Home Ownership Pilot Program Results Indicate Positive Impact for Marysville

Financial incentives offered through the Marysville Home Ownership Pilot Program assisted in the purchase of 17 homes in the community since February 2018.

The program provided home buyers with down payment and closing cost assistance. The total of the 17 homes was just over $2 million, with $186,400 coming from the pilot program.

Primary objectives of the program were to help make home ownership more affordable, be a catalyst for first time home buyers, benefit employers in recruiting and retaining employees, reduce employee time spent commuting to work, and market the program to alumni considering a move to live closer to friends and family.

Grant funds for the program were provided through contributions from the Marysville Community Foundation, Guise-Weber Foundation, R.L. and Elsa Helvering Trust, Citizens State Bank, First Commerce Bank, and United Bank & Trust, all of Marysville. Loan funds were provided by the North Central Kansas Community Network, Co. (NCKCN)-Four Rivers Business Loan Pool. NCRPC administered the program. NCKCN is an affiliate of the NCRPC.

According to NCRPC Home Ownership Program Manager Debra Peters, survey results of home buyers who accessed the program indicate positive local impacts.

“The employment impact was good,” Peters said. “Of the home buyers, 50% reported taking a new job in the last 12 months and 39% reported the program was a factor in their decision to take the job. We are pleased with the results.”

Other program outcomes include 86% of home buyers reported the program was a factor in their decision to purchase a home at this time, 57% bought their first home, 17% graduated from Marysville Senior High School, and 57% moved from outside of the NCRPC 12-county service area — including Clay, Cloud, Dickinson, Ellsworth, Jewell, Lincoln, Marshall, Mitchell, Ottawa, Republic, (Continued on page 2)
Help Your Community, Region Count in 2020 Census

The U.S. Census Bureau for some time now is planning a vigorous marketing and outreach effort called the 2020 Census. The Census Bureau is spending $500 million on communication campaigning to broaden the awareness and participation in the important effort.

In late January and throughout February, paid advertising in support of the 2020 Census will begin running in print and digital formats, on television and radio, on billboards, and at transit stations. The integrated campaign will feature advertising in 13 languages and continue from January through June. The goal of the 2020 U.S. Census is to count everyone who lives in this country. It is conducted every 10 years and is required by the U.S. Constitution.

Census responses determine congressional representation in the states and inform how billions of dollars in Federal funds are distributed to states and local communities every year for critical public services and infrastructure, including health clinics, schools, roads and emergency services. Some North Central Kansas communities have missed out on resources due to Census undercounts.

The households in this part of the United States will start receiving invitations by mail to respond to the 2020 Census in mid-March. Some will receive electronic mail invitations to complete simple, fast, and securely online. All can complete the one-page form online.

For more information, visit 2020census.gov. Please do your part and help others do theirs so EVERYONE living in Kansas on April 1 is counted!

Doug McKinney has been NCRPC Executive Director since 2008.

Viewpoint

Home Ownership

(Continued from page 1)

Saline and Washington Counties. In addition, the program had an impact on education in the community. Five children were new to the local schools and program applicants indicated 8 more will be entering school within the next 5 years.

Similar pilot programs have been completed in Cloud, Ellsworth, Lincoln and Mitchell Counties. Future plans include the expansion of pilot home ownership programs to each of the remaining counties in the NCRPC 12-county service area, pending the availability of funding. Results of these pilot programs will be used to develop a permanent regional home ownership program.
Project Spotlight: Historic Salina Depot Restored

A historic Missouri Pacific Depot in downtown Salina has been restored. The unique limestone building, which had been vacant for several years, now functions as professional office space.

The former depot was originally constructed in 1887 and had not had a significant upgrade in over 50 years. Salina Office Station, LLC purchased the building in 2017 with the intent of updating it for office space.

The restoration was the result of many partners working together. The City of Salina received a $250,000 Community Development Block Grant (CDBG) from the Kansas Department of Commerce for the Downtown Commercial Rehabilitation Project. The building’s owners, Salina Office Station, LLC, provided more than $110,000 in matching funds to make needed repairs to the building. NCRPC staff provided project planning assistance and administration.

“His project was able to bring an empty historic building in the downtown area back to life,” NCRPC Community Development Specialist Nichole McDaniel said. “It is an example of a successful project with multiple partners.”

The purpose of the CDBG Commercial Rehabilitation Program is to help cities improve the quality of their downtown commercial districts by assisting private property owners in the rehabilitation of blighted buildings.

“As owners of the former Salina MOPAC freight depot, we were fortunate to qualify for participation in the CDBG Commercial Rehabilitation program as administered by the NCRPC,” Ken Bieberly, one of three owners of Salina Office Station, LLC, said. “The grant provided funds for the remodeling that made the project economically feasible and historically correct.”

The project included upgrading and preserving the historic exterior and meeting ADA interior compliance requirements. The newly renovated former depot, now named Salina Office Station, includes four professional office rental spaces.

Other key partners involved with the project include general contractor Ry-Co Inc. and project architect Warren Ediger.

There is an open window for communities to submit applications for the CDBG Downtown Commercial Rehabilitation program each year. For more information, visit www.kansascommerce.gov/cdbg or contact the NCRPC office to visit with a staff member about your project needs.

There are many great things happening in North Central Kansas communities. Periodically we plan to feature projects from around the region to share ways communities have solved challenges.

A Look Back at 2019 by the Numbers

As we look ahead to a great year, we want to thank you for your commitment to working together to advance our communities and North Central Kansas! Just some of the highlights from 2019 include the following:

- 6 cities awarded CDBG funding for FY2019. Numerous other projects were awarded private or public funds.
- 15 projects assisted in obtaining funding to either start, improve, expand, or purchase a business.
- 144 weatherization completions with approximately 368 residents being served.
- 11 homes in 3 communities in the region assisted through the CDBG housing rehabilitation program.
- 38 homes purchased with assistance of various pilot Home Ownership programs.
- 13 local health departments assisted through the North Central Kansas Public Health Initiative.
- 6 Regional Homeland Security Councils in Kansas served as fiscal agent.
- Many internet customers served through NCKCN.
Program Helps Participants Save, Gain Tools for Managing Finances

Improving finances is a goal for many individuals and families. The Individual Development Account (IDA) Program is one tool that could help qualified Kansans.

Designed to help Kansans of low to moderate income levels, the program helps participants save while teaching habits of financial responsibility.

Qualified households must meet income and asset guidelines, have earned income, and complete an online money management course. To qualify, gross household income must fall below 200% of the current Federal poverty guidelines.

Once eligible, participants can open a special savings account that is eligible for a 2:1 match for every dollar saved, up to $3,000. For example, $3,000 in savings will be matched with $6,000 for a total of $9,000. Accrued savings can be used to purchase a first home, pay for home repairs, open a small business, or pay for college or specialized training.

The Kansas Department of Commerce oversees the IDA program. Interfaith Housing and Community Services, Inc., located in Hutchinson, administers the program.

“We provide quality education, personalized support, and asset building opportunities that empower individuals and families in Kansas to develop and maintain solid financial foundations,” Lacy Stauffacher, Director of Financial Capabilities at Interfaith Housing and Community Services, Inc., said. “This program hinges on implementing healthy financial habits that will have a lasting positive impact on families and their communities.”

To learn more or to apply, visit www.interfaithks.org/cash/ida.