

**Phillips County
Housing Study
2022**

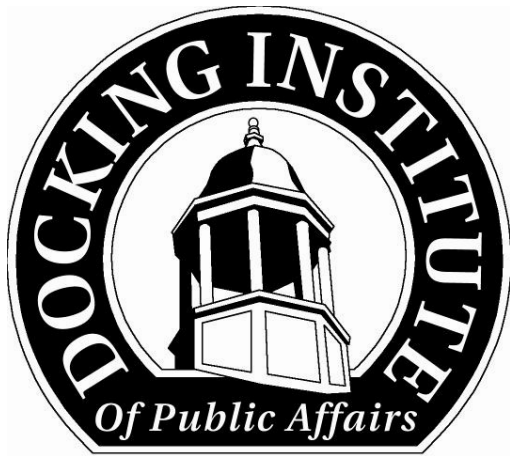
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February 2022

Prepared For
Phillips County, Kansas

By

**The Docking Institute of Public Affairs
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Mission:

To Facilitate Effective Public Policy Decision-Making.

The staff of the Docking Institute of Public Affairs and its University Center for Survey Research are dedicated to serving the people of Kansas and surrounding states.

Phillips County Housing Study 2022

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Executive Summary

The Docking Institute of Public Affairs was contracted by Phillips County Economic Development to conduct a housing needs analysis for the purpose of documenting the availability of affordable housing for its current and future workforce, facilitating the broader goal of promoting economic development in the region. The analysis found the following:

- The vacancy rates of both owner-occupied and rental units in Phillips County were lower than all the comparison counties and the threshold defining a shortage of quality housing, indicating a shortage of housing units in Phillips County. Phillips County also had very low active listings in 2021, another indicator of low vacancy rates.
- There is a possibility of overcrowding in rental housing units in Phillips County, as the percentage of rental properties with more than 1 occupant per bedroom in Phillips County was higher than all the comparison counties.
- Phillips County has a high proportion of older housing units, with 64% of the housing units built prior to 1970. Only 0.9% of the housing units in Phillips County were built between 2014 and 2019.
- 75% of households in Phillips County making less than \$20,000 a year paid 30% or more of their income toward housing, which was higher than most of the comparison counties. In 2019, 44% of renters in Phillips County spent 30% or more of their household income on rent, which were much higher than the comparison counties. Low-income families and renters in Phillips County had high financial burdens with regard to housing costs.
- Households earning \$50,000 or more in Phillips County were faced with a shortage of housing units within their affordable price range, meaning that a great number of those households lived in a house under their affordability levels and possibly a house with an unsatisfactory quality. There was a surplus of housing units for households earning less than \$50,000 in Phillips County.
- From 1960 to 2020, on average Phillips County population declined by 0.93% annually. The fastest decline occurred in the 2010s, with an annual decline rate of 1.24%.
- Assuming a -1.5% annual population change rate in the next ten years, the demand for owner-occupied housing in Phillips County would drop from 1,777 units in 2019 to 1,412 units in 2032. The demand for rental-occupied housing would drop from 585 in 2019 to 468 in 2032. Despite the decline in the overall demand, there would not be enough owner-occupied housing units for those households earning \$50,000 or more, if the housing stock stayed the same as that in 2019.

Such shortage would also exist in the rental market for those households earning \$50,000 - \$74,999 and those earning \$100,000 or more. With slower population decline, higher levels of shortage would be expected.

- Approximately 64% of housing units in Phillips County were constructed at least 50 years ago, making many highly likely to be suitable for rehabilitation. However, an average of only 11 remodel permits per year have been issued over the past 5 years, suggesting that additional incentives are required to maintain the quality of the older housing units in Phillips County.
- The unemployment rate in Phillips County is relatively low. A shortage of suitable housing for the current workforce is likely to increase economic instability and discourage migrants to join the labor force in Phillips County.
- Phillips County offers a wide variety of recreational and cultural amenities and health care facilities conducive to retaining current residents, and attracting new employers and labor. The availability of high-quality housing is one of the obstacles to economic stability and development in Phillips County.

Research Objectives and Methods

Phillips County Economic Development contracted with the Docking Institute of Public Affairs (Docking Institute) at Fort Hays State University to conduct a housing study. Following the guidelines provided by the Kansas Rural Housing Incentive District Act (Act), the Docking Institute collected data from the U.S. Census Bureau, state government sources, and official records maintained by Phillips County, Kansas. These data were analyzed to assess the county's current and future supply of and demand for housing, any inadequacies in the supply of housing that may exist, and the importance of quality housing for the economic growth of the county. The Act sets forth guidance with respect to the following four findings:

- I. There is a shortage of quality housing of various price ranges in the city or county despite the best efforts of public and private housing developers;
- II. The shortage of quality housing can be expected to persist and additional financial incentives are necessary in order to encourage the private sector to construct or renovate housing in such city or county;
- III. The shortage of quality housing is a substantial deterrent to the future economic growth and development of such city or county;
- IV. The future well-being of the city or county depends on the governing body providing additional incentives for the construction or renovation of quality housing in such city or county.

To facilitate review, the format of the report mirrors that of the Act guidelines published by the Kansas Department of Commerce.

I. Quality of Housing: “There is a shortage of quality housing of various price ranges in the city or county despite the best efforts of public and private housing developers”

The first guideline provided by the Act asks if there is a shortage of quality housing of various price ranges. “Quality housing” is assessed through aggregated measures on a variety of factors, such as physical defects (for example lacking complete kitchen or plumbing), overcrowded units, excessive cost burden, and age of the houses. Table 1 shows the indicators and thresholds specified in the guidelines to define a shortage of quality housing. The following sub-sections examine the housing conditions in Phillips County in regards to those indicators in order to determine the degree to which a housing shortage exists. Table 2 presents a summary of the major housing characteristics specified in the

guidelines. In order to understand how the housing conditions in Phillips County fare relative to Northwest Kansas, four other demographically similar counties (Ellsworth County, Mitchell County, Norton County, and Rooks County) in the region are selected as comparison counties.

Table 1: Housing Shortage Indicators/Criteria

Housing Supply/Demand Indicators	Housing Shortage Criteria
Vacancy Rate	Low (1% of stock or less for owner-occupied units; under 5% of stock for rental units)
Overcrowding	High (6% of stock or more for owner-occupied units)
Size Match	Count of large households (6 or more persons) exceeds count of large units (4 or more bedrooms)
Complete Plumbing	Low (96% of stock or less for owner-occupied units; 95% of stock or less for rental units)
New Units (1 year old or less)	Low (1.5% of stock or less for owner-occupied units; 1% of stock or less for rental units)
Old Units (50 years old or more)	High (40% of stock or more for owner-occupied units; 40% of stock or more for rental units)
Price: Income Match	Count of households in income category exceeds count of units in price/rent category (units not to exceed 30% of gross income)

Table 2: Major Housing Characteristics of Phillips County: 2019

Population		4,981
Vacancy Rate	owner-occupied	1.3%
	renter-occupied	4.0%
Household Size (owner-occupied)	occupied units	1,754
	1-person household	25.5%
	2-person household	42.5%
	3-person household	10.7%
	4-or-more-person household	21.3%
Household Size (renter-occupied)	occupied units	562
	1-person household	43.4%
	2-person household	33.1%
	3-person household	9.3%
	4-or-more-person household	14.2%
Facility Deficiency	lacking plumbing	0.3%
	lacking kitchen facilities	1.5%
Housing Age	2014 to 2019	0.9%
	2010 to 2013	2.3%
	2000 to 2009	2.1%
	1990 to 1999	6.1%
	1980 to 1989	5.9%
	1970 to 1979	18.6%
	Prior to 1970	63.9%
House Value vs. Income (owner-occupied)	ratio	1.59
	median house value	\$79,600
	median household income	\$50,093
Monthly Housing Cost	median cost	\$586
	Less than \$500	36.5%
	\$500 to \$999	42.5%
	\$1,000 or more	16.2%
Percent of Households Paying 30% or More Income Monthly for Housing	household income less than \$20,000	75.4%
	household income \$20,000 to \$34,999	33.3%
	household income \$35,000 to \$49,999	5.2%
	household income \$50,000 to \$74,999	3.3%
	household income \$75,000 or more	0.0%
Monthly Owner Housing Cost as a Percentage of Household Income	housing units with a mortgage	721
	Less than 20.0 percent	56.9%
	20.0 to 29.9 percent	27.7%
	30.0 percent or more	15.4%
	housing units without a mortgage	1,002
	Less than 20.0 percent	82.5%
	20.0 to 29.9 percent	9.7%
	30.0 percent or more	7.9%
Gross Rent as a Percentage of Household Income	Occupied units paying rent	445
	Less than 20.0 percent	35.8%
	20.0 to 29.9 percent	20.5%
	30.0 percent or more	43.8%

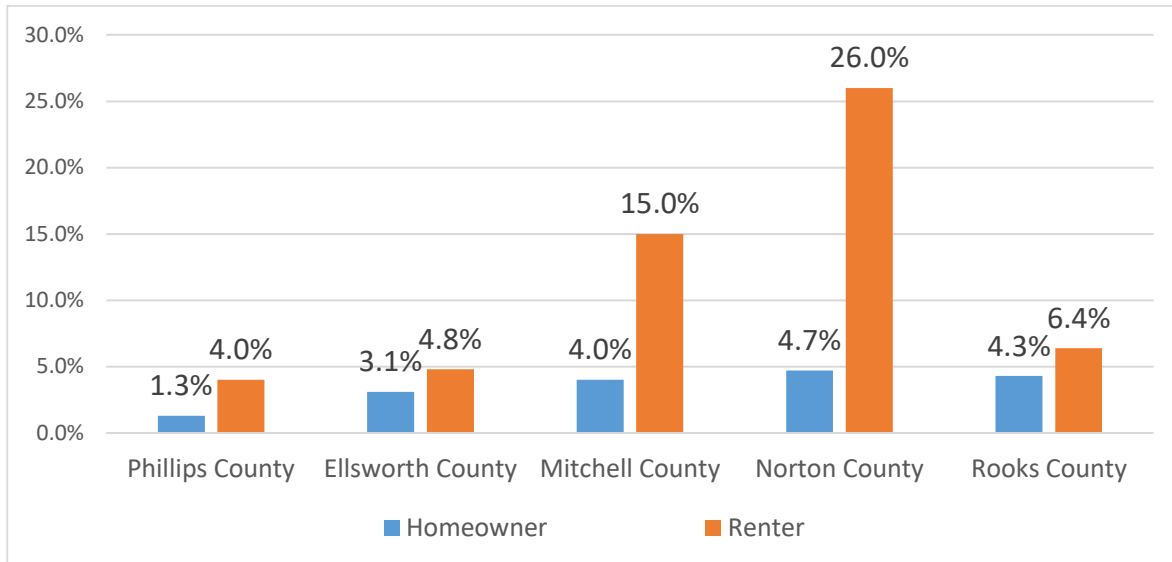
Source: U.S. Census, 2015-2019 American Community Survey; Population data is from 2020 Census.

Vacancy Rate

The vacancy rates in Phillips County and the comparison counties are shown in Figure 1. In 2019, 1.3% of the owner-occupied housing units in Phillips County were vacant, and 4.0% of the rental units were vacant. These rates were both lower than the shortage thresholds set in the guidelines, 1% and 5%, respectively, and also lowest among all the study counties. The low vacancy rates indicate a shortage of both owner-occupied and rental units in Phillips County.

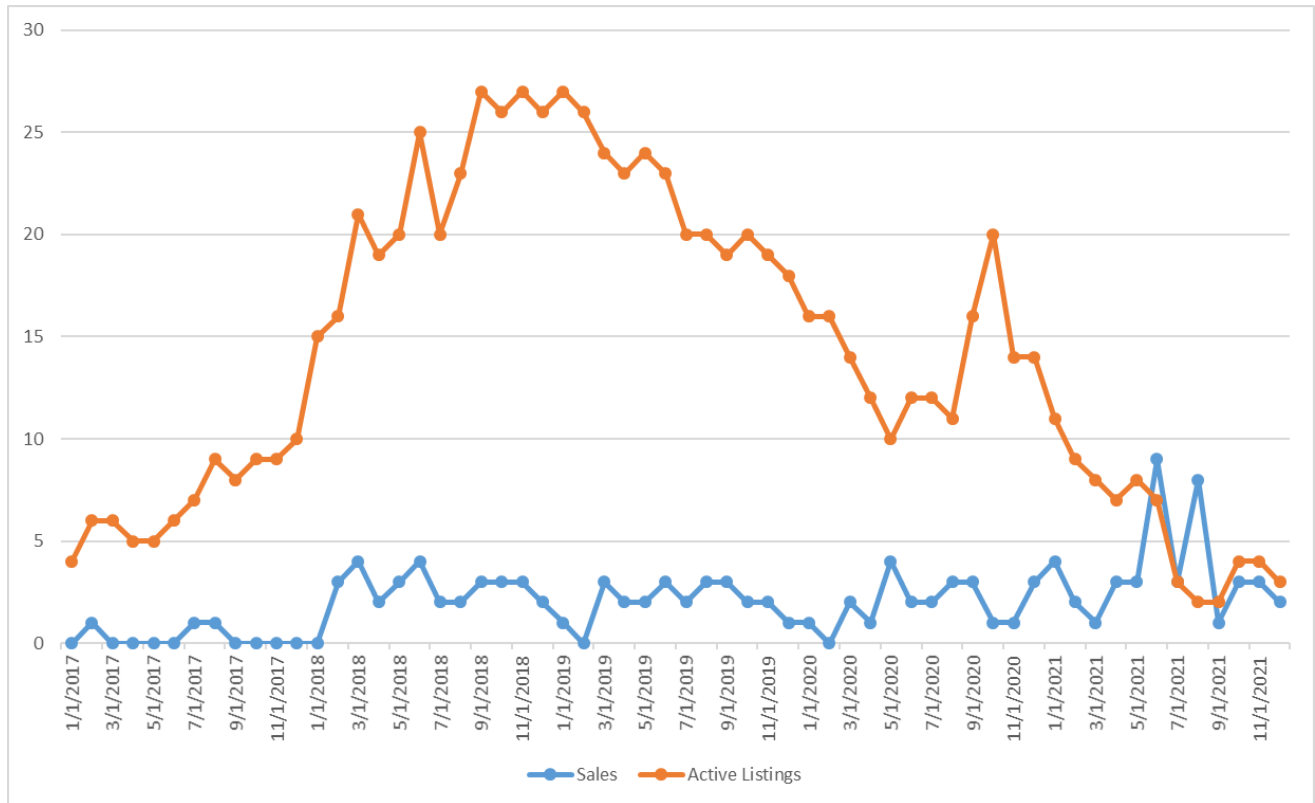
Figure 2 shows the active listing and sales statistics from the Multiple Listing Service (MLS) in Phillips County. Since September 2018 the active listings had been declining except for a spike in late 2020. Meanwhile the sales had maintained a stable trend with a spike in 2021. Assuming that a portion of the houses listed for sale are unoccupied, the very low active listings in 2021 serve as another indicator that Phillips County is experiencing a very low vacancy rate currently.

Figure 1: Vacancy Rate: 2019



* The rental vacancy rate is the proportion of the rental inventory which is vacant for rent. The homeowner vacancy rate is the proportion of the homeowner inventory which is vacant for sale. Source: U.S. Census, 2015-2019 American Community Survey

Figure 2: Sales and Active Listings in Phillips County, 2017-2021



Source: Participating Kansas REALTOR® Multiple Listing Services

Overcrowding/Size Match

As Table 3 shows, 32.4% of the owner-occupied housing units in Phillips County had 4 or more bedrooms in 2019, and 21.3% of households that lived in the owner-occupied housing units had 4 persons or more in the household. The percentage of owner-occupied housing units with 2 or 3 bedrooms (63.9%) was above that of households with 2 or 3 persons (53.2%). As a result, in 99.4% of households that lived in the owner-occupied housing units, 1 or less person occupied one room, on average. Except for Ellsworth County, all other comparison cities had the same or higher percentages of households with 1 or less occupants per room, but the differences were minimal. Phillips County does not appear to have an overcrowding issue, and the sizes of housing units adequately house the distribution of household sizes for owner-occupied housing units.

Table 3: Size Match, Owner-occupied: 2019

	Phillips County	Ellsworth County	Mitchell County	Norton County	Rooks County
Occupied housing units	1,754	1,835	1,832	1,467	1,675
HOUSEHOLD SIZE					
1-person household	25.5%	28.5%	26.1%	26.1%	28.2%
2-person household	42.5%	41.4%	46.0%	44.0%	40.5%
3-person household	10.7%	13.8%	13.4%	8.7%	10.6%
4-or-more-person household	21.3%	16.3%	14.5%	21.2%	20.7%
BEDROOMS					
No bedroom	0.2%	0.0%	0.0%	0.1%	0.2%
1 bedroom	3.5%	4.3%	4.4%	2.0%	2.6%
2 or 3 bedrooms	63.9%	64.5%	66.4%	60.1%	58.5%
4 or more bedrooms	32.4%	31.3%	29.2%	37.8%	38.7%
OCCUPANTS PER ROOM					
1.00 or less occupants/room	99.4%	98.1%	100.0%	100.0%	99.4%
1.01 to 1.50 occupants/room	0.6%	1.5%	0.0%	0.0%	0.5%
1.51 or more occupants/room	0.1%	0.4%	0.0%	0.0%	0.1%

Source: U.S. Census, 2015-2019 American Community Survey

A different situation is observed in the renter-occupied housing units (Table 4). In 2019, 7.8% of the households who rented in Phillips County had more than one occupant per room, which was much higher than all the comparison counties. There is an overcrowding issue in the rental market in Phillips County.

Table 4: Size Match, Renter-occupied: 2019

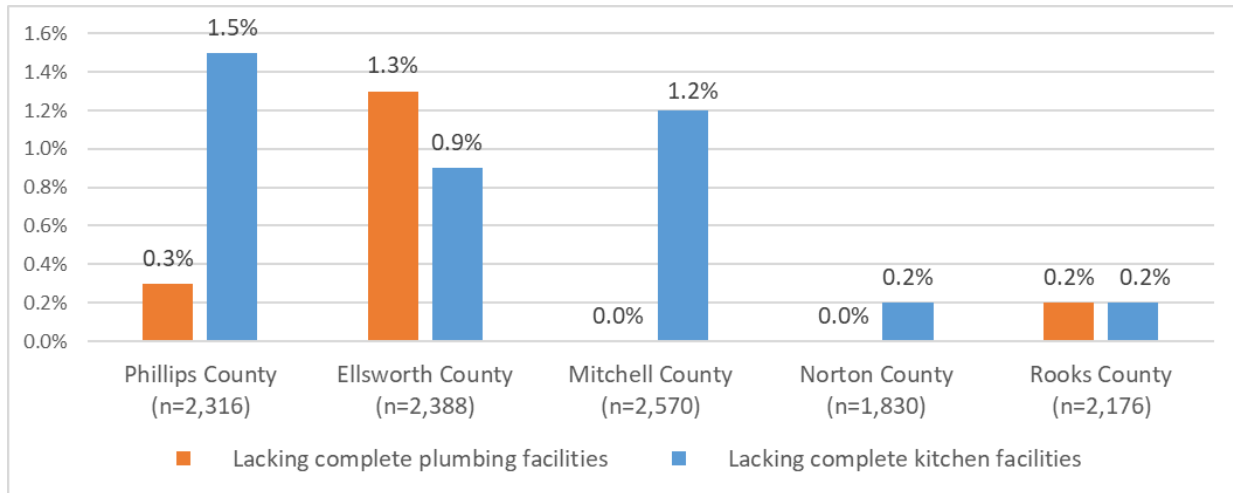
	Phillips County	Ellsworth County	Mitchell County	Norton County	Rooks County
Occupied housing units	562	553	738	363	501
HOUSEHOLD SIZE					
1-person household	43.4%	45.2%	46.7%	57.0%	54.1%
2-person household	33.1%	33.5%	29.1%	9.4%	18.8%
3-person household	9.3%	8.1%	11.4%	23.1%	13.0%
4-or-more-person household	14.2%	13.2%	12.7%	10.5%	14.2%
BEDROOMS					
No bedroom	4.6%	0.0%	1.2%	0.0%	0.0%
1 bedroom	23.5%	26.0%	6.1%	16.8%	22.2%
2 or 3 bedrooms	66.9%	66.0%	78.9%	74.9%	59.3%
4 or more bedrooms	5.0%	8.0%	13.8%	8.3%	18.6%
OCCUPANTS PER ROOM					
1.00 or less occupants/room	92.2%	98.6%	95.7%	97.5%	100.0%
1.01 to 1.50 occupants/room	3.7%	1.4%	3.4%	2.5%	0.0%
1.51 or more occupants/room	4.1%	0.0%	0.9%	0.0%	0.0%

Source: U.S. Census, 2015-2019 American Community Survey

Complete Plumbing

In Phillips County, 0.3% of housing units lacked completed plumbing facilities and 1.5 % lacked complete kitchen facilities (Figure 3). None of the comparison counties met the RHID Act 4% criterion for owner-occupied units or 5% criterion for rental units (see Table 1). However, both percentages in Phillips County were higher than the comparison counties.

Figure 3: Deficiency of Plumbing and Kitchen Facilities: 2019



Source: U.S. Census, 2015-2019 American Community Survey

New Units (One year old or less)

Table 5 shows that only 0.9% of the housing units in Phillips County were built between 2014 and 2019. Although the American Community Survey data does not show the number of housing units being 1 year old or less, it is highly likely that the percentage of housing units 1 year old or less was lower than the threshold in the Act guideline of 1.5% of stock or less being 1 year old or less, which would suggest a strong need for new housing units in Phillips County.

Table 5: Age of Housing

	Phillips County	Ellsworth County	Mitchell County	Norton County	Rooks County
Total Housing Units	3,091	3,237	3,292	2,542	2,746
2014 to 2019	0.9%	0.8%	0.4%	0.2%	0.7%
2010 to 2013	2.3%	2.0%	5.0%	0.0%	1.5%
2000 to 2009	2.1%	5.0%	3.6%	2.4%	4.4%
1990 to 1999	6.1%	10.1%	5.5%	6.6%	3.3%
1980 to 1989	5.9%	7.6%	5.2%	8.2%	9.0%
1970 to 1979	18.6%	14.2%	11.7%	15.8%	12.8%
1960 to 1969	12.0%	8.6%	9.8%	6.5%	7.5%
1950 to 1959	16.2%	8.4%	13.2%	15.9%	22.8%
1940 to 1949	5.2%	7.5%	7.3%	6.8%	11.2%
1939 or earlier	30.5%	35.8%	38.4%	37.5%	26.8%

Source: U.S. Census, 2015-2019 American Community Survey

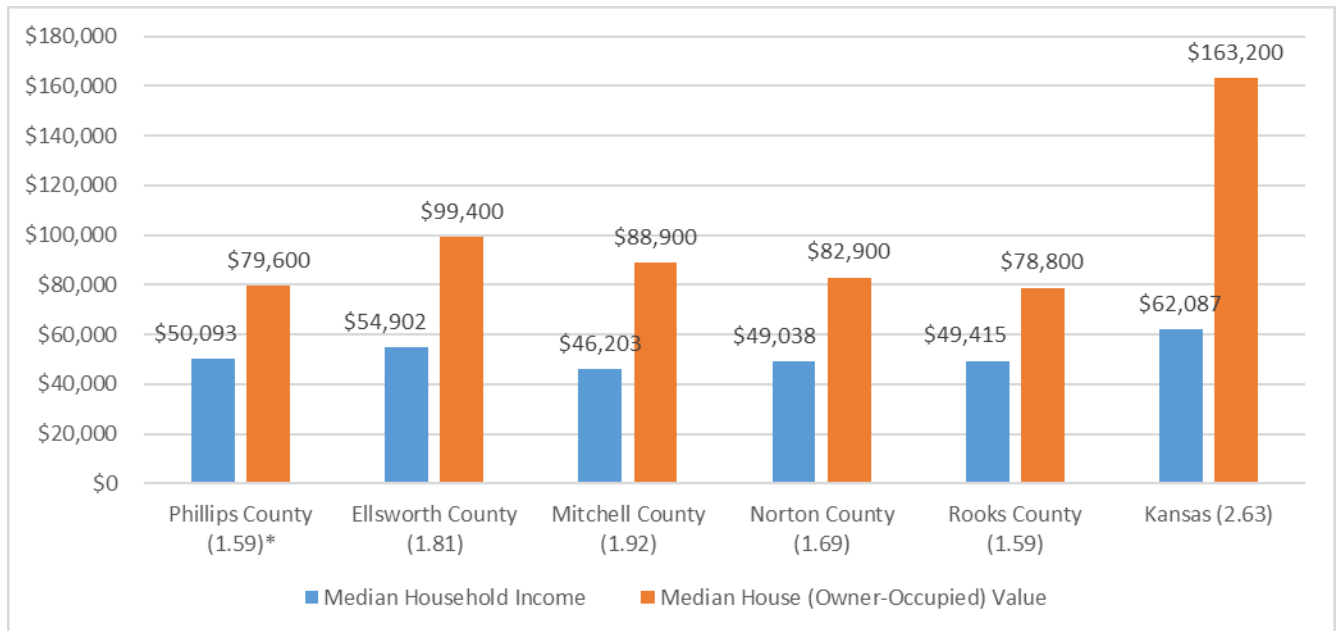
Old Units (50 years old or more)

In Phillips County, 63.9% of the housing units are 52 years old or more (built before 1970), as shown in Table 5. In the RHID Act, it is considered high when 40% of the housing stock is 50 years old or more. Phillips County does have a high proportion of older housing units, suggesting a strong need for renovation and reconstruction.

Price: Income Match

Housing cost in Phillips County was lower than the state average and in all the comparison counties. In 2019, the median household income in Phillips County was \$50,093, and the median value of owner-occupied housing units was \$79,600, yielding a value/income ratio of 1.59 (Figure 4). The median house value in Phillips County was the second lowest among all the study counties, which may indicate a housing stock with lower quality.

Figure 4: House Value vs. Household Income, Owner-occupied: 2019



*The value in the parenthesis is the value/income ratio

Source: U.S. Census, 2015-2019 American Community Survey

Table 6 shows the monthly housing costs¹ in 2019. The median monthly housing cost in Phillips County was \$586, which was the lowest among all the study counties other than Rooks County. The table also shows that 16.2% of households in Phillips County paid \$1,000 or more per month for housing, which was the lowest among all study cities. These results suggest that Phillips County residents have relatively low housing costs in the region.

Table 6: Monthly Housing Costs: 2019

	Phillips County	Ellsworth County	Mitchell County	Norton County	Rooks County	Kansas
Less than \$500	36.5%	31.6%	33.1%	34.6%	37.5%	17.8%
\$500 to \$999	42.5%	44.6%	46.6%	43.5%	42.2%	37.9%
\$1,000 to \$1,999	15.3%	19.9%	14.1%	12.3%	16.5%	33.3%
\$2,000 to \$2,999	0.9%	1.0%	2.7%	7.0%	1.2%	7.0%
\$3,000 or more	0.0%	0.2%	0.5%	0.2%	0.4%	2.3%
No cash rent	4.8%	2.7%	3.1%	2.5%	2.3%	1.7%
Median (dollars)	586	644	605	601	586	902

Source: U.S. Census, 2015-2019 American Community Survey

Table 7 shows the monthly housing costs by household income in 2019 for all households in Phillips County. Among those households in Phillips County making less than \$20,000 a year, 75.4% paid 30% or more of their income toward housing, which was lower than that in Norton County, but higher than those in other comparison counties. Phillips County also had the third highest percentage of households making \$20,000 to \$34,999 a year paying 30% or more of household income toward housing. It appears that the percentages of low-income families in Phillips County paying high housing costs are relatively high, suggesting a need for government assistance in providing affordable housing for those with annual incomes of less than \$35,000.

¹ In the American Community Survey, housing costs include: 1) mortgage payments, rent payments, condominium and other fees, real estate taxes, and premiums for home owners insurance. Also, for mobile homes, installment loan payments, site rent, license and registration fees, and personal property taxes; 2) electricity costs and gas costs in previous month; 3) average for 12 months prior to interview: other fuel costs, water and sewer costs.

Table 7: Monthly Housing Costs as a Percentage of Household Income in the Past 12 Months-All Households in Phillips County: 2019

	Phillips County	Ellsworth County	Mitchell County	Norton County	Rooks County	Kansas
Household income less than \$20,000						
Less than 20% of household income	10.3%	9.2%	10.4%	6.9%	11.1%	5.8%
20 to 29% of household income	15.1%	20.8%	20.9%	7.5%	24.2%	12.4%
30% or more of household income	75.4%	70.0%	67.9%	86.2%	64.7%	81.8%
Household income \$20,000 to \$34,999						
Less than 20% of household income	36.3%	32.8%	36.3%	33.0%	46.1%	21.3%
20 to 29% of household income	30.4%	31.1%	33.9%	33.0%	37.0%	25.2%
30% or more of household income	33.3%	36.1%	29.8%	33.9%	17.0%	53.5%
Household income \$35,000 to \$49,999						
Less than 20% of household income	66.0%	57.5%	63.9%	69.4%	69.0%	40.5%
20 to 29% of household income	28.8%	34.5%	26.8%	9.9%	26.3%	35.1%
30% or more of household income	5.2%	8.8%	9.8%	20.7%	5.3%	25.2%
Household income \$50,000 to \$74,999						
Less than 20% of household income	78.6%	76.3%	76.2%	69.2%	68.9%	56.0%
20 to 29% of household income	18.1%	21.3%	18.1%	30.2%	26.8%	31.4%
30% or more of household income	3.3%	2.4%	5.7%	1.3%	4.3%	12.0%
Household income \$75,000 or more						
Less than 20% of household income	94.3%	95.0%	91.9%	95.2%	91.7%	82.7%
20 to 29% of household income	5.7%	4.7%	5.7%	1.0%	7.6%	14.6%
30% or more of household income	0.0%	0.3%	2.0%	3.5%	0.7%	2.7%

Source: U.S. Census, 2015-2019 American Community Survey

Table 8 and Table 9 present the monthly costs for homeowners and renters, respectively. Among Phillips County homeowners who had a mortgage on their house, 15.4% spent 30% or more of their household income on housing, which was lower than in the other comparison communities. Among Phillips County homeowners without a mortgage, 7.9% spent 30% or more on housing, the second lowest among all the cities under examination (Table 8). Phillips County homeowners seem to have relatively lower burdens regarding monthly housing costs.

Table 8: Monthly Owner Cost as a Percentage of Household Income: 2019

	Phillips County	Ellsworth County	Mitchell County	Norton County	Rooks County	Kansas
Housing units with a mortgage	721	832	736	618	698	437,329
Less than 20.0 percent	56.9%	60.6%	54.1%	60.8%	50.1%	54.5%
20.0 to 29.9 percent	27.7%	21.9%	22.9%	14.1%	32.7%	26.1%
30.0 percent or more	15.4%	17.5%	23.1%	25.1%	17.2%	19.4%
Housing units without a mortgage	1,002	983	1,037	848	974	315,553
Less than 20.0 percent	82.5%	78.7%	74.4%	74.4%	79.1%	79.1%
20.0 to 29.9 percent	9.7%	12.1%	17.1%	4.0%	13.5%	11.0%
30.0 percent or more	7.9%	9.1%	8.5%	21.6%	7.4%	9.9%

Source: U.S. Census, 2015-2019 American Community Survey

In contrast, Phillips County renters paid a much higher percentage of their income on housing than renters in all of comparison cities. In 2019, 43.8% of renters in Phillips County spent 30% or more of their household income on rent, whereas only about one-third of renters in other counties spent 30% or more of their household income on rent (Table 9). These results strongly suggest that most of Phillips County renters are paying a higher proportion of their incomes on housing costs. Government-assisted housing would provide relief for families whose housing costs are straining their budgets and perhaps causing them to forego other necessities.

Table 9: Gross Rent as a Percentage of Household Income: 2019

	Phillips County	Ellsworth County	Mitchell County	Norton County	Rooks County
Occupied units paying rent	445	481	651	318	452
Less than 20.0 percent	35.8%	40.1%	48.9%	32.7%	45.8%
20.0 to 29.9 percent	20.5%	26.8%	20.7%	32.0%	26.6%
30.0 percent or more	43.8%	33.1%	30.4%	35.3%	27.7%

Source: U.S. Census, 2015-2019 American Community Survey

Assuming homebuyers would view a house with a value twice as high as their annual household income as affordable, and renters could afford to spend 24% of annual household income on rent, Table 10 matches households in different income categories with the affordable housing units in Phillips County. In 2019, 497 households in Phillips County earned less than \$25,000. A total of 754 housing units were affordable for these households, including 519 owner-occupied housing unit (valued \$50,000 or less) and 235 rental units (rented for \$500 or less per month). There was a surplus of 257 affordable housing units for households earning less than \$25,000 a year. Similarly, there was a surplus of 196 units for households earning between \$25,000 and \$50,000. However, there was a shortage of affordable units for those households that earned \$50,000 and more a year: there was a 197-unit shortage for households earning \$50,000 to \$74,999, a 80-unit shortage for households earning \$75,000 to \$99,999, a shortage of 176 units for households earning \$100,000 or more. A great number of households in higher income categories lived in a house under their affordability levels and possibly a house with an unsatisfactory quality. The surplus for households in lower income categories and a shortage for households in higher income categories suggests a possible needs for housing rehabilitation and improvement. As there is a very low percentage of new housing units in Phillips County (see Table 5), there is also a potential shortage of new housing stock for those households earning at least the City's median income and particularly households earning about 150% or more of the median income.

Table 10: Income Distribution and Housing Affordability in Phillips County: 2019

Income Range	% of City Median Household Income	% of Households	Number of Households	Affordable Range for Owner Units	Number of Owner Units	Affordable Range of Renter Units	Number of Renter Units	Total Affordable Units	Balance
Less than \$25,000	less than 50%	21.50%	497	\$0-50,000	519	\$0-500	235	754	257
\$25,000 - 49,999	50-100%	28%	656	\$50,000-99,999	566	\$500-999	286	852	196
\$50,000 - 74,999	100-150%	22.10%	512	\$100,000-149,999	289	\$1,000-1,499	26	315	-197
\$75,000 - 99,999	150-200%	12.10%	280	\$150,000-199,999	185	\$1,500-1,999	15	200	-80
\$100,000 - 149,999	200-300%	11.10%	258	\$200,000-299,999	127	\$2,000-\$3,000	0	127	-131
\$150,000 or more	Over 300%	4.90%	113	\$300,000 or more	68	\$3,000 or more	0	68	-45

Source: U.S. Census, 2015-2019 American Community Survey

Housing Demand and Supply Forecast

Besides the current housing conditions, the guidelines in the Act suggest a housing needs study may conduct “beyond-the-present” analyses that make projections of population, as well as housing supply and demand changes. Since 1960, Phillips County experienced population decline (Table 11). The annual population change rate between 1960 and 2017 was -0.93%. Based on the change rates since 1960, Table 12 presents the population forecast under three scenarios. With an annual change rate of -1.5%, Phillips County population would be 4,481 in 2027 and 4,155 in 2032. With an annual change rate of -1.0%, Phillips County population would be 4,415 in 2032; and the population would be 4,690 in 2032 with the annual change rate of -0.5%.

Table 11: Population Change in Phillips County: 1960-2020

	Population at Decade's End	Decennial Population Change	% Growth during Decade	Annual Growth Rate
1960	8,709			
1960-1970	7,888	-821	-9.43%	-0.99%
1970-1980	7,406	-482	-6.11%	-0.63%
1980-1990	6,590	-816	-11.02%	-1.16%
1990-2000	6,001	-589	-8.94%	-0.93%
2000-2010	5,642	-359	-5.98%	-0.61%
2010-2020	4,981	-661	-11.72%	-1.24%
1960-2020		-3,728	-42.81%	-0.93%

Source: U.S. Census

Table 12: Population Forecast for Phillips County: 2022-2032

	2020 Census, baseline	2022	2027	2032
Annual change Rate: -1.5%	4,981	4,833	4,481	4,155
Annual change Rate: -1.0%	4,981	4,882	4,643	4,415
Annual change Rate: -0.5%	4,981	4,931	4,809	4,690

Using the 2019 Census estimates as the baseline, the housing demand forecast is done under 3 population decrease scenarios. In 2019, Phillips County household population was 5,254, which was 98% of the total population (5,340). About eighty percent (79.5%) of households lived in owner-occupied units and 20.5% lived in renter-occupied units. The vacancy rate for the owner-occupied units was 1.3% and the rate for the renter-occupied units was 4%. The average household size of owner-occupied units was 2.38 and the size of renter-occupied units was 1.92. The following assumptions are used for the

forecast: 1) the percentage of household population in the total population, the percentages of owner-occupied and renter-occupied households, and the vacancy rates for owner-occupied units and renter-occupied units did not change from 2019 to 2022 and would not change in the next 10 years; 2) the household sizes in both owner-occupied units and renter-occupied units would decline gradually.

With a -1.5% annual population change rate (Table 13), the population in Phillips County would be 4,833, and the household population would be 4,754 in 2022. There would be 3,778 residents living in owner-occupied units and with a size of 2.37 residents in each household, 1,594 owner-occupied units would be needed in 2022. A vacancy rate of 1.3% would increase the need to 1,615 units. Similarly, it is estimated that 1,510 owner-occupied units will be needed by 2027, and 1,412 units needed by 2032. Similarly, Phillips County would need 533 renter-occupied units by 2022, 499 renter-occupied units by 2027, and 468 by 2032.

Table 13: Housing Demand Forecast in Phillips County: Assuming -1.5% Annual Population Change

	2019 Baseline	2022	2027	2032
Population	5,340	4,833	4,481	4,155
Household Population	5,254	4,754	4,408	4,088
Housing Demand				
<i>Owner Occupied</i>				
Household Population	4,175	3,778	3,503	3,248
Average Household Size	2.38	2.37	2.35	2.33
Number of Households	1,754	1,594	1,491	1,394
Homeowner Vacancy Rate	1.3%	1.3%	1.3%	1.3%
Unit Needed	1,777	1,615	1,510	1,412
<i>Renter Occupied</i>				
Household Population	1,079	977	905	840
Average Household Size	1.92	1.91	1.89	1.87
Number of Households	562	511	479	449
Rental Vacancy Rate	4.0%	4.0%	4.0%	4.0%
Unit Needed	585	533	499	468

Phillips County will need fewer housing units if the county's population continues to decline. However, as shown in Table 10, the county had a great shortage of housing units for households earning \$50,000 and more. The shortage will still exist, to a less extent, even with the population decline. Assuming the population decline will be evenly distributed among households with different income levels, that is, the percentage of households in each income range as shown in Table 10 will not change in the next 10 years, housing affordability analyses were conducted for both owner-occupied units and renter-occupied units. As shown in Table 14, 519 owner-occupied units in the \$0-50,000 price range had residents in 2019. With a vacancy rate of 1.3%, Phillips County had a total of 526 owner-occupied housing units in the \$0-50,000 price range in 2019.

It was estimated that there would be 1,594 owner households in 2022 with a -1.5% population change (see Table 13). Assuming the income distribution of those households were the same as that in 2019, there would be 257 households earning less than \$25,000 in 2022, meaning the demand for the housing units in the \$0-50,000 price range would be 257. As Phillips County has 526 housing units in the \$0-50,000 range (assuming the conditions of those houses did not change in the past three years), there would be a surplus of 269 units in the \$0-50,000 price range in 2022. Similarly, there will be 240 owner households earning less than \$25,000 by 2027 and 224 households earning that much by 2032. If those 526 housing units were maintained well and stayed in habitable conditions in the next ten years, Phillips County would have a surplus of 286 units for households earning less than \$25,000 by 2027, and a surplus of 301 units by 2032. Surplus will also be found for households earning less than \$50,000 in the next 10 years. Those households earning \$50,000 or more would be faced with a shortage of housing units in their affordability ranges. In 2032, the housing market would have a 383 surplus as a total, but 121 owner households (26+26+65+4) that earn \$50,000 or more would need to live in a house below their affordability ranges.

As for renter-occupied units, there would be a surplus for those households earning less than \$50,000 and those earning \$50,000-\$74,999 in the next 10 years. All the other renter households will be faced with a shortage of rental units within their affordable range (Table 15), assuming all households would search for a house that meets or exceeds their affordability levels. In 2032, 61 more rental units would be needed by the households earning \$50,000-\$79,999, and 30 more units would be needed by those households earning \$100,000 or more, if all rental households intended to find a unit within their affordable ranges.

Table 14: Owner-Occupied Housing Affordability Forecast in Phillips County 2019-2032: Assuming -1.5% Annual Population Change

Household Income Range	% of Owner Households, 2019	Affordable Range for Owner Units	Total Occupied Owner Units, 2019	Total Owner Units, 2019 (Including Vacant Units)	Number of Owner Households, 2022	Number of Owner Households, 2027	Number of Owner Households, 2032	Balance 2022 (Total Units minus Number of Households)	Balance 2027 (Total Units minus Number of Households)	Balance 2032 (Total Units minus Number of Households)
Less than \$25,000	16.1%	\$0-50,000	519	526	257	240	224	269	286	301
\$25,000 - 49,999	26.6%	\$50,000-99,999	566	573	424	397	371	149	177	203
\$50,000 - 74,999	22.9%	\$100,000-149,999	289	293	365	341	319	-72	-49	-26
\$75,000 - 99,999	15.3%	\$150,000-199,999	185	187	244	228	213	-56	-41	-26
\$100,000 - 149,999	13.9%	\$200,000-299,999	127	129	222	207	194	-93	-79	-65
\$150,000 or more	5.2%	\$300,000 or more	68	69	83	78	72	-14	-9	-4
Total			1,754	1,777	1,594	1,491	1,394	183	286	383

Table 15: Renter-Occupied Housing Affordability Forecast in Phillips County 2019-2032: Assuming -1.5% Annual Population Change

Household Income Range	% of Renter Households in 2019	Affordable Range of Rental Units	Total Occupied Rental Units, 2019	Total Rental Units, 2019 (Including Vacant Units)	Number of Renter Households, 2022	Number of Renter Households, 2027	Number of Renter Households, 2032	Balance 2022 (Total Units minus Number of Households)	Balance 2027 (Total Units minus Number of Households)	Balance 2032 (Total Units minus Number of Households)
Less than \$25,000	38.2%	\$0-500	235	245	195	183	172	49	62	73
\$25,000 - 49,999	33.6%	\$500-999	286	298	172	161	151	126	137	147
\$50,000 - 74,999	19.6%	\$1,000-1,499	26	27	100	94	88	-73	-67	-61
\$75,000 - 99,999	2.0%	\$1,500-1,999	15	16	10	10	9	5	6	7
\$100,000 - 149,999	2.7%	\$2,000-\$3,000	0	0	14	13	12	-14	-13	-12
\$150,000 or more	3.9%	\$3,000 or more	0	0	20	19	18	-20	-19	-18
Total			562	585	511	479	449	74	106	136

With a -1.0% annual population change rate (Table 16), the population in Phillips County would change from 5,340 in 2019 to 4,415 in 2032. The number of owner households would decline from 1,754 in 2019 to 1,481 in 2032, leading to a decreasing demand for owner-occupied units from 1,777 in 2019 to 1,501 in 2032, assuming a 1.3% vacancy rate. The number of households living in rental houses would drop from 562 in 2019 to 477 in 2032, and the demand for renter-occupied units would change from 585 in 2019 to 497 in 2032, assuming a 4.0% vacancy rate.

Table 16: Housing Demand Forecast in Phillips County: Assuming -1.0% Annual Population Change

	2019 Baseline	2022	2027	2032
Population	5,340	4,882	4,643	4,415
Household Population	5,254	4,803	4,567	4,344
<i>Housing Demand</i>				
<i>Owner Occupied</i>				
Household Population	4,175	3,816	3,629	3,451
Average Household Size	2.38	2.37	2.35	2.33
Number of Households	1,754	1,610	1,544	1,481
Homeowner Vacancy Rate	1.3%	1.3%	1.3%	1.3%
Unit Needed	1,777	1,631	1,565	1,501
<i>Renter Occupied</i>				
Household Population	1,079	986	938	892
Average Household Size	1.92	1.91	1.89	1.87
Number of Households	562	516	496	477
Rental Vacancy Rate	4.0%	4.0%	4.0%	4.0%
Unit Needed	585	538	517	497

Table 17 shows the housing affordability forecast by household income for owner households, assuming a -1.0% annual population change. If the condition of all housing units stay the same in the next ten years, by 2032, Phillips County would have a surplus of 466 (that is 287+179) owner units for households earning less than \$50,000, but a shortage of 170 owner units for those earning more than \$50,000 (Table 17). There would be a surplus of 201 rental units for households earning less than \$50,000 by 2032, and a surplus of 6 for those earning between \$75,000 and \$99,999; but those renter households earning \$50,000 - \$74,999 and \$100,000 or more will be faced with a shortage of rental units in their affordable ranges (Table 18).

Table 17: Owner-Occupied Housing Affordability Forecast in Phillips County 2019-2032: Assuming -1.0% Annual Population Change

Household Income Range	% of Owner Households, 2019	Affordable Range for Owner Units	Total Occupied Owner Units, 2019	Total Owner Units, 2019 (Including Vacant Units)	Number of Owner Households, 2022	Number of Owner Households, 2027	Number of Owner Households, 2032	Balance 2022 (Total Units minus Number of Households)	Balance 2027 (Total Units minus Number of Households)	Balance 2032 (Total Units minus Number of Households)
Less than \$25,000	16.1%	\$0-50,000	519	526	259	249	238	267	277	287
\$25,000 - 49,999	26.6%	\$50,000-99,999	566	573	428	411	394	145	163	179
\$50,000 - 74,999	22.9%	\$100,000-149,999	289	293	369	354	339	-76	-61	-46
\$75,000 - 99,999	15.3%	\$150,000-199,999	185	187	246	236	227	-59	-49	-39
\$100,000 - 149,999	13.9%	\$200,000-299,999	127	129	224	215	206	-95	-86	-77
\$150,000 or more	5.2%	\$300,000 or more	68	69	84	80	77	-15	-11	-8
Total			1,754	1,777	1,610	1,544	1,481	167	233	296

Table 18: Renter-Occupied Housing Affordability Forecast in Phillips County 2019-2032: Assuming -1.0% Annual Population Change

Household Income Range	% of Renter Households in 2019	Affordable Range of Rental Units	Total Occupied Rental Units, 2019	Total Rental Units, 2019 (Including Vacant Units)	Number of Renter Households, 2022	Number of Renter Households, 2027	Number of Renter Households, 2032	Balance 2022 (Total Units minus Number of Households)	Balance 2027 (Total Units minus Number of Households)	Balance 2032 (Total Units minus Number of Households)
Less than \$25,000	38.2%	\$0-500	235	245	197	190	182	47	55	63
\$25,000 - 49,999	33.6%	\$500-999	286	298	174	167	160	124	131	138
\$50,000 - 74,999	19.6%	\$1,000-1,499	26	27	101	97	94	-74	-70	-66
\$75,000 - 99,999	2.0%	\$1,500-1,999	15	16	10	10	10	5	6	6
\$100,000 - 149,999	2.7%	\$2,000-\$3,000	0	0	14	13	13	-14	-13	-13
\$150,000 or more	3.9%	\$3,000 or more	0	0	20	19	19	-20	-19	-19
Total			562	585	516	496	477	69	89	108

With a -0.5% annual population change rate (Table 19), the population in Phillips County would change from 5,340 in 2019 to 4,690 in 2032. There would be 1,574 owner households in 2032 with a demand of 1,594 owner-occupied units, assuming a 1.3% vacancy rate. The number of households living in rental houses would drop from 562 in 2019 to 507 in 2032, and the demand for renter-occupied units would change from 585 in 2019 to 528 in 2032, assuming a 4.0% vacancy rate.

Table 19: Housing Demand Forecast in Phillips County: Assuming -0.5% Annual Population Change

	2019 Baseline	2022	2027	2032
Population	5,340	4,931	4,809	4,690
Household Population	5,254	4,851	4,731	4,614
<i>Housing Demand</i>				
<i>Owner Occupied</i>				
Household Population	4,175	3,855	3,760	3,667
Average Household Size	2.38	2.37	2.35	2.33
Number of Households	1,754	1,627	1,600	1,574
Homeowner Vacancy Rate	1.3%	1.3%	1.3%	1.3%
Unit Needed	1,777	1,648	1,621	1,594
<i>Renter Occupied</i>				
Household Population	1,079	996	972	948
Average Household Size	1.92	1.91	1.89	1.87
Number of Households	562	522	514	507
Rental Vacancy Rate	4.0%	4.0%	4.0%	4.0%
Unit Needed	585	543	536	528

Assuming a -0.5% annual population change and unchanged housing conditions in the next ten years, there would be a surplus of 427 (that is, 272+155) owner-occupied units in 2032 for households earning less than \$50,000, and a shortage of 224 units for households earning \$50,000 or more (Table 20). As for the rental units, there would be a surplus of 179 units for households earning less than \$50,000, and a surplus of five units for households earning between \$75,000 and \$100,000. Those households earning \$100,000 or more would be faced with a shortage of 34 units in 2030 (Table 21).

Table 20: Owner-Occupied Housing Affordability Forecast in Phillips County 2019-2032: Assuming -0.5% Annual Population Change

Household Income Range	% of Owner Households, 2019	Affordable Range for Owner Units	Total Occupied Owner Units, 2019	Total Owner Units, 2019 (Including Vacant Units)	Number of Owner Households, 2022	Number of Owner Households, 2027	Number of Owner Households, 2032	Balance 2022 (Total Units minus Number of Households)	Balance 2027 (Total Units minus Number of Households)	Balance 2032 (Total Units minus Number of Households)
Less than \$25,000	16.1%	\$0-50,000	519	526	262	258	253	264	268	272
\$25,000 - 49,999	26.6%	\$50,000-99,999	566	573	433	426	419	141	148	155
\$50,000 - 74,999	22.9%	\$100,000-149,999	289	293	372	366	360	-80	-74	-68
\$75,000 - 99,999	15.3%	\$150,000-199,999	185	187	249	245	241	-61	-57	-53
\$100,000 - 149,999	13.9%	\$200,000-299,999	127	129	226	222	219	-97	-94	-90
\$150,000 or more	5.2%	\$300,000 or more	68	69	85	83	82	-16	-14	-13
Total			1754	1777	1,627	1,600	1,574	151	177	203

Table 21: Renter-Occupied Housing Affordability Forecast in Phillips County 2019-2032: Assuming -0.5% Annual Population Change

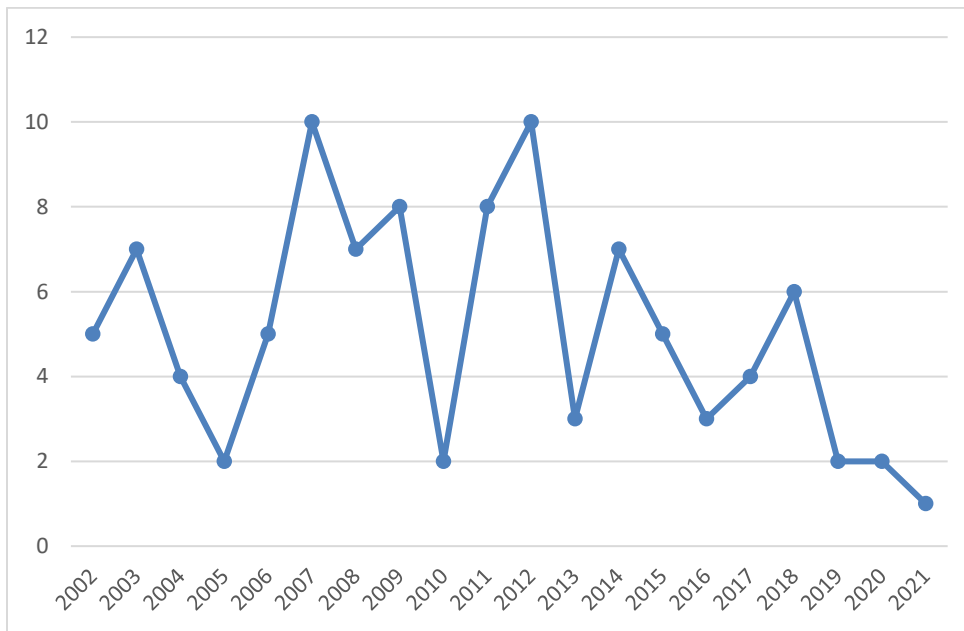
Household Income Range	% of Renter Households in 2019	Affordable Range of Rental Units	Total Occupied Rental Units, 2019	Total Rental Units, 2019 (Including Vacant Units)	Number of Renter Households, 2022	Number of Renter Households, 2027	Number of Renter Households, 2032	Balance 2022 (Total Units minus Number of Households)	Balance 2027 (Total Units minus Number of Households)	Balance 2032 (Total Units minus Number of Households)
Less than \$25,000	38.2%	\$0-500	235	245	199	196	194	46	48	51
\$25,000 - 49,999	33.6%	\$500-999	286	298	175	173	170	123	125	128
\$50,000 - 74,999	19.6%	\$1,000-1,499	26	27	102	101	99	-75	-74	-72
\$75,000 - 99,999	2.0%	\$1,500-1,999	15	16	10	10	10	5	5	5
\$100,000 - 149,999	2.7%	\$2,000-\$3,000	0	0	14	14	14	-14	-14	-14
\$150,000 or more	3.9%	\$3,000 or more	0	0	20	20	20	-20	-20	-20
Total			562	585	522	514	507	64	71	79

II. The shortage of quality housing can be expected to persist, and additional financial incentives are necessary in order to encourage the private sector to construct or renovate housing in such city or county;

Net Gain or Loss of Residential Units: The formula of new housing units constructed, minus existing housing units demolished, results in a low net gain (or loss) of residential units.

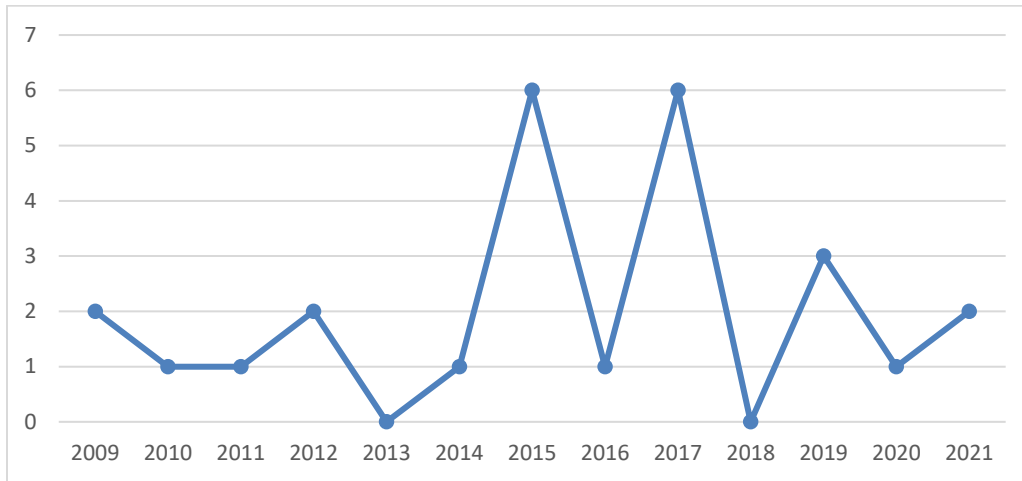
The new construction in Phillips County had a downward trend in the last twenty years (Figure 5). In the past five years (2017-2021), a total of 15 new houses were built, as compared to 28 new houses build between 2012 and 2016. As shown in Figure 6, the City of Phillipsburg, largest city in Phillips County, alone issued 12 permits for demolition from 2017 to 2021. Considering the demolitions in other communities in the county, it is highly likely that there was almost no or negative net gain of residential units in Phillips County in the past five years.

Figure 5: New Construction in Phillips County



Source: Phillips County

Figure 6: Permits Issued by the City of Phillipsburg for Demolition

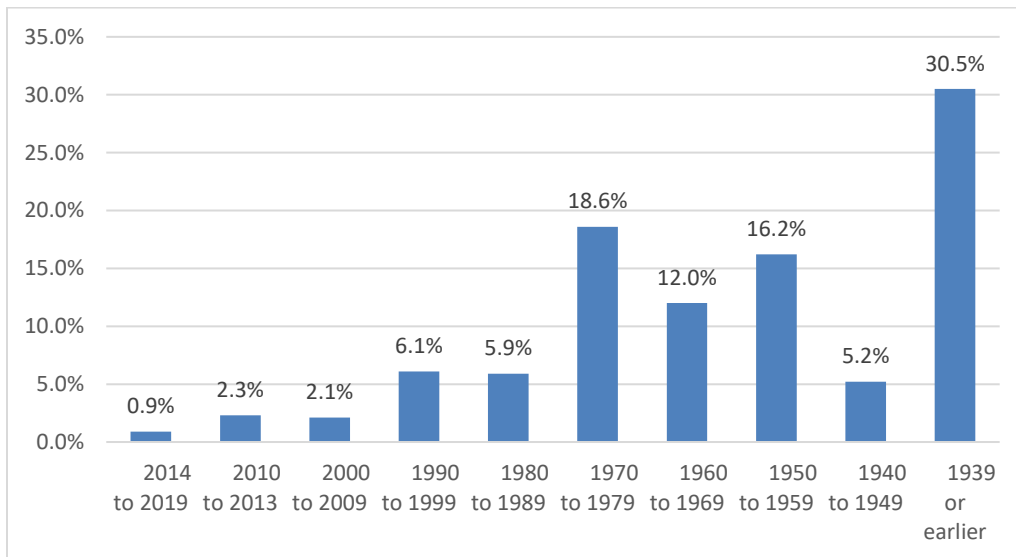


Source: Phillips County

Housing Suitable for Rehabilitation: Existing housing units, suitable for rehabilitation, are present, but little or no rehabilitation activity is occurring

Figure 7 shows the percentage of housing units in Phillips County by year of construction. It indicates that 64% of the housing units in Phillips County (1,978 units) were constructed at least 50 years ago, making many highly likely to be in need of rehabilitation.

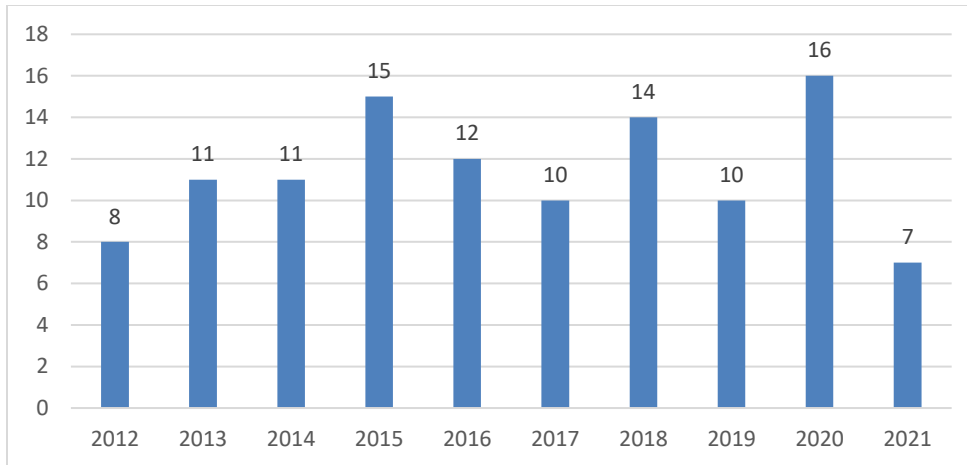
Figure 7: Year Housing Structure Built - Phillips County



Source: U.S. Census, 2015-2019 American Community Survey

Although almost 2,000 houses in Phillips County are over 50 years old, an average of only 11 remodel permits per year have been issued over the past 5 years (Figure 8). The large discrepancy between houses suitable for rehabilitation and the number of permits issued to remodel in Phillips County housing strongly suggests that additional incentives are required to maintain the quality of the older housing units in Phillips County.

Figure 8: Permits for Remodel Issued by Phillips County

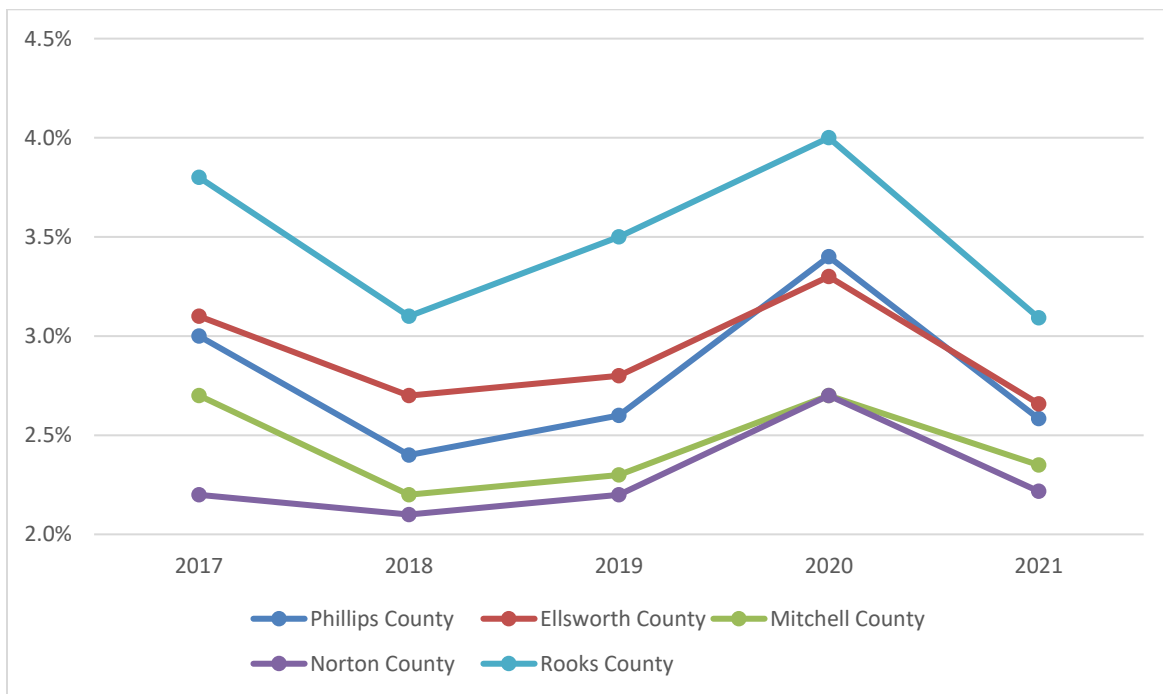


Source: Phillips County

III. The shortage of quality housing is a substantial deterrent to the future economic growth and development of such city or county.

Despite the population decline, the unemployment rate in Phillips County was not the highest in among the study counties. In 2021, the unemployment rate in Phillips County was 2.6%, higher than those in Mitchell County and Norton County, but lower than those in Ellsworth County and Rooks County (Figure 9). The ranking was generally consistent in the past five years (2017-2021). A shortage of suitable housing for the current workforce would be a barrier to economic stability. Quality housing may also attract migrants to join the labor force in Phillips County as the unemployment rate in Phillips County is relatively low. It is imperative that the county takes a proactive approach to maintain an adequate quantity of new and rehabilitated housing units.

Figure 9: Unemployment Rate



Source: U.S. Bureau of Labor Statistics; Kansas Department of Labor

IV. The future well-being of the city or county depends on the governing body providing additional incentives for the construction or renovation of quality housing in such city or county

The analysis in Section I documents a shortage of housing in Phillips County for middle to high-income families. Further analysis in Section II shows a disproportionately high number of older houses in Phillips County while there had been very few demolitions/constructions and a low number of rehabilitation activities. The shortage of housing for middle to high-income families will persist, even with a projected population decline in the next 10 years. Lack of quality housing will only serve as obstacles to economic stability and migration from other communities.

Phillips County has ample places for outdoor and sports activities. Agra lake offers fishing, hiking trails, swimming and camping. Lake Logan is just a few miles south of the town of Logan. The area can be used for fishing and boating, and has a campground with electrical outlets for a range of camping styles including RV's and campers. Kirwin National Wildlife Refuge is located along the North Fork of the Solomon River, and provides a safe layover habitat for migratory birds. Visitors can hunt and fish via a variety of methods including archery for hunting and all-season access to fishing.²

There are two golf courses in Phillips County. The Logan Golf Course is a substantial nine-hole golf course. With reasonable two-dollar green fees, the Logan Golf Course offers a beautiful golfing experience for a variety of visitors and locals. The Phillipsburg Golf Club has a nine-hole golf range with both a men's and women's league. At the Phillipsburg City Park, there is a full 18-bin disc golf course, providing an additional outdoor activity for residents and visitors. The park also offers a walking trail which showcases WPA (Works Progress Administration)-era stone bridges extending across small streams.³

² <https://www.phillipscountyks.org/attractions;>
https://www.kshs.org/natreg/natreg_listings/view/1290;
[https://www.fws.gov/uploadedFiles/Kerwin_National_Wildlife_Refuge_Hunting_and_Fishing_Regulations_508.pdf;](https://www.fws.gov/uploadedFiles/Kerwin_National_Wildlife_Refuge_Hunting_and_Fishing_Regulations_508.pdf)
<https://www.fws.gov/refuge/kirwin/>

³ <https://www.phillipscountyks.org/attractions;>
[https://www.phillipsburggolf.com/;](https://www.phillipsburggolf.com/)
<http://www.getruralkansas.org/Phillipsburg/118Explore/1022.shtml>

The Phillipsburg Aquatic Center offers an engaging summer experience with accessible entry options. Appealing to a wide range of swimmers, the facility has two pools. One is outdoor with a variety of features such as slides and fountains. The second pool is indoor and designed for exercise and therapeutic purposes. ⁴

Phillips County also has venues for indoor activities. Originally the Winship Opera House built more than one hundred years ago, Majestic Theater has been providing cinematic experience since 1925. The Huck Boyd Community Center offers meeting space for formal and informal gathering, with such amenities as meeting rooms, internet, restrooms, a kitchen and an auditorium. ⁵

Phillips County hosts several museums. The Dane G. Hansen Museum houses a substantial art display and often has a Smithsonian traveling exhibit. This museum is open to the public without admission fee and showcases local artists through local exhibits and an “Artist of the Month” spotlight feature. The Fort Bissell Museum displays the history of Phillips County. Members of the community donate items for the museum’s collection, and many items showcase the culture and experiences of settlers. Eighteen hundreds housewares and a range of military uniforms dating from the Civil War onward fill the museum. Located at the Huck Boyd Community Center, the C&R Railroad Museum displays animated trains in a 57-foot mountain range, together with numerous cars, cabooses, and railroad lanterns. ⁶

The Phillips County Health Systems (PCHS) contains a hospital and medical clinic, and provides a variety of medical services, including urgent care, mental health, rehab, senior life solutions, etc. PCHS was named a Top 20 Critical Access Hospital by the National Rural health Association in 2017. ⁷

⁴ <https://www.phillipscountyks.org/attractions>;
<https://cityofphillipsburg.com/104/Aquatic-Center>

⁵ <https://www.phillipscountyks.org/attractions>;
<http://www.getrurarkansas.org/Phillipsburg/118Explore/848.shtml>;
<https://cityofphillipsburg.com/Facilities/Facility/Details/Huck-Boyd-Community-Center-10>

⁶ <http://hansenmuseum.org>;
<https://www.fortbissellmuseum.org/>;
<https://www.phillipscountyks.org/attractions>

⁷ <https://www.phillipshospital.org/>

Phillips County offers a variety recreational and cultural amenities, and health care facilities. These are conducive to retaining current residents, and attracting new employers and labor. The availability of high-quality housing is one of the obstacles to economic stability and development in Phillips County. This study demonstrates that rehabilitation of current housing units in Phillips County would serve to address the housing shortage for the middle to high-income households. Incentives are needed in order to promote more rehabilitation/new construction, so that Phillips County would have adequate housing to retain current residents and attract more.

Conclusions

The statistics and analyses of this report have documented, under criteria established by the Kansas Secretary of Commerce, Phillips County's need for financial assistance in housing rehabilitation/construction in order to retain economic stability and development in Phillips County. The analyses have provided empirical evidence that 1) there is a shortage of suitable housing for middle and high-income households; 2) even with a declining population, the shortage of housing is expected to persist without additional incentives to private sector investors; 3) the current and projected shortage of quality housing is a deterrent to the future stability and development of Phillips County; and 4) the future well-being of Phillips County is highly dependent on further government support of the local private housing industry.