

The Belton Area CHAT Report



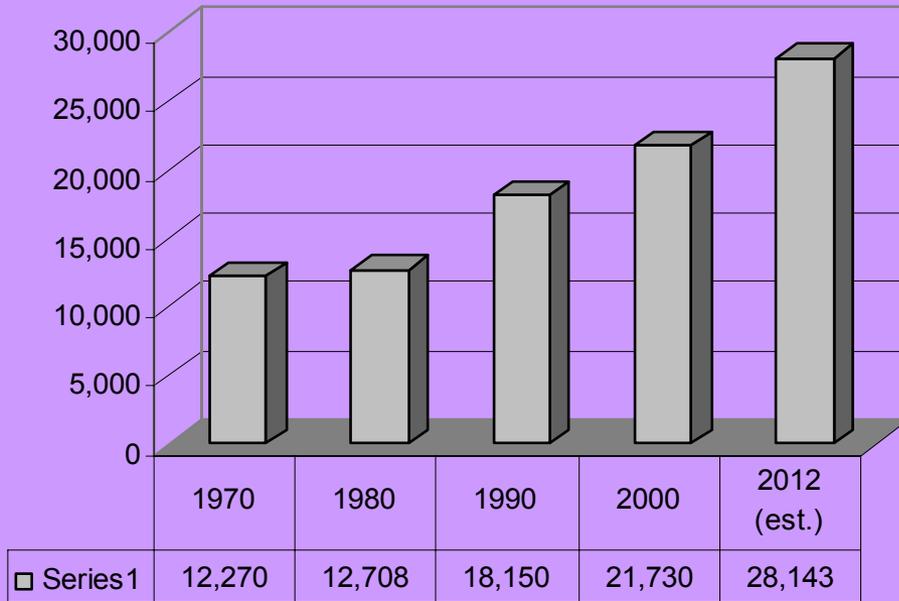
Aquila Community Housing Assessment Team

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Population Change

Belton



Source: US Census, RDG Crose Gardner Shukert

- Belton's population has steadily increased since 1960.
- In the last 40 years the 1970s were the slowest growth period for the city. However, since 1980 the City has experienced a 58% increase in population. This trend is contrary to what many Midwestern cities were experiencing during this same time period.
- Belton's annual growth rate has been consistently higher than many communities, averaging around 2% annually.

Population Change

	Change in Population	% Growth During Decade	Annual Growth Rate
1960-1970	7,373	150.6	9.6
1970-1980	438	3.6	0.35
1980-1990	5,437	42.8	3.6
1990-2000	3,580	19.7	1.8
Total, 1960-2000	16,833	343.7	3.8

Population Change

	1990(%)	2000 (%)	Change
Under 15	4,991 (27.4)	5,548 (25.5)	557
15-19	1,261 (6.9)	1,519 (7.0)	258
20-24	1,285 (7.1)	1,318 (6.1)	33
25-34	3,817 (21.1)	3,334 (15.4)	-483
35-44	2,637 (14.6)	3,749 (17.2)	1,112
45-54	1,598 (8.8)	2,503 (11.5)	905
55-64	1,285 (7.1)	1,575 (7.2)	290
65-74	775 (4.3)	1,198 (5.5)	423
75-84	368 (2.0)	677 (3.1)	309
85 and Over	133 (0.7)	309 (1.4)	176
Median	29.1	32.6	3,580

Population Forecast

	2000	2008 Forecast	2013 Forecast
0% Migration	21,730	22,636	23,153
1.8% Annual Growth Rate	21,730	25,120	27,487
2.0% Annual Growth Rate	21,730	25,490	28,143
2.7% Annual Growth Rate	21,730	26,949	30,789

• In determining the 10 year population growth for Belton we look at the variance that is predicted by natural change versus the actual count. In addition we looked at the annual growth rate for the city over the past 20 years.

• During the 1990s the city experienced an annual growth rate of 1.8%. However, during the 1980s the city's annual growth rate was 3.6%, averaging out to 2.7% over the 20 year period.

• Sustaining a 2.7% rate would be difficult for any community. Therefore, a 2.0% annual growth rate will be utilized for this analysis. This means the city should reach 25,490 by 2008 and 28,143 within ten years.

Occupancy Changes and Impact on Housing Stock, 1990-2000

	1990	2000	Net Change
Owner-Occupied	4,408	5,832	1,424
Renter-Occupied	1,985	2,113	128
Vacant	461	466	5
Vacancy rate	6.7	5.5	
Total	6,854	8,411	1,557

The Process



- **Use population forecast, recent construction activity and assumptions about people per household generate ten-year overall housing demand.**
- **Consider the distribution of household income in Belton**
- **Match income ranges with affordability price points, based on housing costs equal to 30% of adjusted gross income.**
- **Define price breakouts for new housing demand, based on the assumption that new construction should ideally be affordable to the existing household income distribution.**

Ten-Year Development Projection, Belton

	2003-2008	2008-2013	Total
Population at End of Period	25,490	28,143	
HH Population at End of Period	25,117	27,731	
Average PPH	2.62	2.57	
HH Demand at End of Period	9587	10,790	
Projected Vacancy Rate	5.5	5.5	
Unit Needs at End of Period	10,145	11,418	
Replacement Need	10	10	20
Cumulative Need During Period	1,139	1,283	2,422
Average Annual Construction	228	257	242

- Housing demand calculation is based on a slowly decreasing number of people per household and a constant vacancy rate.

- We assume demolition of 10 units for each 5 year period.

- This indicates a potential demand for about 242 units annually.

Income Distributions and Housing Affordability Ranges

Income Range	Number of Households	Affordable Range for Owner Units	Number of Owner Units	Affordable Range for Renter Units	Number of Renter Units	Total Affordable Units	Balance
\$0-25,000	1,832	\$0-50,000	404	\$0-400	886	1,290	-542
\$25-49,999	2,623	\$50,000-99,999	3,560	\$400-800	1290	4,623	2,000
\$50-74,999	2,013	\$100,00-149,999	1,587	\$800-1,250	-542	1,696	-317
\$75-99,999	996	\$150,00-200,000	206	\$1,250-1,500	1,063	236	-760
\$100,000	481	\$200,000+	75	\$1,500+	4,623	100	-381
Median Household Income \$45,581							

Source: RDG Crose Gardner Shukert

- **Belton has a shortage of housing in the lowest price range, but a more significant shortage in the middle/upper range.**
- **Higher income earners are clearly occupying relatively lower value housing, generating a locally generated demand for “move-up” housing.**

Ten-Year Housing Development Program, Belton

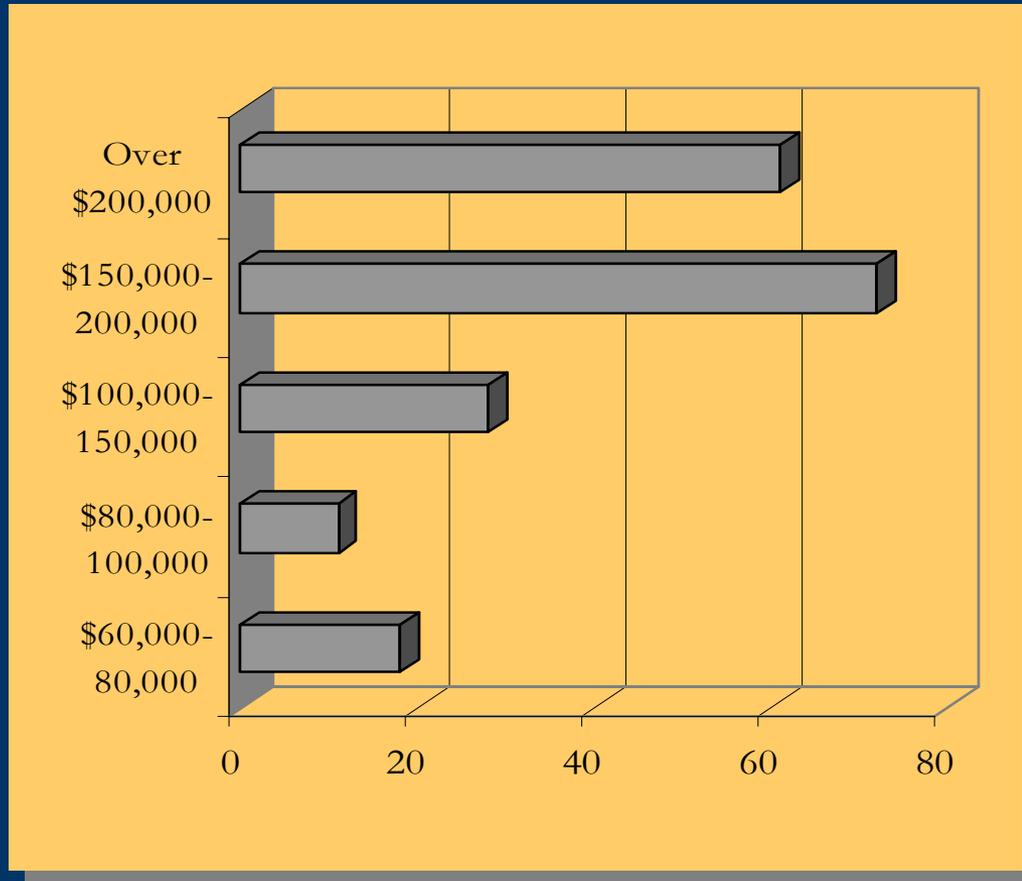
	2003-2008	2009-2013	Total
Total Need	1,139	1,283	2,422
Total Owner Occupied	854	962	1,816
Affordable Low: 60-90,000	133	150	284
Affordable Moderate: 90-125,000	233	262	496
Moderate Market: 125-190,000*	281	317	598
High Market: 190-250,000	139	157	296
High End: Over \$250,000	67	76	143
Total Renter Occupied	285	321	606
Assisted: Less than 400	78	88	166
Affordable: 400-625	109	123	233
Market: Over 600	98	110	208

- Based on the existing income distribution, Belton has an annual demand for about 108 units priced below about \$157,500 (*divided category). This is very consistent with actual production. An increment of about 74 units annually is priced above this range.
- Belton has a need for about 399 rental units priced below \$625 during the next 10 years. However, in a regional economy like Kansas City's, people may tend to move where housing is available, potentially lending market support for more units.

CHAT Participants Perception Survey

Undersupplies in Owner-Occupied Housing

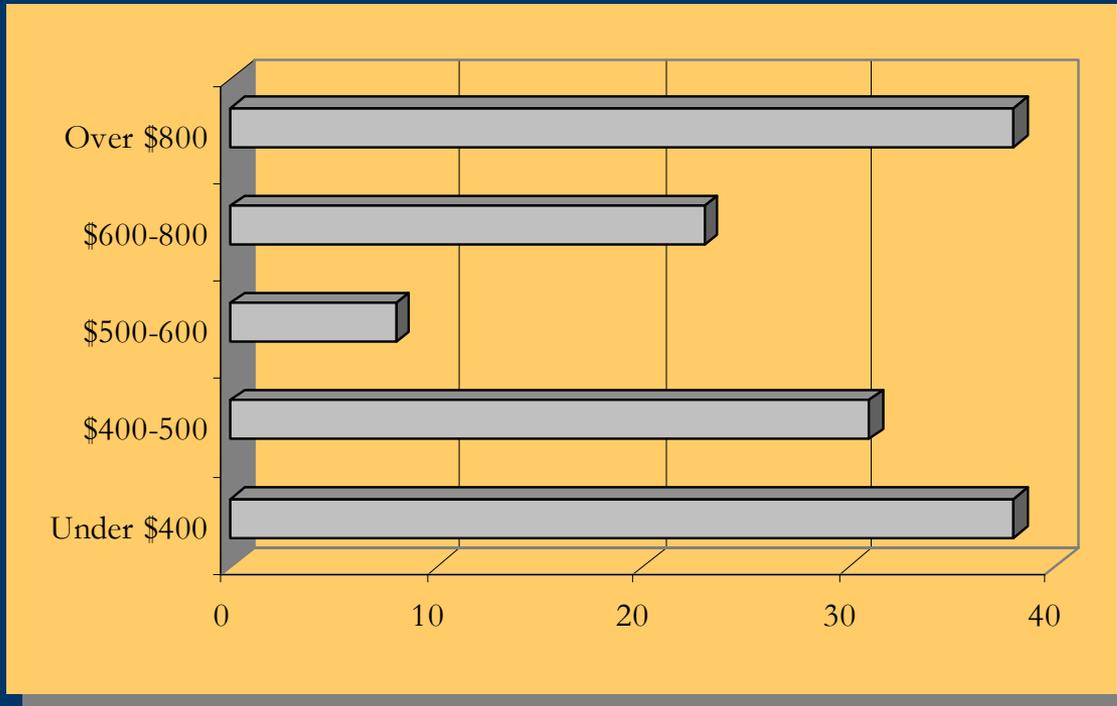
- A large majority of respondents report undersupplies in housing priced over \$150,000.
- A majority reports a balanced market for homes priced between \$60,000 and \$100,000



% Reporting Undersupply by Price Range n=18/17



CHAT Participants Perception Survey



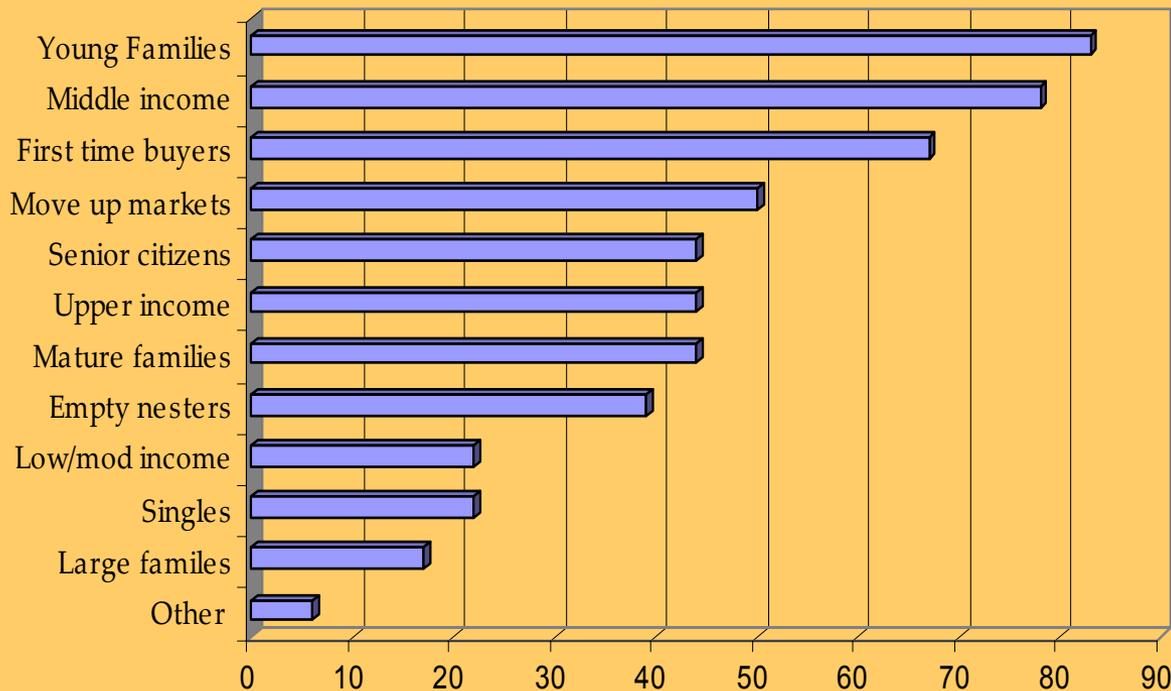
% Reporting Undersupply by Rent Range n=13

Undersupplies in Rental Housing

- The majority of respondents had no strong feelings for an undersupply of housing in any price category.
- Almost 40% of respondents felt that there was an undersupply for units priced over \$800 and under \$400.



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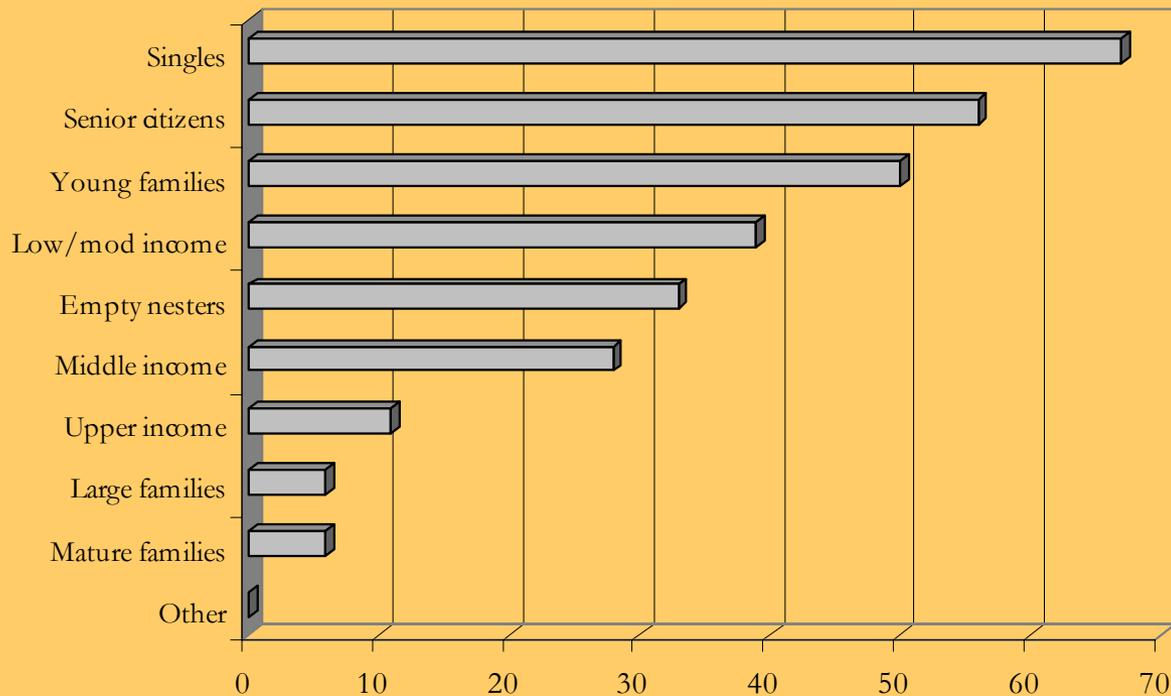


Target Groups for Owner Occupied Housing

- Young families, middle-income households, and first time buyers are mentioned as major targets by a substantial majority of respondents.
- Large family households were seen as the smallest potential target group.

Owner-Occupancy Targets

CHAT Participants Perception Survey



Target Groups for Renter-Occupied Housing

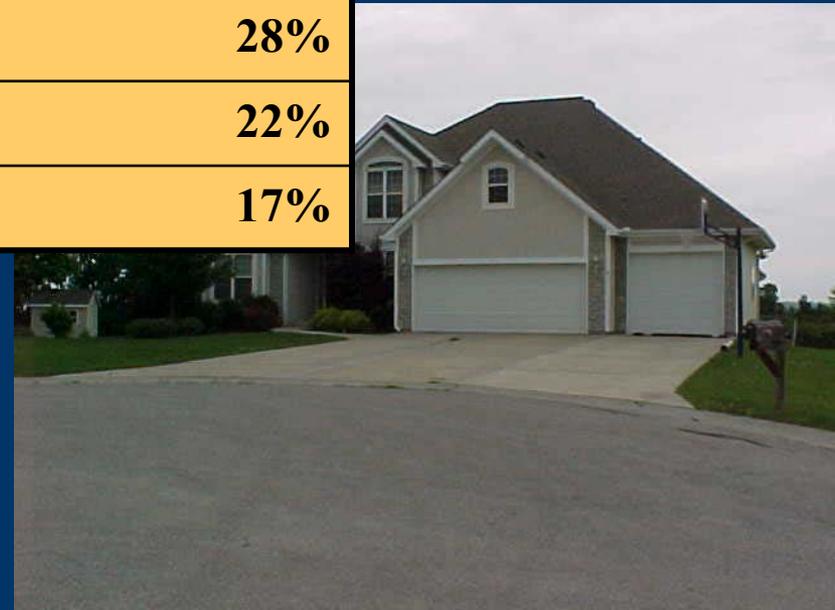
- Singles and senior citizens are mentioned most often as a major target for rental housing.
- Mature and Large families were seen as the least likely to be targeted for rental housing.

Renter-Occupancy Targets

CHAT Participants Perception Survey

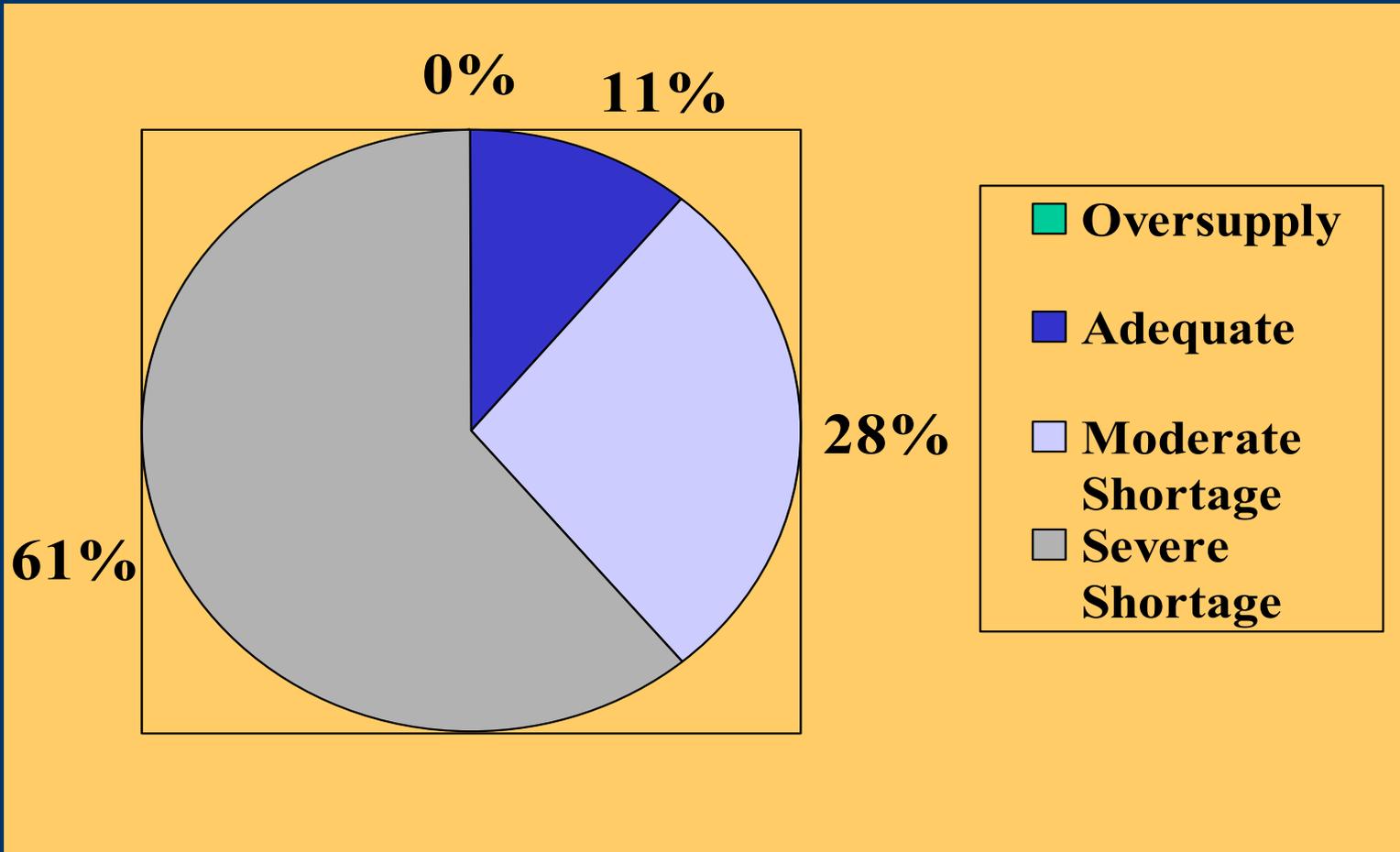
Most Desirable New Housing Products

Large houses	83%
Middle-sized, 3 BR houses	72%
Executive and luxury houses	50%
Townhouses and duplexes	44%
Affordable, small single-family houses	28%
High-end apartments	22%
Low and moderate-income apartments	17%



CHAT Participants Perception Survey

Lot Supply

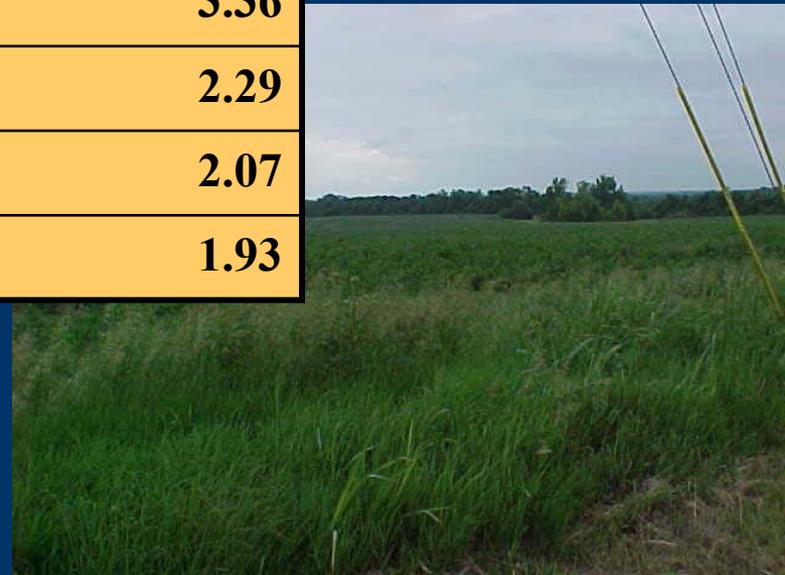


CHAT Participants Perception Survey

Ratings of Various Actions

5 to 1 scale

Development of infrastructure	4.14
Mortgage assistance	3.64
Downpayment assistance	3.43
Construction financing	3.43
Rehab Loans	3.36
Land acquisition	2.29
Grants/low-interest loans to developments	2.07
Section 8 rental subsidies	1.93



Housing Resources and Assets

- Location and Access
- Commercial Development
- Population Growth and Migration
- Affordable Housing
- Development Community
- Land for Expansion
- Historic Central District
- Educational Investments
- Potential Unifying Corridors



Location and Access

Belton's location on US 71 makes it the south gateway into the Kansas City metropolitan area. This, along with its close access to the area's major employment centers, makes it an excellent location for residential and commercial development.

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Commercial Development

Belton, with its growing commercial corridor along Highway 58, has emerged as a major retail center for the south metropolitan area. Its major retail credits, including Target, Home Depot, and Kohl's, are strong and stable revenue generators. The city has effectively used TIF to create an environment that favors this major development.

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- Strong Financial Situation
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Strong Financial Situation

Sales tax revenues have placed Belton's city government in a relatively strong financial situation. This gives the city the ability to invest in itself to improve its strategic position, should it choose to do so. Careful investments can further strengthen the city's long-term finances.

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Population Growth

Belton has grown at a steady rate, registering an average annual growth rate of well over 3% during the last four decades. The city grew at an annual rate of 1.8% during the 1990s, despite a relative shortage of developable lots. A continued growth rate in the range of 2% is very probable, if the city is able to accommodate it with development resources.

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Affordable Housing

It is relatively easy to establish housing equity in Belton. The city has a wide variety of affordable housing in a number of settings. The great majority of owner-occupied houses are priced below \$150,000. Given a relatively low cost per square foot, existing housing is a real value in Belton. On the other hand, move-up opportunities are relatively uncommon.

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Local Development Community

Belton and the surrounding region have a productive and effective development community, ready and willing to complete the most difficult part of the development process – subdivision platting. The Plateau, Kentucky View, and other smaller developments will increase the city's inventory of lots to between 400 and 600 – a 3 to 5 year supply at current development rates. Developers active in Raymore are also involved in development in Belton.

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Land for Expansion

Despite the fact that Belton is beginning to exhaust developable land within its current boundaries, the city enjoys a plentiful of supply of land contiguous to its developed edges. Most significant is an 11 square mile area adjacent to the city's southeast quadrant. Within the current limits, the Richards-Gebaur site continues to have potential for business park development. The Golden Triangle and Highway Y corridors are important opportunities for major mixed-use development, and areas in the northwest have natural assets appropriate for conservation development methods.

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Historic Central District

At Belton's core is the one square mile Old Town historic district. The Main Street business district has received recent streetscape and traffic circulation improvements, and has a pedestrian scale, character, and available space that can create a unique "lifestyle" district. The adjacent railroad museum, with its active heritage passenger railroad, is a unique feature that can add activity and help establish district themes. The residential areas surrounding Main Street provide small-scale housing that complements both the commercial district and the primarily post-war housing of the rest of the city. This central district should add distinction and fabric to the city that can translate to added property value.

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Educational Investments

Belton's school district may one have been a relative liability, but now appears to have shed that problem. Major recent investments in the physical plant, including the 9th grade center now under construction and Mill Creek Elementary School, are evidence of a district that is investing in itself. Marketing the district as a major asset attacks the image issue head-on and ultimately will change outdated perceptions.

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Unifying Corridors

Belton's sense of community connection is somewhat hampered by its lack of intermediate street continuity and the relative separateness of its individual subdivisions. However, several potential corridors could anchor a greenway and public space system that can connect Belton's residential areas. These include the Belton, Grandview, & Kansas City Railroad corridor, the Mill Creek system in the southern part of the city, and the creek corridor that connects neighborhoods north and south of Highway 71.

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Strategic Issues and Opportunities

- Community Futures in a Growth Environment
- Moderate Cost Housing Market
- Lack of Higher Cost Development
- Community Marketing and Image Issues
- Infrastructure Finance
- City/Developer Processes
- NIMBY Conflicts, Present and Future
- Housing and Neighborhood Condition
- Lot Supply
- Housing for Older Adults

Community Future in a Growth Environment

Belton has the enviable ability to define its future. Its convenient location, regional access, and commercial growth provided new development opportunities. Yet, there appear to be conflicting visions of whether or how much the city should grow. In contemporary times, communities can manage and guide growth to their best advantage; however, they can stop it only at their peril and, in contrast, must market themselves as open to investment.

- Community Future
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- Lack of Higher Cost Production
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Community Future in a Growth Environment

Belton must have a clear airing of these views and define a specific sense of its future, perhaps as part of the comprehensive planning process. We believe that an ideal structure must:

- Define a vision of the community, identifying the optimum level of growth to sustain critical community systems and businesses, while maintaining community character.
- Develop a funding mechanism that equitably allocates costs for infrastructure based on benefits.
- Explains the conclusions clearly to all members of the community

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A Moderate Value Housing Market

Belton has been defined as a “moderate-cost” housing market, topping out in the \$175,000 range, based on both prices of existing housing and the bulk of new housing development. This produces a reciprocating cycle, as both builders and buyers find it risky to invest in housing that appears more expensive than the overall market.

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Lack of Higher Cost Production

The fundamental housing production issue in Belton appears to be lack of high-middle and high-cost housing development. Both the affordability analysis and participant surveys reinforce this need, and housing development is generally directed to the moderate or middle-cost market. A lack of move-up housing causes upper-income residents to move out of the city as they seek larger or more commodious residences.

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Community Marketing and Image Issues

Belton suffers from a negative image, reinforced by both history and current aspects of its physical environment. Problems include unattractive corridors, deteriorated or unsightly land uses at high visibility locations, and housing deterioration in some neighborhoods. The city's school system has received unjustly negative comparisons to other suburban systems. Participants spoke of a "Richards-Gebauer syndrome" – a lack of commitment to quality and a priority on putting projects up quickly. A quality image assures potential residents that an investment in higher-end property is secure.

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Infrastructure Finance

Subdivision infrastructure in Belton is financed purely privately. This includes local streets, water and sewer lines, and even arterial streets. The city refunds materials cost for oversized lines. It also assesses a 5% inspection fee. While these costs are ultimately passed through to buyers, developers incur substantial front-end risk, discouraging their involvement in the city.

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City/Developer Processes

Relationships between city staff, approving agencies, and developers sometimes experience stresses, sometimes caused by changing fees and regulations. The city has initiated a coordinated development review process, and is working to streamline processes. However, additional and ongoing communication is advisable in a city that is “open for business.”

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NIMBY Conflicts, Past and Future

Some developers entering the Belton market have encountered strong neighborhood opposition. The primary attraction of the 11 square mile southeast annexation area is its vacant developable land. Yet, owners of acreages in this area may oppose higher-density residential development with urban services. In the absence of a clear development plan, strong opposition to development initiative can be discouraging. On the other hand, existing residents must also feel that policy protects their interests.

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Housing and Neighborhood Conditions

Poor housing conditions scattered in some of Belton's neighborhoods affect the value and integrity of those areas and, to some degree, the entire city. These problems are most evident in Old Town, West Belton, Dike's Addition, and Lacy Estates, but occur intermittently in other areas as well. Rural section streets with drainage ditches also degrade the value of some urban neighborhoods. The city has combated neighborhood condition problems with an energetic and pro-active code enforcement effort. However, these efforts tend to focus more on penalties than rehabilitation.

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Lot Supply

Belton has several pending or developing subdivisions (the Plateau, Kentucky View, the final phase of Cherry Hills, Hardee Meadows, Fairway Ridge, and Meadow View) that will put about 500 homesites on line. However, this will largely exhaust the supply of potential lots with urban services in the city limits. Annexations and major infrastructure extensions will be necessary to open additional large development areas. Belton must plan for these efforts before hitting a dead end for subdivision development in the future.

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Housing for Older Adults

Belton's first major retirement center, Carnegie Village, is nearing completion and is a very high quality project. While adults over age 55 account for about 17% of Belton's population, they accounted for 33% of the population growth of the last ten years. This will increase as baby boomers reach age 55, indicating a need for appropriate residential settings, including attached housing.

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Belton Area Housing Objectives

A housing program for Belton should:

1. Establish consensus over the future growth vision of the city and clearly identify the framework for growth.
2. Transform the image of the community, putting forces in motion that upgrade the value of the city and sustain development of housing in upper middle cost ranges.
3. Effectively market this transformation to a wider metropolitan area audience.
4. Position Belton as a place that is open for business to quality developers.
5. Create a public/private development framework that shares the cost and risk of infrastructure development, based on special versus community benefits.

Belton Area Housing Objectives

6. Revitalize the Old Town district as a signature image feature for the community.
7. Conserve existing housing stock and integrity of neighborhoods that now offer affordable starter housing.

A Comprehensive Plan for Community Growth

Belton should develop an updated comprehensive plan to help the city determine its future in a growth environment. The plan must address key infrastructure and growth issues.

The comprehensive plan must:

- Define a vision for community growth and investment that enhances community quality.
- Includes specific plans for the southeast annexation area and the northwest growth area that establish the framework of streets and infrastructure necessary to support development. The southeast annexation area plan should create a land use concept that blends existing acreages with urban development.

A Comprehensive Plan for Community Growth

Belton should develop an updated comprehensive plan to help the city determine its future in a growth environment. The plan must address key infrastructure and growth issues.

The comprehensive plan must:

- Develop a concept for public/private cost sharing of the basic infrastructure framework, apportioning costs equitably on the basis of community and special benefits.
- Include a long-term capital plan that projects financial needs and provides a basis for a financing plan and capital budget.

Image Transformation

Belton should initiate an image investment program to redefine itself as the South Metro's place of choice for people of all incomes. A key to producing a wider range of housing – notably higher-end housing – is transforming the “brand” of Belton. This is not done by mandates or marketing alone. It builds on solid investments in community quality.

This process begins with a concerted public decision to transform the city's image, with a specific strategic program to get there. Sales tax revenue gives the city the financial stability and resources to carry this program out, even in difficult fiscal times. New commercial development along Highway 58 has begun this transformation.

Image Transformation

Belton should initiate an image investment program to redefine itself as the South Metro's place of choice for people of all incomes.

Candidate project focuses may include:

- Major street corridors**
- Community gateways**
- Creek greenway trails**
- Railroad corridor**
- Old Town**

The announcement of the program should be treated as major news and each individual project should also be released as major news. The idea is to convey the sense of a community successfully remaking itself.

Image Transformation

Street Corridors

- Focus on North Scott and 58 Highway
- Thematic graphics
- Landscaping as possible
- Incentives for building improvements
- Code enforcement/site clean-up on North Scott
- Connections to revitalized railroad corridor
- Pedestrian continuity

Image Transformation

Gateways

- Initial focus on interchange entry points, city limits on North Scott, and 58 and Highway Y intersection
- Thematic landscaped entrance feature
- Redevelopment of RV park at 58 and Highway Y

Image Transformation

Creek Greenways

- Focus on Oil Creek and Mill Creek
- Oil Creek Greenway connects north city limits, recreation center, Bradford Place, Turner Road corridor, Westover Park, and Markey Park; links community across US 71
- Mill Creek Greenway connects West Belton, new schools, Mary Place, and potentially Memorial Park
- Railroad corridor can link both together
- Greenways should include multi-use trail development, fundable through Transportation Enhancements (TE) program



Image Transformation

Railroad Corridor

- Unique signature feature for Belton
- Linear park development along corridor, with joint rail and trail use.
- Terminal shelters at end of the line.
- Possible trolley to complement locomotive hauled trail
- Major station and museum development in Downtown
- Trail along right-of-way to Peculiar



Image Transformation

Old Town

- Coordinated marketing and management
- Additional programming: weekly concerts
- Railroad corridor/museum area as a public square
- Business recruitment
- Conservation/rehabilitation program in Old Town neighborhood



Image Transformation

Coralville Case Study



Infrastructure Development and Finance

Belton should establish a mechanism to finance interceptor sewer development in its two principal growth areas: the northwest growth center and the southeast annexation area. The most logical mechanism is an impact fee, calculating overall costs of infrastructure for each area and allocating that cost based on development yield.

Infrastructure Development and Finance

In addition, Belton should review the split between public and private sectors on infrastructure finance in subdivisions, based on distribution of benefit.

Potential guidelines may include:

- Local streets, sewer connections, and water lines are privately financed.
- Oversized streets for arterial width, sewers, and water lines are shared on a true proportionate basis (rather than material reimbursement only)
- Inspection fees should be based on actual city cost.
- Use of special assessments may be considered for specific project types.
- Subdivisions should be subject to rules in effect at time of plat application.

“Open for Business” Campaign

Armed with an equitable financing program and potential for developable land, Belton should launch an “Open for Business” campaign, targeted to selected, quality metro area builders and developers.

The program may include:

- Identification of target developers, based on delivery of desirable products – high middle cost housing, patio homes or attached housing for older adults.**
- Direct personal contact and focused recruitment materials promoting opportunities and benefits of development in Belton.**
- Periodic roundtables between City officials and developers, to identify and solve concerns and maintain collegial relationships.**

Redevelopment Authority

Belton should consider establishing a Redevelopment Authority with the ability to acquire property and carry out highly focused development activities.

Focuses may include:

- Acquisition of vacant houses for rehabilitation/resale or demolition and infill development. These projects may be implemented with the assistance of a Community Development Corporation.**
- Spot acquisitions in potential redevelopment areas, such as the North Scott corridor.**
- Acquisition and redevelopment of severely deteriorated sites, whose continued use affects the value of other properties in the community.**

Old Town Conservation District

Belton should promote the continued revitalization of its historic Old Town as a special image district for the city.

Components should include:

- Rehabilitation of residential streets, including installation of curb and gutter, to encourage residential reinvestment.
- Special incentives for residential rehabilitation, including new owner-occupants who combine purchase and rehabilitation of homes.
- Continued focused code enforcement efforts.
- Support for efforts to develop the railroad corridor and promote the Main Street district.

Strategic Program

2003-2004

- Complete the city comprehensive plan update.
- Initiate the “Open for Business” program, including procedural improvements and development roundtable
- Review and modify infrastructure finance policies for existing development.
- Complete studies of infrastructure extension finance program
- Identify and begin first projects under the Image Investment Program.
- Begin community marketing program

Strategic Program

2005-2006

- Complete southeast annexation.
- Begin construction of interceptor sewer along Holmes Road to serve northwest growth area.
- Implement Main Street promotional and management programs
- Begin operation of a redevelopment authority and acquire first vacant residences for redevelopment.
- Continue Image Investment program with additional projects
- Continue community marketing program