

Key Discussion Highlights

Union County Housing Focus Group

Tuesday, Oct. 10, 2017 from 10 a.m.-Noon

Participant Overview

Ten participants: One was a newcomer to Union County, two have been residents between 3-10 years, and seven have lived in Union County more than 20 years (most of their lives). Participants in the forum represented the following sectors: Business and Industry (3), Economic Development (1), Education (1), Elected Official (2), Financial Services (1), Nonprofit (1), and Real Estate (1).

County Assets

Focus group participants said they “like” these attributes of Union County:

- 1) Local people with their various skills that they use to benefit the community
- 2) Close-knit community with neighbor helping neighbor
- 3) Small town attributes, including smaller schools/classes, familiarity, accountability, and activities like the 4-H Fair and school plays/concerts
- 4) Safety and security, including the ability to walk anywhere day or night and leaving car unlocked; community-owned banks; the cooperative electric infrastructure
- 5) Natural assets such lakes and parks, various cultural events/festivals
- 6) Locations such as the library (as a community center), Treaty Line Museum, golf course, and the iconic Union County courthouse

County Concerns

Focus group participants said they were concerned about these issues:

- 1) Public financing (never enough \$ to go around, sustainability of supplying services like fire and rescue to the state park without recouping any of the state park revenue to fund these county services, lack of financial resources for small businesses and start-ups)
- 2) Changing workforce (skill sets evolving as farming is now more computerized, farm no longer a source of transferable skills, family size changing, skilled trades are falling by the wayside without a pipeline to fill the positions of older workers who currently hold them, brain drain)
- 3) Broadband (lack of rural Internet access out in the county)
- 4) Lack of industry (due to 80% of county being agricultural land)
- 5) Lack of tourism vision (not adequately leveraging the 2.3 million summer park visitors as much as they could, could better capture their \$, provide amenities/goods/services they are looking for, disconnect between who we are and who we want to be in the future)

Satisfaction/Dissatisfaction of Current Housing Options

Housing Focus group participants shared these thoughts when prompted to describe the availability, quality, price, and equity of current housing options:

- 1) **Poor Availability:** Need more homes to sell, demand going up; homes in town sell quickly; receive calls from potential renters with nowhere to rent
- 2) **Housing Needs:** Needs of senior citizens are different than younger families; see lots of young families with interest in elusive housing; people want to build, but the infrastructure is missing/too costly to install; low profit margin for developers (must wait until 70% of houses sell to recoup their costs construction costs/pay bills)
- 3) **Consumer Credit:** Low cash availability; low-income homes in need of costly repair; few resources to fix up older homes, credit issues prevent purchase
- 4) **Zoning Tension (between agriculture and residential):** Bothers some to see farm land taken away; people are willing to live in town but aren't finding adequate properties; costly to build because paying for the land, sewer and water in addition to the house
- 5) **Single-Family Housing Demand:** Mostly for homes with 3 bedrooms/2 bathrooms; in the price range of \$90,000-\$150,000; country homes are sought after but difficult to find; difficult to be a bedroom community without enough bedrooms
- 6) **Rental Demand:** People not as interested in rentals, but a good one goes quickly; people aren't building to rent, except apartment complexes; rental experience has been positive overall, but depends on individuals; buying on land contract has become popular, but can be dangerous for the buyer

Suggested Strategies

Housing Focus group participants were asked to individually write a list of potential housing strategies to share with local and regional leaders and elected officials. Strategies included:

- 1) **Public Water:** Need to have available public water, waterlines are old, competition between ag and residential with wells, need subsidies or grants to help with rehabilitation of water lines so that builders don't have to invest in this infrastructure
- 2) **Comprehensive Plan:** Provide a vision for development and access to funding (Liberty-focused now with hopes of getting the county on board); build regional partnerships and call on state elected officials to help
- 3) **Habitat for Humanity:** Create a local chapter in Union County; maintain the historical integrity while ensuring efficiency
- 4) **Housing Incentives:** Both public and private, that could incentivize rehabbing, building or making housing more accessible; provide incentives for companies to rehab homes for their employees
- 5) **Building Permits:** Analyze the process, data, constraints; limit permitting for low-income housing; encourage county building inspector to enforce existing codes; incentive the renovation of existing housing
- 6) **Beautification:** Create a program with an accompanying award (like a Pride Program) that regularly recognizes homeowners

- 7) **Improve Housing Focus:** Differentiate between low and medium income housing and strive for promoting medium income housing
- 8) **Connect the Dots:** Focus on areas to develop around the edge of town and on the lakes (where infrastructure is available), as a holistic approach so the desired amenities are there; analyze the land that is currently available
- 9) **Sense of Place:** Develop trails, paths (currently, there's a disconnect between parks and amenities), appreciate what we have; balance the desire to remain a small town while having big city amenities
- 10) **Infrastructure:** Cell service, broadband access (Smart parks), county roads improvement

Survey Results

- 1) Based on your perception, what percentage of housing in your community **is allocated** to these specific types? Single family housing: **62.5%**; Multi-family housing: **16.5%**; Rental properties: **21.0%**.
- 2) Based on your perception, what percentage of housing in your community **should be allocated** to these specific types? Single family housing: **66.5%**; Multi-family housing: **13.5%**; Rental properties: **20.0%**.
- 3) From a community standpoint, what factors affect the price of housing? Participants said: Employment opportunities, public facilities, access to shopping and dining, land cost, sewage/water supply, job availability, school ratings, crime rate, low supply, size, infrastructure, and availability/cost of utilities.
- 4) How would you rate the quality of homes and rental properties within your county?

	Very Poor (1)	Poor (2)	Adequate (3)	Above Average (4)	Excellent (5)	Total Responses	Score
<i>Bath</i>	0	1	0	0	0	1	2.00
<i>Brookville</i>	0	0	1	0	0	1	3.00
<i>Brownsville</i>	5	3	0	0	0	8	1.38
<i>Carmack</i>	0	0	0	1	0	1	4.00
<i>College Corner</i>	1	3	3	0	0	7	2.29
<i>Country</i>	0	1	0	0	0	1	2.00
<i>Harmony</i>	0	0	1	0	0	1	3.00
<i>Kitchel</i>	1	0	0	0	0	1	1.00
<i>Liberty</i>	0	3	5	0	0	8	2.63
<i>Park area</i>	0	0	0	1	1	2	4.50
<i>Portside est.</i>	0	0	0	1	0	1	4.00
<i>Quail Run</i>	0	0	0	1	0	1	4.00
<i>Union County</i>	0	1	1	0	0	2	2.50