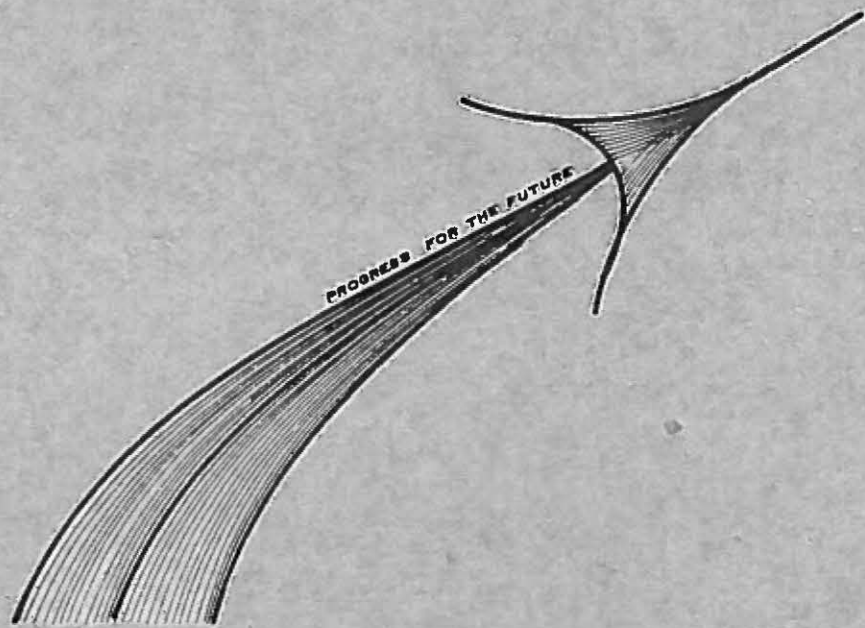


A COMPREHENSIVE  
COMMUNITY DEVELOPMENT  
PLAN  
1979 - 1983

THE CITY OF  
CHERRYVALE, KANSAS



Cherryvale Planning Commission  
March, 1979



ALLGEIER, MARTIN & ASSOCIATES INC.  
ENGINEERS, PLANNERS & ARCHITECTS  
JOPLIN, MISSOURI

PLANNING - DESIGNING - DEVELOPING MID-AMERICA

A COMPREHENSIVE  
COMMUNITY DEVELOPMENT PLAN  
1979 TO 1983

Prepared by the  
CHERRYVALE PLANNING COMMISSION  
John Bulger, Chairman

With technical assistance by  
ALLGEIER, MARTIN & ASSOCIATES, INC.  
CONSULTING ENGINEERS, PLANNERS & ARCHITECTS  
JOPLIN, MISSOURI

Michael W. Bailey, Director of Planning  
A. Eugene Spears, P.E., Engineer

March, 1979

THE CITY OF CHERRYVALE

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Director

#### ACKNOWLEDGEMENTS

The opportunity to assist the City of Cherryvale, Kansas, in preparing this plan has been a real pleasure for the author and Allgeier, Martin & Associates, Inc. The many hours devoted to the plan by the Planning Commission and the City Commission were invaluable and are very much appreciated. A special thanks is extended to the City Staff, including Maurine Tipton, City Clerk; Dwight Foster, Community Development Director, Mike Sourk, Fire Chief; and Ron Curran, Chief of Police. All of these people, as well as others too numerous to mention, have helped to make this document a realistic tool for community growth and improvement.



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## CHAPTER 1

### INTRODUCTION

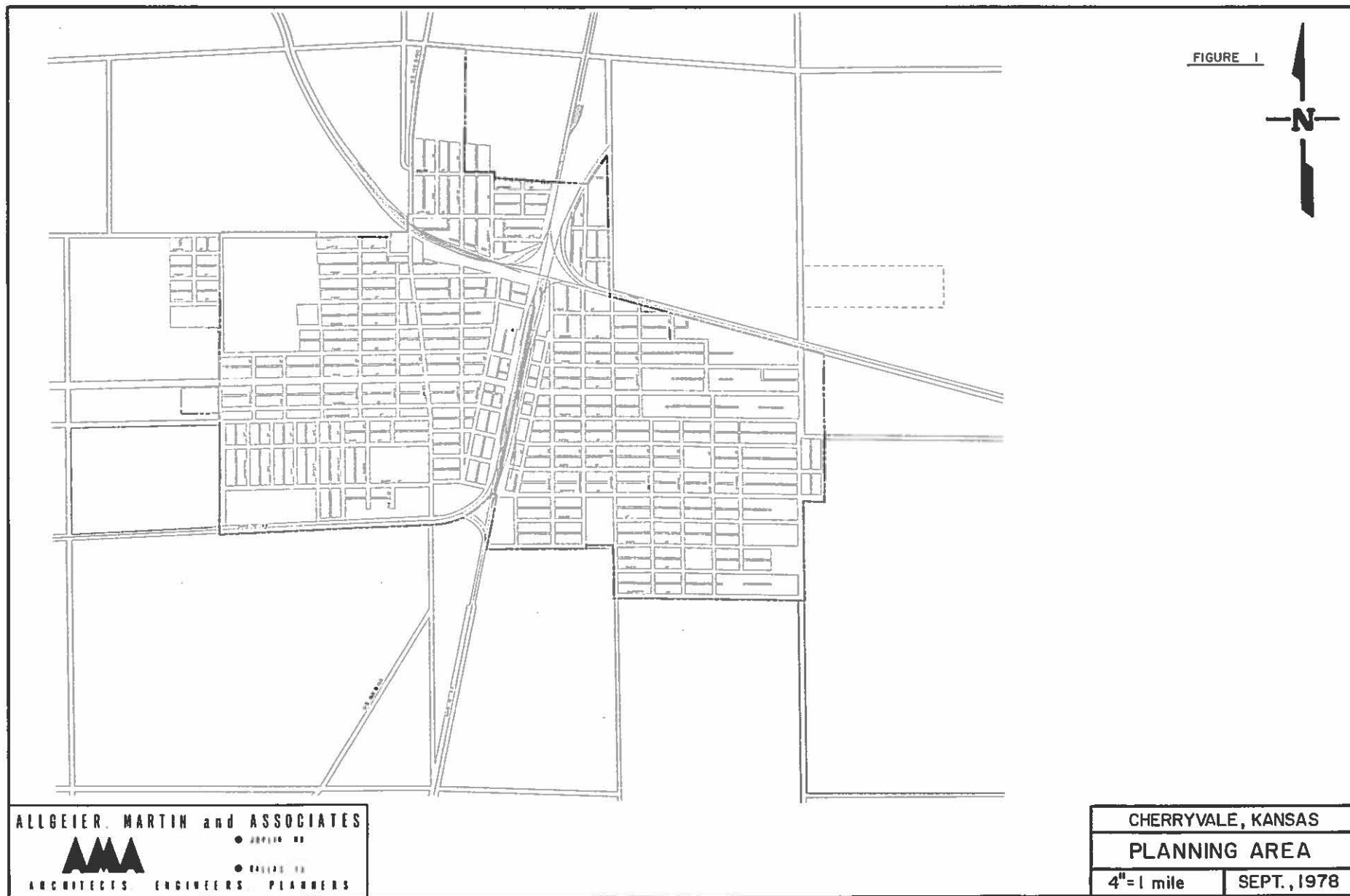
#### PURPOSE AND SCOPE

This document is a revision and expansion of the Cherryvale Community Development Plan that was prepared in 1974-1975. The City's initial planning effort has led to extensive community improvements and has thus become out-of-date in many respects. This Community Development Plan utilizes the 1975 Plan as a base to build upon, although the scope and emphasis will be somewhat different. The City has become involved in an extensive improvement program for low and moderate families that has brought in \$858,000 in Department of Housing and Urban Development Block Grant funds. Because of the HUD funds, the City has found that its policies and priorities are changing. Periodic revisions are necessary for a plan to remain viable and useful.

The Cherryvale Planning Commission and the City Commission have provided the leadership to accomplish much in the community in the past four years. However, Cherryvale has such low family incomes and is so economically distressed that much remains to be done. This plan will emphasize the following: new community goals, particularly as those goals relate to the needs of identifiable low income segments of the community; economic development needs; housing analysis and needs; and capital improvements programming. Factors such as population, land use, and community facilities will be studied and evaluated as to their impact on the above areas. In this way, the City hopes to obtain maximum benefit from local tax funds and federal grant funds. An improved process of decision making by the City should result, with this document serving as a guide in that process.

#### PLANNING AREA

The City of Cherryvale's economic, social, and environmental influence extends beyond the City Limits. In fact, the Planning Commission must, by State Law, have two of its seven members appointed from outside the City because it is recognized that planning for the future will impact upon all area residents. This plan covers only a five year period, though, so it is not necessary to include a wide area around the City. The planning area will include the corporate limits and the rural area extending approximately one-half mile in all directions. Figure 1 graphically illustrates the planning area.





## CHARACTERISTICS OF THE PLANNING AREA

### Climate

The City of Cherryvale, as classified by Trewartha's system, has a Humid Subtropical Climate. The growing season averages 200 days with January's mean temperature staying above the freezing point. Sub-zero temperatures do occur, but are usually of short duration. July is the hottest month of the year with a mean temperature of 80.2°F and highs occasionally exceeding 100°F. Humidity is generally high and nights are hot and sticky in the summertime. The mean annual temperature is 58.1°F.

Precipitation normals range from 1.16 inches in February to 5.49 inches in June. The annual average precipitation is 36.95 inches. All of the above information has been obtained from the National Weather Service for the Independence area.

Table 1 shows monthly data for temperature, precipitation, and heating and cooling degree day normals (these are useful for builders calculating heating and cooling needs for structures).

### Soils

Soil types in and around Cherryvale are of the Eram-Dennis-Bates Association. These soils are characterized by moderately deep to deep sloping and rolling soils with clayey and loamy subsoils. They were formed from weathering shale and sandstone. Major developmental problems with these soil types are a shallow depth to bedrock, high shrink-swell potential, and seasonal wetness. Refer to Chapter 7, Future Land Development, for more detailed information on soil types.

### General

The City of Cherryvale is located in the northeast corner of Montgomery County, Kansas, on U.S. 169 Highway. The City had a 1978 population of 3,019, according to the County Assessor's office.

Elevations in the City range from a high of 890' above mean sea level on Olive Street to a low of 800' at the west edge of the City Limits. Topography information from the United States Geological Survey shows that slopes fall to the west, except that the east one-half of the City has a northwest to southeast ridge line that creates a north and south drainage area also. Drum Creek and Cherry Creek are the receiving streams of all the City's run-off via several intermittent streams.

TABLE 1

PRECIPITATION, TEMPERATURE, AND DEGREE DAY NORMALS1941 - 1970

	<u>Annual</u>	<u>Jan.</u>	<u>Feb.</u>	<u>Mar.</u>	<u>Apr.</u>	<u>May</u>	<u>June</u>	<u>July</u>	<u>Aug.</u>	<u>Sept.</u>	<u>Oct.</u>	<u>Nov.</u>	<u>Dec.</u>
Precipitation Normal	36.95	1.25	1.16	2.22	3.95	5.10	5.49	3.82	2.97	4.68	3.26	1.69	1.36
Mean Temperature	58.1	33.9	39.0	46.0	58.7	67.1	75.5	80.2	79.7	71.3	61.0	47.3	37.4
Heating Degree Day Normals	4158	964	728	528	222	61	0	0	0	15	183	531	856
Cooling Degree Day Normals	1667	0	0	9	33	126	319	471	456	204	59	0	0

Source: "Monthly Normals of Temperature, Precipitation, and Heating and Cooling Degree Days,  
1941-1970, Kansas", August, 1973.

## CHAPTER 2

### COMMUNITY GOALS AND OBJECTIVES

The setting of community goals is a relevant part of any planning process. When a goal is set, we are essentially saying that this is what we desire to accomplish within a specific time span. Objectives are a group of one or more statements of more detailed activities that may help achieve the goal. Policies are then prepared and are outlined in each subsequent chapter of this document that, if implemented, will bring about goal achievement. Goals help a community determine its development priorities and enable the coordination of public resources with private resources.

Cherryvale's 1975 Plan established the community's first set of goals. Some of those goals have been achieved while others have not. Those goals were based upon the results of a Community Attitude Survey of every other household in the City and are included herein. In some cases they have been revised or combined with other goals. The Cherryvale Planning Commission feels that this new set of goals represents the best of the past Plan while incorporating current community thought into more ambitious goals. The City has discovered that it can accomplish more than was previously thought possible if it sets goals, plans well, and carries out those plans.

While most functional areas of community concern are inter-related, they can be separated into somewhat convenient categories. Six major categories of goals are utilized in this document. They are Environmental, Socio-Economic, Housing, Developmental, Community Facilities, and Implementation goals. The following goals are recommended by the Planning Commission:

#### ENVIRONMENTAL GOALS

- 1.0 Goal - To provide a healthful environment for all residents and mitigate the results of poor sanitation and community blight.
  - 1.01 Objective - Expand city and civic efforts aimed at removing unsafe structures, cleaning vacant lots, and removing accumulations of junk and trash, and discouraging practices that lead to blight.
  - 1.02 Objective - Continue to meet Federal and State environmental protection regulations for clean air and water.
  - 1.03 Objective - Encourage developmental activities to take place in a manner that minimizes adverse environmental impacts.
- 1.1 Goal - Establish a street tree planting program to include standards and methods.

- 1.2 Goal - Initiate activities which will lead to the construction of storm sewers in areas that are adversely affected by storm-water runoff.

#### SOCIO-ECONOMIC GOALS

- 2.0 Goal - To strongly encourage expanding and diversifying the City's economic base.
- 2.01 Objective - Encourage the creation of new job opportunities, particularly in areas of identified labor surplus and underemployment.
- 2.02 Objective - Support the expansion of the City's present industrial park.
- 2.1 Goal - To support efforts directed at achieving equal opportunity in employment practices.
- 2.2 Goal - To encourage manufacturing employers to locate and expand in Cherryvale.
- 2.21 Objective - Place emphasis on obtaining employers who pay competitive wages so as to assist in improving family incomes.
- 2.22 Objective - Provide appropriate sites, with adequate utilities and streets, where manufacturers may locate or expand.
- 2.23 Objective - Realize that economic development is a part of total community development and cannot occur unless provision is made for human, as well as, industrial needs.
- 2.24 Objective - Utilize industrial revenue bonds only where justified on a cost-benefit basis.
- 2.25 Objective - Strongly encourage the expansion of existing businesses in the City by assuring that their needs are being met.
- 2.3 Goal - To determine basic unmet needs of identifiable segments of Cherryvale's citizens and establish priorities for meeting those needs.
- 2.31 Objective - Utilize input from senior citizens groups, churches, minority groups, and others when programming city activities.

- 2.32 Objective - Assure that City programs are directed toward meeting areas of greatest need first.
- 2.4 Goal - Support efforts directed at improving the skills of the City's labor force.

#### HOUSING GOALS

- 3.0 Goal - A safe, sanitary, and decent housing unit for all residents.
  - 3.01 Objective - Encourage and provide incentives for the construction of various housing types in appropriate locations, particularly apartments.
  - 3.02 Objective - Continue to utilize the enforcement of construction codes as a method of preserving and maintaining the safety and livability of the City's housing stock.
  - 3.03 Objective - Recognize that the mobile home is a solution to the housing needs of many people, but seek to locate them in mobile home parks or other appropriate locations.
  - 3.04 Objective - Continue to explore all avenues at the federal and local level for financial assistance for housing development.
  - 3.05 Objective - Prohibit the use of septic tanks in any area where soil conditions are not conducive to such use, or where municipal sewer service is available.
- 3.1 Goal - To assure that every effort will be made to meet the housing needs of the elderly, handicapped, low income, and minority families in the City.
  - 3.11 Objective - Provide for the enforcement of the City's Fair Housing Ordinance.
  - 3.12 Objective - Determine the location and housing needs of all identifiable segments of the population and seek to meet those needs.
  - 3.13 Objective - The City should consider acquiring lots sold for tax purposes and then making the lots available at no cost or modest cost to qualified individuals wishing to construct residences on the lots.
- 3.2 Goal - Adopt and enforce a minimum housing code to require rehabilitation of housing units unfit for habitation.

#### DEVELOPMENTAL GOALS

- 4.0 Goal - To provide a safe and efficient street system of convenient and uncongested routes between land uses and various community facilities.
  - 4.01 Objective - Utilize the street classification system to determine construction standards and priorities for improvements.
  - 4.02 Objective - Institute a program to construct curb ramps, particularly in the central business district, so as to ease the travel of the elderly and handicapped.
  - 4.03 Objective - Require that all new streets be dedicated with a minimum 50' right-of-way to ensure adequate width for paving and utilities.
- 4.1 Goal - Preserve and protect the character of existing residential neighborhoods and discourage the intrusion of incompatible uses.
- 4.2 Goal - To carefully evaluate the consequences of development within and outside of the City, particularly as related to the provision of utility services.
  - 4.21 Objective - Encourage all development to take place inside the corporate limits where utility services are already available.
- 4.3 Goal - To provide adequate locations for commercial development along U.S. 169 Highway and in the Central Business District.
- 4.4 Goal - To continue to carry out activities to eliminate blighting conditions that decrease the quality of life and lower property values.
- 4.5 Goal - Concentrate development so that sprawl might be discouraged and utility services provided in the most economical manner.
- 4.6 Goal - Prohibit development in identified flood ways and assure that construction occurs at safe elevations in the flood fringe.
- 4.7 Goal - Establish written policy guidelines for the extension of utility services, and realize the potential use of such policies to influence and direct developmental patterns.

#### COMMUNITY FACILITIES GOALS

5.0 Goal - To provide adequate protection for the lives and property of all the community's residents.

5.1 Objective - Support efforts to improve the quality of law enforcement, public relations, and crime prevention.

5.2 Objective - Provide adequate fire protection by assuring sufficient water flows for fire fighting purposes in all areas of the City and the necessary equipment to meet future needs.

5.1 Goal - Give priority to improvements to the water distribution system that will provide adequate quantities and quality of water service.

5.11 Objective - Develop and institute a program of regular maintenance and improvement.

5.2 Goal - To provide sanitary sewer service to all residents.

5.21 Objective - Continue to expand the sewer collection system as rapidly as possible so as to eliminate current health hazards.

5.22 Objective - Require the installation of sanitary sewers in all new developments.

5.23 Objective - Undertake activities that will bring existing sewers to a satisfactorily functioning condition, and meet EPA guidelines.

5.3 Goal - To provide an adequate community services center in a location accessible to all residents.

5.31 Objective - To meet the social, recreational, and human needs of all Cherryvale citizens, particularly those who are deprived.

5.4 Goal - To provide adequate recreational opportunities for all citizens.

5.41 Objective - Consider the need to provide small neighborhood parks in the north and west sections of the city.

#### IMPLEMENTATION GOALS

- 6.0 Goal - Prepare a detailed five year Capital Improvement Program and update it on an annual basis prior to preparation of the City budget.
- 6.1 Goal - Continue to enforce the City's zoning ordinance as a means of guiding development and protecting the public health, safety and welfare.
- 6.2 Goal - To adopt subdivision regulations that provide for adequate control of the land platting process.
- 6.3 Goal - Continue to develop adequate city staff to conduct city government functions in an effective and economical manner.



## CHAPTER 3

### POPULATION ANALYSIS

#### INTRODUCTION

Analysis of the characteristics of Cherryvale's population presents some interesting and challenging problems. The City's total population has vacillated up and down since 1960, with a fairly distinct increase in the past few years. The 5 year age groups have also changed considerably, thus affecting the demand for family services, senior citizen services, housing, recreation and other areas. Long term trends are therefore impossible to delineate and population projections are difficult to statistically validate. These trends and subsequent effects are discussed in more detail in the following sections.

#### FACTORS AFFECTING POPULATION

Total population within any community is affected by three components of change: mobility, mortality and fertility. Mobility is measured by determining the number of people who move into the City minus the number of people who move out of the City. Unfortunately, there is no readily available means of measuring mobility for Cherryvale. Mortality is the number of deaths and fertility is the number of births. Again, this data is not readily available for Cherryvale. There is some information for Montgomery County but it is not adaptable for use in Cherryvale.

The Montgomery County Assessor's Office was contacted in August, 1978, since it is virtually the only source of population data for Cherryvale other than the 1970 U.S. Census. A list of each individual, their address, and reported age was obtained. While the data is generally accurate, some deficiencies should be noted. No age was listed for 178 individuals, most of whom are institutionalized and therefore not reported as residents in U.S. Census counts. Those not filing personal property tax statements are not counted, unless they are institutionalized. Several instances of children listed as the only residents of a household were noted. Although these deficiencies are not severe enough to invalidate the general accuracy of the County Assessor's Office, they should be borne in mind when looking at the statistics.

Table 2 shows Cherryvale's population trends from 1940 to 1978.

TABLE 2

CHERRYVALE POPULATION TRENDS

<u>Year</u>	<u>Population</u>
1940	3,185
1970	2,609
1971	2,911
1972	2,907
1973	2,933
1974	2,917
1975	2,972
1976	3,048
1977	3,051
1978	3,019

Source: U.S. Census  
County Assessor's Office, Montgomery County, Kansas.

It can be seen from Table 2 that Cherryvale suffered a severe loss in population from 1940 to 1970, amounting to 18.1%. That situation has improved considerably in the 1971 to 1978 time period with a net gain of 108 persons, or 3.7% in 7 years. That is an average annual gain of just over 0.5%. It appears that a sustained trend reversal has come about since 1971.

AGE GROUP DISTRIBUTION

Perhaps the most interesting and valuable information for planning purposes obtained from the County Assessor's Office is the breakdown of total population by 5 year age groups. This information shows important changes in the ages of Cherryvale citizens and is thereby an indicator of the results of the City's economic development efforts, as well as being useful for calculating demands for services and items such as housing. Table 3 compares Cherryvale's age groups now existing with the age groups counted in the 1970 U.S. Census.

TABLE 3

## POPULATION COMPARISON BY AGE GROUPS: 1970-1978

Age Group	1970 <sup>1</sup>		1978 <sup>2</sup>	
	No.	%	No.	%
Under 5	152	5.83	210	6.96
5 - 9	202	7.74	226	7.49
10 - 14	237	9.08	212	7.02
15 - 19	226	8.66	285	9.44
20 - 24	120	4.60	220	7.29
25 - 29	88	3.37	182	6.03
30 - 34	75	2.87	167	5.53
35 - 39	122	4.68	123	4.07
40 - 44	158	6.06	126	4.17
45 - 49	149	5.71	98	3.25
50 - 54	101	3.87	159	5.27
55 - 59	121	4.64	156	5.17
60 - 64	205	7.86	155	5.13
65 - 69	207	7.93	149	4.94
70 - 74	137	5.25	147	4.88
75 & Over	244	9.35	231	7.65
No Age Given	<u>65</u>	<u>2.49</u>	<u>173</u>	<u>5.73</u>
	2,609	100.00	3,019	100.00

Source: <sup>1</sup>U.S. Census of Population, 1970.

<sup>2</sup>County Assessor's Office, Montgomery County, Kansas.

All age groups between 0 and 39 years of age have increased in total number, except the 10 - 14 age group. The net increase is from 1,222 to 1,625, or 33.0%. This represents a major change in the age of Cherryvale's citizens. Those age groups exhibiting the largest increases are the 20 - 24 age group (100 more persons or a 83.3% increase), 25 - 29 age group (94 more persons or a 106.8% increase), and the 30 - 34 age group (92 more persons or a 122.7% increase). This is a definite indicator of young families moving to the City as a probable result of improved job opportunities and living environment. The total number of persons over age 60 has declined from a 1970 total of 793 to 682, or 14.0% less.

#### Dependency Ratio

The dependency ratio is defined as the number of dependent children and aged persons per hundred people in the economically active age group. A comparison of the 1970 dependency ratio to the calculated 1978 dependency ratio will provide an indicator of whether or not the City is strengthening its economic base and numbers in the labor force (see Table 3).

TABLE 4

#### DEPENDENCY RATIOS: 1960, 1970, and 1978

	<u>Cherryvale</u>			<u>Region 02</u>	<u>Kansas</u>
	<u>1960</u>	<u>1970</u>	<u>1978</u>	<u>1970</u>	<u>1970</u>
Child	64.3	60.1	43.7	55.6	60.5
Aged	50.9	46.9	32.7	33.5	21.6
Total	115.2	107.0	76.4	89.1	82.1

Source: U.S. Census of Population  
County Assessor's Office, Montgomery County, Kansas.

Cherryvale's dependency ratio has improved to the point that it is now better than that of Region 02 (Southeast Kansas) and the State in 1970. While this is good, it does not offer an indicator of the income levels of the new families or their relative contribution to the City's tax base. It does show that the City's efforts to attract young families has been successful and, in the long run, the community should become more viable economically and population growth should continue.

## RACIAL COMPOSITION

The City of Cherryvale continues to be predominantly white in its racial composition. Negroes are the largest minority group with 17 persons comprising 0.6% of the total population. There are 15 Hispanics residing in the City and comprising 0.5% of the total population. There are no other known minorities residing in the City. Table 5 shows the racial percentages.

TABLE 5

### RACE BY PERCENTAGE: 1978

	<u>Population</u>	<u>Percent of Total</u>		
		<u>White</u>	<u>Negro</u>	<u>Hispanic</u>
Cherryvale	3,019	98.9 %	0.6 %	0.5%

Source: Survey by Cherryvale Community Development Office.

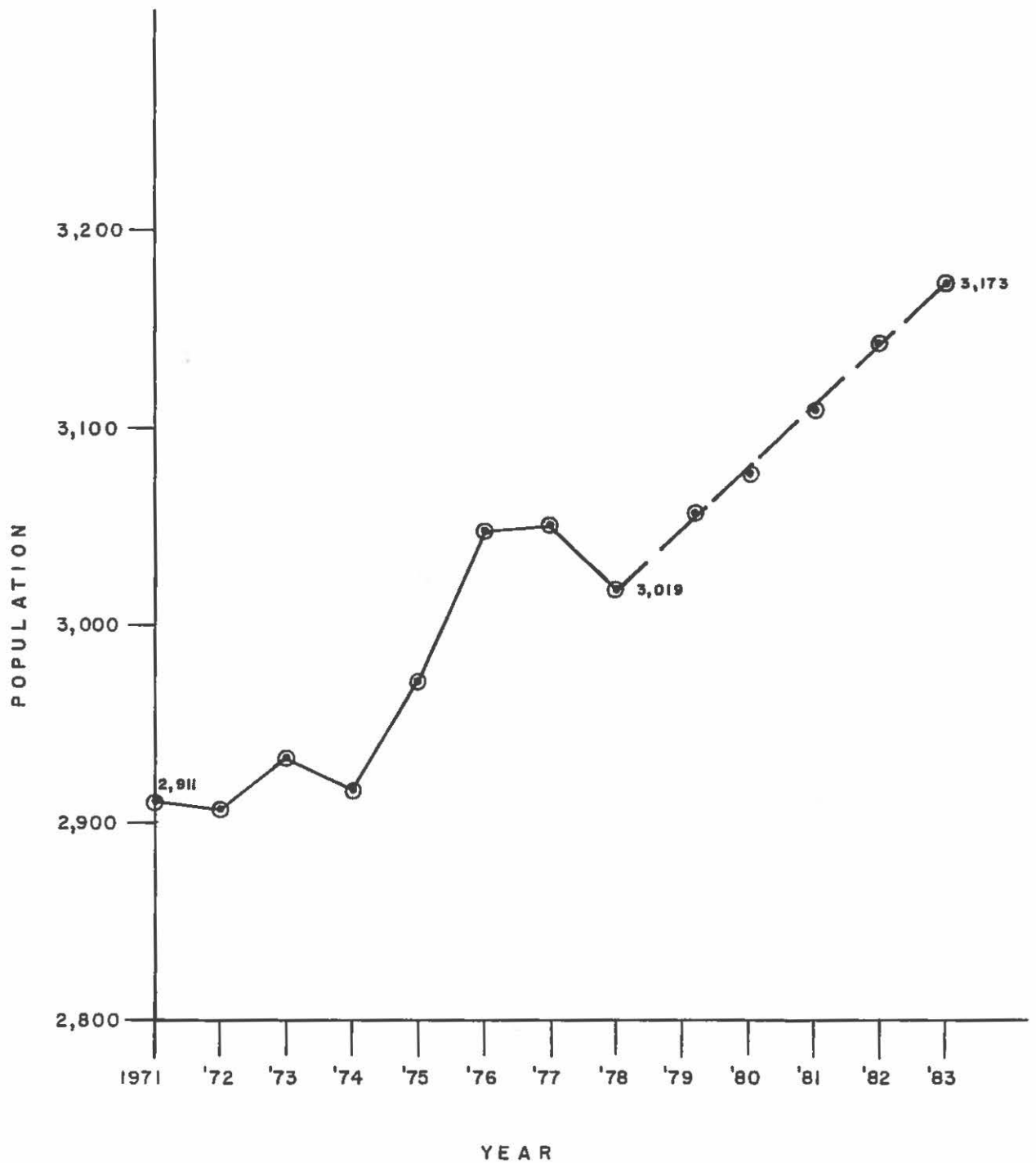
## POPULATION PROJECTION

It has been stated earlier in this Chapter that projecting a future population for the City of Cherryvale is very difficult. The basic reason for this is that population projections normally assume that the same general factors that affected population in the past will continue into the future. As has been shown, there have recently been significant changes in the composition of Cherryvale's population sufficient to place things in a state of flux.

The 1975 Plan made two projections of future population. The first projection was based on a cohort-survival model. The high percentage of elderly in 1970 resulted in a population projection for 1978 of approximately 2,500. An actual population of 3,019 points out that even the most statistically valid method of population projections can be error ridden when considerable change takes place. The second projection was based on a desired growth rate of 3% annually set by the Planning Commission. This would have resulted in a 1978 population of approximately 3,310, and is closer to what has actually happened, but it was projected from 1970.

The Montgomery County Assessor's Office counted a 1971 population of 2,911 and a 1978 population of 3,019 for a 7 year increase of 108 persons or just over 0.5% per year. Given the increasing number of persons in the 20 - 39 age groups, the child-bearing years, it is reasonable to assume that birth rates will increase during the next 5 years. Therefore, a projection of a 1% annual growth rate resulting in a 1983 population of 3,173 is suggested for planning purposes. Figure 2 graphically illustrates the suggested population projection.

FIGURE 2



———— County Assessor Population Count.  
 - - - - - Population Projection.

CHERRYVALE, KANSAS  
 POPULATION PROJECTION  
 1978 — 1983

ALLGEIER, MARTIN and ASSOCIATES  
 ● JOPLIN, MO  
 ● DALLAS, TX  
 ARCHITECTS, ENGINEERS, PLANNERS

## CHAPTER 4

### SOCIO-ECONOMIC ANALYSIS

#### INTRODUCTION

Cherryvale has made a substantive effort since 1970 to improve the socio-economic status of the citizenry. Improved job opportunities have resulted from the construction of the Cherryvale Industrial Park. Housing has been built, the water plant expanded, streets paved, sewer lines constructed, and parks improved. One result has been a moderate population growth rate of .5% per year, when decline would undoubtedly have resulted if no effort at improvement had been made by the City. A cursory examination of the data contained in this chapter indicates that from an economic standpoint, Cherryvale citizens have been able to stay about even with inflation and jobs are available to nearly all who want to work. It appears that underemployment is still a major problem. Low family incomes and poverty are contributing to the social ills of the community and strides that have been made simply indicate that incomes have not become any worse, comparatively speaking.

Economic data available in the 1970 Census was presented in the previous plan and therefore will not be reiterated herein unless necessary for completeness. The reader should refer to the previous plan for most census data. Information presented herein was obtained from other sources, estimated, or Census data was used if there was no other source.

#### LABOR FORCE

The total labor force is reflective of the number of individuals in the 15-59 age group. Given the changes in the total population shown in Chapter 2, a large increase in the labor force would be expected. Table 6 illustrates the estimated current labor force participation rate.

TABLE 6  
ESTIMATED LABOR FORCE PARTICIPATION RATE  
CHERRYVALE: 1978

<u>Total Labor Force</u>	<u>No. Employed</u>	<u>No. Unemployed</u>	<u>Participation Rate</u>
1,186	1,140	46	39%

Source: Estimate by Allgeier, Martin & Associates, Inc.

Cherryvale has increased its labor force from 878 in 1970 to 1,186 in 1978. The participation rate has increased from 33.7% to 39%. The increased population in the 15-59 age group is responsible for this change along with more job opportunities. Unemployment in Montgomery County in August, 1978, stood at 2.9% of the labor force. Demand for employees is high and if wages are competitive, an increase in population may occur as individuals seek available jobs.

#### EMPLOYMENT, INDUSTRIES, AND SALARIES

The U. S. Department of Commerce publishes information on business firms every three years on a county by county basis. The most recent publication of County Business Patterns covers the year 1974 and, when compared to 1971, will help give a better understanding of more recent changes in business in Montgomery County.

Table 7 shows the number of business firms by classification and the number of employees. Since 1971, the number of firms in agricultural service, mining, and transportation and public utilities has declined. Classifications where new firms have entered are contract construction, manufacturing and finance, insurance and real estate. Retail and services firms represent the largest number of employers, comprising 61.8% of all firms. They are relatively small employers with the majority employing nine or fewer people. Manufacturers are larger employers with two firms employing over 500 people.

Table 8 shows the number of employees in each classification change since 1971 and the percentage of employees in each classification. Manufacturing employs an amazing 44.5% of the work force which is indicative of the highly industrialized nature of the Montgomery County economy. Retail firms employ 22.9% and services firms employ 16.1% of the work force. The number of jobs in 1974 had increased 22% or 2,101 over the number of jobs in 1971. Expansion of existing firms normally account for around 80% of such growth with the balance coming from new firms.



TABLE 7

BUSINESS FIRMS BY SIZE OF EMPLOYMENT AND CLASSIFICATIONMONTGOMERY COUNTY: 1974

<u>Classification</u>	<u>Total Firms Reporting</u>	<u>% Change From 1971</u>	<u>1 - 4 Emp.</u>	<u>5 - 9 Emp.</u>	<u>10 - 19 Emp.</u>	<u>20 - 49 Emp.</u>	<u>50 - 99 Emp.</u>	<u>100 - 249 Emp.</u>	<u>250 - 499 Emp.</u>	<u>Over 500 Emp.</u>
Agricultural Service, Forestry, & Fisheries	6	-25%	5	1	-	-	-	-	-	-
Mining	14	-30%	11	2	-	-	-	1	-	-
Contract Construction	74	+28%	50	15	5	4	-	-	-	-
Manufacturing	83	+17%	12	19	14	14	10	10	2	2
Transportation and Other Public Utilities	33	-11%	17	8	2	2	3	1	-	-
Wholesale	66	+ 3%	35	20	10	-	1	-	-	-
Retail	335	- 1%	193	84	27	26	3	2	-	-
Finance, Insurance, and Real Estate	82	+ 9%	61	11	2	7	1	-	-	-
Services	261	- 1%	190	35	11	19	5	1	-	-
Unclassified Establishments	<u>10</u>	<u>0%</u>	<u>6</u>	<u>3</u>	<u>1</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total	964	+ 2%	580	198	72	72	23	15	2	2

Source: County Business Patterns, 1974.

TABLE 8

CHANGE IN NUMBER OF EMPLOYEES OF BUSINESS FIRMSMONTGOMERY COUNTY: 1971 - 1974

<u>Classification</u>	<u>Total Firms Reporting</u>	<u>No. of Employees Mid-March 1971</u>	<u>No. of Employees Mid-March 1974</u>	<u>Percentage Change</u>	<u>Actual Change</u>	<u>Percentage of Total Employees</u>
Agriculture, Forestry & Fisheries	6	35	23	-34%	- 12	0.2%
4 - Mining	14	180 (Surpressed)		-	-	-
4 - Construction	74	261	387	+48%	+ 126	3.3%
Manufacturing	83	3,642	5,261	+44%	+1,619	44.5%
Transportation & Public Utilities	33	794	603	-24%	- 191	5.1%
Wholesale	66	457	403	-12%	- 54	3.4%
Retail	335	2,319	2,714	+17%	+ 395	22.9%
Finance, Insurance & Real Estate	82	439	527	+20%	+ 88	4.5%
Services	261	1,554	1,908	+23%	+ 354	16.1%
Unclassified	<u>10</u>	<u>44</u> (Surpressed)		<u>-</u>	<u>-</u>	<u>-</u>
Total	964	9,725	11,826	+22%	+2,101	100 %

Source: County Business Patterns, 1971 and 1974

TABLE 9

EMPLOYEES, PAYROLL AND SALARIES OF BUSINESS FIRMSMONTGOMERY COUNTY: 1974

<u>Classification</u>	<u>Total Firms Reporting</u>	<u>No. of Employees Mid-March Pay Period</u>	<u>Annual Taxable Payroll (000)</u>	<u>Average Monthly Salary</u>	<u>% Change From Avg 1971 Sale</u>
Agriculture, Forestry & Fisheries	6	23	\$ 114	\$413	+50%
Mining	14	(Surpressed)		-	-
Construction	74	387	\$ 3,046	\$656	+49%
Manufacturing	83	5,261	\$44,562	\$706	+26%
Transportation & Public Utilities	33	603	\$ 6,436	\$889	+26%
Wholesale	66	403	\$ 2,931	\$606	+57%
Retail	335	2,714	\$13,747	\$422	+51%
Finance, Ins. & Real Estate	82	527	\$ 3,313	\$524	+19%
Services	261	1,908	\$ 8,286	\$362	+31%
Unclassified	<u>10</u>	<u>(Surpressed)</u>	<u>          </u>	<u>-</u>	<u>-</u>
Total	964	11,826	\$82,435	\$581	+32%

Source: County Business Patterns, 1971 and 1974.

Table 9 shows the annual taxable payroll of each classification, the average monthly salary, and the percentage change in average monthly salary since 1971. Again, manufacturing has the largest total payroll with 54%. No other classification approaches the economic output of manufacturing in Montgomery County. (It is interesting to note that agricultural output is about \$11 million annually and represents only about 13% of total county output.) The highest average monthly salary is \$889 paid out by transportation and public utilities followed by manufacturing at \$706 average monthly salary. The lowest salaries are paid by retail, service, and agricultural firms. That situation may be improving as those areas have shown salary gains of 31% - 51% from 1971 - 1974. Manufacturing, transportation and public utilities have shown smaller gains of 26% which is approximately the increase in the cost-of-living index for that period. Thus, there has been a closing of the gap between lower and higher paying employers.

#### RETAIL

Retail sales tax must be paid on most retail sales and services and it is thereby a good indicator of retail activity. Table 10 compares retail sales tax collections in Montgomery County from 1965 to 1977. Sales tax information for Cherryvale is unavailable. Retail sales have been strong and probably will continue to be. Since 1970, retail sales have increased 120%. Cherryvale has no large retail establishments, malls, or major department stores. Competition from Independence and Parsons and the relatively smaller population inhibit the City from becoming a major retail center.

TABLE 10  
SALES TAX COLLECTED: 1965 - 1977

	<u>1965</u>	<u>1970</u>	<u>1974</u>	<u>1977</u>
Montgomery County	\$1,315,722	\$1,950,436	\$2,719,325	\$4,299,465

Source: Kansas Department of Revenue

#### AGRICULTURE

Agriculture is an important part of Montgomery County's economy as it represents approximately 13% of economic output in 1974. Table 11 shows the comparative changes in total acres harvested, value of field crops, and value of livestock and poultry from 1964-65 to 1974-75. The farm economy seems to be in a state of flux with the only real gains apparent being in field crops. Fluctuations in price supports and national policy on import quotas and overseas sales probably create this instability.

TABLE 11

MONTGOMERY COUNTY FARM STATISTICS: 1964-65, 1972-73, 1974-75

	<u>Montgomery County</u>	<u>% Change</u>
Total Acres Harvested		
1964-65	148,520	
1972-73	127,900	- 13.9%
1974-75	145,820	+ 14.0%
Total Value of Field Crops		
1964-65	\$ 5,804,380	
1972-73	\$ 7,501,840	+ 29.2%
1974-75	\$12,247,200	+ 63.3%
Total Value of Livestock & Poultry		
1964-65	\$ 5,628,320	
1972-73	\$11,649,630	+107.0%
1974-75	\$ 9,886,130	- 15.1%

Source: "Farm Facts", Kansas State Board of Agriculture,  
1964-65, 1972-73, and 1974-75.

## BANKING

Cherryvale has only one financial institution, the People's State Bank. Fortunately, the Bank has recognized its community responsibility and has participated in many activities that encourage community betterment. Table 12 shows the level of economic activity that the Bank is involved in.

TABLE 12  
CHERRYVALE BANKING ACTIVITY: 1970 - 1978

	<u>1970</u>	<u>1974</u>	<u>1978</u>	<u>% Total Change</u>
Total Deposits	\$5,982,402	\$11,278,095	\$14,734,092	+146%
Savings Deposits	\$1,218,779	\$ 1,833,133	\$ 3,383,223	+177%
Time Deposits	\$2,199,946	\$ 5,755,312	\$ 7,383,177	+235%
Demand Deposits	\$2,563,677	\$ 3,689,650	\$ 3,967,692	+ 55%
Total Loans	\$3,230,590	\$ 7,006,673	\$ 9,582,363	+196%

Source: The People's State Bank of Cherryvale

It can be seen that banking continues to be strong with total deposits being 146% higher in 1978 than in 1970. Total loans have increased by even more at 196% and is indicative of the Bank being willing to invest in the City at a rate of 65% of total deposits. The average rate in the State of Kansas is approximately 53%.

## INCOME

Income data for Cherryvale is available only for the year 1969 as published in the 1970 U.S. Census. It is therefore necessary to repeat some information that was presented in the 1975 Plan in order for this document to be complete. Table 13 shows annual family incomes in Cherryvale compared to S.E. Kansas and the State. Incomes have probably not changed significantly, in relative terms, to date.

TABLE 13  
ANNUAL FAMILY INCOME: 1969

	<u>CHERRYVALE</u>	<u>SOUTHEAST KANSAS</u>	<u>KANSAS</u>
Less than \$ 1,000	4.8%	3.0%	2.3%
\$ 1,000 to \$ 1,999	8.6%	6.2%	3.4%
\$ 2,000 to \$ 2,999	13.5%	8.1%	4.9%
\$ 3,000 to \$ 3,999	9.4%	8.6%	5.6%
\$ 4,000 to \$ 4,999	8.0%	7.6%	5.9%
\$ 5,000 to \$ 5,999	9.6%	8.4%	6.9%
\$ 6,000 to \$ 6,999	5.8%	9.0%	7.6%
\$ 7,000 to \$ 7,999	9.8%	8.5%	8.0%
\$ 8,000 to \$ 8,999	9.9%	7.7%	7.9%
\$ 9,000 to \$ 9,999	4.9%	6.4%	7.1%
\$10,000 to \$11,999	9.2%	10.8%	12.4%
\$12,000 to \$14,999	4.2%	7.8%	12.2%
\$15,000 to \$24,999	2.3%	6.3%	12.2%
\$25,000 to \$49,999	-0-	1.3%	3.0%
\$50,000 or more	-0-	0.3%	0.6%

Source: U.S. Census of Population, 1970.

Fifty-three and nine-tenths percent (53.9%) of Cherryvale's families have an annual income below \$6,000 per year compared to 41.9% in Region 02 and 29.0% in the State. This is a very high percentage of low income families. Thirty-nine and six-tenths percent (39.6%) of Cherryvale's families have a medium income of \$6,000 - \$12,000 annually, which compares well to 42.4% in Region 02 and 43.0% in the State. Cherryvale has only 6.5% in the higher income group (above \$12,000 per year) compared to 12.9% in Region 02 and 28.0% in Kansas.

Table 14 shows median family income and poverty status in 1969. Cherryvale has 20.8% of its families with an annual income below the poverty level compared to 12.9% in S.E. Kansas and 9.7% state-wide.

TABLE 14  
MEDIAN FAMILY INCOME AND POVERTY STATUS: 1969

	<u>Cherryvale</u>	<u>S.E. Kansas</u>	<u>Kansas</u>
Median Family Income	\$5,598	\$6,915	\$8,698
% Below Poverty Level	20.8%	12.9%	9.7%

Source: U.S. Census of Population, 1970

There is a fairly common misconception that those who live in poverty do so by choice in order to receive public assistance payments. Table 15 shows the actual number of families and unrelated individuals below the poverty level and their source of income.

TABLE 15  
FAMILIES AND UNRELATED INDIVIDUALS BELOW POVERTY  
LEVEL RECEIVING INCOME OF SELECTED TYPES

<u>Income Source</u>	<u>No. Families</u>	<u>No. Unrelated Individuals</u>
Earnings	71	27
Social Security or R.R. Retirement	90	102
Public Assistance	<u>12</u>	<u>32</u>
Total	173	161

Source: U.S. Census of Population, 1970.

Table 15 shows that this is not the case in Cherryvale. Only 7.0% of all families and 19.9% of all unrelated individuals with income below the poverty level receive public assistance payments. Forty-one percent (41%) of all families are earning their income and 52% are retired and receiving social security or railroad retirement. Sixteen point seven percent (16.7%) of all unrelated individuals below the poverty level are earning their income and 63.4% receive social security or railroad retirement.

Table 16 gives more explicit information on the poverty level of the elderly, as they comprise the single largest identifiable segment of the City's low income population.

TABLE 16  
PERSONS 65 YEARS OLD AND OVER BY POVERTY STATUS

	<u>Above Poverty Level</u>	<u>Below Poverty Level</u>
No. of Persons	254	288

Source: U.S. Census of Population, 1970.

More than one-half of the elderly live below the poverty level. This is obviously an area of concern and merits considerable attention from the City. The Census gives no other data on poverty levels for any other segment (racial, etc.) of the community.



## SUMMARY AND RECOMMENDATIONS

### Summary.....

A summarization of the economic analysis follows:

- .....The unemployment rate is quite low at 2.9%, and therefore the participation rate in the labor force is up to 39%.
- .....High demand for employees may generate in-migration resulting in further population gains.
- .....Manufacturing is expanding in terms of total number of firms and employment. Forty-four point five percent (44.5%) of all employees in Montgomery County are employed in manufacturing, thus indicating the highly industrialized nature of the area.
- .....There has been a 17% increase in the number of manufacturing firms while the number of manufacturing employees has increased 44% indicating substantial expansion of new and existing manufacturers.
- .....The income gap between low paying jobs and higher paying jobs is narrowing.
- .....Agriculture is decreasing in economic importance.
- .....Banking continues to be one of the City's strongest economic sectors.
- .....Incomes are very low as a result of underemployment and a high number of elderly, retired individuals.
- .....Poverty amongst the elderly is a major problem.

### Recommendations.....

1. Since 80% of all economic growth is derived from expansion of existing businesses, conduct a survey of those businesses to determine needs for land, utilities, industrial revenue bonds, labor force, housing, etc., for the next five years. Utilize the identified needs in setting priorities for community improvement.
2. Acquire a minimum of 20 acres to the east or to the west of the present industrial park, to be developed when federal funding assistance becomes available or an industrialist is willing to locate therein.
3. Concentrate industrial prospecting activities on firms paying competitive wages, as one means of helping to meet the problem of underemployment.

4. Encourage local businesses to work closely with the high school to expand vocational-technical training so that students may acquire job skills useable by local businesses upon graduation.
5. Encourage retail, service, clerical, and like businesses to employ senior citizens on a part-time basis so that those desiring to work may supplement their income.
6. Develop and modernize the central business district. Consider preparing a detailed CBD improvement plan.
7. Continue efforts to improve the community's physical setting by improving the water and sewer systems, paving streets, expanding parks, and enhancing the appearance of the City.

## CHAPTER 5

### HOUSING PLAN

#### INTRODUCTION

Adequate housing has been a long standing problem in rural America. The rural resident has always had to tolerate and live in more sub-standard housing units than his metropolitan neighbor. At the same time, rural areas have had to attempt to meet their housing needs without all of the resources available to the metropolitan area. Federal housing programs are so complex that the typical rural town normally does not have sufficient city staff to take advantage of all funds that might be available. There is no central clearinghouse that can provide current information on available rentals and housing assistance programs. At the same time, many people live in the rural town by choice because they prefer the friendliness, quietness, social amenities, and greater safety from crime without the trappings of the "big city". It is the purpose of this chapter to assist the City of Cherryvale in identifying its housing problems and needs and suggesting mechanisms for meeting those needs that are within the confines of local acceptability and thus can serve to enhance the city rather than overpower it.

For the purposes of this plan, housing is a term which implies the process of providing "homes". Housing tends to signify meeting the basic human need for shelter, but it is in the word "home" that housing takes on its full meaning. For most families the home is the single largest investment they will ever make. An adequate house in a nice neighborhood does not guarantee a suitable home life but it does have considerable influence on family development and happiness. Houses that lack adequate facilities, play space or have unsafe or unsanitary conditions are a deterrent to child development and desirable life styles. Younger citizens generally feel that the lack of adequate housing to meet their needs is one reason to outmigrate to another community. The elderly person who lives in a home that is difficult to maintain has financial problems and may even suffer physical discomfort due to the ever-higher cost of utilities.

New housing is an important part of the overall housing supply because it allows older housing to "trickle down" to the lower income levels. Therefore, the lowest income family will usually purchase the oldest and/or least desirable housing. If there is no new housing being built then the oldest houses become even older and less desirable to the low income family. As this type of trend continues it creates a greater demand for rehabilitation/renewal activities. Cherryvale already has a very high percentage of older housing and this tends to make rehabilitation activities take an even higher priority.

Housing is important to Cherryvale for other reasons. In 1975, the land use survey found that 40.2% of all developed land in the City was used for residential purposes, making housing the single largest private user of land. Housing thus becomes the primary tax base of the City. If housing is allowed to deteriorate and become blighted then the assessed valuation of the City is eroded. The City then has increasing difficulty in providing essential services and facilities. Blighted housing tends to spread much like a cancer and, as tax revenues from blighted areas decline, demand for services go up. The result is increased taxes for the balance of the City.

Housing is also important to the economic viability of Cherryvale. Public comments indicate that the housing shortage in the City makes it difficult for businesses to attract employees because there is no place for them to live. A strong housing market benefits the construction industry, lending institutions, suppliers, realtors and others. The payroll and profits derived therefrom are "multiplied" as the money changes hands and the local economy is enhanced to everyone's benefit.

Housing must be viewed within the total context of community development. Adequate housing must have water service, sewer service, streets, available parks, police protection and fire protection. Any deficiencies in these areas will have an adverse impact on the housing supply. Efforts to provide these services to new areas and improve the services in existing neighborhoods will contribute positively to the solving of the City's housing needs.

#### HOUSING STATISTICS

Detailed information on housing that states such things as ownership, overcrowding, available plumbing, race or sex of household head, number of rooms, etc. is generally available only from the U. S. Census. Many federal agencies will only accept Census data for application and analysis purposes. For these reasons, it is necessary to take a look at information contained in the fourth count housing summary tapes of the 1970 Census. Due to changes in the characteristics of the population, the data is somewhat limited in value. Where possible, updated data is utilized also.

Overcrowded housing can be a serious deterrent to child development and a satisfactory life style. The low income family is nearly always the one that is forced by economics into a house too small for their needs. Table 17 shows the number of housing units in Cherryvale by the number of persons per room.

TABLE 17

NUMBER OF HOUSING UNITS BY NUMBER OF PERSONS PER ROOM: 1970

<u># Units</u>	<u>Persons/Room</u>
652	0.50 or less
155	0.51 - 0.75
135	0.76 - 1.00
41	1.01 - 1.50
5	1.51 - 2.00

Source: U.S. Census of Housing, 1970

The Department of Housing & Urban Development defines an overcrowded housing unit as one which exceeds 1.01 or more persons per room. There are 46 houses in Cherryvale that fall within that definition. Most often these houses need an additional bedroom. Another alternative is for the family to be relocated into a house large enough for their needs. Whether or not this is possible is dependent upon how the City's housing stock is being utilized and if larger houses are available at an affordable price.

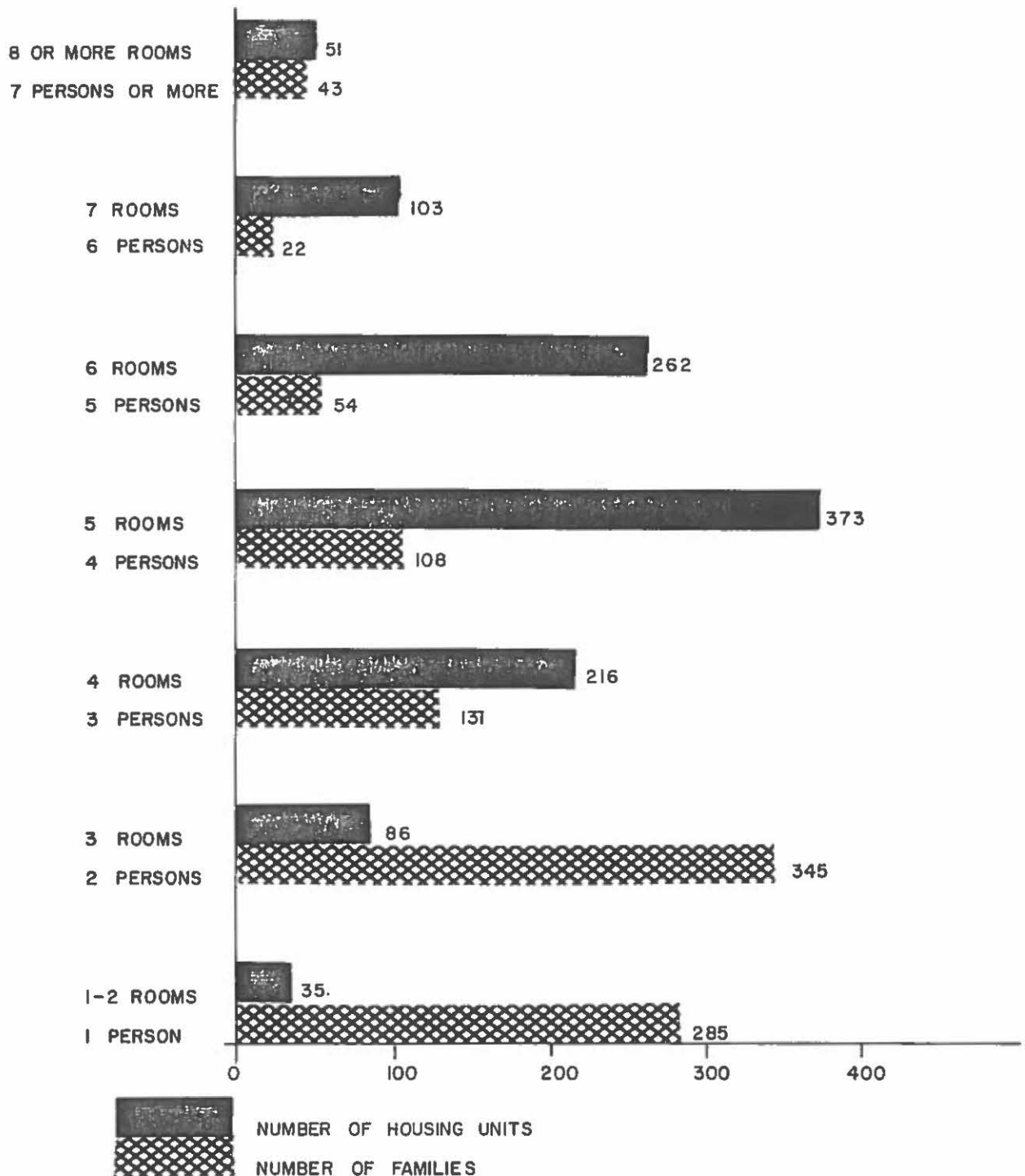
How well housing is utilized in Cherryvale can be determined by a combination of data shown on the bar graph in Figure 3.

Generally accepted standards state that a one (1) person household needs one - two (1-2) rooms, a two person household needs three (3) rooms, etc. Figure 3 clearly illustrates that many families in Cherryvale reside in housing larger than they need. There are 635 five and six room housing units with only 162 families theoretically requiring that size of house. There is also an excess of seven room or larger homes which indicates there is little real need for large family housing. On the other hand, there are 630 families who could use one to two or three room housing but only 121 units are available.

Apparently there is a need for redistribution of housing in Cherryvale so that the housing stock can be better utilized. Ideally, there would be a closer relationship between the size of families and the size of housing unit they occupy. Presumably, redistribution would occur naturally in the private market but this is obviously not the case. The elderly and young adults are the most likely age groups to utilize small, efficiency-type housing units. The Cherryvale Housing Authority has constructed 16 elderly housing units and 22 low income family units, some of which are being converted to elderly. It seems obvious that much more elderly housing could be used beneficially. Also, the City could acquire some tax delinquent lots and offer them to a developer who would construct apartments. The idea behind these two actions would be to increase the velocity of housing transfers by moving the elderly and young adults into apartments and thereby making more family units available for the worker desiring to locate in Cherryvale.

FIGURE 3

COMPARISON OF SIZE OF HOUSING UNIT WITH FAMILY SIZE



SOURCE : U.S. CENSUS OF HOUSING, 1970

Another interesting combination of data is graphically illustrated in Figure 4 by comparing the price of housing with income groups. There is an oversupply of low income housing. However, it is not known how many of those units are substandard. There is a lack of higher income housing and this creates a problem because the higher income family then has to compete with the lower income family for housing, thereby causing the cost of housing to rise disproportionately high. The private housing suppliers should be able to meet this need easily if developable land, financing, and contractors are available.

A very important factor affecting Cherryvale's housing stock is its age. The age of housing was determined by using the 1970 Census information as a starting point. The City Clerk's building permit records were checked and new housing starts were added to the Built-since-1969 figures and demolitions deducted from the Built-in-1939-or-earlier figures. Field checking found 88 mobile homes in the City, virtually all of which have been placed since 1969. The current age of the housing stock is shown on Table 18.

TABLE 18  
AGE OF HOUSING IN CHERRYVALE<sup>1</sup>

<u>Age</u>	<u>Number of Housing Units</u>	<u>% of Total</u>
Built since 1969 (10 or less years) <sup>2</sup>	167	14.7%
Built 1960-1969 (10-19 years)	67	5.9%
Built 1950-1959 (20-29 years)	56	5.0%
Built 1940-1949 (30-39 years)	64	5.6%
Built 1939 or earlier (40+ years)	779	68.8%
Total	1,133	100.0%

<sup>1</sup>Figures are adjusted to reflect actual conditions as of September, 1978.

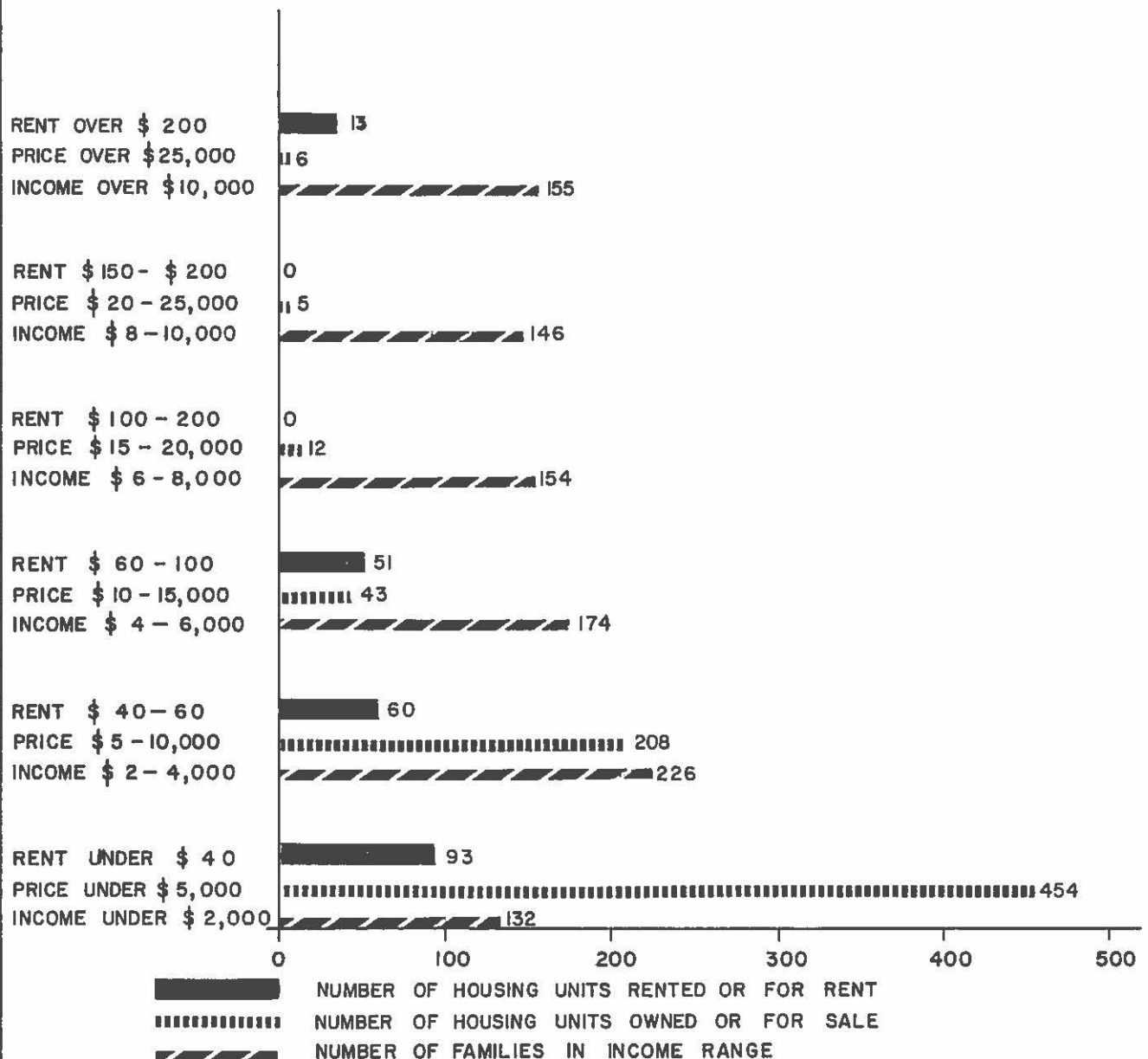
<sup>2</sup>Includes 88 mobile homes placed in city.

Source: City Clerk's Office, U.S. Census of Housing, 1970, and field survey by Allgeier, Martin & Associates, Inc.

Housing built since 1969 should be broken down into its various components to give a clearer picture of recent housing activity. Of the total of 167 housing units provided since 1969, 88 are mobile homes, 38 have been built by the Cherryvale Housing Authority, and the balance of 41 have been new single family houses. Mobile homes are having a significant impact on the City and represent one means of providing adequate housing for low and moderate income families. The Housing Authority's contribution should be recognized and, as mentioned previously, even more elderly housing is

FIGURE 4

COMPARISON OF PRICE OF HOUSING WITH INCOME GROUPS



SOURCE : U. S. CENSUS OF HOUSING, 1970



needed. The private entrepreneur has provided only 24.6% of all housing since 1969. There appears to be a market for higher income housing that is not being filled where the private market could expand its impact on housing.

Table 19 shows the number of persons in housing units by tenure.

TABLE 19  
OCCUPIED UNITS BY TENURE AND NO. OF PERSONS IN UNIT

<u>No. Persons</u>	<u>Total Occupied</u>	<u>Owner Occupied</u>	<u>Renter Occupied</u>
1 person	285	210	75
2 persons	345	271	74
3 persons	131	96	35
4 persons	108	83	25
5 persons	54	43	11
6 persons	22	18	4
7 persons	34	30	4
8 persons	4	4	0
9 persons +	<u>5</u>	<u>5</u>	<u>0</u>
Total	988	760	228

Source: U.S. Census of Housing, 1970.

A total of 23% of all housing is rental units and 77% is owner occupied. In Kansas, the total of all rental units is 30.9%, and 69.1% is owner occupied, when excluding vacancies. This is another indicator of the need for small, apartment-type rental units.

Unfortunately, virtually all housing data on minorities residing in Cherryvale has been suppressed due to only seven Negroes residing in the City in 1970. It is known that at present there are nine Negro households and twelve Hispanic households in the City and an estimated total population of fifty persons. The City's efforts to enforce fair housing laws and provide equal opportunity have helped to encourage minorities to locate in the City. All quadrants in the City have minorities residing in them and there are no concentrated areas of minorities.

#### HOUSING CONDITIONS

In October, 1978, a "windshield survey" of housing conditions was conducted by Allgeier, Martin & Associates, Inc. assisted by the Cherryvale Community Development Office. The methodology used was identical to that

used in March, 1975, by the Southeast Kansas Regional Planning Commission so that the data derived would be comparable. This allows an accurate evaluation of the effects of Cherryvale's housing efforts to date.

The outside structure of each house within the city limits was observed and rated in one of four classifications according to the number and extent of structural deficiencies found. Structural deficiencies looked for were items such as sagging roofs, walls or windows out of plumb, cracked or settled foundation walls, substandard additions, and deteriorated porches. Age of the house was also used since it is an indicator of the functional obsolescence inside the house. The four classifications used and an explanation of each follows:

Standard Condition - This is primarily newer houses and apartments that have no structural deficiencies and likely meet all current codes.

Substandard, minor - This is a wider ranging category of sound homes, usually older, that are in need of some maintenance.

Substandard, major - This is a house that is deteriorating, is usually over 30 years old, and shows several structural deficiencies. Rehabilitation of these units is needed.

Dilapidated - These houses are usually vacant and are not economically feasible to rehabilitate due to multiple major deficiencies. They should be demolished.

The results of the field survey are shown by Table 20 and are compared to the earlier field survey. Cherryvale has increased its total housing supply from 1,121 units to 1,139 units in the last 3 1/2 years. Although more than 18 new units have been built, a number of dilapidated units have been demolished.

TABLE 20  
CHERRYVALE HOUSING CONDITIONS: 1975-1978

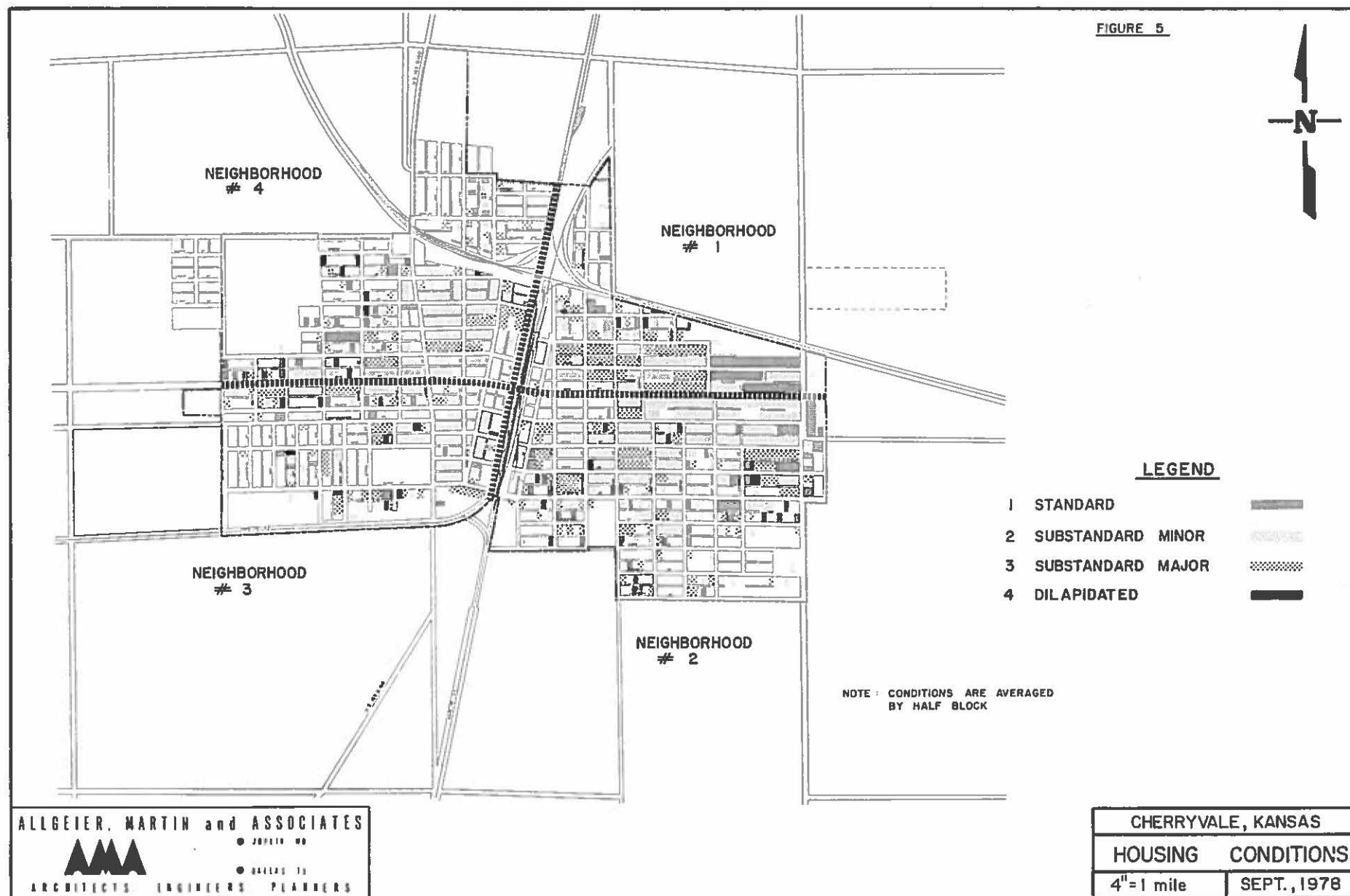
<u>Classification</u>	<u>March 1975</u>	<u>% of Total</u>	<u>October 1978</u>	<u>% of Total</u>	<u>% Change</u>
Standard	95	8.4%	145	12.7%	+ 53%
Substandard, minor	480	42.7%	515	45.2%	+ 7%
Substandard, major	446	39.7%	356	31.3%	- 20%
Dilapidated	64	5.7%	35	3.1%	- 45%
Mobile Homes	<u>39</u>	<u>3.5%</u>	<u>88</u>	<u>7.7%</u>	<u>+126%</u>
Total	1,121	100.0%	1,139	100.0%	+ .26%

Source: Field survey by Allgeier, Martin & Associates, Inc. and "Cherryvale Community Development Plan", June, 1975.

Changes are occurring in the overall condition of the City's housing stock and the changes are for the better. Standard housing now represents 12.7% of all housing units, up from 8.4%. Substandard, minor housing is up 45.2% of all housing units from 42.7%. A total of 57.9% of all housing are in these two classifications and generally require only normal maintenance be performed to maintain them. Figure 5 graphically illustrates housing conditions averaged by one-half block.

Substandard major housing is a primary concern in Cherryvale. There is a total of 20%, or 90 fewer housing units in this condition now than there were in March, 1975. A total of 28 units have been rehabilitated under the Community Development Program so the other 62 upgraded units are the result of private efforts and "spin-off" benefits. This is irrefutable proof of the effectiveness of the City's Community Development Housing Rehabilitation Program coupled with the street, sewer, water, park and other support activities undertaken. The net result has been positive and every effort should be made to continue the program. There are still 34.7% of Cherryvale's citizens living in substandard, major, or dilapidated housing. The efforts to date have improved the situation and proven the validity of the program set out in the 1975 Plan, but the progress achieved must be continued.

FIGURE 5



## Neighborhoods. . . . .

Many planning documents use a concept of "neighborhoods" in analyzing and evaluating a community. Generally the community is divided into neighborhoods approximately one mile square, bounded by arterial streets and containing a school, park and neighborhood commercial area. While this textbook approach has some value in larger urban areas, it must be scaled down to have any value in Cherryvale. The housing conditions shown on Figure 5 also illustrate the "neighborhoods" in Cherryvale. Main Street was used as the dividing line east to west and the Santa Fe Railroad was used as the north to south dividing line. This divides the City into four quadrants with the northeast quadrant being Neighborhood #1, the southeast quadrant being Neighborhood #2, the southwest quadrant being Neighborhood #3, and the northwest quadrant being Neighborhood #4. The neighborhoods are used only as a convenience to better geographically define the housing situation and should not be construed as representing the residents' concept of their neighborhood. The City is too small and there appears to be few sociological concepts of definitive neighborhood areas.

Table 21 shows the total number of housing units, their condition and percentage of the total in each neighborhood. The table is simply a breakdown of the city-wide data offered in Table 20.

Several conclusions can be drawn from Table 21. First, concentrations of substandard housing cannot be isolated at the neighborhood scale. For example, neighborhood #2 has the lowest percentage of substandard, major housing but the highest actual number and certain blocks are concentrated. This is true throughout the City, as socioeconomic levels are very homogeneous. Therefore, a housing rehabilitation program is very effective because it removes "pockets" of blight. These pockets are not so large that they preclude improvements in other neighborhoods.

## Identifiable Segments. . . . .

There are two identifiable segments of the total population in Cherryvale - Negro and Hispanic minorities and female heads of household. Table 22 shows in tabular form the locations of the two segments by neighborhood and Figure 6 graphically illustrates the same data. Unfortunately, there is no data available on handicapped households.

TABLE 21

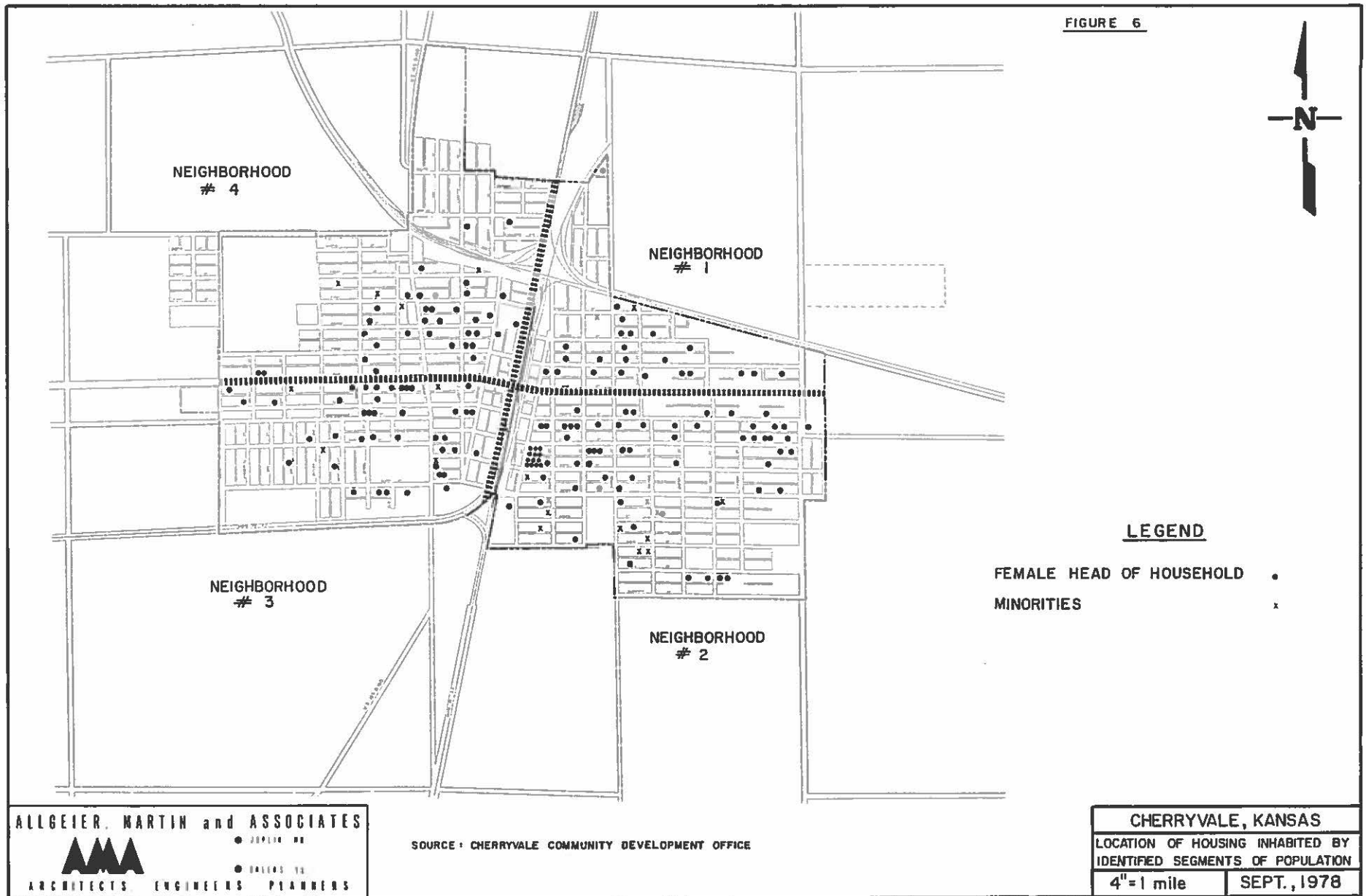
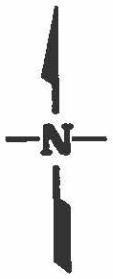
HOUSING CONDITIONS BY NEIGHBORHOOD: 1978\*

<u>Area</u>	<u>Total</u>	<u>%</u>	<u>Standard</u>	<u>%</u>	<u>Substandard, Minor</u>	<u>%</u>	<u>Substandard, Major</u>	<u>%</u>	<u>Dilapidated</u>	<u>%</u>
Neighborhood #1	204	17.9%	39	19.1%	78	38.2%	83	40.7%	4	2.0%
Neighborhood #2	455	39.9%	112	24.6%	204	44.8%	128	28.1%	11	2.5%
Neighborhood #3	219	19.3%	27	12.3%	111	50.7%	69	31.5%	12	5.5%
Neighborhood #4	261	22.9%	44	16.9%	133	51.0%	76	29.1%	8	3.0%

\* Mobile homes are included.

Source: Field survey by Allgeier, Martin & Associates, Inc.

FIGURE 6



LEGEND

FEMALE HEAD OF HOUSEHOLD .  
MINORITIES x

ALLGEIER, MARTIN and ASSOCIATES  
• JOPLIN, MO  
• DALLAS, TX  
ARCHITECTS ENGINEERS PLANNERS

SOURCE: CHERRYVALE COMMUNITY DEVELOPMENT OFFICE

CHERRYVALE, KANSAS  
LOCATION OF HOUSING INHABITED BY  
IDENTIFIED SEGMENTS OF POPULATION  
4"=1 mile SEPT., 1978



TABLE 22

IDENTIFIABLE SEGMENTS BY NEIGHBORHOOD: 1978

<u>Area</u>	<u>Total # Housing Units</u>	<u>Female Head</u>	<u>% of Total</u>	<u>Minority Head</u>	<u>% of Total</u>
Neighborhood #1	198	22	11.1%	2	1.0%
Neighborhood #2	455	71	15.6%	11	2.4%
Neighborhood #3	219	40	18.3%	4	1.8%
Neighborhood #4	<u>261</u>	<u>34</u>	<u>13.0%</u>	<u>4</u>	<u>1.5%</u>
Total	1,133	167	14.7%	21	1.9%

Source: Cherryvale Community Development Office

There are 167 female heads of household representing 14.7% of all households in Cherryvale. For the most part, these women are known to be elderly and living on Social Security or retirement benefits. Neighborhood #3 has the highest concentration of female heads of households at 18.3% while Neighborhood #2 has the highest actual number of 71. This is the City's single largest housing problem. Minorities are located in every neighborhood and represent 1.9% of all households. Neighborhood #2 has the highest concentration of minorities at 2.4% of all households and 11 actual households.

A "windshield survey" of minority households was conducted utilizing the same criteria as was used in the city-wide survey in order to gauge the quality of minority households compared to the rest of the City. The purpose was to establish if minorities have a greater need for housing assistance than does the rest of the citizens and if there is any apparent discrimination in the quality of housing offered to minorities. The results of the survey are shown in Table 23.



TABLE 23

MINORITY HOUSING CONDITIONS COMPARISON: CHERRYVALE\*

<u>Classification</u>	<u>Minority Conditions</u>	<u>% of Total</u>	<u>Balance of City</u>	<u>% of Total</u>
Standard	2	9.5%	220	19.7%
Substandard, Minor	10	47.6%	516	46.2%
Substandard, Major	9	42.9%	347	31.0%
Dilapidated	0	0.0%	35	3.1%

\*Includes mobile homes.

Source: Field Survey by Allgeier, Martin & Associates, Inc. and  
Cherryvale Community Development Office.

Minorities do have a greater need for housing assistance in Cherryvale with 42.9% living in substandard, major housing compared to 31.0% for the balance of the City. Since only nine units are involved this situation can be resolved with present Community Development housing rehabilitation funds. The City has made considerable effort to involve these households in the program in the past. However, many of the minorities in Cherryvale have a feeling of not desiring housing assistance and that needs to be overcome if their problems are to be addressed by the City.

EXISTING ASSISTED HOUSING

As a part of evaluating housing, it is imperative to review the status of assisted housing in Cherryvale. The prime mover in obtaining assisted housing has been the Cherryvale Senior Citizens, Inc., a non-profit corporation. They own and operate two projects. The first is a senior citizens project of 16 units built in 1969-70 on the northeast corner of 6th and Galveston. The project has a waiting list of 30 persons, units rent for 25% of the individual's adjusted gross income, and the project is viewed favorably by the community. It was constructed under the FmHA rural rental housing program.

The second project was built in 1976-77 in the 800 block of East 7th Street. It is a low income family project of 2 story apartments consisting of 8 - 1 bedroom units and 14 - 2 bedroom units. This project is currently operating in the red and is the subject of divided opinion about its value. Opinions cover the entire spectrum from support to disgust. Rents range from \$100 to \$185 for the 1 bedroom units and from \$125 to \$210 for the 2 bedroom with the renter paying 25% of adjusted gross income. It has been

proposed to convert the 8 - 1 bedroom units to senior citizen use. The project was constructed under the same program as the one above.

Additionally, the People's State Bank has been making loans for new low and moderate income single family housing under the FmHA Section 502 program. It is not known how many houses have been built in Cherryvale under this program, but there have been very few. The Section 502 program is in the process of being changed to an "above moderate" income program. Moderate income in Kansas is stated to be \$9,947 annually by the U.S. Department of Housing and Urban Development. Figures derived later in this chapter for the minimum cost of a new single family house indicate a minimum annual income of \$10,740 is needed to be able to retire the mortgage. Essentially, new housing costs have risen so high that the Section 502 program had to be changed if it is going to be used.

The Cherryvale Community Development Department has, for the past 2 1/2 years, been engaged in assisted housing by providing housing rehabilitation loans and/or grants. To date, 28 houses have been rehabilitated. Secondary housing benefits have accrued from streets being paved, park improvements, and new water and sewer lines. This program is very successful and should be accelerated if possible. The nine minority families residing in substandard, major housing units should be a first priority for rehabilitation funds and female heads of household should be the second priority to receive future assistance.

#### NEW HOUSING COSTS

Assistance in providing housing in Cherryvale must be related to the costs incurred in constructing housing. The various elements of housing costs can be disaggregated into the following: site improvements, construction costs, mortgage costs, taxes, insurance, maintenance, utilities, and required cash down payment.

Site development costs can be further broken down into each individual component. Raw undeveloped land around Cherryvale costs approximately \$800 per acre. An acre will plat into four residential lots of 60' x 125' in size after deducting public streets and easements, resulting in a raw land cost of \$200 per lot. The cost for platting, legal fees, interest, sales expenses, etc. will add nearly \$400 to the cost of each lot. Site improvements for a 60 foot lot will be one-half the cost of an 8" sanitary sewer at \$20 per lineal foot, one half the cost of a 30 foot asphalt street and curbs at \$36 per lineal foot, and a paved driveway approach at \$125. A typical one story, frame house of 1,100 square feet with a single garage will cost approximately \$22 per square foot. Other costs that must be added include a sales fee and "closing" costs. A summary of housing costs is as follows:

Site Development.....	\$ 2,405
House Construction.....	24,200
Closing Costs.....	725
Sales Cost.....	<u>1,596</u>
Initial Total	\$28,926

Therefore, we see that the initial purchase price for a modest single family home in Cherryvale will, at a minimum, have an initial cost of \$28,926. If a 97% FmHA loan for a thirty year period could be obtained then a family would have to have \$1,571 as a cash down payment. Costs for interest on the loan, taxes, insurance, maintenance and utilities would have to be added to the principal payment to determine the total obligation. For this example, the estimated cost for the 30 year loan period would be approximately:

Principal Payment.....	\$ 27,355
Interest, 10% for 30 years.....	54,827
Real Estate Taxes.....	20,280
Insurance.....	4,200
Maintenance.....	6,000
Utilities.....	16,200
Cash Down Payment.....	<u>1,571</u>
Total Housing Costs	\$130,433

Thus, the average total monthly cost would be \$357.95 plus the cash down payment of \$1,571. A family would need to have a minimum gross monthly income of \$895 per month to be able to make the payments and maintain the house. In fact, many families would find it extremely difficult in this time of inflation to be able to finance a home with such an income, since we are assuming minimum housing cost and the very minimum salary to pay for the house.

#### RECENT HOUSING ACTIVITY

A determination of recent housing activity gives an indication of the combined public and private efforts to meet current housing needs. Table 24 shows building permit activity for the past 3 1/2 years.

TABLE 24

BUILDING PERMIT ACTIVITY: 1975 to 1978

<u>Year</u>	<u>New Housing</u>	<u>Mobile Homes</u>	<u>Demolitions</u>	<u>Total</u>
1975	23*	5	1	29
1976	1	3	2	6
1977	6	10	2	18
1978 (to Sept.)	<u>2</u>	<u>6</u>	<u>6</u>	<u>14</u>
Total	32	24	11	67

\*Includes 22 units of low income family housing.

Source: City Clerk's Office

There has been a total of 32 new housing units constructed, 22 of which have been constructed by Cherryvale Senior Citizens, Inc. Ten single family residences have been built by private homebuilders. Twenty-four permits have been issued for the placement of mobile homes, but the field survey found 49 more mobile homes in the City. Mobile homes may be considered low and moderate income housing so a total of 71 units of low and moderate income housing have been provided since 1975. Not shown on the table are the 28 housing units that have been rehabilitated. There are no records of private rehabilitation efforts since building permits have not been being issued for "remodeling". Thus, a sum total of 120 units have been involved in housing improvements or an average of 32 units per year or 2.8% annually of the total housing stock, excluding private rehabilitation (which can be estimated from Table 20 at 80 units).

HOUSING PROBLEMS

The information given earlier in this chapter can be summarized into a general list of housing problems. Identified problems are:

1. Overcrowding of housing units is not a major problem, but 46 families do suffer from this problem.
2. The present housing stock is not being utilized as efficiently as it should be. There is:
  - a) an excess of large family units;

- b) a shortage of 1 - 3 room units with 630 families or individuals needing this type of housing, but only 121 units available;
  - c) more senior citizen housing is needed.
3. There is a lack of higher income housing causing the higher income family to compete with the lower income family for the same unit resulting in disproportionately high housing costs for low income families.
  4. 779 housing units, or 68.8%, were built prior to 1939.
  5. There is a shortage of rental units.
  6. The overall condition of the housing stock is improving, but 34.4% of all housing is classed as either substandard, major or in dilapidated condition.
  7. There are no significant concentrations of minorities or substandard housing, as both are widely scattered throughout the City.
  8. The single largest housing problem is the 167 female heads of household that are primarily elderly.
  9. Minorities have a greater need for housing assistance than does the balance of the City.
  10. New housing is beyond the financial capabilities of low and moderate income families.

There are other areas of housing problems that should be discussed. Interviews with local realtors, financial institutions, local housing authority members and citizens were conducted to obtain a better feel for their perceptions of housing in Cherryvale. A spot check in October, 1978, found eighteen homes listed for sale with realtors of which seven were in the \$10,000 - \$20,000 range, two were in the \$20,000 - \$30,000 range and nine (or half) were in the \$30,000 + range. No housing units were available for rent. There is reasonably good availability of housing for sale, but the rental market has been virtually nonexistent for the last 4 - 5 years. There is good availability of financing, except for the general tightening of money seen nationwide with prime interest rates now at 10%.

No one expressed any feeling that codes were restricting the housing market. The City has adopted the National Building, Plumbing and Electrical Codes: The zoning code has received some criticism for being too restrictive on the location of mobile homes and the Planning Commission being reluctant to rezone areas for mobile homes. Given the fact that 49 mobile homes have located in the City since 1975 it is difficult to substantiate the criticism

of insufficient areas for mobile homes. The zoning code appears to be functioning relatively well, although some minor adjustments in mobile home zoned areas should be made.

#### HOUSING NEEDS

In light of all the findings in the preceding sections of this chapter there is now a basis upon which reasonable projections of various future housing needs can be made. Projections are necessarily based on assumptions that certain things will or will not take place. Table 25 shows the total projected housing needs in Cherryvale for the next five years.

TABLE 25

TOTAL HOUSING UNIT NEEDS: 1978 - 1983

<u>Existing 1978</u>	<u>Needed 1979</u>	<u>Needed 1980</u>	<u>Needed 1981</u>	<u>Needed 1982</u>	<u>Needed 1983</u>	<u>Total Need</u>
1,139	1,162	1,186	1,210	1,235	1,260	121

Source: Projection by Allgeier, Martin & Associates, Inc.

The above housing need was projected by first using the population projection in Chapter 3 as a starting point with 154 additional people expected to reside in Cherryvale by 1983. An average of 2.7 persons per household yields a need of 57 new housing units. Secondly, the 34 existing dilapidated houses will need to be demolished and replaced. Third, a minimum desirable vacancy rate of 5% is needed to ensure housing availability. This requires 57 vacant units. Deducting the present estimated vacant units of 27 yields 30 more needed units for a total of 121 housing units needed by 1983.

If it is assumed that private market housing activity continues at the same rate as it has since 1975, a total of 13 new detached single family houses would be constructed and an additional 65 mobile homes would be located in the City. Thus the private market will likely provide 78 of the needed housing units leaving a deficit of 43 units. The deficit could partially be met by the construction of a 20 unit senior citizen housing project. Several positive benefits would be derived from such a project. It would provide safe and decent housing for low income, elderly female heads of household - the major housing need in the City. It would make more houses available and assist in improving the vacancy rate and housing availability.

Another primary need is the continuance of acceleration of rehabilitation of existing housing under the HUD Community Development Program.

There are 356 houses listed as substandard, major and in need of rehabilitation. A minimum of 20 houses per year should be undertaken at an annual cost of approximately \$100,000. The nine houses owned by minorities and in need of rehabilitation should receive priority.

There is no apparent need for large family housing given the utilization shown in Figure 3. Housing needs for the handicapped are unknown. The City Clerk's office is aware of only one handicapped person that is ambulatory.

#### HOUSING ASSISTANCE

There are numerous federal programs offering various types of housing assistance. The two federal agencies directing the programs are the Farmer's Home Administration and the U.S. Department of Housing and Urban Development. The following is reprinted, with permission, from the booklet "Housing Assistance Programs for Kansas Communities" published by the Cooperative Extension Service of Kansas State University and compiled by E. Kirk Baker.

HOUSING AND URBAN DEVELOPMENT  
(HUD)

HOME MORTGAGE INSURANCE - Section 203B

Type of Assistance:

Provides mortgage insurance to assist homebuyers in the purchase of new and existing one- to four-family dwellings. The program is available in both rural and urban areas provided a market exists for the property and it meets HUD/FHA's Minimum Property Standards.

Borrower Qualifications:

Any individual that has a good credit record and can demonstrate the ability to make the required investment and the payments on the mortgage can be approved. The property must meet all applicable standards of HUD/FHA's Minimum Property Standards, but there are no special qualifications for borrowers. It is the basic and most commonly used HUD/FHA program.

Mortgage Limits and Term:

The mortgage term limit is for thirty years. Limits of the mortgage are:

Single-family homes . . . . .	\$45,000
Two-family homes . . . . .	\$48,750
Three-family homes . . . . .	\$48,750
Four-family homes . . . . .	\$56,000

Loan-to-Value Ratios--Occupant Mortgagors:

Plans approved by HUD/FHA or VA prior to construction or dwelling completed more than one year on date of application.

Plans not approved by HUD/FHA or VA prior to construction and construction completed less than one year on date of application.

<u>Veteran</u>	<u>Non-Veteran</u>		<u>Veteran</u>	<u>Non-Veteran</u>
100% (-\$200)	97%	First \$25,000	90%	90%
90%	90%	Next \$10,000	90%	90%
85%	80%	Over \$35,000	85%	80%

Within the mortgage limits (\$45,000 for single-family), the ratios above are applied to the sum of either HUD/FHA's or VA's estimate of value of the property and HUD/FHA's estimate of the closing costs. This permits the buyer to include a portion of the closing costs in his mortgage.



Veterans' special terms are available only for the purchase of single-family homes by those who have been certified by HUD/FHA as eligible. Qualifications are less stringent than those for eligibility under the VA home loan programs, and there is no limit to the number of times an eligible veteran can use his eligibility in HUD/FHA programs.

Ratios for Operative Builders:

HUD/FHA may issue firm commitments in the name of the builder. If the mortgage is ultimately insured in the builder's name, however, the mortgage amount is limited to 80 percent of the estimate of value and the term is limited to twenty years.

Application Fees:

There is an application fee of \$50 for proposed construction, \$40 for existing construction, and \$15 when property is approved by VA and a Certificate of Reasonable Value is presented to HUD/FHA.

HOUSING AND URBAN DEVELOPMENT  
(HUD)

PURCHASE OF MOBILE HOMES

Type of Assistance:

Insurance against loss of loans that banks and other financial institutions make from their own funds to finance new mobile homes. The lender is insured for 90% of loss. The lender pays FHA an insurance premium of 54¢ per \$100 per year of net advance for this protection.

An Eligible Mobile Home Must:

- be at least 10 feet wide and 40 feet long
- meet FHA's construction standards for mobile homes
- be new or, if not new, must have been formerly financed with a FHA-insured loan.

An Eligible Borrower Must:

- have sufficient funds to make a specified small down payment and sufficient income to make payments on the loan
- intend to use the mobile home as his principal residence
- have an acceptable site on which the mobile home is to be placed. Such site may be rented space in a mobile home park, or it may be land owned by the borrower. The site must meet FHA standards, and both buyer and seller must certify that there will be no violation of zoning requirements or other regulations applicable to mobile homes.

#### Down Payment:

Down payment requirements are 5 percent of total price of mobile home up to \$6,000 and 10% on amount, if any, over \$6,000. "Total price" of mobile home is site where it will be occupied, and initial premium for insurance on mobile home.

#### Loan Characteristics:

- Maximum loan -- \$10,000 for Single Wide; \$15,000 for Double Wide
- Maximum term -- 12 years and 32 days
- Interest rate -- from 7.9% to 10.57% depending on amount and term of loan. This is the effective annual interest rate resulting from the stated Title I discount rates.
- These are personal loans secured by conditional sales contracts or chattel mortgages on the mobile home.
- Loans are repaid in equal monthly installments.

#### Eligible Lenders:

All financial institutions holding Title I contracts of insurance are eligible as lenders. Application for a contract may be made to any FHA insuring office.

### HOUSING AND URBAN DEVELOPMENT (HUD)

#### COMMUNITY DEVELOPMENT BLOCK GRANTS

#### Type of Assistance:

Block grants are provided by the Housing and Community Development Act of 1974 to units of general local government including states. Approximately 20 percent of the funds appropriated are made available to communities outside Standard Metropolitan Statistical Areas (SMSA's). Not all of the 20 percent is available, however, as non-SMSA funds must be used first to meet requirements of communities that have been participating in former HUD programs.

#### Permissible Uses of Funds:

- Acquisition of blighted real property appropriate for rehabilitation and conservation, historic sites, open spaces, recreation, public works, public facilities, or similar improvements.

- Provision of certain public amenities and improvements such as neighborhood and recreation facilities, senior citizen centers, historic properties, utilities, streets, malls, walkways, street lights, foundations for air-right sites, flood and drainage facilities for which other Federal assistance is not available, and solid waste disposal and fire protection for designated community development areas.
- Enforcement of codes as a measure to arrest area decline.
- Clearance and rehabilitation of buildings and improvements.
- Removal of barriers to access or mobility of elderly and handicapped.
- Payment of owners for loss of rent on housing held for relocation use.
- Disposal of acquired real property.
- Provision of public services for employment, economic development, crime prevention, child care, health, drug abuse, education, welfare, or recreation if funding for such services is unavailable from another Federal program.
- Payment of non-Federal share in projects of other Federal programs.
- Relocating and assisting those displaced by block grant activities.
- Payment for comprehensive planning, policy-planning-management development, and reasonable administrative and carrying costs.

#### What a Community Must Do To Secure Funding:

Preapplications giving a brief description of community needs, activities proposed, and general location and costs of proposed activities must be submitted on a special HUD form to the HUD area office and A-95 Clearinghouse during an open period for a judgment on the likelihood of funding.

Final applications must contain--

- a housing assistance plan that surveys the quality of housing in the area and the need for low-income housing, specifies a realistic annual goal for assisted housing units, and shows where new or rehabilitated housing will be located.

Other requirements may be made depending on the size of community and funds requested.

## HOUSING AND URBAN DEVELOPMENT (HUD)

### SECTION 8 -- A LOWER INCOME HOUSING ASSISTANCE PROGRAM

#### Type of Assistance:

HUD will pay the difference between the "Fair Market Rent" of a dwelling and the tenant's share of the rent which is either 25% of his adjusted income or 15% of his gross income.

#### Existing Housing:

For existing housing, HUD will contract with Public Housing Agencies for overall program dollar amount. The PHA will then give certificates to qualified families who will find their own dwelling. Maximum rents are fairly low. However, projects completed in the past six years are eligible for maximum rents up to 75 percent of new construction.

#### New Construction and Substantial Rehabilitation:

Owner may be private, either profit or nonprofit, or Public Housing Agencies. Owner may contract directly with HUD.

HUD will advertise for proposals from owners. HUD does not accept proposals prior to advertising.

#### Relationship to Community Development Program:

In those cities which are applying for Community Development Funds, any Federally Subsidized Housing must be in conformance with the Housing Assistance Plan. A city that does not have a Community Development Program can still have Section 8 Housing Assistance and does not have to have a Housing Assistance Plan.

#### Method of Financing:

- Conventional Mortgage
- HUD/FHA Insured Mortgage of various types depending on profit or nonprofit organization, Public Housing Agency, and if for elderly only
- FmHA Rural Rental Housing Mortgage
- Public Agencies may use a Revenue Bond or Municipal Housing Bond Sale

Terms of Housing Assistance Contract:

- 1) Existing Housing--concurrent with lease, one year minimum, five years maximum
- 2) New and Substantial Rehabilitation--five years, renewable at the owner's option for maximum of twenty years; 40 years for public owners.

Benefits to Owner:

- Broadens market for units;
- Full faith and credit of U.S. for its portion of rent, while qualified tenants are under lease;
- Eighty percent of maximum rent on vacant unit for 60 days, either during initial rent-up or during course of operation;
- Right to rent to unsubsidized market rent tenants, without losing potential subsidy on that unit at a later date;
- If HUD/FHA insured mortgage, can receive simultaneous processing with Section 8.

HOUSING AND URBAN DEVELOPMENT  
(HUD)

HOMEOWNERSHIP SUBSIDY PROGRAM FOR LOWER INCOME FAMILIES  
Section 235

Type of Assistance:

The program is designed to help lower income families to acquire new or rehabilitated single family homes. The types of housing eligible are single family detached, townhouse, co-operative, and condominium.

The proposed rules define "substantially rehabilitated" as a dwelling whose cost to rehabilitate is at least 25 percent of the value of the property rehabilitation.

Applicant Eligibility:

The applicant shall have an adjusted annual income not in excess of 80 percent of median income for the area, with adjustments for smaller and larger families. Although the actual income limits will vary substantially by market or census area, the usual income eligible range will be \$9,000-

\$12,500. Income is required to be expected to continue for approximately five years. There are no limitations on assets of prospective applicants. To compute adjusted income, deduct 5 percent from gross income, \$300 for each minor child, as well as unusual or temporary income.

#### Mortgage Limits:

The mortgage ceiling for a new home is \$25,200 for a family of four or \$28,600 for larger families. The purchase price of a new home may not exceed 120 percent of the mortgage limit.

#### Initial Cost Investment:

The homeowner must make a downpayment of at least six percent of Housing and Urban Development's estimate of cost of acquisition.

#### Amount of Subsidy:

The program provides for assistance payments that will reduce monthly homeowner payments to as low as those that would be required on a mortgage bearing a 5 percent interest rate. However, the homeowner must contribute at least 20 percent of his adjusted annual income for monthly mortgage, insurance, and taxes. The maximum mortgage term under the proposed regulation is thirty years. The subsidy terminates with the sale of the unit by the original homeowner.

#### Mortgage Insurance Premium

The premium charge will be .70 percent of the mortgage.

#### Income Recertification

A homeowner is required to report to the mortgagee each increase in monthly income of \$50.00 or more. The homeowner also must report annually family income as reported to IRS but is not required to submit tax returns to the mortgagee. The mortgagee will report to HUD any substantial difference between income certified by the homeowner and family income reported as stated on tax returns. For verification of income, the homeowner is required to agree that HUD may request a copy of federal income tax returns from IRS.

#### Site Limitations

No more than 40 percent of homes in a subdivision will come under subsidy. This rule may not be applied to reduce the number of units in any subdivision below 25. Waivers of this rule by HUD are possible in the case of certain rehabilitation projects. Eligible units are limited to new construction and substantial rehabilitation of single-family homes, started after October 17, 1975. Lot size is limited to one acre, unless variance is required to comply with local code requirements or to supply safe and adequate water or sewage disposal systems.

#### Reservation of Contract Authority

Developers of subdivisions of thirteen or more subsidized units are required to secure advance reservations. Reservations may not be extended beyond six months unless construction has started. Only one extension may be granted.

## FARMERS HOME ADMINISTRATION (FmHA)

### HOME OWNERSHIP LOANS

#### Type of Assistance:

Loan to buy, build, improve, repair, or rehabilitate homes and related facilities and to provide adequate water and waste disposal systems. Under certain conditions, funds may be used to refinance debts on a home.

Homes may be built on individual tracts in towns under 10,000 population and in subdivisions. Funds may also be used to modernize homes and to add bathrooms, central heating, modern kitchens and other improvements.

#### Who May Borrow:

Families with low to moderate incomes who --

- (1) are without decent, safe, and sanitary housing;
- (2) are unable to obtain a loan from private lenders on terms and conditions that they could reasonably be expected to meet;
- (3) have sufficient income to pay house payments, insurance premiums, taxes, maintenance, other debts, and necessary living expenses;
- (4) possess the character, ability, and experience to meet loan obligations.

#### Terms of the Loan:

Loan may be made up to 100 percent of the FmHA appraised value of the site and the new home if construction inspections were made by FmHA, VA, or HUD. Homes over one year old and improvements to them may also be financed with 100 percent loans. The maximum repayment period is 33 years.

#### Size, Design, and Building Plans:

New homes average about 1100 square feet in living area. Homes are modest in size and cost but adequate to meet family needs. Applicants or builders must supply detailed building plans, specifications, and cost estimates. FmHA reviews the plans and inspects the construction as it progresses to help the borrower obtain sound and acceptable housing.

### Applying:

Applications can be made at the county office serving the area where the home will be located. The local supervisor usually determines the eligibility of the applicants.

### Loan Fees:

The applicant pays for the legal services necessary to guarantee that he has a satisfactory title to the site, to obtain credit reports, and to cover other incidental loan closing costs. These expenses may be included in the loan.

## FARMERS HOME ADMINISTRATION (FmHA)

### RURAL HOUSING REPAIR LOANS

### Type of Assistance:

Loans to low-income homeowners for minor repairs. They must own and live in the house. Loans may be made for homes in rural areas and in towns up to 10,000 population. To qualify, the homeowner must--

- have urgent need to repair his home
- have enough money coming in each month, including welfare payment, to repay the loan
- have so little income that he cannot qualify for a loan to build or buy a new house.

### How Funds May Be Used:

Funds may be used to correct conditions that make the house unsafe or dangerous to the health of the family or the community. The uses may include--

- repairing roofs
- installing screens, windows, or insulation
- repairing or providing structural supports
- providing an adequate and sanitary water supply
- providing a bath and waste disposal facilities
- adding a room in cases where needed to remove hazards.



The repair loans cannot be used just to improve the appearance of the house or to make its facilities more convenient, unless the changes directly remove hazards to health or safety. The house must be of quality and condition that it can be made livable.

Terms of the Loan:

The maximum loan for home repair is \$5,000, with an interest rate of 1, 2, or 3 percent depending on family income. Regular payments must be made to repay the loan with interest within 20 years.

Security Requirements:

A real estate mortgage is required for loans of more than \$2,500. A mortgage or other security may be used for smaller loans. If family income is so small that repaying the loan will be difficult, the borrower may have someone sign the note with him.

Application Procedure:

Information and loan applications are available at the local county office of the Farmers Home Administration. Applications from eligible veterans will be given preference although veterans and non-veterans must meet the same requirements.

FARMERS HOME ADMINISTRATION  
(FmHA)

RURAL RENTAL HOUSING

Type of Assistance:

Loans to provide rental housing for persons with low to moderate incomes and for persons aged 62 or older. Loans are available in communities of less than 10,000 population and not closely associated with urban areas.

Types of Housing Included:

Primarily to build apartment-style housing, usually consisting of duplexes, garden-type, or similar multi-unit dwellings. Housing must be modest in size, design, and cost, but adequate to meet tenant needs.

Funds may also be used to--

- buy and improve the land for the units
- provide streets, water, and waste disposal systems
- supply adequate recreation and service facilities
- install laundry facilities and equipment
- landscape

#### Requirements of Borrowers:

Borrowers must have the ability and experience to operate and manage a rental housing project successfully. Loans can be made to individuals, trusts, associations, partnerships, Public Housing Agencies, and profit or nonprofit corporations.

Borrowers must be unable to finance the housing with personal resources and unable to obtain credit from other sources on conditions and terms which would permit them to rent units to eligible families.

#### Setting Rental Charges:

In all cases, rental charges must be within limits that eligible occupants can afford to pay. Borrowers are required to deposit rental income in special accounts and establish reserve funds to meet long-term capital replacement needs. Limited profit borrowers are allowed an 8 percent return on their initial investment in the project.

#### Loan Terms:

The maximum repayment period is 50 years, but 40 years if tenants are non-senior citizens. All applicants are required to provide initial operating capital equal to at least 2 percent of the cost of the project. In the case of a nonprofit borrower, the 2 percent operating reserve may be included in the loan.

Loans to nonprofit corporations can be up to 100 percent of the appraisal value or development cost, whichever is less. Loans to all other applicants are limited to not more than 90 percent of the appraisal value or development cost, whichever is less.

A borrower who is a builder and capable of building his own project may obtain a loan under the same conditions as any other applicant. As his contribution toward the project, he is permitted a contractor's fee which is typical for the area.

#### Applications:

Information on completing and filing applications is available from the county supervisor of FmHA. The borrower must wait until the loan is closed and authorization given by FmHA to start construction.

The application must include--

- complete financial information
- preliminary plans, specifications, and cost estimates
- a budget of anticipated income and expense
- survey information supporting the need for housing in the area.

FARMERS HOME ADMINISTRATION  
(FmHA)

SELF-HELP HOUSING

Type of Assistance:

Loans for individual housing which are built under supervision by a group of families who will live in the dwellings. It is a group mutually helping each other with the guidance of a construction expert. Homes may be built in open areas and in towns up to 10,000 population not a part of urban areas. Site development may be included in the loan.

Eligibility:

Any small group of low-income families may qualify providing they cannot individually afford to build modest homes by customary methods. Each family must be able to pay the loan for the cash cost of the house. Groups are formed by finding six to ten families in the area interested in self-help housing who cannot afford a modest house by customary methods. If an individual does not know of others interested in self-help, a contact with the FmHA county supervisor or a community housing committee may reveal other interested families.

Group Member Requirements:

Members must agree to--

- work as a group under the guidance of a construction supervisor
- work the hours required to complete the houses
- attend all preconstruction meetings
- build only modest, adequate housing
- build their houses in the same community
- carry out all responsibilities of home ownership after housing is completed.

Sharing Labor and Costs:

1. FmHA will hire a construction supervisor for the project, if necessary.
2. Basic plans and construction methods will be standardized as much as possible.
3. Materials may be purchased in quantity on a group basis.
4. Group will decide how members will share labor, how records will be kept of time worked, and how labor will be exchanged on a basis fair to all members.

5. Construction will involve as much on-site work as practicable.
6. Depending on skills of participants, group may decide to do all the construction or contract for such work as plumbing, wiring, etc.
7. Construction of houses will be done only in stages. Each stage of construction will be finished, if practical, on all houses before starting the next stage.
8. The group may be divided into teams on the basis of skills, compatibility, and availability.
9. Families will move into the new homes only after the completion of all houses in the project.

## FARMERS HOME ADMINISTRATION (FmHA)

### ISSUANCE OF CONDITIONAL COMMITMENTS FOR RURAL HOUSING LOANS

#### Type of Assistance:

Assurance to a builder or seller that the homes to be constructed or rehabilitated will meet Farmers Home Administration lending requirements if built as proposed and that, subject to the availability of funds, the agency would be willing to make loans to qualified applicants who may want to buy the homes. The program is designed to encourage the construction or rehabilitation of single-family dwellings in rural areas for sale to low and moderate income families. Any individual, partnership, or corporation engaged in the construction or the rehabilitation and sale of homes may apply for a Conditional Commitment. This assurance does not reserve funds for a loan nor does it provide for construction financing.

#### Requirements of Applicant:

An applicant must--

- have demonstrated ability to complete the construction of single-family dwellings in a competent and workman-like manner.
- be financially responsible and have the ability to finance the proposed housing construction or rehabilitation.
- plan to build or rehabilitate homes that will be acceptable for purchase by families who qualify for rural housing loans through the Farmers Home Administration. Houses may also be sold to families who obtain financing elsewhere.
- agree to certify that there will be no discrimination in the sale of the dwellings.

- conform with local building codes and regulations regarding housing construction.
- have the legal capacity to enter into the required agreements and the actual capacity to carry them out.

#### Limitations:

Conditional commitments may be issued before construction begins--

- on new single-family dwellings, including manufactured homes;
- on homes which require major repairs, additions, structural changes or installations;
- when the total number of commitments issued by FHA in any locality does not exceed the number of homes for which there is an immediate and regular market.

#### Terms of Conditional Commitment:

The Conditional Commitment is good for 12 months from date of issue. It may be extended for an additional 6 months if justified because of unexpected delays in construction caused by such factors as bad weather, material shortages, or other unforeseen difficulties.

Commitment applications must be accompanied by an application fee for each house based on the following schedule--

- Construction of new home - \$50.00
- Rehabilitation of existing home - \$40.00

#### Application:

Applications are made to the county supervisor of FmHA in the form of a letter specifying--

- number of homes for which commitments are being requested and a description of the type and location of the homes involved.
- number of previous commitments issued by Farmers Home Administration on homes that are unsold as of the date of applications.

Attached to the application should be supporting data such as plans, specifications, proposed selling price, and other information related to the property.

FARMERS HOME ADMINISTRATION  
(FmHA)

PACKAGING RURAL HOUSING LOANS

Rural Housing loan documents may be submitted to the FmHA county office by any real estate firm, building contractor, developer, loan company, or individual agent or representative of other firms who desire to prepare these documents for prospective applicants in need of FmHA credit.

Individuals desiring to PACKAGE FmHA loans should consult with their local FmHA representative to obtain information on:

- eligibility of applicants
- type of housing that can be financed
- information to be provided
- processing procedures
- terms of loans

Information to be provided by packagers (forms to be obtained from FmHA County office).

- 1) Form FHA 444-12, Check Sheet for Rural Housing Loan Package
- 2) Form FmHA 410-4, Application for Rural Housing Loan
- 3) Form FmHA 410-5, Request for Verification of Employment
- 4) Form FmHA-KS 410-2, Mortgage Lender Clearance
- 5) Form FHA 440-34, Option to Purchase Real Property
- 6) Termite Inspection Report
- 7) Form FmHA 422-8, Appraisal
- 8) Other material which may be specified on Form FHA 444-12.

The objective and purpose of loan packaging is to expedite loan processing, provide better service to the eligible applicants and reduce the work required by FmHA offices. Therefore, it is important that forms and material prepared and submitted by packagers be complete and properly prepared.

## HOUSING PROGRAM

A program to address Cherryvale's housing problems must necessarily be comprehensive in scope. Past rehabilitation and public housing activities have proven to be the backbone of housing in the past and these programs must be continued. There are other areas that can assist in meeting future needs. A summary of recommendations for the next five years is as follows:

1. Apply for funds to construct a new 20 unit senior citizens housing project to be located in Neighborhood #4.
2. Encourage the construction of a 12 to 24 unit apartment complex.
3. Encourage developers and builders to accelerate the construction of new housing for higher income residents.
4. Acquire lots sold due to tax delinquency and offer them at low or modest cost to qualified individuals desiring to construct residences or to a developer of apartments.
5. Continue to encourage the placement of mobile homes and mobile home parks in the City as one way of meeting low and moderate income housing needs.
6. Accelerate the housing rehabilitation program to a minimum of 20 units per year.
7. Continue to carry out the enforcement of fair housing and equal opportunity ordinances.
8. Recognize that elderly, female heads of household have the greatest need for housing assistance of any segment in the City and assure their priority in rehabilitation and senior citizen housing activities.
9. Consider full-time management for all public assisted housing in Cherryvale.
10. Continue to carefully plan and program the installation of public sewers, water, streets and parks so that these facilities might be used to encourage new housing and maintain existing housing.
11. Adopt and enforce minimum housing code to encourage adequate maintenance of housing.
12. Utilize the Community Development office as a "clearinghouse" of housing information and institute a campaign to encourage its utilization as such. Information could be provided on federal housing assistance, rentals, contractors, "how to" self-help improvement pamphlets, etc.

13. Conduct an annual "clean-up, fix-up" campaign.
14. Explore assistance available to winterize the homes of the elderly and low income.



## CHAPTER 6

### COMMUNITY FACILITIES

#### INTRODUCTION

Community facilities are usually defined as those services or facilities that are provided for public benefit. Included within that definition are services ranging from police protection and parks to utilities such as the water and sewer system. Typically, community facilities have been the responsibility of local government and are supported through the levying of property taxes, special fees, and utility billings.

Community facilities are an important part of this plan and much time has been spent in looking at their adequacy in Cherryvale for the five-year planning period. It should be remembered that this plan is not an engineering study, but rather is a general evaluation that utilizes engineering input to gain an overall look at needs and problems within the framework of total community development. From the evaluation contained herein, a capital improvements plan will be prepared. The CIP will also cover the recommendations contained in other chapters that require capital expenditures by the City.

Figure 7 graphically illustrates the location of community facilities in Cherryvale, except for the utility systems.

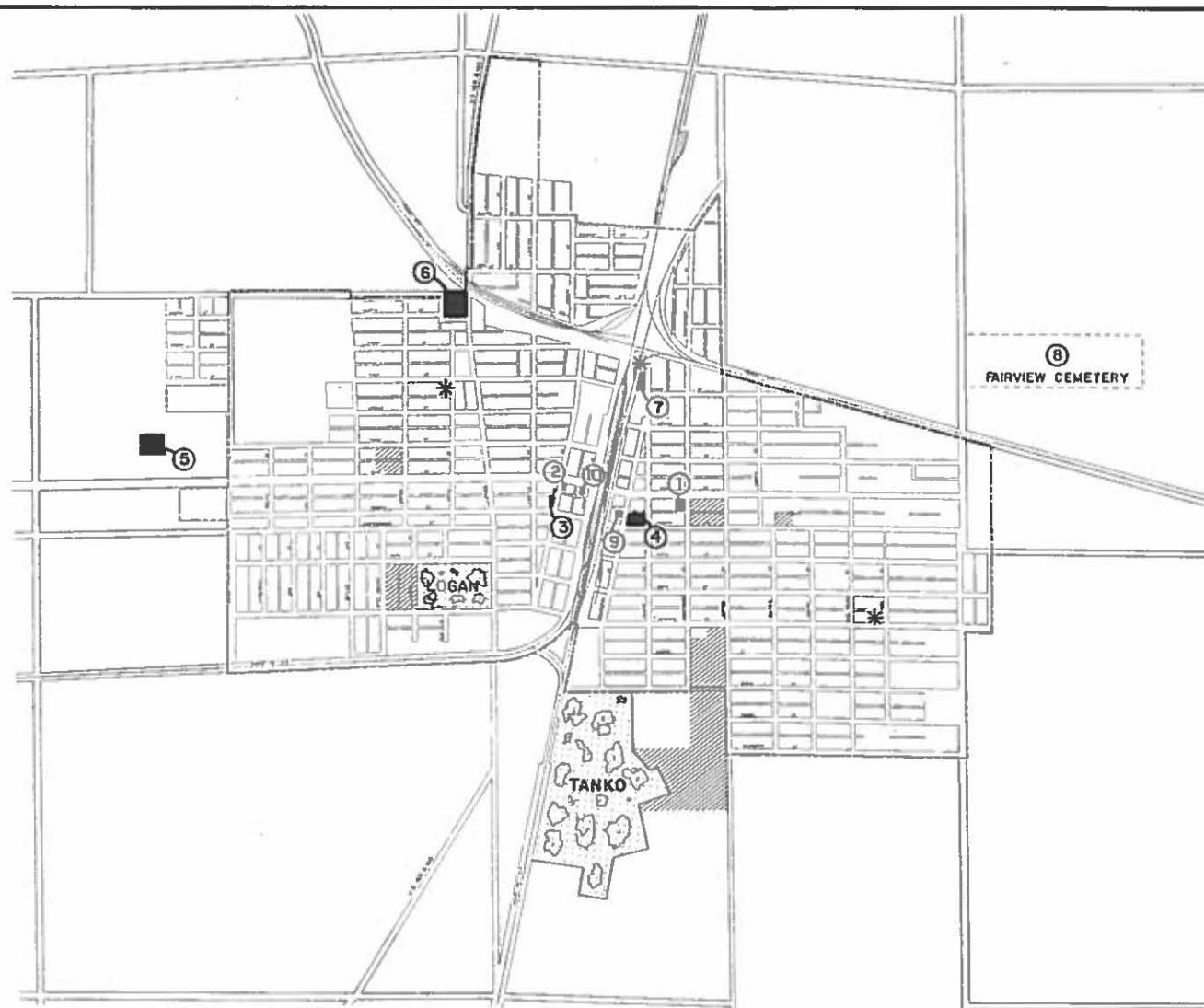
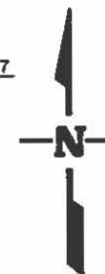
#### HEALTH SERVICES

Cherryvale continues to provide the Municipal Clinic at the northeast corner of 4th and Galveston for the use of a medical doctor. The building was recently leased to a new doctor and contains approximately 3,000 square feet of floor space. The Municipal Clinic continues to be a significant asset to the community and it is adequate for the planning period.

A dentist and a chiropractor are also practicing in the City. There is a definite need for an optometrist, as there presently are none. Obtaining an optometrist would be a good project for a group such as the Chamber of Commerce to undertake as a community service.

There is no hospital in Cherryvale itself, as hospitals are located in Independence and Parsons. Since travel time to Independence Mercy Hospital is only 15 minutes, it is not deemed necessary to have a hospital in Cherryvale.

FIGURE 7



# LEGEND

- COMMUNITY FACILITIES
- ① LIBRARY
- ② CITY HALL
- ③ FIRE STATION
- ④ MEDICAL CLINIC
- ⑤ SEWAGE TREATMENT
- ⑥ WATER TREATMENT
- ⑦ WATER TOWER
- ⑧ CEMETERY
- ⑨ STREET BARN
- ⑩ SENIOR CENTER
- SCHOOLS
- EXISTING PARKS
- PROPOSED PARKS

ALLGEIER, MARTIN and ASSOCIATES  
 ARCHITECTS ENGINEERS PLANNERS

CHERRYVALE, KANSAS  
 COMMUNITY FACILITIES  
 4" = 1 mile SEPT., 1978

## LIBRARY

The Cherryvale City Library was built in 1913 and is located on the southwest corner of Main and Montgomery Streets. Except for new code requirements for public buildings, the library's adequacy has not changed significantly since 1974. Seating capacity is 48, there are 13,095 volumes and 41 periodicals. Total circulation in 1977 was 19,419 volumes.

The library is centrally located, is in basically sound condition structurally, and has an adequate number of volumes. The building does have some problems that were in evidence during a recent inspection. There is one area that shows structural damage. Floor joists at the south exterior wall are termite damaged and should be replaced. A decorative ceiling beam spanning an area south of the checking desk has sagged, apparently due to water leakage that has damaged the ceiling as well. A new roof that was recently installed should resolve the problem, but interior repairs remain to be done. There are hairline fractures above the arches of most exterior windows, but this is not believed to be a serious problem.

The major problem which may eventually occur with regard to continued use of the library as a public facility is conformance to Public Law 90-480 and ANSI A117.1 regarding accessibility to the handicapped. Presently, both the front and rear entrances have steps with no ramps. A maximum ramp slope is 1:12. The restrooms are not usable by the handicapped and probably could not be remodeled to accomodate wheelchairs. Also, there should be a second exitway from the upper level to the exterior. An alternative would be an elevator added to the back of the building. It is the writer's opinion that an exitway should be made on the west side of the building and a ramp constructed from it. While all codes would not be satisfied, access would be achieved, a second fire exit made available, and the costs would be about as low as possible (approximately \$15,000).

There are other problems of a more minor nature that should be taken care of. All the 120 volt electrical receptacles should be replaced with grounding type receptacles. The heating system appears to be in generally good condition, except for the steam control valves on the radiators. Some of the valves are inoperable and should be replaced. The mechanical room should be fireproofed and all combustible material moved from it. The ceiling in the men's restroom needs repaired and a water closet flush valve needs replaced.

## PARKS AND RECREATION

The City park system has seen several improvements in recent years. Logan Park has received a resurfaced tennis court, remodeled pool bathhouse, and tree plantings. Tanko Park has received a new restroom, two doubles tennis courts, multi-purpose basketball court, playground equipment, and the acquisition of an additional five acres of land.

Logan Park covers approximately seven acres with the school football stadium covering another three acres. Facilities contained within the park include a swimming pool, two tennis courts, arena building, two meeting buildings, caretaker's home, restrooms, shelter house, three croquet courts, two slides, two climbers, two swings, two whirls, two teeter totters, benches, picnic areas, a flower garden, and on-street parking.

Lake Tanko now covers 55.7 acres, of which approximately 43 acres is lake. Facilities include a lighted ball diamond, restroom, two tennis courts, multi-purpose court, playground area, and fishing areas. While Tanko has benefitted from major improvements it cannot be considered completed yet.

There are several recommendations for Logan Park during the next five years. First, the old arena building should be razed immediately and the site utilized for a new community center. The restrooms need remodeled and provided with vandal-resistant fixtures. The old shelter house is dilapidated and should be replaced. Landscaping is badly needed, particularly in the form of younger trees that can replace the large, older trees that need removed.

Tanko Park's potential is beginning to be realized, but it is in an unfinished state. The road through the park is badly in need of paving with adjacent parking areas. The play equipment is poorly located and should be moved further north. A shelter house, fishing dock, and landscaping is needed. These improvements would complete the park and allow it to be utilized to its full potential.

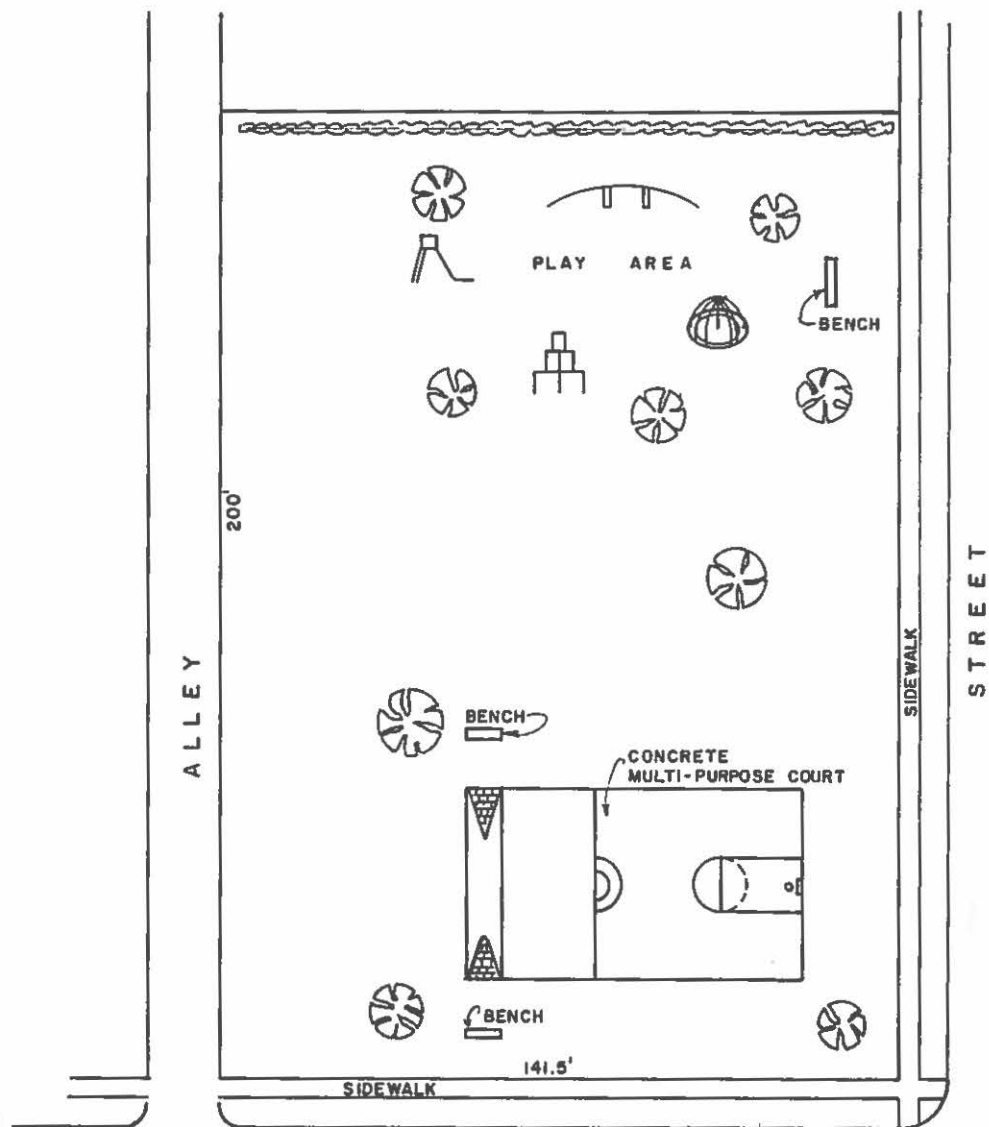
Another consideration is the need for small neighborhood parks or "tot-lots" at several locations in the City. Both Logan and Tanko Park are in the southern sector of the City and somewhat isolated from certain parts of town due to children having to cross main thoroughfares or railroads to reach them. Public input has also indicated a desire to have small park areas. It is recommended that three small parks be developed during the planning period. Suggested sites are vacant lots located at the southwest corner of 1st and Coyle, northwest corner of 7th and Hickory, and the southwest corner of 1st and Wilson. Estimated development cost is approximately \$12,000 each. A suggested layout is graphically illustrated by Figure 8.

#### CITY HALL

The Cherryvale City Hall continues to be a sound, well maintained structure. There are a couple of minor alterations that could prove beneficial. The City Commission meetings could present a better appearance if the court area could be utilized for meeting purposes. A new commission table could also be used by the judge. The present commission area should then be partitioned off so that some of the city staff could

FIGURE 8

TYPICAL SMALL NEIGHBORHOOD PARK



<u>TYPICAL COST :</u>	Play Equip. -	\$ 3,000
	Court -	\$ 5,000
	Trees & Misc.	\$ 1,000
	Land -	\$ 3,000
	<b>TOTAL</b>	<b><u>\$12,000</u></b>

work without interruption from citizens who are just paying a water bill, etc. A more efficient use of employee time should result.

Another problem is the Police Department offices. The present area in City Hall lacks a holding cell and sufficient privacy to conduct police business. Ideally, the Police Department could eventually be relocated to an addition to the new Fire Station and a central dispatch put into operation. Cooperation between the Police Department and Fire Department would be essential.

#### AMBULANCE

The privately operated Village Ambulance Service serves the Cherryvale area with three ambulances. Space is provided at Logan Park at the caretaker's home and no other subsidy is required. The City should attempt to assure the continued operation of the ambulance as it is inexpensive and apparently meeting the need.

#### SOLID WASTE

The present system for solid waste disposal was installed in 1976 in accordance with state and federal mandates. Wastes are disposed of in the county landfill for which the City pays \$1,000 per month. A private contractor is used by the City and he provides once a week pick-up. Residences are charged \$4 per month of which \$3 is paid to the contractor and \$1 is retained by the City to defray billing expenses and the county landfill fee. This system is working well and should be retained.

#### CEMETERY

Fairview Cemetery covers 30 acres and is located northeast of the City on Olive Street. There is over five acres yet available for use. Some maintenance expenses on roads and landscaping may be expected. Otherwise, the cemetery will be adequate for the next five years.

#### POLICE PROTECTION

The basic function of any police department is to serve the citizenry by protecting their lives and property from the criminal element. Many of the problems that afflicted the Cherryvale Police Department in 1973-74 appear to have been resolved. Personnel turnover has stabilized, training has improved, and better equipment has been made available.

Table 26 compares major crimes during 1973-74 to the number of crimes occurring in 1976-78 as reported to the Federal Bureau of Investigation.

TABLE 26

CRIME DATA COMPARISON

<u>Year</u>	<u>Number of Property Crimes</u>	<u>Number of Violent Crimes</u>	<u>Total Major Crimes</u>	<u>Narcotic Crimes</u>	<u>Rate/ 1,000*</u>
1973	35	0	35	0	43.5
1974	28	2	30	0	37.7
1976	32	3	35	0	43.5
1977	25	5	30	15	37.7
1978(11 mo.)	41	5	46	9	57.2

Source: Cherryvale Police Department Records

\*This should be considered a "victim's risk rate", or one's chances of being a victim of crime.

These figures indicate that major crimes are on the upswing in Cherryvale, particularly violent crimes such as aggravated assault and rape. Unfortunately figures like these do not tell the whole story. It is commonly accepted that many crimes are not reported, so the increase could be the result of better reporting, rather than an actual increase in criminal activity. It is not known which factor is responsible. Also, it is generally true that the police do not prevent crime but rather are enforcers of the law. A good police department can sometimes discourage certain types of criminal activity, such as drug trafficking, but it is unrealistic to expect them to prevent crime totally.

There are several deficiencies that should be addressed by this plan. First, the City does not have a holding cell but instead transports all prisoners to Independence. A holding cell is needed. Secondly, dispatching is handled from the City Clerk's office during the daytime and then switched to the fire department at other times and on weekends. It is recommended that a hook-up to the Independence Police Department be instituted to handle evening and weekend calls. Finally, there does appear to be a need to add another officer to the present four-man department. This would permit better response at peak crime times such as at night. Better coverage would also be provided when another officer is ill, attending state required training, etc.

FIRE PROTECTION

The Cherryvale Fire Department is presently located on Neosho Street one-half block north of City Hall. The department has three full-time employees, ten volunteers, a 1962 model 500 G.P.M. pumper truck, and a 1973 750 G.P.M. pumper truck. The department is competently operated. A recent problem surfaced as few volunteers were active. A drive to make the community aware of the problem has temporarily resulted in new volunteers



It is suggested that the stipend paid for making a run be raised as a mechanism to help retain qualified volunteers.

The City has been approved for a 1978 HUD Community Development Block Grant, of which \$65,000 is set aside for a new fire station to be located at 4th and Neosho streets. Construction of the new station will be completed in 1979 and thereby fulfill a project that has been planned since 1974. It will probably be necessary to demolish the old station due to its deterioration or sell it to someone who can utilize it.

There is one major equipment need within the department. The 1962 pumper truck is now nearly 17 years old. The Insurance Service Office of Kansas determines community fire insurance rates and they do not recognize fire trucks over 20 years old as having any value. It can take nearly two years from the time a new truck is ordered until it is received. A new 1,000 G.P.M. truck is recommended and the cost may be expected to run from \$60,000 to \$80,000 depending upon how it is equipped and inflation effects.

Water supply, or more accurately water distribution, remains a problem that has hampered some fire fighting efforts. The consultant, with the assistance of the Fire Chief, conducted flow tests on selected hydrants throughout the City. The purpose of the tests was to identify both hydrant and distribution deficiencies. The results of the tests, evaluation, and recommendations are outlined later on in this chapter under the section on the water system. A rather extensive improvement program is recommended for the water distribution system.

#### STREET SYSTEM

Cherryvale's streets have benefitted from much improvement during the past four years. Streets were a critical and very large problem at that time. If the City can maintain its rate of improvements made in the past for the next five year planning period, it will have resolved the bulk of its street needs.

##### Street Conditions . . . .

A field survey of street conditions was conducted in October, 1978, by Allgeier, Martin & Associates, Inc. with the assistance of the Community Development Department. The same four classifications were used as was used in a similar survey conducted in March, 1975, in order to allow a comparative analysis. The four classifications used are defined as follows:

Paved-good condition: These are streets that have a smooth, even riding surface of asphalt or concrete and some have curb and gutter for drainage. There may be minor surface cracking, but there is no evidence of base or surface failures.



Paved-fair condition: These streets are showing signs of base failures and there are some irregularities in the surfacing. Many of the brick streets in the city were in this classification. These streets are in need of being overlayed within the next 5 to 10 years to avoid deteriorating to poor condition.

Paved-poor condition: These streets exhibit serious base failures and a resulting rough surface and possibly "chuckholes". Paved streets in this condition must be overlayed in the near future or they will be in need of reconstruction.

Gravel or sealed: This classification encompasses all types of temporary streets such as gravel, rock, dirt and oiled streets. These streets require extensive maintenance on a regular basis and are unsatisfactory in developed areas because of dust, poor drainage and poor riding surface.

The Street Conditions map, Figure 9, graphically illustrates the results of the survey. Table 27 below shows a comparison between street conditions in March, 1975 with conditions at present, by block.

TABLE 27  
STREET CONDITIONS COMPARISON: 1975-1978

<u>Classification</u>	<u>1975 Blocks</u>	<u>% of Total</u>	<u>1978 Blocks</u>	<u>% of Total</u>	<u>% Change</u>
Paved-good condition	49	13.8%	117	27.7%	+ 139%
Paved-fair condition	88	24.9%	73	20.6%	- 17%
Paved-poor condition	26	7.3%	28	7.9%	+ 8%
Gravel	191	54.0%	136	43.8%	- 29%
Total	354	100.0%	354	100.0%	

Source: Field Survey by Allgeier, Martin & Associates, Inc. and "Cherryvale Community Development Plan", 1975.

The most dramatic change in street conditions has occurred with paved streets in good condition with a total of 117 out of 354 blocks in the City determined to be in this classification. This represents an increase of 139% in the number of paved blocks in good condition. There has been a corresponding drop in the number of graveled streets because most new pavement has replaced graveled streets. The Community Development Program and regular city expenditures are responsible for these improvements.

A point of concern must be raised about the increase in, and number of blocks rated as paved-in poor condition. The 28 blocks rated poor, for the most part, are arterial and collector streets in the central part of town; specifically Neosho - Front to Sixth, Depot - Front to Fourth,

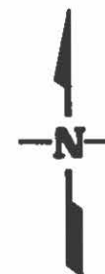


FIGURE 9



LEGEND

-  PAVED - GOOD CONDITION
-  PAVED - FAIR CONDITION
-  PAVED - POOR CONDITION
-  GRAVEL
-  UNOPENED

ALLGEIER, MARTIN and ASSOCIATES



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• JOPLIN, MO

• DALLAS, TX

CHERRYVALE, KANSAS

STREET CONDITIONS

4" = 1 mile

SEPT., 1978

Galveston - Second to Fourth, Main - Labette to Wilson, Third - Galveston to Carson, and Front - Depot to Neosho. There are other isolated blocks also. These streets must be overlaid in the near future before they deteriorate completely. Since these streets are generally not in areas eligible for C.D. funds it will be necessary to utilize local funds.

Several problems related to streets were also found during the course of the field survey. First, many sections of Cherryvale that have paved streets do not have storm drainage structures in conjunction with the paving. Streets can carry a certain amount of storm water but should not be relied upon totally for drainage. Streets paved in the future should have the amount of storm drainage they will carry calculated and the necessary drainage structures built as a part of the street improvement. Second, most local streets and even some collectors are paved 20-22 feet in width. Traffic hazards result from the narrowness and if vehicles are parked on both sides of the street, emergency vehicles, such as fire trucks are unable to pass down the street. Minimum recommended street paving width is 28 feet. Third, many intersections offer little sight distance and are unmarked. These intersections should be controlled with yield right of way or Stop signs to help reduce the possibility of accidents. Finally, there is a definite need for curb ramps to be installed in the C.B.D. to ease pedestrian travel. The present 8" stone curbs are a real hazard, particularly to the elderly and the very young. These recommendations were all made in the previous plan and are still valid.

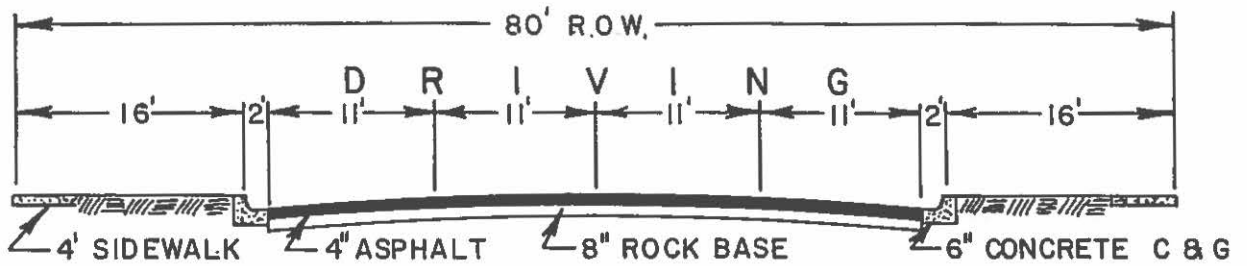
It is recommended that the street improvement program be continued with emphasis being given to overlaying paved streets in poor condition and paving of gravel streets to reduce maintenance expenses. A signing program has been approved by the Kansas Department of Transportation and should be implemented as soon as possible. Streets have the advantage of being a highly visible city activity. Unlike facilities such as a hidden water and sewer system, the street system has a more significant effect on citizens' attitudes toward a city. Therefore, it is doubly important to carry out street improvements since they, along with other visible services, tend to mirror the community's feelings about itself.

#### Street Standards . . . .

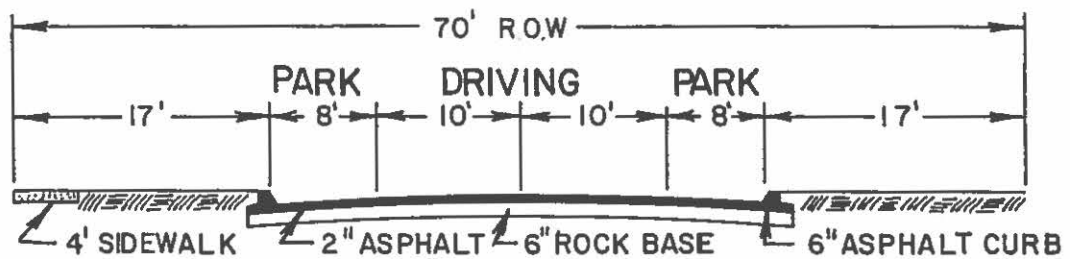
A determination of a streets classification according to its use and a subsequent set of design standards applied during construction can help Cherryvale achieve the maximum benefits from its streets at the least cost. Cherryvale streets can be classified as either arterials, collectors, or local streets, depending upon their function. Figure 13, Future Land Use in Chapter 7, graphically illustrates the recommended street classifications in relation to the land uses served. A definition of the three street classifications follows:

FIGURE 10

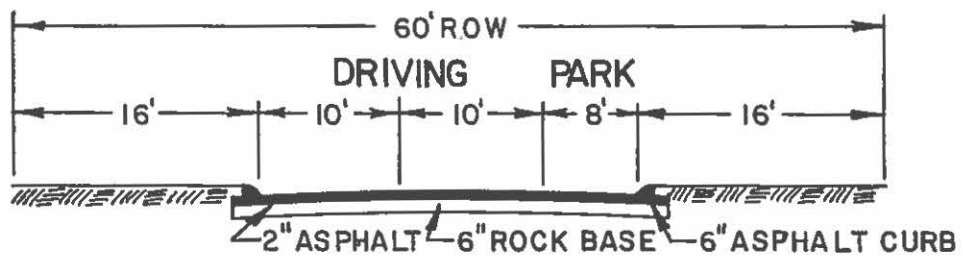
# TYPICAL STREET SECTIONS



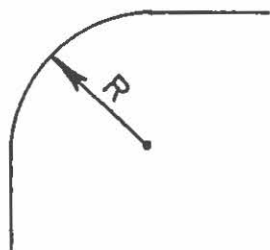
ARTERIAL



COLLECTOR



LOCAL



CURB RADII

THOROUGHFARES:  $R=40'$

COLLECTORS:  $R=25'$

LOCAL:  $R=15'$

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Arterials: These streets are variously called major streets, major thoroughfares, or arterials. They are the highest traffic capacity streets and their chief function is to move large volumes of cars, busses, and trucks from one part of the city to another. Land access is a secondary function. Minimum right of way width is 80' and minimum paving width is 48'.

Collector Streets: These streets perform the function that their name indicates, that is they collect traffic from local streets and carry it to an arterial. Collectors should not extend from one end of the city to the other because this will encourage arterial traffic. Minimum right of way is 70 feet. Minimum paving width is 36 feet.

Local Streets: The chief function of local streets is to provide access to abutting property; moving traffic is secondary. Local streets should not carry through traffic. Street sections will vary for local streets. A minimum right of way of 60 feet is recommended if the street is to be used for utility easement purposes. Minimum paving width is 28 feet.

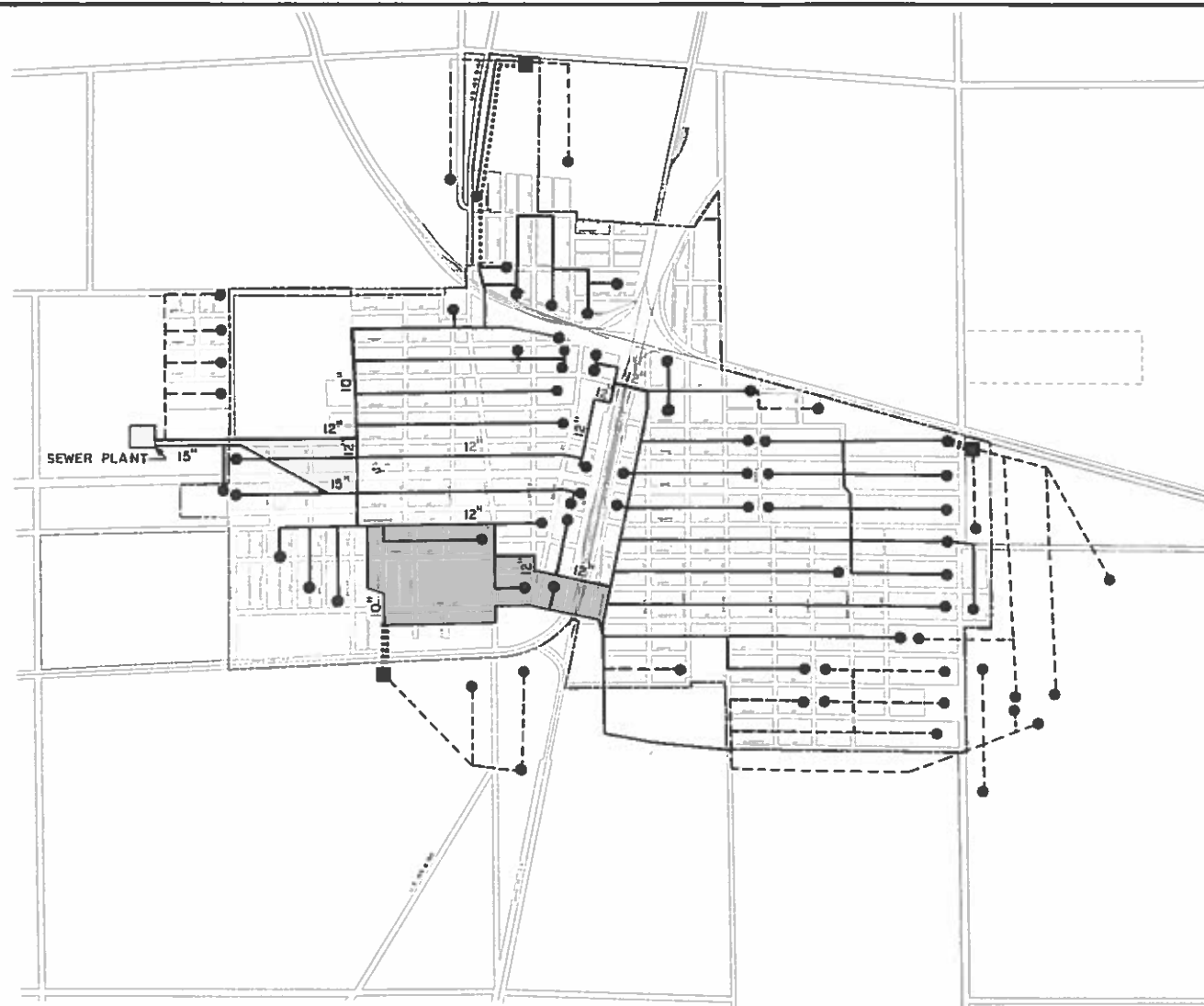
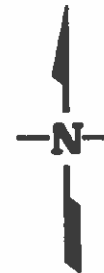
Figure 10, Typical Street Sections, graphically illustrates the recommended design standards for the City to use. The utilization of the design standards when streets are constructed will provide the best practicable system in the long run.

#### SEWER SYSTEM

The City of Cherryvale's sewer system is presently being evaluated under a phased program funded by the Environmental Protection Agency. The EPA provides 75% funding for such projects with the City required to pay the 25% match. Data collected to date includes flow monitoring, partial manhole inspection, and smoke testing results. The primary problem is the infiltration and inflow of storm water during periods of rainfall. Sources of infiltration/inflow appear to be manholes with lids below grade, broken lines, lines with deteriorated joints, surface drain connections, and storm drain cross-connections. Another contributing factor to lines and manholes overflowing during rainfalls is excessive sludge and debris in the collection system. The sludge and debris retard flows and create overflows, particularly in the upper reaches (east side of the City) of the system. The severity of the problem is illustrated by a flow check conducted on March 23 and March 24, 1978, during which rainfalls of 1.28" and 1.17" respectively were recorded and a total of 33 manholes overflowed. Total flows at the sewage treatment plant vary from approximately .30 million gallons per day during normal operation to over 4.0 million gallons per day during rainfalls.

Several avenues of approach will be needed to rectify the problems outlined in the previous paragraph. Deteriorated lines will need to be sealed, surface connections will need to be disconnected, and storm

FIGURE II



# LEGEND

- EXISTING SEWERS
- - - PROPOSED SEWERS
- ..... EXISTING FORCE MAIN
- ..... PROPOSED FORCE MAIN
- LIFT STATION
- END OF LINE

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● JOPLIN, MO

● BRIDGES, IA

CHERRYVALE, KANSAS

SEWER SYSTEM PLAN

4" = 1 mile

SEPT., 1978

sewer cross-connections will have to be eliminated. When this rehabilitation work is completed remaining infiltration/inflow waters will have to be provided for at the treatment plant to eliminate by-passing. A holding pond could be constructed and infiltration/inflow waters diverted to it. When flows subside the holding pond waters would be drawn back to the sewage plant for treatment. Land for a holding pond should be acquired soon. The treatment plant itself was constructed in 1968 and will be adequate for the planning period. The plant features tertiary treatment with chlorination and can serve a population of 4,500.

The adequacy of the sewer collection system in terms of service area is quite good. New lines will soon be installed in the area between 8th Street and 11th Street from Olive to Carson. There remains only a few blocks within the City Limits without public sewer service. If the City begins to grow outside its City Limits, suggested locations for future collection lines are graphically shown in Figure 11.

#### WATER SYSTEM

Cherryvale has made major improvements to its water treatment and storage facilities in recent years. A new 500,000 gallon elevated storage tank was constructed in 1970 and is located at 1st and Wilson Streets. The new tank will be adequate for all future needs. The water treatment plant was expanded and modernized in 1975 with a capacity of 1.5 million gallons per day. Peak usage now is less than one-half capacity. The treatment plant should be adequate for 15-20 years. Raw water is pumped from the Verdigris River approximately seven miles west of town. There has been some discussion about utilizing the new Big Hill Reservoir for a raw water supply. At present this appears to not be economically feasible.

There are major deficiencies within the water distribution system that are in need of the City's attention. Distribution line deficiencies were identified as a top priority as part of the goal setting process in Chapter 2. Subsequently, it was decided to run flow tests on much of the distribution system to determine the adequacy of flows for domestic, commercial-industrial, and fire fighting purposes. Table 28 shows the results of flow tests ran during December, 1978, during daytime hours.

TABLE 28

FIRE HYDRANT FLOW TEST RESULTS

<u>Pressure Hydrant Location</u>	<u>Static Reading (lbs.)</u>	<u>Residual Reading (lbs.)</u>	<u>Flow Hydrant Location</u>	<u>Flow In G.P.M.</u>	<u>G.P.M. Available At 20# Residual</u>
Main & Galveston	60	60	Main & Wilson	40	293
Main & Galveston	60	44	Main & ATSF R.R.	380	623
Main & Montgomery	54	2	Main & Carson	10	8
4th & Wilson	60	36	4th & Montgomery	380	500
5th & Wilson	60	34	5th & Montgomery	166	209
6th & Galveston	63	52	6th & Montgomery	154	358
7th & Wilson	62	32	7th & Carson	528	813
2nd & Wilson	65	58	2nd & Carson	168	459
3rd & Summit	60	12	3rd & 300' W. of Olive	116	105
Main & 300' E. of Summit	52	18	Main & 300' W. of Olive	84	81
5th & Olive	46	20	7th & Olive	373	373
3rd & Coyle	62	54	3rd & School	260	816
Main & Maple	75	20	300' West	300	300
Park & 200' N. of W. Walnut	60	42	Park & 200' N. of School	103	158
5th & Neosho	72	10	6th & Neosho	389	353
9th & Hickory	48	16	9th & Olive	520	484
Main & Neosho	58	35	Main & Labette	646	847
Main & Liberty	66	58	Main & Coyle	223	573
1st & Labette	62	22	1st & Liberty	446	458
7th & Labette	70	32	7th & Liberty	169	196
Ash & Willow	78	48	150' North	1,021	1,458

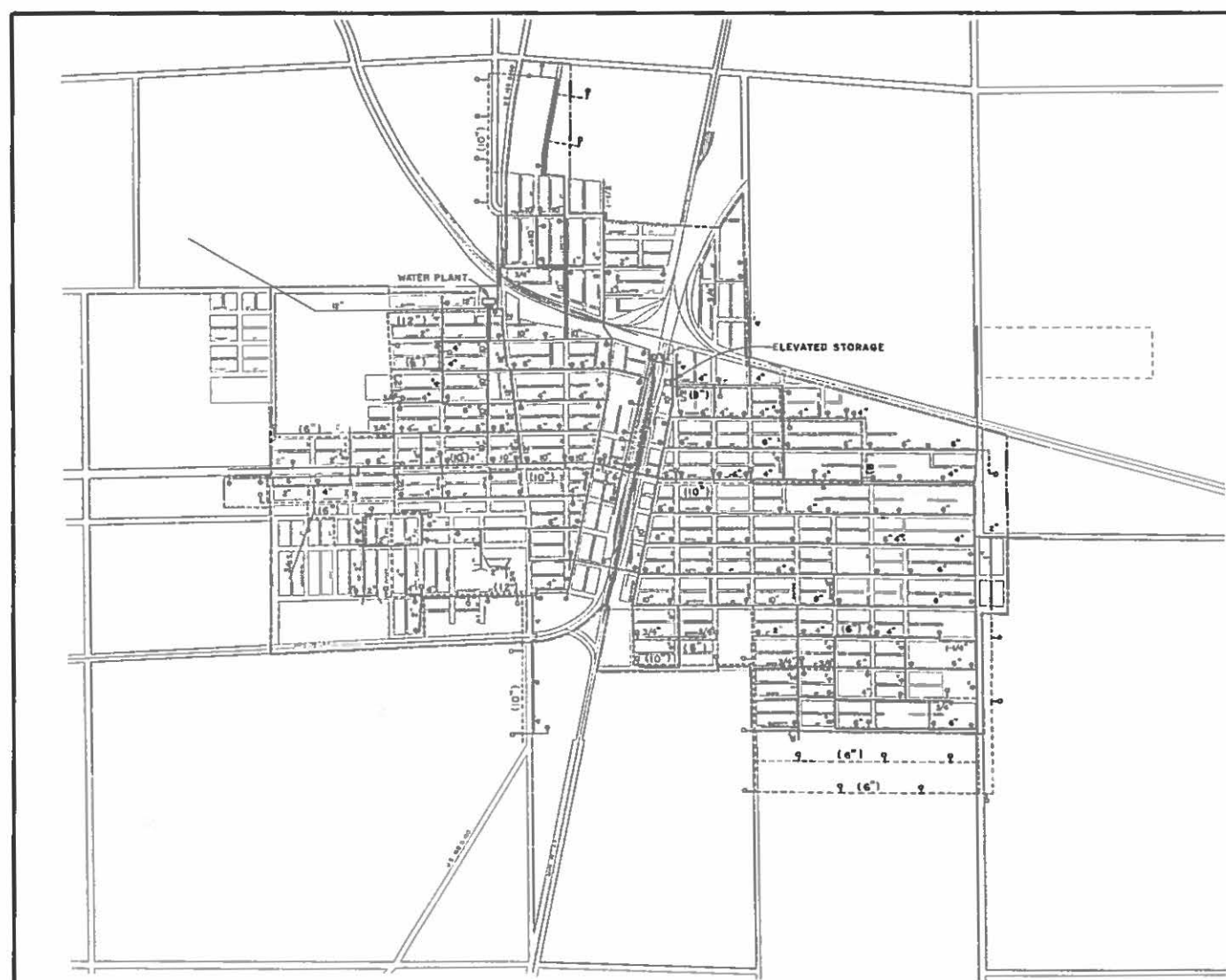
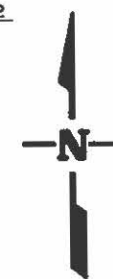
Source: Field tests by Allgeier, Martin & Associates, Inc. and Cherryvale Fire Department.



Problems found were flows too low for fire fighting purposes, leaking fire hydrants, leaking lines, lines corroded to the extent that flows are severely retarded, improperly functioning valves, and dead-end lines that cause the water to stagnate. Generally speaking, if fire flows are brought up to an acceptable level then the other problems will also be taken care of. There are four major geographic areas in the City that lack adequate fire protection - all of the City west of School Street, the Central Business District, the area north of Main Street and east of Montgomery Street, and the area around the new High School. Reasonable standards for fire protection in a city the size of Cherryvale would require flows from at least two hydrants of 500 G.P.M. in residential areas, 1,000 G.P.M. in commercial areas, and 1,500 G.P.M. in industrial areas at a residual pressure of 20 lbs. Each structure in the City should be no more than 600 feet from a hydrant because greater distances for laying of hose significantly reduce flows.

Figure 12, Water System Plan, graphically illustrates proposed distribution system improvements. Improvements proposed outside the city limits should be undertaken only if developmental pressures create a demand for those services. Consideration should be given to a prompt undertaking of improvements suggested within the City Limits. The west side and the northeast improvements may be able to be accomplished with Community Development funds. Improvements around the High School and in the Central Business District-Main Street area will probably have to be done at local expense via a revenue bond issue.

FIGURE 12



LEGEND

- EXISTING WATER LINES
- EXISTING HYDRANTS
- - - PROPOSED WATER LINES
- - - • PROPOSED HYDRANTS

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 ● DESIGN NO.  
**AMA**  
 ● DRAWING NO.  
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CHERRYVALE, KANSAS	
WATER SYSTEM PLAN	
4" = 1 mile	SEPT., 1978

## CHAPTER 7

### FUTURE LAND USE

#### INTRODUCTION

Uses of land in and around Cherryvale have been guided by the City's Future Land Use Plan prepared in 1975. It is the purpose of this chapter to revise that document as needed to reflect current developmental trends. Existing land use data is not presented because the previous plan is still relatively valid in this respect. The two primary functions of this chapter will be to guide development and to serve as the basis for zoning considerations.

#### DEVELOPMENTAL INFLUENCES

Significant factors affecting Cherryvale's development have not changed to any great degree, although some are exerting greater influences. Mobile homes are locating the City at a rate exceeding one per month. Local industry is expanding and there are virtually no prime industrial sites ready for occupancy. There is increasing pressure to permit more commercial development along U.S. 169. New streets, waterlines, and sanitary sewer service in the S.E. part of the City is creating a prime area for residential development.

There remains well over 200 acres of vacant land within the city limits and, except for industrial land uses, this land can accomodate all expected growth for the next five years. In fact, it is most logical and economical to "fill-in" the undeveloped land in the City where services are existing and to discourage development outside the corporate limits as inefficient and costly.

The U. S. Department of Housing and Urban Development has identified two flood hazard areas. One area is along the northwest city limits from the Santa Fe R.R. to Neosho Street. The second flood hazard area is along an intermittent stream across the southwest part of the City from Lake Tanko to the sewage treatment plant site. The City has passed the necessary ordinances to permit any existing resident in these two areas to purchase federally subsidized flood insurance. New construction is prohibited unless the first floor elevation is placed above the identified 100 year flood elevation.

Development to the north is effectively blocked by existing industrial uses, unless the new development is of an industrial nature. A previous recommendation calls for the present industrial park to be expanded to the west or to the east. Development west of the city limits cannot be served with sanitary sewers due to the location of the present sewage treatment plant. Commercial uses are recommended in the central business district and along U. S. 169 highway. U. S. 169 is becoming congested for through

traffic. Additional commercial uses will likely increase the problem. However, the Planning Commission feels that commercial uses along U. S. 169 must be encouraged (Note: The author does not concur).

Residential growth areas are easily identified. The primary growth area will be from 7th Street to 11th Street between Carson and Olive. An interceptor sewer has been constructed from 7th and Depot southeasterly to 11th and Carson. The 1979 Community Development program will install sewer collection lines in the area. This is a prime example of how the installation of public services can direct orderly development. There will be a need for additional street paving and waterlines in the southeast area as it develops.

A concept of "compact development" is needed to ensure that city services are utilized efficiently. The new southeast interceptor can serve an area up to approximately one-quarter mile south of 11th Street, but this should not be permitted until the prime growth area is near full development. Services then are used where they are available now so that the public investment does not lay there unused.

Some residential development should occur in the western part of the City and this should be encouraged. It is likely that mobile homes will constitute a considerable portion of that development. There are other scattered locations of vacant lots that will absorb a lesser degree of development.

One recommendation that is a departure from the past is the development of three small neighborhood parks in high density areas of the City. The parks are recommended to be located in the general vicinity of 7th and Hickory, 1st & Coyle, and 1st and Wilson. Additional information is provided in Chapter 6, Community Facilities.

Figure 11 graphically illustrates the Future Land Use Plan recommended for Cherryvale.

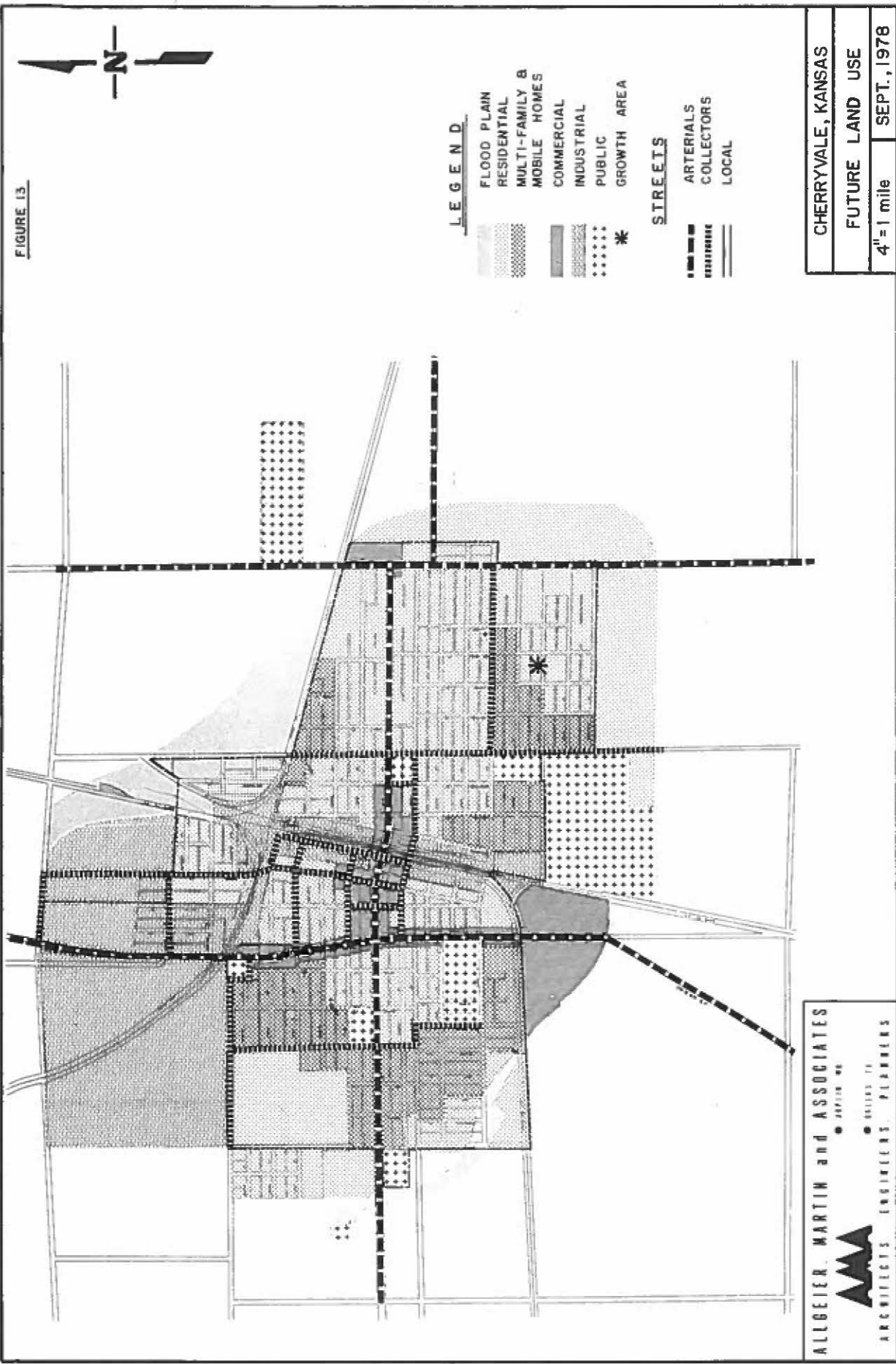
#### RECOMMENDED DEVELOPMENT POLICIES

The following policies are recommended to assist in implementing the Future Land Use Plan:

1. The installation of water and sewer lines, streets, etc. will be utilized to encourage development to occur in a "compact" manner using available vacant land first.
2. Flood hazard areas will not be permitted to develop into uses plainly inappropriate.
3. The central business district and U. S. 169 Highway is supported for commercial activity.

4. Small neighborhood parks are needed and encouraged.
5. Utilize zoning to preserve the character of existing residential neighborhoods from intrusions by commercial and industrial uses.
6. Development outside of the City will not be supported by municipal services that are not now being provided unless the proposed development will pay its fair share of the cost of services requested.
7. Industrial development is encouraged within or adjacent to the existing industrial park to the west or east.

FIGURE 13



## CHAPTER 8

### IMPLEMENTATION AND CAPITAL IMPROVEMENTS PROGRAM

#### INTRODUCTION

During the past seven chapters of this Community Development Plan discussion has centered on recent community trends, analysis of community direction, identification of problem areas and needs, and recommended policies and programs to meet those needs for the next five years. It is a truism that planning has little real value if the policies and programs so carefully arrived at are not implemented. The purpose of this chapter is to suggest mechanisms that should be utilized to ensure plan implementation.

The City of Cherryvale can influence the pattern, timing, intensity and standards of development both directly and indirectly. Influencing development may take the form of extending utilities in areas ripe for development, construction of community facilities such as parks to enhance the liveability of an area, regulation of the location and quality of private building, and the use of incentives such as industrial revenue bonds. In any community successful plan implementation is the result of applying a mixture of these measures and techniques in such a manner that development is orderly and economies of governmental operation are affected.

#### PLANNING COMMISSION RESPONSIBILITIES

The Cherryvale Planning Commission is an advisory body to the City Commission. It is composed of five citizens of the City and two residents of the area within three miles of the corporate limits. The Planning Commission carries out several important functions in fulfilling its responsibilities as outlined in Kansas Statutes Annotated 12-701 through 12-715, as amended. Perhaps the most important function of the Planning Commission is that it make every effort to use the Plan and keep its precepts before the citizenry. This can be done as a part of the normal process of conducting Planning Commission business. Consideration of requests for rezoning should always be based upon the Future Land Use Plan and developmental policies contained herein. KSA 12-704 directs the Planning Commission to annually review the plan to determine if it is sufficiently up-to-date and to make a report to the City Commission by June 1 of each year.

Another very important function of the Planning Commission is specified in KSA 12-704a, which states in part, "Whenever the Planning Commission shall have adopted and certified the comprehensive plan.....then and henceforth no public improvement, public facility or public utility of a type embraced within the recommendations of the comprehensive plan or portion thereof shall be constructed without first being submitted to and being approved by the Planning Commission as being in conformity with the plan...". The Planning Commission and City Commission can jointly develop the processes outlined above in a manner suitable for Cherryvale.



## MANAGEMENT CAPABILITIES

Many smaller communities have the inherent limitation of not having a professional public administrator to assist the governing body. To a certain extent, this problem can be overcome via the use of consultants as an economical means of meeting needs that are periodic in their nature. The increasing complexity of problems associated with wastewater treatment, drinking water quality and streets generally have reached the point in many cities that a person must be retained who is qualified in these areas. Federal regulations and reporting requirements are the primary causative factor. It is therefore suggested that the City consider employing a Utility Superintendent. This person's chief responsibility would be to operate the wastewater treatment plant with supervisory oversight in relation to streets and the water plant.

## CITIZEN PARTICIPATION

Citizen participation in the planning process is essential. Citizen support for planning can be generated only if people understand their role in planning, have the opportunity to review and digest the information contained herein, and are solicited, if need be, to gain their input. Such an effort will likely result in a broadened base of support for planning. The City might consider appointing several citizen advisory committees in functional areas such as water and sewer, housing, business and industry, and streets. A cross-section of citizens would be needed on each committee to assure that all community viewpoints are represented.

## ANNEXATION

Another tool for plan implementation is annexation. Any annexation of additional lands into the City should be very carefully considered because of the liability being assumed to provide water, sewer, streets, police protection, etc. Cherryvale has sufficient land within its corporate limits to absorb virtually all expected development. Improvements needed in the water system and other functional areas within the City dictate a cautious attitude toward obligations to provide services outside the City.

There are a few exceptions to the above paragraph. Tanko Park is not within the corporate limits and should be annexed immediately to give the Police Department jurisdiction in the Park. Secondly, if another industrial park is constructed, then it should also be annexed.

## ZONING REGULATIONS

The City of Cherryvale adopted its first zoning ordinance in 1975. The zoning ordinance is a legal instrument of the City that has as its basic purposes the protection of the public's health, safety, morals and general welfare. Zoning is a means of ensuring that uses of land are compatible with each other. It controls the density of development so that the property can be adequately serviced by streets, utilities, recreation, etc.



The present zoning is basically adequate and should be retained in essentially its present form. The Future Land Use Plan recommends additional lands be made available for mobile homes but that does not necessitate immediate widespread rezoning, but rather can permit favorable action on more requests for mobile home placement. Also, it is suggested that the City Commission be appointed as the Board of Zoning Appeals and the present Board eliminated due to its nonfunctional nature.

#### SUBDIVISION REGULATIONS

The City does not presently have an adopted subdivision ordinance. Subdivision regulations are locally adopted laws that govern the process of converting raw land into developable lots. Such an ordinance permits the city to coordinate the unrelated plans of developers, to assure provision of street and alley right-of-ways, water and sewer lines, parks, and reasonable lot sizes and arrangements. Most subdivision regulations establish a mechanism for allocating the cost of items such as streets and water and sewer lines between the developer-residents and the taxpayers of the city. It is recommended that a subdivision ordinance be prepared and adopted by the City.

#### CAPITAL IMPROVEMENT PROGRAM

The increasing complexity of financing the needs of even the smallest community requires them to carefully analyze the methodology used to program needed improvements. Many projects have significant relationships to each other and dissimilar projects must compete for limited funds. No community has sufficient funds to do all of the things it would like to do. Thus, a Capital Improvements Program is the means whereby the most needed projects will be done first by coordinating their timing, location, and financing. Fiscal analysis prepared as part of the Capital Improvement Program is aimed at minimizing the impact of needed projects on local tax rates and giving another visible assurance that taxes are being spent wisely.

#### Financial Status.....

The City of Cherryvale is in much better financial condition now than it was in 1974. This is due to three factors. First, and perhaps most important, is the manner in which the City Commission and City staff have conscientiously applied judicious thought to expenditures. Citizens will benefit by this fact in that several needed projects can be funded from existing revenues without the need of significant tax increases. Secondly, the availability of Community Development Block Grant Funds has assisted the City greatly in meeting its capital expenditure needs. Third, no major bond issues have been necessitated since 1975 so the City's long term debt picture is improving. The end result is a stronger financial base which provides the ability to pay for some needed projects out of existing revenues. The exception to this is when a major capital outlay is warranted and a bond issue becomes necessary.

# Assessed Valuation.....

The property tax has long been the major source for funding the general operations of municipalities. Typical services provided from the property tax are police and fire protection, library, parks and recreation, administration, and general obligation bonded debt for items such as streets, sewers, and the cemetery. Information from the January 1979, issue of the "Kansas Government Journal" lists Cherryvale's present assessed valuation as \$3,700,000 with a total City levy of 40.49 mils. This levy will generate a total of \$149,813 for the 1979 budget, or \$49.62 per each person in the City. Table 29 shows the trends in property tax rates in Cherryvale since 1970.

TABLE 29

## TRENDS OF TAX RATES AND ASSESSED VALUATION

<u>Year</u>	<u>Assessed Valuation</u>	<u>Mill Levy</u>	<u>Total Dollars Received</u>	<u>Percent Change</u>
1970	\$2,572,393	33.00	\$ 84,809	---
1971	2,596,983	35.10	91,154	+ 7.4%
1972	2,695,572	34.24	92,296	+ 1.3%
1973	2,841,689	36.09	102,557	+11.1%
1974	3,153,435	35.02	110,433	+ 7.7%
1975	3,215,559	39.30	126,372	+14.4%
1976	3,450,000	38.77	133,757	+ 5.8%
1977	3,447,468	38.87	134,003	+ 0.2%
1978	3,815,733	42.62	162,626	+21.4%
1979	<u>3,700,000</u>	<u>40.49</u>	<u>149,813</u>	- 9.5%
Total Percentage Change	+43.8%	+22.7%	+76.5%	---

SOURCE: City Clerk's Office

At first glance it may appear from the table above that the City taxes have increased at an unreasonable rate with total dollars received having risen 73.3%. However, it should be remembered that the Wholesale Price Index rose over 90% in the same time period. Therefore, the City has held the line on increases in property taxes below the general rate of inflation.

Table 30 shows the comparative 1978 property tax rates for 1979 for a number of communities in Southeast Kansas. Cherryvale's total tax levy is seen to be generally higher than most communities of comparable size brought about primarily because of the very low assessed valuation. Simply stated, a higher mill levy is required in Cherryvale than is true for other cities to raise the same amount of dollars for general fund use and to pay off general obligation bonded debt. Every city except Columbus has a higher debt per person than does Cherryvale. Assessed valuation should increase substantially by 1981 since industrial revenue bonds issued for the benefit

of Gragg Cabinet, Vallis/Wingroff, Charloma Fiberglass, and Tri-County Manufacturing will be paid off by those companies, thereby placing their facilities on the tax rolls.

TABLE 30

## COMPARATIVE 1978 PROPERTY TAX RATES FOR 1979

City	Population	Assessed Valuation (000)	Special Assessments	General Obligation Debt	Revenue Bond & Temporary Debt	General Fund	Tax Levy Total City	All Purposes
Cherryvale	3,019	\$ 3,726	\$ 21,000	\$ 102,000	\$ 331,000	23.10	40.49	130.09
Caney	2,493	3,443	-0-	9,000	385,000	12.62	31.03	117.99
Neodesha	4,003	5,318	184,840	101,000	915,000	10.57	25.00	90.90
Parsons	12,614	23,378	81,000	2,481,000	1,090,500	22.60	57.42	147.50
Independence	11,082	22,518	379,000	633,000	2,902,000	15.90	30.44	106.48
Oswego	2,167	4,153	-0-	69,000	799,000	18.66	47.42	123.54
Fredonia	2,424	7,718	-0-	-0-	-0-	2.64	13.65	84.65
Baxter Sprgs.	5,203	8,474	15,000	1,170,000	-0-	8.3	20.48	100.93
Columbus	3,597	5,795	-0-	90,000	321,000	10.15	21.15	88.40

SOURCE: Kansas Government Journal, January, 1979.

Bonded Indebtedness.....

The City of Cherryvale's bonded debt must be broken down into three separate areas as shown by Table 31.

TABLE 31

TOTAL BONDED INDEBTEDNESS: SEPTEMBER, 1978

<u>Bond Description</u>	<u>Date Issued</u>	<u>Last Due</u>	<u>Principal Issue</u>	<u>Amount Outstanding</u>	<u>Interest Rate</u>
G. O. Bonds:					
Trafficways	3-1-69	9-1-79	\$ 31,500	\$ 4,000	4.75%
Cemetery	7-1-71	3-1-80	20,000	6,000	5.00%
3rd Street Sewer Series "T"	2-1-75	2-1-80	69,896	48,000	6.00%
Streets Series "U"	10-1-75	12-1-82	48,000	44,000	6.00%
Special Assessments:					
Sewer #12	10-1-72	10-1-82	5,528	2,500	4.50%
Sewer #13	5-1-74	5-1-84	21,102	16,000	5.50%
Revenue Bonds:					
Water Tower Series "Q"	8-1-70	8-1-85	226,000	151,000	7.0-7.5%
Water & Sewer Plant Series "S"	3-1-73	3-1-87	235,000	180,000	4.75-6.0%

SOURCE: City Clerk's Office

In September, 1978, Cherryvale had a total general obligation bonded debt of \$102,000. G. O. bonds are usually paid for from a mill levy against property. G. O. debt is limited by Kansas law to 15% of assessed valuation, or \$555,000 in Cherryvale's case. Special assessments are placed against specific properties, as a special property tax to pay for improvements to those properties. Cherryvale has used its credit for two special assessment bonds with a balance due of \$18,500. Special assessments may not exceed 10% of assessed valuation, or \$370,000 in Cherryvale. Many cities use the special assessment procedure to install residential streets and sewer lines.

Revenue bonds are the third variety of bonded indebtedness. They may only be issued against a revenue producing facility that pays them off via the revenues generated. Cherryvale has \$331,000 in outstanding revenue bonds issued to construct the new water tower and expand the water treatment plant.

There is no limit on revenue bonds other than that placed by existing bond holders and potential purchasers of new issues. Revenue bonds normally carry a higher interest rate than do G. O. bonds.

Table 32 gives an interesting forecast of Cherryvale's potential capacity to incur general obligation debt. Under Kansas law, cities of the second class may not issue general obligation bonds in a principal amount exceeding 15% of their assessed valuation. At present, Cherryvale has maximum additional G. O. bonding capacity of \$453,000. This is anticipated to increase to \$624,657 by 1983.

TABLE 32

PROJECTED G. O. DEBT CAPACITY: CHERRYVALE - 1979 TO 1983

<u>Year Due</u>	<u>Principal Payments</u>	<u>Interest Payments (Est.)</u>	<u>Total Payments</u>	<u>Projected<sup>1</sup> Assessed Valuation</u>	<u>Projected<sup>2</sup> Debt Levy</u>	<u>Projected Maximum Bonding Capacity</u>
1979	\$ 32,000	\$ 5,245	\$ 37,245	\$3,700,000	10.06	\$453,000
1980	30,000	2,720	32,720	3,811,000	8.59	501,650
1981	20,000	2,400	22,400	3,925,300	5.71	548,795
1982	20,000	1,200	21,200	4,043,090	5.24	586,464
1983	<u>-0-</u>	<u>-0-</u>	<u>-0-</u>	4,164,380	-0-	<u>624,657</u>
Total	\$102,000	\$11,565	\$113,565			\$624,657

<sup>1</sup> Assumes a continuing 3% annual growth in assessed valuation.

<sup>2</sup> Assumes all G. O. debt to be amortized by property taxes.

<sup>3</sup> Maximum bonded debt is 15% of assessed valuation by Kansas law.

SOURCE: City Clerk's Office

Recommended Program.....

The recommended five-year Capital Improvements Program is shown by project, year, and funding in Table 33. The CIP embodies many of the programs and policies recommended in Chapters 1-7.

TABLE 33

CHERRYVALE CAPITAL IMPROVEMENTS PROGRAM\*  
1979 - 1983

Project	Year and Type of Financing				
	1979	1980	1981	1982	1983
<u>Fire Protection:</u>					
1,000 GPM Fire Truck	\$50,000 GF \$25,000 RS				
Demolish Old Fire Station	\$ 5,000 RS				
<u>Sewer System:</u>					
Reconstruct SW Interceptor	\$90,000 EPA \$30,000 CD				
Completion of Other Rehabilitation		\$90,000 EPA \$30,000 WS			
Acquire Holding Pond Site			\$25,000 ST		
Construct Holding Pond				\$36,000 EPA \$12,000 WS	
E. 2nd St. Line		\$19,000 CD			
E. 9th St. Line		\$18,000 CD			
S. Liberty Lines & Lift Station					\$80,000 SA \$20,000 ST
Miscellaneous			\$ 6,000 WS	\$ 6,000 WS	\$ 6,000 WS
<u>Water System:</u>					
E. Main St. Line	\$24,000 WS				
E. 9th St. Line (6")		\$10,000 GO			
W. Main & CBD Line	\$12,000 CD	\$20,000 GO			
W. 12" Loop	\$50,000 CD	\$60,000 GO			
N.E. Loop		\$20,000 CD \$15,000 GO			
Depot St. Line		\$16,000 GO			
E. 8th St. Line		\$15,000 RS			
W. 1st St. Line	\$ 7,000 CD				
Independence St. Line	\$10,000 CD	\$10,000 GO			
E. 9th St. Line (10")		\$20,000 GO			
W. 4th St. Line		\$17,000 GO			
S. Liberty Line		\$20,000 GO			
W. 3rd St. Line		\$14,000 GO			
Miscellaneous		\$25,000 GO	\$ 6,000 WS	\$ 6,000 WS	\$ 6,000 WS

\*This Capital Improvements Program is predicated upon receipt of federal and state aid in many instances. Failure to receive such funds will require the City to consider alternate sources for funding in light of other needs shown and priorities. Sources of funds are shown next to the estimated cost.

TABLE 33 Cont'd.

Project	Year and Type of Financing				
	1979	1980	1981	1982	1983
<u>Industrial Park:</u>					
Acquire Land		\$ 22,000 IF			
Water, Sewer & Street		\$100,000 EDA	\$ 25,000 SA		
<u>Housing:</u>					
Rehabilitation	\$ 75,000 CD	\$100,000 CD	\$110,000 CD	\$120,000 CD	\$130,000 CD
20 Unit Sr. Cit. Hsg.				\$580,000 FmHA	
<u>Community Facilities:</u>					
Library Access & Repairs	\$ 3,000 GF			\$ 15,000 ST	
Community Center	\$ 75,000 CD				
City Hall Remodeling		\$ 2,500 RS			
Police Station					\$ 50,000
Logan Park Improvements	\$ 25,000 CD				
Tanko Park Improvements				\$ 30,000 CD	
1st & Coyle Park	\$ 12,000 CD				
7th & Hickory Park			\$ 12,000 CD		
1st & Wilson Park		\$ 12,000 CD			
<u>Streets:</u>					
<u>Overlays</u>					
Main-Labette to Wilson	\$ 26,000 SpSt				
Main-Wilson to Olive					\$ 70,000
Front-Depot to Neosho					\$ 6,000 SpSt
Neosho-3rd to 4th	\$ 11,000 SpSt				
Neosho-3rd to Front			\$ 14,000 SpSt		
Depot-Front to 3rd					\$ 15,000 SpSt
Depot-3rd to 4th		\$ 12,000 SpSt			
3rd-Galveston to Carson		\$ 12,000 CD			
Carson-4th to 6th	\$ 6,000 SpSt				
7th-Liberty to Neosho		\$ 4,000 CD			
Galveston-2nd to 4th				\$ 14,000 SpSt	



TABLE 33 Cont'd.

Project	Year and Type of Financing				
	1979	1980	1981	1982	1983
<u>Streets Cont'd.</u>					
School-Main to Independence	\$ 5,000 CD				
Baldwin-5th to 6th				\$4,000 SpSt	
<u>New Pavement</u>					
2nd-School to Catherine	\$12,000 CD				
3rd-School to Catherine	\$12,000 CD				
4th-Oak to Maple	\$18,000 CD				
Independence-School to May	\$19,000 CD				
Butler-Clark to Independence		\$20,000 CD			
May-Clark to Park	\$18,000 CD				
Park-W. Walnut to May	\$12,000 CD				
1st-Coyle to Catherine		\$24,000 CD			
1st-Wilson to Summit		\$26,000 CD			
2nd-Summit to E. Walnut		\$18,000 CD			
8th-Galveston to Wilson			\$ 9,000 CD		
9th-Galveston to Montgomery			\$20,000 CD		
10th-Carson to Olive			\$53,000 CD		
Summit-1st to 2nd		\$ 8,000 CD			
E. Walnut-2nd to 3rd		\$ 8,000 CD			
Baldwin-8th to 10th			\$13,000 CD		
Cherry-7th to 10th			\$25,000 CD		
Catherine-1st to Main				\$32,000 CD	
1st-School to Catherine				\$12,000 CD	
Front-Coyle to Catherine				\$26,000 CD	
Independence-May to Maple				\$21,000 CD	
Clark-W. Walnut to May		\$13,000 CD			
3rd-Catherine to Maple					\$30,000 CD
TOTAL	\$632,000	\$700,500	\$418,000	\$914,000	\$413,000

## SOURCE OF FUNDS CODE:

Federal

RS-Revenue Sharing

CD-HUD Block Grants

FmHA-Farmers Home Administration

EPA-Environmental Protection Agency

EDA-Economic Development Administration

Local

GF-General Fund

IF-Industrial Fund

GO-General Obligation Bonds

State

SpSt-Special Street and Highway Fund

SA-Special Assessments

ST-Sales Tax

WS-Water and Sewer Funds

Table 34 is a summary of the CIP that shows the total expenditures by each major classification. The total recommended program exceeds \$3 million. That rate of expenditure is only slightly higher than that currently pursued, as nearly \$1.5 million has been expended in the past three years.

TABLE 34

CAPITAL IMPROVEMENTS SPENDING BY EXPENDITURE CLASSIFICATION

<u>Expenditure Classification</u>	<u>1979</u>	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>Total</u>
Fire Protection	\$ 80,000	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ 80,00
Sewer System	120,000	157,000	31,000	54,000	106,000	468,00
Water System	103,000	262,000	6,000	6,000	6,000	383,00
Industrial Park	-0-	22,000	125,000	-0-	-0-	147,00
Housing	75,000	100,000	110,000	700,000	130,000	1,115,00
Community Facilities	115,000	14,500	12,000	45,000	50,000	236,50
Streets	139,000	145,000	134,000	109,000	121,000	449,00
TOTAL	\$632,000	\$700,500	\$418,000	\$914,000	\$413,000	\$3,077,50

Table 35 is also a summary of the CIP, but it shows a breakdown by source of funding. It is the purpose of these last two tables to give a clearer understanding of the content of the Capital Improvements Program. The CIP is an attainable goal for the City and has been carefully prepared after much study and evaluation.

TABLE 35

CAPITAL IMPROVEMENTS SPENDING BY FUNDING SOURCE

<u>Funding Source</u>	<u>1979</u>	<u>1980</u>	<u>1981</u>	<u>1982</u>	<u>1983</u>	<u>Total</u>
General Fund	\$ 53,000	\$ -0-	\$ -0-	\$ -0-	\$ -0-	\$ 53,00
Industrial Fund	-0-	22,000	-0-	-0-	-0-	22,00
G. O. Bonds	-0-	227,000	-0-	-0-	-0-	227,00
Special Assessments	-0-	-0-	25,000	-0-	80,000	105,00
Water & Sewer Fund	24,000	30,000	12,000	24,000	12,000	102,00
Sales Tax	-0-	-0-	25,000	15,000	20,000	60,00
Other	-0-	-0-	-0-	-0-	120,000	120,00
Special St. & Hwys.	43,000	12,000	14,000	18,000	21,000	108,00
Revenue Sharing	30,000	17,500	-0-	-0-	-0-	47,50
HUD Block Grants	392,000	302,000	242,000	241,000	160,000	1,337,00
Farmers Home Adm.	-0-	-0-	-0-	580,000	-0-	580,00
Environmental Protection Agency	90,000	90,000	-0-	36,000	-0-	216,00
Economic Dev. Adm.	-0-	-0-	100,000	-0-	-0-	100,00
TOTAL	\$632,000	\$700,500	\$418,000	\$914,000	\$413,000	\$3,077,50

It is important to understand that the Capital Improvements Program is not cast in concrete, but rather is a working document that must be reviewed and updated on an annual basis prior to City budget preparation. Recommendations are predicated upon the receipt of certain types of federal and state funding assistance, which may vary and necessitate considerable adjustments on a year-to-year basis. Overall, the objective is to accomplish all suggested projects in the five-year planning period with priority being given to 1979 and 1980 projects.

A basic recommendation embodied in the funding sources is the adoption of a one-half cent City sales tax. There are several reasons for this recommendation. First, the City's property tax levy for the general fund is rather high and could be reduced by sales tax revenues. Second, general obligation bonds are probably the only viable mechanism for funding needed water distribution line improvements, and a sales tax could retire such bonds without a property tax increase. Third, sales tax is better tied to fluctuations in the economy and is thereby a better source of funding some general City operations. The mill levy could likely be reduced by 7 to 8 mills and stabilize property taxes. This would be an inducement to private development. The recommended sales tax is estimated to produce \$60,000 to \$70,000 annually.