be an extension of the park into the center of town.
- When possible, rehabilitation and modernization of City Hall as the civic center of a thriving town.

Community Enhancements



Community Enhancements

Knob Noster State Park

An aerial photograph showing a rural landscape with a grid of fields. A road network is visible, with a major road running north-south through the center. A large, light-colored rectangular area, likely a parking lot or a large building complex, is situated in the lower-middle part of the image. The surrounding fields are a mix of green and brown, indicating different crops or stages of growth. The overall scene is a typical rural setting.

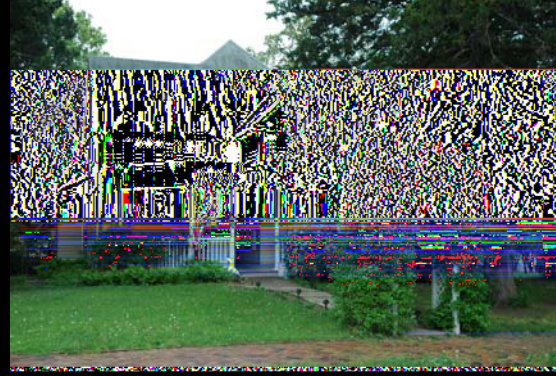
Knob Noster Community Foundation

As a small community, Knob Noster may have the vision, but lacks the finances, to make the major community investments that can take Knob Noster to a higher level. The private sector, including the resident military community, should be mobilized to support the enhancement of the community that they have chosen to call home. A united community should create a Knob Noster Community Foundation for this special kind of mobilization.

The large number of retired military personnel in Knob Noster can be a nucleus for organizing a community foundation with access to a broad range of resources – private, state, and federal, as well as local. However, creating this entity will require a high degree of community identity and strong linkages to the Air Force community. City leaders can be the catalyst for creating this integrated partnership.



The Knob Noster CHAT Report



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