



LAWRENCE AFFORDABLE HOUSING STUDY

Prepared for the City of Lawrence

June 2026

DEVELOPMENT STRATEGIES®

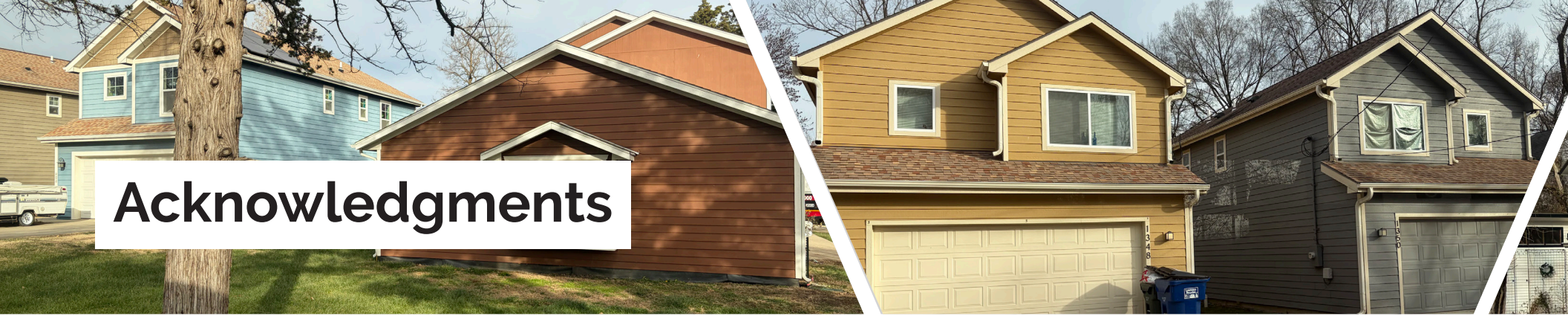






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Acknowledgments

Affordable Housing Advisory Board

Mark Buhler	Faith Lopez
Donnavan Dillon	Barry McMurphy
Mariel Ferreiro	Monte Soukup
Christina Gentry	Lea Roselyn

Stakeholder & Roundtable Groups

A Place for Everyone Steering Committee	Lawrence residents
Coalition for Collaborative Governance	Major employers
Coalition for Human Services	Neighborhood associations
Developers and homebuilders	Nonprofits
Housing Stabilization Collaborative	Realtors and brokers
Landlords	Residents who have experienced housing insecurity
Lawrence-Douglas County Housing Authority residents	University of Kansas students
Lawrence institutions and philanthropic organizations	



City of Lawrence Staff

Jeff Crick
Director of Planning & Development Services

Lea Roselyn
Housing Administrator

Danelle Walters
PDS Assistant Director – Housing Initiatives

Caitlyn Dolar
Project Specialist

Brad Karr
Community Development Analyst

Cori Wallace
Director of Communications & Community Relations

Maureen Brady
Brand Manager

Millie Pageau-Lovallo
Community Engagement & Communications Specialist

Development Strategies

Justin Carney
Principal

Jenny Connelly-Bowen
Project Manager

Richa Singh
Housing Strategist

Catherine Kazmierczak
Project Planner

Priyanka Adhikari
Project Planner

Wei Hui
Graphic Designer

Subconsultants

Andy Pfister
FocusWorks City Solutions

Ashley Kuhn
Blair Freeman

Bryce Danielson
Blair Freeman

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Sunrise

WELCOME

Chapter 1

Introduction



Study Background & Purpose

Lawrence recognizes that ensuring access to quality, attainable housing is essential to the community's long-term stability, inclusivity, and growth.

Housing is shaped by a wide range of interconnected factors, including economic conditions, regional market forces, local development patterns, and community history. At the same time, it is foundational to community wellbeing, affecting household stability, workforce competitiveness, neighborhood character, public health, and long-term economic resilience. As a result, conversations around housing are often both deeply technical and deeply personal, reflecting the varied ways residents experience housing challenges, opportunities, and the trade-offs associated with different solutions.

The Lawrence the housing market is shaped not by a single issue, but by the interaction between local policies, market conditions, economic trends, land constraints, community priorities, and student-driven housing demand. To help navigate these dynamics, the City of Lawrence initiated the Affordable Housing Study to better understand current housing conditions, identify gaps in the housing market, and establish actionable strategies to support long-term housing affordability and stability.

The study builds upon prior housing work completed by the City, including the 2018 Housing Market Analysis and the community's A Place for Everyone housing vision, while also responding to new challenges that have emerged in recent years

As is detailed in the following chapters, the study is intended to move beyond a citywide snapshot of housing conditions. The analysis examines housing needs across different household types, income levels, and geographies, with particular attention to populations that have historically experienced disparities in housing access and affordability. The study also evaluates how the COVID-19 pandemic affected Lawrence's housing market and identifies strategies the City can pursue using available federal and local resources.

Building on the findings of the market analysis and community engagement process, the study outlines a series of scalable strategies and recommendations aimed at expanding housing choice, improving long-term affordability, reducing disparities in housing access, and supporting greater housing stability across Lawrence.

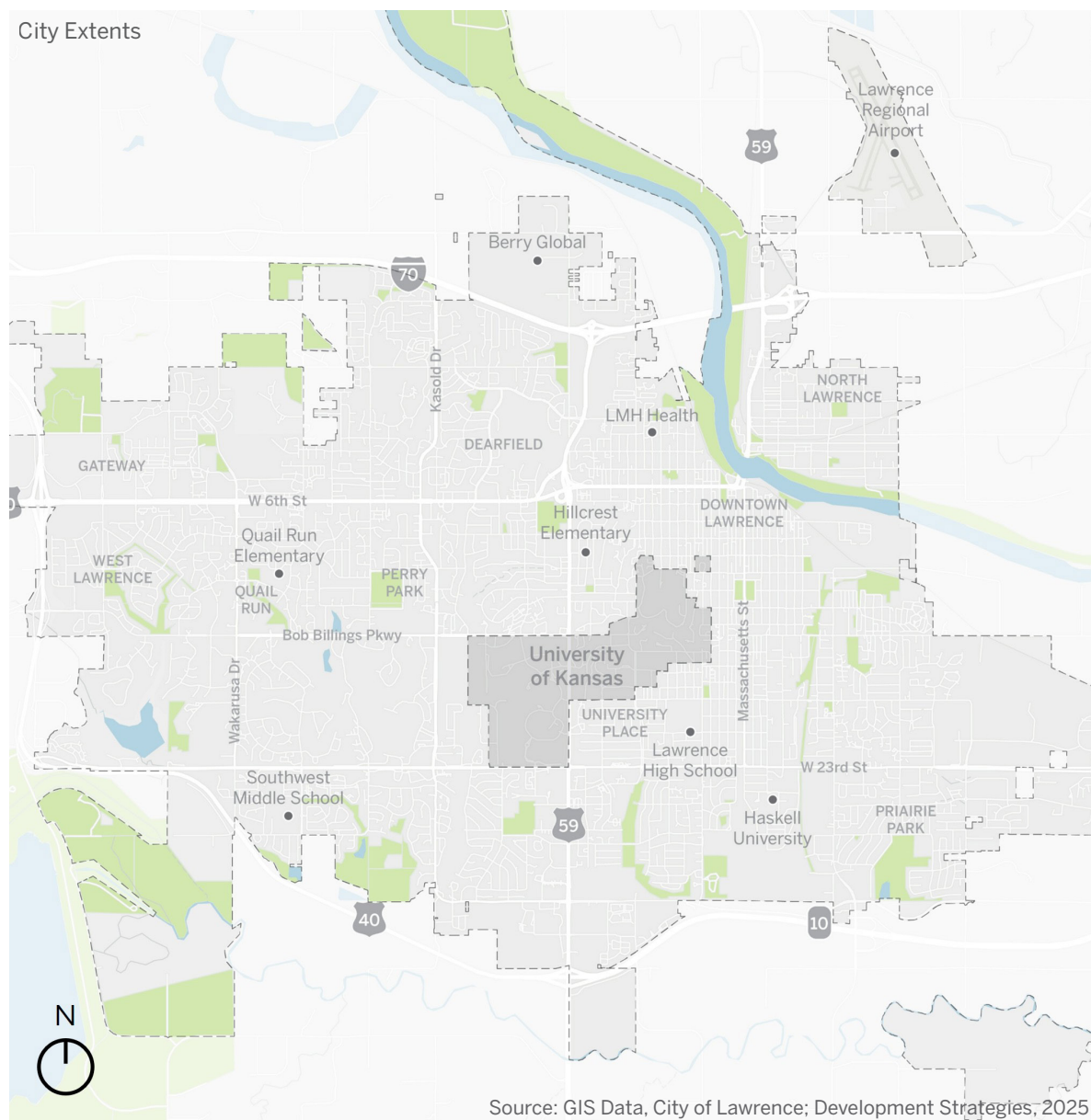
Why Conduct the Affordable Housing Study?

The Affordable Housing Study has been initiated at a time when many communities across the country, including Lawrence, are experiencing significant shifts in housing market conditions. Rapid increases in housing prices and rents, limited inventory, construction cost escalation, and changing demographic trends have all contributed to growing affordability challenges for households across a wide range of incomes.

While these issues are national in scope, Lawrence faces several local conditions that make understanding housing needs particularly important. The community's growing population, large student presence, aging housing stock, and concentration of lower-wage service and care-sector employment all influence housing affordability and availability.

The City also recognizes that housing challenges are not experienced equally across the community, and that certain populations continue to face greater barriers to obtaining stable, quality, and affordable housing.

The study was therefore developed to provide an updated understanding of Lawrence's housing market and to establish a framework for future decisions. The analysis is intended to help the City and its partners better evaluate where housing gaps exist, what types of housing are needed, and what actions may be most effective in supporting housing affordability, stability, and access over time.



Process & Involvement

While some elements of housing studies are highly technical and data-driven, it is just as important to capture and understand human experiences about housing in a community. This input contributes critical perspective on local values, potential, roadblocks, and priorities.

The Affordable Housing Study engagement strategy was grounded in the following values:

- **Equity & Inclusion:** Prioritize the voices of historically marginalized populations
- **Trust & Transparency:** Engage communities with honesty, clarity, and mutual respect
- **Accessibility:** Eliminate physical, financial, cultural, and linguistic barriers to participation
- **Responsiveness:** Use community feedback to inform recommendations and show its impact
- **Partnership:** Work with community-based organizations (CBOs) that already serve the target populations

The engagement process was designed to be equitable, accessible, and rooted in trust. It prioritized the experiences of underrepresented and housing-insecure

populations through a blend of in-depth, small-group formats and easy-to-access tools, including both virtual and in-person events.

Community engagement helped the consultant team learn more about the following:

- Local market dynamics, as understood by subject matter experts in the community
- Personal experiences navigating local housing challenges
- Housing market roadblocks, as experienced by professionals working in Lawrence's housing ecosystem
- Nuances about the local housing ecosystem, including potential capacity to advance different housing activities
- How possible policies, strategies, and programs would be received by the community and integrated into Lawrence's current housing ecosystem

Roundtables Discussions

Roundtable discussions with local community members enriched the consultant team's analytical understanding and helped to identify key local issues. Over the course of three months, the team held 20 conversations with over 100 stakeholders, including representatives of major employers,

schools, developers and homebuilders, realtors and brokers, nonprofits, community coalitions, local institutions, philanthropic organizations, landlords, neighborhood associations, and the Lawrence Chamber of Commerce. These roundtables also included conversations with the general public and community members with specific lived experience, including students, public housing residents, housing voucher holders, and people who have experienced homelessness.

Community Survey

The Lawrence Housing Needs Survey was available online and collected almost 1,200 responses between January 23 until March 1, 2026. It provided valuable insight into the housing preferences and challenges facing the Lawrence community, both among specific populations and for residents overall. More details about the survey results are available on pages 42-45.

Process

This Affordable Housing Study followed a four-step process that allowed the consultant team and City to have an iterative dialogue with the Lawrence community. Each step clarified and enriched the team's understanding of Lawrence's housing needs and priority strategies.



Kickoff

The Kickoff phase included setting expectations and goals for the project, finalizing the project plan, coordinating timelines and meeting schedules, and data requests from a variety of sources.



Understand

The Understand phase involved analyzing Lawrence's demographics, economics, policies, neighborhood variation, development market patterns, and housing market barriers. It concluded with a presentation and discussion of these preliminary findings.



Analyze

The Analyze phase involved conducting detailed market analysis, quantifying supply and demand for various housing products and price points, and identifying current and projected future gaps between supply and demand. The phase concluded with presentation and discussion about housing strategies to pursue.



Strategize & Align

The Strategize & Align phase concluded the Affordable Housing Study, producing this final housing plan and report outlining recommendations, strategies, and policies to pursue. The report was shared with the community at a public open house and in a presentation to the Lawrence City Commission.







Chapter 2

The Context for Housing in Lawrence

The Context for Housing in Lawrence

The housing market in Lawrence can feel “stuck”, but that perception is the result of multiple forces acting together, not a single constraint.

As housing costs rise, new development can be difficult to deliver, and available housing options may not always align with what residents need. These outcomes are often discussed independently, but in practice, they are deeply interconnected.

Conditions related to land use, development processes, market conditions, and community expectations all interact with broader economic and demographic trends. In Lawrence, these relationships are particularly pronounced. The presence of the University of Kansas, the city’s development patterns, and regional economic dynamics all shape how housing supply is created, priced, and absorbed.

Understanding these interconnections is critical to understanding why the market behaves the way it does. The factors outlined below do not operate in isolation; instead, they reinforce one another, often amplifying both constraints and opportunities within the housing market.

Economy

The structure of the local economy shapes both housing demand and affordability. Job growth, wage levels, and regional economic



connections influence who lives in Lawrence and what they can afford. While the presence of stable sectors such as education and healthcare provides a strong foundation, wage growth has not consistently kept pace with rising housing costs.

This disconnect reinforces affordability challenges, particularly for households working in lower- and moderate-wage occupations.

University Enrollment Trends

The University of Kansas is a defining force in the local housing market. Student enrollment drives a significant share of rental demand, particularly in areas near campus. Student

households often have different housing preferences and price sensitivities, which can influence both rent levels and property use. In some cases, this demand may contribute to shifts in housing use over time, particularly in neighborhoods adjacent to the university.

Scarcity of Land

Land availability places a fundamental limit on how the city can grow. Lawrence has a finite supply of developable land within its borders, and much of what remains is constrained by environmental conditions, infrastructure requirements, or ownership patterns. As a result, new development increasingly occurs through

infill redevelopment, which often carry higher costs and greater complexity than greenfield development.

These conditions make it more difficult to deliver lower-cost housing options, as redevelopment projects must absorb higher land and construction costs.

Market Conditions

Market conditions ultimately influence what types of housing are feasible to deliver. Rents, home prices, and vacancy levels shape both developer decision-making and household behavior. In Lawrence, rising home prices and tight vacancy conditions signal strong demand, but rising construction, land, and financing costs also make it more expensive to deliver new housing. As a result, even in a market with strong demand, lower-cost housing options can still be difficult to build.

Strong demand that pushes home prices higher, along with rising costs for delivering new housing means that lower-priced options are often difficult to build.

Public Opinion

Community perspectives can influence developers' ability to deliver diverse housing at a range of price points. Concerns related to neighborhood character, scale, density, and affordability often shape rezoning requests and development review discussions. Community feedback can influence, delay, or

sometimes halt proposed projects. Lengthy or uncertain approval processes can also increase development costs and influence the type of housing developers choose to pursue, particularly in a market where financial margins are already tight.

City Policies and Processes

Local policies play a central role in shaping how and where housing can be built.

Zoning regulations, review processes, and approval timelines influence not only the type of housing that is allowed, but also the feasibility and timing of new development. In a market where financial margins are already tight, even modest increases in cost or uncertainty can impact whether projects move forward.

At the same time, policy goals related to neighborhood character, density, and growth management reflect community priorities. Balancing these objectives with the need to expand housing supply is an ongoing dynamic that directly shapes development outcomes.

Understanding this system of interconnected forces is essential to identifying where and how interventions can be most effective. This perspective provides the foundation for the analysis in following chapters, where these dynamics are explored in greater detail through market data, affordability metrics, and development patterns.

The Post-Pandemic Housing Context

COVID-19 reshaped housing markets in ways that continue to influence conditions today. While many of the pressures discussed throughout this report existed before 2020, the pandemic accelerated trends that changed how households, developers, and communities interact with the housing market.

Historically low interest rates during the early years of the pandemic increased purchasing power and fueled rapid home price growth across many markets, including Lawrence. At the same time, supply chain disruptions, labor shortages, and inflation significantly increased construction and development costs, making new housing more difficult and expensive to deliver.

The pandemic also changed housing preferences and market behavior. Remote and hybrid work increased demand for larger homes and different living arrangements, while mobility patterns shifted as households reconsidered where and how they wanted to live. In communities with strong educational and healthcare sectors like Lawrence, these changes interacted with existing market dynamics tied to the university, regional employment, and rental demand.

Importantly, many market indicators today still reflect this period of disruption and adjustment. Rapid price increases, changing interest rates, elevated construction costs, and constrained inventory have all affected affordability, development feasibility, and household decision-making. As a result, current housing conditions should not be viewed as the product of a single issue or a short-term cycle, but rather as the outcome of long-term structural dynamics compounded by the impacts of the pandemic. Understanding this context is critical when evaluating both present-day challenges and future housing strategies.

National Trends Impacting Lawrence's Housing Context

Housing conditions in Lawrence are influenced not only by local demographic and economic dynamics, but also by broader national trends shaping the U.S. housing market. Over the past decade, the United States has experienced significant shifts in housing prices, household costs, and demographic patterns. These trends affect development feasibility, renter and homeowner behavior, and overall housing affordability. Understanding these broader forces provides important context for evaluating current housing challenges and future needs in Lawrence.

Rising Prices

Housing prices across the United States have increased over the past decade due to limited supply and strong demand. Prices rose rapidly during and after the COVID-19 pandemic and remain above pre-2020 levels. Higher mortgage rates have reduced purchasing power, making homeownership less attainable. At the same time, rising costs for materials, labor, land, and financing have increased the cost of new development. In Lawrence, limited developable land and site constraints further increase development complexity and cost. As a result, more households remain in the rental market longer, increasing demand for rental housing.



Growing Household Costs

Household expenses have increased nationwide, including costs for food, transportation, utilities, insurance, and healthcare. Wage growth in many sectors has not kept pace with rising living expenses. As a result, a growing share of households spend more than 30 percent of their income on housing, the standard measure of housing cost burden. In Lawrence, this gap is particularly evident. Since 2020, home values have risen roughly twice as fast as incomes, widening the gap between wages and housing costs. Rising household and housing costs reduce financial flexibility and increase the risk of housing instability, particularly for lower- and moderate-income households.

Slowdown in Household Growth

Population growth and household growth have slowed nationally compared to previous decades. Lower birth rates, delayed marriage and family formation, and economic uncertainty have contributed to more gradual population changes. High housing costs have also led many young adults to live with family members or share housing with roommates for longer periods. Older households are remaining in their homes longer, which reduces housing turnover and limits available supply. Even with slower growth, communities with stable employment and institutional anchors such as Lawrence continue to experience steady housing demand.

Statewide Trends Impacting Lawrence

In addition to national conditions, broader trends across Kansas are shaping housing demand and affordability in Lawrence.

Population shifts toward metropolitan areas, limited rental affordability for lower-income households, and continued enrollment growth in Kansas's higher education institutions all influence housing needs in the community. As a city with a large university presence and a location between major employment centers, Lawrence is directly affected by these statewide dynamics.

Metropolitan Convergence

Population growth in Kansas is increasingly concentrated in metropolitan areas. Communities such as Kansas City, Lawrence, Topeka, and Wichita are capturing a larger share of population growth as residents move toward areas with stronger employment opportunities and access to services.

Recent projections indicate that 25 percent of population growth in Kansas's metropolitan areas over the next 50 years will be driven by non-white residents, reflecting broader demographic shifts across the state.

Lawrence's location along the I-70 corridor places it within commuting distance of both the Kansas City metropolitan area and Topeka. As housing prices increase in

nearby metro areas, some households look to surrounding communities for relatively attainable options. This regional population shift increases connectivity between markets and can place additional pressure on housing demand in Lawrence.

Rental Affordability

Rental affordability remains a significant challenge across Kansas. Although rents in the state are generally lower than national averages, many households still struggle to find housing that aligns with their incomes.

According to the National Low Income Housing Coalition's Kansas Housing Profile, only 35 rental homes are affordable and available for every 100 extremely low-income households in the state. This gap highlights the limited supply of housing options for households with the lowest incomes.

In Lawrence, where a large share of residents are renters, these statewide affordability challenges are particularly relevant. Rising rents combined with modest wage growth have increased the number of cost-burdened households. Workforce households, including teachers, healthcare workers, retail employees, and service-sector staff, may face increasing difficulty finding housing at price points aligned with their incomes.

Enrollment Growth

Higher education remains an important driver of housing demand in Kansas communities. The Kansas public higher education system has experienced three consecutive years of fall enrollment growth, including a 2.2 percent increase in enrollment in 2025 across universities, colleges, and trade schools.

For Lawrence, enrollment trends are particularly important due to the presence of the University of Kansas. Changes in student enrollment directly influence demand for rental housing, particularly apartments, shared housing, and smaller units.

Even when enrollment growth moderates, the presence of a large and stable student population continues to support baseline demand in the local rental market. As enrollment grows or stabilizes, housing demand associated with students and university employees will remain an important factor shaping Lawrence's housing conditions.

Subareas

Housing conditions and needs are not uniform across Lawrence.

Citywide trends provide an important foundation for understanding, but they can mask meaningful differences in how housing demand, affordability, and market conditions play out across neighborhoods. To better understand these variations, [this study organizes Lawrence into a set of subareas that reflect distinct patterns within the local housing market.](#)

These subareas provide a more nuanced lens for understanding housing dynamics. [By moving beyond citywide averages, they highlight where pressures are most pronounced, where opportunities exist, and how different parts of the city are evolving over time.](#)

How were the subareas created?

The subareas were developed through a data-driven and locally informed process.

A series of spatial analyses mapped key housing and socioeconomic indicators across the city, including home values, household incomes, vacancy patterns, tenure (renter vs. owner), and transportation access (such as households without vehicles). Areas with similar characteristics and trends were then grouped together to form cohesive subareas.

This analysis was complemented by input from the City staff. Discussions with the project team helped validate and refine these groupings to ensure they reflect on-the-ground conditions and align with how the city understands its neighborhoods.

[Where possible, boundaries correspond with Census block groups,](#) allowing for consistent data analysis, comparison, and future updates.

How will they be used in the study?

The subareas serve as a [framework for understanding how housing trends vary across Lawrence.](#) Throughout the analysis, they are used to disaggregate key indicators—such as demographics and housing supply—to identify where challenges and opportunities are concentrated.

Conditions that appear moderate at the city level may be significantly more acute in specific areas. Examining these differences helps better reflect the lived experience of residents across the community.

The subareas will also [guide strategy and implementation.](#) Recommendations will be tailored to the specific conditions within each subarea—helping align policies, tools, and investments with areas of greatest need.

Priority Populations

Priority Populations

The Affordable Housing Study process was designed to build upon and complement recent and ongoing efforts and to ensure that analysis and understanding reflect and honor the lived experience of the Lawrence community. The following Priority Populations were defined in 2024's A Place for Everyone plan and the Affordable Housing Study proposal. Many of these groups face discrimination and added barriers in searching for housing and accessing housing-related services, and some groups require unique accommodations that are not available in typical housing units.

It is important to note that many individuals belong to multiple Priority groups and face compounding housing barriers as a result. Systemic barriers related to race and ethnicity also intersect with almost every Priority Population.

BIPOC Individuals and Families

The legacies of systemic racism, segregation, and redlining mean that in most communities, Black and Indigenous People of Color are more likely to struggle with housing cost burden, substandard housing, neighborhood disinvestment, and corresponding health disparities and social consequences.

BIPOC individuals comprise roughly one-quarter of Lawrence's population. The

community is home to Haskell Indian Nations University, the country's oldest continually running federal school for Native Americans, which enrolls students from federally recognized tribes across the United States.

LGBTQ+ Individuals

Historic and ongoing discrimination against members of the LGBTQ+ community often amplify the housing challenges they face. Some members of this community lack family support as a safety net. Transgender individuals, youth, and people of color in this group are at particular risk of housing instability, and LGBTQ+ older adults often face added layers of isolation due to cultural norms and the legacy of the AIDS crisis. Fair housing protections for LGBTQ+ individuals are inconsistent; in Lawrence, robust local ordinances are countered by lack of protections (and some explicit discrimination) at the state level.

Low-Income Seniors

Fourteen percent of Lawrence residents are over the age of 65. Like in many communities, Lawrence's senior population is expected to continue growing in the coming decade. Seniors' housing choices tend to be limited by fixed incomes, limited transportation options, and needs for accessibility accommodations that are not universally available in all housing units. Options for assisted living can be scarce and expensive.

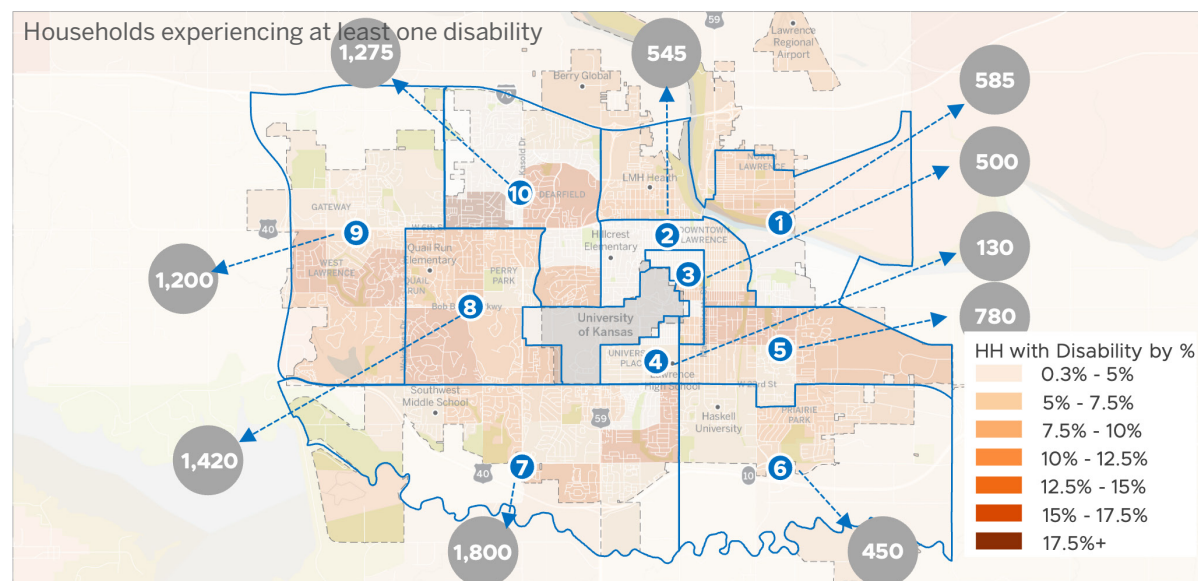


While many seniors would prefer to age in place in the neighborhoods where they currently live, it can be difficult to find housing options that are suitably sized and equipped to fit their needs, or to access home repair and modification resources that would allow them to stay in their current homes. All of these challenges intensify for seniors with low incomes, who often face long waiting lists for subsidized housing and significant housing cost burden.

People with Disabilities

Residents experiencing disability represent a significant Priority Population within Lawrence's housing system. Of the city's approximately 95,600 residents, about 11 percent report some form of disability, with higher shares among certain groups. Disability rates are elevated among Black/ African American and American Indian and Alaska Native residents, as well as among older adults. Many of these conditions directly affect housing needs, including independent living (5 percent), cognitive (7 percent), and ambulatory (4 percent) challenges. These needs are also geographically distributed across the city, with concentrations in several neighborhoods, reinforcing the importance of place-based housing and service strategies.

Housing units that are accessible to people with disabilities are limited, and units that are both accessible and affordable are often



Source: Esri 2025

even more difficult to find. Together, these patterns highlight the need for accessible, stable housing that supports residents in living independently and aging in place.

Justice-Involved/Formerly Incarcerated Individuals

For justice-involved and formerly incarcerated individuals, extended periods of time removed from the labor market and discrimination by housing and services providers often makes it difficult to secure stable housing. Both private property owners and public housing authorities can implement screening criteria that consider criminal records, and for certain offenses,

federal policy denies access to subsidized housing. Justice-involved individuals returning to families may jeopardize their households' existing access to housing assistance. Other typical requirements to secure housing, like security deposits and professional references, can be difficult or impossible for justice-involved individuals to provide. These challenges often undermine an individual's ability to re-enter society after their sentence is over.

Single Mothers and Female-Headed Households

Single mothers and female-headed households tend to have lower incomes than two-parent households, due in part to historic and ongoing wage disparities for women and the high cost of childcare. Navigating unpredictable and sometimes costly parenting challenges without help from a partner can mean single mothers must put their employment at risk, jeopardizing their housing stability. Social services provide mixed support at best, often with conflicting requirements that require hard choices, and many households in this group struggle with housing cost burden and poverty. Members of this group are also more likely to have experienced domestic violence, compounding housing strain.

Immigrants and Individuals with Limited English Proficiency

In addition to widespread discrimination, immigrants and those with limited English proficiency (LEP) face communication challenges that directly impact their ability to secure safe and decent housing. When translated documents or interpreters are not available, immigrants and individuals with LEP have limited capacity to secure full and accurate information about lease terms, their rights as tenants, and eviction threats. Many immigrants also cannot provide standard documentation to satisfy

housing application requirements. Fear of retaliation or deportation can pressure members of this group to tolerate unfair housing practices and substandard housing conditions, especially in mixed-status households that include both documented and undocumented members.

Survivors of Domestic Violence, Trafficking, or Stalking

Domestic violence is a leading cause of homelessness for women and children, and the threat of housing instability often leads victims to stay in homes where they feel unsafe. Abuse also tends to leave survivors with damaged credit and checkered housing histories. Survivors of trafficking are often members of other vulnerable groups that face a range of discrimination; some are also hard to reach. Supportive services—including housing that prioritizes confidentiality and safety needs—can help survivors move beyond the reach of their abusers and rebuild their lives, but resources are limited, and systems can be complex and burdensome to navigate.

Unaccompanied Minors, Transitional-Age Youth, and Those Aging Out of Foster Care

Homelessness and unstable housing situations are common for unaccompanied minors and youth aging out of foster care. Many are members of other Priority Population groups, including LGBTQ+



individuals, and are vulnerable to exploitation and trafficking. Youth under the age of 18 seeking shelter often find that they cannot legally sign housing leases, and shelters cannot legally house them. Those aging out of foster care often experience a sudden drop-off in supportive services after they reach age 18 and can face additional compounding barriers, including young parenthood, criminal records, and limited relationships with adults who could provide guidance and support.

Individuals with Substance Use Disorder (SUD) and Severe and Persistent Mental Illness (SPMI)

Both Substance Use Disorder (SUD) and Severe and Persistent Mental Illness (SPMI) challenge individuals' capacity to seek and retain stable housing, due in part to potential work and income instability, poverty, health relapses that can be unpredictable and episodic, discrimination by landlords, current or past involvement with the justice system, and lack of reliable social supports. The needs of these individuals are complex and often require tailored safety nets and care resources, sometimes creating “catch-22” scenarios where access to stable housing depends on treatment, and treatment depends on access to stable housing. The stress and physical risks of housing instability can also exacerbate both SUD and SPMI symptoms and struggles, creating a vicious cycle that is difficult to break.

Households Experiencing Chronic Homelessness

Households experiencing chronic homelessness often need consistent wrap-around and supportive services in order to secure stable housing long-term. The availability of these services is limited and can be tenuous as funding and other resources ebb and flow, contributing to the chronic homelessness cycle. The longer chronic homelessness continues, the more difficult it can be to regain stable housing as disqualifying events compound, including evictions, rental history gaps, criminal charges related to homelessness, and credit issues. Many who experience homelessness also belong to other Priority Populations described in this section, and face the additional housing barriers that are specific to that group.

Families with Young Children

Like households experiencing chronic homelessness, many families with young children belong to the other Priority Populations described in this section. These families often face challenges accessing units that are large enough to accommodate them, leading to issues with crowding. Environmental hazards found in older, more affordable housing stock—such as lead paint—can be particularly hazardous to young children. Many homeless shelters also limit the ages or genders of children

they can house. When infants and children experience housing instability, it can affect their life outcomes years later, including their educational opportunities, learning, and physical and mental health. Housing insecurity among pregnant people can also harm child development.

University Students

University students frequently experience unhealthy living conditions, including issues related to crowding and deferred maintenance. Limited incomes and transportation resources often shrink the pool of housing that can support students' ability to attend class and get to work. Students may lack the knowledge and experience needed to navigate complex housing issues and advocate for themselves, especially when they are young. Those who are attending school far from their hometowns may also lack a local support network to provide guidance and serve as a safety net when issues arise, and international students face many of the barriers described for immigrants and those with limited English proficiency. Moreover, typical lease terms are often not aligned with academic calendars, often forcing students to find subletters or pay for housing during times when they do not need it.





Chapter 3

Demographics & Economy

Demographics and Economy

Demographics

Lawrence's demographic profile is shaped by its role as a university community, regional employment center, and mid-sized city in northeast Kansas.

The population includes a large share of young adults pursuing higher education, along with families, long-term residents, and a growing number of older adults aging in place. Household sizes are smaller than state averages due to the concentration of student and single-person households, and the city has a high share of renter-occupied housing compared to Kansas and Douglas County.

Educational attainment levels in Lawrence are relatively high compared to many communities of similar size, reflecting the presence of the University of Kansas and a professional workforce tied to education, healthcare, and public administration. At the same time, income levels vary widely. The student population lowers overall median income figures, and a significant share of households earn below the Area Median Income (AMI), particularly renters and service-sector workers.

The local economy is anchored by education, healthcare, government, and retail and service industries. Major employers include the University of Kansas, healthcare systems,

local government, and local school districts. These sectors provide economic stability but are not typically associated with rapid wage growth, which contributes to ongoing affordability challenges. While unemployment rates have remained relatively stable in recent years, wage growth has not consistently kept pace with increases in housing costs.

Overall, Lawrence's demographic composition and employment base support strong rental demand and population stability, while income variation across households highlights the need for a range of housing options that are affordable to both lower- and moderate-income residents.

QUICK FACTS

Population for Lawrence

96,500 (2025)

Population Change

+10% (2010-2025)

Land Area

34 Square Miles

No. of Households (HH)

41.5K

+19%

Median HH Income

\$63K

+4% (inflation-adjusted)

HH earning <\$25k/year

19%

-14%

Share Of Renter HH

55%

+2%

Source: Esri, 2025

Population & Households

Lawrence has experienced steady but moderate population growth over the past decade. The city’s population is estimated at approximately 96,500 residents as of 2025. Growth has been gradual, supported by the presence of the University of Kansas, regional healthcare systems, and stable employment across education, government, and service industries. Lawrence contains approximately 41,500 households, up about one percent since 2010, reflecting continued household growth alongside population increases. Household trends are particularly important in understanding local housing demand. The city has a relatively high share of renter households, with about 55 percent of households renting rather than owning.

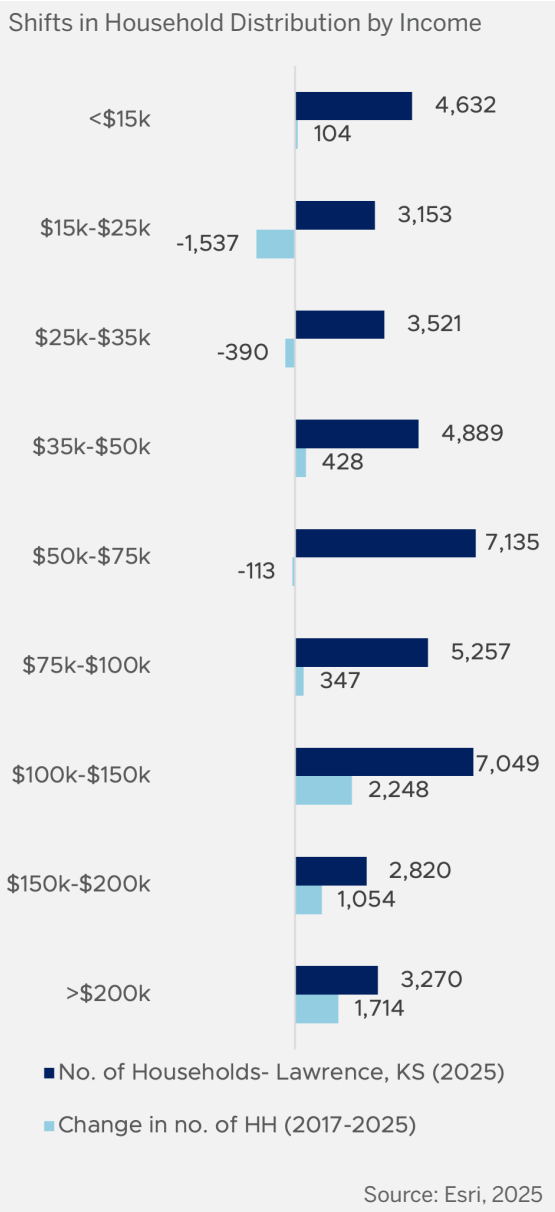
Household sizes in Lawrence are generally smaller than state averages due to the prevalence of single-person and roommate households. At the same time, families with children represent an important portion of the community and require larger rental and ownership housing options. The combination of steady population growth, smaller household sizes, and a large renter population continues to shape housing demand across multiple housing types.

Household Income

Household income levels in Lawrence reflect the city’s role as both a university community and a regional employment center. According to ESRI, the median household income in Lawrence is approximately \$63,000 which is lower than both Douglas County (\$71,000) and Kansas (\$73,000). This difference is influenced in part by the city’s large student population and higher share of renter households.

Income levels in Lawrence vary across households. Lower-income households earning below \$35,000 have declined in recent years, while middle-income ranges between \$35,000 and \$100,000 have seen little growth. In contrast, households earning above \$100,000 have increased significantly, indicating a widening income distribution and potential affordability pressures in the local housing market. Compared to Douglas County and the state overall, Lawrence has a larger share of lower-income households and a slightly smaller share in higher income categories.

Overall, Lawrence’s income distribution reflects a wide range of household incomes across the community and highlights the importance of housing options that are accessible at multiple price points.



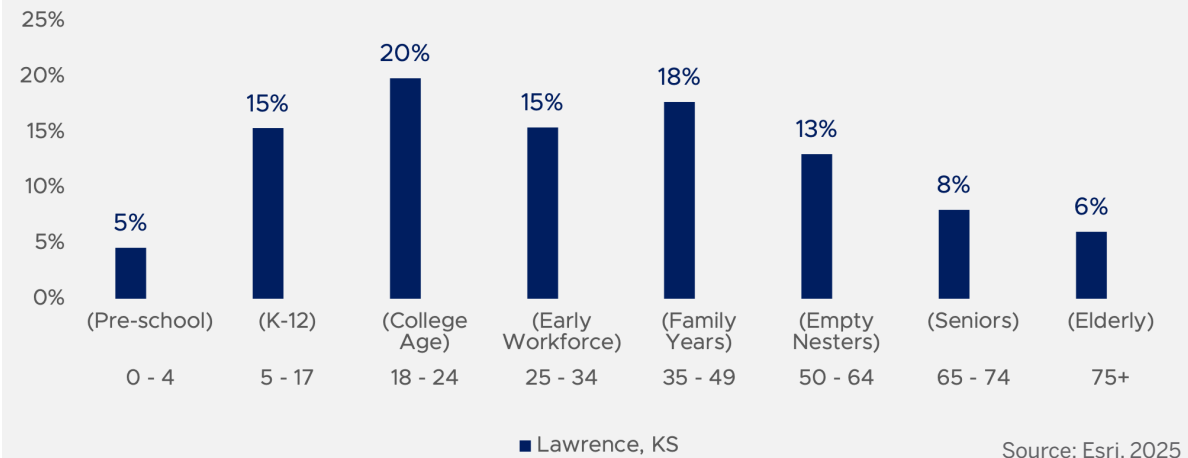
Age Distribution

Lawrence has a distinct age profile shaped by its role as a university community. Young Adults (ages 18 to 24) represent one of the largest population cohorts due to enrollment at the University of Kansas and other post-secondary institutions.

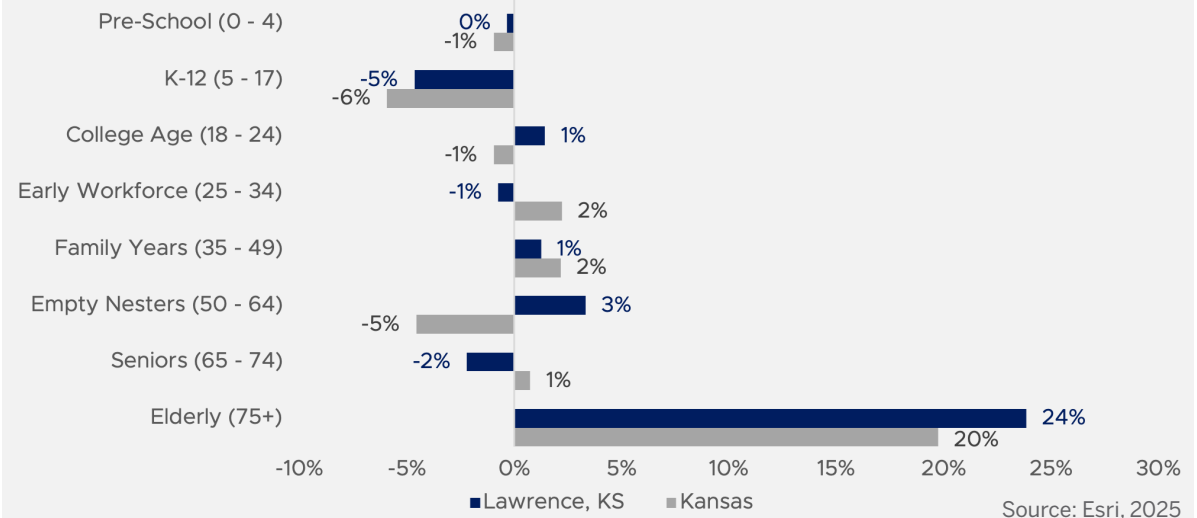
Residents in their Family Years (ages 35 to 49) and children ages 5 to 17 also represent substantial segments of the population. These cohorts contribute to steady demand for family-oriented housing, including two- and three-bedroom rental units and affordable ownership opportunities. ESRI estimates indicate that older age groups are projected to grow at the fastest rates over the next five years. Seniors (ages 65 to 74) and residents ages 75 and older are expected to increase as existing residents age in place and life expectancy continues to rise. This shift will increase demand for smaller, more accessible, and affordable housing options, including rental units and age-friendly housing formats.

The combination of a large young adult population and a growing senior population creates demand across a broad range of housing types. This age distribution underscores the need for smaller rental units suitable for students and young workers, family-sized units for households with children, and accessible housing options for older residents.

Population Distribution by Age Cohort (2025)



Projected Change by Age Cohort (2025-2030)

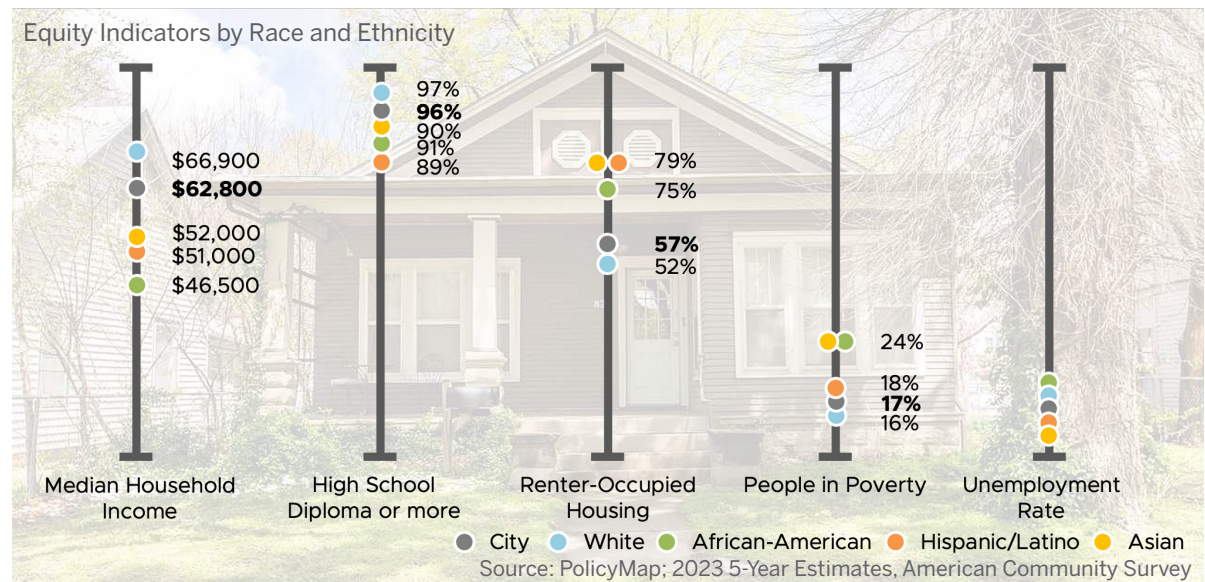
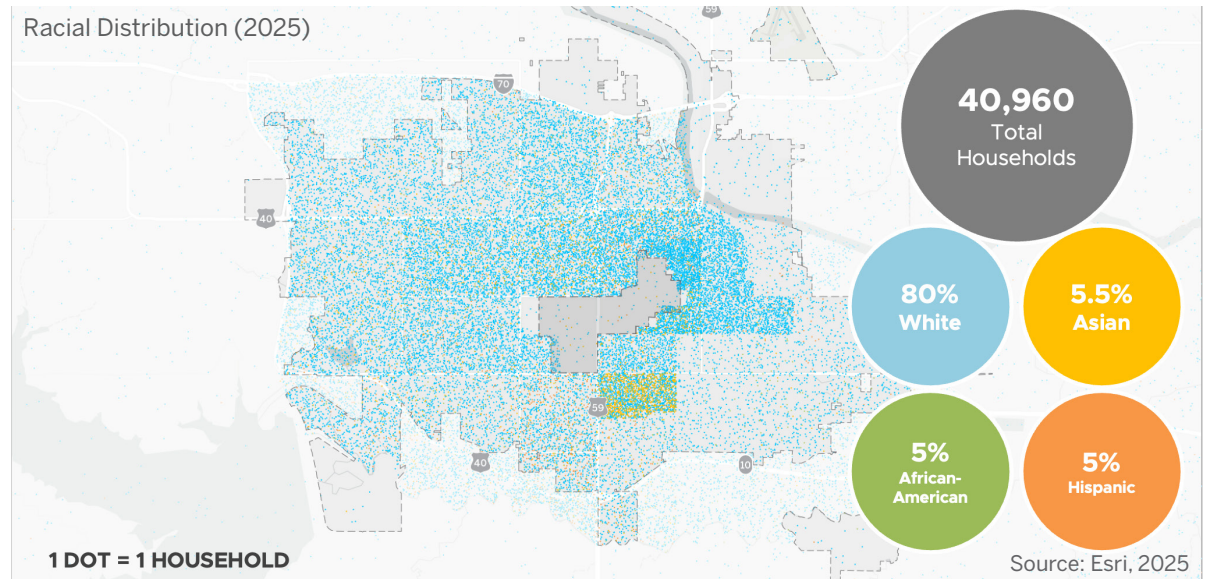


Race and Equity

Lawrence's racial and ethnic composition reflects both its history and its role as a university community and regional center. While the population is predominantly White (80 percent), communities of color represent a growing share of the population, particularly among younger age groups.

Housing and economic outcomes are not evenly distributed across racial and ethnic groups. Households of color in Lawrence are more likely to rent than own, to have lower median incomes, and to experience housing cost burden. Historic patterns of segregation, differences in access to credit and homeownership, and disparities in generational wealth have contributed to ongoing gaps in housing stability and economic opportunity. These disparities have important implications for housing opportunities. Expanding access to quality rental housing, supporting pathways to homeownership, and ensuring that new housing is located near jobs, schools, and services are key considerations. Policies that prevent displacement and support inclusive growth can also help ensure that historically underrepresented and lower-income households remain in and benefit from the community's growth.

Addressing housing affordability through an equity lens will be important for long-term economic stability, access to opportunity, and community well-being in Lawrence.



Economy

The structure of the local economy plays a central role in shaping housing outcomes. The location of jobs influences where people choose to live, while wages determine what households can afford.

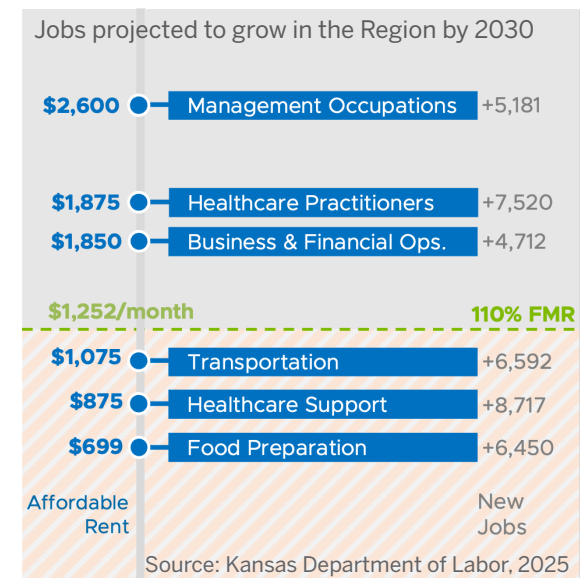
In Lawrence, employment patterns show that residents participate in both the local and regional economy, with workers commuting in and out of the city across a range of income levels. As illustrated in the graphic to the right, higher-income workers are more likely to live in Lawrence while accessing employment opportunities elsewhere in the region, while many lower- and moderate-wage workers are employed within the city itself. This reflects both the types of jobs available locally and Lawrence's proximity to higher-wage employment opportunities, shaping income levels and housing demand across the city.

The types of jobs projected to grow locally reinforce this pattern. Many of the occupations expected to add the most jobs in the coming years—including healthcare



support, food service, and transportation—offer wages that fall below what is needed to afford typical rental housing at approximately \$1,250 per month (110% of Fair Market Rent).

Together, these dynamics point to a structural mismatch between local earnings and housing costs. While some households are able to access higher incomes through regional employment, a large share of the local workforce is tied to jobs that do not keep pace with rising housing costs—shaping who can afford to live in Lawrence over time.



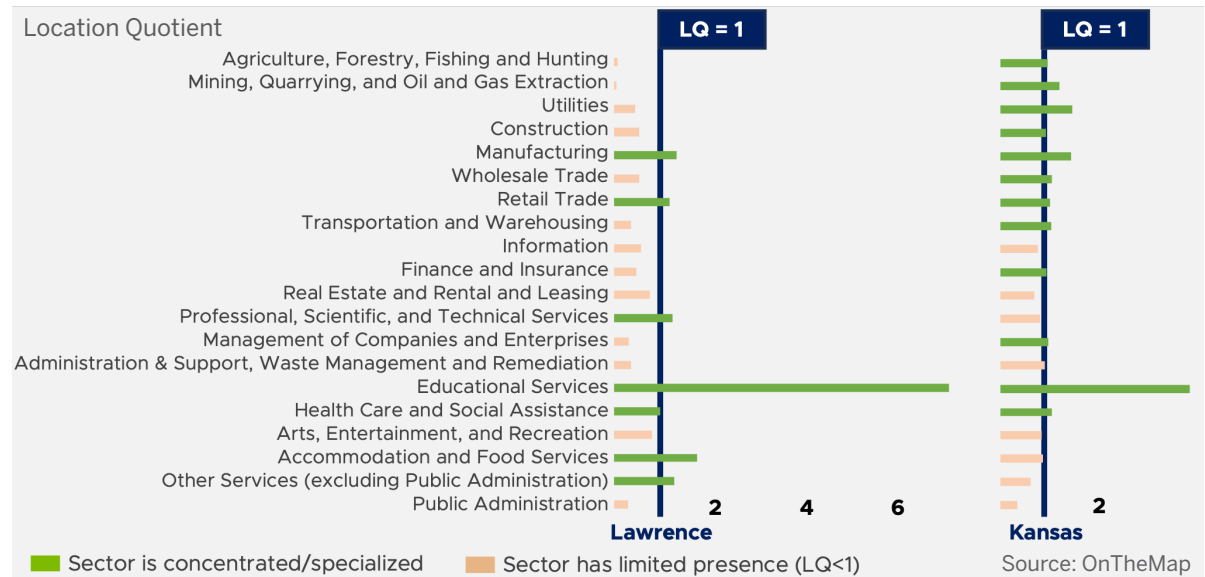
Economic Diversification

Lawrence's economy is anchored by stable sectors, but less diversified than broader benchmarks. Employment in the city is concentrated in education, healthcare, and service-oriented industries, with a limited presence in higher-wage sectors such as manufacturing, logistics, and certain professional services.

Location Quotient (LQ) helps illustrate this structure. LQ compares the concentration of employment in specific industries locally to national averages. An LQ above 1.0 indicates that a sector is more concentrated in Lawrence than nationally, while an LQ below 1.0 suggests a limited local presence. In Lawrence, higher concentrations in education and related sectors are paired with lower concentrations in several higher-wage industries, indicating a narrower economic base relative to the nation.

This has direct implications for wage growth. While Lawrence benefits from stability in key sectors, the types of jobs that dominate the local economy do not always generate wage growth sufficient to keep pace with rising housing costs.

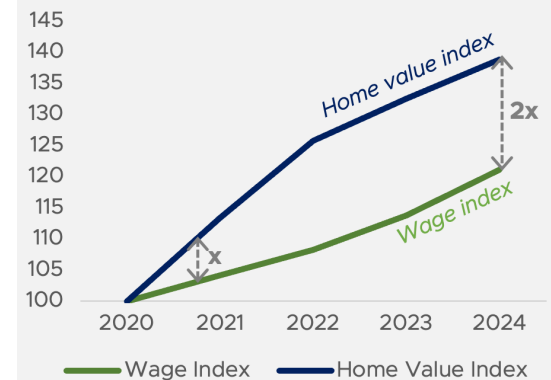
Since 2020, home values have increased at roughly twice the rate of wages, widening the gap between what households earn and what housing costs. This divergence reflects both strong housing demand and the limitations



of wage growth within Lawrence's economic landscape.

This underscores the connection between economic diversification and housing outcomes. A more diversified economy can support a broader range of incomes, while a more concentrated economy may limit the ability of wages to keep pace with housing costs. Understanding this relationship is critical to evaluating long-term housing affordability and economic resilience in Lawrence.

Wage & Home Prices in Lawrence, KS



Source: Quarterly Census of Employment and Wages, Bureau of Labor Statistics; Zillow Housing Value Index





Chapter 4

Housing Market Trends

Key Housing Market Trends

A Constrained Supply Pipeline

Lawrence's housing market is tight not because demand has surged unexpectedly, but because supply has not kept pace over time.

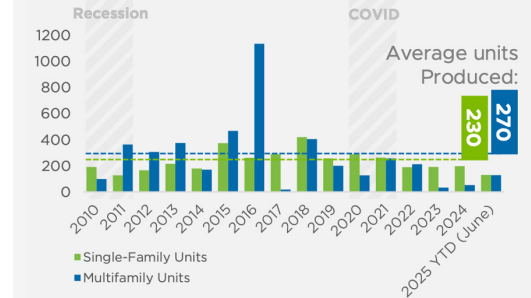
Over the past decade, the city has experienced periods of steady residential construction, but recent years reflect a clear slowdown in new housing deliveries. At the same time, a growing share of development activity within Douglas County has shifted outside of Lawrence, limiting the number of new units coming online within the city.

Constraints are also evident within the existing housing inventory. The number of homes available for sale remains well below what is typically considered a healthy level, leaving buyers with limited options and reducing overall market fluidity. Fewer listings mean fewer opportunities for households to move within the market, which in turn constrains availability across both ownership and rental segments.

These conditions point to a supply pipeline that is constrained at multiple points. Both new construction and existing inventory are falling short of keeping pace with demand. Importantly, this is not the result of a single-year disruption, but rather the cumulative effect of several years of underproduction relative to demand.

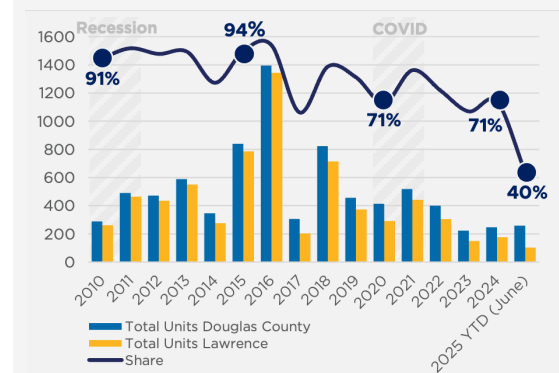
This dynamic sets the stage for how the market responds. In a system with limited slack, even modest increases in demand—whether driven by population growth, student enrollment, or in-migration—translate quickly into competition for available units. The result is a market where pressure builds incrementally over time, shaping pricing, availability, and ultimately, affordability.

Building Permits, Lawrence



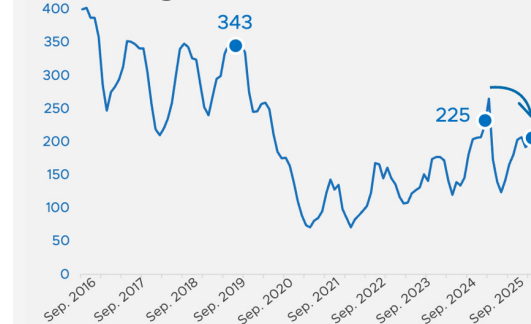
Source: HUD SOCDS Building Permit Database

New Supply as a share of the County



Source: HUD SOCDS Building Permit Database

Active Listings



Source: MLS 2025

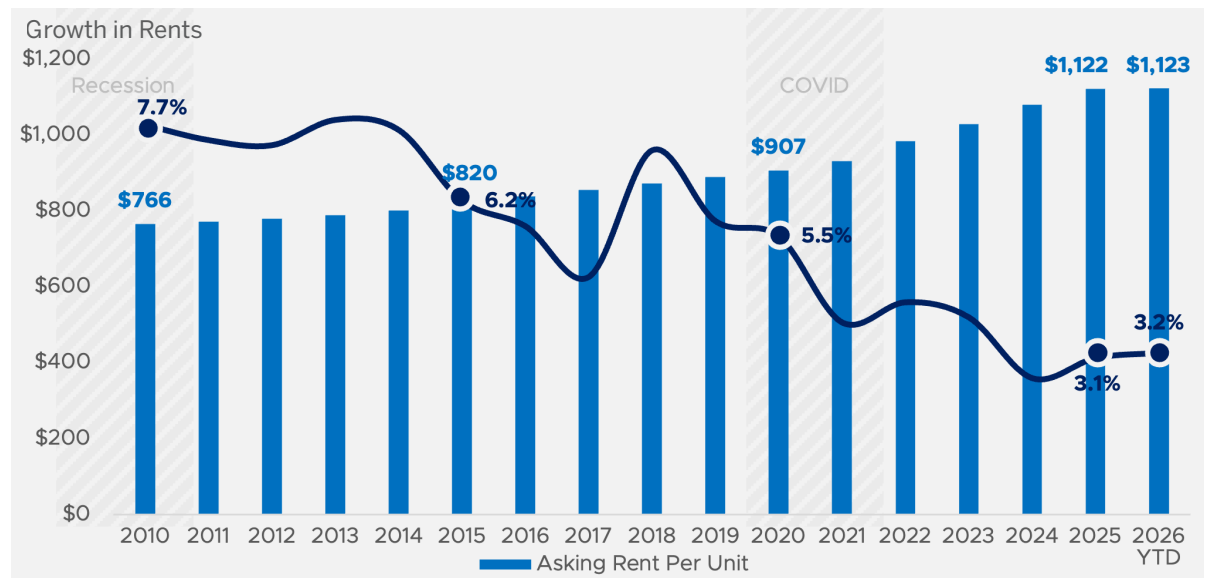
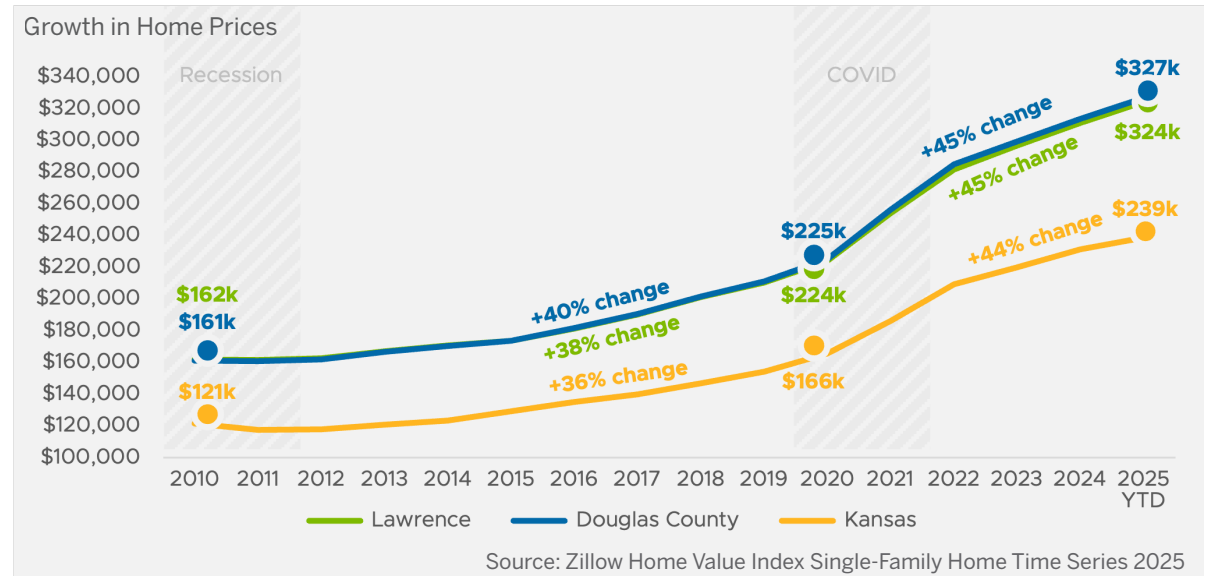
Price Growth

In a supply-constrained environment, prices become the primary mechanism through which the market adjusts. Over the past decade, **home values in Lawrence have risen significantly**, reflecting sustained demand in a market with limited capacity to expand housing supply.

The rental market reflects similar pressures. **Rents have increased consistently alongside declining vacancy rates**—clear signals that demand for rental housing continues to outpace new deliveries. As available units are absorbed quickly, upward pressure on rents is an expected outcome.

At the same time, **income growth has not kept pace with rising housing costs**. This growing disconnect between local earning power and housing prices is a key driver of affordability challenges across both renters and homeowners.

Understanding this relationship is critical for shaping future decisions. Recognizing how supply constraints translate into price escalation helps frame the types of tools, policies, and investments that may be needed to better align housing outcomes with community needs in the future.



Housing Affordability

In Lawrence, like most communities, households span a wide range of incomes, and each segment interacts with the housing market differently.

What is affordable to a household is directly impacted by that household's income, while community-level affordability must consider the community's full spectrum of household incomes.

The chart on the facing page shows the income distribution of households in the region and the city of Lawrence along a spectrum of the area median income (AMI). The chart also reflects the affordability of those aged 25 years and older, a proxy for understanding the non-student population.

In Lawrence, a significant share of households earn below the 80 percent AMI (or \$67,000 annually), which is often used as a benchmark for affordability. This indicates that a large portion of the community relies on housing options that are affordable to households earning at or below 80 percent AMI, who are often sensitive to even small increases in housing costs.

When compared to Douglas County overall, Lawrence has a greater concentration of lower- and moderate-income households, reinforcing its role as a more renter-oriented and economically diverse market within the region.

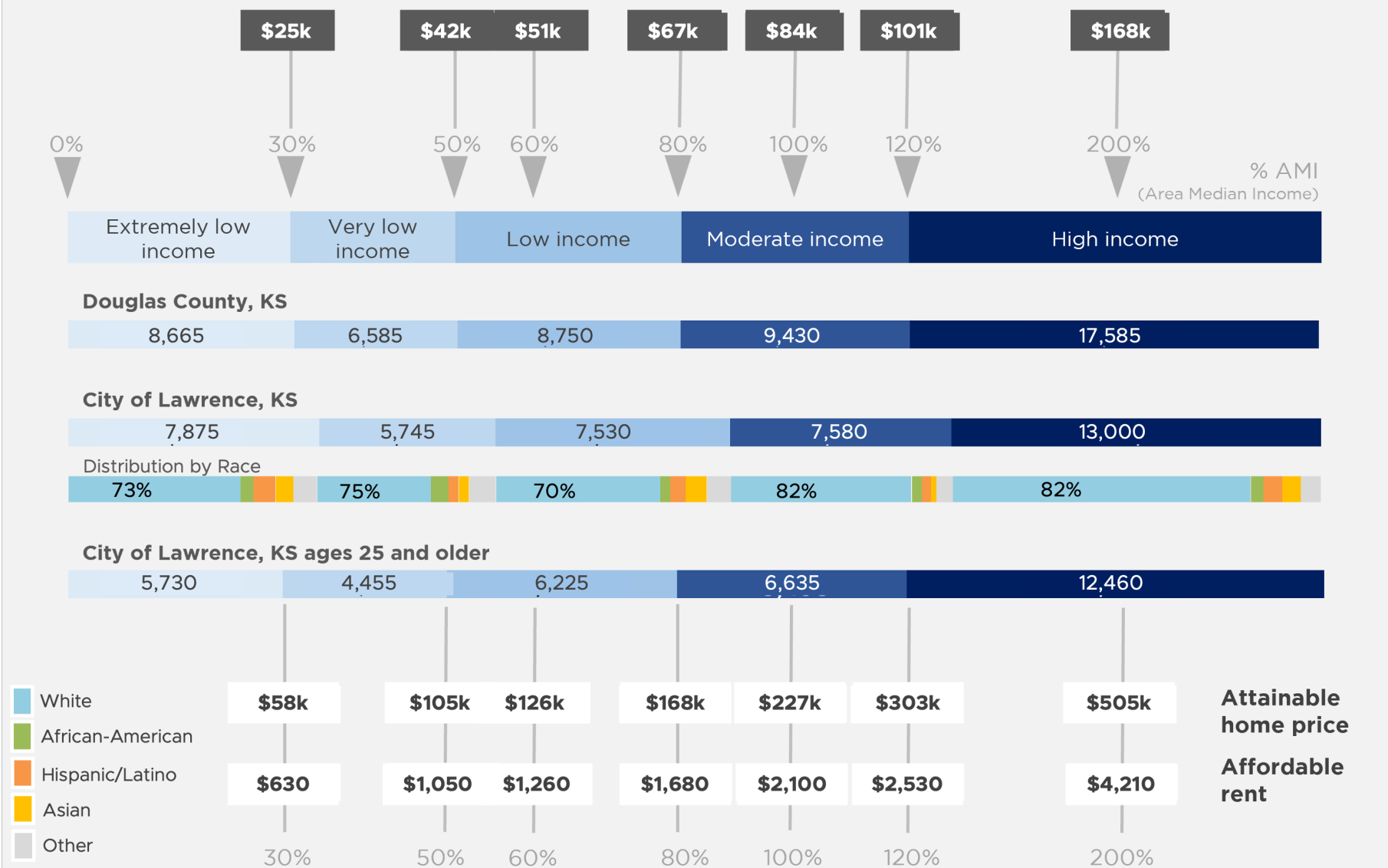
The analysis also highlights disparities in income distribution across racial and ethnic groups within Lawrence. Households identifying as Black, Hispanic/Latino, Asian, and other non-white populations are more heavily concentrated within lower-income AMI categories compared to white households. While households of all backgrounds are represented across the income spectrum, these patterns reinforce the importance of considering equity alongside affordability, as housing cost pressures and access to attainable housing options are not experienced evenly across the community.

This framework of housing affordability relative to area median income sets the foundation for the analysis that follows. Understanding where households fall along the income spectrum is critical to evaluating what price points are attainable, where gaps exist, and how affordability challenges manifest across both rental and ownership markets.

The affordability thresholds shown in the chart reflect the common housing benchmark that households should spend

no more than 30 percent of their income on housing costs. Using this standard, the graphic illustrates the approximate home prices and monthly rents affordable to households at different income levels in Lawrence. While affordability varies by household size, debt, and lifestyle, these thresholds help illustrate the gap between what many households can reasonably afford and the cost of housing available in today's market. A more detailed discussion of housing cost burden and the impacts of rising housing costs is explored in the following section.

Affordability Metrics and Income Distribution



Source: HUD, 2023 American Community Survey (five-year estimates), Development Strategies, Esri 2025

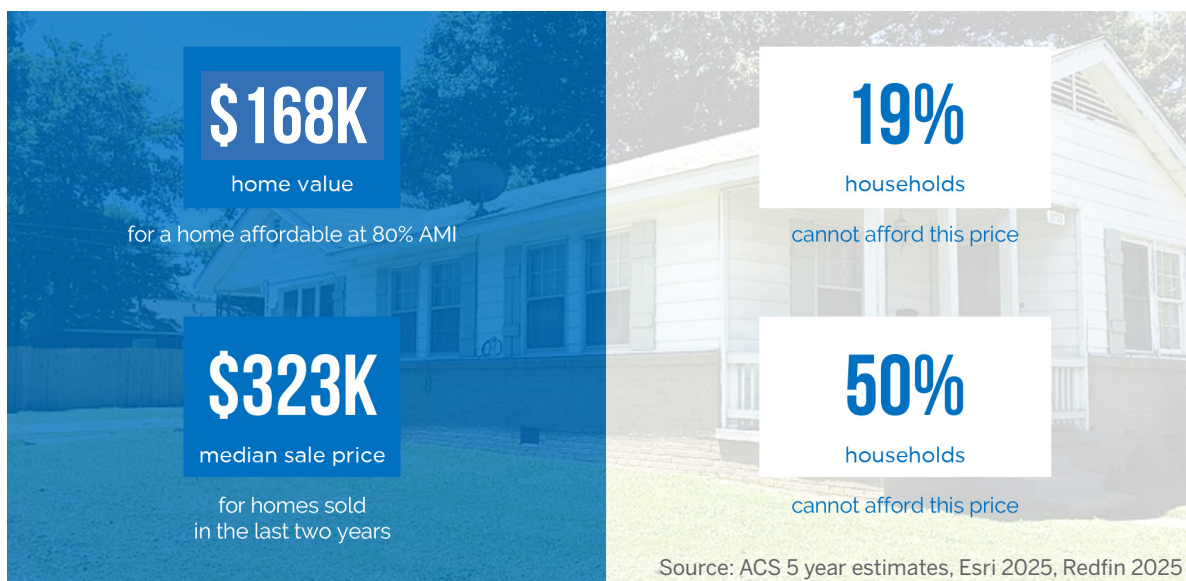
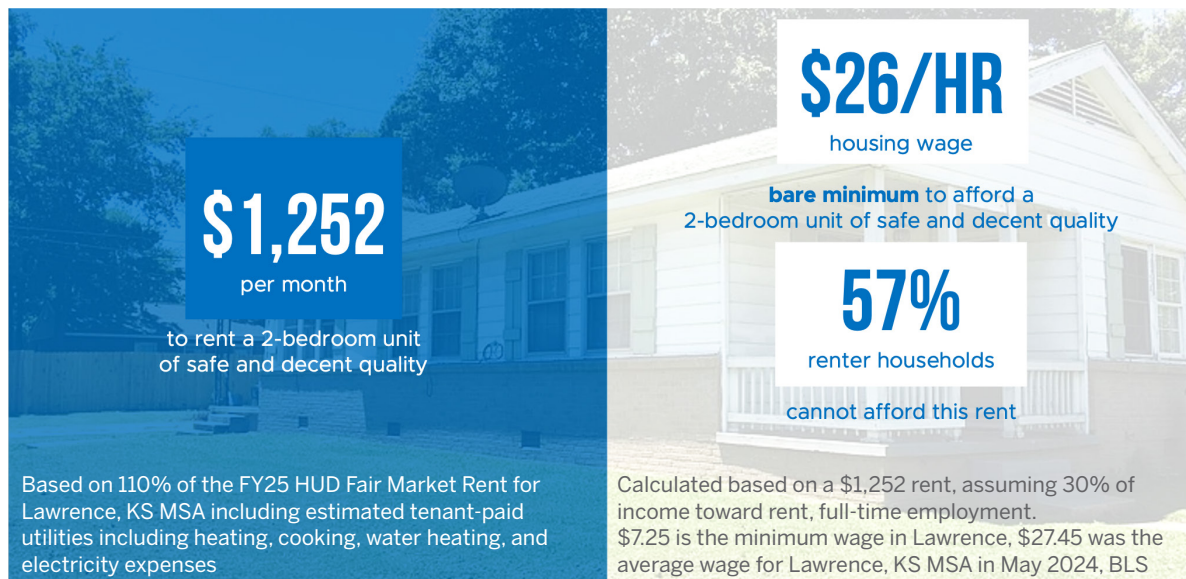
(Calculated based on 2.13 person average HH size for City of Lawrence, Mortgage affordability for low-income households is calculated with varied down payments, avg 7%)

What households can afford

At an estimated \$1,250 per month—the cost of a modest two-bedroom unit at 110% of Fair Market Rent—more than half of renter households do not earn enough to comfortably afford rent. Similarly, while a home affordable to households earning 80% of AMI is estimated at approximately \$168,000, recent home sale prices are significantly higher, placing homeownership out of reach for many.

When viewed through a racial equity lens, these affordability gaps become even more pronounced, with roughly 59 percent of African-American households unable to afford that \$1,250 rent and 62 percent unable to afford a home priced at \$168,000, compared to citywide averages of 40 percent and 46 percent, respectively.

These affordability gaps are reflected in the share of households already experiencing cost burden. Approximately 50 percent of renters in Lawrence are cost-burdened, meaning they spend more than 30 percent of their income on housing. And while these cost pressures are lower on the homeowner side, they reflect conditions for existing homeowners who are not immune to cost pressures, but often experience them differently through rising insurance costs, property taxes, and maintenance obligations.



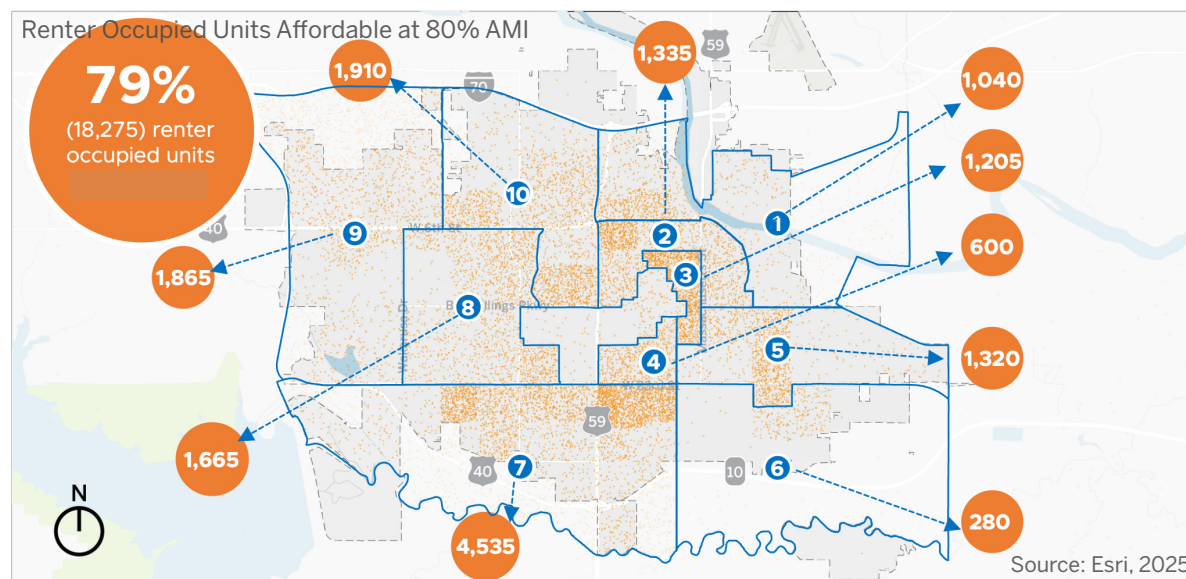
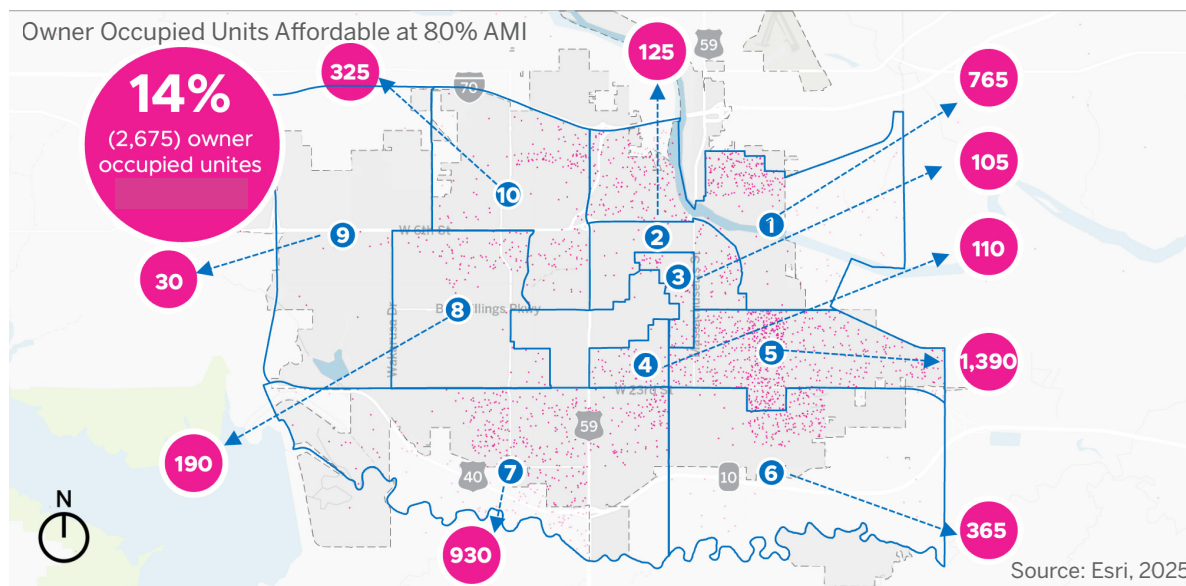
Where affordable housing options exist

Units that are affordable to households earning at or below 80 percent AMI are limited, and where they do exist, they are concentrated in specific subareas rather than distributed evenly across the city.

In the ownership market, attainable options are particularly constrained. Only a small share of owner-occupied units fall within price points affordable to moderate-income households, and these are clustered in a few locations—often in areas with older housing stock or lower overall home values. In many other parts of the city, especially where newer or higher-value homes are concentrated, ownership opportunities at these price points are largely absent.

Rental units that are affordable at similar thresholds are more widely distributed, but still show patterns of concentration. These units are more likely to be found in areas with a higher share of renter households, reinforcing existing patterns of tenure and affordability.

These patterns shape how households experience housing choice across Lawrence. Access to affordable options is not only limited—it is also geographically uneven, influencing where households can live and how they access jobs, services, and amenities.







Chapter 5

Community Input

Community Survey Results

Residents were invited to participate in the Lawrence Housing Needs Survey to provide input on their housing experiences in the city.

The survey was launched for online participation on January 23 and closed on March 1, 2026. Data from the survey provided insight into housing challenges, preferences, and priorities from city residents and landlords. Respondents had the option to skip all but two questions, so most questions were not answered by every respondent.

Who took the survey?

There were 1,195 respondents, with the majority of responses (98 percent) coming from Lawrence residents. While there was a strong representation of residents across the city, over half of all responses were from individuals who lived west, south, and northwest of the University of Kansas.

Responses on housing tenure aligned relatively closely with the Lawrence population overall: 48 percent of responses were from people who own their homes (35 percent have a mortgage and 13 percent do not), and 48 percent were from renters.

Respondent households may be more affluent than average in the city, where the median household income is \$63,000. Most responses came from those earning

between \$50,000 and \$75,000 (17 percent), followed by those earning between \$75,000 and \$100,000 (16 percent) and between \$100,000 and \$150,000 (16 percent).

Housing Experience

The survey asked participants about housing challenges they encountered when looking for housing in Lawrence. Key observations have been summarized below.

Physical or Condition Issues

Nearly 77 percent of the responses noted challenges finding homes that match their expectations and price point and 69 percent mentioned encountering homes in need of significant repairs. Compared to owners, renters often reported more challenges and faced them more frequently.

About half of the responses from owners without a mortgage identified housing in need of significant repair as their top challenge, followed by limited housing supply options for downsizing and meeting personal preferences for aging in place.

Interior Safety Issues and Repair Needs

The top two interior safety issues noted were leaky, drafty windows and doors (76 percent) and mold and/or water damage (59 percent). These results were similar across owners and renters, but showed slight variability among respondents aged 55 or older, where

plumbing and electrical issues were the second-highest challenge, citing that repair costs are increasing and not always feasible to invest in.

Exterior Safety Issues and Repair Needs

The top two exterior issues noted were cracked, settled foundation (71 percent), and peeling paint and decayed siding (70 percent). Renters were more likely to notice paint and siding issues, while owners were more likely to note foundational issues.

Affordability & Access Issues

Despite participants reporting relatively higher incomes, 76 percent of total responses reported difficulty finding an affordable home or apartment. This is especially true for renters, noting that rent increases were a main issue.

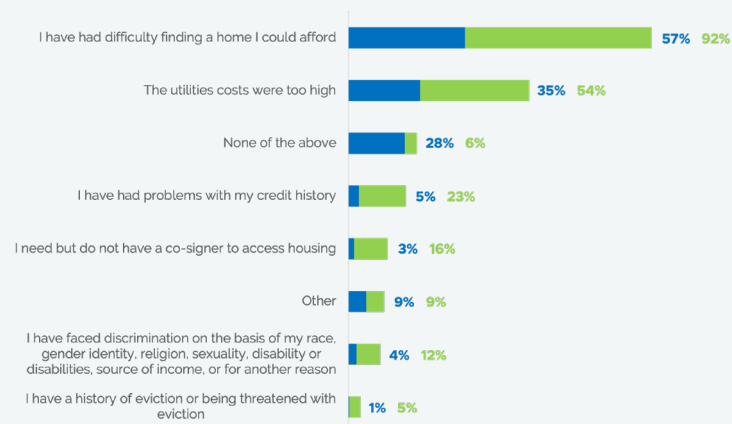
The second most common challenge was the high cost of utilities. Comments from homeowners focused on property taxes becoming difficult to manage, especially for households on fixed incomes. Homeowners without a mortgage were less likely to encounter issues, but feel the strain of increasing taxes.

Location Issues

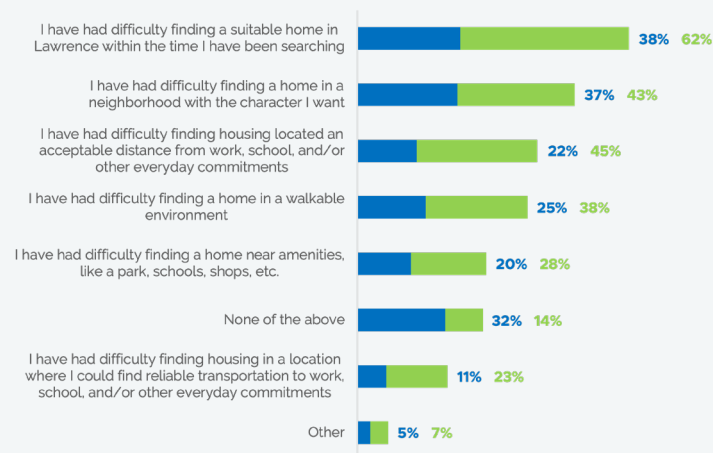
Participants in the survey noted having difficulty finding a suitable home in Lawrence within the time they had been searching (52

Housing Experience

Have you ever experienced any of the following **affordability or access issues** in your housing or when trying to find housing in Lawrence? (Select all that apply)



Have you ever experienced any of the following **location issues** in your housing or when trying to find housing in Lawrence? (Select all that apply)



Homeowners ■ Renters ■

Rental Property Owner Feedback

A section of the survey was dedicated to individuals who rent their properties.

Approximately six percent of respondents (77 individuals) indicated they owned rental property in Lawrence, and nearly 30 individuals noted they rent one unit (e.g. a house). Notable outcomes from these results suggest:

- The vast majority of responses highlighted **rapid turnover between tenants**, anywhere from less than a week to within the month. This suggests significant competition in the rental market.
- Rents charged by property owners generally align with what other participants indicated they are currently paying or would be willing to pay. **A quarter of property owners reported that they charge between \$1,000 and \$1,250 for monthly rent, while 22 percent charge between \$1,250 and \$1,500.**
- Rental property owners are not immune to the challenges other owners face, with 87 percent of respondents citing that property taxes are too high. **Many comments highlighted that the increase in property value and taxes has reduced their ability to pay the mortgage,** and is creating conditions that pressure them to increase tenant rents so that they can cover expenses.

percent). This was followed by [experiencing difficulty finding a home in a neighborhood with the character they wanted](#) (41 percent). Renters often faced greater difficulty finding suitable housing, and comments suggest that more rental housing is needed to support non-student households—especially for one- or two-person households—that is affordable, in safe locations, and close to stores and jobs.

Housing Goals

Personal housing goals varied by age and housing tenure. Overall, one-third of responses said they [would like to buy and move to a different home in the next three to five years](#), followed by 22 percent who said they would like to stay in their current home. Approximately [40 percent of renters who responded indicated interest in buying a home](#), while 28 percent indicated they would like to continue renting but move to a new location. Participants aged 18-24 were more likely to continue seeking to rent, while those aged 25-54 were more likely to want to buy. Participants older than 55 were more interested in staying in their current home.

When asked what they would most like to see in Lawrence's housing market, respondents' highest priority was [more housing options, both for-sale and rental, at price points not currently available](#). Notably, commentary from participants across several questions

highlighted a desire for more affordable options and better-quality housing at those affordable levels.

When considering purchase and rental price ranges, [nearly 40 percent indicated they would be comfortable purchasing a home between \\$150,000 to \\$200,000](#), while almost 35 percent said they would pay between \$100,000 to \$150,000. [Just over 75 percent noted they would prefer to pay between \\$750 and \\$1,250 in rent](#) (an equivalent to a \$90,000 to \$150,000 home price). Overall, responses expressed less desire for higher-priced housing.

Priority Populations

Participants were asked to indicate whether they were part of any of the study's priority population groups. [Approximately half of the respondents identified with one or more of the groups](#). Key housing themes and takeaways have been organized by theme and population group.

Goals

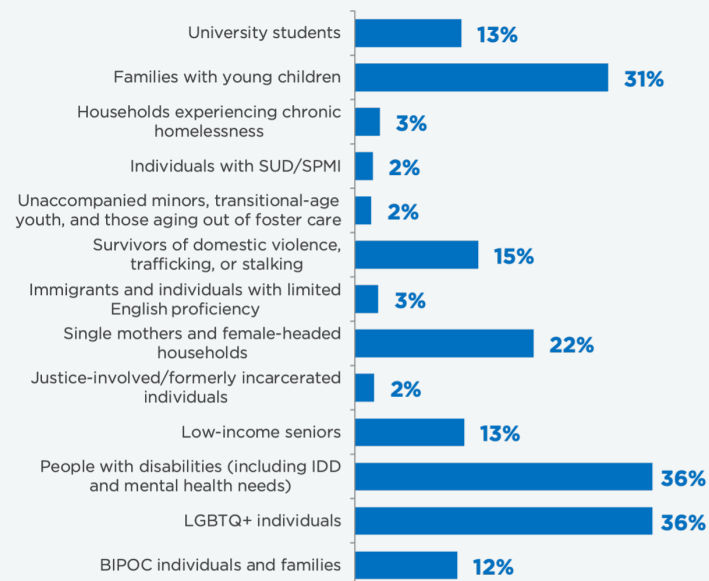
[The majority of respondents in these groups indicated they would like to buy and move to a different home](#). Groups who may be looking to become more stable and may not have the ability to buy right away (e.g., minors and those aging out of foster care and households experiencing chronic homelessness) indicated more interest in renting. Low-

income seniors, BIPOC respondents, and people with disabilities reported they are more likely to stay in their current home, but would rather move if it were a realistic option they could consider.

Age Factor

[The majority of respondents in the priority groups were between ages 25 and 44](#). LGBTQ+, BIPOC, and people with disabilities were the dominant groups in these age ranges. Families with young children and single-mother and female-headed

Do you belong to any of the following special priority groups?



Source: Lawrence Housing Needs Survey, 2025

households also fall within these ranges, though have a higher share of being aged 35 to 44.

Income Factor

Nearly 65 percent of responses indicated they hold full-time jobs, with **one-third of the responses indicating they had an annual household income of \$50,000 and \$100,000.** This aligns with general trends observed across the survey.

For households earning under \$35,000 annually, groups often included those with disabilities, single mothers and female-headed homes, and low-income seniors, who may be single-income households.

Housing Cost Burden Factor

The most housing-cost burdened of these priority groups were families with young children, single mothers and female-headed households, people with disabilities, and members of the LGBTQ+ community. Many noted they paid over half of their income towards housing costs. This is likely to reduce their ability to pay for other needs like groceries, transportation, child care, and medical needs, or to build their savings for emergencies and future goals.

Households Experiencing Chronic Homelessness (18 responses)

One of the main concerns for people who noted they are experiencing homelessness is **their ability to find quality, stable housing at affordable prices.** For some, their annual income may not cover housing costs, preventing them from accessing housing. For others, housing cost increases (e.g., rent, utility bills, and property taxes) prevent already struggling households from affording other basic needs and saving money at the same time.

“Rental costs have skyrocketed. I have to stay with family; I can’t even find a place to rent.”

“I would like a stable home and not have to worry about rent going up insanely.”

Families with Young Children (183 responses)

Feedback suggests that households may be waiting to have children until they are more financially secure and own a home. Despite those in this group most frequently reporting annual incomes over \$100,000, **they feel the strain of rising living costs.** Comments suggest that **families may be looking for housing outside of Lawrence** if nothing can be done to manage costs and the existing housing market does not meet their needs.

“I would like to sell my home and upgrade to a larger home, but will likely look outside the city.”

“We are almost to the point of having to move out of Lawrence to afford to live.”

Low-Income Seniors (79 responses)

Fixed-income households struggle with affordability. **Nearly 40 percent of responses indicated earning between \$15,000 and \$25,000 annually,** which can be a limiting factor for individuals looking to move if other housing supports are not in place. Without additional income, these households are unlikely to keep up with home repairs, modifications, and general housing maintenance.

“It is difficult to downsize to be able to age in place.”

“I find it hard to pay for taxes and insurance and home repairs on a fixed income.”

Single Mothers and Female-Headed Households (129 responses)

A key finding was that **these households are more likely to rent (59 percent) than to own (33 percent).** While this could be due to a variety of factors, most comments reported a need for more affordable housing that matched the wages of jobs in Lawrence. In some cases, individuals may be paying higher rents to live in certain school districts or more desirable locations to care for their family.

“It is difficult to find apartments in safer areas of Lawrence that I can afford as a single mom.”

“I have had a hard time finding a home in my child’s elementary school district.”

Roundtable Discussions

Over 100 individuals participated in 20 conversations over the course of three months. They represented major employers, schools, developers and homebuilders, realtors and brokers, nonprofits, community coalitions, local institutions, philanthropic organizations, landlords, neighborhood associations, and the Lawrence Chamber of Commerce, the general public, and community members with specific lived experience, including students, public housing residents, housing voucher holders, and people who have experienced homelessness.

Feedback from roundtable participants helped gain insight on the following themes.

Major challenges

Housing shortage across all housing types

Lawrence has low rental vacancy rates, and single-family housing production has sunk to a fraction of historical norms. There is insufficient supply for renters, first-time buyers, workforce households, seniors, students, and vulnerable populations. High demand and low supply creates space for housing quality and safety issues to proliferate.

Rapidly rising costs have outpaced incomes

Home prices and rents have both soared since before the COVID-19 pandemic, while

wages, Social Security, and disability benefits have not kept pace, leaving many households cost-burdened or at risk of displacement.

Development and permitting process

Stakeholders report that in Lawrence, development timelines routinely stretch three to four years, infrastructure costs are borne heavily by developers, and the City's regulatory culture is widely perceived to be focused more on gatekeeping than on problem-solving. These issues discourage investment and raise housing costs.

Housing insecurity compounded by fragmented support systems

People navigating housing instability face siloed services, limited case management, and eligibility rules that create barriers instead of pathways to stability. Many landlords do not accept housing vouchers, voucher waitlists often run 12 to 24 months, eligibility rules feel complex and exclusionary, and even subsidized housing is becoming difficult to afford for some.

Long-term residents are being displaced

Stakeholders report that rising property taxes, rents, and investor purchases are pushing out lower-income residents, seniors, and long-term community members, particularly in historically affordable

neighborhoods.

Deeply affordable and supportive housing is undersupplied

There is a severe shortage of units for households at the lowest income levels, as well as purpose-built housing for seniors, people with disabilities, people experiencing homelessness, and those with substance use disorders.

Lawrence's economy is insufficiently diversified

Over-reliance on the University of Kansas limits the wage base, creates a mismatch between incomes and housing costs, and leaves the housing market vulnerable to university enrollment trends.

Community opposition and cultural norms slow housing solutions

NIMBYism, stigma around density and apartment living, and adversarial public hearing dynamics block or delay projects that are broadly needed, even if they are often well-received once built.



Potential opportunities to improve the housing ecosystem

Streamline and reform the development process

Establish predictable timelines, parallel review processes, consistent code interpretations, and a problem-solving development culture to reduce costs and encourage housing production. To reduce developer costs, consider shifting more upfront infrastructure investment to the City, scaling requirements to project impacts, and exploring cost-sharing arrangements to open new land for development.

Expand the supply of housing across all types and price points

Set clear housing production targets and pursue a broader range of housing types—including missing middle options like rowhouses, cottage courts, small-lot homes, and ADUs—to serve the full spectrum of households.

Strengthen tenant protections and landlord accountability

Improve code enforcement, expand access to legal representation for tenants, and create clearer standards and consequences for substandard housing conditions.

Increase wraparound support for vulnerable populations

Invest in case managers, system navigators, transitional housing, and permanent supportive housing. Expand and reform housing voucher programs by increasing the number of landlords who accept vouchers, reconsidering who may be excluded by existing eligibility rules, and reducing administrative burdens on voucher holders.

Protect and expand affordable homeownership

Develop programs supporting community land trusts, co-ops, and pathways from renting to ownership. Provide property tax relief to long-term, lower-income homeowners facing displacement.

Expand and strengthen local housing financing tools

Bolster the Housing Trust Fund, expand access to tax abatement tools, and create incentives specifically for workforce and deeply affordable housing that fall outside competitive state and federal programs.

Coordinate housing strategies with economic development and transit strategies

Align housing strategy with job creation, living-wage employment, and public transit investments so that workforce housing and economic opportunity grow in parallel.

Build a shared community vision for housing

Encourage cross-sector coordination among the City, County, KU, developers, nonprofits, and neighborhood groups. Invest in public communication and education to help shift cultural norms around density and housing diversity.







Chapter 6

Housing Demand Summary

Housing Demand Summary

The demand analysis identifies strong demand across the entire affordability spectrum, including significant needs in the low- and middle-income housing segments.

The market analysis used several methods to paint a holistic picture of housing needs in Lawrence. This section summarizes each method of analysis, and details the demand conclusions. The detailed methodology for each of the analysis methods is provided in the Appendix.

Conventional Demand Method

This method estimates demand for different income segments, for both owner-occupied and rental housing. This method incorporates data about how much households at different income levels spend toward housing costs, assumptions about prevailing mortgage interest rates, and data about the proportion of owner- and renter-occupied housing units in the community.

Population Growth Method

Population growth analysis simply projects household growth trends forward to estimate the net need for new housing units. This method typically utilizes a range of growth scenarios to establish a range for which the community can plan.

Senior Demand

Senior demand analysis focuses the affordability and population growth methods on the senior population cohorts. Then, data on aging-in-place, disabilities, and trends for independent living, assisted living, and other care homes are analyzed.

Demand Conclusions

Demand conclusions are reached by triangulating across the methods described above. The overall housing demand numbers, and the distribution of that demand by income segment and tenure are described in the chart on the next page.

We estimate that Lawrence will need approximately 6,315 additional housing units over the next 10 years. There are a little over 1,100 units currently in the development pipeline, leaving approximately 5,200 units of net new demand.

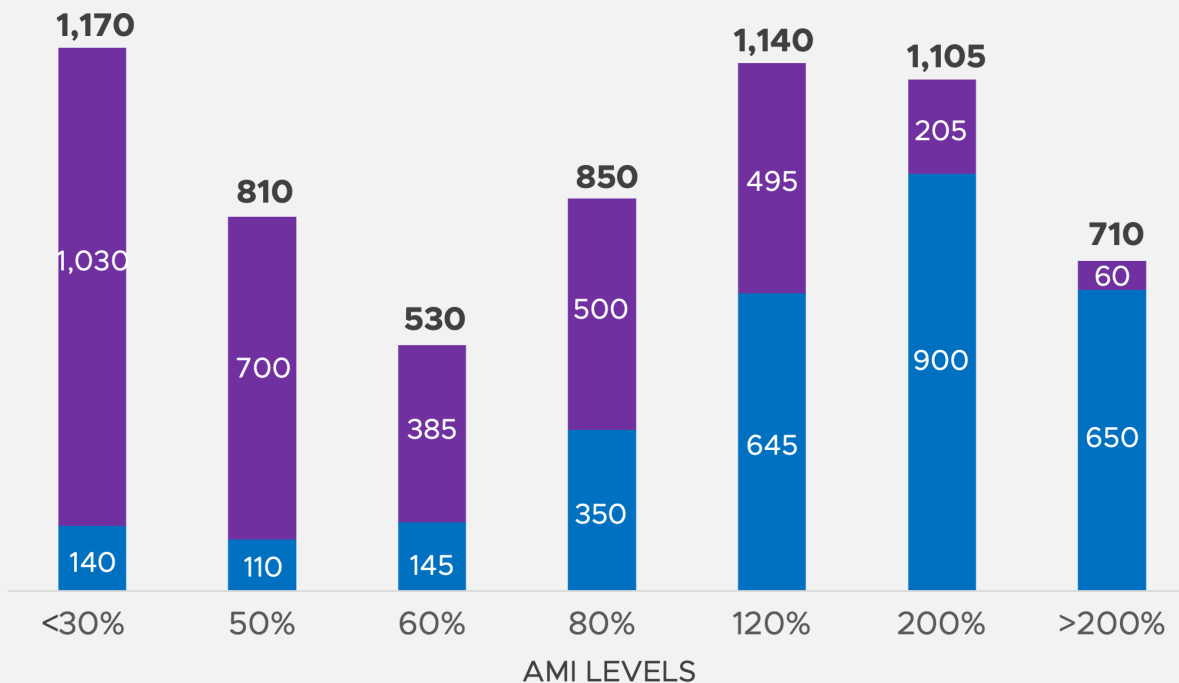
As the chart on the facing page indicates, there is significant demand across the entire income spectrum, and for both owner-occupied and rental housing.

Demand breakdown by AMI levels and by product type is provided in the following spreads.

Subsidized <30% AMI	Affordable 30%-80% AMI				Workforce 80%-120% AMI	Market Rate >120% AMI	
<\$630	\$630- \$1,050	\$1,050- \$1,260	\$1,260- \$1,680	\$1,680- \$2,530	\$2,530- \$4,210	>\$4,210	Affordable rent
<\$58K	\$58K- \$105K	\$105K- \$126K	\$126K- \$168K	\$168K-\$303K	\$303K- \$505K	>\$505K	Attainable home price

3,360 units
(745 for-sale & 2,615 rental)

← **Projected demand below 80% AMI** →



10-Year Projected Demand
Using 0.7% annual growth

6,315 UNITS*
(2,940 for-sale & 3,375 rental)

**This is gross demand that includes pent-up demand. Net demand will factor in the 1,100+ units currently in the pipeline.*

■ Rental
■ For-Sale

Source: HUD, 2023 American Community Survey (five-year estimates), Development Strategies, Esri 2025
(Calculated based on 2.13 person average HH size for City of Lawrence, Mortgage affordability for low-income households is calculated with varied down payments, avg 7%)



Subsidized Demand

The demand analysis suggests ongoing demand for quality housing affordable to those earning below 30 percent of AMI. The vast majority of this demand is for rental housing.

Housing in this segment is difficult to deliver through the private market alone due to development, operating, and financing constraints. As a result, public subsidy and long-term affordability mechanisms remain critical tools for meeting this need. Programs such as Low Income Housing Tax Credits (LIHTC), Housing Choice Vouchers, and local housing programs will continue to play an important role in preserving and expanding housing options for these households.

In addition to affordability, access to services, transit, and supportive resources remains an important consideration for this segment of demand.



Affordable Demand

The analysis suggests substantial demand for housing affordable to households earning between 30 percent and 80 percent of AMI. Much of this demand is rental in nature, though there is also demand for attainable ownership opportunities at lower price points.

These households are often priced out of newer market-rate housing but may not qualify for deeply subsidized housing programs, creating pressure within the broader affordable housing market. Expanding the supply of quality housing at these price points will likely require a combination of public incentives, cost-reduction strategies, and partnerships with nonprofit and mission-driven housing providers. Housing types that can support this demand may include smaller multifamily buildings, townhomes, cottage housing, and modest ownership products that provide lower-cost alternatives to traditional single-family homes.



Workforce Demand

The demand analysis highlights significant demand in the workforce range—defined as affordable to households with incomes between 80 percent and 120 percent of AMI. Demand in these categories is fairly evenly split between rental and owner-occupied housing. A broad variety of housing types could be attractive to households in this segment—townhomes, duplexes, apartments, and other Missing Middle types.

Due to high costs of construction, housing in most of this range relies on some form of support to be feasibly created. On the supply side, low-cost loans, infrastructure assistance, and land acquisition assistance can be valuable ways for the City and its partners to provide support. On the demand side, first-time buyers often benefit from down payment assistance programs that bring mortgage payments into reach.



Market Rate Demand

Finally, the demand analysis suggests ongoing demand for housing affordable to households with incomes at 120 percent of AMI and above.

For the most part, the private market is able to deliver housing affordable to these segments. However, land and infrastructure availability and costs can still serve as barriers to meeting this demand, which creates pent up demand and competition for existing housing (further raising prices).

Expanding supply at higher price points can help reduce pressure across the broader market and improve housing mobility for households at a range of income levels

Strategies to maximize the use of available land can help satisfy demand at all price points. This may include modifying policies to allow for more density or a broader variety of housing products.



Senior Demand

Senior housing represents an increasingly important component of future housing demand as older adult populations continue to grow. Demand will span a range of housing types and care levels, from independent living and age-friendly ownership options to assisted living and supportive care environments.

Many older adults in Lawrence are expected to seek opportunities to age in place, increasing the importance of accessible housing design, lower-maintenance housing options, and proximity to healthcare and daily services. At the same time, some households may seek smaller ownership products, rental options, or housing with integrated supportive services as their needs evolve over time.

These trends reinforce the importance of providing a diverse range of senior-oriented housing options that support independence, accessibility, and long-term housing stability.



Housing Demand Summary

Connecting Demand to Implementation

While the citywide 10-year demand figure shows the overall scale of need, implementation requires understanding who that housing needs to serve and what types of housing are needed.

The following demand breakdowns are intended to help Lawrence move from a high-level estimate of future housing need to more specific implementation targets.

AMI breakdown on the facing page organizes demand by household income level, helping identify where market-rate development may be able to respond and where public subsidy, preservation tools, nonprofit partnerships, or long-term affordability mechanisms will be needed. This can help the City set future production and preservation targets by income band, especially for households least likely to be served by the private market alone.

Ownership demand below 50% AMI is included to reflect that some future households in these income bands may want or pursue homeownership. However, the affordable purchase prices shown would require substantial subsidy and are unlikely to be achievable at scale with local resources alone.

These figures should therefore be viewed as an indicator of need rather than a direct production target; most housing solutions for these households will likely focus on deeply affordable rental options, preservation, vouchers, home repair, and targeted ownership assistance where feasible.

Product-type breakdown on the following spread translates demand into the physical forms of housing needed across Lawrence, including single-family homes, duplexes, fourplexes, small multifamily buildings, and larger multifamily development. This helps connect housing need to land use, zoning, infrastructure, and site-specific development opportunities.

Together, these breakdowns provide a bridge between the demand analysis and the strategy framework, giving the City a clearer basis for setting priorities, tracking progress, and aligning future housing investments with identified needs.

DEMAND BY AMI LEVELS

	Total 10-Year Demand	10-Year Rental Demand	10-Year For-Sale Demand	Methods to Support Preservation & Development	Current Housing Options
Extremely Low Income (<30% AMI)	1,170 units 870+(300)	1,030 units <u>Avg. Affordable rent: \$630/mo</u>	140 units <u>Avg. Affordable price: \$58,080</u>	Federal housing programs such as Public Housing or Housing Choice Vouchers; local incentives/ATF	Rent: Housing Authority units, properties that accept vouchers. Own: Primarily fixed-income households that already own a home
Very Low Income (30% to 50% AMI)	810 units 590+(220)	700 units \$1,050/mo	110 units \$105,190	Federal housing programs such as Public Housing or Housing Choice Vouchers; LIHTC's, CDBG, HOME, local incentives/ATF. Resources to help homeowners stay in current homes in Lawrence's older housing stock.	Rent: Housing Authority units, properties that accept vouchers; LIHTC properties. Own: Primarily fixed-income households that already own a home; CLT properties
Low Income (50% to 80% AMI)	1,380 units 1,090+(290)	880 units \$1,260– \$1,680/mo	490 units \$126,265– \$168,325	Low Income Housing Tax Credits, CDBG, HOME to support new Development, local incentives/ATF. Resources to preserve existing affordable rental and ownership options.	Rent: Housing Authority units, properties that accept vouchers; LIHTC properties. Own: Habitat for Humanity homes; CLT properties; LDCHA Homeownership Program
Moderate Income (80% to 120% AMI)	1,140 units 850+(290)	500 units \$2,100– \$2,530/mo	640 units \$227,195– \$303,035	Tax Increment Finance, Abatements, IRB's other housing assistance funds to support new development. Investments in product development serving the high-income bracket will reduce pressures and price increases for this income bracket.	Rent: Primarily older market-rate properties. Own: Habitat for Humanity homes; CLT properties; LDCHA Homeownership Program; older single-family homes
High Income (120% AMI or higher)	1,815 units 1,320+(495)	265 units \$4,210/mo	1,550 units \$504,875	Largely developable without market interventions. Support site development, permitting assistance, etc. to facilitate development and alleviate pressure on lower income brackets.	Rent: Market-rate of all types and ages. Own: Private market
Total Units	6,315 units*	3,375 units	2,940 units		

*The total includes both the future demand over the next 10 years as well as the existing unmet need. Of this total, 1,590 units represent Lawrence's current housing shortfall. The breakdown of existing unmet demand by AMI groups is reflected as (xx)

Housing Demand Summary

DEMAND BY PRODUCT TYPE

Unit Type	Total Demand	Rental Demand	Owner Demand	Target Market	Target Income Level	Typologies
Single-Family (detached and attached)	3,415 units	920 units	2,495 units	Couples, older adults, small and large families	60% AMI and up	Traditional single-family homes, villas, townhomes, cottage courts
Duplex	260 units	245 units	15 units	Couples, older adults, small and large families	50% AMI to 150% AMI	Paired homes, cottage courts
Fourplex	515 units	505 units	10 units	Singles, couples, small families, older adults	All	Small multifamily, single-story or two-story
Small Multifamily (5-19 units)	1,265 units	1,255 units	10 units	Singles, couples, small families, older adults, students	All	Typically two- to three stories, could be over commercial space
Large Multifamily (20+ units)	860 units	785 units	75 units	Singles, couples, small families, older adults, students	All	Garden/suburban-style, walk-up, elevator-served, three stories and up.
Total	6,315 units*	3,712 units	2,603 units			

*The total includes both existing unmet need and future demand over the next 10 years. Of this total, 1,590 units represent Lawrence's current housing shortfall, while the remaining units reflect projected future demand.

The 10-year demand outlook points to a need for a broader range of housing products across Lawrence. While single-family homes remain the largest source of demand, the city will also need duplexes, fourplexes, and multifamily options to serve renters, students, older adults, families, and households at a wider range of incomes.

Single-family demand can include traditional detached homes, smaller-lot homes, cottages, townhomes, and other compact ownership options. Duplexes and fourplexes can function as smaller-scale infill products that add units while maintaining a neighborhood residential character. Small multifamily buildings can fit along corridors, near services, or on infill sites where modest density is appropriate. Larger multifamily buildings can help deliver more units at once and are best suited for locations with stronger access to infrastructure, transit, employment, and amenities.

Together, this mix suggests that meeting future demand will require both continued ownership production and a stronger pipeline of rental and missing middle housing. Expanding the range of housing types can help Lawrence respond to different household needs while making more efficient use of land and supporting reinvestment in existing neighborhoods.

10-Year Demand by Housing Types

Owner ■
Renter ■

Single-Family

3,415 units



Duplex

260 units



Fourplex

515 units



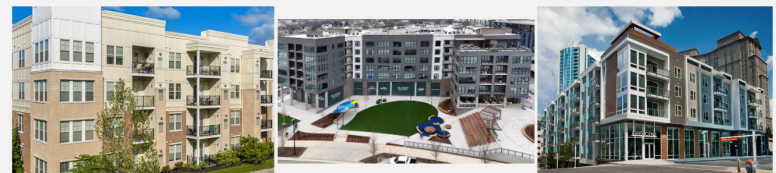
Small Multifamily (5-19 units)

1,265 units



Large Multifamily (20+ units)

860 units





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Chapter 7

Strategic Framework

Introduction to the Strategic Framework

Lawrence's housing needs are varied and complex. This Strategic Framework provides a container for both near- and long-term responses that Lawrence can use to meet those needs.

The Strategic Framework in this chapter outlines the goals, objectives, and strategies that Lawrence can use to address its housing challenges. It follows the framework that the City has used for other studies and reports:

- **Goals** are broad statements of what we want to achieve.
- **Objectives** answer, “is this the result we want?” They are framed in SMART+C format (Specific, Measurable, Achievable, Relevant, Timed, Challenging).
- **Strategies** answer, “is this something we want to do?” They describe how we will get there through policies and programs.

The framework outlined in this chapter is the product of ongoing dialogue with Lawrence City staff, the Affordable Housing Advisory Board, and Lawrence community members, as well as best practices from other communities. In crafting and refining goals, objectives, and strategies, the City's role and capacities were central. Community partners will be critical to implementing this strategic framework, but the City's leadership will be a throughline.



Goal 1: Unstick the Market

Increase production of housing that meets residents' needs for quality, affordability, and housing diversity.

There are a wide range of perspectives on Lawrence's housing market, but almost everyone seems to agree that the current market is stuck. In the past five years, Lawrence has seen far fewer housing units produced when compared to historical averages, and there are not enough active housing listings to meet demand. Many survey respondents felt they may need to seek more affordable housing outside of Lawrence soon. Most roundtable conversations reported a severe housing shortage across all housing types, with insufficient supply for many types of households, and long-term residents being displaced by rising costs.



Goal 2: Make Housing More Accessible

Ensure both new and existing housing incorporates defined accessibility features and supports residents of all ages and abilities.

Housing accessibility is a top concern in Lawrence, and many members of this study's Priority Population groups are more likely to have a disability. Households with members that have a disability are not evenly distributed across the city, and neither is accessible housing stock. Low-income seniors who responded to the survey reported struggling to cover all of their housing needs—including taxes, insurance, and home repairs—with a fixed income. Many roundtable conversations highlighted that deeply affordable and supportive housing types are undersupplied, and that housing insecurity is compounded by fragmented support systems.



Goal 3: Improve Housing Conditions

Improve physical condition of single- and multi-family housing while protecting affordability, providing targeted support to homeowners and

Housing conditions in Lawrence are a significant concern for community members. The age of buildings in Lawrence spans from pre-1900 to the current day, varying dramatically by neighborhood. Most multifamily properties are moderately aged or older, likely with limited upgrades and requiring significant maintenance or rehabilitation. About 70 percent of survey respondents reported seeing or experiencing homes or apartments with significant repair needs in Lawrence. Roundtable participants recommended improving code enforcement, expanding access to legal representation for tenants, and creating clearer standards and consequences for substandard housing.



Goal 4: Dialogue Around Facts

Increase community awareness and understanding of the dynamics impacting housing affordability.

Collective understanding of Lawrence's housing issues is fragmented. Many community members have navigated intense and frustrating housing experiences without adequate support or access to the full picture, and at times, accepted perceptions diverge from fact. Roundtable participants also reported that community opposition and cultural norms slow potential housing solutions in Lawrence. NIMBYism, stigma around density and apartment living, and adversarial public hearings block or delay needed projects.



Goal 5: Leverage City Programs and Policies

Align and leverage City programs (and community philanthropic dollars) to address community housing priorities.

Leveraging City programs and policies with an understanding of Lawrence's role in the broader Douglas County context will be critical to accomplishing all five goals. Although Lawrence historically captured a majority of new building permits in the County, since 2024, most development has been happening outside the city. This mirrors perceptions that there are housing opportunities in nearby communities, but not in Lawrence. Roundtable participants recommended expanding and strengthening local housing financing tools, including the Affordable Housing Trust Fund, access to tax abatement, and local incentives for workforce and deeply affordable housing.

Goal 1: Unstick the Market

Objective 1.1.

Increase annual housing production to historic average (500 units per year) by 2030 and to 700 units per year by 2034. Overall unit split should be about 46 percent for-sale and 54 percent rental.

Lawrence's housing market is producing significantly fewer housing units than it has historically, despite continued demand from students, workers, families, seniors, and existing residents seeking different housing options. This slowdown has contributed to rising housing costs, limited availability across nearly all housing types, and increased competition for both rental and ownership housing. Stakeholder conversations consistently described a market that feels constrained, difficult to navigate, and increasingly inaccessible.

Increasing housing production will require not only adding units, but also restoring predictability to the market while supporting a broader range of housing types, price points, and development models. Achieving these production targets will depend on coordination among land use policy, infrastructure investment, development processes, and housing incentives, as well as stronger collaboration among the City, development community, institutional partners, and community stakeholders.



Strategy 1.1.a.

Establish housing production targets. Analysis indicates demand for 2,920 additional for-sale and 3,395 additional rental housing units by 2036.

Establishing clear housing production targets will help Lawrence align policies, infrastructure planning, and development decisions around measurable community housing needs. Analysis identified demand for approximately 2,900 additional for-sale housing units and 3,400 additional rental housing units by 2036. Reaching these targets will require sustained production across a variety of housing types, including rental, ownership, missing middle, workforce, and income-restricted housing.

Production targets should function as an ongoing implementation tool rather than a one-time benchmark. Tracking progress over time can help the City identify gaps in housing production, evaluate whether certain housing types or affordability levels are underrepresented, and better coordinate housing investments with broader community goals.

Rental units that are rented by bedroom, as is the case with many student housing developments, should count bedrooms as full units against these production targets.



Strategy 1.1.b.

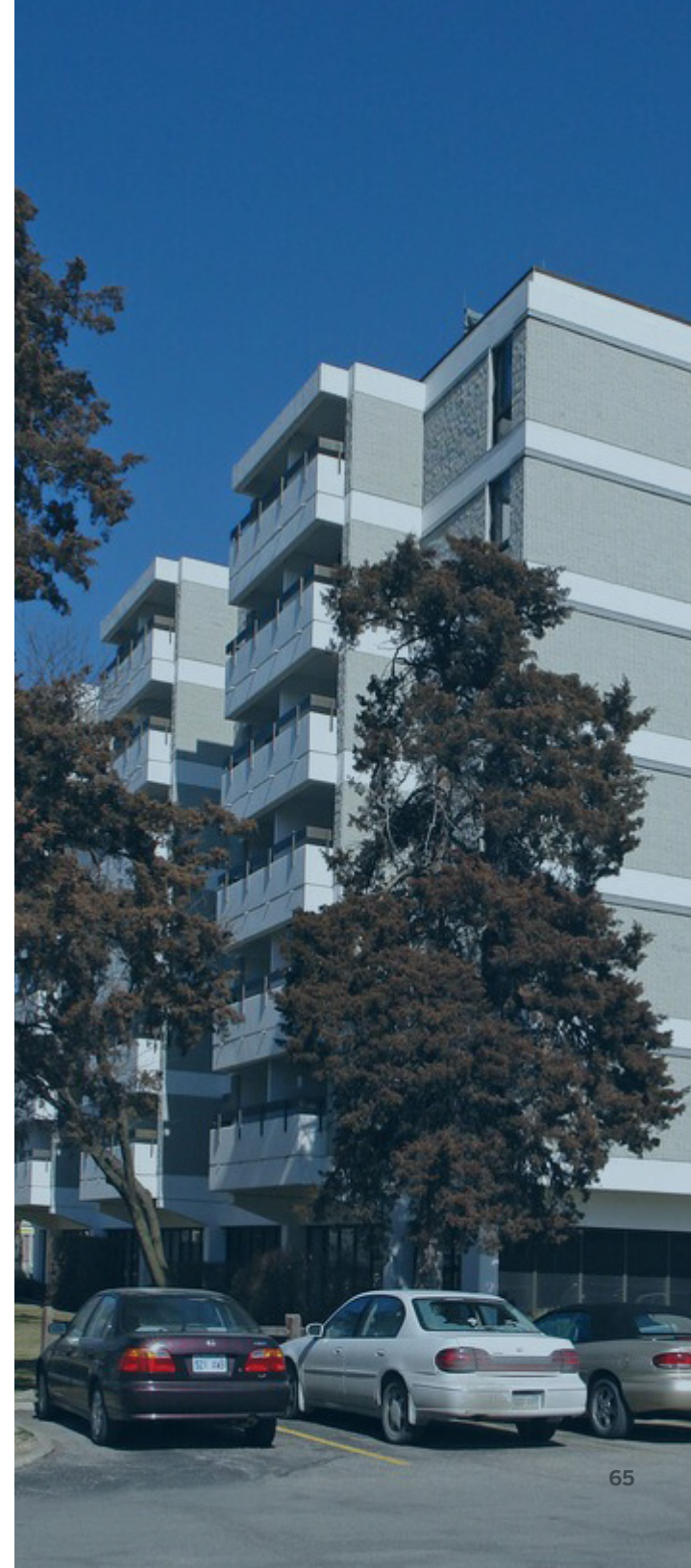
Expand participation in Lawrence from local, regional, nonprofit, and mission-driven developers.

Expanding participation from a broader range of developers can help Lawrence increase housing production capacity and diversify the types of housing being built. Stakeholder conversations repeatedly identified concerns about approval timelines, regulatory complexity, infrastructure costs, and unpredictability within the development review process. These conditions can disproportionately affect smaller, local, nonprofit, and mission-driven developers that may have fewer financial and staffing resources to absorb delays and uncertainty.

The City can support broader participation by improving predictability in the development process, clarifying expectations earlier in project review, and creating clearer pathways for emerging and community-oriented

development partners to participate in Lawrence's housing market. Many of the strategies outlined in this chapter, especially those that prioritize affordable housing developers, should serve to reduce barriers for these local and smaller partners. As strategies are implemented, the City can also focus on targeted outreach and relationship-building with local, regional, nonprofit, and mission-driven developers to ensure they are aware of changing policies and practices.

A broader development ecosystem can support greater innovation, strengthen local partnerships, and improve the City's ability to deliver housing that serves a wider range of household needs, incomes, and life stages.



Objective 1.2.

Continue to reduce barriers to housing development by improving site readiness, development certainty, predictability of approvals, and infrastructure delivery.

Development barriers were regularly identified as a major contributor to Lawrence's housing shortage and rising costs. Lengthy permit review and approval timelines, infrastructure constraints, and regulatory uncertainty often characterize the local development environment. These conditions increase development costs, stunt participation from smaller and mission-driven developers, and make it harder to deliver housing at a range of price points.

Reducing barriers to housing development will require synced improvements across land use planning, infrastructure investment, interdepartmental coordination, and permitting. This includes improving site readiness and development process predictability, and identifying ways for the City to more proactively support housing production through infrastructure planning and policy alignment. A more predictable, transparent development environment can help expand production capacity and improve relationships among the City, developers, and neighborhood and community partners.



Strategy 1.2.a.

By 2028, identify likely expansion/annexation areas and estimate the cost to extend roadways, water, and sewer to support future development.

Lawrence's long-term housing production capacity is closely tied to the availability of buildable land and the infrastructure needed to support future development. Multiple stakeholder groups identified limited site readiness, infrastructure costs, and uncertainty around annexation and utility expansion as barriers to housing production. Identifying likely expansion and annexation areas can help the City better anticipate future housing demand and coordinate infrastructure investments accordingly.

High-level cost estimates for roadway, water, and sewer extensions can support more proactive capital planning and help the City evaluate where public infrastructure investments may unlock additional housing opportunities. Incorporating these needs into future Capital Improvement Plans (CIPs) can also improve predictability for developers and strengthen coordination between growth planning, infrastructure delivery, and housing goals.



Strategy 1.2.b.

By 2028, identify site preparation and horizontal infrastructure needs and costs for three (3) infill sites and two (2) greenfield sites.

Site preparation and horizontal infrastructure costs can significantly affect housing feasibility, particularly for infill and workforce housing development. In Lawrence, both infill and greenfield development can involve substantial upfront costs related to grading, utilities, roadway access, stormwater management, demolition, or environmental conditions. These costs can make otherwise viable housing projects financially difficult to deliver.

Evaluating infrastructure and site preparation needs for targeted infill and greenfield sites can help the City better understand where strategic public investment may support housing production goals. This can also help identify opportunities to prioritize infrastructure funding and position sites for future public-private partnerships.





Strategy 1.2.c.

By 2035, explore an infrastructure investment policy with options for cost-sharing arrangements with developers of housing that has long-term affordability commitments.

Infrastructure costs were consistently identified by developers and housing providers as a major constraint on housing production in Lawrence. In many cases, developers are expected to absorb significant upfront costs for utilities, roadways, stormwater systems, and other public infrastructure improvements, increasing project costs and impacting housing feasibility. Stakeholders also noted that Lawrence already has several economic development and housing incentive tools in place, but that clearer coordination and expectations around their use may improve effectiveness and predictability.

Establishing a clear infrastructure investment and cost-sharing policy can help the City better align existing incentive programs, infrastructure priorities, and housing production goals. The intent is not for the City to absorb all development costs, but rather to identify where targeted public participation may help unlock additional housing production by improving project feasibility.



Strategy 1.2.d.

By 2028, review and propose adjustments to historic preservation guidelines and standards to ease development burden.

Historic preservation is an important part of Lawrence's identity and neighborhood character. While preservation processes or standards may create additional cost, uncertainty, or delay for housing development, they can also be tools to support the adaptive reuse of old buildings. It is important to create a balance that supports preservation while expanding opportunities for infill housing, adaptive reuse, or context-sensitive increases in housing density. Increasing housing production in Lawrence will require improving clarity, predictability, and alignment between preservation processes and broader community housing objectives.



Strategy 1.2.e.

Create and fund a Housing Liaison role within the City to inform, guide, and support developers through the development process, starting with affordable housing development in 2031, and expanding to all housing development by 2036.

Similar to cities across the country, many stakeholders described Lawrence's development process as difficult to navigate, particularly for smaller developers, nonprofit organizations, and groups with limited experience working within local approval processes. Multiple conversations highlighted challenges related to fragmented communication, changing requirements, and uncertainty around timelines and responsibilities.

Creating a development ombudsman role could help improve coordination, transparency, and communication throughout the development review process. This role would serve as a consistent point of contact for housing developers and

community partners, helping applicants understand requirements, navigate review processes, coordinate across departments, and identify potential issues earlier in project development. An ombudsman could also help the City identify recurring process challenges and opportunities for continuous improvement within the housing development review system.





Strategy 1.2.f.

By 2028, establish an expedited review process for affordable housing development. Expand to all housing by 2031.

Lengthy review timelines increase development costs and can discourage housing investment in Lawrence. Stakeholders frequently cited permitting delays, sequential review processes, and uncertainty around approvals as barriers to efficient delivery of housing. These challenges can be particularly difficult for affordable and workforce housing projects that rely on time-sensitive financing sources or have limited financial flexibility.

Establishing an expedited review process for affordable housing development can help reduce delays and improve predictability. Over time, expanding process improvements to additional housing types may help improve the overall efficiency of Lawrence's housing development system. Successful implementation will likely require interdepartmental coordination, clear review timelines, and ongoing monitoring to ensure that expedited processes remain effective and transparent.





Strategy 1.2.g.

On a quarterly basis, evaluate and report the following to the Lawrence City Commission: average times for planning and permit approvals for housing development, any projects that faced delays, and what contributed to those delays.

Improving predictability within the development process will require ongoing monitoring and accountability. Stakeholders repeatedly identified uncertainty around review timelines and permit approvals as major barriers to housing production. Without consistent tracking and reporting, it can be difficult to identify where delays occur or whether process improvements are producing meaningful results.

Providing quarterly reports to the Lawrence Planning Commission and City Commission on planning and permitting timelines can improve transparency and support

continuous process improvement. Reporting should include average review times, common causes of delays, and identification of recurring bottlenecks within the development process. Regular monitoring can also help strengthen communication between departments, policymakers, developers, and the public while reinforcing the City's commitment to improving housing delivery systems.

This process can draw on data tracked through the permit dashboard outlined in Objective 4.3.



Objective 1.3.

Expand the supply of diverse housing types, including affordable, missing middle, attainable ownership, family-sized units, and workforce housing.

Stakeholders consistently identified gaps in the availability of specific housing types in Lawrence, including deeply affordable and workforce housing, attainable ownership opportunities, family-sized units, missing middle housing, and accessible housing for seniors and residents with disabilities. Participants also noted that existing housing supply does not adequately meet the needs of households at different income levels, life stages, and household sizes.

Expanding housing diversity will require both new housing production and preservation of existing attainable and naturally occurring affordable housing. Achieving this objective will depend on land use regulations allowing for greater density and creativity in delivering diverse housing types, especially duplexes, cottage courts, and smaller walk-up multifamily units. Tracking metrics related to affordability, unit sizes, and geographic location can help Lawrence better align housing policies, incentives, and investments with community needs while supporting a broader range of residents seeking to remain in or move to the community.



Strategy 1.3.a.

By 2027, use this study's housing demand findings to adopt baseline goals and metrics for housing variety in Lawrence, focused on affordability (deeply affordable housing), attainability (workforce, missing middle, and naturally occurring affordable housing (NOAH)), and suitability (features, housing types).

Creating baseline goals and metrics for housing diversity can help Lawrence better measure whether the housing market is meeting the needs of households across incomes, ages, and life stages. Stakeholder conversations highlighted the importance of distinguishing between different housing needs, including deeply affordable housing, workforce and attainable housing, family-sized units, and housing types that support aging in place.

As part of this effort, Lawrence should clearly define key housing terms, including affordability and attainability, to support more consistent policy discussions and investment decisions. Metrics should evaluate not only affordability, but also housing type, tenure, bedroom count, accessibility features, and preservation outcomes.

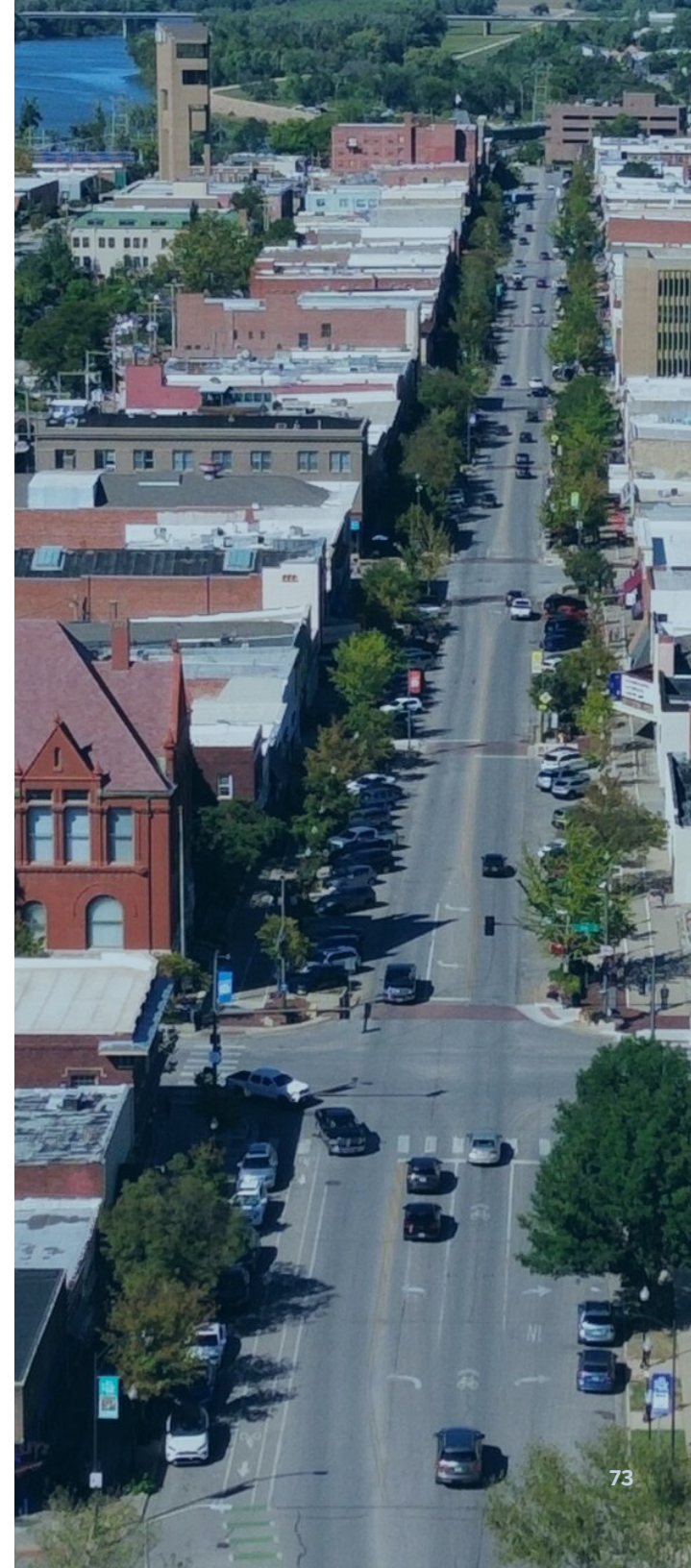


Strategy 1.3.b.

On a yearly basis, track development activity against targets within each housing diversity group, and invest resources accordingly in housing categories that are not on track.

Establishing housing diversity targets will require ongoing monitoring to understand whether housing production and preservation efforts are meeting community needs. Lawrence's housing market is changing over time, and different housing categories may require different levels of policy support, incentives, or public investment depending on market conditions and development trends.

Tracking development activity on an annual basis can help the City identify which housing types, affordability levels, or household needs are underrepresented or falling behind established targets. This information can then be used to prioritize funding, incentives, infrastructure investments, or process improvements toward housing categories that are not being adequately delivered through the market alone. Regular evaluation can help ensure that housing strategies remain responsive to changing community conditions and priorities.





Strategy 1.3.c.

As programs to reduce barriers to housing development are established (under Objective 1.2), pilot new approaches with affordable developers first.

As Lawrence implements programs intended to reduce barriers to housing development, affordable housing projects can serve as an important testing ground for process improvements and new approaches. Affordable housing developments often face tighter financing constraints, more complex funding structures, and greater sensitivity to delays and uncertainty within the development process. As a result, process improvements that are effective for affordable housing projects may also produce broader benefits across the housing development system.

Piloting new approaches with affordable housing developers first can help the City identify operational challenges, improve interdepartmental coordination, and refine implementation strategies before expanding them more broadly. This approach can also demonstrate the City's commitment to support projects serving households with the greatest affordability needs.



Objective 1.4.

Align public land, funding tools, and incentives by 2031 to catalyze housing production and long-term affordability outcomes.

Achieving Lawrence's housing goals will require better alignment of resources, including public land, funding tools, and incentives. Stakeholders identified the need for more coordinated use of existing resources, particularly as development costs, financing complexity, and affordability challenges continue to increase. At the same time, many participants emphasized that the City can't do everything, and affordable housing production and preservation will require a combination of local leadership, public-private partnerships, and strategic use of state and federal resources.

Lawrence already has several housing and economic development tools available, but their impact can be strengthened through clearer alignment with community housing targets and affordability goals. This includes supporting both housing production and long-term affordability outcomes through coordinated investment strategies and preservation efforts. These approaches will require partnerships with nonprofit organizations, developers, financial institutions, and the Lawrence-Douglas County Housing Authority.



Strategy 1.4.a.

By 2028, adjust Affordable Housing Trust Fund allocations and funding priorities to optimally support the housing targets set forth in Objective 1.3.

The Affordable Housing Trust Fund (AHTF) is one of Lawrence's primary local tools for supporting affordable housing initiatives. As the City establishes clearer housing targets related to affordability and housing diversity, the AHTF can play a more strategic role in advancing those priorities.

Adjusting funding allocations and priorities over time can help ensure that AHTF resources are directed toward housing types and populations with the greatest unmet need. This may include supporting deeply affordable housing, workforce housing,

preservation of naturally occurring affordable housing, accessibility improvements, or attainable homeownership opportunities. Aligning AHTF investments with established housing targets can also improve transparency, strengthen accountability, and help the City evaluate how local funding is contributing to broader housing outcomes.

This strategy may also include leveraging a single year of local investment as matching funds to potential federal HUD infrastructure funding or other Capital Improvement Program (CIP) investments.



Strategy 1.4.b.

By 2027, review current development incentives and tax abatement tools for opportunities to expand production and preservation in support of established housing goals.

Development incentives and tax abatement tools can help improve housing feasibility, particularly for projects serving workforce and affordable housing needs. Stakeholder conversations identified both the importance of these tools and the need for clearer alignment between incentive programs and community housing priorities.

Reviewing existing development incentives and tax abatement programs can help Lawrence evaluate whether current tools are effectively supporting housing production, preservation, and long-term affordability outcomes. This review should consider how incentives interact with infrastructure costs, affordability requirements, development timelines, and evolving market conditions. It should also recognize that state and federal housing finance programs may change over time, including potential changes to Low-Income Housing Tax Credit (LIHTC) programs and other funding sources that affordable housing projects rely upon.



Strategy 1.4.c.

Continue to partner with Lawrence-Douglas County Housing Authority to maximize the impact of their programs and funding sources.

This should include:

- Preserving existing public housing units
- Leveraging Housing Choice Vouchers to support both mixed-income rental development and attainable homeownership
- Providing supportive services, such as financial literacy, housing counseling, and homebuyer education

The Lawrence-Douglas County Housing Authority (LDCHA) plays a critical role in serving households with the greatest housing needs, including residents experiencing housing instability, extremely low-income households, seniors, and households with



disabilities. Stakeholder conversations identified the importance of preserving public housing, improving housing stability, and expanding access to supportive services and housing opportunities for vulnerable populations.

Formalizing and strengthening coordination between the City and LDCHA can help align housing resources, programs, and long-term affordability strategies. This includes preserving existing public housing units, leveraging Housing Choice Vouchers to support mixed-income development, and expanding supportive services such as financial literacy, housing counseling, and homebuyer education.





Strategy 1.4.d.

Align the use of housing funds, policies, and programs with the Affordable Housing Incentive Policy to maximally leverage resources to support affordable housing development.

This should include:

- Continuing to support the use of 4% and 9% LIHTCs through letters of approval, expedited project review, and prioritizing and aligning local tools
- Using the Reinvestment Housing Incentives Districts (RHID) program to support infrastructure costs for affordable and moderately-priced housing development

- Proactively creating formal incentive districts in targeted neighborhoods to support affordable housing development
- Where appropriate, on housing development projects, intentionally layering HOME funding with local funding sources, such as AHTF dollars and incentives (IRB, NRA, RHID)

Lawrence utilizes a range of local, state, and federal housing funding tools that can support affordable housing development, preservation, rehabilitation, and housing support services. However, stakeholders identified opportunities for stronger coordination between programs to increase awareness, improve effectiveness, reduce funding gaps, and better align investments with community housing priorities.

Aligning housing funds, incentives, and development policies with the Affordable Housing Incentive Policy can help the City more strategically leverage available resources in support of affordable and workforce housing goals. This includes coordinating tools such as HOME and CDBG funding, Low-Income Housing Tax Credits, Reinvestment Housing Incentive Districts, Neighborhood Revitalization Areas, and Affordable Housing Trust Fund resources.



Strategy 1.4.e.

Expand work and formalize the relationship with Lawrence Community Land Trust (LCLT) to grow availability of permanently affordable for-sale housing.

Community land trusts (CLTs) can play a key role in creating permanently affordable homeownership opportunities and preserving affordability over time. CLTs are designed to provide homes that remain permanently affordable over time. Typically, homes in a CLT are sold without the land; the associated land is leased long-term from the CLT. This results in more affordable purchase prices, and homeowners agree to sell the home at a restricted price in the future to maintain its affordability. Often, a CLT develops its own housing, but it can also outsource development through turnkey acquisition, where a third-party developer buys land, constructs a home, and sells both to the CLT.



CLTs are usually nonprofits governed by community members. Because they allow for control of both land appreciation and the value transfer of homes, they are highly effective tools for preserving housing affordability.

In Lawrence, rising housing costs and limited attainable ownership opportunities have created barriers for first-time homebuyers and moderate-income households seeking to remain in the community. Expanding partnership with the Lawrence Community Land Trust (LCLT) can help increase the supply of permanently affordable for-sale housing while supporting long-term housing stability and wealth-building opportunities for residents. Using publicly owned land, acquiring strategic sites, and aligning local incentives with LCLT development may improve project feasibility and help preserve affordability for future generations of homeowners. The City of Lawrence and the LCLT will need to define the parameters of what this relationship should look like.



Strategy 1.4.f.

Explore establishing a Community Reinvestment Act (CRA) policy that articulates the City's desire of financial institutions to help meet community development needs in low- and moderate-income (LMI) areas.

Access to financing remains a barrier for many affordable housing, neighborhood revitalization, and community development initiatives. Stakeholder conversations identified the importance of engaging financial institutions more directly in addressing housing and investment needs within low- and moderate-income areas of Lawrence.

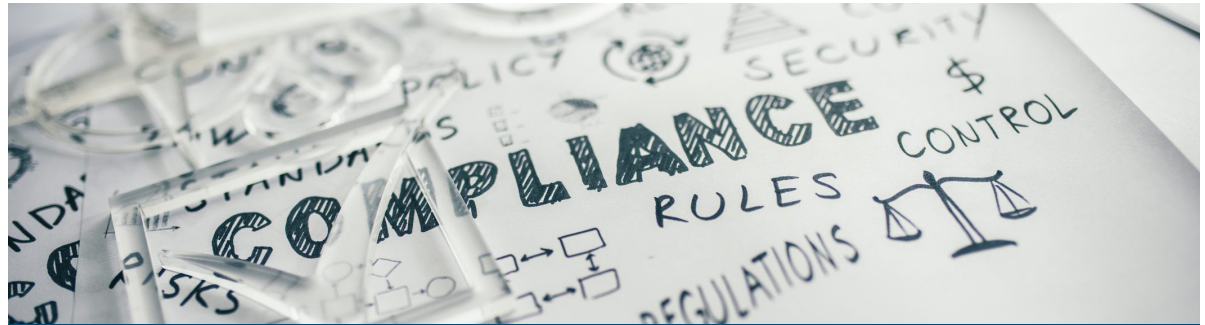
Exploring Community Reinvestment Act (CRA)-related policies and partnerships may help strengthen collaboration between financial institutions, the City, and community development organizations. Potential approaches could support affordable housing development, small business investment, neighborhood revitalization, and access to financing in underserved areas. While any formal policy approach would require additional legal and operational review, increased coordination with lending institutions may help align private capital with broader community development and housing objectives.

Objective 1.5.

Create new tools, incentives, and funding to preserve existing affordable housing, both publicly-assisted and Naturally Occurring Affordable Housing (NOAH), beginning in 2028.

Preserving existing affordable housing will be critical to maintaining housing stability and long-term affordability in Lawrence. Stakeholders repeatedly identified concerns about the loss of naturally occurring affordable housing (NOAH), aging subsidized housing stock, rising operating costs, and redevelopment pressures that may displace lower-income households. In many cases, preserving existing affordable units may be more cost-effective and less disruptive than replacing them through new construction.

Lawrence currently lacks a comprehensive system for identifying and proactively preserving at-risk affordable housing properties. Expanding preservation efforts will require improved data collection, stronger partnerships with housing providers and mission-driven organizations, targeted funding tools, and policies that support long-term affordability and tenant stability. Preservation strategies should address both publicly assisted housing and unsubsidized affordable housing that remains accessible to moderate- and lower-income households.



Strategy 1.5.a.

By the end of 2027, create an inventory of existing LIHTC properties and properties with HUD funding that will reach the end of their compliance period in the next five years (by 2031).

This should include:

- Using HUD's LIHTC and Multifamily Assistance & Section 8 databases to identify properties potentially nearing the end of their HUD-backed funding periods or LIHTC compliance periods
- Coordinating with KHRC and/or property owners to confirm compliance periods
- Using the federally-subsidized property information in PolicyMap and Housing Solutions Lab's Housing Needs Assessment Tool and National Housing Preservation Database

Understanding which affordable housing properties may be at risk of conversion or affordability loss is an important first step in

developing a proactive preservation strategy. Many federally assisted and Low-Income Housing Tax Credit (LIHTC) properties operate under affordability compliance periods that may expire over time, potentially creating pressure for rent increases, redevelopment, or conversion to market-rate housing.

Creating and maintaining a database of subsidized housing properties approaching the end of their compliance periods can help Lawrence, housing partners, and property owners identify preservation needs earlier and better coordinate potential interventions. A centralized inventory can also support long-term planning, funding prioritization, and collaboration with state and federal housing agencies.



Strategy 1.5.b.

By the end of 2030, identify and create a system for monitoring at-risk affordable housing properties, including Naturally Occurring Affordable Housing (NOAH).

This should include:

- Defining what constitutes a NOAH property in Lawrence
- Coordinating with local brokers and property owners to identify the location, current rent levels, and unit mixes of NOAH in Lawrence

Lawrence should establish an ongoing process for identifying and monitoring affordable housing properties that may be vulnerable to redevelopment, disinvestment, rent escalation, or loss of affordability protections. This includes both publicly assisted housing properties and naturally occurring affordable housing (NOAH), which may be particularly vulnerable to market pressures and reinvestment activity.

Developing an inventory of at-risk properties can help the City and its partners better understand where preservation interventions may be needed most urgently and coordinate interventions before affordability is lost. This effort should include coordination with property owners, housing agencies, brokers, and housing organizations. Clearly defining NOAH within the Lawrence context will also help improve consistency in future preservation efforts and policy discussions.





Strategy 1.5.c.

Fund capital needs assessments for affordable properties that meet the criterion for preservation, to determine what improvements and repairs are needed to maintain safe, quality housing for low-income households.

Many affordable housing properties require ongoing reinvestment to maintain safe, functional, and quality housing conditions over time. However, property owners and mission-driven housing organizations may lack the financial resources needed to fully address long-term repair and rehabilitation needs, particularly for aging properties operating with limited cash flow.

Capital needs assessments for properties identified as preservation priorities can help clarify rehabilitation requirements, estimate future costs, and support more informed preservation planning. These assessments can also strengthen applications for grants, financing, tax credits, or local funding support by documenting existing conditions and long-term investment needs.



Strategy 1.5.d.

Leverage community partnerships, as well as CDBG and HOME funds, to acquire properties in need of preservation, provide loans for repairs, and otherwise fund preservation.

Preserving affordable housing will require sustained funding and strong partnerships between the City, the Lawrence-Douglas County Housing Authority, nonprofit organizations, lenders, and mission-driven housing partners. Stakeholder conversations highlighted the growing financial pressures facing affordable housing providers, including rising maintenance costs, aging housing stock, and limited access to flexible preservation funding.



Lawrence should continue pursuing and aligning local, state, federal, and philanthropic funding sources to support property acquisition, rehabilitation, preservation loans, and long-term affordability strategies. This may include leveraging HOME and CDBG funding, Affordable Housing Trust Fund resources, and other preservation-oriented financing tools where appropriate. Coordinated funding strategies can help preserve existing affordable units, reduce displacement risk, and maintain housing stability for vulnerable households.

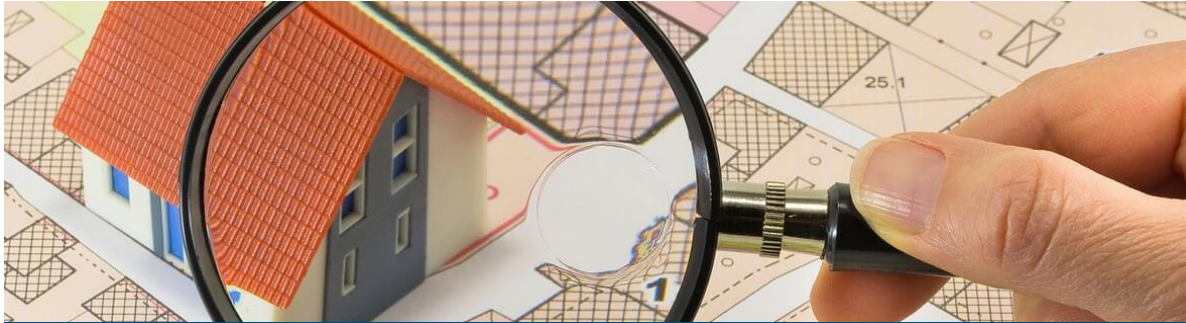


Strategy 1.5.e.

By 2030, establish a first-right-of refusal policy for at-risk properties that are supported by City incentives, so that mission-aligned developers have the ability to assess the viability of preservation before a property is sold on the open market.

At-risk affordable housing properties are often purchased and repositioned quickly, limiting opportunities for mission-driven organizations or preservation-oriented developers to evaluate acquisition and preservation options. Establishing a first-right-of-refusal policy or related contractual mechanism may help create additional time and opportunity for preservation-focused entities to assess whether long-term affordability can be maintained.

A first-right-of-refusal framework could support more proactive preservation efforts by improving coordination between property owners, housing organizations, and public agencies before properties transition to the open market. Any future policy approach should be carefully evaluated for legal, operational, and market implications while balancing preservation goals with property owner considerations.

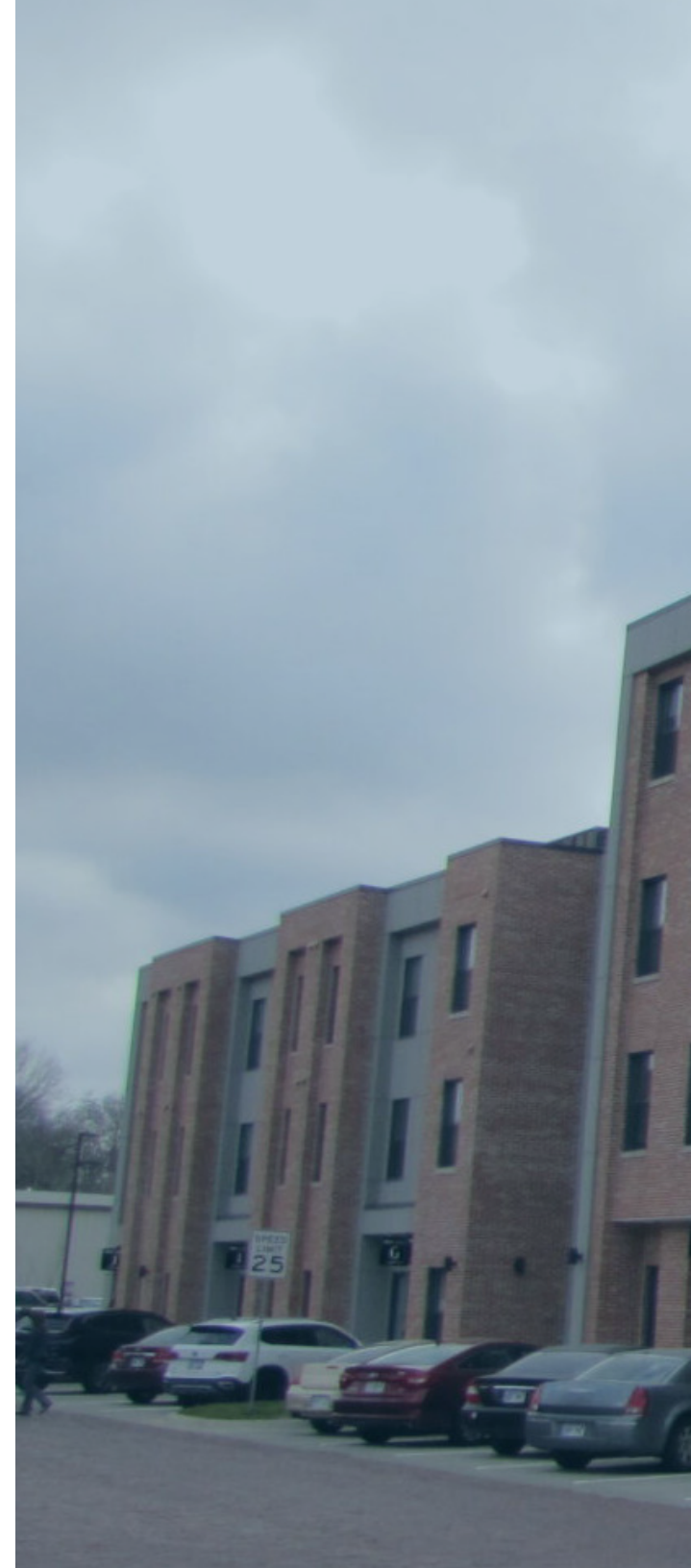


Strategy 1.5.f.

Coordinate with the Lawrence Community Land Trust to identify properties that are good candidates to be brought into the trust and align funding to make it feasible.

Community land trusts can provide a long-term mechanism for preserving affordability and stabilizing housing opportunities in neighborhoods experiencing rising housing costs or redevelopment pressure. Coordinating preservation efforts with the Lawrence Community Land Trust (LCLT) may create opportunities to preserve both rental and ownership housing that would otherwise be vulnerable to market-driven affordability loss.

The City and its housing partners should work with LCLT to identify properties that may be appropriate for acquisition, rehabilitation, or long-term stewardship within the trust structure. Aligning funding tools and preservation resources with these opportunities may improve project feasibility and help expand the supply of permanently affordable housing in Lawrence over time.





Goal 2: Make Housing More Accessible

Objective 2.1.

Establish a system that tracks accessibility features in new construction and renovation (by 2027) and existing housing (by 2028).

Lawrence currently lacks a consistent system for identifying, tracking, and reporting accessible housing units across both new and existing housing stock. Stakeholders highlighted significant concerns about the availability of housing that supports residents with disabilities, aging households, and individuals seeking to age in place. Participants also noted that accessible housing information can be difficult to locate, inconsistent, or not tracked in a way that supports long-term decision making.

Establishing tracking systems and reporting processes can help Lawrence better understand existing accessibility gaps and monitor progress over time. This effort should include both forward-looking systems for new construction and renovations, and targeted review of existing publicly assisted and subsidized housing stock. Improved data collection can support more informed policy decisions and strengthen coordination between housing programs and accessibility goals.



Strategy 2.1.a.

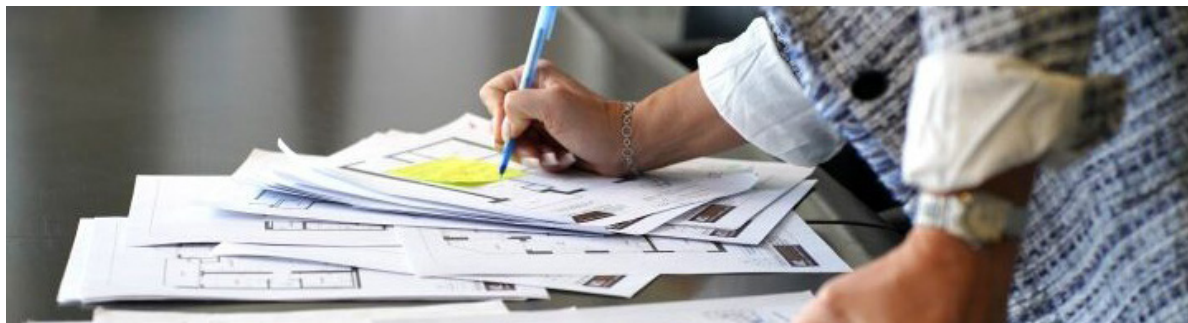
Define “universal design” so that tracking is clear and predictable, and establish consistent criteria and accessibility features to include in the database and tracking system.

Universal design describes the creation of an environment that can be accessed, understood, and used to the greatest extent possible by all people regardless of their age, size, ability, or disability. Universal design is based on general principles of flexibility, simple use, and tolerance for error, but in practice is context-specific.

Creating a consistent definition of universal design that is specific to the Lawrence context is an important first step in improving tracking, reporting, and long-term housing planning efforts. Universal design can include a wide range of features that support residents with physical, sensory, cognitive, or age-related needs, and inconsistent

terminology can make it difficult to evaluate housing availability or compare outcomes over time.

Lawrence should establish a clear framework for identifying and categorizing universal design features within both rental and ownership housing. This framework should support consistent data collection and may include information such as property location, tenure type, universal design category, and specific design features where appropriate. A standardized approach can improve transparency, support future housing analysis, and help align housing investments with identified accessibility needs and aging-in-place goals.



Strategy 2.1.b.

Update permit applications and internal review criterion to allow reporting and tracking for features that meet accessibility definitions for new construction and existing home renovations/modifications.

Improving accessibility tracking for future housing development will require incorporating accessibility-related information into permitting, review, and inspection processes. Adding accessibility-related fields or checkboxes to permit applications and internal review systems can help the City more consistently track housing features that support accessibility and aging in place.

Over time, this information can help Lawrence better understand how accessible housing is being incorporated into new construction, rehabilitation projects, and home modifications across the community. Integrating accessibility tracking into existing administrative processes may also reduce the need for separate reporting systems while improving the City's ability to evaluate progress toward accessibility goals.





Strategy 2.1.c.

By 2030, review public records and permit application materials for existing properties that utilized public funds—including CDBG, HOME, HAP, public housing, LIHTC, and other programs—to determine which properties have accessibility features.

Lawrence should conduct a targeted review of publicly assisted and publicly subsidized housing properties to better understand the current inventory of accessible housing units and accessibility-related features. Stakeholders identified concerns about the limited availability of accessible housing and the difficulty of identifying existing units that may already support residents with disabilities or aging-related needs.

This review should focus primarily on properties that have utilized public funding sources or housing assistance programs, including CDBG, HOME, Housing Assistance Payments (HAP), public housing, Low-Income Housing Tax Credits, and related programs. Reviewing existing records and application materials can help the City establish a baseline understanding of accessibility features within publicly supported housing stock and identify opportunities for future investment, rehabilitation, or policy improvements.





Strategy 2.1.d.

Evaluate and report the tracking findings for accessibility features in new, renovated, and subsidized housing to the public and City Commission.

Regular public reporting can help Lawrence monitor progress toward accessibility goals and improve transparency around housing outcomes for residents of all ages and abilities. Establishing a recurring reporting process can also help identify gaps in accessible housing inventory, track changes over time, and inform future housing investments and policy decisions.

Accessibility reporting should summarize available data related to accessible housing units, housing modifications, publicly assisted housing inventory, and broader accessibility trends where information is available. Providing updates to the public, Planning Commission, and City Commission on an annual basis can help strengthen accountability and ensure that accessibility considerations remain integrated into broader housing planning and implementation efforts.



Objective 2.2.

By 2031, require accessibility, visitability, and universal design features in new housing policies, incentives, and development standards.

Expanding the supply of accessible and inclusive housing will require accessibility considerations to be more intentionally integrated into housing policies, development standards, and incentive programs. Stakeholder conversations highlighted a need for housing options that support residents with disabilities and individuals seeking to remain in their homes and communities over time.

Incorporating accessibility, visitability, and universal design principles into future housing development can help Lawrence create a more inclusive housing market and support aging-in-place goals. This objective focuses on establishing practical and scalable approaches that improve accessibility outcomes while recognizing the importance of housing affordability and overall development feasibility. Expanding accessible housing options over time will require a combination of updated standards, incentives, technical guidance, and partnerships with the development community.

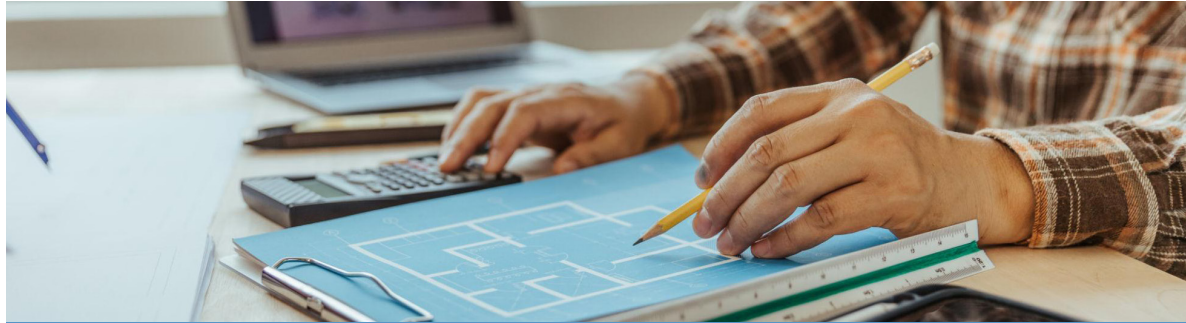


Strategy 2.2.a.

Update development standards and code to provide clearly defined accessibility options that are code-compliant for single-family and duplex properties.

Clearly defined accessibility options within development standards and building codes can help reduce uncertainty for homeowners, builders, and developers seeking to incorporate accessible features into new housing. Stakeholder conversations identified the need for more practical and predictable pathways to include accessibility features in single-family and duplex development, particularly for smaller-scale projects that may not otherwise incorporate universal design elements.

Updating development standards or related codes can help Lawrence identify accessibility approaches that are code-compliant, achievable, and scalable across different housing types. Providing clearer expectations and examples may also encourage broader adoption of accessible design features while improving consistency in review and implementation processes.



Strategy 2.2.b.

Create pre-approved plans that include models with accessibility features and create a fast-track approval process for developers that utilize these plans.

This should include compiling five (5) to seven (7) case study examples of accessible homes built as part of a larger, new construction single-family subdivision, and including, where possible, cost of accessible versus non-accessible homes, floor plans, sales and rental rates, and other best practice lessons.

Pre-approved housing plans that incorporate accessibility features can help reduce design costs, simplify project review, and encourage broader use of accessible housing models within new residential development. Lawrence is already exploring the use of pre-approved design approaches, creating an opportunity to integrate accessibility and

visitability features into these efforts from the outset.

Developing a library of pre-approved accessible housing plans, along with streamlined review processes for projects utilizing those plans, may help lower barriers for builders and homeowners interested in incorporating accessibility features into new construction. Supporting materials such as case studies, sample floor plans, and implementation examples can also help demonstrate how accessible design features may be integrated into market-rate and attainable housing projects while maintaining overall project feasibility and neighborhood compatibility.





Strategy 2.2.c.

Promote accessibility by establishing and expanding policies that tie development funding and incentives to accessibility thresholds by 2028.

This should include:

- Requiring or suggesting an accessibility set-aside with projects that have multiple units when City-controlled funds (such as HOME, CDBG, and AHTF dollars) are used
- Leverage RHID, IRB, NRA, and other incentive districts to provide a boost in the amount of the incentive when accessible units are included in a development

Housing incentives and public funding programs can help encourage the inclusion of accessible housing features within new development and rehabilitation projects. Stakeholder conversations identified opportunities to more intentionally connect

housing incentives with broader community goals related to accessibility, aging in place, and inclusive housing design.

Lawrence should continue evaluating how local funding programs, incentive districts, and publicly controlled housing resources may support accessibility outcomes within residential development projects. This may include establishing accessibility thresholds or set-asides for projects utilizing public funding sources or creating enhanced incentives for developments that incorporate accessible units beyond minimum requirements. Aligning incentives with accessibility goals can help expand inclusive housing options over time while integrating accessibility considerations more directly into broader housing investment strategies.



Objective 2.3.

Increase the number of existing homes that support residents of all ages and abilities through targeted retrofit, rehabilitation, and home modification programs.

Most of Lawrence's housing stock was not originally designed to support residents with changing mobility, accessibility, or aging-related needs. As the community's population ages and more residents seek to remain in their homes over time, retrofitting and rehabilitating existing housing will become increasingly important to supporting housing stability and independent living. Stakeholder conversations identified growing concern about the availability and affordability of home modifications, particularly for lower-income seniors, residents with disabilities, and households living in older housing stock.

Increasing accessibility within existing homes will require targeted investment, stronger coordination between housing and service providers, and expanded capacity to deliver rehabilitation and modification programs efficiently. This objective focuses on improving access to home repair, accessibility modifications, and aging-in-place improvements while prioritizing households with the greatest need.



Strategy 2.3.a.

Define high-need households and create a system to ensure they are equally served.

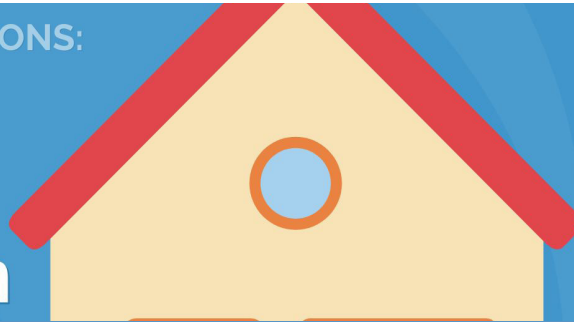
Lawrence should establish a clear framework for identifying and prioritizing households with the greatest accessibility and housing stability needs. Stakeholder conversations highlighted that many lower-income seniors, residents with disabilities, and households living in aging housing stock face significant barriers to maintaining safe and functional living conditions, particularly when repairs or accessibility modifications are needed.

Defining high-need households can help the City and its partners more effectively target limited resources toward residents most vulnerable to housing instability or displacement. A prioritization framework may consider factors such as age, disability status, income, housing condition, cost burden, or risk of institutionalization.



NOW ACCEPTING APPLICATIONS:

Homeowner Housing Rehabilitation



Strategy 2.3.b.

Increase funding for the Homeowner Housing Rehabilitation Program through partnerships, grants, and relationships with regional philanthropy, with a target of doubling funding by 2028 and again by 2032.

Homeowner rehabilitation and accessibility modification programs can help residents remain safely housed while preserving the quality and long-term viability of existing housing stock. Lawrence's older housing inventory, combined with rising repair costs and fixed-income households, creates growing demand for assistance related to accessibility improvements, critical repairs, weatherization, and aging-in-place modifications.

Expanding funding for the Homeowner Housing Rehabilitation Program through partnerships, grant opportunities, and philanthropic engagement can help increase the scale and consistency of these efforts over time. Additional funding may support a broader range of accessibility and rehabilitation needs while improving the City's ability to respond to emerging housing challenges among seniors, residents with disabilities, and lower-income homeowners.



Strategy 2.3.c.

Partner with the Douglas County Home Repair Collaborative to create and bolster a trusted contractor / nonprofit delivery network.

Successfully expanding home rehabilitation and accessibility modification programs will require a reliable network of contractors, nonprofit organizations, and implementation partners capable of delivering services efficiently and consistently. Stakeholder conversations identified concerns about limited contractor availability, uneven service capacity, and the challenges many households face in identifying trusted providers for accessibility-related improvements.



Partnering with the Nonprofit Home Repair Collaborative and other housing organizations can help Lawrence strengthen coordination, improve service delivery capacity, and create a more reliable referral and implementation network for housing rehabilitation programs. A stronger delivery network may also improve homeowner trust, reduce project delays, and help ensure that accessibility and rehabilitation resources reach households with the greatest need.



Strategy 2.3.d.

Continue to provide funding, support accessibility modification, and identify critical areas of need for seniors to be the focus of future funding cycles.

Accessibility modifications and aging-in-place improvements can help residents remain safely and independently housed while reducing displacement pressures and long-term housing instability. Stakeholder conversations consistently highlighted the growing need for housing that supports seniors and residents with disabilities, particularly within Lawrence's existing housing stock.

Lawrence should continue supporting programs that fund accessibility modifications, identify priority needs among aging households, and align future funding cycles with evolving community demographics and housing conditions. As the City evaluates future housing investments, it should also consider how accessibility and aging-in-place strategies fit within broader housing goals related to housing diversity, affordability, and long-term neighborhood stability.

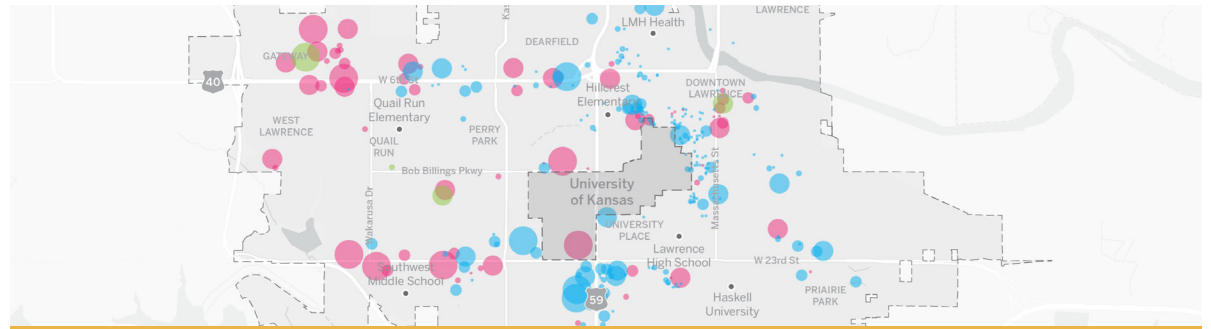
Goal 3: Improve Housing Conditions

Objective 3.1.

By 2028, ensure City programs are equipped to identify properties in need of repair, rehabilitation, or preservation.

Lawrence's aging housing stock creates growing challenges related to housing quality, maintenance needs, and long-term affordability. Stakeholders raised concerns about deferred maintenance, aging rental properties, and the potential loss of affordable units due to disrepair, redevelopment pressure, or significant rent increases following renovation. Participants also noted that existing systems for identifying housing conditions are often reactive rather than proactive.

Improving housing conditions while protecting affordability will require better coordination between code enforcement efforts, preservation strategies, and rehabilitation investments. This objective focuses on strengthening the City's ability to identify properties and neighborhoods most at risk of deterioration and to target resources more strategically over time. Efforts should prioritize maintaining safe and functional housing conditions and investments necessary to preserve housing quality, code compliance, and long-term affordability.

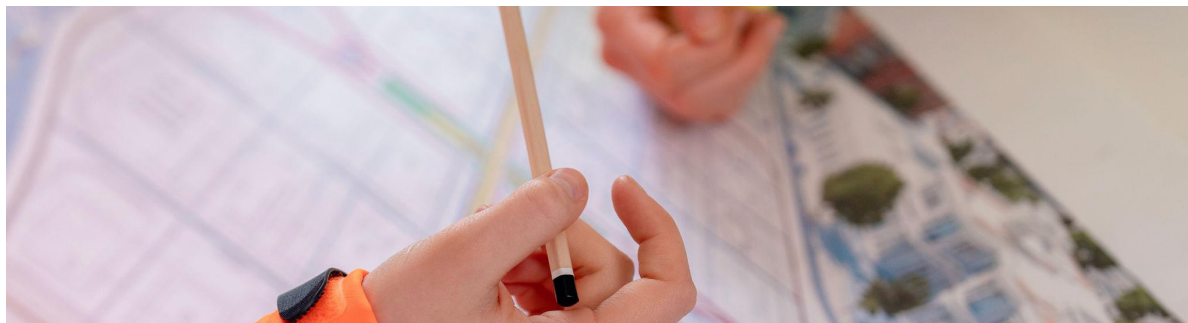


Strategy 3.1.a.

Create a Housing Condition Risk Index to help identify neighborhoods in need of targeted preservation efforts.

Lawrence should establish a Housing Condition Risk Index to help identify properties and neighborhoods that may be vulnerable to deterioration, deferred maintenance, or future affordability loss. Stakeholder conversations highlighted the importance of moving toward a more proactive and data-informed approach to housing rehabilitation and preservation.

The index should incorporate available indicators such as housing age, assessed value per square foot, code enforcement history, vacancy trends, ownership patterns, and other relevant housing condition metrics. Over time, this tool can help the City prioritize inspections, rehabilitation resources, preservation efforts, and neighborhood stabilization strategies.



Strategy 3.1.b.

Create a framework to prioritize investment, including priority areas, funding amounts and caps, and priority populations.

As Lawrence expands rehabilitation and preservation efforts, the City should establish a clear framework for prioritizing housing investments and assistance programs. Stakeholder conversations identified the importance of targeting limited resources toward properties and populations facing the greatest housing stability and affordability challenges.

A prioritization framework should identify factors such as geographic focus areas, eligible rehabilitation activities, funding thresholds, affordability requirements, and priority populations. The framework should also clearly distinguish between investments intended to preserve safe, functional, and code-compliant housing conditions versus cosmetic improvements that do not meaningfully improve housing quality or stability.





Strategy 3.1.c.

Convene regular meetings with connected City departments to evaluate progress and make necessary updates.

Addressing housing condition challenges will require coordination across multiple City departments and programs, including housing, planning, code enforcement, neighborhood services, and related functions. Stakeholder conversations highlighted the importance of improving communication and coordination between programs that address housing conditions, affordability, and neighborhood stabilization.

Regular interdepartmental meetings can help the City monitor progress, identify emerging issues, coordinate investments, and refine implementation strategies over time. Ongoing collaboration may also improve the City's ability to respond proactively to housing condition concerns.



Strategy 3.1.d.

Conduct periodic windshield surveys of priority areas to monitor progress and identify new issues and problem properties.

Periodic windshield surveys can help Lawrence identify emerging housing condition concerns and monitor changes within neighborhoods or properties identified as priorities for rehabilitation or preservation. While existing data systems provide valuable information, on-the-ground observation can help capture conditions or trends that may not yet appear in department datasets.

Conducting regular surveys in targeted areas may help the City identify deteriorating conditions earlier, evaluate the effectiveness of housing interventions, and better understand neighborhood-level housing trends over time. Windshield surveys can also support coordination between code enforcement, rehabilitation programs, and preservation initiatives by providing a more current understanding of physical housing conditions across the community.

Objective 3.2.

Improve the condition of 30 homes annually through 2030 and 50 by 2036 through coordinated repair, rehabilitation, weatherization, and property improvement investments, leveraging CDBG and HOME funds.

Improving housing conditions in Lawrence will require sustained investment in repair, rehabilitation, weatherization, and preventative maintenance programs, particularly within older housing stock and lower-income neighborhoods. Stakeholders highlighted growing concerns about deferred maintenance, rising repair costs, and the increasing difficulty many homeowners and smaller housing providers face in maintaining safe and stable housing conditions. Participants also emphasized that deterioration often accelerates when smaller repair issues are left unaddressed over time.

Lawrence already utilizes CDBG and related programs to support housing rehabilitation activities, providing an important foundation for expanded housing condition efforts moving forward. This objective focuses on strengthening and coordinating these investments to preserve housing quality, prevent displacement, and reduce the long-term loss of affordable housing units.



Strategy 3.2.a.

Proactively promote home repair and renovation funds and support (primarily through CDBG-funded programs), targeting priority areas using tools like social media and mailers.

Many homeowners and small property owners may be unaware of available home repair, rehabilitation, and accessibility assistance programs or uncertain about how to access them. Stakeholder conversations highlighted the importance of improving outreach and communication, particularly within neighborhoods and populations most likely to benefit from housing assistance programs.

Lawrence should proactively promote available rehabilitation and repair resources through targeted outreach strategies such as mailers, social media campaigns, neighborhood partnerships, and community-based engagement efforts. Highlighting successful projects and resident outcomes may also help build awareness and trust in available programs while demonstrating the value of housing rehabilitation investments within the community.



Strategy 3.2.b.

Increase funding for home repair programs by raising matching funds for CDBG allocations to be administered through the AHTF by 2030, increasing impact by 5-8 units per year.

Existing rehabilitation programs provide important support for maintaining housing quality and stability, but stakeholder conversations identified the need for additional resources to address growing repair and rehabilitation needs across Lawrence's aging housing stock. Rising construction and repair costs may also limit the number of households that existing funding levels can effectively serve over time.

Increasing local matching funds and aligning additional resources with existing CDBG-supported rehabilitation programs may help expand program capacity and improve long-term housing preservation outcomes. Administering additional rehabilitation resources through coordinated housing funding systems, such as the Affordable Housing Trust Fund, may also improve flexibility, coordination, and responsiveness to changing housing conditions and community needs.





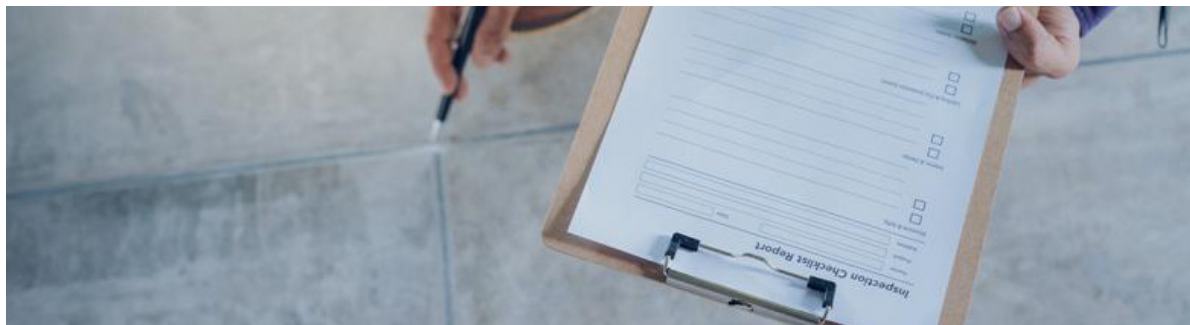
Strategy 3.2.c.

Expand repair programs so that locally and regionally owned multi-family is eligible, and include safeguards to protect this investment (for example, require holding rents steady on a set percentage of units).

Much of Lawrence's naturally occurring affordable housing exists within smaller-scale multifamily properties that may not currently qualify for certain rehabilitation or repair assistance programs. Stakeholder conversations identified concerns about aging multifamily housing stock, deferred maintenance, and the financial challenges smaller local and regional property owners may face in maintaining housing quality while preserving affordability.

Expanding rehabilitation program eligibility to include locally and regionally owned multifamily properties may help preserve affordable rental housing and improve housing conditions for existing tenants. Any future assistance framework should establish clear criteria to ensure that public investment supports long-term affordability and housing stability outcomes. This may include affordability commitments, rent stabilization expectations for a portion of units, or other preservation-oriented requirements tied to program participation.





Strategy 3.2.d.

Prioritize early investments in preventative housing renovation and repair (improvements under \$25,000 per unit) above housing that needs substantial rehabilitation, in order to broaden the reach and impact of limited resources.

Preventative maintenance and early intervention strategies can help preserve housing quality while reducing the likelihood that properties deteriorate to the point of requiring major rehabilitation or replacement. Stakeholder conversations emphasized that smaller repair needs often become more severe and expensive when deferred over time, particularly within older housing stock.

Lawrence should prioritize rehabilitation and repair investments that help stabilize housing conditions before properties require substantial renovation or face potential loss from the affordable housing inventory. A preventative approach may allow limited housing resources to support a larger number of units while helping homeowners and housing providers maintain safe, functional, and code-compliant housing conditions over the long term.



Objective 3.3.

By 2030, strengthen inspection and code compliance systems to better protect health, safety, and housing quality in the rental stock.

Maintaining safe and healthy rental housing will require consistent code compliance, adequate staffing capacity, and stronger coordination between inspection and housing stabilization efforts. Stakeholders identified concerns about substandard housing conditions, inconsistent property maintenance, limited inspection capacity, and challenges related to enforcing housing quality standards across portions of the rental market. Participants also emphasized the importance of balancing accountability with constructive engagement and support for responsible housing providers.

Strengthening inspection and code compliance can help Lawrence better protect resident health and safety while supporting long-term neighborhood stability. This objective focuses on improving the City's ability to identify housing conditions, encourage proactive property maintenance, and align housing quality efforts with broader rehabilitation and preservation strategies. Successful implementation will likely require both additional staffing capacity and stronger partnerships with landlords, tenants, and community organizations.



Strategy 3.3.a.

By 2029, establish a Landlord Certification Program to encourage clear, high standards for rental property.

A voluntary landlord certification program can help encourage higher property maintenance standards while recognizing landlords who consistently provide safe, well-maintained, and professionally managed housing. Stakeholder conversations highlighted the importance of improving relationships between landlords, tenants, and the City while creating clearer expectations around housing quality and property management practices.

A Landlord Certification Program could establish transparent standards related to property maintenance, responsiveness, code compliance history, and tenant communication practices. In addition to recognizing responsible landlords, the program may help tenants identify quality housing providers and encourage broader adoption of preventative maintenance and housing quality best practices across the rental market.



Strategy 3.3.b.

By 2035, establish, fund, and hire 3 additional code compliance officer positions.

Effectively addressing housing condition concerns will require sufficient staffing and operational capacity within the City's Code Compliance functions. Stakeholder conversations consistently identified concerns about inspection timelines, staffing limitations, and the City's ability to proactively respond to housing quality issues across the community.

Expanding Code Compliance staffing capacity can help improve inspection frequency, responsiveness to complaints, proactive property monitoring, and coordination with rehabilitation and housing stabilization programs. Additional staffing may also support more consistent implementation of housing quality standards while helping the City respond more effectively to emerging housing condition concerns in both rental and ownership housing.





Strategy 3.3.c.

By 2029, identify and establish staff capacity to participate in the National Healthy Housing Local Action Challenge.

Housing quality is closely connected to public health outcomes, including respiratory health, injury prevention, environmental hazards, and aging in place. Participating in the National Healthy Housing Local Action Challenge may provide technical resources, best practices, and implementation tools related to healthy housing strategies and cross-sector coordination.

Establishing staff capacity to participate in this initiative can help strengthen coordination between housing, public health, and code compliance efforts while supporting a more proactive approach to housing quality and resident well-being. Participation may also help Lawrence identify opportunities to improve local policies, programs, and partnerships related to healthy housing outcomes over time.



Goal 4: Dialogue Around Facts

Objective 4.1.

By 2030, convene a series of community conversations and education campaigns about housing, focused on key areas of misperception and misunderstanding and tailored to target audiences and contexts.

Housing challenges in Lawrence are shaped not only by market conditions and policy decisions, but also by public understanding, perceptions, and community dialogue around housing issues. Stakeholder conversations revealed significant misinformation and competing assumptions related to housing affordability, density, development processes, neighborhood change, and the role of different housing tools and programs. Participants across multiple groups noted that housing conversations are often fragmented, reactive, or shaped by incomplete or inaccurate information.

Improving community understanding around housing issues can help support more productive public conversations and better align decision-making with identified community needs. This objective focuses on creating opportunities for ongoing education, dialogue, and relationship-building across a range of stakeholders and community groups.



Strategy 4.1.a.

By 2028, establish target audiences (such as landlords and tenants, developers, neighborhood associations, and students) for community conversations and awareness-building campaigns.

Different community groups interact with Lawrence's housing system in different ways, and housing education efforts will be most effective when they are tailored to specific audiences and concerns. Stakeholder conversations identified recurring misunderstandings related to housing affordability, development processes, zoning, tenant and landlord responsibilities, density, and the relationship between housing supply and housing costs.

Lawrence should identify priority audiences for future housing conversations and awareness-building efforts, including groups such as neighborhood organizations, landlords, tenants, students, developers, employers, and housing service providers. Tailoring engagement approaches and messaging to specific audiences may help improve participation, reduce misinformation, and support more constructive community dialogue.



Improving housing literacy will require accessible and consistent educational materials that help residents and stakeholders better understand housing issues, programs, and policy tradeoffs. Stakeholder conversations highlighted the need for clearer information related to housing affordability, development processes, housing programs, tenant rights and responsibilities, accessibility, and available housing resources.

Lawrence should compile a set of educational guides, communication materials, and learning resources tailored to priority audiences and community contexts. These materials may include fact sheets, visual examples, case studies, process guides, or other tools intended to support informed community conversations and housing-related decision-making.



Objective 4.2.

By 2027, develop procedures that more explicitly tie housing needs to decision-making processes across City departments (such as planning, permitting, CIPs, and budgets).

Housing affordability and housing access are influenced by decisions made across many areas of local government, including planning, infrastructure investment, budgeting, permitting, and economic development. Stakeholder conversations identified concerns that housing considerations are not always consistently integrated into broader City decision-making processes, even when those decisions may directly or indirectly affect housing outcomes.

Greater incorporation of housing goals and needs into departmental procedures and policy discussions can help Lawrence create stronger alignment between housing priorities and broader municipal actions. This objective focuses on embedding housing considerations into existing planning, budgeting, and administrative processes so that housing impacts are more consistently evaluated across City operations. Improving internal coordination may also help strengthen accountability and ensure that housing goals remain connected to day-to-day decision-making.



Strategy 4.2.a.

By 2028, ensure that housing needs, goals, and policy are referenced in zoning reports.

Land use and zoning decisions play a significant role in shaping housing availability, affordability, and neighborhood change over time. Stakeholder conversations highlighted the importance of more clearly connecting individual development and zoning decisions to broader community housing goals and identified housing needs.

Lawrence should ensure zoning reports and related land use review materials consistently reference applicable housing needs, policies, and strategic housing objectives where relevant. Integrating housing considerations more explicitly into development review processes may help strengthen policy alignment and support more informed decision-making by staff, appointed boards, elected officials, and the public.



Strategy 4.2.b.

By 2028, ensure that housing is referenced in City budget requests.

Many City departments influence housing outcomes through infrastructure investments, public services, capital planning, staffing levels, and program funding decisions. More explicitly connecting departmental budget requests to housing goals may help Lawrence better align public investments with long-term housing priorities and community needs.



Lawrence should establish procedures that encourage departments to identify where budget requests, programs, or capital investments may support housing-related objectives. Integrating housing considerations into budgeting processes can help improve cross-departmental coordination, strengthen implementation of housing strategies, and reinforce the City's broader commitment to addressing housing affordability, accessibility, and neighborhood stability.



Objective 4.3.

By 2027, develop a dashboard with up-to-date permit tracking information and related project data points.

Improving public understanding around housing development activity will require more consistent access to timely and understandable information. Stakeholder conversations identified recurring themes around uncertainty related to development timelines, permitting activity, housing production trends, and the status of proposed projects. Participants also noted that housing conversations are often shaped by incomplete or outdated information, making it more difficult for residents, policymakers, and development stakeholders to understand broader housing trends and implementation progress.

Developing a public-facing dashboard with up-to-date permit tracking and housing development information can help improve transparency, support data-informed decision-making, and strengthen accountability around housing goals and development processes. Over time, a more accessible and consistent reporting system may also help improve coordination between departments, support annual reporting efforts, and create a shared understanding of housing activity and trends.



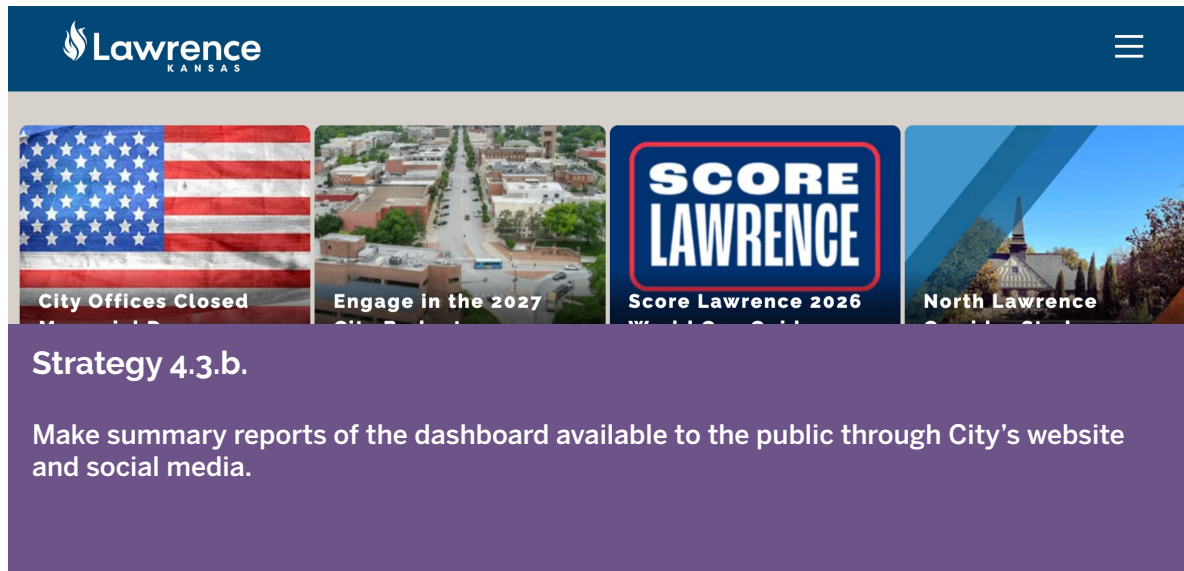
Strategy 4.3.a.

Formalize the process of using the dashboard to inform annual reporting by Planning and Development Services.

To ensure long-term usefulness and consistency, the housing and permit tracking dashboard should be integrated into regular reporting and evaluation processes within Planning and Development Services.

Formalizing the use of dashboard data within annual reporting processes can help create greater continuity between housing goals, permitting activity, and development outcomes over time. Consistent reporting may also improve the City's ability to identify emerging trends, evaluate implementation progress, and inform future policy and investment decisions related to housing production, affordability, and development processes.





Providing public access to summarized dashboard information can help improve transparency and strengthen community understanding around housing development activity and permitting trends in Lawrence. Such summaries would provide more accessible and centralized housing information that residents, neighborhood groups, elected officials, developers, and other stakeholders can easily understand and reference.

Lawrence should make summary reports and key dashboard findings available through the City's website, social media platforms, and other public communication channels. Public-facing reporting may help improve awareness of housing trends, reduce misinformation, and support more informed community conversations related to housing needs, development activity, and implementation progress.



Goal 5: Leverage City Programs and Policies

Objective 5.1.

Diversify and grow housing development and renovation funds and programs with sustainable funding sources.

Expanding housing opportunities in Lawrence will require a broader and more sustainable set of funding tools to support housing production, preservation, rehabilitation, and homeownership initiatives. Stakeholder conversations consistently identified funding limitations as a major constraint on affordable housing development, housing preservation efforts, and long-term affordability strategies. Participants also emphasized the importance of reducing reliance on any single funding source and strengthening partnerships across the public, nonprofit, philanthropic, and private sectors.

This objective focuses on diversifying housing funding tools and creating more flexible and scalable financing approaches that can respond to changing market conditions and community needs over time. Expanding local funding capacity may also improve Lawrence's ability to leverage state and federal resources, support innovative housing models, and address gaps not fully served by existing housing programs.



Strategy 5.1.a.

By 2028, expand the Affordable Housing Trust Fund (AHTF) to include low-interest loans.

Forgivable loan structures can provide additional flexibility within the Affordable Housing Trust Fund (AHTF) and help support housing projects that may not be financially feasible through traditional financing tools alone. Stakeholder conversations identified the need for more adaptable funding mechanisms and approaches that support the neediest households.

Incorporating low-interest loan options into the AHTF may help Lawrence address financing gaps while encouraging long-term affordability and community benefit outcomes. Loan interest would create an ongoing funding stream that can support more loans and more housing projects in the future. Low-interest loan structures can also create opportunities to support a broader range of housing partners and project types while aligning assistance with established housing priorities and affordability goals.



Strategy 5.1.b.

Increase the AHTF's total pool of funds by 10 percent per year through 2036. Cultivate both local and regional philanthropic and community partnerships to fund this growth.

Growing the Affordable Housing Trust Fund over time can help Lawrence increase its ability to respond to evolving housing challenges and leverage additional outside funding sources. Stakeholder conversations consistently emphasized that existing housing resources are insufficient to address the scale of affordable housing, rehabilitation, accessibility, and preservation needs across the community.

Increasing the overall funding capacity of the AHTF through sustained annual growth targets and expanded philanthropic partnerships may improve the City's ability to support a broader range of housing initiatives over time. Strengthening relationships with local and regional philanthropic organizations, institutional partners, and community stakeholders may also help create more durable and collaborative housing funding strategies.





Strategy 5.1.c.

Leverage Kansas' Reinvestment Housing Incentive District (RHID) program.

State housing programs and financing tools can play an important role in supporting affordable housing production, preservation, and infrastructure investment in Lawrence. Stakeholder conversations highlighted the importance of more fully leveraging available state resources to address local housing challenges and improve project feasibility. Aligning local housing priorities with available state programs may help expand housing production capacity, improve infrastructure financing options, and strengthen the City's ability to support affordable and workforce housing initiatives over time.

Lawrence should continue pursuing and coordinating state housing programs such as the Reinvestment Housing Incentive District (RHID), which supports housing production by assisting in financing of public infrastructure improvements. An RHID captures the incremental increase on property taxes generated by a housing development project for up to 25 years; these funds can then be used to pay debt service on bonds issued to fund the project or transferred to the developer for cost reimbursements. RHIDs are defined by a City or County and must be based on a Housing Needs Analysis.





Strategy 5.1.d.

By 2030, work with an external partner to launch an equity share homebuyer assistance program.

Many moderate-income and first-time homebuyers face growing barriers to homeownership due to rising housing prices, down payment requirements, and limited attainable ownership opportunities. Stakeholders identified concerns that increasing housing costs are limiting pathways to long-term housing stability and wealth-building for many residents.

Partnering with an external organization to establish an equity share homebuyer assistance program may help expand access to homeownership for households that are otherwise financially capable of sustaining ownership but struggle to overcome upfront purchase barriers. Equity share models can also help preserve long-term affordability and create revolving funding opportunities that support future homebuyers over time.



Objective 5.2.

By 2028, establish a framework to track how City department services, programs, and policies impact housing stabilization in Lawrence.

Housing policies and programs can affect residents differently depending on income, age, disability status, housing tenure, family structure, and other factors. Stakeholders highlighted the importance of understanding how City policies, programs, and services impact households experiencing different types of housing challenges, including lower-income residents, renters, seniors, and residents with disabilities.

Establishing a framework to evaluate housing impacts across City programs and services can help Lawrence make more informed policy decisions and better align investments with identified community needs. This objective focuses on improving the City's ability to track outcomes related to housing stabilization while expanding strategies intended to support housing stability, affordability, and long-term access to housing opportunities.



Strategy 5.2.a.

By 2029, expand the City's partnership with affordable homeownership organizations to provide more pathways for interested residents to move from renting to homeownership, including potential equity-building mechanisms for renters.

For many Lawrence residents, rising housing costs and limited attainable ownership opportunities make it difficult to transition from renting to homeownership. Stakeholders emphasized the importance of expanding pathways to ownership as a strategy for improving long-term housing stability, wealth-building opportunities, and neighborhood investment.

Expanding partnerships with affordable homeownership organizations may help create additional pathways to homeownership for households that the traditional housing market does not serve well. This may include exploring shared equity models, renter equity-building mechanisms, financial counseling, and other tools that support gradual transitions from renting to ownership while preserving long-term affordability.



Strategy 5.2.b.

By 2029, provide educational materials and outreach about both local and state housing assistance programs—including the Homestead, SAFESR, and SVR property relief programs—to increase enrollment.

Rising property values and associated property tax increases can create financial pressure for long-term homeowners, particularly lower-income households, seniors, and residents on fixed incomes. Stakeholder conversations identified property taxes as a growing concern in several neighborhoods, especially where housing values and redevelopment pressures are increasing rapidly.

Lawrence should promote access to programs that help reduce housing instability related to rising property tax burdens among vulnerable homeowners. At the state level, these include the Kansas Homestead Refund Program, the Kansas Property Tax Relief for Low Income Senior (SAFESR) Program, and the Kansas Property Tax Relief for Seniors and Disabled Veterans (SVR) Program.





Strategy 5.2.c.

By 2030, collaborate to establish and explore implementation for a suite of expanded tenant protections, including a Tenant Bill of Rights, a Junk Fees Prohibition Ordinance, Eviction Sealing and Expungement, Tenant Right to Counsel, and a Just Cause Eviction Ordinance.

Stakeholder conversations identified growing concerns related to housing instability, eviction risk, tenant rights, application fees, lease practices, and barriers faced by renters navigating Lawrence's housing market. Participants emphasized that stronger tenant protections may help improve housing stability and reduce displacement pressures for lower-income renters and households with limited housing options.

Lawrence should continue evaluating tenant protection policies and housing stabilization strategies that may improve fairness, transparency, and housing security within the rental market. Potential approaches may include tenant education initiatives, legal support programs, fee regulations, eviction-related policies, and other tools intended to strengthen housing stability outcomes for renters. As future policies are considered, the City should evaluate operational capacity, legal considerations, and potential impacts on both tenants and housing providers.



Objective 5.3.

By 2027, work with advocacy organizations to establish a set of priorities for state-level advocacy related to housing policy.

Many housing challenges affecting Lawrence are shaped by state-level policies, funding structures, and regulatory frameworks that extend beyond local government authority. Stakeholder conversations identified the importance of stronger coordination and advocacy related to housing finance programs, tax policy, development incentives, tenant protections, and affordable housing funding tools at the state level.

Working collaboratively with statewide housing organizations and peer communities can help Lawrence more effectively advocate for policies and resources that support local housing goals. This objective focuses on establishing a coordinated set of legislative and policy priorities that align with Lawrence's housing needs and implementation strategies.

Affordable Housing Starts Here

Supported by the City of Lawrence Affordable Housing Trust Fund.

Strategy 5.3.a.

Coordinate state-level housing advocacy priorities with KHAN.

The Kansas Housing Advocacy Network (KHAN) and similar organizations can provide important coordination, policy expertise, and advocacy support related to statewide housing issues affecting Lawrence and other Kansas communities. Establishing a shared set of advocacy priorities may help strengthen Lawrence's ability to pursue policy changes and funding opportunities aligned with local housing goals.

Working with KHAN to identify priority state-level housing issues can help Lawrence better coordinate advocacy efforts related to affordable housing funding, preservation tools, development incentives, tenant protections, accessibility, and housing finance programs. Coordinated advocacy may also improve the City's ability to respond to evolving state housing policies and funding environments over time.





Chapter 8

Implementation

Implementation

No single strategy will solve Lawrence's housing challenges on its own. Meaningful progress will require coordinated action across multiple fronts—from increasing housing production and reducing development barriers to preserving affordability and supporting existing residents. The Implementation Matrix provides a roadmap for translating the study's recommendations into action.

The recommendations in this study are intended to work together as a coordinated housing strategy. While some actions can be initiated immediately, others will require additional planning, funding, partnerships, or policy changes before they can move forward. The Implementation Matrix is designed to help the City, Affordable Housing Advisory Board, community partners, and housing stakeholders understand how these recommendations fit together and where efforts should be focused over time.

The goals, objectives, and strategies are organized according to several implementation considerations:

Target Year identifies when the strategy is intended to achieve measurable outcomes.

Starting Timeframe highlights when implementation activities should begin, recognizing that many long-term outcomes require action in the near term.

Target Tenure identifies whether a strategy primarily supports owner-occupied housing, rental housing, or both.

Target Affordability Level indicates which segments of the housing market are most likely to benefit, ranging from subsidized and income-restricted housing to workforce and market-rate housing.

Target for HUD Resources highlights strategies that may align with federal housing and community development funding sources.

Not every strategy is intended to address every housing need. Some recommendations focus on increasing overall housing supply, while others are designed to preserve affordability, improve housing quality, support specific income groups, or reduce barriers to development. Taken together, the strategies create a balanced approach that addresses housing needs across the income spectrum.

Alignment with the Affordable Housing Incentive Policy

The City of Lawrence Affordable Housing Incentive Policy was developed concurrently with this Housing Strategy and is anticipated to be considered for adoption alongside this framework. Together, these efforts establish both a long-term strategic direction for housing in Lawrence and a coordinated set of implementation tools to support housing production, preservation, accessibility, and affordability goals.

The Affordable Housing Incentive Policy establishes operational guidance related to:

- Affordability targets and compliance periods
- Accessibility standards
- Incentive eligibility
- Housing Trust Fund deployment
- Preservation expectations
- Community Land Trust utilization
- Coordination of local housing incentives and funding tools

Many strategies within this Housing Strategy are intended to build upon, align with, and support implementation of the Affordable Housing Incentive Policy over time.

The matrix should be viewed as a living implementation tool. As market conditions change, funding opportunities emerge, and community priorities evolve, the City may revisit implementation timing and resource allocation. The matrix provides a framework for coordinating efforts, tracking progress, and ensuring that individual actions contribute to the broader goal of improving housing opportunities in Lawrence.

	Goals, Objectives, and Strategies	Target Year	Starting Timeframe				Target Tenure		Target Affordability Levels			Target for HUD Resources
			Near-Term (1-3 yrs)	Medium-Term (4-6 yrs)	Long-Term (7-10 yrs)	On-Going Effort	Owner	Renter	Subsidized & Affordable (<80% AMI)	Workforce (80%-120% AMI)	Market Rate (>120% AMI)	
GOAL 1: UNSTICK THE MARKET Increase production of housing that meets residents' needs for quality, affordability, and diversity of housing types.												
1.1.	Increase annual housing production to historic average.	500 units by 2030; 700 units by 2034	■	■			■	■	■	■	■	
1.1.A	Establish housing production targets. Analysis indicates demand for 2,920 additional for-sale and 3,395 additional rental housing units by 2036.		■				■	■	■	■	■	
1.1.B	Expand participation from local, regional, nonprofit, and mission-driven developers.			■			□	■	■	■		HOME Funds to support new construction
1.2.	Reduce barriers to housing development.		■	□	□		■	■	■	■	■	
1.2.A.	Identify likely expansion/annexation areas and infrastructure extension costs. Use these estimates to include budget for these improvements in future CIPs.	By 2028	■				■	■	■	■	■	
1.2.B.	Identify site preparation and infrastructure needs for (3) infill and (2) greenfield sites.	By 2028	■	□			■	■	■	■	□	
1.2.C.	Establish an infrastructure investment policy with cost-sharing options for housing developments with long-term affordability commitments.	By 2035	■	■			■	■	■	■	■	CDBG funds in specific locations

 Denotes strategies that strongly align with the Affordable Housing Incentive Policy
  Primary Target
  Less Applicability, but Possible

	Goals, Objectives, and Strategies	Target Year	Starting Timeframe				Target Tenure		Target Affordability Levels			Target for HUD Resources
			Near-Term (1-3 yrs)	Medium-Term (4-6 yrs)	Long-Term (7-10 yrs)	On-Going Effort	Owner	Renter	Subsidized & Affordable (<80% AMI)	Workforce (80%-120% AMI)	Market Rate (>120% AMI)	
1.2.D.	Review and propose adjustments to historic preservation guidelines.	By 2028	□	■			■	■	■	■	■	
1.2.E.	Create and fund a housing/development Housing Liaison role.	By 2031 (affordable); expand to all housing by 2036		■			■	■	■	■	■	
1.2.F. *	Establish an expedited review process for affordable housing.	By 2028; expand to all housing by 2031	■	■			■	■	■	■		Possible use of some HUD program admin. funds
1.2.G.	Track and report planning and permit approval timelines on a quarterly basis; report reasons for any delays.		■	□	□		■	■	■	■	■	
1.3.	Expand underrepresented housing types.		■	■	■		■	■	■	■	■	
1.3.A.	Adopt baseline goals and metrics for housing variety.	By 2027	■				■	■	■	■	■	
1.3.B.	Track development activity against housing diversity targets on a yearly basis.		■	■	■		■	■	■	■	□	
1.3.C.	Pilot new development barrier reduction approaches with affordable developers.		■	■			■	■	■	■		HOME Funds to support new construction
1.4.	Align land, incentives, and funding tools.	By 2031		■			■	■	■	■	■	
1.4.A. *	Adjust Affordable Housing Trust Fund priorities set forth in Objective 1.3.	By 2028	■	□	□		■	■	■			Possible layering with HOME/CDBG
1.4.B. *	Review development incentives and tax abatement tools.	By 2027	■	□			■	■	■	■	□	
1.4.C.	Continue to partner with Lawrence-Douglas County Housing Authority.		■	■	■		■	■	■			Possible layering with HOME/CDBG
1.4.D. *	Align housing funds and policies with Affordable Housing Incentive Policy.		■				■	■	■			Informs use of HOME/CDBG funds



Denotes strategies that strongly align with the Affordable Housing Incentive Policy

■ Primary Target

□ Less Applicability, but Possible

	Goals, Objectives, and Strategies	Target Year	Starting Timeframe				Target Tenure		Target Affordability Levels			Target for HUD Resources
			Near-Term (1-3 yrs)	Medium-Term (4-6 yrs)	Long-Term (7-10 yrs)	On-Going Effort	Owner	Renter	Subsidized & Affordable (<80% AMI)	Workforce (80%-120% AMI)	Market Rate (>120% AMI)	
1.4.E. *	Expand work with the Lawrence Community Land Trust.		□	■	□		■		■	■		Possible use of HOME funds for new construction
1.4.F.	CRA Policy or ordinance exploration.		■				■	■	■	■		Align with LMI neighborhoods
1.5.	Create new tools, incentives, and funding to preserve existing affordable housing.	Beginning in 2028	■	■	■		■	■	■	□		
1.5.A. *	Inventory existing affordable properties that will reach end of their compliance period in 2031.	By 2027	■					■	■			Use HOME/CDBG records
1.5.B. *	Inventory & monitor at-risk affordable properties, including NOAH.	By 2030	■	□	□		■	■	■	■		Use HOME/CDBG records
1.5.C.	Fund capital needs assessments to support preservation.	By 2031	□	■	□			■	■	■		Possible HOME fund use
1.5.D.	Raise funds to acquire properties in need of preservation, provide loans for preservation and/or repairs, and otherwise fund preservation.	By 2028	■	□	□			■	■	■	□	Possible HOME/CDBG use as seed money
1.5.E.	Establish first right of refusal policy for City-incentive-supported housing.	By 2030		■			■	■	■	■	□	
1.5.F.	Coordinate with LCLT to identify land acquisition targets.		□	■			■		■	■		HOME and CDBG can be used, especially for affordable housing
GOAL 2: MAKE HOUSING MORE ACCESSIBLE Ensure both new and existing housing incorporates defined accessibility features and supports residents of all ages and abilities.												
2.1.	Track accessible housing inventory.	By 2027 (forward-looking), By 2028 (Backward-looking)	■	□	□		■	■	■	■	■	
2.1.A. *	Define universal design criteria and tracking definitions.		■				■	■	■	■	■	



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■ Primary Target

□ Less Applicability, but Possible

	Goals, Objectives, and Strategies	Target Year	Starting Timeframe				Target Tenure		Target Affordability Levels			Target for HUD Resources
			Near-Term (1-3 yrs)	Medium-Term (4-6 yrs)	Long-Term (7-10 yrs)	On-Going Effort	Owner	Renter	Subsidized & Affordable (<80% AMI)	Workforce (80%-120% AMI)	Market Rate (>120% AMI)	
2.1.B.	Add accessibility tracking to permit applications and review criteria.		■	□			■	■	■	■	■	
2.1.C.	Review public records and evaluate existing stock for accessibility features.	By 2030	■	□			■	■	■	■	■	
2.1.D.	Evaluate and report findings quarterly or biannually to the public and City Commission.		■	■	■		■	■	■	■	■	
2.2.	Expand inclusive housing options.	By 2031	■	■	■		■	■	■	■	■	
 2.2.A.	Update development standards to provide accessibility options.		■	□	□		■	■	■	■	■	
2.2.B.	Create pre-approved accessible housing plans.		■	□			■	■	■	■	■	Align with HOME criterion in LMI neighborhoods
 2.2.C.	Tie incentives and funding to accessibility thresholds.	By 2028	■	□			■	■	■	■		
2.3.	Increase accessible retrofits and modifications.		■	■	■		■	■	■	■	□	
2.3.A.	Define high-need households and ensure they are equally served.	Target to double funding by 2028 and again by 2032	■				■	■	■	■	■	Leverage CDBG-funded initiatives
2.3.B.	Increase funding for Homeowner Housing Rehabilitation Program.		■	■	■		■		■	■		
2.3.C.	Create a trusted contractor/nonprofit delivery network.		□	■			■	■	■	■	■	Primarily CDBG
2.3.D.	Continue to support accessibility modifications for seniors.		■	■	■		■	■	■	■	■	



Denotes strategies that strongly align with the Affordable Housing Incentive Policy

■ Primary Target

□ Less Applicability, but Possible

	Goals, Objectives, and Strategies	Target Year	Starting Timeframe				Target Tenure		Target Affordability Levels			Target for HUD Resources
			Near-Term (1-3 yrs)	Medium-Term (4-6 yrs)	Long-Term (7-10 yrs)	On-Going Effort	Owner	Renter	Subsidized & Affordable (<80% AMI)	Workforce (80%-120% AMI)	Market Rate (>120% AMI)	
GOAL 3: IMPROVE HOUSING CONDITIONS Improve physical condition of single- and multi-family housing while protecting affordability, providing targeted support to homeowners and landlords.												
3.1.	Ensure City programs are equipped to identify properties in need of repair/preservation.	By 2028	■	□	□		■	■	■	■	□	
3.1.A.	Create a Housing Condition Risk Index.		■				■	■	■	■	□	
3.1.B.	Create a framework to prioritize investment.		■				■		■	■		
3.1.C.	Host quarterly interdepartmental meetings.		■	■	■		■	■	■	■	□	
3.1.D.	Conduct periodic windshield surveys.			■	■		■	■	■	■	□	Could support CDBG-related neighborhood improvements
3.2.	Improve condition of homes through coordinated investments.	30 homes annually by 2030 and 50 by 2036	■	■	■		■	■	■	■	□	
3.2.A.	Promote home repair and renovation programs.		■	□	□		■		■	■		CDBG
3.2.B.	Increase funding for home repair programs by raising matching fund for CDBG allocations to be administered through the AHTF, increasing impact by 5-8 units per year.	By 2030	□	■	■		■		■	■		CDBG
3.2.C.	Expand repair programs to locally/regionally owned multifamily.			■	□			■	■	■		CDBG
3.2.D.	Prioritize prevention over substantial rehabilitation.		□	■			■	■	■	■		CDBG; some HOME applicability
3.3.	Strengthen inspection and code compliance systems.	By 2030	■				■	■	■	■	■	



Denotes strategies that strongly align with the Affordable Housing Incentive Policy

■ Primary Target

□ Less Applicability, but Possible

	Goals, Objectives, and Strategies	Target Year	Starting Timeframe				Target Tenure		Target Affordability Levels			Target for HUD Resources
			Near-Term (1-3 yrs)	Medium-Term (4-6 yrs)	Long-Term (7-10 yrs)	On-Going Effort	Owner	Renter	Subsidized & Affordable (<80% AMI)	Workforce (80%-120% AMI)	Market Rate (>120% AMI)	
3.3.A.	Establish a Landlord Certification Program.	By 2029	■					■	■	■		
3.3.B.	Hire 3 additional code compliance officers.	By 2035			■		■	■	■	■	■	
3.3.C.	Participate in National Healthy Housing Local Action Challenge.	By 2029	■				■	■	■	■	■	
GOAL 4: DIALOGUE AROUND FACTS Increase community awareness and understanding of the dynamics impacting housing affordability.												
4.1.	Increase housing awareness and understanding.	By 2030	■	■	□		■	■	■	■	□	
4.1.A.	Establish target audiences for housing conversations and campaigns.	By 2028	■				■	■	■	■	□	
4.1.B.	Compile housing education toolkits and resources.	By 2029	■	■			■	■	■	■	□	
4.2.	Objective 4.2. Tie housing needs to City decision-making.	By 2027	■	□	□		■	■	■	■	□	
4.2.A.	Reference housing needs in zoning reports.	By 2028	■	□	□		■	■	■	■	■	
4.2.B.	Reference housing needs in department budget requests.	By 2028	■	□	□		■	■	■	■	■	
4.3.	Objective 4.3. Develop a dashboard for permit tracking and data.	By 2027	■	□	□		■	■	■	■	□	
4.3.A.	Use the dashboard to inform annual Planning and Development reporting.	By 2028	■	□	□		■	■	■	■	■	
4.3.B.	Make summary dashboard reports available to the public.	By 2028	■	□	□		■	■	■	■	■	



Denotes strategies that strongly align with the Affordable Housing Incentive Policy

■ Primary Target

□ Less Applicability, but Possible

	Goals, Objectives, and Strategies	Target Year	Starting Timeframe				Target Tenure		Target Affordability Levels			Target for HUD Resources
			Near-Term (1-3 yrs)	Medium-Term (4-6 yrs)	Long-Term (7-10 yrs)	On-Going Effort	Owner	Renter	Subsidized & Affordable (<80% AMI)	Workforce (80%-120% AMI)	Market Rate (>120% AMI)	
GOAL 5: LEVERAGE CITY PROGRAMS AND POLICIES Align and leverage City programs (and community philanthropic dollars) to address community housing priorities.												
5.1.	Diversify and grow housing funding sources.		■	■	■		■	■	■	■		
5.1.A.	Expand Affordable Housing Trust Fund to include low-interest loans.	By 2028	■				■	■	■			
5.1.B.	Increase AHTF funding pool by 10 percent annually.	By 2036	■	■	■		■	■	■			
5.1.C.	Leverage Kansas Reinvestment Housing Incentive Districts (RHIDs).		■	■			■	■	■	■		
5.1.D.	Launch an equity share homebuyer assistance program.	By 2030		■			■		■	■		Could expand on what CDBG and HOME allow; stack sources
5.2.	Track impacts on housing stabilization.	By 2028	■	■	■							
5.2.A.	Expand partnership with affordable homeownership organizations.	By 2029	■	■			■	□	■	■		
5.2.B.	Promote access to property tax relief programs.	By 2029	■	□	□		■	□	■	■	□	
5.2.C.	Collaborate to establish and explore implementation for expanded tenant protections.	By 2030	■	□				■	■	■	□	Possible CDBG funds to address condition issues
5.3.	Establish state-level housing advocacy priorities.	By 2027										
5.3.A.	Work with KHAN to establish advocacy priorities.											



Denotes strategies that strongly align with the Affordable Housing Incentive Policy

■ Primary Target

□ Less Applicability, but Possible





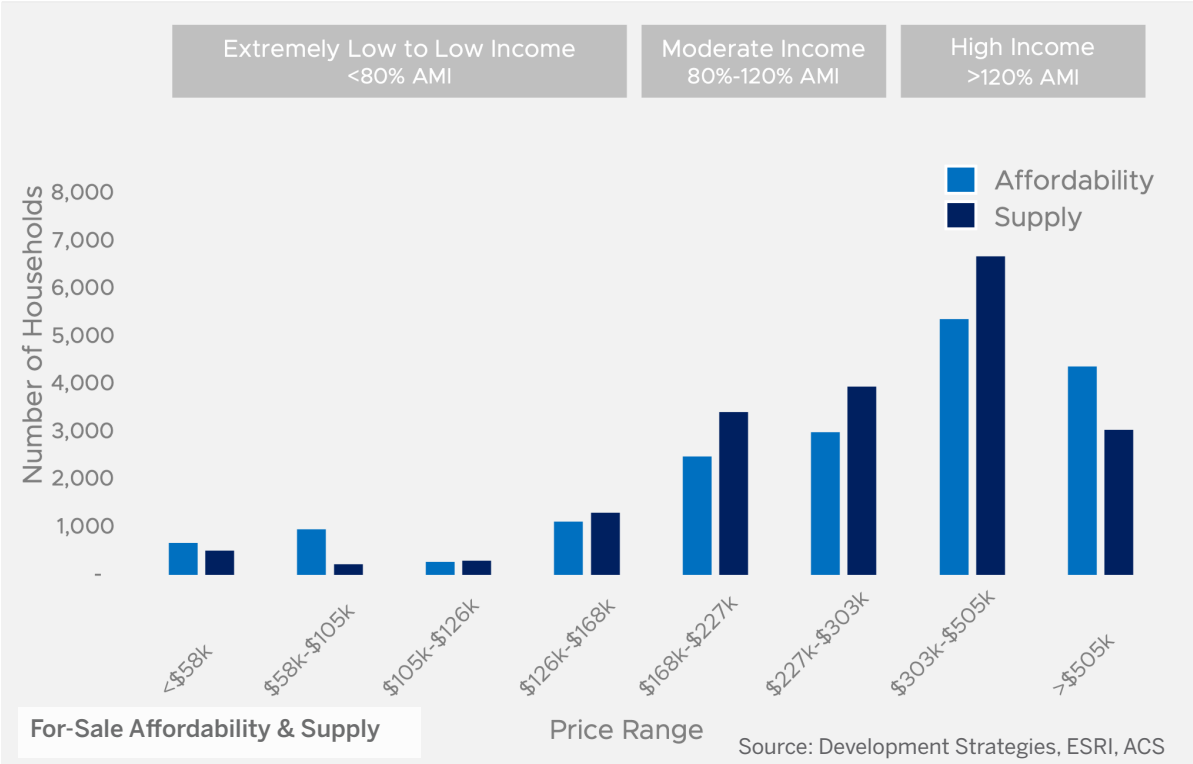
Appendix

Conventional Demand

The first step in the demand analysis is quantifying what existing households can afford without being cost burdened compared to what housing values or rents are currently in the city. This analysis highlights potential opportunities for development where there are gaps between existing housing supply and what households can afford.

The ACS provides income distribution data by housing tenure and the share of owner and renter households in the city. In accompanying charts, the ‘affordability’ bars represent the number of households able to afford residential products at various price points, taking into account appropriate housing spending patterns at various income levels that would not result in a household becoming cost-burdened. This does not equate to actual household spending on housing. In some cases, households are spending more than 30 percent of their income on housing, while others may spend significantly less due to higher saving levels, unavailability of a desired type of housing, or a number of other factors.

Each housing cost range (home price or rent) is assigned to a housing type to pair product with affordability, ranging from subsidized units to luxury housing products. It is important to note that housing value and



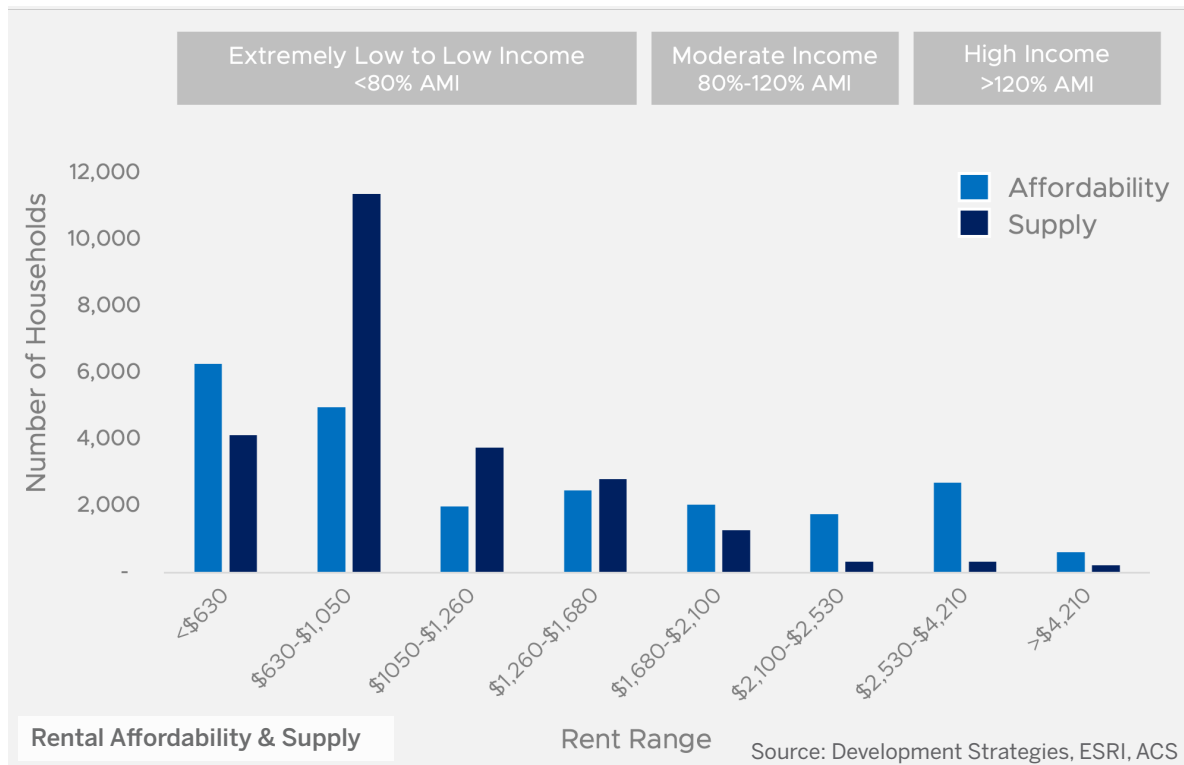
rent data is for all units in the market based on U.S. Census Bureau’s ACS data and does not represent what is currently available, or listed, in the market.

For-Sale Affordability & Supply

The for-sale analysis shows that Lawrence has relatively limited ownership and supply at the lowest price points, particularly below roughly \$126,000. These price ranges correspond to households with the incomes below 60% AMI, and the small supply in

these ranges points to the difficulty of providing deeply attainable homeownership opportunities without significant subsidy or other intervention.

The largest share of Lawrence’s ownership supply is concentrated between \$168,000 and \$505,000. In these middle price ranges, existing supply appears to exceed the number of households whose incomes align with those price points. However, this does not necessarily mean these homes are readily



available to buyers. ACS value data reflects all owner-occupied homes, not homes currently listed for sale, and many units may not meet current buyer expectations for condition, size, location, or accessibility.

At the highest end of the market, above \$505,000, household affordability exceeds existing supply. This suggests that some higher-income households may be able to afford more expensive homes than are represented in the current ownership stock.

When higher-income households cannot find suitable options, they may compete for more moderately priced homes, adding pressure to the middle of the market and limiting opportunities for moderate-income buyers.

Rental Affordability

The rental analysis shows the clearest gap at the lowest rent levels. Many Lawrence renter households can afford rents below \$630 per month, but the existing rental supply at that level is much smaller. This points to

a significant challenge for very low-income renters, many of whom may be cost-burdened or dependent on older, lower-cost units, or shared housing arrangements.

Rental supply is most concentrated between \$630 and \$1,260 per month. In these ranges, supply exceeds the number of renter households whose incomes align with those rents. However, this should not be interpreted as a surplus of available, high-quality affordable units. The data reflects the full rental stock, not current vacancies, and does not account for unit condition, bedroom count, location, student occupancy, or whether units are suitable for different household types.

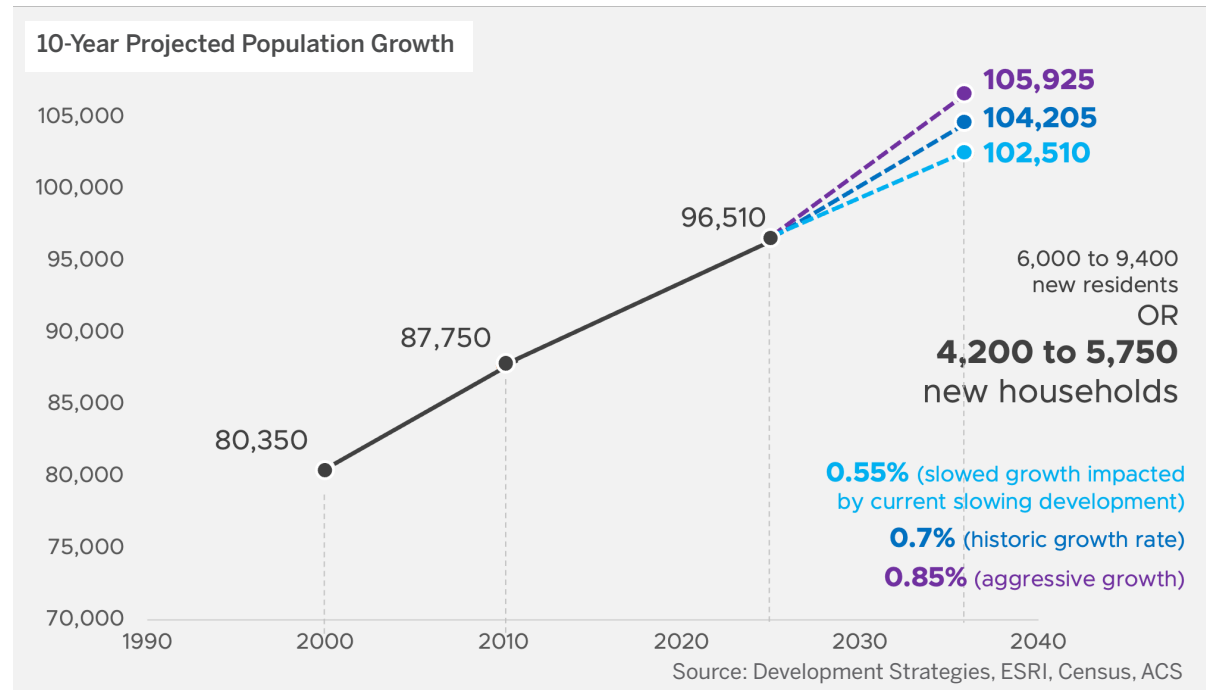
Above \$1,680 per month, renter affordability begins to exceed existing supply. This suggests unmet demand for higher-rent rental products as well, including newer apartments and rental options for households that are not ready or able to purchase. Expanding supply at these higher rent levels can also help relieve pressure on more moderately priced units by giving higher-income renters more appropriate choices.

Growth Projections

Population growth analysis is one of several methods used to estimate future housing needs. This analysis projects household growth trends forward to estimate the net need for new housing units, typically utilizing a range of growth scenarios. Specifically, these scenarios blend an analysis of past growth trends for the region and Manhattan, economic development trends, any projections currently in place, and other factors.

While the projections shown here are data-driven, they have limitations; so much can happen in that time frame that either accelerates or decelerates growth. For this reason, the projection includes a low, baseline, and aggressive growth scenario.

The low scenario assumes a 0.55 percent annual growth rate, reflecting a more constrained growth outlook if recent development challenges continue. Under this scenario. The baseline scenario assumes a 0.70 percent annual growth rate, which is generally consistent with Lawrence's historic growth pattern. The aggressive growth scenario assumes a 0.85 percent annual growth rate, reflecting the potential for stronger growth if Lawrence is able to increase housing production, attract or retain more households, and support broader economic development.



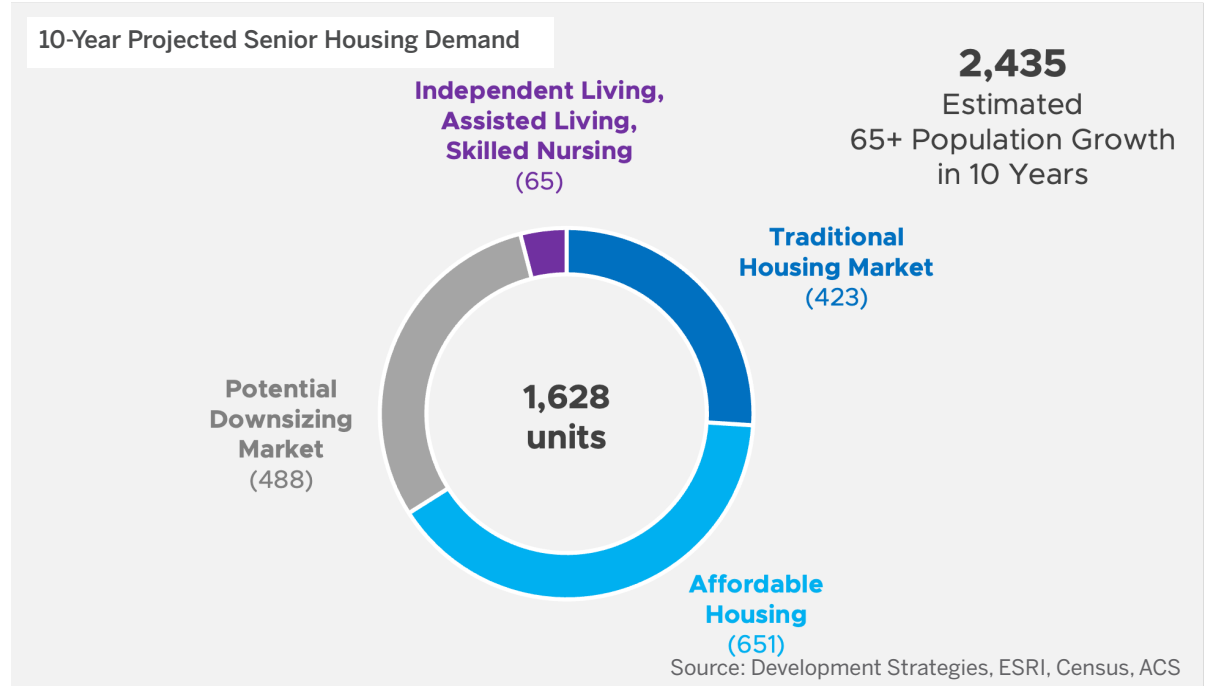
The 0.70 percent growth rate is the scenario that we have used as the basis for the 10-year housing demand estimates by AMI and unit type. Using this baseline scenario provides a grounded planning assumption that is neither overly conservative nor overly aggressive, while still recognizing that actual growth may vary.

Senior Housing Demand

Like in many regions across the country, the senior population in Lawrence is expected to grow at a much faster rate than the population overall over the next several years. While many seniors will choose to stay in their homes as long as possible, alternative housing arrangements may be necessary as housing preferences and care needs change. Additional senior housing options can accomplish at least two important goals: they free up existing housing stock for first-time buyers, and they provide seniors with a more suitable housing option to meet their lifestyle preferences.

The senior market has moved away from more institutional settings such as nursing and skilled care facilities over the past few decades. Now, the bulk of current senior housing supply consists of contemporary assisted living, memory care, and independent living communities. Costs for these properties are often prohibitively high even more moderate-income senior households, with monthly rates exceeding \$5,000. Many of these communities cater to individuals or households with substantial home equity.

As the population of those aged 65 and older continues to grow, demand for senior-oriented housing will grow as well. A total of approximately 1,630 units will be needed to meet senior housing demand.



As illustrated in the graphic above,

- About 26 percent of households (423 total) will find appropriate housing on the traditional housing market. This consists of primarily for-sale single-family homes and for-sale or rental villas/attached homes.
- About 40 percent of households (651 total) will need affordable housing of some kind (that is, housing for households earning 60 percent of AMI or less). Most senior-oriented affordable housing consists of one- and two-bedroom rental units as well as affordable options for aging in place.
- About 30 percent of households (488 total) make up the potential downsizing market—that is, primarily those who would sell

their existing, often larger (three- or four-bedroom) home for something smaller. Villas, townhomes, condominiums, and other similar missing middle products are the primary home types for this cohort.

- The remaining four percent of households (65 total) in the senior population lives in independent living, assisted living, or skilled nursing facilities, including memory care.

AMI Definitions

Area Median Income, or AMI, is used to evaluate housing affordability across different income levels. The table below shows the FY 2025 HUD income limits for the Lawrence, KS MSA by household size. These income limits serve as the basis for defining affordability thresholds throughout the study, including the analysis of renter and owner affordability by AMI band.

Because affordability calculations depend on household size, the analysis does not rely on a single-person or four-person income limit alone. Instead, income limits were adjusted

to reflect Lawrence’s average household size of 2.13 persons. This adjustment provides a more representative basis for estimating what Lawrence households can afford across AMI levels, while the full HUD table is included here for reference and transparency.

income limit (% AMI)	Persons in Family							
	1	2	3	4	5	6	7	8
30%	\$21,750	\$24,850	\$27,950	\$32,150	\$37,650	\$43,150	\$48,650	\$54,150
50%	\$36,250	\$41,400	\$46,600	\$51,750	\$55,900	\$69,050	\$64,200	\$68,350
60%	\$43,500	\$49,700	\$55,900	\$62,100	\$67,100	\$72,050	\$77,050	\$82,000
80%	\$58,000	\$66,250	\$74,550	\$82,800	\$89,450	\$96,050	\$102,700	\$109,300
100%	\$72,450	\$82,800	\$93,150	\$103,500	\$111,800	\$120,100	\$128,350	\$136,650
120%	\$86,950	\$99,400	\$111,800	\$124,200	\$134,150	\$144,100	\$154,050	\$163,950
150%	\$108,700	\$124,200	\$139,750	\$155,250	\$167,700	\$180,100	\$192,550	\$204,950
200%	\$144,900	\$165,600	\$186,300	\$207,000	\$223,600	\$240,150	\$256,700	\$273,250

Based on HUD FY 2025 Income Limits Summary for Lawrence, KS MSA



