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WAYNE, NEBRASKA

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COMMUNITY HOUSING STUDY WITH
STRATEGIES FOR AFFORDABLE HOUSING.



**WAYNE, NEBRASKA
COMMUNITY HOUSING STUDY WITH STRATEGIES FOR
AFFORDABLE HOUSING.**

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The **Wayne, Nebraska Community Housing Study with Strategies for Affordable Housing** was prepared for the **City of Wayne, Nebraska**. The **Housing Study** was completed by **Hanna:Keelan Associates, P.C.**, with the guidance and direction of a local **Housing Steering Committee**. The **Housing Study** was funded by a grant from the **Nebraska Investment Finance Authority**, with matching funds from local governmental and business entities.

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SECTION 1



**RESEARCH APPROACH &
PURPOSE OF STUDY.**

SECTION 1: **RESEARCH APPROACH &** **PURPOSE OF STUDY.**



INTRODUCTION.

This **Community Housing Study** provides statistical and narrative data identifying a **housing profile and demand analysis** for the **City of Wayne, Nebraska**. The **Study** describes the past, present and projected demographics, economic and housing conditions in the Community, as well as specific “**Housing Development Programs**” and a “**Five-Year Housing Action Plan,**” identifying recommended future housing projects and activities. This **Housing Study** recognizes housing development in the Community as both a “quality of life” issue and an important “economic development” event.

The **Housing Study** was conducted for the **City of Wayne**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm, with the assistance of a locally-based Housing Steering Committee. Funding for this **Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from **the City**.

This Housing Study includes special research directed at workforce housing, on- and off-campus housing for students of Wayne State College and the effects of the Covid-19 Pandemic on the Wayne housing market and residents of the Community. The information provided can assist local leaders in effectively allocating local, State and Federal monies, such as the Covid-19 CARES Act and American Rescue Plan Act (ARPA) funds.



National Housing Crisis.

A prolonged “**housing crisis**” has plagued the United States in both rural and urban counties and communities. A growing share of families across the U.S. cannot find affordable housing. Households that spend 30 percent or more of their income on housing costs such as rent, mortgage payments, utilities, insurance premiums and taxes are considered to be cost-burdened households. National issues with high demand, low supply and the availability of materials and employment opportunities due to the COVID-19 Pandemic have further strained the ability of communities and counties to provide affordable housing for new and prospective residents.

High numbers of cost-burdened households can, at least partially, be attributed to the homelessness and near-homelessness crisis, as well as the overall shortage of all housing types across the Country, including the State of Nebraska. During a one year period between 2017 and 2018, only California and the District of Columbia had tighter housing inventories than Nebraska, when just one in every 184 housing units were for sale in any given month. **Available homes in Nebraska were about 1.7 times as scarce than in the United States as a whole.**¹

The American Planning Association has identified the realities of this crisis with the following statements.

¹<https://www.washingtonpost.com/news/wonk/wp/2018/06/06/we-try-to-solve-the-great-nebraska-mobile-home-mystery/>

The U.S. ‘Housing Crisis’

- *“Many of our nation’s cities have been dubbed ‘high cost.’”*
- *“Metropolitan areas are struggling to maintain their workforce due to stagnant wages.”*
- *“Production has not kept pace with demand,”*
- *“Preservation of existing affordable homes, whether through existing affordability restrictions or market forces is also critical.”*
- *“Planners are well-positioned to address these issues due to their close proximity to development activities, permitting and policy-setting at all levels of government.”*

Source: American Planning Association.

PURPOSE OF STUDY.

“The purpose of this Wayne Community Housing Study is to continue the local ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for the Community. This will ensure that proper guidance is practiced in the development of various affordable housing types for persons and families of all income sectors.”

The primary **Objectives** of the **Housing Study** include:

- (1) **analyze the recent past and present housing situation** in Wayne, with emphasis on determining the need for workforce, elderly and both rental and owner housing options;
- (2) **provide a process for educating and energizing the leadership and organizing pertinent housing stakeholder partnerships** in Wayne to take an active role in improving and creating modern and safe, both market rate and affordable, housing options;
- (3) **identify the overall future housing target demand** for the City of Wayne;
- (4) design program-specific housing projects to address **the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs**;
- (5) address the off-campus housing demand for students of Wayne State College, focusing on student rental housing.
- (6) identify **housing unit price points (products)** for both newly-constructed and rehabilitated owner and rental housing units that fit the demands of the local housing market;
- (7) **introduce new and innovative housing programs** that are a “fit” for Wayne, to address both **immediate and long-term housing needs**.
- (8) address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of Wayne;
- (9) recommend programs and initiatives to address **natural disaster preparation**, as it pertains to providing safe and affordable housing as a form of Community resiliency;
- (10) assist persons and families economically impacted by the **Covid-19 Pandemic**.

This **Housing Study** included both quantitative and qualitative research activities. The **Qualitative activities** included a comprehensive Community citizen participation program consisting of “Housing Surveys” for local residents, employees and students. The purpose of these qualitative activities is to maximize opportunities for citizen participation.

Quantitative research activities included the collection of multiple sets of statistical and field data for Wayne. The collection and analysis of this data allowed for the projection of the local population and household base, income capacity and housing demand.

This **Community Housing Study** is prepared in a manner that thoroughly addresses all of the preceding **Objectives**. Public opinion, population and economic trends and projections and future housing needs are detailed in the following **Sections** of this **Housing Study**:

- ❖ **Section 1:** Research Approach & Purpose of Study.
- ❖ **Section 2:** Community Profile & Citizen Participation.
- ❖ **Section 3:** Housing Unit Needs Analysis & Target Demand.
- ❖ **Section 4:** Wayne Housing Development Initiatives.
- ❖ **Section 5:** Five-Year Housing Action Plan.
- ❖ **Appendix I:** Wayne Table Profile.
- ❖ **Appendix II:** Wayne Survey Results.
- ❖ **Appendix III:** Housing Funding Programs & Partners.

This **Community Housing Study** should be utilized by the City and local important for-profit and nonprofit housing stakeholders in the Community. Additionally, local developers and contractors who commit funds for housing developments can utilize this **Study** for proposing appropriate housing programs in Wayne.

The creation of housing-specific and Community-Wide Housing Development Partnerships will be the “key” ingredient for successful implementation of prepared housing programs recommended in this Housing Study.

SECTION 2



**COMMUNITY PROFILE &
CITIZEN PARTICIPATION.**

SECTION 2: **COMMUNITY PROFILE &** **CITIZEN PARTICIPATION.**



INTRODUCTION.

This **Section** of the **Wayne, Nebraska Community Housing Study** provides a **Community Profile** of Wayne, addressing the topics of **population, income, economic and housing trends and projections**. Presented are both trend data and projections. Emphasis is placed on a five-year projection of change. The information presented in this **Section** are critical in the determination of both housing demand and need in Wayne and will serve as the very basic foundation for preparing Wayne with a future housing stock capable of meeting the needs of its citizens.

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in the understanding of changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Wayne, included a five-year period, **January, 2022, to January, 2027**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

This **Section** also discusses the **comprehensive citizen participation program** that was implemented to gather the opinions of the local citizenry regarding housing issues and needs. ***Planning for the Community's future is most effective when it includes opinions from as many citizens as possible.*** The methods used to gather information from the citizens of Wayne included a meeting with a locally-organized **Housing Steering Committee** and the implementation of local **"Housing Surveys"** for Wayne residents, the Community's major employers and Wayne State College students.

All statistical Tables and Survey results are included as Appendix I and II, respectively, in this Community Housing Study.

POPULATION PROFILE.

Population Trends & Projections.

Population Trends and Projections for the City of Wayne, Nebraska, are identified in **Table 2.1, Page 2.3**. The population of the previous four Decennial Censuses (1990, 2000, 2010 and 2020) recorded an increase in population for Wayne. The City's population increased from 5,142 in 1990, to 5,973 in 2020, an increase of 831 persons, or 16.1 percent. **The current (2022) estimated population for Wayne is 5,982, representing continued population increase in the Community.**

By 2027, the City of Wayne is projected to continue to experience an increase in population. Various population growth scenarios are defined below:

- **Low:** minimal engagement from City leadership, housing stakeholders and major employers; ultimately, letting the “free market” dictate community growth and development.
- **Medium:** continued regular activity from City leadership, housing stakeholders and major employers, including standard annexation procedures, following typical job creation and in-migration trends. **This projection closely represents the current trend of development and growth in Wayne and is utilized in the projections documented in this Community Housing Study.**
- **High:** increased activity from City leadership and local/State housing stakeholders and developers, including standard annexation procedures. This also includes collaboration with local, State and Federal funding sources and existing major employers in implementing community, economic and housing development activities. **This projection also includes additional annexation procedures and the creation of 85 new Full-Time Employment (FTE) opportunities, combined with the securement of three percent of the current commuter employment population.**
- **Economic Development (ED) Boost:** high activity from City leadership and local/State housing stakeholders and developers, including aggressive annexation procedures and the creation of **150 new FTE opportunities and the securement of three percent of current commuter employment population.** This also includes collaboration with funding sources and major employers, as well as the establishment of new employers with a significant number of employment opportunities for residents of the community and surrounding area.

The City of Wayne population is expected to **increase by 132, or 2.2 percent, to 6,114 persons by 2027**, as a **“Medium” population projection** for the Community. The Community population has the potential to increase by an estimated 4.6 percent, or 274, to reach a “high” population projection of 6,256, via increased housing and economic development efforts and job creation. **The Economic Development (ED) “Boost” scenario would result in a 2027 population of 6,316, an increase of 5.6 percent, or 334 people.**

**TABLE 2.1
POPULATION TRENDS AND PROJECTIONS
CITY OF WAYNE, NEBRASKA
1990-2027**

	<u>Year</u>	<u>Population</u>	<u>Change</u>	<u>Total</u> <u>Percent</u>
	1990	5,142	--	--
	2000	5,583	+441	+8.6%
	2010	5,660	+77	+1.4%
	2020	5,973	+313	+5.5%
	2022	5,982	+9	+0.2%
Low	2027	6,012	+30	+0.5%
Medium	2027	6,114	+132	+2.2%
High*	2027	6,256	+274	+4.6%
ED Boost*	2027	6,316	+334	+5.6%

*Includes estimated population increase associated with both an **Economic Development (ED) Boost** via increases in Full-Time Employment (FTE) positions in the next five years and securement of up to 3% of current commuter employment. “High 2027 = 85 additional FTE positions. “ED Boost” 2027 = 150 Additional FTE positions.

Source: 1990, 2000, 2010 & 2020 Census.
Hanna:Keelan Associates, P.C., 2022.

Age Cohorts/Distribution.

Population age distribution is highlighted in **Table 2.2**. The “55-64” age cohort experienced the largest increase in population from 2000 to 2010, increasing by 117 persons, or from 312 to 429. The “19 and Under” and “20-34” age cohorts also experienced population growth, representative of continued increases in total enrollment at Wayne State College and the number of students choosing to live on or close to campus. **These age cohorts are projected to continue to increase by 2027, which would require a need for a variety of housing types, including single family, workforce and on-/off-campus student housing.**

The population age cohorts representing Wayne’s senior/elderly populations (65+) are projected to experience population increases by 2027. It will be critical for the City of Wayne to ensure the proper housing developments/ programs are in place for local senior residents needing various levels specific housing accommodations including maintenance-free and independent living housing, assisted living housing and/or expanded skilled nursing accommodations. Wayne will need to consider the likelihood of serving as a destination for retirees from many smaller surrounding Communities that do not provide specified housing programs for elderly populations.

The current median age in Wayne is an estimated 28.5 years, an increase from the 2010 median age of 28.2. The trend of an increasing median age is projected to continue through 2027, increasing to an estimated 29.3 years.

**TABLE 2.2
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
CITY OF WAYNE, NEBRASKA
2000-2027**

<u>Age Group</u>				<u>2022-2027</u>			
	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2022</u>	<u>2027</u>	<u>Change</u>
19 and Under	1,631	1,647	+16	1,725	1,727	1,758	+31
20-34	1,951	2,007	+56	2,086	2,088	2,131	+43
35-54	941	873	-68	915	916	932	+16
55-64	312	429	+117	454	455	467	+12
65-74	306	275	-31	319	320	331	+11
75-84	264	266	+2	286	287	298	+11
85+	178	163	-15	188	189	197	+8
Totals	5,583	5,660	+77	5,973	5,982	6,114	+132
Median Age	22.9	28.2	5.3	28.4	28.5	29.3	+0.8

*Estimated data, subject to margin of error.
Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2022.

INCOME PROFILE.

Household Income.

Household incomes in the City of Wayne have increased in recent years and are projected to continue this trend through 2027. From 2000 to 2019, median income in Wayne increased from \$27,730 to \$40,339, or 45.4 percent. Through 2027, the median income is projected to increase from the current estimated amount of \$42,500 to \$47,600. **The ED Boost scenario identifies an estimated 2027 median income of \$51,440.** The number of households in Wayne having an annual income at or above \$50,000, is expected to increase an estimated 14.4 percent during the next five years.

Per Capita Income.

As household incomes in the City of Wayne continue to increase, so will per capita income. This trend in Wayne reflects that of Wayne County. Current per capita income in Wayne County is an estimated \$45,020. By 2027, per capita income in the County is projected to increase by an estimated 15.9 percent to \$52,190. The rate of per capita income growth is higher than that of the State of Nebraska, which is projected to increase an estimated 12.6 percent by 2027.

Cost-Burdened Households.

A number of households in the City of Wayne are considered to be “**Cost Burdened**” and/or have various “**Housing Problems**” as defined by HUD. A cost burdened household is any household paying 30 percent or more of their income on housing costs, which may include mortgage, rent, utilities, and property taxes. A household is considered to have housing problems if the housing unit is overcrowded (more than one person per room) and/or if the household lacks complete plumbing and/or kitchen facilities.

An estimated 121 owner households and 454 renter households in Wayne are currently cost burdened with housing problems. **Owner Households experiencing cost burden and/or housing problems are projected to increase by 2027, to an estimated 141 households. Additionally, renter Households experiencing cost burden and/or housing problems are also projected to increase by 2027, to an estimated 506 households.**

The 2015-2019 American Community Survey found no homes in Wayne lacking complete plumbing, but recorded **63 housing units lacking complete kitchen facilities and seven units that experienced overcrowded conditions.**

ECONOMIC PROFILE.

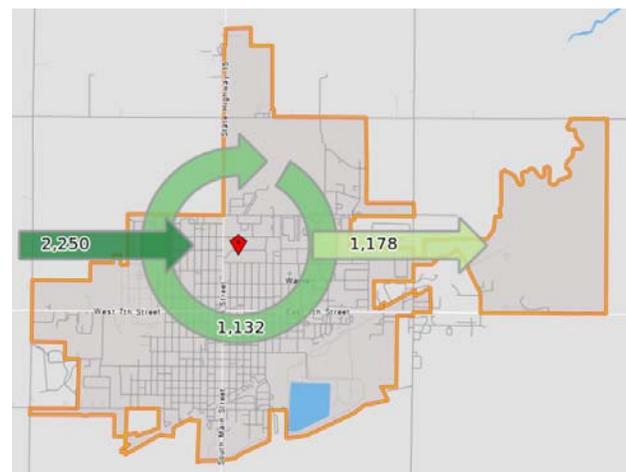
Primary, important economic information is only available on the County level. The economic trends and projections identified for Wayne County are strongly represented in the City of Wayne.

The City of Wayne enjoys many economic development benefits that are provided by the Wayne Area Economic Development and Wayne Chamber of Commerce, as well as the Nebraska Department of Economic Development. The City of Wayne implements the provisions set forth in the Local Option Municipal Economic Development Act, also known as LB840, to utilize local tax dollars for economic development purposes. Wayne is also recognized as an “Economic Development Certified Community” which means, as per the Nebraska Department of Economic Development, have “*demonstrated preparedness for business growth and are ready to meet the needs of companies seeking new business and industrial locations.*” The following provides a general **Economic Profile** of Wayne County.

The unemployment rate in Wayne County ranged from 2.6 percent to 5 percent between 2010 and 2021. During this period, the number of employed persons decreased by 194 in Wayne County. An estimated 6,400 employees in Wayne County are involved with “non-farm employment”. Local Government and Manufacturing are the largest, non-farm employers in the County. Wayne is home to several large employers with a large manufacturing employment base. Major employers in Wayne include, but are not limited to Great Dane Trailers, Wayne State College, Wayne Public Schools, Providence Medical Center, Carhart Lumber and Heritage Homes.

The **Illustration** (right) highlights employment inflow/outflow for persons employed and living in Wayne. The U.S. Census Center for Economic Studies (CES) recorded 3,382 persons employed in the City of Wayne in 2019. Of the total 3,382 persons, an estimated 2,250 travel from outside of the City. An estimated 1,178, or 34.8 percent are employed outside the City, while the remaining 1,132 both live and work in the City.

Capturing a percentage of employees traveling to work each day to reside in the City should be a housing initiative for the Community of Wayne, during the next five years.



HOUSING PROFILE.

Households & Group Quarters.

An increase in the number of households was recorded in Wayne, from 2000 to 2010. Households increased from 1,850 in 2000 to 1,953 in 2010; an increase of 103 households. Currently, Wayne consists of an estimated 2,140 households, including 1,153 owner and 987 renter households, representing an increase in both owner and renter households. An estimated 40 to 42 percent of the existing renter households consist of students.

An estimated 2,251 households are projected to exist in Wayne by 2027. This will equal an estimated 1,195 owner and 1,056 renter households. The ED Boost scenario projects an estimated 2,358 households by 2027.

Currently (2021), an estimated 1,316 persons in Wayne reside in group quarters. By 2027, an estimated 1,342 persons will receive services in a group quarter facility. Group quarters consist of dormitories, correctional facilities and nursing/care centers and are not considered a household. A majority of this group quarter population reside in dormitory housing on the Wayne State College campus.

Housing Units.

An estimated 2,314 housing units currently exist in Wayne, consisting of 1,177 owner and 1,137 rental units. Of the 2,314 units, approximately 174 are vacant, resulting in an estimated overall **housing vacancy rate of 7.5 percent.** The 174 vacant housing units consist of an estimated 56 owner units and 118 rental units, equaling an overall owner housing vacancy rate of 4.8 percent and an overall rental housing vacancy rate of 10.4 percent.



An Adjusted Housing Vacancy Rate (AHVR) considers year-round (only) housing, for sale or rent and meeting the requirements of local housing safety codes. The AHVR is **2 percent** for the City of Wayne, comprised of an estimated **47 vacant housing units.** This includes 23 owner and 24 rental housing units, which defines an **owner AHVR of 2 percent and a renter AHVR of 2.1 percent.** **This concludes that the City of Wayne has a deficiency of both owner and rental housing that is safe, suitable and meets local housing development codes and should be a consideration regarding both current and future housing demand for Wayne, Nebraska.**

Structural Conditions & Quality of Structure.

A Housing Structural Condition

Analysis was implemented for Wayne, utilizing data from the Wayne County Assessor's office and general field observation, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated.

A total of **1,547 housing structures** located in the City of **Wayne** were reviewed. Of these structures, **125, or 4.8 percent** were rated as being in a **“Low” or “Fair” condition**. **An additional 271 structures** were rated as being in **“Average” condition**. **An estimated 40 to 45 percent of the “Low” and “Fair” rated housing stock is currently occupied.**

The replacement of occupied dilapidated housing should be a major factor in the determining both current and future housing demand in Wayne, Nebraska.



Housing Values.

Housing values have steadily increased in Wayne since 2000. Currently, the estimated median value for **owner occupied homes** is \$137,000, an increase of 3 percent from the 2019 estimated median value of \$133,000 and a 69.5 percent increase from the 2000 estimated median value of \$80,800. By 2027, the median value of owner homes is projected to increase an estimated 7.9 percent to \$147,800.

Gross rent in Wayne has also increased steadily since 2000. The median rent increased by an estimated \$50, or 7.7 percent between 2019 and 2022. The current median rent in Wayne is an estimated \$95 and is projected to increase to \$785, or 12.9 percent by 2027.

Affordable Housing Stock.

With the population and number of housing units in the City of Wayne projected to increase through 2027, it is important that appropriate, affordable housing stock of various types be available in the Community for both new and existing families. Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families.

Existing residents should also take a proactive approach in maintaining their dwelling to meet City code and enhance the appearance of the home. Wayne should also prepare for an increase in the number of elderly populations and households. This should include the development of additional senior independent living housing units.

A total of 204 affordable housing units in 10 rental housing options in the City of Wayne were selected for review. These programs consist of one-, two- and three-bedroom units, as well as senior independent living apartments and assisted living units. Currently, five rental housing programs are experiencing occupancy rates at 90+ percent.

The overall lack of rental housing in the City of Wayne forces persons and families of all ages to find housing in another Community. Necessary steps should be taken to address the needs and concerns of Wayne's residents. Demand for additional rental housing exists in the Community. New housing could assist in alleviating several existing housing issues and barriers for local workforce families, the elderly and special needs populations.



CITIZEN PARTICIPATION PROGRAM.

The Wayne, Nebraska Community Housing Study included both qualitative and quantitative research activities. Discussed below is the **citizen participation program** that was implemented to gather the opinions of the local citizenry regarding housing issues and opportunities.

Planning for the Community's future is most effective when it includes opinions from as many citizens as possible. The methods used to gather information from the citizens of Wayne included **Housing Steering Committee meetings** and a series of voluntary Community Surveys, including a “**Housing Survey**” for the general population, a “**Workforce Housing Needs Survey**” for selected major employers in Wayne and a “**Student Housing Survey**” specifically for students of Wayne State College.

Wayne Housing Survey.

The Wayne “**Housing Survey**” was made available on various Community websites, with hard copies strategically placed at key public locations. The **Survey** was also available in Spanish translation. **Survey** participants were asked to provide information regarding their current living situation, condition of their dwelling unit, and what they could afford for a monthly rent or a mortgage payment. A total of **393 Surveys** were completed. The following summarizes the results of the **Survey**. The complete results of the **Survey** are included in **Appendix II** of this **Community Housing Study**

- **Survey** participants were asked to address some of the **issues or barriers** they experience in **obtaining affordable owner or renter housing**. The barriers identified when obtaining **owner housing** included the **lack of sufficient homes for sale, excessively high purchase prices and the age and condition of existing housing**. The identified barriers faced when obtaining **rental housing** included a **lack of available, decent rental housing, condition of existing rental housing** and the **cost of rent**.
- **A total of 90 Survey participants were not satisfied with their current housing situation**. Reasons included high property taxes, homes too small or in need of substantial updating and/or rehabilitation, including repair and rehabilitation costs exceeding the value of the home or rental unit, as well as a lack of new, affordable housing that could improve their current living situation.

- Top housing needs in Wayne, as identified by **Survey** participants included *housing for low- and middle-income families, housing for existing/new employees, single family housing, general rental housing, rehabilitation of renter-occupied housing and housing choices for first-time homebuyers.*
- Participants of the **Survey** identified a purchase price range for owner housing less than \$250,000 as being the most affordable for residents of Wayne.
- Monthly rent between \$600 and \$800 was the monthly price range identified by **Survey** respondents as being most affordable in Wayne.
- A total of 130 **Survey** participants identified that they plan to change their current housing situation during the next five years. A majority of those participants identified needing either a larger or a smaller, more affordable housing unit. Additionally, 82 participants identified a desire to purchase or rent within the Wayne Corporate Limits.
- **76 percent** of the **Survey** respondents supported the Community using State or Federal grant funds to conduct an owner housing rehabilitation program. **68 percent** of the **Survey** respondents supported Wayne using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **84 percent** of the **Survey** respondents supported Wayne establishing a local program that would purchase and remove dilapidated houses, to provide lots available for a family or individual to build a house.
- **81 percent** of the **Survey** respondents supported the Community using grant dollars to purchase, rehabilitate and resell vacant housing.
- **80 percent** of the **Survey** respondents supported Wayne using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- Elderly (55+ years) participants of the **Survey** identified *single family homes and duplexes and townhomes for purchase* as the specific housing types they would be most interested in moving to.

Workforce Housing Needs Survey.

The **City of Wayne**, in cooperation with local major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the Community's workforce. A total of **118 Surveys** were returned.

Survey participants were asked to provide information on such subjects as issues and barriers to obtaining affordable housing, place of employment, annual household income and where within the Wayne area participants would like to become either a homeowner or a renter. The following are “**highlights**” of the **Survey** results. The complete **Survey** results are available in **Appendix II**.

- The primary major employers participating in the **Survey** included, but were not limited to; Wayne State College, Great Dane Trailers and Providence Medical Center, .
- **Survey** participants included 89 homeowners and 22 renters. A total of **28 participants were not satisfied with their current housing situation**. Reasons included their home being too small, in need of substantial updating and being too far from their place of employment.
- The majority of respondents could afford a home priced less than \$175,000. Renters looking to upgrade to a more suitable rental housing unit could afford a monthly rent between \$400 and \$800.
- **A total of 31 Survey participants, or 58.6 percent, identified a desire to purchase or rent a home in Wayne. This includes both, persons living outside of the Community and those living within the current corporate limits desiring a change in housing situation.**

Survey participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or rental housing for their families. The most common barriers identified when obtaining affordable owner housing included current housing prices, excessive down payment and closing costs, a lack of sufficient homes for sale, the cost of real estate taxes and the condition of existing single family homes. The most common barriers faced when obtaining affordable rental housing included the high cost of rent, a lack of decent rental units at an affordable price range and the age and condition of existing rental housing.

Student Housing Survey.

The City of Wayne conducted a “**Student Housing Survey**” to determine specific owner and rental housing situations among students attending Wayne State College. Participants were asked to provide information on their current housing and living situation, as well as plans to remain in Wayne after graduation. A total of **301 Surveys** were completed and returned.

The following are highlights from the **Survey**. The complete **Survey** results are available in **Appendix II** of this **Housing Study**.

- Participants of the **Student Housing Survey** included 100 Freshmen, 76 Sophomores, 59 Juniors, 50 Seniors, seven 5th Year Seniors and three Graduate Students. A majority of participants identified themselves as being between the ages of 18 and 21. A total of 292 students identified themselves as being “full-time” students.
- A total of 299 participants identified renting an off-campus apartment, while an additional 175 participants identified living in a University-owned dormitory.
- A total of 71 participants identified making monthly payments between \$251 and \$500, while a majority of owners identified making monthly payments less than \$500.

There were 70 participants that identified not being satisfied with their current housing situation. Reasons for not being satisfied included their home was too small, in need of substantial rehabilitation or the rent was too high. A total of 224 participants indicated they do not plan to remain in Wayne after graduation, citing a desire to move back to their hometowns, or a lack of available jobs in their field of study in Wayne.

SECTION 3



**HOUSING UNIT NEEDS ANALYSIS &
TARGET DEMAND.**

SECTION 3:
HOUSING UNIT NEEDS
ANALYSIS & TARGET DEMAND.



INTRODUCTION.

This **Section** of the **Wayne, Nebraska Community Housing Study** provides a **Housing Needs Analysis and Target Demand for Community**, for prioritizing future housing development programs. This **Section** also identifies the projected **housing unit rehabilitation and demolition demand for Wayne**, during the next five years.

Determining “**Housing Unit Target Demand**” is an important component in understanding the scope and scale of housing need in any community. By incrementally developing housing as a means of alleviating some of the most critical housing issues being experienced in Wayne, the Community can ultimately become a more favorable, attractive location for new commercial and industrial entities and encourage the expansion of existing employment and public use facilities. The information presented in this **Section** identifies housing demand by income sector, population group and desired price points (products) for specified income ranges.

A complete set of Housing Unit Target Demand Tables are included in Appendix I of this Housing Study.

DETERMINATION OF HOUSING UNIT DEMAND.

To effectively determine housing unit demand for Wayne, EIGHT separate demand components were reviewed. These included;

- (1) housing demand based upon anticipated new population/ households, during the next five years,**
- (2) need for affordable housing units for persons/families considered to be “cost burdened,” and/or experiencing housing problems and overcrowding conditions.**
- (3) replacement of occupied housing in substandard condition,**

- (4) address the vacancy deficiency (demand) in Wayne,
- (5) Secure an estimated 3 percent of the current commuter workforce employment population.
- (6) determination of housing demand among students living off-campus from Wayne State College.
- (7) determination of the local “pent-up” housing demand for existing residents, and
- (8) determination of local housing development capacity of Wayne, during the next five years.

1. New Population/Households.

Currently (2022), the **population for the City of Wayne** is an estimated **5,982**. The Community’s **population** is projected to increase, by 2027, using any one of four separate population growth scenarios; “**low**”, “**medium**”, “**high**” and an “**economic boost (ED Boost)**”. Each population scenario will require Wayne to create new and innovative housing programs, during the next five years, in an effort to ensure safe, decent and affordable housing for both current and new residents of the Community. Each of these population growth scenarios is addressed in **Section 2** of this **Community Housing Study**.

A “**medium**” **population projection** of **6,114** in Wayne would equal an estimated **2,251 households**, by 2027. An **ED Boost population** projection of an estimated **6,316**, by 2027, would need to be accompanied by an additional **150 FTE** positions in the Community, during the next five years, with the securement of 3 percent of Wayne’s commuter employment. With the **ED Boost population**, the City of Wayne would have an estimated **2,358 households**.

2. “Cost Burdened” Households Experiencing Housing Problems.

Owner or renter households experiencing cost burden are paying more than 30 percent of their income on housing costs, including rent and mortgage payments and related utility expenses. Currently, an estimated **27 percent, or 575 of the total 2,140 households in the City of Wayne are cost burdened and/or experiencing housing problems.** This equals an estimated 121 owner and 454 renter households. By 2027, the number of cost burdened owner households is projected to increase to 141, with cost-burdened renter households projected to increase to an estimated 506.

3. Substandard Housing Replacement & Overcrowded Conditions.

According to HUD standards, a housing unit is considered to have housing problems if it is overcrowded (more than one person per room) and/or lacks complete plumbing. A The 2000 and 2010 Censuses, the analysis of building and property conditions maintained by the Wayne County Assessor’s Office and field observations completed by Hanna:Keelan produced data identifying substandard housing units and housing units having overcrowded conditions.

- A total of **1,547 housing structures** located in the City of **Wayne** were reviewed. Of these structures, **125, or 4.8 percent** were rated as being in a “**Low**” or “**Fair**” condition. **An additional 271 structures were rated as being in “Average” condition. An estimated 40 to 45 percent of the “Low” and “Fair” rated housing stock is currently occupied.**
- An estimated **seven housing units** in **Wayne** are currently experiencing overcrowded conditions, with no units lacking complete plumbing, as per estimates from the 2015-2019 American Community Survey.

4. Housing Unit Vacancy Deficiency (Demand).

Housing vacancy deficiency component is defined as the number of vacant units lacking in a Community or County, whereby the total percentage of vacant, available, code acceptable housing units is less than 7 percent. **A vacancy rate of 7 percent is the minimum rate recommended for the City of Wayne to have sufficient housing available for both new and existing residents.**

An **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant year-round housing units that are available for rent or purchase, meeting current housing code and having modern amenities. The **AHVR** does not consider vacant units typically classified as ‘other vacant’. Common reasons a unit may be classified as ‘other vacant’ include:

- Housing unit is neither for sale or rent.
- Housing unit is being used for storage.
- The owner/previous occupant of the housing unit is currently living in a nursing home/assisted living facility and the unit is being held until the individual can return to their home.
- Housing unit is being held for settlement of an estate.
- Housing unit is in process of being repaired or renovated.

Currently, the City of **Wayne** maintains an estimated, overall **AHVR of 2 percent, which includes an estimated AHVR for owner housing of 2 percent and 2.1 percent for rental housing. This concludes that both an owner and rental “vacancy deficiency” exists in Wayne.**

5. Commuter Employment Population.

Wayne is home to several large employers with a large manufacturing employment base. Major employers in the City of Wayne include, but are not limited to Great Dane Trailers, Wayne State College, Wayne Public Schools, Providence Medical Center, Carhart Lumber and Heritage Homes. According to the Wayne Economic Development Chamber, a total of seven businesses/industries consist of 100+ employees. As recent as 2018, the U.S. Census Center for Economic Studies estimated **71.4 percent, or 1,668 of the 2,336 persons employed in Wayne reside outside of the Community.** Appropriate housing development, specifically for the local workforce, could capture an estimated three percent of this commuter employment population.

6. Off-Campus Housing: Wayne State College.

In 2021, Wayne State College (WSC) experienced a record high enrollment of 4,249 total students, an increase from the 2020 enrollment of 4,202. As per the WSC Student Statistics report, in 2020, a total of 1,342 students, or 32 percent of all enrolled students lived on-campus with the remaining students living off campus in the Community of Wayne or in other surrounding Communities. It is estimated that up to 42 percent of the rental housing units in the City of Wayne are currently occupied by students living off-campus

Appropriate housing or students choosing to live off-campus is greatly needed in Wayne. Housing Steering Committee members identified several existing and recently built single family homes being utilized as rental housing for WSC students, due to a low multifamily rental housing vacancy rate. A demand for “student specific” housing exists in Wayne that would be beneficial not only to students seeking quality living, but to workforce families seeking a single family living situation in the community.

7. “Pent-Up” Housing Demand.

The “Pent-Up” housing demand component is defined as those current residents of Wayne needing and/or wanting to secure a different and/or affordable owner or rental housing type during the next five years. This would include persons from all household types and income sectors, including elderly, families, special populations, etc., very-low to upper-income. This also includes persons and families needing a different type of housing, due to either a decrease or increase in family size, as well as households having the income capacity to build new and better housing. Most often, pent-up demand is created by renter households wanting to become a homeowner, or vice versa.

“Pent-Up” housing demand for the City of Wayne, by 2027, should include building for an estimated 2 to 2.5 percent of the existing household population.

8. Local Housing Development Capacity.

An estimated **local Housing Development Capacity** is applied to the total compilation of the previously discussed **Housing Demand Components** to determine the projected, estimated **Housing Unit Target Demand** for the **Community**.

Housing Development Capacity is determined by reviewing pertinent housing implementation criteria, including a Community’s ability to organize for housing development, land availability, an existing comprehensive plan, zoning regulations and housing codes, accessibility to general contractors and other building trades and building supply/materials, as well, most importantly, recent housing development history.

The Housing Development Capacity range for the City of Wayne was estimated at 25 to 30 percent of the total compilation of the previously discussed Housing Demand Components.

HOUSING UNIT TARGET DEMAND.

Table 3.1, Page 3.6, identifies the **Estimated Housing Unit Target & (Potential) Demand** for the City of **Wayne**, by **2027**. Community leadership and local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout Wayne. **Housing Demand for Wayne considered a housing development capacity of 25 to 30 percent.**

The total **Estimated Housing Unit Demand** in Wayne, by **2027**, is **200 housing units**, as per the “**medium**” **population projection** at a 25 to 30 percent housing development capacity. The **Estimated Housing Unit Demand**, as per the “**ED Boost**” **population projection** would be **341 units**.

The estimated cost to complete the Housing Unit Target Demand in the City of Wayne, by 2027, would range between \$44 and \$73 Million.

The **estimated demand for workforce housing** in Wayne, by 2027, would include **97 housing units** utilizing the “**medium**” **population projection**. This would include an estimated **43 owner and 54 rental housing units**.

The demand for additional housing in **Downtown Wayne** should include **eight owner and 10 rental housing units**.

City of Wayne housing leadership will need to focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units, as well as building new housing units.

TABLE 3.1
ESTIMATED HOUSING UNIT “TARGET” DEMAND
WAYNE, NEBRASKA
2027

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand*</u>	<u>Est. Required Housing Unit Target Demand Budget (Millions)</u>
Medium (Pop. Projection):	72	128	200**	\$44.0
High (Pop. Projection):	116	185	301^	\$65.0
ED Boost (Pop. Projection):	132	209	341^	\$73.0

*Housing Unit “Target” Demand, based on:

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- Off-Campus Student Housing Demand.
- “Pent Up” Housing Demand.
- Five-Year Housing Development Capacity.

^Includes Increased FTE Positions in the Community, by 2027.

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 30% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand: 18 Total Units (eight Owner, 10 Rental).**

****Estimated Workforce Housing Unit Demand: 97 Total Units (43 Owner, 54 Rental).**

Source: Hanna:Keelan Associates, P.C., 2022.

HOUSING DEMAND BY INCOME SECTOR.

Table 3.2 identifies the current **Area Median Income (AMI)**, per household size for **Wayne County, Nebraska**, including the City of **Wayne**. The **AMI Table** defines the median income for households in a given geographic area, as per household size (one- to eight persons) and income level (30% to 125%). As an example, the **Table** identifies a household of four, with an annual income of \$79,500 as having an **AMI** of 100 percent. This information allows for the determination of “affordability” and associated **housing price points (products)** for various household sizes.

TABLE 3.2

AREA HOUSEHOLD INCOME (AMI)

WAYNE COUNTY, NEBRASKA (INCLUDING CITY OF WAYNE)

2021	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$16,700	\$19,100	\$21,500	\$23,850	\$25,800	\$27,700	\$29,600	\$31,500
50% AMI	\$27,850	\$31,800	\$35,800	\$39,750	\$42,950	\$46,150	\$49,300	\$52,500
60% AMI	\$33,420	\$38,160	\$42,960	\$47,700	\$51,540	\$55,380	\$59,160	\$63,000
80% AMI	\$44,550	\$50,900	\$57,250	\$63,600	\$68,700	\$73,800	\$78,900	\$84,000
100%AMI	\$55,700	\$63,600	\$71,600	\$79,500	\$85,900	\$92,300	\$98,600	\$105,000
125%AMI	\$69,625	\$79,500	\$89,500	\$99,375	\$107,375	\$115,375	\$123,250	\$131,250

Source: U.S. Department of Housing and Urban Development, 2021.

Table 3.3 identifies the Estimated Year-Round Housing Demand for Wayne, by 2027, by AMI for the “medium” population projection of the City of Wayne, Nebraska.

Community-Wide, approximately 200 additional units will be needed during the next five years, consisting of 72 owner and 128 rental units. New housing being developed in Wayne should focus on meeting the needs of persons and families of all income ranges with the greatest demand being for households with an emphasis on the **61 to 125 percent AMI** categories. Households within this income range comprise the majority of the individuals and families being cost burdened and/or unemployed or working at lower paying jobs. This also includes the projected housing demand for the Wayne State College student population and the majority of Wayne persons and families economically that could be economically disadvantaged due to the recent COVID-19 Pandemic.

Most, if not all housing at or below 100 percent AMI will need to be secured via a (development) subsidized or purchase-rehab-resale/re-rent housing development program.

**TABLE 3.3
ESTIMATED YEAR-ROUND HOUSING UNIT “TARGET” DEMAND BY
AMI (MEDIUM POPULATION PROJECTION)
WAYNE, NEBRASKA
2027**

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81-125% AMI</u>	<u>126%+ AMI</u>	
Owner:	0	6	11	21	38	72
Rental:	6	34	32	46	10	128

Source: Hanna:Keelan Associates, P.C., 2022.

HOUSING TARGET DEMAND FOR POPULATION SECTORS & PRICE POINTS (PRODUCTS).

The **Housing Target Demand, by income sector, by AMI** for the City of Wayne, as per the “**medium**” population projection and a 35 percent housing development capacity, is further specified by **targeted Population Sectors**, including elderly, family and special needs and **Price Point (Product)**, the estimated purchase price or rent cost. The housing types in Wayne include both owner and rental units of varied bedroom types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the appropriate population sector. A majority of the housing units should be built for family populations, including those in the local workforce.

Table 3.4, Page 3.10, identifies the **Housing Unit Target Demand** in the City of Wayne, for **Population Sectors, by AMI**, by 2027. An estimated **200 housing units** will be needed in Wayne during the next five years, consisting of 72 owner and 128 rental units. The owner units should consist of approximately 18 elderly (55+ years) units and 54 units for families and special populations (persons with a cognitive and/or physical disability(ies)). Renter units should be built for an estimated 30 elderly households, up to 66 units for families and special populations and 32 units for students of Wayne State College.

An estimated 97 housing units, consisting of 43 owner and 54 rental units should be targeted for the workforce population in the Community.

Table 3.5, Page 3.11, identifies **proposed Housing Unit Target Demand by Housing Type and Price Point (Product) Range, by AMI** for the City of Wayne. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 126+ percent AMI with an average affordable purchase price at or above \$383,300. Three+-bedroom rental units, with an average affordable monthly rent between \$1,045 and \$1,265, present the greatest demand in the Community.

Three-bedroom owner units at a purchase price of \$200,000+ and two+-bedroom rental units with a monthly rent of \$640+ are the most needed housing types for the workforce population in Wayne, during the next five years.

TABLE 3.4
HOUSING UNIT TARGET DEMAND – POPULATION SECTORS BY AMI
WAYNE, NEBRASKA
2027

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	2	6	10	18	3
Family	0	3	7	15	24	49	40
Special Populations ¹	<u>0</u>	<u>3</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>5</u>	<u>0</u>
Subtotals	0	6	11	21	34	72	43
RENTAL							
UNITS*							
Elderly (55+)	0	10	8	8	4	30	4
Family	2	20	12	16	6	56	48
Student	0	0	10	22	0	32	0
Special Populations ¹	<u>4</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>10</u>	<u>2</u>
Subtotals	6	34	32	46	10	128	54
Totals	6	40	43	67	44	200	97

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 3.5
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY
PRICE POINT (PRODUCT) RANGE BY AMI
WAYNE, NEBRASKA
2027

	<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>					<u>Totals</u>	<u>Workforce</u> <u>\$200,000**+</u>
	(0%-30%) <u>\$0 to</u> <u>\$108,300*</u>	(31%-60%) <u>\$111,900 to</u> <u>\$183,500*</u>	(61%-80%) <u>\$187,200 to</u> <u>\$267,400*</u>	(81%-125%) <u>\$284,150 to</u> <u>\$378,800</u>	(126%+) <u>\$383,300**+</u>		
OWNER							
UNITS*							
2 Bedroom	0	2	3	5	0	10	0
<u>3+ Bedroom</u>	<u>0</u>	<u>4</u>	<u>8</u>	<u>16</u>	<u>34</u>	<u>62</u>	<u>43</u>
Totals	0	6	11	21	34	72	43

	<u>PRICE – RENT COST RANGE (Area Median Income)</u>					<u>Totals</u>	<u>Workforce</u> <u>\$640+**</u>
	(0%-30%) <u>\$0 to</u> <u>\$425**</u>	(31%-60%) <u>\$440 to</u> <u>\$830**</u>	(61%-80%) <u>\$845 to</u> <u>\$990**</u>	(81%-125%) <u>\$1,045 to</u> <u>\$1,265**</u>	(126%+) <u>\$1,280**+</u>		
RENTAL							
UNITS**							
1 Bedroom	0	4	4	0	0	8	0
2 Bedroom	6	10	10	14	4	46	12
<u>3+ Bedroom</u>	<u>0</u>	<u>18</u>	<u>18</u>	<u>32</u>	<u>6</u>	<u>74</u>	<u>42</u>
Totals	6	34	32	46	10	128	54

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price, 3.0 PPHH,
 (25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

HOUSING LAND USE PROJECTIONS.

It is imperative for any community to designate the appropriate amount of land to support new housing development projects, both within and adjacent, but outside a community's corporate limits. Residential development projects generally encompass three types: (1) infill development in older, existing residential neighborhoods, (2) acquisition and development of large tracts of vacant land inside a community's corporate limits for "large scale" development, and (3) acquisition and development of land as part of a designated future residential "growth area."

Infill housing development projects have the advantage of utilizing existing infrastructure and utilities, but may be challenged by the lot dimensions and setback requirements of local development codes. Concepts including "narrow housing" and "stacked housing" may be the most appropriate housing type for infill development projects.

"Large scale" development projects involve the acquisition of tracts of undeveloped land and can be utilized for multiple residential related projects, including single family residential subdivisions, apartment complexes and senior housing "continuum of care" campuses. The appropriate zoning classification and future land use designation must be in place for these projects to occur. Additionally, these types of projects could have a more significant impact on a community's tax base and have a greater ability to encourage the development of both traditional and unique housing concepts and prototypes, potentially satisfying multiple community housing needs at once.

Residential "Growth Areas" identifies land outside, but adjacent a community's corporate limits, and being specifically designated for residential development. Land areas in this location may be the most affordable to purchase, but may not have appropriate utilities and infrastructure in place. Residential developments in growth areas typically include large lot subdivisions and acreages. "Build-through" subdivisions are encouraged, so as to be in conformance with local development code in the event of annexation.

Estimated Housing Land Use Projections for Wayne, by 2027, as per the **Housing Unit Target Demand** associated with the “**medium**” **population projection** and 25 to 30 percent housing development capacity, is presented in **Table 3.6**. Estimated land use projections are identified per housing type and age sector.

The estimated **Housing Unit Target Demand** of **200 units** will require a minimum **48.4 acres** for both new construction and the rehabilitation of housing units for either resale or re-rent. An estimated **106 acres** will need to be designated to allow for **ample land areas for new construction, only**.

The most needed housing type in **Wayne**, during the next five years, will be **multifamily housing**, a majority of which should support Wayne State College students choosing to live off-campus. Both single family (owner) and **duplex and triplex housing types** for both family and elderly renters are also in high demand in Wayne. A total of **10 single family rental housing units** could be part of a new, or expansion of the existing **Credit-To-Own housing program**.

TABLE 3.6
HOUSING UNIT “TARGET” DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
WAYNE, NEBRASKA
2027

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	34 / 10*	18.5
	Town Home Unit	12 / 12	7.5
	Duplex/Triplex Unit	0 / 32	6.7
	Apartment - 4+ Units***	8 / 44	3.5
Totals		54 / 98	36.2
55+ Years	Single Family Unit	6 / 0	2.5
	Patio Home Unit	6 / 0	2.0
	Town Home Unit	4 / 6	3.0
	Duplex/Triplex Unit	0 / 20	4.2
	Apartment - 4+ Units***	2 / 4	0.5
Totals		18 / 30	12.2
TOTAL UNITS / ACRES		72 / 128	48.4
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.		146	106^^

*Includes Credit-To-Own Units.

**Includes housing for families, students and persons with a disability.

***Includes housing in Downtown.

^Includes Public Right-of-Way.

^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.

Source: Hanna:Keelan Associates, P.C., 2022.

HOUSING REHABILITATION/DEMOLITION DEMAND.

Table 3.7 identifies the **rehabilitation and demolition demand** for the City of Wayne, by 2027. The data presented is based upon both field observations and information obtained from the Wayne County Assessor’s Office. Approximately **195 housing units** could be targeted for **moderate or substantial rehabilitation** in the Community, at an estimated cost of **\$6.2 Million**. Up to **24 additional housing units** may be considered not cost effective for rehabilitation and could potentially be demolished and replaced. The estimated cost of demolition will range, depending on acquisition of the housing unit.

The critical priority for housing rehabilitation and replacement in Wayne should focus on addressing housing units occupied by persons and families of low- to moderate income.

Land being occupied by “**bad and unsafe**” housing located in Wayne could be secured in a newly established **County-wide or Regional “Land Bank”**, to be reserved for future housing development.

The City of Wayne, in its efforts to revitalize their housing stock, will want to consider tools of redevelopment, primarily the Community Development Block Grant and Tax Increment Financing (TIF) programs, to assist with such activities. Multiple “**Redevelopment Areas**” have been designated throughout the City of Wayne where TIF monies could be utilized for public improvements, including housing development.

**TABLE 3.7
TARGET REHABILITATION &
DEMOLITION DEMAND & ESTIMATED COSTS
WAYNE, NEBRASKA
2027**

	<u># Units / Est. Costs</u>
- Moderate Rehabilitation	136 / \$3,945,000
- Substantial Rehabilitation	59 / \$2,330,000*
- Demolition (Occupied/Replacement)	24 / \$504,000**
	\$1,600,000***
	\$7,360,000^

*Pending Appraisal Qualification.
 **Estimated Cost without Acquisition.
 ***Estimated Cost with Acquisition.
 ^Estimated Cost with Replacement.

Source: Hanna:Keelan Associates, P.C., 2022.

NEW HOUSING DEVELOPMENT AREAS.

Most land within the Corporate Limits of the City of Wayne is developed. **As Per the 2016 Wayne Comprehensive Plan, the City has a current shortage of land areas designated for all types of residential housing, when compared to the requirements set forth in the National Planning Standard.** The **2016 Comprehensive Plan** also identified an estimated 400 acres of residential land that exists within the Corporate Limits of Wayne, including an estimated 358 acres for single and two family uses, 34 acres for multifamily uses and eight acres for mobile home uses. In recent years, new housing construction has increased the need for additional undeveloped land areas, both within and outside the current corporate limits, to be designated for a variety of residential development programs.

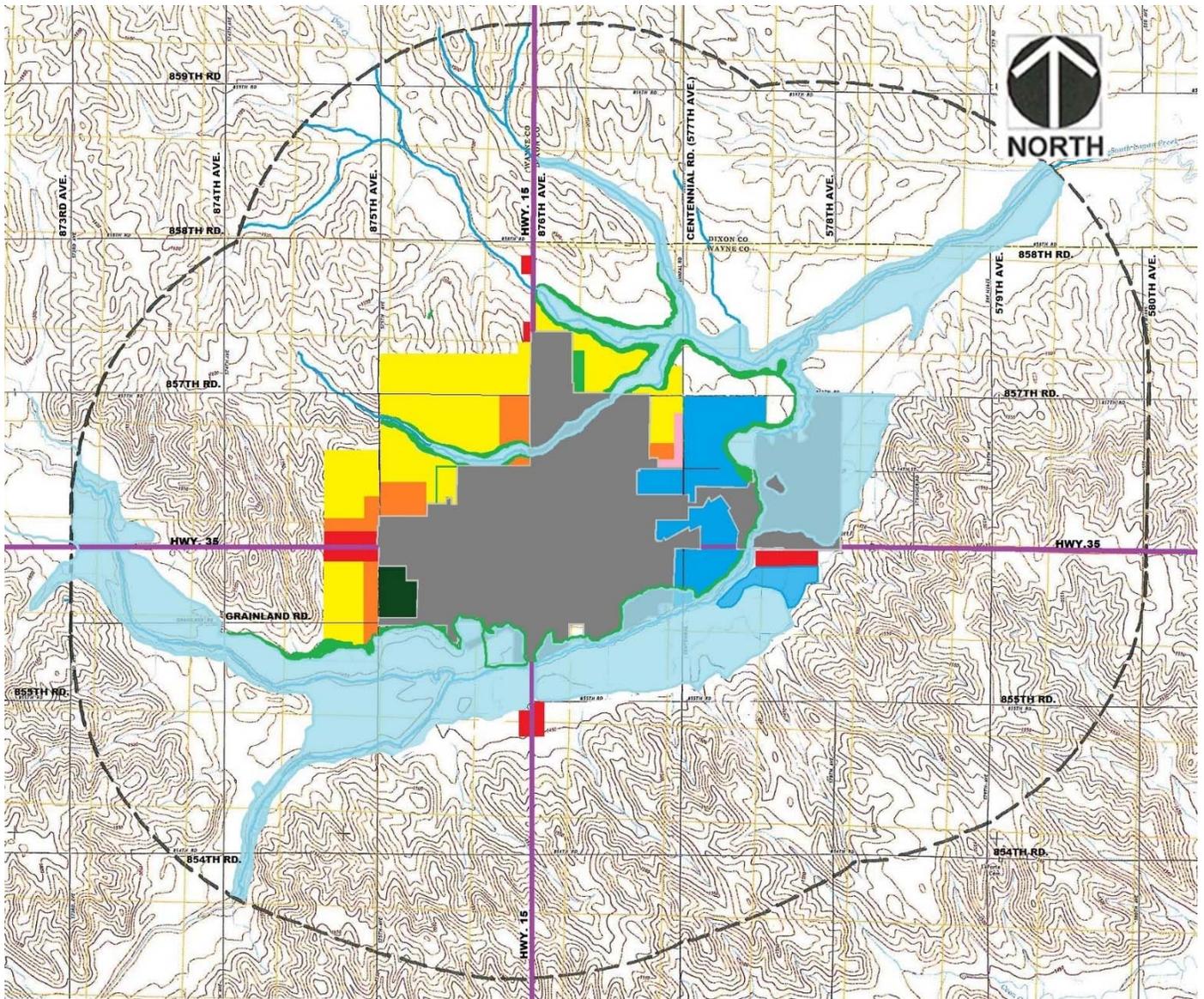
The total **“Housing Target Demand”** of **200 dwelling units**, including **72 owner** and **128 rental units**, will be needed in Wayne to support the proposed future population. **The analysis of existing land uses determined that the City lacks the sufficient amount of vacant land within the current Corporate Limits to support development of these housing units.**

An estimated **106 acres** will need to be designated to allow for **ample land areas for “new” construction.** Future residential growth areas should incorporate undeveloped, agricultural land to the west and northwest of the City of Wayne. These areas, highlighted in the **2016 Comprehensive Plan** and identified in **Illustration 3.1 on Page 3.17**, will expand opportunities for the development of single and multifamily residential dwellings through 2027. Residential growth will have a direct impact on the growth and expansion of other land uses, including commercial, industrial, park/recreation and public/quasi-public land uses.



NEW HOUSING DEVELOPMENT AREAS

WAYNE, NEBRASKA



HANNA:KEELAN ASSOCIATES, P.C.
COMMUNITY PLANNING & RESEARCH

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ILLUSTRATION 3.1

LEGEND

- PUBLIC/QUASI-PUBLIC
- PARKS/RECREATION
- SINGLE FAMILY RESIDENTIAL
- MULTIFAMILY RESIDENTIAL
- COMMERCIAL
- MIXED-USE RESIDENTIAL/COMMERCIAL
- INDUSTRIAL
- WAYNE INCORPORATED AREA
- HIGHWAY CORRIDOR
- CREEK / FLOODPLAIN
- POTENTIAL COMMERCIAL
- POTENTIAL INDUSTRIAL

HOUSING REDEVELOPMENT/ REHABILITATION AREAS.

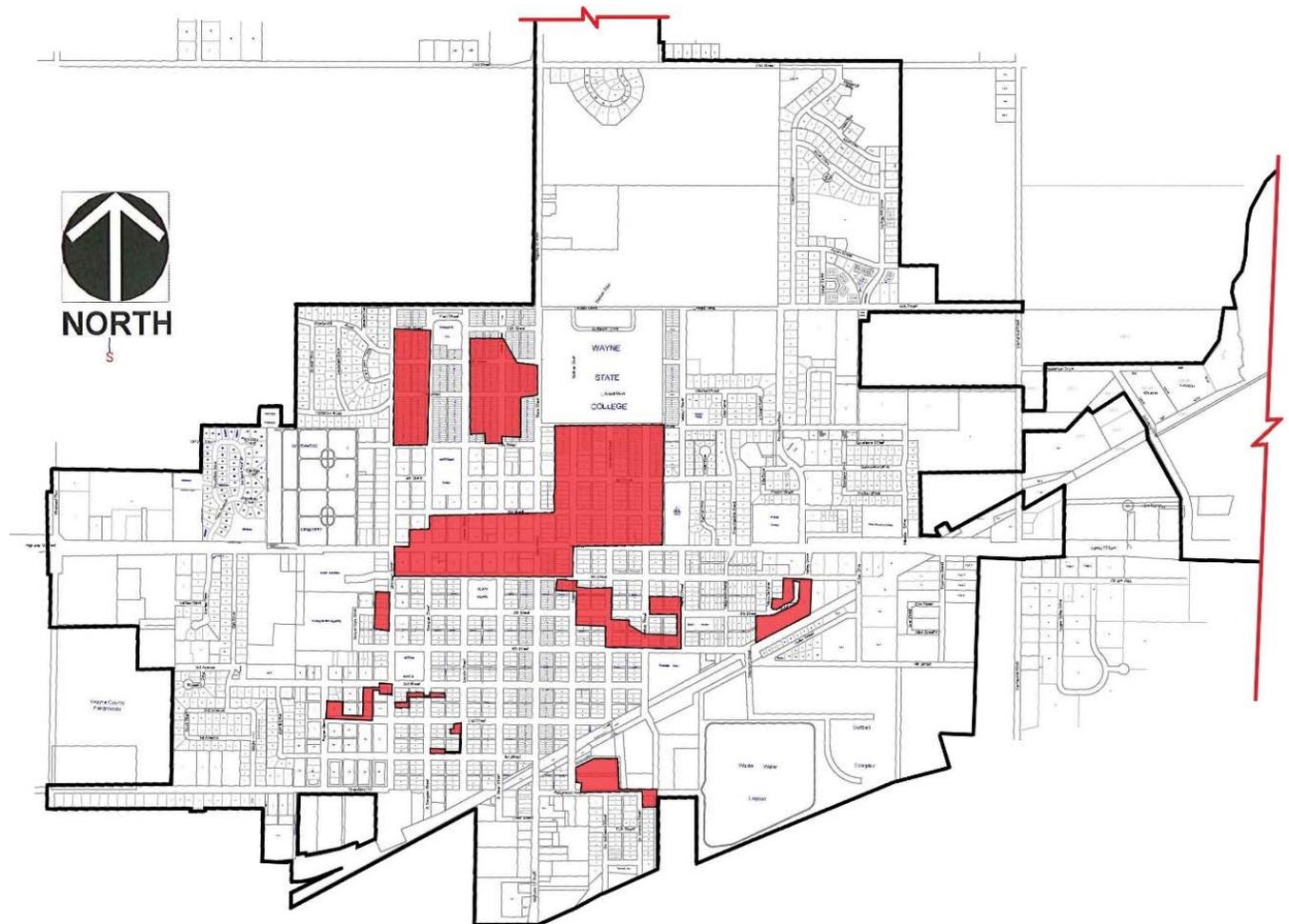
In addition to the need for new housing development, the rehabilitation and preservation of existing housing, as well as the demolition and replacement of deteriorating and dilapidated housing is important for the Community of Wayne. The housing assessment completed as an activity of this **Community Housing Study** included a review of the current condition of the existing housing stock. Overall, the housing stock throughout Wayne is in good condition, but “pockets” or areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, do exist.

Specific locations for moderate to substantial housing rehabilitation and/or demolition activities are highlighted in **Illustration 3.2** on **Page 3.19**. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development.



HOUSING REHABILITATION AREAS

WAYNE, NEBRASKA



LEGEND

- REHABILITATION TARGET AREAS 
- CORPORATE LIMITS 

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ILLUSTRATION 4.2

SECTION 4



**WAYNE HOUSING
DEVELOPMENT INITIATIVES.**

SECTION 4:
WAYNE HOUSING
DEVELOPMENT INITIATIVES.



INTRODUCTION.

The following **Community-Wide Housing Development Initiatives** address the housing issues, opportunities and needs of the City of **Wayne** and define the necessary housing activities for the successful implementation of selected housing programs or projects. These **Initiatives** are needed for the implementation of specific, both new housing development and existing housing preservation programs.

The following **Housing Development Initiatives** are the product of both **qualitative and quantitative research activities** performed on the local **Wayne** level, in preparation of the **Community Housing Study**.

A **qualitative research** process included meetings with a local **Housing Steering Committee**, comprised of local leadership and pertinent, local housing stakeholders, both public and private, a “Listening Session” with local major employers, elected leadership and housing stakeholders and the implementation of a **Community-Wide “Housing Survey”** a **“Workforce Housing Needs Survey”** and a **“Student Housing Survey”** for persons attending Wayne State College. The **Surveys** provided important information for the formation of **Housing Development Initiatives**.

Quantitative research activities included the discovery, analysis and projection of pertinent population, economic and housing data, all in an effort to understand the recent past, present and future **Housing Unit Target Demand** for the individuals and families of **Wayne, Nebraska**.

In essence, **Housing Development Initiatives** address the important components of housing program implementation. The following identifies **Three Primary Categories of Housing Development Initiatives** to address the estimated **Housing Unit Demand** in the City of Wayne by 2027.

- 1. Housing Development Partnerships & Housing Education.**
 - **Housing Partnerships.**
 - **Housing Education.**

- 2. Housing Development, Rehabilitation & Preservation.**
 - **Housing Unit Target Demand & Budget.**
 - **Demand for Housing Types, Households & Income Sectors.**
 - **Residential Land Requirements.**
 - **Workforce Housing Demand.**
 - **Housing Rehabilitation & Preservation.**
 - **Student (off-Campus) Housing Demand.**
 - **Downtown Housing.**
 - **Special Needs Housing, including Homeless & Near-Homeless Needs.**
 - **Housing & Alternative Energy.**
 - **Impediments to Fair Housing Choice.**

- 3. Housing Study Implementation & Review.**
 - **Financing Activities for Housing Development in Wayne.**
 - **Housing Study Maintenance.**

Since the completion of the current **Wayne Housing Study**, in 2016, the City of Wayne leadership, housing stakeholders and local Governmental entities have built an estimated **112 housing units** in the **Community**. Much of this new housing was driven by new and expanded economic development activities in the **Community** and the overall lack of appropriate, affordable housing. The current “adjusted” housing vacancy rate in Wayne is only an estimated 2 percent.

HOUSING DEVELOPMENT INITIATIVES.

1. HOUSING DEVELOPMENT PARTNERSHIPS & HOUSING EDUCATION.

Housing Development Partnerships.

The creation of **Housing Development Partnerships (HDPS)** is key to the successful production and improvement of the local housing stock. Since the completion of the **current Housing Study (2016)**, the **City, Wayne Economic Development (WED) and Wayne Housing Development Corporation (WHDC)** have initiated HDPS capable of creating housing in the Community. This process should be continued and refined to produce additional **HDPS** to maximize the potential for both building new housing and preserving the existing housing stock in **Wayne**.

Under the leadership and guidance of the **WED and WHDC**, the organizing of **HDPS** should be conducted for selected housing programs, both profit and not-for-profit housing development endeavors. This being the case, **HDPS** should include the participation of both local public and private sector entities, having an interest and/or stake in meeting the housing needs and demands of all income and family sector types needed in **Wayne**.

Creating “housing project or program specific” HDPS will maximize the opportunity to produce safe, decent and affordable, both owner and rental housing, of all price points, for persons and households of all income level. HDPS should take a lead role in both the identifying and securing financing for housing development and preservation programs in the Community of Wayne.

Associated with the creation of HDPS would be a process or program to monitor and evaluate “housing outcomes” in Wayne, during the next five years. This could be accomplished with the creation of a **Housing Inventory Index**, comprised of both housing and housing-related indices, such as education, health and parks & recreation.

The following are important Steps in producing an effective HDPS program and process in Wayne.

- **Step 1:** Define potential **HDPS** with a “**mission statement**” that meets the selected housing cause or purpose, as it relates to the identified housing of needs and demands of **Wayne**.
- **Step 2:** Recruit local persons and organizations that meet or match the defined “**mission statement**” of each **HDPS**.

HDPS should, first and foremost, be comprised of existing Wayne area organizations, including, but not limited to (the guidance and direction of) WED and WHDC and selected private and public sector entities. These entities should include, but are not limited to the local governmental entities, including local the Community Redevelopment Authority, Wayne Housing Authority and Chamber of Commerce, Northeast Nebraska Economic Development District, Midwest Housing Development Fund, Northeast Nebraska Community Action Partnership (NENCAP) and Northeast Nebraska Area Agency on Aging (NENAAA), as well as the City of Wayne and local realtors, major employers, homebuilders and home remodelers, realtors, local banks, insurance companies hospital/health facilities, the local Public School District and both local and State-wide Foundations.

Two Community Housing Development Organizations (CHDOs) serve Wayne; WHDC and NENCAP.

- **Step 3:** Based upon selected **HDPS** and associated “**mission statements**”, each **HDPS** will select and prioritize housing programs for both new construction and housing preservation (rehabilitation), with an accompanying timeline for implementation, and identify “most appropriate” funding tools for the completion of each selected housing.
- **Step 4:** Train local “**housing advocates**” to assist selected **HDPS** with meeting the local housing needs and, specially, serve as caseworkers for individuals and families unable to have the either the income and/or knowledge to help themselves in securing safe, affordable housing.

Housing Education.

Elevating the “housing intelligence” of Wayne HDPS will be beneficial to the success of any housing program. Housing intelligence will be supplemented by providing the appropriate learning systems for educating HDPS and their members on the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs in the Community. The following Steps for providing “housing intelligence” are recommended.

- **Step 1:** Create a local “**Housing Development Education Program**” for **HDPS**, complete with certification of pertinent housing development topics, including, but limited to housing need recognition, housing advocacy, housing financial planning and housing development.

- **Step 2:** Train **HDPS** to monitor and understand Local, State and Federal housing legislative proposals and policies that could impact both existing and future housing programs in the City of **Wayne**.
- **Step 3:** **HDPS** will need to fully understand the working connection between the **Wayne Community Housing Study** and other, current, local planning initiatives that will, in some capacity, have an impact on the future development, rehabilitation and preservation of both the current and future housing stock in **Wayne**. These other planning initiatives typically include the Comprehensive Plans and Zoning Regulations, Capital Improvement Plans, Public Facility/Utility Plans, Downtown Revitalization Studies, Hazard Mitigation Plans, etc. associated with the City of Wayne and/or Wayne County.

2. HOUSING DEVELOPMENT, REHABILITATION & PRESERVATION.

Future housing development in the City of Wayne will need to be directed at meeting the housing needs and wants of all household and income sectors, including families, the elderly or retiree, students of Wayne State College, the local workforce, veterans, minority groups and populations with special needs, from the very-low to the upper income family. Such an effort will require housing programs to be planned and implemented for new construction, housing rehabilitation and the preservation and/or replacement of housing for families residing in substandard/dilapidated housing or the COVID-19 Pandemic.



Future housing development efforts should serve to address health, safety and social issues, as well as provide economic development opportunities. It should be the right of all persons and families in Wayne to live in safe, decent and affordable housing. The results of new housing developments and the moderate- to substantial rehabilitation of existing housing will elevate the quality of life in the City of Wayne.

Housing Unit Target Demand & Budget.

- **The findings for the Housing Study identify an estimated Wayne Housing Unit “Target” Demand for 200 units, consisting of an estimated 72 owner units and 128 rental housing units.** With the possibility of adding 150 new full-time employment opportunities in the next five years, via an **ED Boost**, the City of Wayne could support an estimated **Housing Unit Demand for 341 units, by 2027.** The total budget to develop the projected **200 Housing Unit “Target” Demand in Wayne** would be an estimated **\$44 Million.**



An estimated 70 to 75 percent of the Housing Demand for Wayne should be new construction, with the remaining housing need accomplished via a planned purchase-rehab-resale/re-rent of existing housing program.

Demand for Housing Types, Households & Income Sectors.

- An estimated **six owner and 40 rental housing units** proposed for the City of **Wayne**, by 2027, will need to be available for persons or families of the lowest- to moderate **Area Median Incomes (AMI)**. A subsidy or local/regional housing funding program will likely need to be utilized.
- Future housing programs in **Wayne** will be needed for persons and families of **all household type and income sector**. A total of five owner and 10 rental housing units, for persons at or below 80 percent AMI, should be constructed or rehabilitated to meet the housing needs of **persons/families and persons with special needs.**
- The **estimated average cost** for the majority of additional **owner units** needed in **Wayne**, during the next five years, should be priced at or above **\$284,150**. The monthly cost for the majority of **future rental housing** in **Wayne** should range between **\$1,045 and \$1,265.**

A **Community-Wide Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age will need to be implemented in the City of **Wayne** to address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Partnerships should be created with the local senior/retirement Community including nursing homes, assisted living and senior independent living facilities and WED and WHDC, Chamber of Commerce, the City’s Community Redevelopment Authority and Housing Authority and NENEDD, NENCAP and NENAAA, as well as local homebuilders and home remodelers, realtors and financial institutions.

Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.

- The **Community of Wayne** should consider infill housing and accessory housing development programs including in-law suites, granny flats, conversion housing, single room occupancy housing and tiny homes as a means of creating more density in the developed and older neighborhoods of Wayne.

Residential Land Requirements.

- The City of **Wayne** will have a need to both identify and designate an estimated **106 acres** of land for the future development of new housing units, by 2027. Of the 106 acres, an estimated **48.4 acres** should be developed with new owner and rental housing units. This land use demand will require the City to revisit, review and, if necessary, modify the **Comprehensive Plan and Zoning Regulations** to identify future residential land use needs. Include exploring the need to modify Regulations to address the “**missing middle**” housing issue in the **Community**, the development practice of providing density bonuses.



Workforce Housing Demand.

- **Wayne** will have a **workforce housing demand** for a minimum **97 units** by 2027, to provide housing opportunities for both existing and new employees during the next five years. This would include an estimated **43 owner units** and **54 rental housing units**.
- The successful implementation of workforce housing will depend on the creation of specific **Housing Development Partnerships (HDPS)** to address specific work sectors. The involvement of major employees as a participant in HDPS will be crucial in the successful implementation of various workforce housing programs.

Student (off-campus) Housing Demand.

- An estimated **32 rental housing units** should be constructed specifically for students of **Wayne State College**, residing off-campus. A partnership between local housing builders, the City and Wayne State Administration could be a crucial first step in providing either on- or off-campus housing for enrolled students.

Downtown Housing.

- The Community of Wayne has extensive experience in the renovation/repurposing of buildings in the Downtown for mixed uses, including housing. The potential is there to **create additional Downtown housing, primarily units above the first floor of existing commercial buildings**. The majority of these units would be rental, developed as a result of a building conversion, re-use/repurpose program.
- A **Downtown Housing Initiative**, with a detailed schedule of design and implementation is needed to ensure housing opportunities in the Downtown. A total of **18 housing units**, including **eight owner** and **10 rental units** should be developed utilizing upper-level spaces of existing commercial buildings. In addition to new housing, the Community of Wayne should continue to utilize programs of redevelopment implementation, including strategies for building structural rehabilitation and beautification, with additional recommendations for Downtown housing development, infrastructure improvements and business recruitment and retention initiatives.



Housing Rehabilitation & Preservation.

- An estimated **195 existing housing units** in **Wayne** would qualify for **moderate- to substantial rehabilitation**, by **2027**. An additional, estimated **24 housing units** are of a physical condition that would not economically warrant any level of rehabilitation and should be considered for **demolition**.
- Housing units purchased and, then, demolished would provide land availability to build a new housing unit(s). Such land could be placed in an established **County-Wide or Regional Land Bank Program to be repurposed for housing**.
- The **Community of Wayne** should strive to preserve the existing housing stock, with emphasis on **1) housing that is currently occupied and 2) housing units of historic significance**.
- **Wayne** should continue to employ the benefits of the **Nebraska Community Development Law**, specifically **Tax Increment Financing**, mixed with other pertinent State housing funding sources, to evaluate, plan and **implement housing redevelopment projects**.

Special Needs Housing, including Homeless & Near-Homeless Needs.

- Housing for **persons and families with special needs** should be addressed by the **Wayne Community**, to provide safe and affordable housing. By 2027, County-wide, the need exists for up to **15 units of housing for special populations**, including persons with mobility, cognitive, hearing or visual challenges. These units should consist of both owner and rental units.
- The majority of housing needed for the **special needs populations** in **Wayne** should be developed for **persons and households of very-low to low-income**. To accomplish this, grants and low- or forgivable loans will be needed to buy down the cost of housing. In addition, to advocate, plan and develop such housing, selected service providers, coupled with private sector developers will need to be organized as a **Housing Development Partnership**.

Housing & Alternative Energy.

- Encourage housing developers in **Wayne** to take advantage of “**tools of alternative energy implementation,**” such as personal wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.
- Promote the use of **modern energy conservation methods** to reduce the consumption of energy in residential sectors.
- **Utilize local Zoning Regulations and building codes** to control the placement and operation of alternative energy systems. Local Zoning Regulations should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.

Require compliance with a “Conditional Use Permit” process so that documented conditions are met by the applicant.

- Promote the development of vocational **education opportunities** at both **Public and Private School Systems** to educate the future workforce in alternative energy design, fabrication of equipment and maintenance.
- Promote the **expanded use of solar and geothermal exchange energy systems** for applications throughout the **Wayne Planning Jurisdiction.**
- Consider implementing a “**pilot**” **alternative energy program** at a developing residential subdivision in and/or around the City of **Wayne**. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- Promote the **rehabilitation of residential buildings** in **Wayne** utilizing weatherization methods and energy efficient or “**green building**” **materials** in conformance to the “**LEED**” **Certified Building techniques.**
- **Expand awareness of available incentives** that could assist in replacing old lighting fixtures, or heating and cooling systems in housing units with new energy efficient systems that reduce consumption and energy costs.

Impediments to Fair Housing Choice.

- The City of **Wayne** should establish a plan to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of the Community should play a role in this process, including local government, schools, churches and the private sector.
- Create and support the efforts of a **Community-Wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. The Wayne Housing Authority should take the lead role in this important housing activity. **Activities of the Advisory Group could include the following:**
 - Create an **“Action Plan”** to identify strategies to further affordable housing opportunities.
 - Host a **“Housing Fair”** for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
 - Promote **“Equal Housing Opportunities”** on flyers, brochures and local newspapers.
- Address the **primary impediments to fair housing choice** in the City of **Wayne**. Respondents to the **Wayne Housing Survey** identified impediments to fair housing for **homeowners** as housing prices, excessive down payment/closing costs and a lack of sufficient homes for sale. For **renter households**, impediments included the high cost of monthly rent, attitudes of immediate neighbors and a lack of decent rental units at an affordable price range.
- The **City of Wayne**, in partnership with the **Wayne Housing Authority**, should adopt (by ordinance) and implement a **Fair Housing Policy** and **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.
- The **Community of Wayne** should address the **housing needs of persons with a disability(ies)**, by planning and implementing fully accessible housing, both for rent and for sale. Include supportive services where necessary. It is recommended that, at a minimum, 10 percent of new housing added to the housing stock should be fully accessible for persons with a physical and/or sensory disability.

- The **Community of Wayne** should **support bilingual and impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- As a form of **Fair Housing Enforcement**, **Wayne** should establish an administrative process/program of routinely inspecting rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.

3: HOUSING STUDY IMPLEMENTATION & REVIEW.

This **Community Housing Study** contains a variety of qualitative and quantitative information from local, State and Federal data sources, Survey implementation, local “Listening Sessions” with key housing stakeholders and a series of meetings with a local Housing Steering Committee. Documented statistics and citizen input provide a clear and concise understanding of local housing needs that will assist local governments and organizations (public, private and non-profit) in creating and maintain resilient, sustainable Community.

Financing Activities for Housing Development in Wayne.

- **Housing developers** doing business in the City of **Wayne** should consider **both public and private funding sources** when constructing new or improving the local housing stock and, thus, be encouraged to pursue securing any and all available tools of financing assistance to do so. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Midwest Housing Development Fund, USDA Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs.
- First and foremost, the City of **Wayne** is encouraged to **establish or expand existing local Foundations** for the purpose of providing gap financing for housing development activities.
- **Wayne** should could continue utilizing **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase, preparation and public facility/utility requirements.

- In 2017, the “**Rural Workforce Housing Investment Act**” (Legislative Bill 518) was adopted to allow non-profit housing developers to allocate funds from the NAHTF into a **Rural Workforce Housing Fund (RWHF)**. This allows the non-profit developer to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations. Projects must be within municipalities in Counties with populations less than 100,000. An amount of up to \$1 Million can be applied for by rural Community throughout Nebraska. Grants must show a “one-to-one” match fund.

Housing Study Maintenance.

- The **Wayne Community Housing Study** should be reviewed annually by local housing providers and partnerships, including WED and WHDC, the Wayne Housing Authority, local business leadership and School systems, local Foundations and other important for-profit and non-profit groups and organizations and local housing stakeholders.
- **Engaging local organizations and housing stakeholders** in the planning and implementation of new housing programs will make the use of housing funds more effective and encourage investors to make better informed decisions that target **Wayne’s** needs and desires for new and improved housing types. All of this will result in stability and growth for the Community.
- The City of **Wayne** needs to maintain a current and modern Comprehensive Plan, as well as Zoning and Subdivision Regulation documents, in an effort to continue efficient, sustainable housing development. These documents are critical to the City as it strives to maintain a strong quality of life and enhance local community sustainability and resiliency. A proactive City Council and Planning Commission will have the ability to effectively govern and direct housing development/redevelopment activities with current documents.
- The City of **Wayne** should establish an **annual review process of their Comprehensive Plan** and associated **Zoning and Subdivision Regulations**. The Planning Commission, elected officials and local governmental volunteers and community and economic development groups should all be involved in this review. This will ensure a consistent vision for community and economic growth and development throughout Wayne.

SECTION 5



FIVE-YEAR HOUSING ACTION PLAN.

SECTION 5: FIVE-YEAR HOUSING ACTION PLAN.



INTRODUCTION.

The greatest challenge for the City of Wayne, during the next five years, will be to develop housing units for workforce persons and families, elderly households, off-campus students and special populations. Overall, Wayne should, at a minimum, develop up to **200 new housing units; 72 owner and 128 rental units, by 2027.** Based upon the ED Boost population projection, the City of Wayne has the potential to develop an estimated 341 housing units; 132 owner and 209 rental housing units. The demand for workforce housing in the City, by 2027, includes an estimated 43 owner and 54 rental units for a total of 97 housing units.

The successful implementation of the following **Wayne, Nebraska Five-Year Housing Action Plan**” will begin with preparation of reasonable, feasible housing projects, addressing the needs of all citizens of the City of Wayne. This **Action Plan** addresses all aspects of housing, including new construction, housing rehabilitation, the removal of substantially deteriorated or dilapidated housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement.

Important to the cause for future housing activities in Wayne will be the leadership of **Wayne Economic Development**, along with **Wayne Housing Development Corporation**, City government, funding/lending institutions, developers/contractors and other both for-profit and non-profit organizations to prioritize housing as a significant economic development activity for the Community of **Wayne**.

PLACE-BASED DEVELOPMENT COMPONENTS.

Each housing program identified in the **Housing Action Plan** should incorporate “**Place-Based**” development components, whereby development supports the Community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements. The four general concepts of place-based development include the following:

ACCESS AND LINKAGES:

- Does the housing program have adequate accessibility and walkability to other neighborhoods and centers in the Community?
- What is the program’s proximity to local services and amenities?
- Can people utilize a variety of transportation modes, such as sidewalks, streets, automobiles, bicycles and public transit, to travel to and from the housing program?
- Is the housing program visible from other neighborhoods or parts of the City?
- Is public parking available for visitors to the housing program?

COMFORT AND IMAGE:

- Is the proposed housing program located in a safe neighborhood?
- Are there historic attributes to consider for the proposed housing program?
- Is the neighborhood of the proposed housing program clean and safe for all residents?
- Are there any environmental impacts that could hinder the development of a housing program?

USES AND ACTIVITIES:

- How will the proposed housing program be used? By young families and local workforce? By elderly or special needs populations?
- Are there amenities proposed, or existing and nearby to the housing program that will keep local residents active, including parks and recreation opportunities?
- Does the housing program include a central gathering space for program residents, as well as Community residents?

SOCIABILITY:

- Will the housing program be developed in a way that will allow residents to socialize and interact with one another?
- Will people take pride in living at the proposed housing program?
- Are diverse populations encouraged to reside at the housing program?
- Does the housing program present a welcoming environment for both current and prospective residents?

HOUSING DEVELOPMENT PROGRAMS.

The **Housing Action Plan** presents a list of **Housing Programs** proposed for the City of Wayne during the next five years. These **Programs** include activities associated with the organizational or operational requirements to ensure housing development exists as an ongoing community and economic process, providing housing units for both elderly and non-elderly households, students, persons with special needs and the preservation or rehabilitation of the local housing stock. Each **Program** defines a purpose and estimated cost and, where relevant, the estimated cost subsidy.

The creation of **Housing Development Partnerships (HDPS)** will be key to the successful implementation of the **Housing Action Plan** and the following **Housing Development Programs**. The **Community of Wayne** has a strong track record of organizing **HDPS** capable of creating housing in the City. This process should be continued and refined to produce additional **HDPS** to maximize the potential for both building new and preserving existing housing stock in the City of **Wayne**. *“The bigger the circle of Partners, the better the delivery of housing and provided financial assistance.”*

Creating “housing project or program specific” **HDPS** will maximize the opportunity to produce safe, decent and affordable, both owner and rental housing, of all required price points, for persons and households of all income levels. **HDPS** should take a lead role in both identifying and securing financing for housing development and preservation programs in the **Community of Wayne**.

HDPS should, first and foremost, be comprised of existing **Wayne area organizations**, including, but not limited to (the guidance and direction of) the Wayne Economic Development, Wayne Community Redevelopment Authority and selected private and public sector entities. These entities should include, but are not limited to the Wayne Housing Authority, Northeast Nebraska Economic Development District, Northeast Nebraska Community Action Partnership and Northeast Nebraska Area Agency on Aging, as well as the City of Wayne and local realtors, major employers, homebuilders and home remodelers, realtors, local banks, insurance companies hospital/health facilities, the local Public School District and both local and State-wide Foundations.

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

1. Establish Housing Development Partnerships (HDPS) Program.

Purpose:

Wayne Economic Development (WED), Wayne Housing Development Corporation (WHDC) and City leadership will need to continue to assemble and organize all active and potential, project-specific **Housing Development Partnerships (HDPS)** and guides and implements affordable housing development programs, pertaining to both funding and construction. Maintain the input and involvement of existing local, regional, State and Federal housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services. Additional staff may be necessary to oversee the coordination of partnership organization, grant administration and housing development oversight.

Included in the creation of **HDPS**, would be the establishment of an associated **Housing Inventory Index** to evaluate and monitor housing outcomes in the City of Wayne. Such an Index could include local housing indices and others associated with housing, including, but not limited to health, education and recreation.

Estimated Cost (annual operational): \$90,000.

2. Land Bank Program.

Purpose:

WED and WHDC should create a locally-based, or obtain membership in a County or Regional land bank program and secure land for both future housing development and redevelopment activities throughout the Community of Wayne.

Estimated Cost (annual operational): \$300,000.

3. Maintain Local Housing Investment Funding Program.

Purpose:

Via the efforts of **WED, WHDC, City Leadership** and appropriate **HDPS**, continue to organize and maintain local funding events and contributions to create a “pool” or “bank” of funds to invest in needed gap financing for local housing developments. Continue to encourage the involvement of **major employers** with assisting employees in obtaining affordable housing through first-time homebuyer and down payment assistance programs. Financial support to local developers constructing workforce housing is a needed option.

Estimated Cost (annual operational): \$385,000.

4. Expand the existing Continuum of (Housing) Residential Care Program for residents 65+ years of age.

Purpose:

Via the creation of appropriate **HDPS**, address all facets of elderly housing needs and associated support services in Wayne, including advocating and financially assisting with the development of senior, elderly and frail-elderly housing, with emphasis on both appropriately designed new construction and home rehabilitation and modification initiatives. In addition, include resources for assisting seniors in locating legal aid resources, referrals, educational resources, etc.

Estimated Cost (annual operational): \$140,000.

5. Plan and implement an annual “Wayne Housing Summit” Program.

Purpose:

WED and WHDC, with the assistance of **City leadership** and appropriate **HDPS**, local funders and governments, should conduct an annual presentation of housing accomplishments, opportunities and proposed housing development/redevelopment and rehabilitation programs in Wayne. Encourage participation from local, State and National housing developers, grantors and funders to participate and share new, innovative programs and grant opportunities to supplement housing development activities in the Community.

Estimated Cost (annual operational): \$7,500.

6. Maintain local Workforce Employer Housing Assistance Programs.

Purpose:

WED, WHDC and City Leadership, with the assistance of an appropriate **HDPS** and local **major employers**, maintain existing **Workforce Employer Housing Assistance Programs**, as a component of a local **“Workforce Housing Development Initiative,”** encouraging major employers to become directly involved with assisting their employees in obtaining affordable housing, including funding assistance for down payment and/or first month rent and/or deposit. **Participation in the State of Nebraska’s Rural Workforce Housing Fund will be a major component to successful workforce housing construction in Wayne.**

Estimated Cost (annual): \$420,000.

7. Continue and maintain Comprehensive and Redevelopment Planning Activities.

Purpose:

WED, WHDC and City Leadership should continue to advocate participation in the regular updating of the **Wayne Comprehensive Plan** and local **Zoning and Subdivision Regulations**. Important components of the **Plan** would be the **Land Use Plan** and the implementation of **Zoning Regulations** that are a “fit” for the Community’s needs for land for housing.

Estimated Cost: \$24,000 to \$32,000.

HOUSING REHABILITATION/PRESERVATION PROGRAMS.

8. Establish a Wayne Housing Disaster/Pandemic Recovery Program.

Purpose:

WED and WHDC with the assistance of **City Leadership** and appropriate **HDPS**, should create a locally-funded program designed to assist persons and families living in housing affected by a natural disaster and/or COVID-19. In combination with State and Federal disaster grant programs, funding for this Program should include funding via local foundations, financial lending institutions and private donations.

Estimated Cost (annual): \$150,000.

9. Create and implement a Housing Code Inspection Licensing Program.

Purpose:

The City of Wayne should provide a pre-occupancy, on-going housing inspection enforcement and licensing program, to support a safe owner and rental housing stock and avoid unsanitary, life-threatening conditions.

Estimated Cost (annual operational): \$150,000.

10. Owner/Rental Housing Rehabilitation/Preservation Program.

Purpose:

WED and WHDC with the assistance of **City Leadership** and an appropriate **HDPS**, as well as personal investment among housing property owners/developers, should set a 2027 goal of **40 housing units** receiving moderate- to substantial rehabilitation. Identify block areas with excessive deterioration and dilapidation of housing units. Implementing a **purchase/rehab/re-sale or re-rent program**, providing housing for low- to moderate-income family households (0% to 80% AMI).

Estimate Property Purchase: \$55,000-\$70,000 per property.
Estimated Moderate Rehabilitation Cost: \$24,000 to \$30,000 per unit.
Estimated Substantial Rehabilitation Cost: \$28,000 to \$45,000 per unit.
Estimated Cost Subsidy: 60% to 80% per unit.

11. Owner/Rental Housing Demolition/Replacement Program.

Purpose:

WED and WHDC with the assistance of **City Leadership** and an appropriate **HDPS** and personal investment among housing property owners/developers, should set a 2027 goal of **20 housing units** to be purchased/donated, demolished and replaced with new, innovative housing types, for families/elderly.

Estimated Purchase/Demolition/Construction Cost: \$200,000-\$215,000 per unit.
Estimated Cost Subsidy: 40% to 50% per unit.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

12. Affordable Elderly (55+ Years) Rental Housing Program.

Purpose:

WED and WHDC, with the assistance of an appropriate HDPS, develop one- or two-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities, to meet the rental housing needs of elderly households (31% to 125% AMI). Program should include **30 units, utilizing (primarily) Low-Income Housing Tax Credits, private financing and tax increment financing.**

Total Estimated Cost: \$7,000,000.
Estimated Cost Subsidy: 50% or \$3,500,000.

13. Moderate- to Upper-Income Elderly (55+ Years) Owner Housing Initiative.

Purpose:

WED and WHDC, with the assistance of an appropriate HDPS, develop scattered site, two+-bedroom single family units, standard amenities, to meet the needs of low-income elderly households (81%+ AMI). Program should include a maximum of **18 units.**

Total Estimated Cost: \$4,200,000.
Estimated Cost Subsidy: 35% or \$1,470,000.

HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

14. Affordable Workforce Housing Program.

Purpose:

WED and WHDC, with the assistance of an appropriate HDPS, develop two- or three-bedroom single family, duplex/triplex, townhome or general rental apartment units, standard amenities, to meet local workforce housing needs. Program should include up to **48 total units.** Program should be combined with a **Workforce Employer Housing Assistance Program, utilizing (primarily) Low-Income Housing Tax Credits, private financing and tax increment financing.**

Estimated Cost: \$9,200,000.
Estimated Cost Subsidy: 65% or \$5,980,000.

15. Moderate- to Upper-Income Homeownership Initiative.

Purpose:

Scattered Site, single family units, 2+ bedroom units, via new construction with standard amenities, to meet the affordable housing needs of moderate- to upper income family households (81%+ AMI). Ownership program should include **45 units.** Program should be combined with a **Workforce Employer Housing Assistance Program, utilizing (primarily) private financing and Tax Increment Financing.**

Estimated Cost: \$13,725,000.
Estimated Cost Subsidy: 20% or \$2,745,000.

16. Low- to Moderate-Income Rental Housing Initiative.

Purpose:

Scattered Site, duplexes/triplexes or multifamily apartments, consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income rental households (31% to 80% AMI). Program should consist of **24 total units, utilizing (primarily) Low-Income Housing Tax Credits, private financing and tax increment financing.**

Estimated Cost: \$3,870,000.
Estimated Cost Subsidy: 65% or \$2,515,500.

17. Special Needs Population Affordable Housing Program.

Purpose:

WED and WHDC, with appropriate **HDPS** and professional service providers, plan and implement a Program of **12 units** of owner and rental housing for Wayne residents with special needs.

Estimated Cost: \$2,020,000.
Estimated Cost Subsidy: 70% or \$1,414,000.

18. Downtown Housing Program.

Purpose:

WED and WHDC, with the assistance of local business/property owners and an appropriate **HDPS**, design and implement a Downtown Housing Initiative in Wayne, using a process of rehabilitating/repurposing vacant upper story building spaces. The Initiative should include **18 owner/rental housing units.**

Estimated Cost: \$3,100,000.
Estimated Cost Subsidy: 70% or \$2,170,000.

19. On- or Off-Campus Student Housing Program.

Purpose:

WED and WHDC, with the assistance of **City Leadership, Wayne State College** and an appropriate **HDPS**, acquire land and design/implement a two+-bedroom student apartment housing program. The Initiative should include **32 rental housing units.**

Estimated Cost: \$6,400,000.
Estimated Cost Subsidy: 30% or \$1,920,000.

APPENDIX I



WAYNE TABLE PROFILE.

**TABLE 1
POPULATION TRENDS AND PROJECTIONS
CITY OF WAYNE, NEBRASKA
1990-2027**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	1990	5,142	--	--	--	--
	2000	5,583	+441	+8.6%	+44.1	+0.9%
	2010	5,660	+77	+1.4%	+7.7	+0.1%
	2020	5,973	+313	+5.5%	+31.3	+0.6%
	2022	5,982	+9	+0.2%	+9.0	+0.2%
Low	2027	6,012	+30	+0.5%	+6.0	+0.1%
Medium	2027	6,114	+132	+2.2%	+26.4	+0.4%
High*	2027	6,256	+274	+4.6%	+54.8	+0.9%
ED Boost*	2027	6,316	+334	+5.6%	+66.8	+1.1%

*Includes estimated population increase associated with both an *Economic Development (ED) Boost* via increases in Full-Time Employment (FTE) positions in the next five years and securement of up to 3% of current commuter employment. “High 2027 = 85 additional FTE positions. “ED Boost” 2027 = 150 Additional FTE positions.

Source: 1990, 2000, 2010 & 2020 Census.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 2
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
CITY OF WAYNE, NEBRASKA
2000-2027**

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2022</u>	<u>2027</u>	<u>2022-2027 Change</u>
19 and Under	1,631	1,647	+16	1,725	1,727	1,758	+31
20-34	1,951	2,007	+56	2,086	2,088	2,131	+43
35-54	941	873	-68	915	916	932	+16
55-64	312	429	+117	454	455	467	+12
65-74	306	275	-31	319	320	331	+11
75-84	264	266	+2	286	287	298	+11
85+	178	163	-15	188	189	197	+8
Totals	5,583	5,660	+77	5,973	5,982	6,114	+132
Median Age	22.9	28.2	5.3	28.4	28.5	29.3	+0.8

*Estimated data, subject to margin of error.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 3
SPECIFIC HOUSEHOLD CHARACTERISTICS
CITY OF WAYNE, NEBRASKA
2000-2027**

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
2000	5,583	1,225	4,358	1,850	2.36
2010	5,660	1,262	4,398	1,953	2.25
2020	5,973	1,313	4,660	2,138	2.18
2022	5,982	1,316	4,666	2,140	2.18
2027	6,114	1,342	4,772	2,251	2.12
2027 ED Boost	6,316	1,388	4,928	2,358	2.09

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 4
TENURE BY HOUSEHOLD
CITY OF WAYNE, NEBRASKA
2000-2027**

<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
		<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
2000	1,850	1,045	56.5%	850	43.5%
2010	1,953	1,056	54.1%	897	45.9%
2020	2,138	1,153	53.9%	985	46.1%
2022	2,140	1,153	53.9%	987	46.1%
2027	2,251	1,195	53.1%	1,056	46.9%
2027 ED Boost	2,358	1,243	52.7%	1,115	47.3%

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 5
HOUSEHOLDS BY HOUSEHOLD SIZE
CITY OF WAYNE, NEBRASKA
2019 ESTIMATE***

<u>1 Person</u>	<u>2 Persons</u>	<u>3 Persons</u>	<u>4 Persons</u>	<u>5 Persons</u>	<u>6 Persons</u>	<u>7+ Persons</u>
736	773	187	235	74	88	50

*Estimate subject to margin of error. Total 2019 estimated households = 2,143.
Source: 2015-2019 American Community Survey.

**TABLE 6
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
CITY OF WAYNE, NEBRASKA
2000-2027**

<u>Income Group</u>	<u>2000*</u>	<u>2019 Est.*</u>	<u>2022</u>	<u>2027</u>	<u>2027 ED Boost</u>	<u>% Change 2022-2027^</u>
All Households						
Less than \$10,000	231	268	103	60	52	-41.7%
\$10,000-\$19,999	399	394	330	311	284	-5.8%
\$20,000-\$34,999	452	219	265	270	238	+1.9%
\$35,000-\$49,999	235	311	420	441	524	+5.0%
\$50,000 or More	542	951	1,022	1,169	1,260	+14.4%
Totals	1,859	2,143	2,140	2,251	2,358	+5.2%
Median Income	\$27,730	\$40,339	\$42,500	\$47,600	\$51,440	+12.0%
Households 65+ Yrs.						
Less than \$10,000	61	66	59	41	36	-30.5%
\$10,000-\$19,999	116	93	81	73	58	-9.9%
\$20,000-\$34,999	178	95	104	97	79	-6.7%
\$35,000-\$49,999	27	111	113	132	142	+16.8%
\$50,000 or More	85	133	162	195	230	+20.4%
Totals	467	498	519	538	545	+3.7%
Median Income	\$24,760	\$32,069	\$41,763	\$45,900	\$49,604	+9.9%

* Specified Data Used. 2019 Estimate subject to margin of error.

^Does not include ED Boost.

Source: 2000 Census, 2015-2019 American Community Survey.

Hanna:Keelan Associates, P.C., 2022.

TABLE 7
PER CAPITA INCOME
WAYNE COUNTY, NEBRASKA / STATE OF NEBRASKA
2010-2027

<u>Year</u>	Wayne County		State of Nebraska	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2010	\$35,428	--	\$40,920	--
2011	\$42,591	+20.2%	\$45,426	+11.0%
2012	\$37,617	-11.7%	\$46,562	+2.5%
2013	\$37,296	-0.9%	\$46,596	+0.1%
2014	\$36,747	-1.5%	\$48,953	+5.1%
2015	\$38,699	+5.3%	\$50,725	+3.6%
2016	\$38,642	-0.1%	\$49,615	-2.2%
2017	\$41,890	+8.4%	\$50,645	+2.1%
2018	\$43,443	+3.7%	\$52,890	+4.4%
2019	\$44,879	+3.2%	\$54,515	+3.1%
2022	\$45,020	+0.3%	\$56,035	+2.8%
2010-2022	\$35,428-\$45,020	+27.1%	\$40,920-\$56,035	+36.9%
2022-2027	\$45,020-\$52,190	+15.9%	\$56,035-\$63,100	+12.6%

Source: Bureau of Economic Analysis, 2022.
 Hanna:Keelan Associates, P.C., 2022.

TABLE 8
RACE AND HISPANIC ORIGIN
CITY OF WAYNE, NEBRASKA
2000, 2010 & 2019*

<u>Race</u>	<u>2000</u>		<u>2010</u>		<u>2019 Est.*</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	5,379	96.3%	5,273	93.1%	5,192	93.4%
Black	89	1.6%	121	2.1%	131	2.4%
Native American	20	0.4%	26	0.5%	8	0.1%
Asian	19	0.4%	38	0.7%	35	0.6%
<u>Other</u>	<u>76</u>	<u>1.3%</u>	<u>202</u>	<u>3.6%</u>	<u>191</u>	<u>3.4%</u>
Totals	5,583	100.0%	5,660	100.0%	5,557	100.0%
Hispanic Origin	79	1.4%	270	4.8%	478	8.6%

*Specified Data Used. Subject to margin of error.

Source: 2000, 2010 Census. 2015-2019 American Community Survey.

**TABLE 9
PERSONS RECEIVING SOCIAL SECURITY INCOME
WAYNE COUNTY, NEBRASKA
2019**

<u>Social Security Income-2019</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	1,155
Wives & Husbands	55
Children	15
<u>Survivor Benefits</u>	
Widows & Widowers	120
Children	40
<u>Disability Benefits</u>	
Disabled Persons	115
Wives & Husbands	0
<u>Children</u>	<u>20</u>
Total	1,520
<u>Aged 65 & Older</u>	
Men	590
<u>Women</u>	<u>710</u>
Total	1,300
<u>Supplemental Security Income-2019</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	N/A
<u>Blind and Disabled</u>	<u>N/A</u>
Total	N/A

N/A=Not Available.

Source: Department of Health and Human Services,
Social Security Administration, 2022.

**TABLE 10
ESTIMATED HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
CITY OF WAYNE, NEBRASKA
2000-2027**

	2000*	2017*	2022	2027
Owner Inc. Rng.	# / #CB-HP	# / #CB-HP	# / #CB-HP	# / #CB-HP
0%-30% AMI	34 / 30	20 / 20	36 / 36	36 / 36
31%-50% AMI	37 / 8	105 / 0	121 / 30	128 / 43
51%-80% AMI	223 / 33	160 / 20	186 / 24	193 / 30
81%+ AMI	<u>725 / 51</u>	<u>760 / 40</u>	<u>843 / 31</u>	<u>861 / 32</u>
Totals	1,019 / 122	1,045 / 80	1,153 / 121	1,195 / 141

	2000*	2017*	2022	2027
Renter Inc. Rng.	# / #CB-HP	# / #CB-HP	# / #CB-HP	# / #CB-HP
0%-30% AMI	203 / 179	395 / 285	387 / 259	404 / 279
31%-50% AMI	218 / 94	200 / 155	199 / 140	222 / 151
51%-80% AMI	227 / 22	190 / 50	188 / 44	219 / 53
81%+ AMI	<u>190 / 20</u>	<u>220 / 0</u>	<u>213 / 11</u>	<u>231 / 23</u>
Totals	838 / 315	1,005 / 490	987 / 454	1,056 / 506

= Total Households. #CB-HP = Households with Cost Burden – Housing Problems.

*Specified Data Used.

Source: 2000, 2013-2017 CHAS Data.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 11
EMPLOYMENT DATA TRENDS AND PROJECTIONS
WAYNE COUNTY, NEBRASKA
2010-2027**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2010	5,443	--	3.9%
2011	5,416	-27	3.5%
2012	5,538	+122	3.1%
2013	5,495	-43	3.1%
2014	5,416	-76	2.8%
2015	5,421	+5	2.6%
2016	5,506	+84	2.7%
2017	5,534	+28	2.4%
2018	5,567	+33	2.5%
2019	5,638	+71	2.6%
2020	5,454	-184	2.8%
2022*	5,620	+166	2.4%
2027	5,840	+220	2.6%
2027 ED Boost	5,914	+294	2.4%
2010-2027^	5,443-5,840	+397	3.9%-2.6%

*Estimate as of May, 2021.

^Does not include ED Boost.

Source: Nebraska Department of Labor, Labor Market Information, 2022.

Hanna:Keelan Associates, P.C., 2022.

TABLE 12**WORKFORCE EMPLOYMENT BY TYPE****WAYNE COUNTY, NEBRASKA****MAY, 2021****Workforce**

Non-Farm Employment (Wage and Salary)	4,269
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	0
Utilities.	0
Construction.	75
Manufacturing.	721
Wholesale Trade.	187
Retail Trade.	410
Transportation & Warehousing.	187
Information.	30
Finance & Insurance.	359
Real Estate & Rental/Leasing.	18
Professional, Scientific & Technical Services.	57
Management of Companies & Enterprises.	*
Administrative/Support/Waste.	30
Educational Services.	198
Health Care & Social Assistance.	473
Arts, Entertainment & Recreation.	*
Accommodation & Food Service.	196
Other Services (except Public Administration).	116
Federal Government.	32
State Government.	552
Local Government.	594

*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2022.

**TABLE 13
TRAVEL TIME TO WORK
CITY OF WAYNE, NEBRASKA
2019 ESTIMATE***

9 Minutes or Less	10-19 Minutes	20-29 Minutes	30-39 Minutes	40 Minutes or More
1,752	444	85	101	325

*Subject to margin of error.
Source: 2015-2019 American Community Survey.

**TABLE 14
INFLOW/OUTFLOW JOB COUNTS (ALL JOBS)
CITY OF WAYNE, NEBRASKA
2018**

	Count	Share
Employed in Wayne	3,304	100.0%
Employed in Wayne but Living Outside	2,149	65.0%
Employed and Living in Wayne	1,155	35.0%
Living in Wayne	2,267	100.0%
Living in Wayne but Employed Outside	1,112	49.1%
Living and Employed in Wayne	1,155	50.9%

*Subject to margin of error.
Source: Census Longitudinal Employment-Household Dynamics 2022.

**TABLE 15
HOUSING STOCK PROFILE / UNITS IN STRUCTURE
CITY OF WAYNE, NEBRASKA
2000 & 2019 ESTIMATE**

Year	Number of Units				Total
	1 Unit	2-9 Units	10+ Units	Other*	
2000	1,337	432	106	89	1,964
2019**	1,617	313	318	10	2,258

*Includes mobile homes and trailers.
**Specified Data Used. 2019 estimate subject to margin of error.
Source: 2000 Census, 2015-2019 American Community Survey.

**TABLE 16
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
CITY OF WAYNE, NEBRASKA
2000 & 2019 ESTIMATE**

	Complete Plumbing		Lack of Complete Plumbing		Units with 1.01+ Persons per Room		
	<u>Totals</u>	<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>
2000	1,854	1,852	99.9%	2	0.1%	20	1.1%
2019*	1,922	2,143	100.0%	0	0.0%	7	0.3%

*Specified Data Used. 2019 estimate subject to margin of error.
Source: 2000 Census, 2015-2019 American Community Survey.

**TABLE 17
ESTIMATED YEAR UNITS BUILT*
CITY OF WAYNE, NEBRASKA
2022**

<u>Year</u>	<u>Housing Units</u>
2016 to present	112
2014 to 2016	55
2010 to 2013	220
2000 to 2009	118
1990 to 1999	274
1980 to 1989	158
1970 to 1979	447
1960 to 1969	260
1950 to 1959	307
1940 to 1949	20
<u>1939 or Before</u>	<u>355</u>
Subtotal	2,326
<u>Units Lost (2016 to Present)</u>	<u>(12)</u>
Total Est. Units – 2022	2,314
% 1939 or Before	15.3%
% 1959 or Before	29.5%

*Specified Data Used; subject to margin of error.
Source: City of Wayne, 2022;
2015-2019 American Community Survey.
Hanna:Keelan Associates, P.C., 2022.

TABLE 18
HOUSING STOCK OCCUPANCY / VACANCY STATUS
CITY OF WAYNE, NEBRASKA
2000, 2010 & 2022

	<u>2000</u>	<u>2010</u>	<u>2022</u>
a) Housing Stock	1,963 (O = 1,083; R = 880)	2,082 (O = 1,101; R = 981)	2,314 (O = 1,177; R = 1,137)
b) Vacant Housing Stock	113	129	174
c) Occupied Housing Stock	1,850	1,953	2,140
Owner Occupied	1,045	1,056	1,153
Renter Occupied	805	897	987
d) Housing Vacancy Rate	5.7% (113)	6.2% (129)	7.5% (174)
Owner Vacancy	3.5% (38)	4.1% (45)	4.8% (56)
Renter Vacancy	8.5% (75)	8.5% (84)	10.4% (118)
e) Adjusted Vacancy Rate*	1.9% (37)	2.8% (58)	2.0% (47)
Adjusted Owner Vacancy*	2.2% (24)	3.0% (33)	2.0% (23)
Adjusted Renter Vacancy*	1.5% (13)	2.4% (24)	2.1% (24)

*Includes **only** year-round units available for rent or purchase, meeting current housing code and modern amenities. Does not include units either not for sale or rent, seasonal units, temporary housing or units not meeting current housing code and/or lacking modern amenities.

Source: 2000, 2010 Census; City of Wayne, 2022.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 19
OWNER OCCUPIED HOUSING VALUE
CITY OF WAYNE, NEBRASKA
2000-2027**

	<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,000</u>	<u>\$200,000 or More</u>	<u>Totals</u>
2000*	97	595	169	33	49	943
Median Value	\$80,800					
2019*	30	258	477	185	186	1,136
Median Value	\$133,000					
2022	\$137,000					
2027	\$147,800					

*Specified Data Used. 2019 estimate subject to margin of error.
Source: 2000 Census, 2015-2019 American Community Survey.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 20
GROSS RENT
CITY OF WAYNE, NEBRASKA
2000-2027**

	<u>Less than \$300</u>	<u>\$300 to \$399</u>	<u>\$400 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Totals</u>
2000*	181	237	209	116	68	811
Median Rent	\$401					
2019*	151	91	54	250	461	1,007
Median Rent	\$645					
2022	\$695					
2027	\$785					

*Specified Data Used. 2019 estimate subject to margin of error.
Source: 2000 Census, 2015-2019 American Community Survey.
Hanna:Keelan Associates, P.C., 2022.

TABLE 21
SURVEY OF RENTAL PROPERTIES
WAYNE COUNTY / CITY OF WAYNE, NEBRASKA
2010-2020

	<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
Wayne County:	2010	19	283	2.5	19.7
	2011	23	333	7.8	26.3
	2012	22	354	2.3	24.0
	2013	30	384	5.5	60.1
	2014	27	505	2.6	92.3
	2015	24	540	2.8	48.0
	2016	27	567	3.5	37.8
	2017	24	435	5.7	55.4
	2018	27	477	6.1	41.7
	2019	26	572	3.3	33.4
	2020	19	393	4.1	37.6
City of Wayne:	2012	18	315	1.9	20.0
	2013	27	366	4.9	61.9
	2014	24	489	2.7	92.3
	2015	24	540	2.8	48.0
	2016	25	540	3.1	40.8
	2017	23	434	5.8	55.4
	2018	26	474	6.1	44.1
	2019	21	549	2.6	35.5
	2020	17	388	4.1	40.5

Source: Nebraska Investment Finance Authority, 2022.

TABLE 22A
VACANCY RATES BY UNIT TYPE
CITY OF WAYNE, NEBRASKA
2020

<u>Type of Units</u>	<u>Total Units</u>	<u>Vacant Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	29	0	0.0%
Apartments	202	11	5.4%
Mobile Homes	0	0	0.0%
“Other” Units	157	2	1.3%
<u>Don’t Know</u>	<u>0</u>	<u>3</u>	<u>N/A</u>
Total Units	388	16	3.9%

Source: Nebraska Investment Finance Authority, 2022.

TABLE 22B
VACANCY RATES BY UNIT TYPE
WAYNE COUNTY, NEBRASKA
2020

<u>Type of Units</u>	<u>Total Units</u>	<u>Vacant Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	34	0	0.0%
Apartments	202	11	5.4%
Mobile Homes	0	0	0.0%
“Other” Units	157	2	1.3%
<u>Not Sure of Type</u>	<u>0</u>	<u>3</u>	<u>N/A</u>
Total Units	393	16	4.1%

Source: Nebraska Investment Finance Authority, 2022.

TABLE 23
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
WAYNE COUNTY, NEBRASKA
2010-2020

<u>Fiscal Year</u>	<u>Average Sale Price</u>
2010	\$85,730
2011	\$89,453
2012	\$104,667
2013	\$89,691
2014	\$110,789
2015	\$109,513
2016	\$106,620
2017	\$121,718
2018	\$124,890
2019	\$147,861
<u>2020</u>	\$143,456
Change (2010-2020)	+\$57,726 (+67.3%)

Source: Nebraska Investment Finance Authority, 2022.

**TABLE 24
SELECTED RENTAL HOUSING OPTIONS
WAYNE, NEBRASKA
2022**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
Kinship Point	1996	AL Studio: 24	Assisted &	AL: \$3500-\$4500	AL: 6 available
1500 Vintage Hill Drive		AL 1-Bd: 10	Independent	Ind: \$2300-2700	Ind: 24 available
402-375-1500		Ind 1-Bd: 23	Living		No Wait List
		Ind 2-Bd: 23			
Careage Campus	1980s	60 Beds	Nursing	\$175-\$230/Day	60%
811 East 14 th Street		(Licensed)	Facility		No Wait List
402-375-1922					
Country View Asst. Living	1980s	32 Units	Assisted	N/A	53%
811 East 14 th Street		(Licensed)	Living		No Wait List
402-375-1922					
Eastview Village	1996	1-Bd: 2	USDA-RD	30% Income	1, 3-bd. available
900 Eastview Drive		2-Bd: 8	Family	2-Bd: Max \$648	Wait List: 2
402-375-3374		3-Bd: 2		3-Bd: \$688	
Leisure Apartments	1989	1-Bd: 13	USDA-RD	30% Income	2, 2-bd.
825 East 6 th Street		2-Bd: 7	Family	1-Bd: \$526	Wait List: 0
712-274-7740				2-Bd: \$679	
Meadowview Estates	1998	16 Total	USDA-RD	30% Income	1 Vacant Unit
1105-1108 West Nathan Drive		8-3: bd	NIFA (LIHTC)	\$ 0-570	Wait List - 10
		8-2: bd	Family	\$ 0-505	
Wayne Rentals	1995	16 Total	NIFA (LIHTC)	\$450 - 2 beds	2 Vacant Units
208 West 13 th Street		Units	Family	\$550 - 3 beds	Wait List: 16
402-369-0494					
Sunnyhill Villa	1990s	1-Bd: 15	USDA-RD	30% Income	93%
900 Sunnyview Drive			Family	\$540-\$705	Waiting List: 0
402-333-0287					
Wayne CROWN	2008	4-Bd: 10	NIFA (LIHTC)	N/A	N/A
Scattered Sites			CROWN		
308-946-3826			Family		
Villa Wayne		1-Bd: 32		1-Bd: \$50-\$441	100%
(Housing Authority)		2-Bd: 3		2-Bd: \$50-\$582	Wait List - 20

N/A = Not Available. AL = Assisted Living. NF = (Skilled) Nursing Facility. Ind = Independent Senior Living.

Source: Nebraska Investment Finance Authority, 2022. U.S. Department of Agriculture-Rural Development, 2022.
U.S. Department of Housing and Urban Development, 2022.
Hanna:Keelan Associates, P.C., 2022

TABLE 25
ESTIMATED HOUSING UNIT “TARGET” DEMAND
WAYNE, NEBRASKA
2027

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand*</u>	<u>Est. Required Housing Unit Target Demand Budget (Millions)</u>
Medium (Pop. Projection):	72	128	200**	\$44.0
High (Pop. Projection):	116	185	301^	\$65.0
ED Boost (Pop. Projection):	132	209	341^	\$73.0

*Housing Unit “Target” Demand, based on:

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- Off-Campus Student Housing Demand.
- “Pent Up” Housing Demand.
- Five-Year Housing Development Capacity.

^Includes Increased FTE Positions in the Community by 2027.

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 30% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand: 18 Total Units (eight Owner, 10 Rental).**

****Estimated Workforce Housing Unit Demand: 97 Total Units (43 Owner, 54 Rental).**

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 26
AREA HOUSEHOLD INCOME (AMI)
WAYNE COUNTY, NEBRASKA (INCLUDING CITY OF WAYNE)
2021

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$16,700	\$19,100	\$21,500	\$23,850	\$25,800	\$27,700	\$29,600	\$31,500
50% AMI	\$27,850	\$31,800	\$35,800	\$39,750	\$42,950	\$46,150	\$49,300	\$52,500
60% AMI	\$33,420	\$38,160	\$42,960	\$47,700	\$51,540	\$55,380	\$59,160	\$63,000
80% AMI	\$44,550	\$50,900	\$57,250	\$63,600	\$68,700	\$73,800	\$78,900	\$84,000
100%AMI	\$55,700	\$63,600	\$71,600	\$79,500	\$85,900	\$92,300	\$98,600	\$105,000
125%AMI	\$69,625	\$79,500	\$89,500	\$99,375	\$107,375	\$115,375	\$123,250	\$131,250

Source: U.S. Department of Housing and Urban Development, 2021.

TABLE 27
ESTIMATED TARGET HOUSING UNIT “TARGET” DEMAND BY
AMI (MEDIUM PROJECTION)
CITY OF WAYNE, NEBRASKA
2027

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner:	0	6	11	21	38	72
Rental:	6	34	32	46	10	128

NOTE: Includes New Construction & Purchase-Rehab-Resale or Re-Rent.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 28
HOUSING UNIT TARGET DEMAND – POPULATION SECTORS BY AMI
WAYNE, NEBRASKA
2027**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	2	6	10	18	3
Family	0	3	7	15	24	49	40
Special Populations¹	<u>0</u>	<u>3</u>	<u>2</u>	<u>0</u>	<u>0</u>	5	0
Subtotals	0	6	11	21	34	72	43
RENTAL UNITS*							
Elderly (55+)	0	10	8	8	4	30	4
Family	2	20	12	16	6	56	48
Student	0	0	10	22	0	32	0
Special Populations¹	<u>4</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>0</u>	10	2
Subtotals	6	34	32	46	10	128	54
Totals	6	40	43	67	44	200	97

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* Includes lease- or credit-to-own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 29
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES
BY PRICE POINT (PRODUCT) RANGE BY AMI
WAYNE, NEBRASKA
2027**

	<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>						<u>Totals</u>	<u>Workforce</u> <u>\$200,000*+</u>
	(0%-30%) <u>\$0 to</u> <u>\$108,300*</u>	(31%-60%) <u>\$111,900 to</u> <u>\$183,500*</u>	(61%-80%) <u>\$187,200 to</u> <u>\$267,400*</u>	(81%-125%) <u>\$284,150 to</u> <u>\$378,800</u>	(126%+) <u>\$383,300*+</u>			
OWNER UNITS*								
2 Bedroom	0	2	3	5	0	10	0	
3+ Bedroom	0	4	8	16	34	62	43	
Totals	0	6	11	21	34	72	43	

	<u>PRICE – RENT COST RANGE (Area Median Income)</u>						<u>Totals</u>	<u>Workforce</u> <u>\$640+**</u>
	(0%-30%) <u>\$0 to</u> <u>\$425**</u>	(31%-60%) <u>\$440 to</u> <u>\$830**</u>	(61%-80%) <u>\$845 to</u> <u>\$990**</u>	(81%-125%) <u>\$1,045 to</u> <u>\$1,265**</u>	(126%+) <u>\$1,280**+</u>			
RENTAL UNITS**								
1 Bedroom	0	4	4	0	0	8	0	
2 Bedroom	6	10	10	14	4	46	12	
3+ Bedroom	0	18	18	32	6	74	42	
Totals	6	34	32	46	10	128	54	

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price, 3.0 PPHH, (25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 30
HOUSING UNIT “TARGET” DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
WAYNE, NEBRASKA
2027**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	34 / 10*	18.5
	Town Home Unit	12 / 12	7.5
	Duplex/Triplex Unit	0 / 32	6.7
	Apartment - 4+ Units***	8 / 44	3.5
Totals		54 / 98	36.2
55+ Years	Single Family Unit	6 / 0	2.5
	Patio Home Unit	6 / 0	2.0
	Town Home Unit	4 / 6	3.0
	Duplex/Triplex Unit	0 / 20	4.2
	Apartment - 4+ Units***	2 / 4	0.5
Totals		18 / 30	12.2
TOTAL UNITS / ACRES		72 / 128	48.4
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.		146	106^^

*Includes Credit-To-Own Units.

**Includes housing for families, students and persons with a disability.

***Includes housing in Downtown.

^Includes Public Right-of-Way.

^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 31
HOUSING STRUCTURAL
CONDITIONS SURVEY
CITY OF WAYNE, NEBRASKA
2022**

Excellent	289
Very Good	385
Good	437
Average	271
Fair	117
<u>Low</u>	<u>48</u>
Total	1,547

Source: Wayne County Assessor, 2022.

**TABLE 32
TARGET REHABILITATION &
DEMOLITION DEMAND & ESTIMATED COSTS
WAYNE, NEBRASKA
2027**

	<u># Units / Est. Costs</u>
- Moderate Rehabilitation	136 / \$3,945,000
- Substantial Rehabilitation	59 / \$2,330,000*
- Demolition (Occupied/Replacement)	24 / \$504,000**
	\$1,600,000***
	\$7,360,000^

*Pending Appraisal Qualification.
 **Estimated Cost without Acquisition.
 ***Estimated Cost with Acquisition.
 ^Estimated Cost with Replacement.

Source: Hanna:Keelan Associates, P.C., 2022.

APPENDIX II



WAYNE SURVEY RESULTS.

Constant Contact Survey Results

Survey Name: Wayne Housing Survey

Response Status: Partial & Completed

Filter: None

10/7/2021 4:06 PM CDT

TextBlock:

The City of Wayne is preparing a Community Housing Study to determine both present and future housing needs in the City, during the next five years. This Housing Study is funded by a Housing Study Grant from the Nebraska Investment Finance Authority, with matching funds from the City. An important activity of the Housing Study is to ask you, a local resident, about the housing needs of your Community. Please complete the following Survey, by FRIDAY, SEPTEMBER 24TH. PLEASE INCLUDE YOUR CONTACT INFORMATION AT THE END OF THIS SURVEY TO BE ELIGIBLE FOR A \$50 GIFT CERTIFICATE!!! YOUR INFORMATION WILL REMAIN CONFIDENTIAL.

TextBlock:

GENERAL QUESTIONS:

Where do you reside?

Answer	0%	100%	Number of Response(s)	Response Ratio
Inside the City of Wayne Corporate Limits			315	80.1 %
Less than one mile from Wayne			7	1.7 %
1-5 Miles from Wayne			16	4.0 %
Rural/Unincorporated Wayne County			20	5.0 %
Other			26	6.6 %
No Response(s)			9	2.2 %
Totals			393	100%

Gender

Answer	0%	100%	Number of Response(s)	Response Ratio
Male			129	32.8 %
Female			252	64.1 %
Prefer not to answer			5	1.2 %
No Response(s)			7	1.7 %
Totals			393	100%

Age

Answer	0%	100%	Number of Response(s)	Response Ratio
18-24			59	15.0 %
25-34			69	17.5 %
35-44			86	21.8 %
45-54			67	17.0 %
55-64			58	14.7 %
65-74			35	8.9 %
75-84			12	3.0 %
85+			0	0.0 %
No Response(s)			7	1.7 %
Totals			393	100%

Number of persons in your household?

Answer	0%	100%	Number of Response(s)	Response Ratio
1			59	15.0 %
2			154	39.1 %
3			45	11.4 %
4			73	18.5 %
5+			51	12.9 %
No Response(s)			11	2.7 %
Totals			393	100%

Please indicate your household income for 2020.

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$20,000			42	10.6 %
\$20,000-\$49,999			66	16.7 %
\$50,000-\$74,999			74	18.8 %
\$75,000-\$99,999			62	15.7 %
\$100,000-\$149,999			81	20.6 %
\$150,000-\$199,999			34	8.6 %
\$200,000-\$249,999			8	2.0 %
\$250,000-\$299,999			4	1.0 %
\$300,000+			9	2.2 %
No Response(s)			13	3.3 %
Totals			393	100%

If you do not live inside the WayneCorporate Limits, are you interested in moving to the Community?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			63	16.0 %
No			84	21.3 %
No Response(s)			246	62.5 %
Totals			393	100%

Did you and/or your family move to Wayne from another Community, County or State? If Yes, please indicate year of relocation and reason for relocation.

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			192	48.8 %
No			157	39.9 %
No Response(s)			44	11.1 %
Totals			393	100%

In which of the following sectors are you employed?

Answer	0%	100%	Number of Response(s)	Response Ratio
Government			21	5.3 %
Non-Profit Organization			15	3.8 %
Retail & Wholesale Trade			14	3.5 %
Real Estate			2	<1 %
Information			5	1.2 %
Education			87	22.1 %
Leisure & Hospitality			3	<1 %
Transportation			9	2.2 %
Accommodation & Food			13	3.3 %
Finance			26	6.6 %
Manufacturing			30	7.6 %
Agricultural/Forestry Natural Resources			7	1.7 %
Administrative			1	<1 %
Health Care/ Social Work			49	12.4 %
Utilities/ Construction			6	1.5 %
Professional/ Technical			13	3.3 %
Arts/Entertainment			1	<1 %
Retired			34	8.6 %
Unemployed			21	5.3 %
Receiving Government Assistance			0	0.0 %
Other			26	6.6 %
No Response(s)			10	2.5 %
Totals			393	100%

Which type of housing do you currently live in?

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family House (own)			248	63.1 %
Single Family House (rent)			49	12.4 %
Duplex/Triplex (own)			1	<1 %
Duplex/Triplex (rent)			6	1.5 %
Townhome (own)			7	1.7 %
Townhome (rent)			1	<1 %
Manufactured/Mobile Home (own)			1	<1 %
Manufactured/Mobile Home (rent)			1	<1 %
Rental Apartment			42	10.6 %
Condominium			1	<1 %
Acreage			13	3.3 %
Other			17	4.3 %
No Response(s)			6	1.5 %
Totals			393	100%

Are you satisfied with your current housing situation? If no, please explain.

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			296	75.3 %
No			90	22.9 %
No Response(s)			7	1.7 %
Totals			393	100%

TextBlock:

FOR RENTERS:

What are the top issues or barriers with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			3	2.6 %
Lack of adequate public transportation			5	4.4 %
Lack of knowledge of fair housing rights			10	8.8 %
Cost of rent			66	58.4 %
Restrictive zoning/building codes			4	3.5 %
Job status			16	14.1 %
Attitudes of landlords and neighbors			34	30.0 %
Lack of availability of decent rental units in your price range			64	56.6 %
Use of background checks			1	<1 %
Excessive application fees and/or rental deposits			15	13.2 %
Cost of utilities			30	26.5 %
Lack of educational resources about tenant responsibilities			1	<1 %
Age of existing rental housing			37	32.7 %
Condition of existing rental housing			50	44.2 %
Other			10	8.8 %
Totals			113	100%

How much are you paying for your monthly rent?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			21	5.3 %
\$400 to \$600			44	11.1 %
\$601 to \$800			22	5.5 %
\$801 to \$950			5	1.2 %
\$951 to \$1,100			15	3.8 %
\$1,101+			9	2.2 %
I am living rent free.			15	3.8 %
I am receiving HUD/USDA RA Assistance			2	<1 %
No Response(s)			260	66.1 %
Totals			393	100%

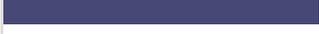
What is the most your family could afford for monthly rent?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			17	4.3 %
\$400 to \$600			55	13.9 %
\$601 to \$800			22	5.5 %
\$801 to \$950			12	3.0 %
\$951 to \$1,100			11	2.7 %
\$1,101+			12	3.0 %
No Response(s)			264	67.1 %
Totals			393	100%

TextBlock:

FOR OWNERS:

What are the top issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			9	4.5 %
Lack of adequate public transportation			5	2.5 %
Lack of knowledge of fair housing rights			9	4.5 %
Housing purchase prices/cost to own			90	45.6 %
Restrictive zoning/building codes			16	8.1 %
Job status			16	8.1 %
Attitudes of immediate neighbors			20	10.1 %
Mortgage lending application requirements			19	9.6 %
Excessive down payment/closing costs			37	18.7 %
Cost of utilities			44	22.3 %
Lack of educational resources about homeowner responsibilities			7	3.5 %
Cost of homeowners insurance			16	8.1 %
Lack of sufficient homes for sale			109	55.3 %
Age of existing housing			52	26.3 %
Condition of existing housing			71	36.0 %
Inability to get a loan			13	6.5 %
Other			23	11.6 %
Totals			197	100%

How much are you paying for your mortgage?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			8	2.0 %
\$400 to \$600			21	5.3 %
\$601 to \$800			29	7.3 %
\$801 to \$950			24	6.1 %
\$951 to \$1,100			23	5.8 %
\$1,101-\$1,250			18	4.5 %
\$1,251-\$1,500			14	3.5 %
\$1,501-\$1,750			14	3.5 %
\$1,751-\$2,000			8	2.0 %
\$2,001+			6	1.5 %
My mortgage is paid off.			63	16.0 %
No Response(s)			165	41.9 %
Totals			393	100%

What is the most your family could afford for a home?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$100K			36	9.1 %
\$100K-\$175K			76	19.3 %
\$176K-\$250K			52	13.2 %
\$251K-\$300K			24	6.1 %
\$301K+			41	10.4 %
No Response(s)			164	41.7 %
Totals			393	100%

TextBlock:

IMPACT OF COVID-19 ON HOUSING, EMPLOYMENT, ETC.

Are you, or has anyone in your household, experienced a loss of employment income due to the COVID-19 Pandemic?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			38	9.6 %
No			282	71.7 %
No Response(s)			73	18.5 %
Totals			393	100%

If "YES" to Question #17, are you receiving pay for the time you are not working?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes, I use paid leave.			6	1.5 %
Yes, I receive full pay but do not have to take leave.			4	1.0 %
Yes, I receive partial pay.			7	1.7 %
No, I receive no pay.			32	8.1 %
No Response(s)			344	87.5 %
Totals			393	100%

Over the past three months, have you paid your monthly rent or mortgage on time?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			265	67.4 %
No			11	2.7 %
Payment was deferred			3	<1 %
No Response(s)			114	29.0 %
Totals			393	100%

How confident are you that your household will be able to pay your next rent or mortgage payment on time?

Answer	0%	100%	Number of Response(s)	Response Ratio
No confidence.			4	1.0 %
Slight confidence.			8	2.0 %
Moderate confidence.			31	7.8 %
High confidence.			233	59.2 %
Payment is/will be deferred.			3	<1 %
No Response(s)			114	29.0 %
Totals			393	100%

Which of the following housing issues have you experienced as a result of the COVID-19 pandemic?
Check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Deferred rent/mortgage payment.			6	1.5 %
Delayed housing construction.			17	4.3 %
Delayed relocation.			9	2.2 %
Difficulty obtaining a mortgage, loan or other financial assistance.			11	2.7 %
Other			31	7.8 %
No Response(s)			319	81.1 %
Totals			393	100%

TextBlock:

HOUSING DEVELOPMENT NEEDS:

Please rate the level of need for each housing type in Wayne.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed/Sufficient Supply

Answer	1	2	3	Number of Response(s)	Rating Score*
Housing for Low-Income Families				245	1.6
Housing for Middle-Income Families				255	1.3
Housing for Upper-Income Families				237	2.3
Housing for Single Parent Families				244	1.5
Housing for Existing/New Employees				242	1.4
Residential Acreages				238	2.0
Single Family Housing				251	1.4
General Rental Housing				246	1.8
Manufactured Homes				225	2.2

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

CONTINUED: Please rate the level of need for each housing type for Wayne.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed/Sufficient Supply

Answer	1	2	3	Number of Response(s)	Rating Score*
Mobile Homes				235	2.6
Condominiums/ Townhomes				245	2.0
Duplex Housing				235	2.0
Apartment Complexes (4 to 12 Units per Complex)				239	2.1
Rehabilitation of Owner-Occupied Housing				233	1.7
Rehabilitation of Renter-Occupied Housing				236	1.6
Housing choices for first-time homebuyers				244	1.3
Single Family Rent-To-Own: Short Term (3-5 Years)				232	1.7
Single Family Rent-To-Own: Long Term (6-15 Years)				230	1.7

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

CONTINUED: Please rate the level of need for each housing type for Wayne.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed/Sufficient Supply

Answer	1	2	3	Number of Response(s)	Rating Score*
Duplex/Townhouse Rent-To-Own: Short Term (3-5 Years)				229	2.0
Duplex/Townhouse Rent-To-Own: Long Term (6-15 Years)				224	2.1
One-Bedroom Apartment or House				225	1.9
Two-Bedroom Apartment or House				232	1.7
Three+-Bedroom Apartment or House				231	1.7
Independent Living Housing for Persons with a Mental/Physical Disability				226	2.0
Group Home Housing for Persons with a Mental/Physical Disability				223	2.1
Housing in Downtown				224	2.3
Retirement Housing (Rental)				228	1.9
Retirement Housing (Owner/Purchase)				233	1.8

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

CONTINUED: Please rate the level of need for each housing type for Wayne.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed/Sufficient Supply

Answer	1	2	3	Number of Response(s)	Rating Score*
Retirement Housing for Lower-Income Elderly Persons				231	1.7
Retirement Housing for Middle-Income Elderly Persons				230	1.7
Retirement Housing for Upper-Income Elderly Persons				225	2.2
Licensed Assisted Living w/ Specialized Services (health care, food prep, recreation, etc.)				223	2.1
Single Room Occupancy Housing (Boarding Homes)				220	2.3
Short-Term Emergency Shelters (30 Days or Less)				221	2.2
Long-Term Shelters (90 Days or Less)				219	2.2
Transitional/ Temporary Housing				218	2.1
Housing for Persons with Chronic Illness, including Alcohol/Substance Abuse				219	2.2
Other (Please Comment)				57	2.4

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

TextBlock:

If you currently desire to change your housing situation in the next five years, please complete Questions #26 - #30.

Area you planning to change your current housing situation in the next five years?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			130	33.0 %
No			104	26.4 %
No Response(s)			159	40.4 %
Totals			393	100%

Why are you planning to change your current housing situation?

Answer	0%	100%	Number of Response(s)	Response Ratio
Need local affordable housing.			27	19.0 %
Need larger housing.			40	28.1 %
Present home in poor state of repair.			15	10.5 %
Need senior/elderly housing.			5	3.5 %
Need specially adapted home.			5	3.5 %
Need to be closer to relatives who are in the area.			7	4.9 %
Need independent housing.			9	6.3 %
Need to "downsize".			26	18.3 %
Need to be closer to employment.			14	9.8 %
Death, divorce or other change in family structure requiring a move.			10	7.0 %
Other			33	23.2 %
Totals			142	100%

Where would you like to purchase or rent a home?

Answer	0%	100%	Number of Response(s)	Response Ratio
Inside the City of Wayne Corporate Limits			82	20.8 %
Less than one mile from Wayne			17	4.3 %
1-5 Miles from Wayne			19	4.8 %
Rural/Unincorporated Wayne County			6	1.5 %
Other			27	6.8 %
No Response(s)			242	61.5 %
Totals			393	100%

Which one of the following housing types would you most like to purchase?

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			93	23.6 %
Attached Townhouse or Duplex/Triplex Unit			17	4.3 %
Residential Acreage			29	7.3 %
Mobile Home			2	<1 %
Patio Home (Slab Home)			1	<1 %
Tiny Home			5	1.2 %
Upper Level/Downtown			0	0.0 %
Apartment			9	2.2 %
Senior Living Community			5	1.2 %
No Response(s)			232	59.0 %
Totals			393	100%

How many bedrooms will your family need?

Answer	0%	100%	Number of Response(s)	Response Ratio
One			9	2.2 %
Two			43	10.9 %
Three			70	17.8 %
Four or More			43	10.9 %
No Response(s)			228	58.0 %
Totals			393	100%

TextBlock:

HOUSING PROGRAM FUNDING SUPPORT:

Do you support your Community using State and/or Federal grant funds to...

1 = No, 2 = Yes

Answer	1	2	Number of Response(s)	Rating Score*
...conduct an owner housing rehabilitation program?			240	1.8
...conduct a rental housing rehabilitation program?			243	1.7
...purchase and remove dilapidated housing for new development?			249	1.8
...purchase, rehab and resell vacant housing?			240	1.8
...assist with down payment assistance for first-time homebuyers?			245	1.8

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

TextBlock:

If you are 55+

years of age, please continue here with Questions #32 - #34. If not, please skip to Question #35.

Please rate the quality of the following Support

Services for Seniors in Wayne.

1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Case Management/Legal Aid					96	2.2
Cultural/Language Assistance					94	2.1
Continuing Education Opportunities					101	2.5
Employment Opportunities/ Training					94	2.4
Adult Care Services					98	2.4
Alcohol/Drug Abuse Services					91	2.1
Food/Meals-On-Wheels					104	3.0
Home Health & Memory Care					100	2.4
Counseling Services					98	2.5
Disability Aid					96	2.2

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

CONTINUED: Please rate the quality of the following Support Services for Seniors in Wayne.

1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Home Repair/Rehabilitation Services					106	2.0
Transportation/Auto Repair					107	2.5
Finance Assistance/Management					100	2.4
Health Services (Mental, Physical, etc.)					100	2.6
Law Enforcement					108	2.9
Senior Social & Recreational Activities					111	2.7
Housing (Permanent, Transitional, etc)					102	2.3
Emergency Transportation					108	2.6
Volunteer Opportunities					106	2.6
Specialized Housing Services (Veterans, Homeless, etc.)					101	1.8

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

If you plan to change housing within the next five years, which of the following types would you be most interested in moving to? Check three (3).

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			69	69.6 %
Duplex - Rent			9	9.0 %
Duplex - Purchase			23	23.2 %
Townhome - Rent			16	16.1 %
Townhome - Purchase			39	39.3 %
Nursing Home/Long-Term Care			2	2.0 %
Assisted Living Housing			9	9.0 %
One-Bedroom Apartment - Rent			3	3.0 %
Two-Bedroom Apartment - Rent			9	9.0 %
Tiny Home			11	11.1 %
Upper Level/Downtown Housing			3	3.0 %
Other			5	5.0 %
Totals			99	100%

Please

provide any additional comments regarding the future of housing in Wayne.

48 Response(s)

If you would like to have your name in the drawing for a \$50 GIFT CERTIFICATE, Please include your contact information. YOUR INFORMATION WILL REMAIN CONFIDENTIAL.

Answers	Number of Response(s)
First Name	132
Last Name	127
Work Phone	119
Email Address	126

Constant Contact Survey Results

Survey Name: Wayne Workforce Housing Needs Survey II

Response Status: Partial & Completed

Filter: None

10/7/2021 4:08 PM CDT

TextBlock:

The City of Wayne is preparing a Community Housing Study to determine both present and future housing needs of employed persons in Wayne, during the next five years. The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from the City. We would appreciate you completing and returning the following Survey to your employer by FRIDAY, SEPTEMBER 24TH. Your responses will remain anonymous and are only utilized for feedback purposes. PLEASE INCLUDE YOUR CONTACT INFORMATION AT THE END OF THIS SURVEY TO BE ELIGIBLE FOR A \$50 GIFT CERTIFICATE!!! YOUR INFORMATION WILL REMAIN CONFIDENTIAL.

Place of Employment.

108 Response(s)

Where do you currently reside? If "Other," where and why?

Answer	0%	100%	Number of Response(s)	Response Ratio
Inside the City of Wayne Corporate Limits			43	36.4 %
Less than One Mile from Wayne			1	<1 %
1-5 Miles from Wayne			6	5.0 %
Rural/Unincorporated Wayne County			14	11.8 %
Other			48	40.6 %
No Response(s)			6	5.0 %
Totals			118	100%

If you do not reside inside the Corporate Limits of Wayne, are you interested in moving to the Community?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			22	18.6 %
No			47	39.8 %
No Response(s)			49	41.5 %
Totals			118	100%

Do you commute into Wayne for work?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			69	58.4 %
No			29	24.5 %
No Response(s)			20	16.9 %
Totals			118	100%

If Yes to Question #4, how long is your commute?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than 10 Minutes			13	11.0 %
10-20 Minutes			22	18.6 %
21-30 Minuets			19	16.1 %
31-40 Minutes			4	3.3 %
41-50 Minutes			6	5.0 %
51-60 Minutes			1	<1 %
61+ Minutes			5	4.2 %
No Response(s)			48	40.6 %
Totals			118	100%

Number of persons in your household?

Answer	0%	100%	Number of Response(s)	Response Ratio
1			13	11.0 %
2			41	34.7 %
3			18	15.2 %
4			17	14.4 %
5 or More			23	19.4 %
No Response(s)			6	5.0 %
Totals			118	100%

Do you rent, or are you a homeowner?

Answer	0%	100%	Number of Response(s)	Response Ratio
Rent			22	18.6 %
Own			89	75.4 %
No Response(s)			7	5.9 %
Totals			118	100%

How much is your monthly rent or mortgage payment?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$500			13	11.0 %
\$500-\$649			7	5.9 %
\$650-\$799			16	13.5 %
\$800-\$949			11	9.3 %
\$950-\$1,099			10	8.4 %
\$1,100-\$1,249			12	10.1 %
\$1,250+			19	16.1 %
My home is paid off/I am living rent free.			22	18.6 %
No Response(s)			8	6.7 %
Totals			118	100%

Are you satisfied with your current housing situation? If no, why not?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			84	71.1 %
No			28	23.7 %
No Response(s)			6	5.0 %
Totals			118	100%

Please indicate your total household income range.

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$20,000			1	<1 %
\$20,000-\$35,000			5	4.2 %
\$35,000-\$49,999			9	7.6 %
\$50,000-\$74,999			19	16.1 %
\$75,000-\$99,999			23	19.4 %
\$100,000-\$124,999			28	23.7 %
\$125,000-\$149,999			8	6.7 %
\$150,000-\$174,999			8	6.7 %
\$175,000-\$199,999			1	<1 %
\$200,000+			6	5.0 %
No Response(s)			10	8.4 %
Totals			118	100%

TextBlock:

IMPACT OF COVID-19 ON HOUSING, EMPLOYMENT, ETC.

Are you, or has anyone in your household, experienced a loss of employment income due to the COVID-19 Pandemic?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			11	9.3 %
No			94	79.6 %
No Response(s)			13	11.0 %
Totals			118	100%

If "Yes" to Question #11, are you receiving pay for the time you are not working?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes, I use paid leave.			4	3.3 %
Yes, I receive full pay but do not have to take leave.			2	1.6 %
Yes, I receive partial pay.			2	1.6 %
No, I receive no pay.			15	12.7 %
No Response(s)			95	80.5 %
Totals			118	100%

Over the past three months, have you paid your monthly rent or mortgage on time?

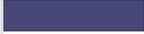
Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			99	83.8 %
No			1	<1 %
Payment was deferred			0	0.0 %
No Response(s)			18	15.2 %
Totals			118	100%

How confident are you that your household will be able to pay your next rent or mortgage payment on time?

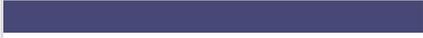
Answer	0%	100%	Number of Response(s)	Response Ratio
No confidence			0	0.0 %
Slight confidence			1	<1 %
Moderate confidence			11	9.3 %
High confidence			87	73.7 %
Payment is/will be deferred			1	<1 %
No Response(s)			18	15.2 %
Totals			118	100%

Which of the following housing issues have you experienced as a result of the COVID-19 Pandemic?

Check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Deferred rent/mortgage payment.			2	5.8 %
Delayed housing construction.			7	20.5 %
Delayed relocation.			2	5.8 %
Difficulty obtaining a mortgage loan or other financial assistance.			5	14.7 %
Other			20	58.8 %
Totals			34	100%

If you are a renter, what are the issues or barriers you experience with obtaining affordable, suitable housing for your household? If you are a homeowner, please skip to Question #17.

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			0	0.0 %
Lack of adequate public transportation			0	0.0 %
Lack of knowledge of fair housing rights			2	10.0 %
Cost of rent			10	50.0 %
Restrictive zoning/building codes			1	5.0 %
Job status			0	0.0 %
Attitudes of landlords & neighbors			7	35.0 %
Lack of availability of decent rental units in your price range			12	60.0 %
Use of background checks			1	5.0 %
Excessive application fees and/or rental deposits			3	15.0 %
Cost of utilities			4	20.0 %
Lack of educational resources about tenant responsibilities			4	20.0 %
Age of existing rental housing			8	40.0 %
Condition of existing rental housing			10	50.0 %
Other			6	30.0 %
Totals			20	100%

If you are a homeowner, what are the issues or barriers you experience with obtaining affordable, suitable housing for your household?

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			2	3.1 %
Lack of adequate public transportation			4	6.3 %
Lack of knowledge of fair housing rights			1	1.5 %
Housing purchase prices/cost to own			37	58.7 %
Restrictive zoning/building codes			6	9.5 %
Job status			6	9.5 %
Attitudes of immediate neighbors			8	12.6 %
Mortgage lending application requirements			4	6.3 %
Excessive down payment/closing costs			22	34.9 %
Cost of utilities			9	14.2 %
Lack of educational resources about homeowner responsibilities			0	0.0 %
Cost of homeowners insurance			8	12.6 %
Lack of sufficient homes for sale			30	47.6 %
Cost of real estate taxes			22	34.9 %
Age of existing housing			19	30.1 %
Condition of existing housing			24	38.0 %
Inability to get a loan			4	6.3 %
Other			9	14.2 %
Totals			63	100%

TextBlock:

If you currently desire to change your housing situation in the next five years, please complete the following questions. If not, please scroll to the end to finish.

Where would you like to purchase or rent a home?

Answer	0%	100%	Number of Response(s)	Response Ratio
Inside the City of Wayne Corporate Limits			31	26.2 %
Less than One Mile from Wayne			5	4.2 %
1-5 Miles from Wayne			8	6.7 %
Rural/Unincorporated Wayne County			7	5.9 %
Other			10	8.4 %
No Response(s)			57	48.3 %
Totals			118	100%

Which one of the following housing types would you most like to purchase or rent?

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			36	30.5 %
Attached Townhouse or Duplex/Triplex Unit			5	4.2 %
Residential Acreage			12	10.1 %
Mobile Home			0	0.0 %
Patio Home (slab home)			0	0.0 %
Tiny Home			0	0.0 %
Upper Level/Downtown			0	0.0 %
Apartment			0	0.0 %
I plan to remain where I am			11	9.3 %
No Response(s)			54	45.7 %
Totals			118	100%

How many bedrooms will your family need?

Answer	0%	100%	Number of Response(s)	Response Ratio
One			1	<1 %
Two			15	12.7 %
Three			25	21.1 %
Four or More			23	19.4 %
No Response(s)			54	45.7 %
Totals			118	100%

What is the most your family could afford for a home?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$100K			14	11.8 %
\$100K to \$175K			22	18.6 %
\$176K to \$250K			14	11.8 %
\$251K-\$300K			5	4.2 %
\$300K+			5	4.2 %
No Response(s)			58	49.1 %
Totals			118	100%

What is the most your family could afford for monthly rent, which doesn't include monthly utilities?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			3	2.5 %
\$400 to \$600			13	11.0 %
\$601 to \$800			12	10.1 %
\$801 to \$950			10	8.4 %
\$951 to \$1,100			7	5.9 %
\$1,101+			9	7.6 %
No Response(s)			64	54.2 %
Totals			118	100%

If you would like to have your name in the drawing for a \$50 GIFT CERTIFICATE, Please include your contact information. YOUR INFORMATION WILL REMAIN CONFIDENTIAL.

Answers	Number of Response(s)
First Name	63
Last Name	62
Work Phone	59
Email Address	61

Constant Contact Survey Results

Survey Name: Wayne Nebraska Student Housing Survey II

Response Status: Partial & Completed

Filter: None

10/7/2021 4:09 PM CDT

TextBlock:

The City of Wayne, in cooperation with Wayne State College, is conducting the following Survey to determine the specific renter and owner housing situation of the College's current students. This Survey is part of a Community Housing Study, funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from the City of Wayne. We would appreciate you completing the Survey by FRIDAY, SEPTEMBER 24TH. PLEASE INCLUDE YOUR CONTACT INFORMATION AT THE END OF THIS SURVEY TO BE ELIGIBLE FOR A \$50 GIFT CERTIFICATE!!! YOUR INFORMATION WILL REMAIN CONFIDENTIAL.

Please indicate your class level of the current semester.

Answer	0%	100%	Number of Response(s)	Response Ratio
Freshman			100	33.2 %
Sophomore			76	25.2 %
Junior			59	19.6 %
Senior			50	16.6 %
Senior 5th Year			7	2.3 %
Graduate Student			3	<1 %
Other			2	<1 %
No Response(s)			4	1.3 %
Totals			301	100%

Are you a Full-Time or Part-Time student?

Answer	0%	100%	Number of Response(s)	Response Ratio
Full-Time			292	97.0 %
Part-Time			4	1.3 %
Online Program			0	0.0 %
No Response(s)			5	1.6 %
Totals			301	100%

Please indicate your age.

Answer	0%	100%	Number of Response(s)	Response Ratio
Under 18			2	<1 %
18-21			269	89.3 %
22-24			22	7.3 %
25-30			3	<1 %
31-35			1	<1 %
36-45			0	0.0 %
46-50			0	0.0 %
51-54			0	0.0 %
55+			0	0.0 %
No Response(s)			4	1.3 %
Totals			301	100%

Please indicate your gender.

Answer	0%	100%	Number of Response(s)	Response Ratio
Male			61	20.2 %
Female			233	77.4 %
Prefer not to answer			3	<1 %
No Response(s)			4	1.3 %
Totals			301	100%

Which of the following most accurately describes your current housing situation?

Answer	0%	100%	Number of Response(s)	Response Ratio
I live in a College-owned residence hall.			171	57.5 %
I live in a home owned by my parents.			12	4.0 %
I rent a room in a home/apartment with other students.			59	19.8 %
I rent a home off-campus.			36	12.1 %
I rent an apartment off-campus.			45	15.1 %
I live with family/relatives.			5	1.6 %
I own my home in the City of Wayne.			0	0.0 %
I own my home outside the City of Wayne. (If outside of Wayne, please identify your Community).			3	1.0 %
Totals			297	100%

How many roommates do you have?

Answer	0%	100%	Number of Response(s)	Response Ratio
None			25	8.3 %
One			173	57.4 %
Two			34	11.2 %
Three			44	14.6 %
Four or More			20	6.6 %
No Response(s)			5	1.6 %
Totals			301	100%

How many bedrooms are in your unit?

Answer	0%	100%	Number of Response(s)	Response Ratio
One			143	47.5 %
Two			50	16.6 %
Three			38	12.6 %
Four or More			62	20.5 %
No Response(s)			8	2.6 %
Totals			301	100%

If you are a renter with roommates, how much is your total monthly rent?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$250			30	9.9 %
\$251-\$500			71	23.5 %
\$501-\$750			19	6.3 %
\$751-\$1,000			14	4.6 %
\$1,001-\$1,500			9	2.9 %
\$1,501+			4	1.3 %
No Response(s)			154	51.1 %
Totals			301	100%

If you are an owner, how much is your monthly house payment?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$500			18	5.9 %
\$501-\$800			7	2.3 %
\$801-\$1,000			2	<1 %
\$1,001-\$1,250			4	1.3 %
\$1,251-\$1,500			0	0.0 %
\$1,501-\$1,750			1	<1 %
\$1,751+			0	0.0 %
No Response(s)			269	89.3 %
Totals			301	100%

How close do you live to the Wayne State College campus?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less Than .25 Miles			159	52.8 %
.25-.5 Miles			28	9.3 %
.51-.75 Miles			13	4.3 %
.76-1 Mile			16	5.3 %
One Mile or More			24	7.9 %
No Response(s)			61	20.2 %
Totals			301	100%

Are you satisfied with your current housing situation? If no, why not?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			223	74.0 %
No			70	23.2 %
No Response(s)			8	2.6 %
Totals			301	100%

Upon graduation, do you plan to remain in the Wayne area? If no, why not?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			61	20.2 %
No			224	74.4 %
No Response(s)			16	5.3 %
Totals			301	100%

If you would like to have your name in the drawing for a \$50 GIFT CERTIFICATE, Please include your contact information. YOUR INFORMATION WILL REMAIN CONFIDENTIAL.

Answers	Number of Response(s)
First Name	254
Last Name	254
Home Phone	245
Email Address	253

APPENDIX III



HOUSING FUNDING
PROGRAMS & PARTNERS.

HOUSING FUNDING PROGRAMS & PARTNERS.

To produce new and upgrade existing renter and owner occupied housing in a Nebraska County, a public/private partnership must often occur to access affordable housing programs, which will reduce the cost of development and/or long-term operations. The following information identifies various funding sources, programs and strategies available to assist in financing future housing activities in a County and the Communities. The (strategic) combination of two or more sources can assist in reducing development and/or operational costs of proposed affordable housing projects.

LOCAL FUNDING OPTIONS.

Local funding for use in housing development and improvement programs are limited to two primary sources (1) local tax base and (2) dollars secured via state and federal grant and loan programs, which are typically only available to local units of government (Village, City or County).

Local Tax Base.

Tax Increment Financing (TIF) can use added property tax revenues, created by growth and development in a specific area, to Finance improvements within the boundaries of a designated Redevelopment Area. Utilizing the Nebraska Community Development Law, each community in Nebraska has the authority to create a Community Redevelopment Authority (CRA) or Community Development Agency (CDA). **Wayne has designated “Redevelopment Areas” for the utilization of TIF and maintains a CRA.**

A City or Village with a CRA or CDA has the authority to use TIF for commercial, industrial and residential redevelopment activities. The CRA/CDA can utilize TIF for public improvements and gain the revenue associated with these improvements. The tax increment is the difference between the taxes generated on an existing piece of property and the taxes generated after the redevelopment occurs. One hundred percent (100%) of the increment can be captured for up to 15 years, by the CRA, and used for public improvements in a designated Redevelopment Area. Every Community in Nebraska is eligible to utilize TIF after a CRA or CDA has been established and a Blight and Substandard Determination Study has been completed by the Community. TIF may be used for infrastructure improvements, public façade improvements in the Downtown, to purchase land for commercial or industrial development and for the development of workforce housing. **Additionally, “Nebraska Legislative Bill 496” allows for TIF funds to assist in funding the development of workforce housing.**

Communities can also take advantage of designating existing Redevelopment Areas as “Extremely Blighted.” As per Nebraska Revised Statute 18-2101.02 of the Nebraska Community Development Law, This designation requires that an existing Redevelopment Area meet the criteria of a 20 percent poverty rate and an unemployment rate twice that of the State of Nebraska. Persons and families who purchase an existing home in an extremely blighted area could potentially qualify for a \$5,000 state income tax credit. Developers who construct housing in an extremely blighted area could qualify for grants and loans from the Nebraska Affordable Housing Trust Fund.

Other Local Options.

Local Housing Authority/Agency – Public Housing Authorities or Agencies can sponsor affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in the Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects.

The Wayne Housing Authority manages and maintains a 35-unit public senior rental housing program.

Local Major Employers and/or Community Foundation Assistance – This is a common occurrence today within many cities and counties nationwide, in an effort to provide housing opportunities to low- and moderate-income persons and families. Major local employers and community foundations are becoming directly involved in housing developments and improvements. These Foundations and/or major Employers could provide the following:

- a) Direct grants;
- b) Low interest loans;
- c) Letter of Credit, for all or a percentage of loans;
- d) GAP Financing – provides financing to cover the unfunded portion of development costs, as a deferred or less than market rate loan to the development;
- e) Mortgage Interest Rate Subsidy – provides buy down of a conventional loan;
- f) Purchase Bonds/Tax Credits – make a commitment to purchase either/both taxable/tax exempt bonds and/or low-income tax credits utilized to Finance housing development.

Local and regional lending institutions serving a particular Community or County should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing of local housing programs. **The previously described local funding options could be used separately or “pooled” together and utilized in equal proportions for the implementation of Community-wide housing programs.**

STATE PROGRAMS.

State programs available to assist in funding a community housing initiative include resources available from the **Department of Economic Development (NDED), Nebraska Investment Finance Authority (NIFA), Nebraska Department of Environment and Energy (NDEE) and Nebraska Department of Health and Human Services (NDHHS)**. The following describes the primary housing funding programs provided by these State agencies.

Nebraska Department of Economic Development (NDED).

The **2021 Annual Action Plan**, prepared and administered by NDED, has the following, approximate allocations of State and Federal funds available for housing activities. Each of the following programs are described below.

- \$21.0 Million – Community Development Block Grant
- \$4.3 Million – HOME Investment Partnership Fund
- \$683,130 – Housing Opportunities for Persons with AIDS
- \$1.0 Million – Emergency Solutions Grant Program
- \$3.1 Million – Federal Housing Trust Fund
- \$10.3 Million – Nebraska Affordable Housing Trust Fund
- \$1.1 Million – Nebraska Homeless Shelter Assistance Trust Funds

NDED administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to Nebraska Community and County municipalities for financing housing, planning and public works projects. All Nebraska Counties and Communities are an eligible applicant for CDBG funds. Lincoln, Omaha, Bellevue and Grand Island receive an annual allocation of CDBG funds from the Department of Housing and Urban Development as entitlement communities. The remaining Nebraska Communities are classified as non-entitlement Communities and compete annually for CDBG funds for various community and economic development programs, including housing. Nebraska Communities, with a population of 5,000+ are eligible for multi-year CDBG funding from the Comprehensive Revitalization Category of funding.

NDED also administrates **HOME** Program funds. HOME funds are available to authorized, local or regional based **Community Housing Development Organizations (CHDOs)** for affordable housing repair and/or new construction, both rental and owner. An annual allocation of HOME funds is established for CHDOs based on individual housing programs. HOME funds are also available to private developers, via a local non-profit as gap financing on affordable housing projects.

NDED is allocating **CDBG Disaster Recovery (CDBG-DR)** funds to support Nebraska's disaster relief, long-term recovery and restoration efforts as a result of the 2019 flooding disaster. HUD has allocated \$108.9 million to the fund, which Nebraska local government will be able to apply for. **NDED's** CDBG-DR webpage will be continually updated to serve as an informational resource for potential grantees.

NDED also administers the **HOME** funds. HOME funds are available to authorized, local or regional based Community Housing Development Organizations (CHDOs) for affordable housing repair and/or new construction, both rental and owner. An annual allocation of HOME funds is established for CHDOs based on individual housing programs. HOME funds are also available to private developers, via a local non-profit as gap financing on affordable housing projects.

The primary goals of the **Housing Opportunities for Persons with AIDS (HOPWA) Program** is to help provide activities that serve persons with HIV/AIDS throughout the State of Nebraska. Activities of **HOPWA** include short-term rent/mortgage assistance, permanent housing replacement and supportive services.

The **Emergency Solutions Grant Program (ESG)** resources are allocated to non-profit agencies throughout Nebraska to provide ESG-eligible homeless and at-risk of homelessness services for the Nebraska Balance of State Continuum of Care (CoC) system.

Federal Housing Trust Fund (HTF) resources are primarily used for rental development and acquisition, rental rehabilitation and operating assistance and operating reserves for extremely low income persons at or below 30% AMI. As identified within the *AP-30: Methods of Distribution and the HTF Allocation Plan*, funds are distributed to projects through the following set-asides: LIHTC 9%, Targeted Needs and Permanent Housing.

The **Nebraska Affordable Housing Trust Fund (NAHTF)** is available to assist in funding affordable housing programs. The Trust Fund is administered by **NDED** and is used to match with Low-Income Housing Tax Credit allocations for new affordable rental housing, funding of non-profit operating assistance, financing distressed rental properties and the acquisition/rehabilitation of existing rental programs. **A total of \$3 Million is currently being made available from NAHTF for "Disaster Recovery Housing" projects.**

Primary uses of the **Nebraska Homeless Shelter Assistance Trust Fund (HSATF)** include overnight shelter, permanent housing in facilities, permanent housing placement, rapid re-housing, rental assistance services, short term or transitional housing facilities, supportive services and transitional housing services. **HSATF** resources may be utilized to supplement **ESG** activities and provide matching funds.

Wayne County is a member of the Northeast Nebraska Economic Development District (NENEDD), which provides local planning coordination and development activities. NENEDD provides assistance to members on a variety of issues of regional significance, including transportation planning, strategic planning and needs assessments, grant assistance for economic development and planning efforts for environmental issues.

Opportunity Zones.

The **Tax Cuts and Jobs Act of 2017** allowed for all state Governors to designate Census Tracts as “**Opportunity Zones**” to promote investment and economic development activities in areas deemed “low income and/or economically disadvantaged.” Opportunity Zones, based on qualifying population, income and overall economic data, are declared such by the Governor, to drive economic growth in low-income and/or economically disadvantaged communities. The Act encourages private sector to investment in certain types of community and economic development projects, such as business and housing, in exchange for various, preferential tax treatments, including, but not limited to those associated with capital gains and /or tax deferral.

As per the Nebraska Department of Economic Development website, a Census Tract qualifies as an opportunity zone if it meets the following criteria:

- a) The tract poverty rate was at least 20%, or:
- b) If located in a metropolitan area, the tract’s median family income did not exceed 80% of the greater of (i) the median family income in the metropolitan area or (ii) the statewide median family income, or;
- c) If located in a non-metropolitan area, the median family income for such tract did not exceed 80% of the statewide median family income.

Rural Workforce Housing Fund (RWHF).

In 2017, the “**Rural Workforce Housing Investment Act**” (Legislative Bill 518) was adopted to allow non-profit housing developers to allocate funds from the NAHTF into a **Rural Workforce Housing Investment Fund (RWHF)**. This Fund is also administered by NDED. The Fund allows the non-profit developer to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations. Projects must be within municipalities in Counties with populations less than 100,000. An amount of up to \$1 Million can be applied for by rural Communities throughout Nebraska. Grants must document a “one-to-one” match fund.

Nebraska Historic Tax Credit (NHTC).

On April 16, 2014, Legislative Bill 191 was signed into law, which created the Nebraska Historic Tax Credit. This new historic tax credit will serve as a valuable incentive to allow Nebraska real property owners to offset Nebraska income, deposit or premium tax amounts equal to twenty percent of "eligible expenditures" on "improvements" made to "historically significant real property." Nebraska is now the 36th State to provide a historic tax credit at the State level, which is a tax credit that is separate and distinct from the federal historic tax credit.

The NHTC establishes a \$15,000,000 tax credit pool, and the Nebraska State Historical Society (SHPO) will handle the annual allocation of the credits for the 2015, 2016, 2017 and 2018 tax years.

The program encourages the preservation of the State's historic buildings for the following important outcomes:

- Incentives for redevelopment of historic properties and districts across the State.
- Private investment in historic buildings, downtowns, and neighborhoods.
- New uses for underutilized and substandard buildings.
- Jobs and economic development in Nebraska communities, both rural and urban.
- Creation of housing units.
- Revitalized communities through preservation of historically significant buildings and districts.
- More heritage tourism in communities.

Basic provisions of the NHTC:

- Twenty percent (20%) Nebraska tax credit for eligible expenditures made to rehabilitate, restore or preserve historic buildings.
- Maximum of \$1 million in credits for a project, a dollar-for-dollar reduction in state tax liability.
- Tax credits can be transferred with limitations.
- Rehabilitation work must meet generally accepted preservation standards.
- Detached, single-family residences do not qualify.

To qualify, a historic property must be:

- Listed individually in the National Register of Historic Places or
- Located within a district listed in the National Register of Historic Places or
- Listed individually under a certified local preservation ordinance or
- Located within a historic district designated under a certified local preservation ordinance.

The minimum project investment must equal or exceed:

- The greater of \$25,000 or 25% of the property's assessed value (for properties in Omaha and Lincoln).
- \$25,000 (for properties located elsewhere).

Nebraska Investment Finance Authority (NIFA).

NIFA is a major provider of funding for affordable housing development in Nebraska. The primary program is the **Section 42 Low Income Housing Tax Credits (LIHTC)** utilized to help finance both new construction and rehabilitation of existing rental projects.

LB 884-Affordable Housing Tax Credit (AHTC) is another source of funding for affordable housing administered by NIFA in a process similar to that of the LIHTC program.

A popular **LIHTC Program is CROWN (Credit-to-Own)**. CROWN is a lease-to-own housing program developed to bring home ownership within reach of very low-income households while assisting local governments in revitalizing their neighborhoods. **CROWN** utilizes the LIHTC program as one financing tool. Other sources of financing may be HOME funds, NAHTF, Federal Home Loan Bank funding, local government grants and loans and traditional development financing sources.

The objectives of the program are to:

1. Construct housing that is decent, safe and affordable for low-income residents;
2. Develop strong public/private partnerships to solve housing problems;
3. Offer renters a real plan to own a home; and
4. Restore unused, vacant in-fill lots to become a neighborhood asset.

CRANE (Collaborative Resources Alliance for Nebraska) is a LIHTC set-a-side program for targeted resources, for community development and housing programs.

NIFA also provides the Single Family Mortgage Program – This program provides a less than current market interest rate for First-time Homebuyers in Nebraska. Local lender participation is encouraged in this Program.

NIFA is also a funding participant in the **Rural Workforce Housing Investment Act**.

NIFA provides funding for the **Housing Study Grant Program** to assist in financing community, county and regional housing studies and related planning projects.

On its website, **NIFA** provides a list of LIHTC properties providing emergency housing to displaced individuals due to severe winter storms, straight-line winds and flooding disasters.

Community Housing Development Corporation (CHDO)/Community Action Partnership/Economic Development District.

The Community Action Partnership serving a particular Community or County can provide housing and weatherization programs in a specified service area. A Community Action Partnership (CAP) also provides community social services, emergency services, family development and nutrition programs. Nebraska Communities and Counties should work with their CAP to provide safe, accessible, affordable housing to its residents.

Two CHDOs serve the Wayne Area: The Community Housing Development Corporation and Northeast Nebraska Community Action Partnership. The Nebraska Housing Developers Association is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, economic and housing development grant writing administration is available with Northeast Nebraska Economic Development District.

Blueprint Nebraska.

Blueprint Nebraska, a collaboration of State-wide business, industry and civic leaders, released a **2019 ‘Blueprint’ report** to propel sustained economic prosperity for all Nebraskans. The Blueprint includes the creation of a **Nebraska Housing Partnership**, with five “Concurrent Tracks to Build Nebraska.” These five tracks include:

1. **Developing Model Codes/Practices** for building and zoning administration, taxation, infrastructure development, etc.;
2. **Reviewing and Revising State-Administered Programs;**
3. **Establishing a Housing Health Index**, to measure the housing stock in each community, for example;
4. **Reviewing/Revising Regional and Local Programs;** and
5. **Formalizing curriculum** for community leaders to elevate the **Housing Intelligence** of a community.

Nebraska Department of Environment & Energy.

Low-Income Weatherization Assistance Program – This Federally funded program assists people with low-incomes by making energy improvements to their homes. The program is a State-wide effort carried out primarily by Nebraska Community Action Partnerships.

The weatherization program concentrates on energy improvements which have the greatest impact on making recipient’s homes more energy efficient, thereby lowering their energy consumption. Eligible weatherization measures include caulking, weather stripping, ceiling, wall and floor insulation and furnace repair.

Nebraska Department of Health & Human Services.

NDHHS administers the **Nebraska Homeless Shelter Assistance Trust Fund** and **Emergency Shelter Grant** to assist local or regional based groups in the provision of housing improvements for homeless and “at risk of homeless” persons and families.

Nebraska Realtors Association’s Homebuyer’s Assistance Foundation.

The **Home Buyer’s Assistance Foundation** is a nonprofit organization dedicated to supporting first-time homebuyers in Nebraska, with an emphasis on low and moderate income individuals and communities. The Foundation also works to offer housing relief in times of natural disaster. Following the 2019 flooding disaster, the Foundation, in partnership with the National Association of Realtors, assisted families and individuals with mortgage payments and rental costs due to home displacement in Nebraska up to \$1,000.

Nebraska Disaster Behavioral Health Project.

The goal of the **Disaster Behavioral Health Project** is to develop human infrastructure in Nebraska to effectively mitigate or respond to the psycho-social consequences of terrorism and disaster. The project aims to enhance state-level capacity for a coordinated response to mental health and substance abuse service needs in the event of an emergency or disaster. Behavioral health training and educational opportunities are available to local emergency managers, volunteers and community leaders via conferences, webinars and online training materials.

Nebraska Department of Veterans’ Affairs – Nebraska Veterans Aid (NVA).

Nebraska Veterans Aid (NVA) was established in 1921 to assist veterans and their dependents who experience a financial hardship, including those related to natural disasters. Following the 2019 flooding disaster, qualifying individuals were eligible to receive assistance with food, clothing, emergency housing and other eligible flood-related expenses.

Housing.ne.gov – Housing Listing and Locator Service Partnership.

Housing.NE.gov is a service created via collaboration and partnership between Assistive Technology Partnership (ATP), NDED, NIFA, NDHHS, Nebraska Rentwise, Region V Systems, HUD, USDA-RD, the Nebraska Chapter of the National Association of Housing and Redevelopment Officials (NAHRO), Omaha and Lincoln Housing Authorities and the Hotline for Disability Services, which allows Nebraskans to locate available housing that best fits their needs either through the website or via a toll-free number. Individuals can easily search for housing utilizing different criteria and access helpful websites. Tools for renters include an affordability calculator, a rental checklist and renter rights and responsibilities information.

Property owners and managers, including Housing Authorities, can use this service to manage their property listing free of charge. The organizing agencies involved in this partnership are encouraging all owners and onsite managers of rental housing to register and begin listing their properties on www.Housing.NE.Gov.

REGIONAL PROGRAMS.

Federal Home Loan Bank.

Affordable Housing Program – This program makes low-interest loans to Finance home ownership for families with incomes at or below 80 percent of the median income for the area. The program can also Finance the purchase, construction or rehabilitation of rental housing in which 20 percent of the units are occupied by and affordable to very low-income households. These funds are available through the Federal Home Loan Bank member institutions in Nebraska and are loaned on a competitive basis, with semi-annual application dates. This program can be combined with other programs (i.e., State CDBG, Low-Income Housing Tax Credit, etc.) to absorb the development subsidy requirements for both rental and owner occupied housing projects.

Midwest Housing Equity Group (MHEG).

MHEG was created in 1993 to secure equity capital to invest into affordable rental housing throughout Nebraska, Kansas, Iowa and Oklahoma. MHEG is a privately-owned non-profit corporation with a nine-member board of Directors and receives no federal or state dollars. MHEG's income is derived from its ability to obtain equity capital and investing into affordable housing properties.

MHEG also provides equity financing for the federal low income housing tax credit program, as defined in Section 42 of the Internal Revenue Code. In addition to tax credit syndication, MHEG staff provides technical assistance to developers, owners and management companies on the development and management of tax credit properties.

Midwest Housing Development Fund (MHDF).

Founded in 2000, **MHDF** is a non-profit community development financial institution whose main goal is to provide “nontraditional financing needs” for affordable rental housing development, redevelopment and rehabilitation. As per the **MHDF** website, “The primary financing product of **MHDF** is predevelopment loans that are provided to borrowers prior to them having access to traditional construction and permanent financing.” Types of loans available through **MHDF** include predevelopment, construction, gap financing, land/infrastructure and permanent (post construction) loans.

FEDERAL PROGRAMS.

A primary provider of Federal funding to Nebraska Communities and Counties for housing development, both new construction and rehabilitation, is the **Department of Housing and Urban Development (HUD)**. Housing programs provided by HUD are available for both profit and non-profit developers. Funds from these programs are commonly mixed or pooled with other public funding sources, as well as conventional financing.

U.S. Department of Housing & Urban Development

- **Section 8 Moderate Rehabilitation SRO’s** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.
- **HUD 203(b)** provides mortgage insurance for a person to purchase or refinance a principal residence. The mortgage loan is funded by a lending institution, such as a mortgage company, bank or savings and loan association and the mortgage is insured by HUD.

- **Section 203(k) Rehab Mortgage Insurance** enables homebuyers and homeowners to finance both the purchase or refinancing of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.
- **Section 811 Supportive Housing for Persons with Disabilities Program** – Through the Section 811 program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.
- **Section 202 Multifamily Health Care Program** – Helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.
- **Single Family Homeownership/Housing Counseling Agencies** – HUD provides free assistance through local housing counseling agencies where consumers can access information and counseling in regards to buying a home, refinancing a mortgage, saving a home from foreclosure and more.

USDA Rural Development (USDA-RD)

- a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available**
- b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.
- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for **“special populations.”**

- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**
- e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

Federal Emergency Management Agency (FEMA).

The State of Nebraska is part of FEMA’s “Region VII” coverage area, which also includes the States of Iowa, Kansas and Missouri. FEMA Region VII works with local, State and Tribal emergency management officials and private sector entities to respond to natural disasters and project human life and property from any and all natural disasters and hazards. After a federal disaster declaration is made, information is delivered via website to those in the affected area. Region VII consists of five divisions:

- a) **Response** – Established at a regional “watch center,” awareness and analysis and the coordination and implementation of federal responses to major disaster areas is key. Preparation of an Incident Management Assistance Team to plan necessary operations and logistics to a disaster area ensures prompt response to help those in need.
- b) **Recovery** – Provides federal assistance to individuals, households and public facilities located within a declared disaster area.
- c) **Mitigation** – Reduces property loss due to flooding via outreach provision, including affordable flood insurance and other programs that encourage safe community development and reduction of loss of life and property due to natural disaster.
- d) **National Preparedness** – Coordinates and develops tools necessary to prepare for hazards and natural disasters among all levels of government, as well as private non-governmental agencies and Communities.
- e) **Mission Support** – Ensures functional efficiency among critical business operations, including functions with key partners and customer service to persons and families affected by natural disaster.
- f) **Grants** – Oversees that disaster and non-disaster grants are in compliance with public law.

Federal Covid-19 Supplemental Appropriations-CARES Act.

The State of Nebraska received approximately \$10.8 Billion of assistance for combatting economic distressed caused by the Coronavirus Pandemic. In June, 2020, a plan for the expenditure of these funds was announced, including the following:

- Community CARES program administered through the Department of Health and Human Services to provide food security, housing, and behavioral health care: \$85 million.
- Reimbursements to state and local government for coronavirus-related expenses: \$180 million.
- Agriculture & businesses: \$392 million.
- Small business stabilization: \$230 million.
- Livestock producers stabilization: \$100 million.
- Rural broadband remote access grant program: \$40 million.
- Workforce retraining initiative: \$16 million.
- Admin support to all business programs: \$5 million.
- Gallup business stabilization and growth training: \$1 million.
- Unemployment Trust Fund and potential General Fund Budget Flexibility: \$427 million.

In February, 2021, the State of Nebraska approved \$200 Million to support the State’s “Emergency Rental Assistance Program.” Eligible renter households of specified incomes will be those that are unable to pay past due or future rent and utilities as a result of the COVID-19 Pandemic. Funds will be paid to landlords on behalf of the tenants. Current funding will be available in August, 2021.

American Rescue Plan Act (ARPA).

The State of Nebraska has appropriated \$111.2 Million for use by non-entitlement units of government to be used in a variety of methods as a means of combatting fiscal losses relating to the COVID-19 Pandemic. Local governments can utilize ARPA funds to replace lost public sector revenue in water, sewer and broadband infrastructure, which could ultimately support new housing development. Applications for grant funding are available on the State of Nebraska website.

Other Federal Funding.

Other funding products that may serve to be useful in the development of affordable housing include the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the (Historic) Rehabilitation Tax Credit, available via the Historic Preservation Act.