

Grand Island, Nebraska

Community Housing Study with Strategies for Affordable Housing - 2019.

*Nebraska Investment Finance Authority –
Housing Study Grant Program.*



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

JULY, 2014

Grand Island, Nebraska

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“SUMMARY”

*Nebraska Investment Finance Authority –
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Grand Island Area
Economic Development
Corporation

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**GRAND ISLAND, NEBRASKA
COMMUNITY HOUSING STUDY WITH
STRATEGIES FOR AFFORDABLE HOUSING - 2019.
“SUMMARY”**

**GRAND ISLAND AREA
ECONOMIC DEVELOPMENT CORPORATION.**

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**GRAND ISLAND
COMMUNITY REDEVELOPMENT AUTHORITY.**

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The Grand Island Community Housing Study was funded by the Nebraska Investment Finance Authority Housing Study Grant Program, with matching funds from Grand Island Area Economic Development Corporation (GIAEDC) and Grand Island Community Redevelopment Authority (GICRA). The Housing Study was completed with the guidance and direction of GIAEDC and GICRA.

Consultant:

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

*COMPREHENSIVE PLANS & ZONING * HOUSING STUDIES *
DOWNTOWN, NEIGHBORHOOD & REDEVELOPMENT PLANNING *
CONSULTANTS FOR AFFORDABLE HOUSING DEVELOPMENTS**

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■ HOUSING GOALS & ACTION STEPS. ■

The Community of Grand Island provided several opportunities for input from various individuals, organizations, groups and local leaders, regarding the existing and future housing situation of the City. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in the Community.

The following identifies **housing goals** for the Community of Grand Island, followed by a series of **action steps** that should be considered in achieving these goals. The “**Housing Goals & Action Steps**” were created through a series of Housing Steering Committee meetings and a public participation process involving a Housing “Citizen” Survey for all residents of Grand Island, a Workforce Housing Needs Survey for the employees of the Communities selected large employers, and a Continuum of Care for Elderly Persons Household Survey for the Community’s senior population. A **combined total of 1,147 Surveys** were returned. Grand Island residents also had the opportunity to participate in a Community Housing Listening Session and voice their opinions on needed housing types in the Community.

Goal 1: Community Housing Initiative. The Community of Grand Island should implement a **Housing Initiative** as both a **quality of life** and **economic development activity**. This Housing Initiative should include the development of up to **1,734 new housing units by 2019**, including an estimated **1,010 owner housing units** and **724 new rental units**. The development of up to 1,734 new housing units would add an estimated \$331 Million to the Grand Island property tax base. This Housing Initiative would provide current and future residents of the City with access to a variety of safe, affordable housing types for families and persons of all age, household size and income sectors.

- **Action Step 1:** The Community of Grand Island should create a **Housing Partnership** comprised of organizations from both the private and public sector, including, but not limited to, the Grand Island Area Economic Development Corporation, the City of Grand Island Community Development Division, Grand Island Housing Authority, Grand Island Community Redevelopment Authority and Housing Development Corporation. Local human services agencies, serving the elderly and persons with special needs should also be included in the Housing Partnership.

The **Grand Island Housing Partnership** would serve to monitor and encourage housing development in the City of Grand Island. The Partnership should work directly with both local and state housing stakeholders and housing funders to encourage the development of specific housing programs that meet the needs of the Community’s current and future residents, with emphasis on housing constructed for the local workforce, young families, retirees, the elderly, veterans, college students and populations with special needs.

By 2019, the Community of Grand Island will need to develop up to 722 owner units and 438 rental housing units for households, age 18 to 54 years, and 288 owner and 286 rental units for elderly households at 55+ years of age.

The Community of Grand Island has established memberships and/or working relationships with regional and community economic and housing development organizations such as Central Nebraska Community Services (CNCS) and South Central Economic Development District (SCEDD). The services and programs provided by these organizations are vital to the successful implementation of future affordable housing activities in Grand Island.

The **Grand Island Housing Partnership** should take the lead role to design and implement a **Workforce Housing Assistance Program** for local employees and a **Continuum of Residential Retirement Program** for older adults in the City.

- **Action Step 2:** Plan and implement a **Workforce Housing Assistance Program** to encourage major employers in the Grand Island area to become directly involved with assisting their employees in securing appropriate and affordable housing, with the eventual goal of becoming a homeowner in Grand Island. Approximately 626 units of the total 1,010 projected owner housing units, and 390 of the targeted 724 rental units needed in Grand Island by 2019, should be targeted for the local workforce.

Assistance could include, but not be limited to, locating and negotiating the rent and/or purchase price of a housing unit and providing funding assistance. Homebuyer assistance could be, for example, in the form of a \$5,000 to \$10,000 grant and/or low-interest loan to persons and families for closing costs, down payment, etc. These homebuyers could also be a participant in a first-time homebuyers program, funded by either/both the Nebraska Investment Finance Authority and the Nebraska Department of Economic Development. **A consortium of major employers should consider forming a limited partnership to develop affordable housing projects in Grand Island, utilizing available public and private funding sources.**

- **Action Step 3:** Plan and implement a **Continuum of (Housing) Residential Care Program** in the City of Grand Island directed at persons and families 55+ years of age. This Program would address all facets of elderly housing and supportive service needs in Grand Island, including the increasing need for in-home services and home maintenance, repair and modification of homes occupied by elderly households in the Community and additional affordable housing, both owner and rental, with and without supportive services.

Independent living housing types for the 55 to 75 year age group should include smaller, space efficient detached single family houses, patio homes of 1,800 to 2,200 square feet and attached townhomes.

Modern programs of assisted and long-term care living should always be on the Community's housing agenda.

Goal 2: New Housing Developments. New housing developments in the City of Grand Island should address the needs of both owner- and renter households, of all age and income sectors, of varied price products. **Citizen Survey participants identified housing for low- to moderate income families, existing/new employees and first-time homebuyers, consisting of three+ bedrooms, single family housing as a great need for the Community.**

An estimated 15 to 18 percent of the targeted 1,734 new housing units required in the City of Grand Island, by 2019, should consist of purchasing, rehabilitating and reselling or re-renting existing units. Refurbished housing would be a cost effective method to provide housing affordable to families of very low- to low-income status.

- **Action Step 1:** The **Housing Partnership**, working with the Hall County Regional Planning Department, will need to identify up to **554 acres of land for new residential development** to meet the estimated need for **1,734 additional housing units by 2019**. Housing should be targeted for development in both new and redeveloped neighborhoods in the Community.
- **Action Step 2:** Produce an estimated 84 units of owner housing for households of low- to moderate-income, 454 units for moderate income households and an estimated 472 owner units for families and individuals of moderate- to upper income. Special attention should be given the construction of single family housing units for younger households and single family and patio and townhome units for older adults. **New owner housing price products should range between an estimated \$125,000 to \$230,000, depending on the type of housing units and the household income sector being targeted.**



- **Action Step 3:** Produce an estimated 302 rental housing units for persons and families of very-low- to moderate-income and an estimated 422 rental units for households of moderate- to upper-income.

The elderly household population should be targeted for new housing for all income categories with emphasis on rental units for the low- to moderate-income persons and/or families. **Participants of the Housing Listening Session at the Grand Generation Center unanimously agreed that there is a strong need for additional modern, affordable rental housing for low-income elderly persons.**

- **Action Step 4:** The average affordable monthly rent in Grand Island should range from \$335 to \$895, depending on the size, number of bedrooms and the household income sector being served. Rental units of all types should be constructed in Grand Island, with emphasis on duplex and triplex rental units for both the elderly and younger households and single family units for large families. A rent to purchase option should be made available for rental units.

Persons and families with Section 8 Vouchers are limited by HUD's established "Fair Market Rent," including utilities, in Grand Island, currently set at \$493 for a one-bedroom, and \$637 for a two-bedroom unit. Many families with vouchers cannot find rental housing that meet these funding guidelines.

- **Action Step 5:** Additional **rental housing projects** are recommended for the City of Grand Island, by 2019, to meet the needs of young, single workers in the Community. These projects should be designed and developed in a size and scale suitable for the neighborhood location. **The development of two or more SRO (Single Room Occupancy) facilities, of eight to 12 units each, should be given consideration to house single persons in the local workforce.**
- **Action Step 6:** The citizen participation process revealed a desire by Grand Island residents to provide a variety of new retirement and elderly housing types in order to retain these groups in the City.
- **Action Step 7:** New housing activities in Grand Island should incorporate the construction of at least **38 owner and 42 rental housing units that addresses the housing needs of persons and families with special needs.**
- **Action Step 8:** Future housing activities in Grand Island should focus on the needs of **Veterans** and the local **College population**. This would come in the form of both owner and rental housing, classified as housing of **immediate need**.

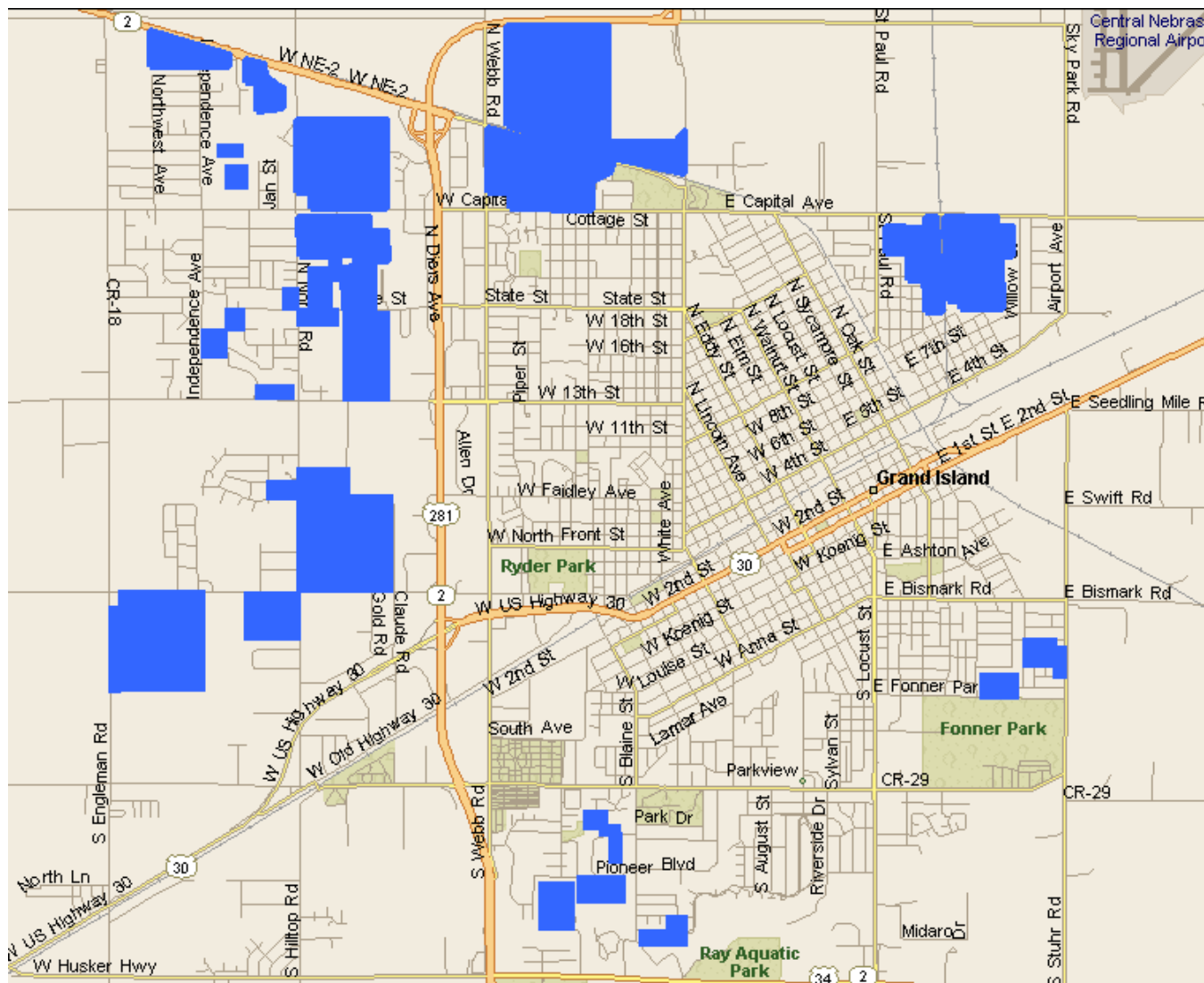
- **Action Step 9:** In an effort to meet **immediate housing needs** in Grand Island, the City should consider allowing non-traditional housing developments at existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for an accessory apartment and/or the development of “granny flats” and “tiny homes” on lots typically not sized to code.
- **Action Step 10:** Future housing development programs in Grand Island should be concentrated in the western portion of City, between Highway 281 and Engleman Road; in the areas north of Capital Avenue, between Webb Road and Custer Avenue; and in the northeastern portion of the City between St. Paul Road and Willow Street. Consider new, modern housing development types, such as new subdivisions utilizing New Urbanism and “Smart Growth” planning concepts.




Public and private sectors should create a “shared cost” program to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments.

Areas for potential housing development are identified in **Illustration 1** These Areas are presented and discussed in the City’s current Comprehensive Plan.

AREAS FOR POTENTIAL HOUSING DEVELOPMENT GRAND ISLAND, NEBRASKA 2014



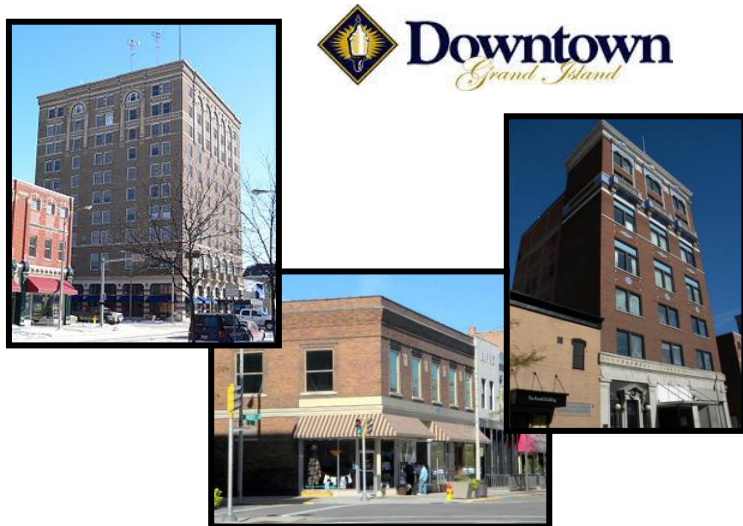
LEGEND

 VACANT LAND ZONED FOR RESIDENTIAL DEVELOPMENT

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ILLUSTRATION 1

- **Action Step 11:** The City should establish a policy and comprehensive process of condemning and demolishing dilapidated or “bad” housing stock. **Approximately 228 structures throughout the City are dilapidated, not cost effective to rehabilitate, and should be targeted for demolition and eventual replacement. A City-Wide Land Bank program should be established for future owner and rental housing land development needs.**
- **Action Step 12:** Several Downtown commercial buildings could be adaptively reused for upper level housing, to diversify the local housing market and emphasize the Downtown as a vibrant commercial and residential center. **A total of 138 units, 48 owner and 90 rental units, should be developed in Downtown Grand Island, by 2019. Illustration 2 identifies several Downtown buildings targeted for residential development, as per the 2012 Downtown Housing & Development Study to target upper level housing.**
- **Action Step 13:** Downtown housing should be targeted for both owner and rental units for all age and income sectors of the Community. Mixed income/age sectors of housing are encouraged. The Grand Island **Housing Partnership**, under the direction of the GIAEDC and GICRA should plan and implement a comprehensive **Downtown Housing & Redevelopment Initiative** that strategically matches local housing development activities with the development of additional commercial services and entertainment businesses.
- **Action Step 14:** Combine the efforts and funding resources of the Grand Island Community Redevelopment Authority, the Downtown Business Improvement District, as well as the Downtown Main Street Organization to expand the development of residential development in the Downtown. The availability of Tax Increment Financing (TIF) and Historical Preservation Tax Credits, in combination with the resources of property owners in Downtown Grand Island should be marketed to area developers to expand housing efforts throughout the Downtown. An example of this process is currently being utilized to redevelop the former Masonic Temple Building, renamed Tower 217.



DOWNTOWN BUILDINGS TARGETED FOR RESIDENTIAL DEVELOPMENT

GRAND ISLAND, NEBRASKA

2014



ILLUSTRATION 2

This Illustration is an excerpt from the “Downtown Housing & Development Study.”
Grand Island, Nebraska. February 2, 2012.

Goal 3: Preservation of the Existing Owner and Rental Housing Stock. Housing rehabilitation programs and activities in the City of Grand Island should strive to protect and preserve the existing housing stock in the Community. **Approximately 2,250 residential structures are in need of “Moderate Rehabilitation,”** while an additional 437 need **“Substantial Rehabilitation.”** Seven Community Development Block Grant **Target Neighborhood Areas** for rehabilitation are identified in **Illustration 3.** Portions of those areas also qualify for the use of TIF by being located within a Redevelopment Area.

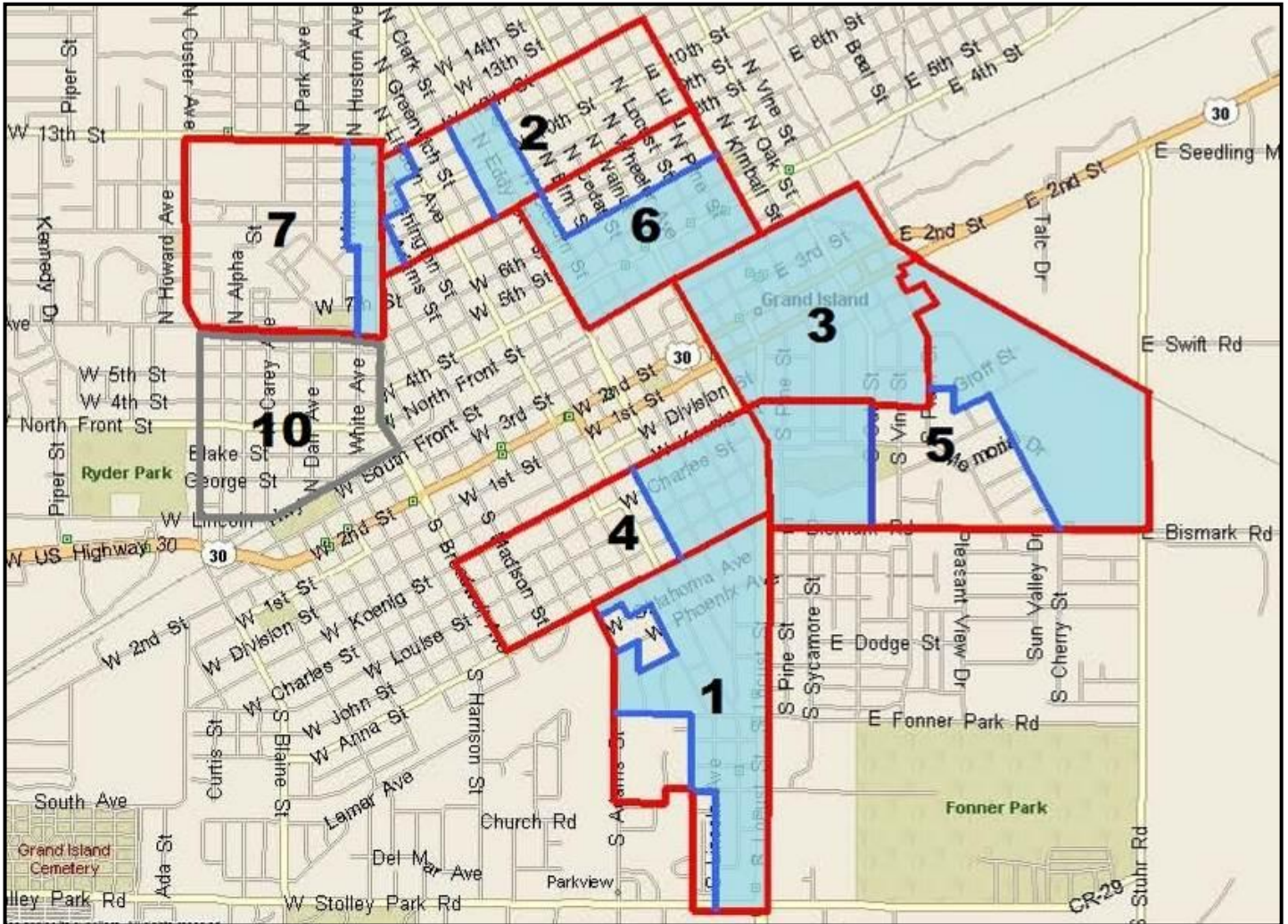
- **Action Step 1:** The Community of Grand Island should continue housing rehabilitation programs for both owner and rental housing units, with emphasis on meeting the housing rehabilitation needs of the elderly, low income families, and housing occupied by persons with special needs. **Owner and renter-occupied housing was identified as “greatly needed” in Grand Island by participants of the Citizen Survey.**
- **Action Step 2:** The Community of Grand Island should continue to preserve housing of major historical significance. Any housing that is architecturally significant or for its association with persons or families who played key roles in the development and growth of the City adds to the character and uniqueness of Grand Island neighborhoods.



COMMUNITY DEVELOPMENT BLOCK GRANT TARGET AREAS

GRAND ISLAND, NEBRASKA

2014



LEGEND

- CDBG TARGET AREA
- REDEVELOPMENT AREA (TIF)

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ILLUSTRATION 3

Goal 4: Financing Housing Development. The City of Grand Island and housing developers should consider both public and private funding sources to both construct new housing and maintain the existing housing stock.

- **Action Step 1:** The City should continue the pursuit of State and Federal Grants to assist in financing housing rehabilitation, “housing purchase, rehabilitate and resale” and first-time homebuyers programs. The City and private builders must work together to coordinate the use of CDBG funding in combination with programs available from the Nebraska Investment Finance Authority and Nebraska Department of Economic Development. **Citizens that participated in Listening Sessions and a variety of Surveys expressed support for the City in using State or Federal grant funds for housing programs, including owner/renter housing rehabilitation, purchase/rehab/resale or re-rent and down payment assistance (home purchase) programs.**
- **Action Step 2:** The City of Grand Island should utilize TIF to assist in the financing of new affordable housing developments, specifically required public utility and transportation requirements. The City of Grand Island has approved 11 separate Redevelopment Areas throughout the City for the utilization of TIF. The majority of the Redevelopment Areas located in the Downtown and adjacent residential neighborhoods, identified in the **Illustration 3**, should be target the rehabilitation of residential structures and to enhance the character the older neighborhoods of Grand Island.
- **Action Step 3:** Housing developers in Grand Island should be encouraged to pursue securing any and all available tools of financing assistance in the development of new housing projects in the Community. This assistance is available with the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Federal Home Loan Bank and the Department of Housing and Urban Development, in the form of grants, tax credits and mortgage insurance.
- **Action Step 4:** The **Grand Island Housing Partnership** should seek out and secure **non-traditional funding sources** to assist in providing the necessary **gap financing** to needed housing programs and developments, including private foundations, housing investment clubs and a local housing trust fund.

Goal 5: Impediments to Fair Housing Choice. As a Community, Grand Island will need to identify, discuss and establish a plan to eliminate all **barriers and impediments to fair housing choice** in the City. All sectors of the Community, both public and private, should play a role in this process. This would include the involvement of City government, schools, churches and the local business sector.

- **Action Step 1:** Address the following, primary impediments to fair housing choice in Grand Island, as identified by participants of the **Grand Island Workforce Housing Needs Survey**. ***For Owner Households – Housing Prices, Cost of Utilities and Lack of Sufficient homes for Sale. For Renter Households – Cost of Rent, Lack of Available Decent Rental Units in their Price Range, and the Cost of Utilities.***
- **Action Step 2:** The City of Grand Island should maintain and enforce a **Fair Housing Policy**, to insure all current and future residents of the Community do not experience any discrimination in housing choice.
- **Action Step 3:** For persons with a disability(ies), supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.
- **Action Step 4:** Encourage lenders to aggressively market housing for minorities.
- **Action Step 5:** Support bilingual and impoverished families in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- **Action Step 6:** Routinely inspect rental housing units to insure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.
- **Action Step 7:** Create and support the efforts of a regional **“Fair Housing Advisory Group”** through the provision of adequate resources for fair housing provisions.



GRAND ISLAND FIVE-YEAR HOUSING ACTION PLAN.

■ INTRODUCTION. ■

The greatest challenge for the Community of Grand Island, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. In total, the Community should strive to build up to **1,734 new units; 1,010 owner units and 724 rental units, by 2019.**

The successful implementation of the “**Grand Island Five-Year Housing Action Plan**” will begin with the preparation of reasonable, feasible housing projects. Such a Plan will address all aspects of housing, including new construction, housing rehabilitation, the removal of “bad” housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement. Also important is the creation and implementation of a ***Housing Partnership***, under the direction of Grand Island Area Economic Development Corporation, comprised of housing stakeholders throughout the Community and region. ***“The bigger the circle of Partnerships, the better the delivery of housing.” The following partners are most commonly used to create new and preserve existing housing in Nebraska Counties and Communities. The list does not include all possible housing partners, such as foundations, private donors and financing available from local municipalities.***

HUD = U.S. Department of Housing & Urban Development-Mortgage Insurance/Capital Advance.

NIFA = Nebraska Investment Finance Authority.

GICDD = City of Grand Island Community Development Division.

GIAEDC = Grand Island Area Economic Development Corporation.

HCHA = Hall County Housing Authority

GICRA = Grand Island Community Redevelopment Authority.

HDC = Housing Development Corporation.

SCEDD = South Central Economic Development District.

CNCS = Central Nebraska Community Services

MAAA = Midland Area Agency on Aging.

MHEG = Midwest Housing Equity Group.

PED = Private Enterprise/Developer.

AHP = Federal Home Loan Bank-Affordable Housing Program.

LIHTC = Low Income Housing Tax Credit Program.

HTC = Historic Tax Credits.

CDBG = Nebraska Department of Economic Development-Community Development Block Grant.

HOME = HOME Program.

NAHTF = Nebraska Affordable Housing Trust Fund.

OE = Owner Equity.

CPF = Conventional Private Financing.

TEBF = Tax Exempt Bond Financing.

TIF = Tax Increment Financing.

■ HOUSING PROJECTS ■

The following **Housing Action Plan** presents the “**priority**” housing programs proposed for Grand Island during the next five years. Programs include activities associated with the organizational or operational requirements of the Community to insure housing development exists as an ongoing community and economic process, housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of Grand Island’s housing stock. The **Plan** defines a purpose, estimated housing program costs and, where relevant, estimated cost subsidy.

This Housing Action Plan should be monitored on a continuous basis and reviewed annually for necessary changes and/or modifications.

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Est. Total Cost.</u>
1.	Create a Grand Island Housing Partnership (GIHP) , as the lead local group for Community housing capacity building, educational and promotional activities in Grand Island.	Selected, pertinent local, both public and private housing stakeholders and providers should establish a program of housing awareness, understanding and promotion, all in an effort to better educate the Community on the cause for new and improved appropriate housing for the residents of Grand Island. This includes a Homebuyer Education Program. The Partnership might include GIAEDC, SCEDD, CNCS, HCHA, MAAA, GICDD and NIFA.	Estimated Annual Cost: \$21,000.
2.	Develop a Grand Island Workforce Housing Initiative/ Employers Assistance Program.	To encourage major employers of Grand Island to partner and financially assist the Community in developing housing programs identified in the Five-Year Housing Action Plan, including the City’s first-time homebuyer, down payment assistance and immediate need housing programs and collaboration of major employers to implement needed workforce housing projects. The (#1) GIHP would play a major role in planning and implementing this Program.	A \$495,000 annual contribution from major employers would be requested.
3.	Create a Grand Island Continuum of (Housing) Residential Care Program.	Housing assistance program to address all facets of elderly housing needs and housing for special populations in Grand Island, including advocating for the development of all housing types and needed supportive services for the elderly and special populations, new construction and home rehabilitation and modification. The (#1) GIHP would play a major role in planning and implementing this Program.	A \$145,000 annual contribution from local businesses and housing providers/stakeholders would be requested. (GIAEDC, HDC, GICDD, HCHA, CNCS & MAAA).

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Est. Total Cost.</u>
4.	Create a Grand Island Community Housing Investment Club.	With the guidance of the GIAEDC and assistance of Grand Island Housing Partnership , create a bank of funds to invest in needed gap financing for local housing developments, specifically for difficult-to-finance affordable housing projects. Dollars should be secured by individuals or organizations, including private foundations and businesses.	\$400,000 Annually.
5.	Create a Grand Island Community Land Bank Program.	This Housing Partnership would work with the Grand Island CRA to insure the availability of land for future housing developments. Financing could be secured via local Community contributors, as well as housing funding entities. Needed land areas for residential development could be obtained from the benefits of an accelerated housing demolition program. Program could be combined with a nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures.	\$450,000 Annually
6.	Plan and implement an annual Grand Island Housing Summit.	GIAEDC , with the assistance of local funding and Housing Partnership , would conduct an annual presentation of housing accomplishments and opportunities in the Community.	Estimated Annual Cost: \$3,000.

HOUSING PRESERVATION.

	<u>Activity/Purpose.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
7.	Housing Code Inspection and Rental Licensing Program , to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a nuisance abatement program and nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures.	\$220,000.	50% or \$110,000.	HC, GICDD, HCHA & PED.
8.	Single Family Owner Housing Rehabilitation Program, 210 Units , moderate rehabilitation at \$28,000 to \$35,000 per unit in Grand Island, by 2019, to meet the needs of low- to moderate-income households.	\$6,300,000.	90% or \$5,670,000.	PED, GICDD, HDC, GICRA, CNCS, CDBG, HOME, NAHTF, TIF & OE.
9.	Target the purchase and Demolition of 60 substandard, dilapidated housing units in Grand Island, by 2019 and establish a Land Bank of property (lots) for redevelopment purposes. Can be combined with a nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures.	\$6,300,000.	90% or \$5,670,500.	GICDD, GICRA, HDC, HCHA, PED, CDBG, NAHTF & TIF.
10.	Single Family Purchase-Rehab-Resale/Re-Rent Program, 55 Units , 3+ bedroom houses, standard amenities in Grand Island, by 2019, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI).	\$10,175,000.	80% or \$8,140,000.	GICDD, HCHA, HDC, GICRA, CNCS, PED, CDBG, HOME NAHTF, TIF, CPF & OE.

HOUSING FOR ELDERLY & SENIOR POPULATIONS.

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
11.	Elderly Rental Housing Program, 210 Units , scattered site and/or “retirement campus”, mixed income, 2- and 3-bedroom duplex, triplex and town home units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (30%+ AMI). Approximately 20 units should be located in Downtown Grand Island.	\$38,000,000.	55% or \$20,900,000.	PED, GIAEDC, MAAA, HDC, GICDD, HCHA, GICRA, NIFA/LIHTC, MHEG, HOME, NAHTF, AHP, HTC's, HUD, TIF & CPF.
12.	Elderly Homeownership Initiative, 175 Units , scattered site and/or new subdivision, mixed income, 2- & 3-bedroom single family, patio home, duplex and town home units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (60%+ AMI). Approximately 16 units should be located in Downtown Grand Island.	\$37,000,000.	35% or \$12,950,000.	PED, GIAEDC, HDC, GICDD, MAAA, GICRA, HOME, NAHTF, HTC's, TIF & CPF.
13.	Housing Rehabilitation/ Modification Program, 55 Units , standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), Including <i>Elderly and Special Population Households</i> , with a Person(s) with a Disability.	\$2,933,000.	90% or \$2,639,700.	HCHA, HDC, GICDD, GICRA, MAAA, CNCS, CDBG, HOME, NAHTF, TIF & OE.
14.	Develop 70 additional licensed assisted living units with supportive/specialized services for near-independent and frail-elderly residents of Grand Island.	\$10,150,000.	65% or \$6,957,500.	PED, GIAEDC, MAAA, HCHA, GICRA, TIF, CPF & TEBF.

HOUSING FOR FAMILIES.

Activity.	Est. Total Cost.	Est. Required Cost Subsidy.	Potential Partnerships.
15. Single Family Rental, CROWN Rent-To-Own Program, 34 Units , scattered site, mixed income, 3+-bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI).	\$6,700,000.	90% or \$6,030,000.	PED, HDC, GICDD, GICRA, HCHA, NIFA/LIHTC, MHEG, AHP, NAHTF, HOME, TIF & CPF.
16. General Rental Housing Program, 225 Units , scattered site, mixed income, consisting of 2- & 3-bedroom duplexes/triplexes and town home units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (51% to 125% AMI).	\$44,000,000.	75% or \$30,750,000.	PED, HDC, GICDD, HCHA, GICRA, NIFA/LIHTC, MHEG, AHP, NAHTF, HOME, TIF & CPF.
17. Family Homeownership Initiative, 460 Units , scattered site, mixed income, single family, patio home and town home, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). Utilize a Purchase-Rehab-Resale or Re-rent Program.	\$90,000,000.	60% or \$54,000,000.	PED, HDC, GICDD, GICRA, FTHB, CDBG, NAHTF, HOME, TIF & CPF.
18. Single Room Occupancy Housing Program, 36 rooms , three buildings, in the Community, to meet the needs of low- to moderate-income, single person workforce households (35% to 80% AMI).	\$4,490,000.	70% or \$3,367,500.	PED, Major Employers, GIAEDC, GICRA, HDC, GICDD, NIFA/LIHTC, MHEG, HOME & TIF.

HOUSING FOR FAMILIES (Continued).

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
19.	Owner/Rental Housing Initiative for Special Needs Populations, 80 Units (38 owner, 22 rental) , scattered site, 2- & 3-bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI).	\$11,100,000.	95% or \$10,545,000.	PED, HDC, HCHA, GICDD, GICRA, HUD, CDBG, NAHTF, HOME, NIFA/LIHTC, MHEG, TIF, AHP & CPF.
20.	Develop 20 units for “special populations,” including persons with a physical and/or chronic mental disability , including temporary shelter housing.	\$3,900,000	95% or \$2,755,000.	PED, HDC, HCHA, GICDD, GICRA, HUD, CDBG, NAHTF, HOME, NIFA/LIHTC, MHEG, TIF, AHP & CPF.
21.	Downtown Owner Units, 24 Units , mixed income, scattered site, 1- & 2-bedroom units. Units could include rehabilitation of upper-level commercial structures.	\$4,536,000	85% or \$3,855,600.	PED, GIAEDC, GICRA, GICDD, HDC, HTC, CDBG, HOME, NIFA/LIHTC, NAHTF, AHP, MHEG, TIF & CPF.
22.	Downtown Rental Units, 34 Units , mixed income, scattered site, 1- & 2-bedroom apartments. Units could include rehabilitation of upper-level commercial structures.	\$6,426,000	85% or \$5,462,100.	PED, GIAEDC, GICRA, GICDD, HDC, HTC, CDBG, HOME, NIFA/LIHTC, NAHTF, AHP, MHEG, TIF & CPF.
23.	Immediate Housing Initiative – Create up to 40 units of rental housing, via alternative housing scenarios, including accessory housing for families, or as rental properties.	\$2,720,000	90% or \$2,448,000.	PED, HCHA, HDC, GICDD, GIAEDC, GICRA, Major Employers, CDBG, HOME, NAHTF, AHP, TIF, & CPF.

Grand Island, Nebraska

Community Housing Study with Strategies for Affordable Housing - 2019.

*Nebraska Investment Finance Authority –
Housing Study Grant Program.*



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

JULY, 2014

GRAND ISLAND, NEBRASKA COMMUNITY HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING - 2019.

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SECTION 1.



Overview of Research Activities & Expected Outcomes.

OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

■ INTRODUCTION. ■

This **Housing Study with Strategies for Affordable Housing** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for the **City of Grand Island, Nebraska**. The **Study** describes the past, present and projected demographics, economic and housing conditions in the County, as well as a “**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 **Grand Island Area Economic Development Corporation (GIAEDC)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm, with the assistance of the GIAEDC Staff, Housing Committee and Area residents. Funding for this **Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from **GIAEDC** and **Grand Island Community Redevelopment Authority**.

The City of Grand Island has a track record of conducting community planning and housing studies. Recent housing studies were completed in 1982, following the 1980 tornado disaster and, more recently, in 2006 and 2009. Each of these housing studies, in conjunction with local comprehensive planning, human services planning and redevelopment planning has allowed the City to keep pace with local housing needs. A recent (2012) Downtown Housing & Redevelopment Study has produced a residential development initiative for the Central Business District.

■ RESEARCH APPROACH. ■

The **Grand Island, Nebraska Community Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the Community were derived from the U.S. Census and the 2008-2012 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources and input from local leadership and housing stakeholders.

To facilitate effective planning and implementation activities, housing demand projections were developed for a five year period. The implementation period for this Housing Study will be July, 2014 to July, 2019.

■ PURPOSE OF STUDY. ■

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

The **Objectives** of this **Housing Study** are seven-fold:

- (1) **analyze the recent past and present housing situation** in Grand Island, 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** of Grand Island to take an active role in improving and creating modern and safe, both market rate and affordable, housing options;
- (3) **identify the future target housing needs** for Grand Island;
- (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) establish a **Downtown Housing & Redevelopment Initiative** for Grand Island;
- (6) **introduce new and innovative housing programs** that are a “fit” for Grand Island, to address both **immediate and long-term housing needs**.
- (7) address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of Grand Island;

This **Housing Study** included both quantitative and qualitative research activities. The **Qualitative activities** included a comprehensive Community citizen participation program consisting of Surveys, Housing “Listening Sessions” with key Community organizations, and meetings with the Grand Island Housing Steering Committee, comprised of Community citizens, business and government leadership and housing stakeholders. 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 Grand Island. The collection and analysis of this data allowed for the projection of the Area population and household base, income capacity and housing demand.

■ SUMMARY. ■

Future population and household growth in Grand Island will be driven by new and expanded housing and economic development and public service activities. **The most critical housing issues in the Area include promoting the development of housing for the local workforce and young professionals, affordable to all salary income levels and at a pace that will equal the demand of a rapidly growing Community.** Other priority housing needs include providing housing opportunities for the elderly, first time homebuyers, middle-income persons and families and persons with special needs.

Grand Island will reach an estimated population of (at least) 51,917 by 2019. This will represent an increase of 1,802 persons, or 3.6 percent, from the current (2014) estimated population of 50,115. Grand Island has the potential to reach an estimated population of 52,603, an increase of 2,488 or 5 percent, by 2019, through increased housing construction and job creation activities. The **Effective (Housing) Market Area**, comprised of the Grand Island Metropolitan Statistical Area (including Hall, Howard, Hamilton and Merrick Counties) is projected to increase from the current estimated population of 82,993, to an estimated 84,964, an increase of 2.3 percent by 2019.

To meet the needs of current and future residents of the City, an estimated **1,734 new housing units should be developed in Grand Island by 2019.** A total of 1,010 owner and 724 rental housing units should be built to accommodate the housing needs of low- to moderate-income families, the elderly and special population households, especially the housing needs of the local workforce. A proposed **Target Demand** includes both, new construction and purchase/rehab/ resale or re-rent activities.

Housing activities involving **moderate- to substantial rehabilitation and demolition of dilapidated housing stock** will need to be implemented. By 2019, Grand Island should target an estimated 2,250 housing structures for moderate rehabilitation (new doors, paint, windows, siding, roof, landscaping, etc) and an estimated 437 housing structures for substantial rehabilitation (broken foundation, bowing/bearing walls, sagging roof, etc.). Additionally, an estimated 228 housing structures should be targeted for demolition, due to dilapidated conditions, making the structure not cost effective for rehabilitation.

A **Downtown Housing & Redevelopment Initiative** would address the target housing opportunities and the related business expansion needs to compliment a comprehensive Downtown housing development program. **An estimated 138 total housing units, consisting of 48 owner and 90 rental housing units, should be developed in Downtown Grand Island by 2019.** The Downtown has the potential to utilize an estimated 166,700 square feet for persons interested in moving to Downtown Grand Island.

The Community of Grand Island is in the process of developing two other initiatives. **“Grow Grand Island”** is aimed at enhancing business and economic development activities in Grand Island, while the **“Grander Vision”** plan looks at an overall quality of life enhancement not just for Grand Island, but for all of Hall County. This Community Housing Study should be utilized as information for and compliant of these two other important planning initiatives.

■ GRAND ISLAND HOUSING STEERING COMMITTEE. ■

This Housing Study was conducted with the assistance of an organized **Housing Steering Committee**, consisting of members of GIAEDC, local leadership and elected officials, business professionals and housing stakeholders. The Committee met six times during the development of the Housing Study. This Committee highlighted “key” issues in the Community, as well as provided information regarding new housing development projects and Community programs. The following housing issues were highlighted by the Steering Committee:

- ◆ The Grand Island Housing Steering Committee is interested in the influence of school districts as it relates to housing development. Approximately 104 new students enroll with Grand Island Public Schools each year.
- ◆ New housing developments typically favor the needs of upper-income families.
- ◆ The Steering Committee identified a need for housing in each neighborhood in the Community, meet the needs of a diverse population.
- ◆ The older housing stock in Grand Island is in need of updating. Committee members feel it is difficult to get the “true value” out of rehabilitating an existing home, due to the condition of other homes in the area.
- ◆ “Retainment and Recruitment” of housing developers, new residents and economic development activities should be a priority focus of the Housing Study.
- ◆ Workforce housing is needed in Grand Island. A total of five industries have 1,000+ employees.
- ◆ Housing of all “price products or points” is needed in the City.
- ◆ Housing in the Downtown is needed to continue redevelopment efforts in the Central Business District.
- ◆ Immediate and/or both short- and long-term housing is always needed.
- ◆ The development of elderly housing, coupled with a “continuum” of housing options for elderly persons of all income sectors needs to continue in Grand Island.
- ◆ The City needs an ongoing, comprehensive program of producing affordable housing for persons of special needs.
- ◆ Combine housing development and rehabilitation/preservation activities with neighborhood redevelopment planning and implementation.

SECTION 2.



**Comprehensive Citizen
Participation Program.**

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

■ INTRODUCTION. ■

The **Grand Island, Nebraska Housing Study** included both qualitative and quantitative research activities. Discussed in this **Section** is the **comprehensive citizen participation program** that was implemented to gather the opinions of the Area citizenry regarding housing issues and needs. *Planning for the Area'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 Grand Island included meetings with an organized **Housing Steering Committee**, local housing “listening sessions” with Community organizations and the implementation of three important Surveys: a “**Housing Citizen Survey**,” a “**Workforce Housing Needs Survey**” and a “**Continuum of Care for Elderly Persons Household Survey**”.

■ HOUSING CITIZEN SURVEY. ■

The “**Housing Citizen Survey**” was made available online to households in Grand Island and presented in both English and Spanish. **Survey** participants were asked to give information regarding their current living situation, condition of their dwelling unit and what families could afford for monthly rent or a monthly house payment. A total of **337 Surveys** were completed. The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix I**.

- Survey participants consisted of 192 females and 138 males. Most ranged in age from 24 to 44 years. A majority of the participants identified themselves as “Married” and “Caucasian/not Hispanic”.
- A majority of the participants reside in a single family home. A total of 144 identified the condition of their current residence as “good,” with electrical improvements, window replacement and floor/ceiling repair being the most common repairs being needed. **A total of 107 participants identified an interest in a grant(s) for home repairs.**
- 82 participants interested in renting identified \$450 or less as their affordable rent range. 82 participants interested in purchasing a home identified \$500 or less as their affordable monthly house payment range. **210 participants feel there is a need for additional low-income housing.**
- A total of 130 participants identified their job/place of employment as the reason for moving to Grand Island.

■ WORKFORCE HOUSING NEEDS SURVEY. ■

Grand Island Area Economic Development Corporation (GIAEDC), in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the Area's workforce. A total of **684 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 what participants could afford for monthly rent or house payment. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in **Appendix I** of this **Housing Study**.

- Survey respondents included 553 homeowners and 131 renters. **A total of 169 participants were not satisfied with their current housing situation.** Reasons included their home was too small, in need of substantial updating and being too far from their place of employment. **A total of 38 participants indicated an interest in moving to Grand Island.**
- A total of 132 respondents could afford a home priced between \$125,000 and \$175,000, or a monthly house payment between \$300 and \$645. A majority of participants identified an affordable rent being below \$450.
- The most common barriers identified when obtaining affordable **owner housing** included the **costs of utilities, excessive housing prices and a lack of sufficient homes for sale.**
- The most common barriers faced when obtaining affordable **rental housing** included the **high cost of rent, excessive application fees and/or rental deposits and a lack of decent rental units at an affordable price range.**

The Workforce Housing Needs Survey was also distributed, in Spanish, to the Hispanic workers in the Community. A total of 37 Hispanic employees participated. A total of 12 participants were not satisfied with their current housing situation, with a majority citing their housing unit being too small. **“Housing prices”** and **“excessive down payment/closing costs”** were identified as the top housing barriers for **homeowners**, while the **“cost of rent”** and **“lack of availability of decent rental units in an affordable price range”** were identified as the top housing barriers for **renters**.

■ SENIOR (55+) HOUSEHOLD SURVEY. ■

A “**Continuum of Care for Elderly Persons Household Survey**” was made available at select locations in Grand Island, to assist in determining the specific immediate, short- and long-term housing and Community service needs of the Area’s elderly (55+) population. A total of **111 Surveys** were returned.

Survey participants were asked to provide information on subjects concerning the types of housing needed for senior citizens and the appeal of a retirement housing campus for the Community. The following are highlights from the **Survey**. The complete results are available in **Appendix I** of this **Housing Study**.

- Survey respondents consisted of 55 owners and 54 renters, a majority living in a single family home.
- A majority of Survey respondents were satisfied with their current housing situation. Those not satisfied cited concerns about maintenance/upkeep and the ability to afford certain housing unit repairs, or needed to upgrade to a specific housing type.
- **Participants identified anticipating needing either an assisted living housing unit or a one-bedroom apartment for rent to satisfy their housing needs within the next five years. A majority of participants felt living in a Retirement Housing Campus was either “somewhat appealing” or “very appealing”.**
- Grocery Store, Pharmacy and Library were identified as the top three community services in Grand Island. Home health care, law enforcement and volunteer opportunities were identified as the top three support services in Grand Island.

■ COMMUNITY HOUSING “LISTENING SESSIONS”. ■

The comprehensive citizen participation program included **Housing “Listening Sessions”** with local organizations, elected leadership and general citizenry. A series of four Housing Listening Sessions were conducted on May 15, 2014, in two separate locations within Grand Island, Nebraska, including the Grand Generational Center and the Municipal Library. The following are comments made by those in attendance.

- The majority of the elderly participants indicated that they live in their own home, that the mortgage was paid off long ago and that they believed their home was the most affordable place to live in Grand Island.
- Some home owners felt that, now, as retirees relying upon Social Security, it was becoming much more difficult to make ends meet. The costs of property taxes, maintenance and up-keep of the house, watering and mowing the lawn, raking leaves, shoveling snow and paying for food, clothing, medical expenses, and monthly drug prescription costs were issues to consider when reviewing other retirement housing opportunities.
- Several participants said they had family or friends that lived in various stages of retirement housing ranging from market rate to subsidized affordable housing for retirees. Nearly all felt that apartments and rental housing units that are in good, decent condition are nearly impossible to find.
- One participant stated that she currently resides in an elderly apartment complex. However, her rent has been raised each of the last three years and she can no longer afford to live there. She has her name on the waiting list of three different facilities in town, but is 84th on one of the lists and was told she would most likely have to wait an additional year before her name came up for an available unit.
- Several in attendance said that they had too high of incomes to qualify for subsidized housing, but that if they sold their homes most would not be able to afford the cost of a market rate single level houses, owner occupied townhouses or even condo apartments.
- Others felt that retiree housing built by Excel Development were attractive and affordable to purchase or rent to own, but none are available.
- Nearly all participants agreed that Grand Island simply lacks retiree housing that is vacant and ready to purchase or to rent, regardless of cost.

- A couple stated that they moved to Grand Island three years ago and looked extensively for a house to purchase. They felt that the low vacancy rates for owner occupied housing are remaining stable.
- Other participants said that family and friends that had been trying to find rental housing in the City had difficulty finding decent apartments that were available to rent.
- One participant said that none of the apartments she could afford were in the condition that she would live in.
- A representative of the Hall County Housing Authority stated that the current waiting list for Section 8 Housing Vouchers for one- and two bedroom rental units is six months to a year, while three or more bedroom units is at least a two year wait. There are currently 478 Section 8 vouchers issued to Grand Island residents, but nearly an additional 500 people are on the waiting list.
- The Housing Authority owns and maintains 391 housing units in Grand Island and they were recently awarded a low-income housing tax credit allocation to construct a 20 unit apartment building, consisting of six, four bedroom units and 14, three bedroom units.
- A loan officer in a local bank stated that they have had an increase in the number of families applying for a mortgage to purchase a home, but at the same time the necessary credit rating to qualify for a mortgage has made it much more difficult for families to qualify for a mortgage. Several applicants also lack a sufficient down-payment.
- A local developer stated that their company had purchased land and was in the process of determining whether to construct a market rate or subsidized affordable apartment building. They are awaiting the final Housing Study to be completed to guide their decisions.
- Several attendees felt that Grand Island needed additional owner and rental housing for all income categories. Housing for area employees, retirees and the elderly were the most needed housing types in the Community.

■ HOUSING GOALS & ACTION STEPS. ■

The Community of Grand Island provided several opportunities for input from various individuals, organizations, groups and local leaders, regarding the existing and future housing situation of the City. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in the Community.

The following identifies **housing goals** for the Community of Grand Island, followed by a series of **action steps** that should be considered in achieving these goals. The “**Housing Goals & Action Steps**” were created through a series of Housing Steering Committee meetings and a public participation process involving a Housing “Citizen” Survey for all residents of Grand Island, a Workforce Housing Needs Survey for the employees of the Communities selected large employers, and a Continuum of Care for Elderly Persons Household Survey for the Community’s senior population. A **combined total of 1,147 Surveys** were returned. Grand Island residents also had the opportunity to participate in a Community Housing Listening Session and voice their opinions on needed housing types in the Community.

Goal 1: Community Housing Initiative. The Community of Grand Island should implement a **Housing Initiative** as both a **quality of life** and **economic development activity**. This Housing Initiative should include the development of up to **1,734 new housing units by 2019**, including an estimated **1,010 owner housing units** and **724 new rental units**. The development of up to 1,734 new housing units would add an estimated \$331 Million to the Grand Island property tax base. This Housing Initiative would provide current and future residents of the City with access to a variety of safe, affordable housing types for families and persons of all age, household size and income sectors.

- **Action Step 1:** The Community of Grand Island should create a **Housing Partnership** comprised of organizations from both the private and public sector, including, but not limited to, the Grand Island Area Economic Development Corporation, the City of Grand Island Community Development Division, Grand Island Housing Authority, Grand Island Community Redevelopment Authority and Housing Development Corporation. Local human services agencies, serving the elderly and persons with special needs should also be included in the Housing Partnership.

The **Grand Island Housing Partnership** would serve to monitor and encourage housing development in the City of Grand Island. The Partnership should work directly with both local and state housing stakeholders and housing funders to encourage the development of specific housing programs that meet the needs of the Community’s current and future residents, with emphasis on housing constructed for the local workforce, young families, retirees, the elderly, veterans, college students and populations with special needs.

By 2019, the Community of Grand Island will need to develop up to 722 owner units and 438 rental housing units for households, age 18 to 54 years, and 288 owner and 286 rental units for elderly households at 55+ years of age.

The Community of Grand Island has established memberships and/or working relationships with regional and community economic and housing development organizations such as Central Nebraska Community Services (CNCS) and South Central Economic Development District (SCEDD). The services and programs provided by these organizations are vital to the successful implementation of future affordable housing activities in Grand Island.

The **Grand Island Housing Partnership** should take the lead role to design and implement a **Workforce Housing Assistance Program** for local employees and a **Continuum of Residential Retirement Program** for older adults in the City.

- **Action Step 2:** Plan and implement a **Workforce Housing Assistance Program** to encourage major employers in the Grand Island area to become directly involved with assisting their employees in securing appropriate and affordable housing, with the eventual goal of becoming a homeowner in Grand Island. Approximately 626 units of the total 1,010 projected owner housing units, and 390 of the targeted 724 rental units needed in Grand Island by 2019, should be targeted for the local workforce.

Assistance could include, but not be limited to, locating and negotiating the rent and/or purchase price of a housing unit and providing funding assistance. Homebuyer assistance could be, for example, in the form of a \$5,000 to \$10,000 grant and/or low-interest loan to persons and families for closing costs, down payment, etc. These homebuyers could also be a participant in a first-time homebuyers program, funded by either/both the Nebraska Investment Finance Authority and the Nebraska Department of Economic Development. **A consortium of major employers should consider forming a limited partnership to develop affordable housing projects in Grand Island, utilizing available public and private funding sources.**

- **Action Step 3:** Plan and implement a **Continuum of (Housing) Residential Care Program** in the City of Grand Island directed at persons and families 55+ years of age. This Program would address all facets of elderly housing and supportive service needs in Grand Island, including the increasing need for in-home services and home maintenance, repair and modification of homes occupied by elderly households in the Community and additional affordable housing, both owner and rental, with and without supportive services.

Independent living housing types for the 55 to 75 year age group should include smaller, space efficient detached single family houses, patio homes of 1,800 to 2,200 square feet and attached townhomes.

Modern programs of assisted and long-term care living should always be on the Community's housing agenda.

Goal 2: New Housing Developments. New housing developments in the City of Grand Island should address the needs of both owner- and renter households, of all age and income sectors, of varied price products. **Citizen Survey participants identified housing for low- to moderate income families, existing/new employees and first-time homebuyers, consisting of three+ bedrooms, single family housing as a great need for the Community.**

An estimated 15 to 18 percent of the targeted 1,734 new housing units required in the City of Grand Island, by 2019, should consist of purchasing, rehabilitating and reselling or re-renting existing units. Refurbished housing would be a cost effective method to provide housing affordable to families of very low- to low-income status.

- **Action Step 1:** The **Housing Partnership**, working with the Hall County Regional Planning Department, will need to identify up to **554 acres of land for new residential development** to meet the estimated need for **1,734 additional housing units by 2019**. Housing should be targeted for development in both new and redeveloped neighborhoods in the Community.
- **Action Step 2:** Produce an estimated 84 units of owner housing for households of low- to moderate-income, 454 units for moderate income households and an estimated 472 owner units for families and individuals of moderate- to upper income. Special attention should be given the construction of single family housing units for younger households and single family and patio and townhome units for older adults. **New owner housing price products should range between an estimated \$125,000 to \$230,000, depending on the type of housing units and the household income sector being targeted.**



- **Action Step 3:** Produce an estimated 302 rental housing units for persons and families of very-low- to moderate-income and an estimated 422 rental units for households of moderate- to upper-income.

The elderly household population should be targeted for new housing for all income categories with emphasis on rental units for the low- to moderate-income persons and/or families. **Participants of the Housing Listening Session at the Grand Generation Center unanimously agreed that there is a strong need for additional modern, affordable rental housing for low-income elderly persons.**

- **Action Step 4:** The average affordable monthly rent in Grand Island should range from \$335 to \$895, depending on the size, number of bedrooms and the household income sector being served. Rental units of all types should be constructed in Grand Island, with emphasis on duplex and triplex rental units for both the elderly and younger households and single family units for large families. A rent to purchase option should be made available for rental units.

Persons and families with Section 8 Vouchers are limited by HUD's established "Fair Market Rent," including utilities, in Grand Island, currently set at \$493 for a one-bedroom, and \$637 for a two-bedroom unit. Many families with vouchers cannot find rental housing that meet these funding guidelines.

- **Action Step 5:** Additional **rental housing projects** are recommended for the City of Grand Island, by 2019, to meet the needs of young, single workers in the Community. These projects should be designed and developed in a size and scale suitable for the neighborhood location. **The development of two or more SRO (Single Room Occupancy) facilities, of eight to 12 units each, should be given consideration to house single persons in the local workforce.**
- **Action Step 6:** The citizen participation process revealed a desire by Grand Island residents to provide a variety of new retirement and elderly housing types in order to retain these groups in the City.
- **Action Step 7:** New housing activities in Grand Island should incorporate the construction of at least **38 owner and 42 rental housing units that addresses the housing needs of persons and families with special needs.**
- **Action Step 8:** Future housing activities in Grand Island should focus on the needs of **Veterans** and the local **College population**. This would come in the form of both owner and rental housing, classified as housing of **immediate need**.

- **Action Step 9:** In an effort to meet **immediate housing needs** in Grand Island, the City should consider allowing non-traditional housing developments at existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for an accessory apartment and/or the development of “granny flats” and “tiny homes” on lots typically not sized to code.
- **Action Step 10:** Future housing development programs in Grand Island should be concentrated in the western portion of City, between Highway 281 and Engleman Road; in the areas north of Capital Avenue, between Webb Road and Custer Avenue; and in the northeastern portion of the City between St. Paul Road and Willow Street. Consider new, modern housing development types, such as new subdivisions utilizing New Urbanism and “Smart Growth” planning concepts.



Public and private sectors should create a “shared cost” program to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments.

Areas for potential housing development are identified in **Illustration 1** These Areas are presented and discussed in the City’s current Comprehensive Plan.

- **Action Step 11:** The City should establish a policy and comprehensive process of condemning and demolishing dilapidated or “bad” housing stock. **Approximately 228 structures throughout the City are dilapidated, not cost effective to rehabilitate, and should be targeted for demolition and eventual replacement. A City-Wide Land Bank program should be established for future owner and rental housing land development needs.**
- **Action Step 12:** Several Downtown commercial buildings could be adaptively reused for upper level housing, to diversify the local housing market and emphasize the Downtown as a vibrant commercial and residential center. **A total of 138 units, 48 owner and 90 rental units, should be developed in Downtown Grand Island, by 2019. Illustration 2 identifies several Downtown buildings targeted for residential development, as per the 2012 Downtown Housing & Development Study to target upper level housing.**
- **Action Step 13:** Downtown housing should be targeted for both owner and rental units for all age and income sectors of the Community. Mixed income/age sectors of housing are encouraged. The Grand Island **Housing Partnership**, under the direction of the GIAEDC and GICRA should plan and implement a comprehensive **Downtown Housing & Redevelopment Initiative** that strategically matches local housing development activities with the development of additional commercial services and entertainment businesses.
- **Action Step 14:** Combine the efforts and funding resources of the Grand Island Community Redevelopment Authority, the Downtown Business Improvement District, as well as the Downtown Main Street Organization to expand the development of residential development in the Downtown. The availability of Tax Increment Financing (TIF) and Historical Preservation Tax Credits, in combination with the resources of property owners in Downtown Grand Island should be marketed to area developers to expand housing efforts throughout the Downtown. An example of this process is currently being utilized to redevelop the former Masonic Temple Building, renamed Tower 217.



DOWNTOWN BUILDINGS TARGETED FOR RESIDENTIAL DEVELOPMENT

GRAND ISLAND, NEBRASKA

2014



ILLUSTRATION 2

This Illustration is an excerpt from the “Downtown Housing & Development Study.” Grand Island, Nebraska. February 2, 2012.

Goal 3: Preservation of the Existing Owner and Rental Housing Stock. Housing rehabilitation programs and activities in the City of Grand Island should strive to protect and preserve the existing housing stock in the Community. **Approximately 2,250 residential structures are in need of “Moderate Rehabilitation,” while an additional 437 need “Substantial Rehabilitation.”** Seven Community Development Block Grant **Target Neighborhood Areas** for rehabilitation are identified in **Illustration 3.** Portions of those areas also qualify for the use of TIF by being located within a Redevelopment Area.

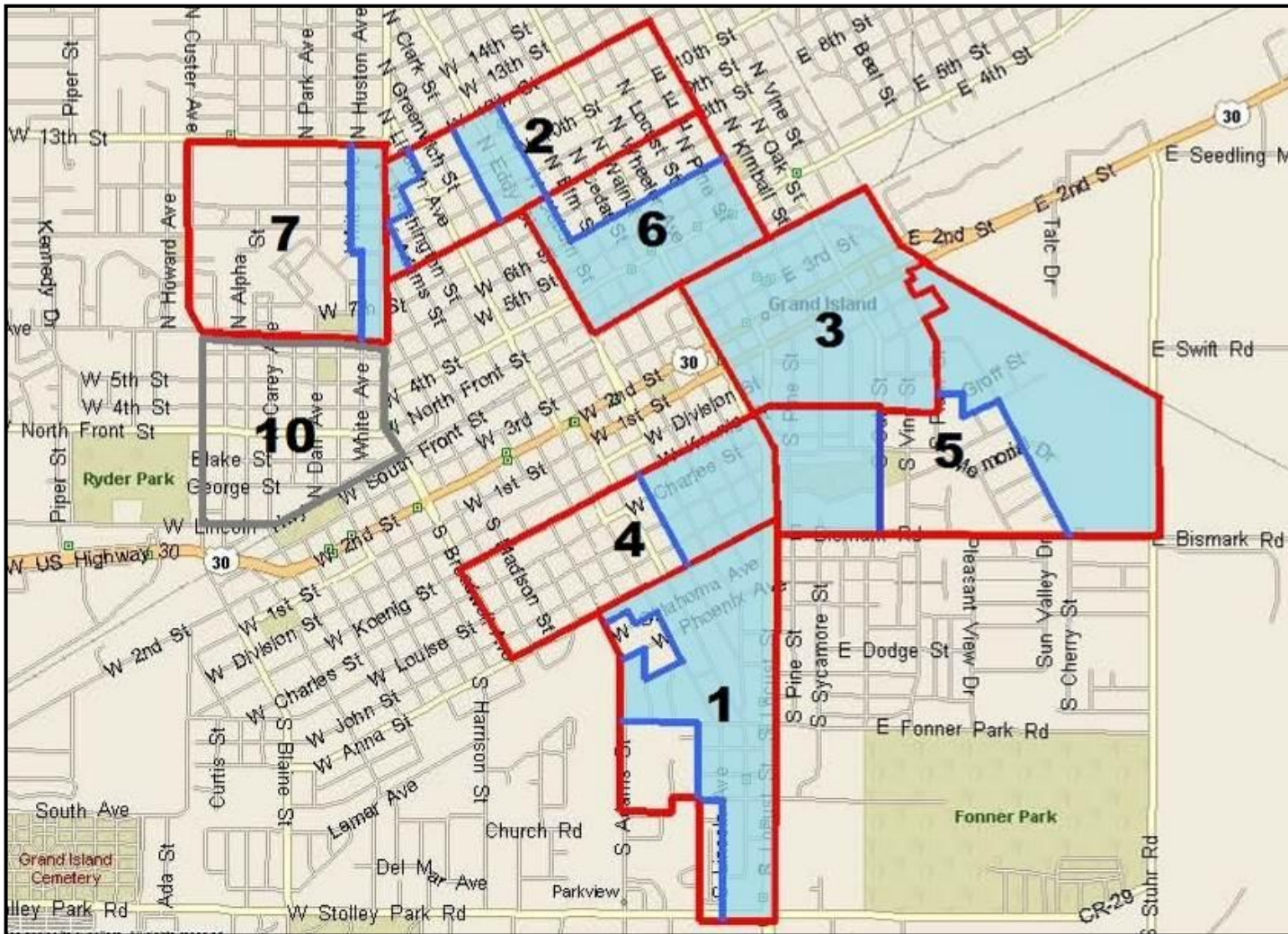
- **Action Step 1:** The Community of Grand Island should continue housing rehabilitation programs for both owner and rental housing units, with emphasis on meeting the housing rehabilitation needs of the elderly, low income families, and housing occupied by persons with special needs. **Owner and renter-occupied housing was identified as “greatly needed” in Grand Island by participants of the Citizen Survey.**
- **Action Step 2:** The Community of Grand Island should continue to preserve housing of major historical significance. Any housing that is architecturally significant or for its association with persons or families who played key roles in the development and growth of the City adds to the character and uniqueness of Grand Island neighborhoods.





COMMUNITY DEVELOPMENT BLOCK GRANT TARGET AREAS

GRAND ISLAND, NEBRASKA

2014



LEGEND

-  CDBG TARGET AREA
-  REDEVELOPMENT AREA (TIF)

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

ILLUSTRATION 3

Goal 4: Financing Housing Development. The City of Grand Island and housing developers should consider both public and private funding sources to both construct new housing and maintain the existing housing stock.

- **Action Step 1:** The City should continue the pursuit of State and Federal Grants to assist in financing housing rehabilitation, “housing purchase, rehabilitate and resale” and first-time homebuyers programs. The City and private builders must work together to coordinate the use of CDBG funding in combination with programs available from the Nebraska Investment Finance Authority and Nebraska Department of Economic Development. **Citizens that participated in Listening Sessions and a variety of Surveys expressed support for the City in using State or Federal grant funds for housing programs, including owner/renter housing rehabilitation, purchase/rehab/resale or re-rent and down payment assistance (home purchase) programs.**
- **Action Step 2:** The City of Grand Island should utilize TIF to assist in the financing of new affordable housing developments, specifically required public utility and transportation requirements. The City of Grand Island has approved 11 separate Redevelopment Areas throughout the City for the utilization of TIF. The majority of the Redevelopment Areas located in the Downtown and adjacent residential neighborhoods, identified in the **Illustration 3**, should be target the rehabilitation of residential structures and to enhance the character the older neighborhoods of Grand Island.
- **Action Step 3:** Housing developers in Grand Island should be encouraged to pursue securing any and all available tools of financing assistance in the development of new housing projects in the Community. This assistance is available with the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Federal Home Loan Bank and the Department of Housing and Urban Development, in the form of grants, tax credits and mortgage insurance.
- **Action Step 4:** The **Grand Island Housing Partnership** should seek out and secure **non-traditional funding sources** to assist in providing the necessary **gap financing** to needed housing programs and developments, including private foundations, housing investment clubs and a local housing trust fund.

Goal 5: Impediments to Fair Housing Choice. As a Community, Grand Island will need to identify, discuss and establish a plan to eliminate all **barriers and impediments to fair housing choice** in the City. All sectors of the Community, both public and private, should play a role in this process. This would include the involvement of City government, schools, churches and the local business sector.

- **Action Step 1:** Address the following, primary impediments to fair housing choice in Grand Island, as identified by participants of the **Grand Island Workforce Housing Needs Survey**. ***For Owner Households – Housing Prices, Cost of Utilities and Lack of Sufficient homes for Sale. For Renter Households – Cost of Rent, Lack of Available Decent Rental Units in their Price Range, and the Cost of Utilities.***
- **Action Step 2:** The City of Grand Island should maintain and enforce a **Fair Housing Policy**, to insure all current and future residents of the Community do not experience any discrimination in housing choice.
- **Action Step 3:** For persons with a disability(ies), supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.
- **Action Step 4:** Encourage lenders to aggressively market housing for minorities.
- **Action Step 5:** Support bilingual and impoverished families in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- **Action Step 6:** Routinely inspect rental housing units to insure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.
- **Action Step 7:** Create and support the efforts of a regional “**Fair Housing Advisory Group**” through the provision of adequate resources for fair housing provisions.



SECTION 3.



Grand Island Community Profile.

GRAND ISLAND COMMUNITY PROFILE.

■ INTRODUCTION. ■

This **Section** of the **Grand Island, Nebraska Housing Study with Strategies for Affordable Housing** provides a population, income, economic and housing profile of the Community. Presented are both trend and projection analysis. Emphasis is placed on a five-year projection of change.

Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout Grand Island. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing the Community 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 understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables in Grand Island included a five-year period, **July, 2014 to July, 2019**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

The following narrative provides population, income, economic and housing trends and projections for the Community of Grand Island. All statistical **Tables** are included in **Appendix II** of this **Community Housing Study**.

■ EFFECTIVE (HOUSING) MARKET AREA. ■

The Effective (Housing) Market Area (EMA) for Grand Island is divided into two segments, a Primary and a Secondary Housing Market Area. The **Primary Housing Market Area** includes all of the City of Grand Island. The **Secondary Housing Market Area** includes the Grand Island Metropolitan Statistical Area of Hall, Hamilton, Howard and Merrick Counties. This Secondary Housing Market Area could provide added stability to the population of Grand Island. In order for the Community to attract residents from the Secondary Area, the GIAEDC needs to provide a variety of housing types, owner and renter, at various price ranges, for all income levels and age groups.

■ POPULATION PROFILE. ■

Population Trends and Projections.

The population of the previous two Decennial Censuses (2000 and 2010) recorded an increase in population for Grand Island. The Community's population increased from 42,940, in 2000, to 48,520, in 2010, an increase of 5,580 persons, or 13 percent.

Currently (2014), the population for the Community is an estimated 50,115 and is expected to increase by an estimated 3.6 percent, or 1,802, from 2014 to 2019, for an estimated "medium" population of 51,917. The Community has the potential to increase by an estimated 5 percent, or by 2,488, to reach a "high" population projection of 52,603, via increased housing and economic development efforts and job creation. An increasing population base contributes to the need for new and improved housing for various forms, types and sectors of the Community.

Age.

The "19 and under" age group experienced the largest increase in population from 2000 to 2010, increasing by 2,390, or from 12,218 to 14,608. This age group is projected to experience the largest increase in population by 2039, 803 persons, or 5.2 percent.

All Grand Island population groups, including persons 55+ years of age, are projected to increase by 2039. This includes elderly and frail elderly populations. This is due, primarily, to expanding employment opportunities, as well as the development of new elderly-related housing facilities, including assisted living facilities and independent living retirement campuses.

The current median age in Grand Island is an estimated 34.7 years. By 2019, the median age is projected to decrease, slightly, but remain stable, at 34.6 years.

Persons Per Household.

Persons per household has slightly increased in Grand Island, from 2000 to 2010. Currently, the number of persons per household is an estimated 2.61. By 2019, persons per household in Grand Island is projected at an estimated 2.62. As larger families continue to move to Grand Island for unique, modern services and amenities, the number of persons per household will continue to increase.

Hispanic Origin.

Persons of Hispanic origin comprised an estimated 15.9 percent, or 6,845 of the total 42,940 persons living in Grand Island in 2000. The Hispanic population increased from 2000 to 2010 and comprised an estimated 26.8 percent of the Grand Island population, or 12,993 of the total 48,520 residents. This trend is likely to continue due to several employment and educational opportunities in the Community.

■ INCOME PROFILE. ■

Information presented in the **Income Profile** of this **Housing Study** assists in determining the number of households within Grand Island having the financial capacity to afford housing. In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in the Community. While upper income housing has no limitations, low cost and government subsidized housing are subject to federal regulations, such as size and type.

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. Per capita income is presented for Hall County, Nebraska, which is reflective of the per capita income situation in Grand Island. In 2014, per capita income in Hall County is an estimated \$40,048, an increase of 37.6 percent from 2002. **By 2019, per capita income in Hall County is projected to increase an estimated 14.5 percent, to \$45,865.**

The **median income** for all households in Grand Island, in 2014, is estimated to be \$44,791. The Community's household median income is projected to increase to \$55,326, or 10.7 percent by 2019.

For households with persons 65+ years of age, the median income in 2014 is estimated to be \$39,885. By 2019, this median income is expected to increase to \$42,357, or 6.2 percent.

Cost Burdened/Housing Problems.

A number of households throughout Grand Island are considered to be "**Cost Burdened**" and/or have one or more "**Housing Problems**". A cost burdened household is one 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. **An estimated 1,681 owner households and 2,259 renter households are determined to be cost burdened and/or experiencing housing problems. An estimated 338, or 15 percent of the total cost burdened renter households are elderly (62+).**

■ ECONOMIC PROFILE. ■

The following discussion provides a general **Economic Profile** of Grand Island. Included is a review of relevant labor force data, annual employment trends and the identification of major employers.

Employment Trends.

Between 2002 and 2012, the unemployment rate in Grand Island ranged from a high of 5.1 percent to a low of 2.8 percent. During this period, the total number of employed persons increased by 3,830.

Currently, an estimated 26,671 persons are employed in Grand Island, an increase from the 2012 number of 25,796 employed persons. The trend of an increase workforce base is projected to continue, with an estimated 24,742 employed persons in Grand Island, by 2019.

Employment By Type.

Overall, non-farm employment (wage and salary) increased by 0.8 percent, between 2011 and 2013. The largest percent increases occurred in the Leisure & Hospitality, Transportation, Warehouse and Utilities Sectors.

Grand Island is home to several large employers, including JBS Swift meat processing, Chief Industries, St. Francis Medical Center, Case New Holland Industrial and Grand Island Public Schools, each with 1,000+ employees. These and other employers could form a partnership to create various owner and rental housing types, including single room occupancy/transitional housing for their employees.

■ HOUSING PROFILE. ■

Households.

Currently, an estimated 18,801 total households exist Grand Island, consisting of 11,394 owner households and 7,407 renter households. By 2019, renter households will account for an estimated 40 percent of the households in the Community. Grand Island is projected to experience an increase in both owner and renter households, by 2019.

Group quarters include such housing structures as dormitories, nursing care centers, correctional facilities, etc. The number of persons in group quarters in the Community, currently estimated at 1,047, is expected to decrease, slightly, during the next five years to an estimated 1,035.

Housing Units/Vacancy & Occupancy.

Currently, Grand Island is comprised of an estimated 20,012 housing units, consisting of approximately 11,973 owner and 8,039 rental units. Of these 20,012 units, approximately 1,211 are vacant, resulting in an overall, housing vacancy rate of 6 percent. An estimated 579 owner and 632 rental units are vacant in Grand Island, resulting in an overall owner vacancy rate of 4.8 percent and an overall renter vacancy rate of 7.8 percent.

An estimated 16.1 percent of the existing housing stock in Grand Island was built prior to 1940. A total of 42 housing structures have been demolished or lost in the Community since 2010.

The **Adjusted Housing Vacancy Rate** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. **The overall adjusted housing vacancy rate for Grand Island is an estimated 3 percent, which includes an adjusted owner housing vacancy rate of 2 percent and adjusted rental housing vacancy rate of 3.5 percent. This concludes that the Community has both an owner housing and rental housing vacancy deficiency. This identifies a lack of available, quality housing in the City of Grand Island.**

Grand Island will need to continue a good rate of housing production during the next five years. This can be accomplished by building new homes and rehabilitating (economically worthy) existing housing units.

Table 3.1 identifies a **Survey of rental properties**, conducted by the **Nebraska Investment Finance Authority**, for Grand Island, from 2006 to 2012. A total of 58 rental properties in Grand Island participated in the 2013 Survey, totaling 4,200 rental housing units. Results identified a 2013 Grand Island rental housing vacancy rate of 3.6 percent.

Rental units in Grand Island took an average of 14.6 days to occupy. Rental units in Grand Island are taking a short time to become occupied and, thus, creating a high demand for additional rental units.

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2006	14	920	4.1	19.5
2007	27	2,811	3.1	19.5
2008	25	3,012	3.6	19.8
2009	33	3,398	2.2	21.0
2010	33	2,703	3.1	18.0
2011	49	3,448	3.2	21.6
2012	58	3,586	3.0	14.6
2013	70	4,200	3.6	33.8

Source: Nebraska Investment Finance Authority, 2014.

Housing Conditions.

A **Housing Structural Condition Survey**, identified in **Table 3.2**, was implemented for Grand Island, via the Hall County Regional Planning Department, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated.

The housing structural conditions survey identified **665 total housing structures in “Fair” or “Badly Worn” condition**. During the next five years, these structures should be targeted for substantial rehabilitation or demolition. Units in “Badly Worn” condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.

TABLE 3.2
HOUSING STRUCTURAL
CONDITIONS SURVEY*
GRAND ISLAND, NEBRASKA
2014

Excellent	5
Very Good	171
Good	3,703
Average	10,358
Fair	582
<u>Badly Worn</u>	<u>83</u>
Total	14,902

*Single family, duplex/triplex, apartment and commercial structures within the City of Grand Island and Two-Mile Planning Jurisdiction.

Source: Hall County Regional Planning/
 Community Development, 2014.

Table 3.3 identifies the **vacancy rate by unit type** for Grand Island, for 2013. For Grand Island, of the total 4,200 managed units that were surveyed, only 150 were available in 2013. The total rental vacancy rates were an estimated 3.6 percent for Grand Island in 2013.

TABLE 3.3
VACANCY RATES BY UNIT TYPE
GRAND ISLAND, NEBRASKA
2013

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	274	7	2.6
Apartments	3,317	121	3.9
Mobile Homes	68	0	0.0
<u>Not Sure of Type</u>	<u>741</u>	<u>22</u>	<u>3.0</u>
Total Units	4,200	150	3.6

Source: Nebraska Investment Finance Authority, 2014.

Housing Values.

The cost of housing in any Community is influenced by many factors, primarily the cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of the Community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. The City of Grand Island is challenged to organize necessary resources to meet the needs of their residents, including both financial and organizational resources.

Currently, the Grand Island median owner housing value is an estimated \$116,400. By 2019, the estimated median housing value is projected to increase an estimated 8.5 percent to \$126,300.

The current estimated median gross rent for Grand Island is \$697. The median gross rent is projected to increase an estimated 11.9 percent to \$780.

Affordable Housing Stock.

With the population and number of housing units projected to increase, by 2019, it is important appropriate, affordable housing stock of various types be available in the Community, including housing for new and existing families, retirees, the elderly and persons with a mental and/or physical disability(ies). Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families, as well as an active role in housing rehabilitation for homes that are cost effective for such activity.

A total of **17 selected affordable rental housing programs, totaling 807 units, and four selected assisted living housing units and nursing beds, totaling 253 units/beds** were selected for a review of affordable rental housing. These units are funded by the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, the Department of Housing and Urban Development and various private/non-profit organizations.

Of the 21 selected rental housing programs and assisted living/nursing facilities, 19 have occupancy rates above 90 percent, with nine programs experiencing 100 percent occupancy. 13 of the housing programs currently maintain waiting lists of 50+ prospective tenants.

Goodwill Industries of Greater Nebraska, Inc. provides 24 affordable, independent living housing units for persons with mental illnesses, as well as persons who are homeless or near-homeless. Goodwill staff identified a wait list of approximately 20 persons which, according to Goodwill staff, translates into a wait period of approximately three years.

■ HOUSING DEMAND SITUATION ■

Approximately 628 new housing units have been built in Grand Island since 2010. The majority of these new homes were built in the western portions of the Community, where new residential subdivisions have been platted and are located near major arterial roads and several developing businesses and amenities. Most of the owners of these new homes are previous homeowners or renters from the Community, desiring to move into a new/larger or more appropriate housing situation.

According to Real Estate Group of Grand Island, a multiple listing service (MLS) website, an estimated 130 homes are for sale in Grand Island. Prices of homes listed on the MLS ranged from a low of \$37,900 and a high of \$900,000. With homes priced \$500,000 or higher being removed, the average price of a home is an estimated \$177,600.

Some of the housing needs expressed in the **Housing Surveys** and during the Housing Meetings and Listening Sessions include **housing for new and existing employees, general rental housing and housing choices for low-income families and first-time homebuyers, consisting of three-bedrooms**. Participants of the “Household Citizen” and “Workforce Housing Needs” Surveys stressed a need for safe, decent and affordable housing options and the need to rehabilitate or demolish distressed housing structures in the Community. Future housing activities in the Community should be directed towards providing the local workforce and first-time homebuyers with a variety of housing options through both new construction and the moderate- or substantial rehabilitation of the current housing stock.

Survey respondents identified a need for both affordable owner and renter housing options, consisting of three+ bedrooms to support large families. There is an increasing need for starter homes in Grand Island, especially in the \$140,000 to \$175,000 price range for first-time homebuyers.

The rehabilitation of homes in Grand Island could help to meet the needs of households wanting to purchase a home within a moderate price range. Both a purchase-rehabilitate-resale/re-rent program and a “Land Bank” Program is recommended.

Elderly housing in Grand Island is available, but more is needed. A home repair/modification program would be appropriate to assist elderly persons to stay in their home. Future housing options for elderly persons in the Community should also include low- to medium density housing, such as duplexes, triplexes and town homes.

SECTION 4.



Housing Demand/Needs Analysis.

HOUSING DEMAND/NEEDS ANALYSIS.

■ INTRODUCTION ■

This **Section** of the **Grand Island, Nebraska Housing Study with Strategies for Affordable Housing** provides a **Housing Needs/Demand Analysis**. The needs/demand analysis includes the identification of housing “target” demand for both new housing development and housing rehabilitation activities.

■ HOUSING DEMAND POTENTIAL ■

To effectively determine housing demand potential, three separate components were reviewed. These included **(1) housing demand based upon new households, the replacement of substandard housing units and the need for affordable housing units for persons/families cost burdened, (2) vacancy deficiency (demand), and (3) local “pent-up” housing demand.** The following describes each of these components.

(1) HOUSING DEMAND-NEW HOUSEHOLDS, REPLACEMENT & AFFORDABLE DEMAND.

New households, the replacement of substandard housing and the assistance that can be provided to maintain affordable housing, for both its present and future households, are important considerations in the determination of a housing demand potential for any particular neighborhood or community.

Future Households.

The **Community Grand Island** is projected to increase in both population and households by 2019. Population is projected to increase an estimated 3.6 percent from 2014 to 2019, or from 50,115 to 51,917. Households are projected to increase from the current (2014) estimate of 18,801, to 19,115 by 2019. Housing development programs will need to be implemented to insure safe, decent and affordable housing is provided for both current and new residents.

Substandard Units/Overcrowded Conditions.

A substandard unit, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room, including bedrooms, within a housing unit. The 2000 and 2010 Census and the field work completed by Hanna:Keelan produced data identifying substandard housing units and housing units having overcrowded conditions.

- According to the Hall County Assessor's Office, **665 total housing structures are rated in "Fair" to "Badly Worn" condition.** During the next five years, these structures should be targeted for substantial rehabilitation or demolition. Units in poor to salvage condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- Currently, an estimated 638 units, or 3.5 percent of all housing units in Grand Island have overcrowded conditions, while 138 units, or 0.8 percent of all housing units, lack complete plumbing. This number of overcrowded housing units could increase by 2019 if action is not taken to provide appropriate housing to accommodate larger families.

Cost Burdened Households.

Owner and renter households experiencing cost burden are paying more than 30 percent of their income towards housing costs, including maintenance and mortgage payments. **Currently, an estimated 20.9 percent, or 3,940 of the total 18,801 households in Grand Island, are considered cost burden.** This equals an estimated 1,681 owner and 2,259 renter households. Of the 2,259 cost burdened renter households, an estimated 338 are elderly households. By 2019, the number of renter and owner (housing) cost burdened households is projected to decline. Action should continue to be taken to create more affordable housing units in the Community.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

Housing vacancy deficiency is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, available, code acceptable housing units is less than 6 to 7 percent. A vacancy rate of 6 percent is the minimum rate recommended for Grand Island, to have sufficient housing available for both new and existing residents.

An **adjusted housing vacancy rate** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities.

Currently, the City of Grand Island has an overall estimated housing vacancy rate of 6 percent. A vacancy deficiency exists in the Community's owner housing stock, where an estimated 3 percent of the total housing stock is vacant. The overall adjusted housing vacancy rate, which considers housing units strictly for sale or for rent and meet City code, is an estimated 3 percent. This includes a 2 percent owner housing vacancy rate and a 3.5 percent renter housing vacancy rate.

(3) "PENT-UP" HOUSING DEMAND.

The **"Pent-Up" housing demand** is defined as those current residents of Grand Island needing and/or wanting to secure a different and/or affordable housing type during the next five years. This would include persons from all household types and income sectors of the Community, including elderly, families, special populations, etc., very-low to upper-income. This 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 housing demand is created by renter households wanting to become a homeowner, or vice-a-versa.

■ HOUSING TARGET DEMAND. ■

Table 4.1 identifies the **estimated housing target demand** for **Grand Island** by **2019**. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout the Community.

The total estimated five-year target housing demand is **1,734 units, including an estimated 1,010 owner and 724 renter units**. The total estimated **development cost, by 2019, is \$331 million**. The Grand Island Effective (Housing) Market Area has a total estimated housing demand for 3,174 housing units, including 1,932 owner units and 1,242 rental units, with an estimated development cost of \$606 Million. **Housing projects should include both, new construction and purchase/rehab/resale or re-rent activities.**

A demand for new and/or rehabilitated housing units exists in **Downtown Grand Island**. A total of **138 units, consisting of 48 owner and 90 rental housing units, should be created in Downtown Grand Island, by 2019**. The **Downtown** has the potential to utilize an estimated 166,700 square feet of living space for persons and families.

TABLE 4.1
ESTIMATED HOUSING DEMAND -
TARGET DEMAND & REQUIRED BUDGET
GRAND ISLAND/EFFECTIVE MARKET AREA, NEBRASKA
2019

	Target Demand*		Total Demand	Est. Required Budget
	Owner	Rental		
Grand Island:	1,010	724	1,734**	\$331 Million
Effective Market Area:	1,932	1,242	3,174	\$606 Million

*Based upon **new households**, providing affordable housing for 5% of **cost burdened households**, with housing problems, **replacement** of 10% substandard (HUD) housing stock, absorb **housing vacancy deficiency** by creating 6% vacancy rate consisting of structurally sound housing units, build for **Pent-Up demand** at 2%. **Includes both new construction and purchase/rehab/resale or re-rent (an estimated 15% to 18% of the total target housing demand).**

**Includes Downtown Housing Target: 138 Units - 48 Owner, 90 Rental.

Source: Hanna:Keelan Associates, P.C., 2014.

■ HOUSING DEMAND BY INCOME SECTOR. ■

Table 4.2 presents the **estimated household AMI**, per household size for Hall County, Nebraska.

TABLE 4.2
HOUSEHOLD AREA MEDIAN INCOME (AMI)
HALL COUNTY, NEBRASKA
2014

	<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	\$12,150	\$13,900	\$15,650	\$17,350	\$18,750	\$20,150	\$21,550	\$22,950
50% AMI	\$20,300	\$23,200	\$26,100	\$28,950	\$31,300	\$33,600	\$35,900	\$38,200
60% AMI	\$24,360	\$27,840	\$31,320	\$34,740	\$37,560	\$40,320	\$43,080	\$45,900
80% AMI	\$32,450	\$37,050	\$41,700	\$46,300	\$50,050	\$53,750	\$57,450	\$61,150
100%AMI	\$40,600	\$46,400	\$52,200	\$57,900	\$62,600	\$67,200	\$71,800	\$76,400
125%AMI	\$50,750	\$58,000	\$65,250	\$72,375	\$78,250	\$84,000	\$89,750	\$95,500

Source: U.S. Department of Housing & Urban Development
Hanna:Keelan Associates, P.C., 2014.

Table 4.3 identifies the **estimated year-round target housing demand, for Grand Island, for 2019, by income sector**. Approximately 1,734 new units, consisting of 1,010 owner and 724 rental units, should be targeted by 2019. A majority of the owner units should focus on aiding families who have an Average Median Income (AMI) of 81 percent or higher, while a majority of rental units should focus on families between 81 percent and 125 percent AMI. The City will need to plan for housing for all AMI categories.

TABLE 4.3
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
GRAND ISLAND, NEBRASKA
2019

	<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>Tenure</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner	30	54	110	344	472	1,010
Rental	44	112	146	306	116	724

Source: Hanna:Keelan Associates, P.C., 2014.

■ HOUSING EXPECTATIONS FOR SPECIFIC POPULATION GROUPS & PRICE PRODUCTS. ■

Target populations include elderly, family and special needs, per Area Median Income (AMI). The housing types in Grand Island 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 homes in the Area should be geared toward family populations, including those in the local workforce.

Table 4.4 identifies housing target demand for the Grand Island, for specific population groups by 2019. In Grand Island, 1,734 units will be needed by 2019, consisting of 1,010 owner and 724 rental units. This includes an estimated 574 total units for elderly (55+) populations, 1,080 total units for families and 80 total units for special populations, or those with a mental or physical disability(ies). An estimated 1,016 housing units, consisting of 626 owner and 390 rental units should be built for the workforce population in the Community.

**TABLE 4.4
HOUSING DEMAND – TARGET SECTORS
GRAND ISLAND, NEBRASKA
2019**

Owner Units	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector (45%)
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	6	12	20	86	164	288	72
Family	10	30	82	254	308	684	548
Special Populations¹	<u>14</u>	<u>12</u>	<u>8</u>	<u>0</u>	<u>0</u>	<u>38</u>	<u>6</u>
Subtotals	30	54	110	344	472	1,010	626
Rental Units*							
Elderly (55+)	10	48	54	100	74	286	48
Family	14	52	84	204	42	396	336
Special Populations¹	<u>20</u>	<u>12</u>	<u>8</u>	<u>2</u>	<u>0</u>	<u>42</u>	<u>6</u>
Subtotals	44	112	146	306	116	724	390
Totals	74	166	256	650	588	1,734	1,016

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

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

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

Table 4.5 identifies **proposed housing types by price product** with the given Area Median Income (AMI) for Grand Island, by 2019. 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 of \$230,000. Two-bedroom rental units, with an average affordable monthly rent of \$795, present the greatest need in the Area. A demand exists for nearly all AMI categories and unit sizes.

Three-bedroom units at an average purchase price of \$166,500 and two-bedroom units at an estimated average monthly rent cost of \$685 are the most needed housing types for the workforce population in Grand Island.

TABLE 4.5
HOUSING DEMAND – TARGET PRICE PRODUCTS
GRAND ISLAND, NEBRASKA
2019

PRICE – PURCHASE COST (Area Median Income)

Owner Units*	(0%-30%) \$99,000*	(31%-60%) \$125,000*	(61%-80%) \$148,000*	(81%-125%) \$185,000*	(126%+) \$230,000*+	Totals	Work Force \$166,500*
1 Bedroom ¹	0	8	24	28	12	72	22
2 Bedroom ¹	10	10	26	56	66	168	67
<u>3+ Bedroom</u>	<u>20</u>	<u>36</u>	<u>60</u>	<u>260</u>	<u>394</u>	770	537
Totals	30	54	110	344	472	1,010	626

PRICE – PURCHASE COST (Area Median Income)

Rental Units**	(0%-30%) \$335**	(31%-60%) \$545**	(61%-80%) \$605**	(81%125%) \$795**	(126%+) \$895**+	Totals	Work Force \$685**
1 Bedroom ¹	12	14	10	12	16	64	18
2 Bedroom ¹	14	58	80	186	62	400	212
<u>3+ Bedroom</u>	<u>18</u>	<u>40</u>	<u>56</u>	<u>108</u>	<u>38</u>	260	160
Totals	44	112	146	306	116	724	390

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

■ HOUSING REHABILITATION & DEMOLITION DEMAND. ■

Table 4.6 identifies the **target rehabilitation and demolition demand** for Grand Island, by 2019. The data presented is based on information collected from the Hall County Regional Planning Department. A total of **2,250 units should be targeted for moderate rehabilitation in Grand Island, at an estimated cost of \$72 Million, while an estimated 437 units, pending appraisal qualification, should be substantially rehabilitated at an estimated cost of \$19 Million. Up to 228 housing units should be considered not cost effective for rehabilitation and should be demolished.** The estimated cost of demolition will range, depending on acquisition of the housing unit.

Land being occupied by “bad and unsafe” housing located in Grand Island should be secured in a single City “Land Bank,” reserved for future housing development. GIAEDC will need to take a proactive role in housing development and rehabilitation activities in the Community.

**TABLE 4.6
TARGET REHABILITATION &
DEMOLITION DEMAND & BUDGET
GRAND ISLAND, NEBRASKA
2019**

- Moderate Rehabilitation	2,250 / \$72,000,000
- Substantial Rehabilitation	437* / \$19,228,000
- Demolition	228 / \$5,050,000**
	\$18,958,000***

*Pending Appraisal Qualification.

**Estimated Cost without Acquisition.

***Estimated Cost with Acquisition.

Source: Hanna:Keelan Associates, P.C., 2014.

■ DOWNTOWN HOUSING DEVELOPMENT INITIATIVE. ■

The Cities of Grand Island has an opportunity to plan and implement a **Downtown Housing Development initiative**. An estimated **138 units, including 48 owner and 90 rental units**, could potentially be developed in the Downtown. **Pages 4.9 and 4.10 provide a Downtown Housing & Redevelopment Initiative and the geographic definition of Downtown Grand Island, respectively.** This information demonstrates the importance of including Federal, State and Local funding and private financing in the development of both housing and related commercial development in the Downtown.

**COMMUNITY OF GRAND ISLAND, NEBRASKA
DOWNTOWN HOUSING & REDEVELOPMENT INITIATIVE.**

A. Housing Units - 2014:City-Wide:

20,012 Total Housing Units:

(Owner = 11,973; Rental = 8,039)

18,801 Total Occupied Units (Households); (1,211 Total Vacant Units):

(Owner = 11,394; Renter = 7,407)

2014 Housing Vacancy Rate = 6.0%, Adjusted = 3.0%.

Downtown:**256 Total Housing Units:****(Owner = 47; Rental = 209)****215 Total Occupied Units (Households); (41 Total Vacant Units):****(Owner = 38; Renter = 177)****2014 Vacancy Rate = 16.0%, Adjusted = 7.8%.****B. Housing Target Demand - 2019:**

City-Wide – 1,734 Units (Owner = 1,010; Rental = 724).

Downtown – 138 Units (Owner = 48; Rental = 90) (8% of City Demand).**C. Downtown Housing Target Demand = 138 Units:**

Estimated Square Feet = 166,700.

Estimated Development Cost = \$35,000,000.

Estimated Additional Real Estate Tax Requirement, or Increment = \$842,000 (Mid 15yr Term).

Housing Tax Increment Financing Opportunity:**\$9,040,000 (\$842,000 @ 15yrs @ 4.5%).****D. Economic Impact of Housing, i.e. Retail, Services, Food,****Entertainment, etc.:**

Estimated Square Feet = 52,500.

Estimated Development Cost = \$10,400,000.

Estimated Added Real Estate Tax Requirement, or Increment = \$242,000 (Mid 15yr Term).

Economic Impact Tax Increment Financing Opportunity:**\$2,600,000 (\$242,000 @ 15yrs @ 4.5%).****E. Total Estimated Costs & Funds Required for the Grand Island Downtown Housing & Redevelopment Initiative = \$45,400,000.**

\$11,640,000 (TIF/Assessment Loan 25.6%).

\$17,980,000 (Other Local, State, Federal Funding* 39.6%) &

\$15,780,000 (Private Financing 34.8%).

*Additional TIF; Area Bucket, CRA Assessment; CDBG, HOME, LIHTC, etc.

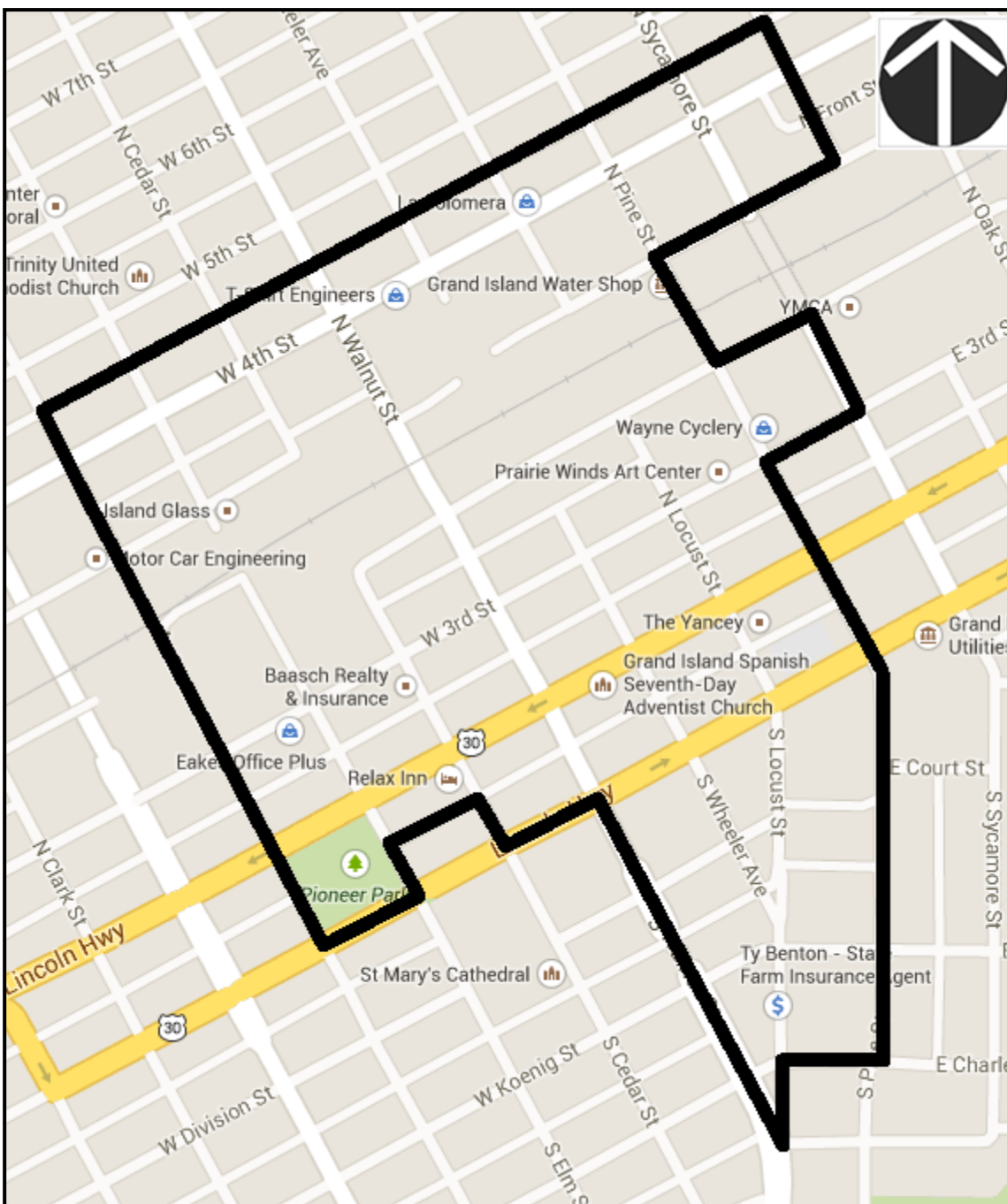
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SECTION 5.



Affordable Housing Concepts & Financing/Partnerships.

AFFORDABLE HOUSING CONCEPTS & FINANCING/PARTNERSHIPS.

■ INTRODUCTION ■

Section 5 of this **Housing Study** provides a discussion of **site analysis and affordable housing concepts** for the City of Grand Island. As housing programs are implemented in Grand Island, the potential sites for future housing developments will need to be identified. Proper site selection will greatly enhance the marketability of housing in the Community.

Also included is a presentation and discussion of various affordable housing development options, successfully being implemented in Nebraska, today. The Community of Grand Island can consider these and other successful affordable housing models in the development of needed housing.

■ SITE ANALYSIS PROCESS ■

The location of a proposed housing project to pertinent facilities and services crucially influences the benefits a person can derive from society. These facilities/services are comprised of many things, including schools, shopping, recreation and medical, to name a few.

Physical capabilities, age and household structure establish the priority for particular amenities. The services/amenities of households for the elderly and persons with a physical or mental disability(ies) differ from those needed by young and middle-aged families. Facilities are prioritized into categories: Primary and Secondary Services.

In an attempt to rate a subject property in terms of proximity of Primary and Secondary amenities, a point scale was derived based upon distance. The criteria presented on the following page provides a basis from which to analyze a proposed housing site. If, for example, the medical facility was located one mile from a proposed housing site, one (1) point would be awarded to elderly/disabled housing and three (3) points would be allocated for family housing. For each housing type, a minimum total of 14 to 16.5 points are required for recommended development. However, in smaller, rural communities the total number of points will vary based upon the types of services and amenities available in the Community.

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

<u>Primary</u>	<u>Points</u>	<u>Points</u>	<u>Points</u>
	3	2	1
A. Grocery	Wkg.	½ M	1 M
B. Drug	Wkg.	½ M	1 M
C. Medical	Wkg.	½ M	1 M
D. Shopping	½ M	¾ M	1 M
E. Religious	½ M	¾ M	1 M
<u>Secondary</u>			
F. Educational	1 M	2 M	3 M
G. Recreational	1 M	2 M	3 M

Family Housing

<u>Primary</u>			
A. Educational	Wkg.	½ M	1 M
B. Recreational	Wkg.	½ M	1 M
C. Shopping	½ M	¾ M	1 M
D. Religious	½ M	¾ M	1 M
E. Grocery	1 M	2 M	3 M
F. Drug	1 M	2 M	3 M
<u>Secondary</u>			
G. Medical	2 M	3 M	4 M

Notes: Wkg = Within Walking Distance
M = Miles

The following provides a list of environmental criteria that should be avoided in selecting a site for housing development.

- Floodplain/wetland locations, which require lengthy public review process and consideration of alternative sites in the area.
- Sites in or adjacent historic districts, buildings or archeological sites, which may mean expensive building modifications to conform to historic preservation requirements and a lengthy review process.
- Sites near airports, railroads or high volume traffic arteries which may subject residents to high noise levels, air pollution and risks from possible accidents.
- Sites near tanks that store chemicals or petrochemicals of an explosive or flammable nature.
- Sites near toxic dumps or storage areas.
- Sites with steep slopes or other undesirable access conditions which may make them undesirable for use.

In addition to the previously mentioned criteria, the U.S. Department of Housing and Urban Development (HUD) provides guidelines for analyzing proposed housing sites. In Chapter 1 and Chapter 4 of the HUD 4571.1 Rev.-2, HUD addresses the importance and requirements of proposed site locations:

“Site location is of the utmost importance in the success of any housing development. Remote or isolated locations are to be avoided. Projects which, by their location or architectural design, discourage continuing relationships with others in the community will not be approved (are not acceptable). A primary concern is that the project not be dominated by an institutional environment.”

■ AFFORDABLE HOUSING DEVELOPMENT OPTIONS & RESIDENTIAL LAND NEEDS ■

A total of 1,734 new housing units have been targeted for the City of Grand Island by 2019. This would include up to 1,010 owner units and 724 rental units throughout the Community. Vacant land will need to be made available, both, within and adjacent the Grand Island Corporate Limits for the suitable development of various, needed housing types.

Identifying locations of new housing development is important for the Grand Island. The City has unique restrictions on where new development can take place, such as river beds and flood plains. **The Community should review its Comprehensive Plan, Future Land Use Maps and both voluntary and involuntary annexation policies, all in an effort to identify land for new housing developments.**

The City will need to focus on workforce families and young professionals needing safe, efficient and affordable housing, including employees living outside of Grand Island. This can be accomplished through joint relationships with major employers of the City in an effort to create decent rental housing units for employees.

The housing target demand for Grand Island includes units in the Downtown. **An estimated 138 total housing units, consisting of 48 owner and 90 rental housing units, should be developed in Downtown Grand Island. The Downtown has the potential to utilize an estimated 166,700 square feet of living space for persons and families interested in moving to Downtown Grand Island.**

Grand Island should implement housing rehabilitation activities, including purchase-rehab-resale and/or re-rent programs. **The Community has an estimated 2,687 housing structures needing moderate- to substantial rehabilitation and an estimated 228 housing structures targeted for demolition.** The demolition or removal of dilapidated or severely deteriorated housing structures will create additional vacant land for the Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be secured in an official **Community-Wide Land Bank Program.**

The Community of Grand Island is in the process of developing two other initiatives. **“Grow Grand Island”** is aimed at enhancing business and economic development activities in Grand Island, while the **“Grandeur Vision”** plan looks at an overall quality of life enhancement not just for Grand Island, but for all of Hall County. This Community Housing Study should be utilized in the implementation of these two important planning initiatives.

■ HOUSING LAND USE PROJECTIONS. ■

Table 5.1 identifies the estimated **land use projections and housing types per age sector** in the Community of Grand Island, Nebraska, by 2019. An estimated **554 acres of land** will be required to complete the needed housing developments throughout the Community.

An estimated 574 units should be developed for the 55+ age group, including special populations. This would require an estimated 160 acres. An estimated 1,160 units will need to be developed for non-elderly families (18 to 54 years), requiring an estimated 394 acres. New housing types should include single family, duplex/triplex, town home, patio home and apartment units. Rental units should be geared towards providing housing for persons involved in the local workforce, at 45+ percent AMI, needing decent, affordable rental housing.

A total of 138 units, including 48 owner and 90 rental units, should be considered for buildings in the Downtown that consist of vacant upper-story floor space.

**TABLE 5.1
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
GRAND ISLAND, NEBRASKA
2019**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	544 / 34*	275
	Patio Home Unit	36 / 10	12
	Town Home Unit	74 / 46*	29
	Duplex/Triplex Units	20 / 148	42
	Apartment - 4+ Units***	48 / 200	36
Totals		722 / 438	394 Acres
55+ Years	Single Family Unit	108 / 20	61
	Patio Home Unit	40 / 26	17
	Town Home Unit	64 / 44	27
	Duplex/Triplex Units	30 / 120	38
	Apartment - 4+ Units***	46 / 66	17
Totals		288 / 286	160 Acres
TOTAL UNITS / ACRES		1,010 / 724	554 Acres
*Includes Lease- or Credit-To-Own Units.			
**Includes housing for special populations			
***Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2014.			

Single family homes are being developed as **Credit-**, or **Lease-To-Own (CROWN)**, affordable housing options in Nebraska Communities, including Grand Island. This housing option is typically funded with Low-Income Housing Tax Credits, awarded by the Nebraska Investment Finance Authority, with the CROWN or Credit-To-Own Program, HOME Funds and/or Nebraska Affordable Housing Trust Funds, available through the Nebraska Department of Economic Development (NDED) and/or Affordable Housing Program funds, provided by the Federal Home Loan Bank. Also included in funding affordable single family homes is conventional financing and Tax Increment Financing.

Although reasonably modest by design, all in an effort to maximize the use of tax dollars, the single family home CROWN units provide all necessary living space for a family of up to six persons. This includes three-bedrooms on the first floor, with the opportunity of an additional bedroom(s) in the basement, one bath, on the upper level, with the potential for another in the lower level, a great or family room, with additional space in the basement for family activities, a kitchen and dining area and, at least, a single stall garage. The square footage of these affordable single family homes typically ranges from 1,100 to 1,300 square feet. These homes are usually constructed on lots of 8,000 to 10,000 square feet, allowing for ample yard space.

Nebraska Bar-None, or Prairie Gold Homes are available to be used for a CROWN Program.

Net monthly rents for affordable single family homes range from \$500 to \$675, based on rental comparables and the level of affordability of the target population in the Community. Typically, CROWN single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI). In a CROWN Program, a small percentage of the net monthly rent is set-a-side for use by the tenant as a down payment to eventually purchase a home.

Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the NDED. Households of 50 to 80 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost for the homes, typically, range from \$95,000 to \$130,000. In a First-Time Homebuyers Program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of the purchase price.

Duplex/triplex rental housing is a popular affordable housing program in Nebraska for both, older adults, 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for duplex/triplex rental housing have traditionally ranged from \$475 to \$685, depending upon the local housing economics of the subject community.

Affordable duplex and triplex rental housing provides an excellent low-density housing option for Nebraska communities, while maintaining a cost containment approach to building living space and maximizing the use of tax dollars. Duplex and triplex rental housing units range from 950 to 1,100 square feet, contain either two- or three-bedrooms, include a kitchen and dining area, a family room, at least one bath and a garage. Basements can be included in the development process, to provide additional living space, if necessary. **Affordable housing programs with supportive services for the subject tenant are the most successful programs.**

The availability and use of tenant- or project-based “Section 8 Rental Assistance” with either single family or duplex/triplex affordable housing options would prove to be an “*economic enhancement*” to any housing program, allowing more households to be income eligible and, thus, allowing more local households access to affordable housing options.

Immediate housing alternatives are needed in the City of Grand Island as a solution to the Community’s growing population of workforce employees. Participants of the Housing Listening Sessions and Survey respondents identified a large number of employees are seeking affordable housing in Grand Island, but due to a lack of units being provided, are moving into homes and apartments that do not meet their needs, or are priced higher than their desired price.

The following immediate housing alternatives would create additional housing choices in Grand Island for persons and families of all income sectors. **It is recommended that the GIAEDC support this type of housing development through the identification of suitable lots, the approval of infill ordinances and design guideline review.**

Infill Housing.

Infill housing serves the purpose of creating housing units on vacant lots, generally located in or near the center of the Community, that would otherwise be considered too small for today’s development standards. An advantage to this housing type is to make use of existing water, sewer and electrical utilities that are already in place. Infill housing is widely considered to be a “smart growth” technique for Communities, with an average sale price, generally, lower than that of new residential subdivision development.

“Accessory” Housing.

Also known as “In-Law Suites” or “Granny Flats,” accessory housing can create additional housing opportunities in urban and suburban neighborhoods from surplus space, such as a second story of an existing housing unit or a detached structure. Accessory housing structures are growing in popularity in Communities dealing with issues pertaining to the displacement of low- to moderate-income residents. Advantages to this housing unity type include, but are not limited to, property owners living on-site, construction not consuming additional land, an alternative to traditional apartment life and a reduced cost of construction when compared to conventional apartment development.



Example of Infill Housing (left) and Accessory Housing (right).

Conversion Housing.

Families meeting required guidelines established by the U.S. Department of Housing and Urban Development can apply for “conversion vouchers” that support families in public housing units being displaced due to demolition, transfer of ownership or unacceptable living conditions. Families are allowed to find a housing unit that is suitable for their needs and income whereby 30 percent of the family’s income and Housing Authority payment standard, or the gross rent, whichever is lower, is covered through a Housing Assistance Payments contract with the owner. It is important for the Community of Grand Island to provide a variety of safe, decent housing alternatives in the event a public housing complex falls victim to the previously mentioned scenarios of substandard housing.

Single Room Occupancy (SRO) Housing.

This housing type is typically developed as expanded dormitory-style housing and consisting of six, eight or more units per building. SRO housing is a suitable housing type for young professionals entering the workforce and serves as a type of transitional housing for young families. Major employers should see this housing type as an advantage to reduce the commute times of their employees and become active in its production through partnerships with local development corporations and developers.

■ IMPLEMENTING HOUSING DEVELOPMENTS IN GRAND ISLAND, NEBRASKA. ■

The successful implementation of housing developments in Grand Island depends on a firm understanding of the local housing industry and available housing funding resources. Solutions to housing opportunities in the Community can be achieved with a pro-active approach via collective partnerships among housing developers, funders, non-profit organizations, local elected officials and Grand Island citizenry.

The development of **Affordable housing** throughout Grand Island will require the strategic application of a variety of both public and private funding sources. Typical private funding is secured from Banks, Foundations, major employers and individuals with a passion for funding housing and sustaining the livability of a neighborhood.

“Affordable housing applies to persons and households of all income sectors of the Community. Affordable independent living housing requires no more than 35 percent of the occupant's annual income for the cost of rent and utilities, or mortgage and associated mortgage interest payment, insurance and utilities for owner housing.”

“Traditional “low-income housing” is for persons and families at 0 percent to 80 percent of the Area Median Income, commonly referred to as “Very-Low to Moderate Income”. Housing for households within this income range, typically requires one or more public program of financial intervention or support for buying down either or both the cost of development and/or operation, allowing the housing to be affordable (see above). The use of public programs of financial support will, typically, require income and rent or purchase limits.”

“Market-Rate Housing”, as it is typically referred to, is housing, both owner and rental, that typically meets the current “street cost”, utilizing no programs of public intervention or support, but, yet, is affordable (see above) to the tenant.”

“Section 8 Rental Housing (Project-Based),” is a government-funded program that provides rental housing to low-income households in privately owned and managed rental units. The subsidy stays with the building; when you move out, you no longer have the rental assistance. Most units rental cost will be 30 percent of your household adjusted gross income. There may be a variety of housing types available through this program including single-family homes, townhomes, or apartments.

“Section 8 Rental Housing (Tenant-Based).” Families with a tenant-based voucher choose and lease safe, decent, and affordable privately-owned rental housing.

■ HOUSING FINANCIAL RESOURCES. ■

To produce new and upgrade existing renter and owner occupied housing in Grand Island, Nebraska, a public/private partnership must 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 Grand Island. 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).

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 and to purchase land for commercial or industrial development.

Currently, the Community of Grand Island has multiple “Redevelopment Areas” throughout the City, which are monitored for potential development activity by the Grand Island Community Redevelopment Authority. The Community would benefit greatly from being actively involved in providing TIF for new housing development projects.

Other Local Options

Local Housing Authority – 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 Hall County Housing Authority, located in Grand Island, currently manages 394 total units and has 481 Section 8 vouchers available for low-income persons and families. An estimated 425 persons are on a waiting list for housing services and 475 vouchers are being utilized by tenants.

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.
- g) Single-Room Occupancy housing for new employees of major employers.

Local Lender Participation – 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 County-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 Affordable Housing Trust Fund (NAHTF), Nebraska Energy Offices (NEO) 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 **2014 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$10 Million Community Development Block Grant
 \$2.7 Million HOME Investment Partnership Fund
 \$669,000 Emergency Solutions Grant Program
 \$2.6 Million Homeless Shelter Assistance Trust Funds
 \$7.7 Million Nebraska Affordable Housing Trust Fund
 \$328,000 Housing Opportunities for Persons with AIDS

NDED also administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to local 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 and Omaha receive an annual allocation of CDBG funds, from the Department of Housing and Urban Development, as entitlement communities. **Currently, Grand Island is in the process of becoming an entitlement Community, due to the population officially surpassing 50,000.** 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 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.

Nebraska Affordable Housing Trust Fund (NAHTF) – The NAHTF is available to assist in funding affordable housing programs. The Trust Fund is administered by the 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.

Nebraska Investment Finance Authority (NIFA)

NIFA is a primary 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.

A popular LIHTC Program is the 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. The objectives of the program are to:

1. Construct housing that is decent, safe, and permanently 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.

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.

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.

Midwest Housing Equity Group (MHEG)

The 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 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.

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 also provides community social services, emergency services, family development and nutrition programs. Nebraska Communities and Counties should work with their Community Action Partnership to provide safe, accessible, affordable housing to its residents.

Two CHDOs serve the Grand Island Area: the Housing Development Corporation and Central Nebraska Community Services. 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 South Central Economic Development District.

Nebraska Energy Office (NEO)

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 and Human Services (NDHHS)

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.

REGIONAL FUNDING

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.

FEDERAL FUNDING

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 pooled with other public funding sources, as well as conventional financing.

U.S. Department of Housing and Urban Development (HUD)

- **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.
- **HUD Section 811 Program** – Provides rental assistance to non-profit developers for development of housing for persons with a disability(ies). The Program provides 100 percent financing with an operational subsidy.
- **Mortgage Insurance** – The HUD 221(d)(3) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit-motivated developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

Other Federal Funding

Other funding products that may serve to be useful in the development of affordable housing for persons with a serious mental illness are the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the Rehabilitation Tax Credit, available via the Historic Preservation Act.

SECTION 6.



**Grand Island Five-Year
Housing Action Plan.**

GRAND ISLAND FIVE-YEAR HOUSING ACTION PLAN.

■ INTRODUCTION. ■

The greatest challenge for the Community of Grand Island, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. In total, the Community should strive to build up to **1,734 new units; 1,010 owner units and 724 rental units, by 2019.**

The successful implementation of the “**Grand Island Five-Year Housing Action Plan**” will begin with the preparation of reasonable, feasible housing projects. Such a Plan will address all aspects of housing, including new construction, housing rehabilitation, the removal of “bad” housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement. Also important is the creation and implementation of a ***Housing Partnership***, under the direction of Grand Island Area Economic Development Corporation, comprised of housing stakeholders throughout the Community and region. ***“The bigger the circle of Partnerships, the better the delivery of housing.” The following partners are most commonly used to create new and preserve existing housing in Nebraska Counties and Communities. The list does not include all possible housing partners, such as foundations, private donors and financing available from local municipalities.***

HUD = U.S. Department of Housing & Urban Development-Mortgage Insurance/Capital Advance.

NIFA = Nebraska Investment Finance Authority.

GICDD = City of Grand Island Community Development Division.

GIAEDC = Grand Island Area Economic Development Corporation.

HCHA = Hall County Housing Authority

GICRA = Grand Island Community Redevelopment Authority.

HDC = Housing Development Corporation.

SCEDD = South Central Economic Development District.

CNCS = Central Nebraska Community Services

MAAA = Midland Area Agency on Aging.

MHEG = Midwest Housing Equity Group.

PED = Private Enterprise/Developer.

AHP = Federal Home Loan Bank-Affordable Housing Program.

LIHTC = Low Income Housing Tax Credit Program.

HTC = Historic Tax Credits.

CDBG = Nebraska Department of Economic Development-Community Development Block Grant.

HOME = HOME Program.

NAHTF = Nebraska Affordable Housing Trust Fund.

OE = Owner Equity.

CPF = Conventional Private Financing.

TEBF = Tax Exempt Bond Financing.

TIF = Tax Increment Financing.

■ HOUSING PROJECTS ■

The following **Housing Action Plan** presents the “**priority**” housing programs proposed for Grand Island during the next five years. Programs include activities associated with the organizational or operational requirements of the Community to insure housing development exists as an ongoing community and economic process, housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of Grand Island’s housing stock. The **Plan** defines a purpose, estimated housing program costs and, where relevant, estimated cost subsidy.

This Housing Action Plan should be monitored on a continuous basis and reviewed annually for necessary changes and/or modifications.

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Est. Total Cost.</u>
1. Create a Grand Island Housing Partnership (GIHP) , as the lead local group for Community housing capacity building, educational and promotional activities in Grand Island.	Selected, pertinent local, both public and private housing stakeholders and providers should establish a program of housing awareness, understanding and promotion, all in an effort to better educate the Community on the cause for new and improved appropriate housing for the residents of Grand Island. This includes a Homebuyer Education Program. The Partnership might include GIAEDC, SCEDD, CNCS, HCHA, MAAA, GICDD and NIFA.	Estimated Annual Cost: \$21,000.
2. Develop a Grand Island Workforce Housing Initiative/ Employers Assistance Program.	To encourage major employers of Grand Island to partner and financially assist the Community in developing housing programs identified in the Five-Year Housing Action Plan, including the City’s first-time homebuyer, down payment assistance and immediate need housing programs and collaboration of major employers to implement needed workforce housing projects. The (#1) GIHP would play a major role in planning and implementing this Program.	A \$495,000 annual contribution from major employers would be requested.
3. Create a Grand Island Continuum of (Housing) Residential Care Program.	Housing assistance program to address all facets of elderly housing needs and housing for special populations in Grand Island, including advocating for the development of all housing types and needed supportive services for the elderly and special populations, new construction and home rehabilitation and modification. The (#1) GIHP would play a major role in planning and implementing this Program.	A \$145,000 annual contribution from local businesses and housing providers/stakeholders would be requested. (GIAEDC, HDC, GICDD, HCHA, CNCS & MAAA).

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Est. Total Cost.</u>
4.	Create a Grand Island Community Housing Investment Club.	With the guidance of the GIAEDC and assistance of Grand Island Housing Partnership , create a bank of funds to invest in needed gap financing for local housing developments, specifically for difficult-to-finance affordable housing projects. Dollars should be secured by individuals or organizations, including private foundations and businesses.	\$400,000 Annually.
5.	Create a Grand Island Community Land Bank Program.	This Housing Partnership would work with the Grand Island CRA to insure the availability of land for future housing developments. Financing could be secured via local Community contributors, as well as housing funding entities. Needed land areas for residential development could be obtained from the benefits of an accelerated housing demolition program. Program could be combined with a nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures.	\$450,000 Annually
6.	Plan and implement an annual Grand Island Housing Summit.	GIAEDC , with the assistance of local funding and Housing Partnership , would conduct an annual presentation of housing accomplishments and opportunities in the Community.	Estimated Annual Cost: \$3,000.

HOUSING PRESERVATION.

	<u>Activity/Purpose.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
7.	Housing Code Inspection and Rental Licensing Program , to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a nuisance abatement program and nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures.	\$220,000.	50% or \$110,000.	HC, GICDD, HCHA & PED.
8.	Single Family Owner Housing Rehabilitation Program, 210 Units , moderate rehabilitation at \$28,000 to \$35,000 per unit in Grand Island, by 2019, to meet the needs of low- to moderate-income households.	\$6,300,000.	90% or \$5,670,000.	PED, GICDD, HDC, GICRA, CNCS, CDBG, HOME, NAHTF, TIF & OE.
9.	Target the purchase and Demolition of 60 substandard, dilapidated housing units in Grand Island, by 2019 and establish a Land Bank of property (lots) for redevelopment purposes. Can be combined with a nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures.	\$6,300,000.	90% or \$5,670,500.	GICDD, GICRA, HDC, HCHA, PED, CDBG, NAHTF & TIF.
10.	Single Family Purchase-Rehab-Resale/Re-Rent Program, 55 Units , 3+ bedroom houses, standard amenities in Grand Island, by 2019, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI).	\$10,175,000.	80% or \$8,140,000.	GICDD, HCHA, HDC, GICRA, CNCS, PED, CDBG, HOME NAHTF, TIF, CPF & OE.

HOUSING FOR ELDERLY & SENIOR POPULATIONS.

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
11.	Elderly Rental Housing Program, 210 Units , scattered site and/or “retirement campus”, mixed income, 2- and 3-bedroom duplex, triplex and town home units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (30%+ AMI). Approximately 20 units should be located in Downtown Grand Island.	\$38,000,000.	55% or \$20,900,000.	PED, GIAEDC, MAAA, HDC, GICDD, HCHA, GICRA, NIFA/LIHTC, MHEG, HOME, NAHTF, AHP, HTC's, HUD, TIF & CPF.
12.	Elderly Homeownership Initiative, 175 Units , scattered site and/or new subdivision, mixed income, 2- & 3-bedroom single family, patio home, duplex and town home units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (60%+ AMI). Approximately 16 units should be located in Downtown Grand Island.	\$37,000,000.	35% or \$12,950,000.	PED, GIAEDC, HDC, GICDD, MAAA, GICRA, HOME, NAHTF, HTC's, TIF & CPF.
13.	Housing Rehabilitation/ Modification Program, 55 Units , standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), Including <i>Elderly and Special Population Households</i> , with a Person(s) with a Disability.	\$2,933,000.	90% or \$2,639,700.	HCHA, HDC, GICDD, GICRA, MAAA, CNCS, CDBG, HOME, NAHTF, TIF & OE.
14.	Develop 70 additional licensed assisted living units with supportive/specialized services for near-independent and frail-elderly residents of Grand Island.	\$10,150,000.	65% or \$6,957,500.	PED, GIAEDC, MAAA, HCHA, GICRA, TIF, CPF & TEBF.

HOUSING FOR FAMILIES.

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
15.	Single Family Rental, CROWN Rent-To-Own Program, 34 Units, scattered site, mixed income, 3+-bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI).	\$6,700,000.	90% or \$6,030,000.	PED, HDC, GICDD, GICRA, HCHA, NIFA/LIHTC, MHEG, AHP, NAHTF, HOME, TIF & CPF.
16.	General Rental Housing Program, 225 Units, scattered site, mixed income, consisting of 2- & 3-bedroom duplexes/triplexes and town home units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (51% to 125% AMI).	\$44,000,000.	75% or \$30,750,000.	PED, HDC, GICDD, HCHA, GICRA, NIFA/LIHTC, MHEG, AHP, NAHTF, HOME, TIF & CPF.
17.	Family Homeownership Initiative, 460 Units, scattered site, mixed income, single family, patio home and town home, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). Utilize a Purchase-Rehab-Resale or Re-rent Program.	\$90,000,000.	60% or \$54,000,000.	PED, HDC, GICDD, GICRA, FTHB, CDBG, NAHTF, HOME, TIF & CPF.
18.	Single Room Occupancy Housing Program, 36 rooms, three buildings, in the Community, to meet the needs of low- to moderate-income, single person workforce households (35% to 80% AMI).	\$4,490,000.	70% or \$3,367,500.	PED, Major Employers, GIAEDC, GICRA, HDC, GICDD, NIFA/LIHTC, MHEG, HOME & TIF.

HOUSING FOR FAMILIES (Continued).

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
19.	Owner/Rental Housing Initiative for Special Needs Populations, 80 Units (38 owner, 22 rental) , scattered site, 2- & 3-bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI).	\$11,100,000.	95% or \$10,545,000.	PED, HDC, HCHA, GICDD, GICRA, HUD, CDBG, NAHTF, HOME, NIFA/LIHTC, MHEG, TIF, AHP & CPF.
20.	Develop 20 units for “special populations,” including persons with a physical and/or chronic mental disability , including temporary shelter housing.	\$3,900,000	95% or \$2,755,000.	PED, HDC, HCHA, GICDD, GICRA, HUD, CDBG, NAHTF, HOME, NIFA/LIHTC, MHEG, TIF, AHP & CPF.
21.	Downtown Owner Units, 24 Units , mixed income, scattered site, 1- & 2-bedroom units. Units could include rehabilitation of upper-level commercial structures.	\$4,536,000	85% or \$3,855,600.	PED, GIAEDC, GICRA, GICDD, HDC, HTC, CDBG, HOME, NIFA/LIHTC, NAHTF, AHP, MHEG, TIF & CPF.
22.	Downtown Rental Units, 34 Units , mixed income, scattered site, 1- & 2-bedroom apartments. Units could include rehabilitation of upper-level commercial structures.	\$6,426,000	85% or \$5,462,100.	PED, GIAEDC, GICRA, GICDD, HDC, HTC, CDBG, HOME, NIFA/LIHTC, NAHTF, AHP, MHEG, TIF & CPF.
23.	Immediate Housing Initiative – Create up to 40 units of rental housing, via alternative housing scenarios, including accessory housing for families, or as rental properties.	\$2,720,000	90% or \$2,448,000.	PED, HCHA, HDC, GICDD, GIAEDC, GICRA, Major Employers, CDBG, HOME, NAHTF, AHP, TIF, & CPF.

APPENDIX I.

Grand Island Household "Citizen" Housing Survey (TOTAL SURVEYS: 337)
 The Grand Island Economic Development Corporation is conducting an Affordable Housing Market Study. The data compiled in this survey will be completely anonymous as presented within the final Study. We appreciate your input to help create a plan to improve housing choices in the community.

Your Household	
1. How many people in each of these age groups live in your home?	0-15 years: 252, 16-23 years: 113, 24-44 years: [blank], 45-59 years: [blank], 60-74 years: [blank], 75-84 years: [blank], 85+ years: [blank]
2. What is your Gender?	Male [blank], Female [blank]
3. How would you describe your Race / Ethnicity?	Caucasian / not His: [blank], Asian: [blank], Two or more races: [blank]
4. What is your relationship status?	Married: [blank], Divorced: [blank], In Domestic Partner: [blank], Civil Union: [blank], Single: [blank]
Your Home	
Do you currently:	Rent an apartment: [blank], Rent a home (43): [blank], Own with a mortgage: [blank], Own with no mortgage: [blank], Other (See Co): [blank]
What type of housing do you live in?	House (219): [blank], Mobile Home (19): [blank]
How many bedrooms does your housing unit have?	1 (25): [blank], 2 (6): [blank]
How many bedrooms do you need?	1 (48): [blank], 2 (6): [blank]
How would you rate the condition of your current residence?	Excellent (75): [blank], Fair: Needs Modera: [blank], Poor: Needs Major Dilapidated-Not Liv: [blank]
(24) If your dwelling needs repairs please check all that apply	Plumbing (47): [blank], Electrical (49): [blank], Exterior (47): [blank], Other (See Co): [blank]
What are your monthly housing costs?	Rent (See Comm): [blank]
Do you receive public financial aid for housing?	Yes (15): [blank]

*homeless - no permanent residence, living with

Workforce Housing Needs Survey

The Grand Island Area Economic Development Corporation (GIAEDC), in cooperation with major employers in the Grand Island Area, is conducting the following Survey to determine the specific renter and owner needs of the Grand Island Community Redevelopment Authority. This Survey is part of a Community Housing Study by the Nebraska Investment Finance Authority and the Grand Island Community Redevelopment Authority, completing and returning the following Survey by FRIDAY, JANUARY 24TH.

Thank you for your participation.

Place of Employment? _____

Do you currently live in Grand Island? 555
 If No, where and why not? _____
 If No, are you interested in moving to Grand Island? _____

Number of Persons in your household? ___ 1 ___

Do you rent or are you a homeowner? ___ 221 ___

Are you satisfied with your current housing situation? _____
 If No, why? _____

What is your current annual total household income? ___ 87 ___
 Less than \$25K ___ 178 ___ \$25K-\$50K ___ 184 ___
 \$50K-\$75K ___ 142 ___ \$75K-\$100K ___ 134 ___
 \$100K-\$125K ___ 118 ___ \$125K-\$150K ___ 113 ___
 \$150K-\$200K ___ 103 ___ \$200K-\$250K ___ 98 ___
 \$250K-\$300K ___ 93 ___ \$300K-\$350K ___ 88 ___
 \$350K-\$400K ___ 83 ___ \$400K-\$450K ___ 78 ___
 \$450K-\$500K ___ 73 ___ \$500K-\$550K ___ 68 ___
 \$550K-\$600K ___ 63 ___ \$600K-\$650K ___ 58 ___
 \$650K-\$700K ___ 53 ___ \$700K-\$750K ___ 48 ___
 \$750K-\$800K ___ 43 ___ \$800K-\$850K ___ 38 ___
 \$850K-\$900K ___ 33 ___ \$900K-\$950K ___ 28 ___
 \$950K-\$1,000K ___ 23 ___ \$1,000K+ ___ 18 ___

As a renter or homeowner, what are your biggest concerns with obtaining affordable housing? Please check all that apply.

For Renters	
11	Lack of handicap accessible housing
35	Lack of adequate public transportation
31	Lack of knowledge of fair housing rights
44	Cost of rent
17	Restrictive zoning/building codes
22	Job status
52	Attitudes of landlords & neighbors
103	Lack of availability of decent rental units in your price range
20	Use of background checks
68	Excessive application fees and/or rental deposits
65	Cost of utilities
23	Lack of educational resources about tenant responsibilities
Other:	_____
Other:	_____

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Continuum of Care for Elderly Persons Household Survey
 Grand Island, Nebraska

The Grand Island Area Economic Development Corporation (GIAEDC) is currently conducting a Community Housing Study, to determine both the short- and long-term housing needs of persons and Families in the Grand Island Area. The Study is funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from GIAEDC and the Grand Island Community Redevelopment Authority. The Study will include the identification of housing and service needs of persons 55+ years of age. Please take a few minutes to complete the following Survey. Please return this Survey, with your name and contact information to the drop boxes, by FRIDAY, JANUARY 24TH, and be eligible for a \$\$\$ DRAWING!!

1) Sex: Male ___ 42 ___ Female ___ 69 ___ TOTAL SURVEYS: 111

2) Location/ Age Status: Where do you currently live? ___ 100 ___ Grand Island ___ 8 ___ Rural County/Other If Rural County or Other, Please identify your location: _____
 What is your current age? Under 45 ___ 1 ___ 45-54 ___ 2 ___ 55-64 ___ 14 ___ 65-74 ___ 21 ___ 75-84 ___ 41 ___ 85+ ___ 31 ___
 Are you currently retired? Yes ___ 97 ___ No ___ 8 ___
 If no, do you plan on retiring in the Area? Yes ___ 17 ___ No ___ 4 ___

3) Family Status: How many people live in your household? ___ 1 ___ 2 ___ 3 ___ 4 ___ 5 ___ 6 ___ 7 ___ 8 ___ 9 ___ 10 ___ 11 ___ 12 ___
 How many people 55+ years live in your household? ___ 1 ___ 2 ___ 3 ___ 4 ___ 5 ___ 6 ___ 7 ___ 8 ___ 9 ___ 10 ___ 11 ___ 12 ___

4) Disability Status: Do you or anyone in your household have a disability or any special assistance needs (Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)? Yes ___ 61 ___ No ___ 45 ___
 If yes, please explain the disability or special needs type. _____
 (See Comments)

5) Please indicate your household income range, for 2015, before taxes: \$ _____
 Less than \$15K ___ 97 ___ \$15K-\$20K ___ 11 ___ \$20K-\$25K ___ 11 ___ \$25K-\$30K ___ 11 ___ \$30K-\$35K ___ 11 ___ \$35K-\$40K ___ 11 ___ \$40K-\$45K ___ 11 ___ \$45K-\$50K ___ 11 ___ \$50K-\$55K ___ 11 ___ \$55K-\$60K ___ 11 ___ \$60K-\$65K ___ 11 ___ \$65K-\$70K ___ 11 ___ \$70K-\$75K ___ 11 ___ \$75K-\$80K ___ 11 ___ \$80K-\$85K ___ 11 ___ \$85K-\$90K ___ 11 ___ \$90K-\$95K ___ 11 ___ \$95K-\$100K ___ 11 ___ \$100K+ ___ 11 ___

6) Do you own or rent where you live now?
 Own (53)
 Rent (34)

What type of housing do you currently live in?
 Single Family ___ 61 ___ Duplex/Townhome ___ 13 ___ Apartment ___ 39 ___ Mobile Home ___ 3 ___
 Other: _____

7) Please rate the quality of the following Community Services in your Town. (1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor).

1.68 Social Rec. Activities	1.77 Continuing Education	1.66 Entertainment Options
1.62 Church	1.65 Discount Variety Store	1.69 Library
1.64 Grocery Store	1.70 Hospital	1.63 Medical Clinic
1.64 Pharmacy	2.01 Downtown Businesses	1.63 Police Protection
1.61 Fire Protection	1.61 Senior Center	1.60 Bank
1.93 City/Village Offices	1.60 Post Office	1.70 Schools
1.66 Parks/Recreation	1.68 Restaurant/Cafe	Other: _____

- OVER -

Grand Island Survey Results.

Grand Island Household “Citizen” Housing Survey (TOTAL SURVEYS: 337)

The Grand Island Economic Development Corporation is conducting an Affordable Housing Market Study. The data compiled in this survey will be completely anonymous as presented within the final Study. We appreciate your input to help create a plan to improve housing choices in the community.

Your Household				
1. How many people in each of these age groups live in your home?	0 - 15 years	252	45 - 59 years	115
	16 -23 years	124	60 -74 years	48
	24 -44 years	326	75+ years	3
2. What is your Gender?	Male	138	Female	192
3. How would you describe your Race / Ethnicity?	Caucasian / not Hispanic	201	Black / African American	30
	Asian	6	Native American / Pacific Islander	2
	Two or more races	3	Hispanic	94
4. What is your relationship status?	Married	195	Widowed	3
	Divorced	27	Separated	3
	In Domestic Partnership / Civil Union	10	Cohabiting with Significant Other	23
	Single	69		

Your Home	
Do you currently:	Rent an apartment (81) Rent a rent-subsidized unit (3)
	Rent a home (43) Live with parents (10)
	Own with a mortgage (145) Currently homeless* (1)
	Own with no mortgage (31) In process of buying (0)
	Other _____(See Comments)
What type of housing do you live in?	House (219) Duplex (7) Apartment (64) Condo (4) Mobile Home (19) Townhouse (10) Income Based Housing (1)
How many bedrooms does your housing unit have?	1 (25) 2 (95) 3 (107) 4 (70) 5+ (26)
How many bedrooms do you need?	1 (48) 2 (80) 3 (109) 4 (50) 5+ (19)
How would you rate the condition of your current residence?	Excellent (78) Good (144) Fair: Needs Moderate Rehabilitation (under \$25,000) (66) Poor: Needs Major Rehabilitation (over \$25,000) (27) Dilapidated-Not Livable (0)
(24)If your dwelling needs repairs please check all that apply	Plumbing (47) Insulation (28) Windows (93) Electrical (49) Floors / Ceiling (61) Foundation Repairs (15) Exterior (47) Roof Repairs (31) Heating (24) Other <input type="checkbox"/> _____(See Comments)
What are your monthly housing costs?	Rent __ (See Comments)____ Mortgage ____ (See Comments)____
Do you receive public financial aid for housing?	Yes (15) No (291)

*Homeless – no permanent residence, living with friends, living in shelter.

You and Grand Island

Do you: (Please check ALL boxes that apply)	Currently live in Grand Island? (239)	If so, for how long? (See Comments)
	Work in Grand Island? (258)	Does your spouse/partner work in Grand Island? (128)
	Have relatives in Grand Island? (114)	
Is your current home unsuitable for your living needs? If so, please indicate why.	It is too small (73) It is too expensive (37) It is in poor condition (23) Other (See Comments)	It is too big (13) Desire to own house (22) Not Suited to my Health / mobility problems (8) It is suitable for my needs (132)
Would you be interested in a grant for home repairs?	Yes (107)	No (196)
Would you consider moving away from Grand Island for affordable housing?	Yes (87)	No (208)
If so, how many miles away? (circle one)	0-4 (26) 5-10 (21) 10-20 (24) 20-30 (18) 30-40 (7) 40+ (16)	

Future Housing

If you would like to rent, what monthly rent could you afford?	\$450 or less (82)	\$451 to \$600 (53)
	\$600 - \$750 (31)	\$751 and up (38)
If you are looking to purchase a home what can you afford for a monthly house payment?	\$500 or less (82)	\$501 - \$750 (51)
	\$751 to \$1,000 (30)	\$1,001 and Up (44)
If you currently rent, but would like to buy a home, please mar any barriers that have prevented you from purchasing a home	Lack of available housing (36)	Cost of existing housing (37)
	Lack of Down Payment (35)	Credit Rating (40)
	Available Building Lot (7)	
	Other: _____ (See Comments)	
If housing was being built in your community, would you be interested?	Yes (155)	No (100)
Please describe special features you would like to see in housing development	_____ (See Comments) _____ _____ _____	

Are you, or anyone else from your household (including those currently residing temporarily elsewhere), likely to need affordable housing within the Grand Island area now or in the next five years?		
Are you looking to: Yes (150) No (128)		
Why would you want to move (you can give more than one reason)?	Need local affordable housing (47)	Need independent housing (21)
	Need larger housing (86)	Need smaller housing (11)
	Present home in poor state of Repair (17)	Need to be closer to employment (23)
	Need older persons housing (10)	Need to be closer to a dependent (5)
	Need specially adapted home (1)	Death, divorce or other change in family structure requiring a move (17)
	Need to be closer to relatives who are in the area (17)	
	Other: _____	
Do you feel that there is a need for additional low-income housing? Yes (210) No (56)		
If yes, what types of housing opportunities are needed? (Please check all that apply)	Single family housing- rent (126)	Duplex for Seniors (53)
	Single family housing- own (160)	Elderly and Assisted Living housing (46)
	Special needs housing (42)	Duplex (48)
	Other: _____	

Mobility		
If you moved to Grand Island in the last five years which of the following best describes your reason for relocation?	Job (130) Retirement (2) Affordable Housing (8) Small Town Atmosphere (8) Be close to family (29) Other: _____ (See Comments) _____ _____	
Do you plan to continue living in Grand Island more than:	2 Years (65) 5 Years (48) 10 Years (45) Indefinitely (108)	
If you or someone in your household works outside of Grand Island, how far is the commute to work?	Less than 10 miles (44) 11-20 Miles (20) 21-30 miles (20) More than 31 miles (37)	

Is there anything else you would like to share about housing in Grand Island?
 _____ (See Comments) _____

**GRAND ISLAND, NEBRASKA
HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING.**

HOUSEHOLD “CITIZEN” HOUSING SURVEY COMMENTS (UNEDITED).

Do you currently:

- Live in a mobile home. (6)
- Own two homes.

If your dwelling needs repairs, check all that apply (other responses).

- Garage siding
- Driveway
- Landscaping and trim.
- Basement walls - old cement crumbling
- General updating of the home
- Parking
- Kitchen and bath updates (2)
- Time to paint exterior again
- Basement finished & new concrete driveway
- Exterior Concrete, Waterproofing, Drainage System
- HVAC
- Countertops
- Door
- Not energy efficient at all; windows are rotting and need replaced
- Concrete driveway work

What are your monthly housing costs?

RENT

- Less Than \$300 (Including no cash rent) – 15
- \$300-\$500 – 9
- \$501-\$700 – 14
- \$701-\$900 – 7
- \$901+ – 7

MORTGAGE

- Less Than \$500 – 4
- \$501-\$700 – 19
- \$701-\$900 – 27
- \$901-\$1,100 – 13
- \$1,101+ – 43

Do you currently live in Grand Island? If so, for how long?

Less Than One Year – 16

1-2 Years – 26

3-5 Years – 26

6-10 Years – 32

11-20 Years – 34

21+ Years – 37

Please describe special features you would like to see in housing development.

- Would like to see Townhome/Condo in 200,000-250,000 price range - 3 bedroom, 3 car garage.
- Would like to see property taxes below 4,000.
- Large streets, good lighting, large yards.
- Parks.
- Vinyl siding, underground sprinklers, fenced in yard, a fireplace, screened in front porch, wood floors redone.
- Condominiums.
- High end condo/town home.
- More customization.
- Quality houses, not cheaply/fast made.
- Walkability to amenities like grocery/bank/shopping.
- Decent spacing between homes.
- Covenants that are strictly enforced. Too many nice houses that have junk yards or junk outside.
- Just three bedrooms.
- Golf course swimming pool tennis courts boxing ring.
- Green space (centralize park within the development).
- Parks.
- Affordable housing with maintenance free features. I am a single mother with limited ability in "doing it myself".
- Affordable houses.
- More affordable allow you to rent to own.
- More parks.
- Housing that is priced in the \$100k to \$150k range.
- Housing in the Northwest Public School District.
- Housing that isn't overpriced.
- Green space including lawns and trees, wide streets, affordable well-built homes.
- Connection to the actual city- not some treeless former corn field out where you can't walk to anything.
- Houses that aren't on top of each other. There isn't any privacy in any of the new neighborhoods. The older houses on larger lots usually need updates.
- Parks, wide streets, big lots.
- Fenced Yards, energy efficiency.
- One Story no steps.
- Nice yard and 37 foot streets.

- Trees, sidewalks, bike paths, a park and a pool.
- sewer system, neighborhood watch, sidewalks.
- Wider streets, good lighting at night, bigger lots.
- Low income housing is greatly needed for the clients I work with.
- Wide streets houses that do not all look the same variety of sizes and styles all one level.
- Large Garage and outdoor space.
- Assistance for minor repairs for people who are in a mid-range bracket of income who are current home-owners who are never late on mortgage, insurance, taxes, etc.
- Walking trails, larger green space.
- Green spaces hike/bike paths.
- Re-develop neighborhoods with unsafe structures and substandard housing. Limit expanding the city and repair/replace existing homes.
- Parks, good elementary schools.
- Green space Homeowner agreements.
- Garage place to go for tornado.
- Park.
- Walkable, safe, green space.

Why would you want to move?

- Would like to shift from house to condo
- No interest in moving
- Retirement
- Current neighborhood annexed and would like to return to Northwest school district.
- Future 2nd marriage may require larger home
- I miss living in Grand Island.
- Retirement in another state
- Different neighborhood. Crime in current neighborhood.
- Don't want to move. Love GI. Would only move for higher paying job.

Do you feel there is a need for additional low-income housing? If Yes, what type of housing opportunities are needed?

- Affordable one bedroom housing units for rent.
- No need for more "low income" but a need for more affordable for people not able to get the handouts because we work.
- Affordable, but nice apartments.
- With Pets.
- Apartments.
- Apartments for college students.
- Low income apartments.
- Something geared to young single professionals.
- Affordable housing for single people that work but live below the poverty line.
- AFFORDABLE housing.
- Townhomes.

If you have moved to Grand Island in the last five years, which of the following describes your reason for relocation (Other responses).

- Cut down on driving to and from work.
- Got married and moved to be with spouse.

Are there any other comments you would like to make in regards to Grand Island housing?

- Property taxes are overwhelming.
- I bought a house 13 years ago that I still paying and that is more than 75 years old. Since I am living there the roof every spring leaks and every winter the inside walls are wet, because it is not insulated. My heater bill every year is super high.
- There are great opportunities for down town housing development in the upper levels of business buildings. Younger people like to live in an area with a short walk distance and there is little up keep of property. Professionals that come in for a short stay for work like to have a small affordable place to stay and both like to have the option of not paying rent for a full month.
- The housing that is available is unaffordable, with little space. Most places are run down and utilities are higher than in a regular home.
- Only at north & west part of town. Don't want a house near low income housing / ill be honest, a big Hispanic family.
- Also need more apartment availability so when we hire new help that needs to relocate we can offer more choices for quick living accommodations.
- Housing in this city is high due to people living way beyond their means, buying houses at high price they can't afford on one end of spectrum and on the other end the low income HUD housing the government pays ridiculous amounts of money or houses. Example: house on my block qualified for \$800 a month HUD when the landlord had previously gotten \$575 for it. They (HUD) way over pay for housing driving up the market then us middle class folk can barely afford to live. Grand island is an awesome place to live and don't plan on moving but maybe we could find some middle class grants? I live in the 4th and Broadwell area and have spent money on my property to better it.
- Multi-family occupation of houses by ethnic families is the main reason rental housing and apartments have gone up.
- I would like to see efforts focused on both revitalizing downtown living (as well as other established neighborhoods) and building new (subdivisions and apartments). I hate to see the great historic or older homes in Grand Island turned into blighted apartments.

- I have hired young, professional employees who have moved to Grand Island and have had an extremely difficult time finding a decent apartment or small house to rent. I've since lost all of those employees to larger cities.
- I work two jobs in order to afford my current home. I am happy there but would have loved to see better options when I purchased, that were not in obvious need of major repairs that would have made affordable housing, unaffordable.
- Better paying jobs will fix a lot of the problems we have. No one should have a full time job at minimum wage and no benefits.
- There is a need in Grand Island for affordable houses to rent and/or own.
- Equivalent housing in Bellevue, NE is cheaper, pay is higher and schools are better. I would move out of GI if it weren't for family being here.
- Rent is outrageous in GI. My daughter and her baby have to live in substandard housing or apply for rental assistance. What young person or couple can afford \$1,000 a month for rent? How can they ever save to buy a home?
- Update and renovate current dilapidated homes in town to better the look of the community and rent them to respectable tenants to help make the community safe again.
- Do NOT raise taxes...they are already ridiculously high.
- The housing in grand island is overpriced compared to other markets I have looked at. For similar quality and size of home, Lincoln/Omaha/Kearney are much better markets to purchase a home.
- The problem is there is very low end housing and very high end housing. Not much in between- especially if you don't want to live way out beyond the core of the city.
- More apartments are needed for college students and more apartments which allow pets.
- The real estate in Grand Island is overpriced for what you get.
- Higher Income renters that don't want to own a house.
- I live in an older neighborhood and the lack of sidewalks and street lighting is frustrating. it also seems the neighborhoods have a lack of parks in GI, the few parks we have are packed full of people, which is good, but tells me we may need some more green space in town.
- Extreme shortage in all areas of housing. And what is out there, is more expensive than Omaha and Lincoln.

- Need to have older homes fixed up to make neighborhoods look not so rundown. Make people clean up their yards so not so much trash, junk or too many vehicles being parked in yard.
- We need to put some money back into the school district for all the TIF / low income projects that are adding to GI's population growth causing crowding in the schools. Overall good problem to have
- There seems to be no moderate priced homes for sale!
- I actually live near Doniphan and me and my husband own a home and we commute to work in GI. Most questions don't pertain to us since we own our home and have no need for different housing, etc.
- No rental houses available. Houses for rent that are affordable you wouldn't want to live in. Decent houses are outrageously priced. Houses for sale follow the same trend.
- I know a man that spent 6 months staying at the Salvation Army because even though he worked 40 hours a week, he could not afford an apartment. He only made \$8/hour, and half of his income was taken from his check for child support. He only brought home \$500/month. He tried to get an apartment through HUD, but the process was taking forever and because he was a single guy, there wasn't much available to him. He ended up getting an apartment with his girlfriend, but as far as I know his application with HUD is still pending and that's been 3 months ago now. If it weren't for his girlfriend, he'd still be at the Salvation Army. He works, and works hard, but can't afford to put a roof over his head in Grand Island.
- All of the apartments are in one area-I think they should spread out equally throughout the city
- We are moving out of GI in the next few months due to a lack of professional job opportunities. There are too many jobs that are low paying and therefore not enough housing for those people either.
- I work with several families that live in poor housing conditions and their landlords will not correct the issues to make the home safer for them and their small children.
- I live in Gibbon but work in GI. We considered moving towards GI but would probably still live in outside community that has good school system.

Workforce Housing Needs Survey

The **Grand Island Area Economic Development Corporation (GIAEDC)**, in cooperation with major employers in the Grand Island Area, is conducting the following Survey to determine the specific renter and owner housing needs of the Area's workforce. 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 GIAEDC and the Grand Island Community Redevelopment Authority. We would appreciate you completing and returning the following Survey to your employer by **FRIDAY, JANUARY 24TH**.

Thank you!

Place of Employment? _____ **TOTAL SURVEYS: 684**

Do you currently live in Grand Island? **553 Yes** ___131___ No

If No, where and why not? _____

If No, are you interested in moving to Grand Island? ___38___ Yes **131 No**

Number of Persons in your household? ___ 1 = 70 **2 = 197** 3 = 126 4 = 138 5+ = 113

Do you rent or are you a homeowner? ___221___ Rent **431 Own**

Are you satisfied with your current housing situation? **483 Yes** ___169___ No

If No, why? _____

What is your current annual total household income?

___87___ Less than \$25K **178 \$25K-\$50K** ___134___ \$50K-\$75K ___122___ \$75K-\$100K ___101___ \$100K+

As a renter or homeowner, what are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

For Renters		For Owners	
11	Lack of handicap accessible housing	11	Lack of handicap accessible housing
35	Lack of adequate public transportation	29	Lack of adequate public transportation
31	Lack of knowledge of fair housing rights	12	Lack of knowledge of fair housing rights
142	Cost of rent	189	Housing prices
17	Restrictive zoning/building codes	25	Restrictive zoning/building codes
22	Job status	27	Job status
52	Attitudes of landlords & neighbors	38	Attitudes of immediate neighbors
103	Lack of availability of decent rental units in your price range	51	Mortgage lending application requirements
20	Use of background checks	96	Excessive down payment/closing costs
66	Excessive application fees and/or rental deposits	109	Cost of utilities
65	Cost of utilities	2	Lack of educational resources about homeowner responsibilities
23	Lack of educational resources about tenant responsibilities	15	Cost of homeowners insurance
	Other: _____	105	Lack of sufficient homes for sale
	Other: _____		Other: _____

OVER

If you are currently a RENTER and would like to become a HOMEOWNER in GRAND ISLAND, within the next five years, or if you are currently a HOMEOWNER and desire to upgrade or change housing in GRAND ISLAND, within the next five years, please complete the following questions. If not, please return your survey to your employer.

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

483 Single Family __60__ Attached Townhouse Or Duplex Type Unit
 __7__ Mobile Home __33__ None, I plan to rent for the next five years

How many bedrooms would your family need?

__27__ One __121__ Two **268 Three** __167__ Four +

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

__74__ Under \$50K **115 \$50K-100K** __103__ \$100K-\$125K __132__ \$125K-\$175K
 __79__ \$175K-\$225K __66__ \$225K+

What can you afford for a monthly house payment, not including house insurance and property taxes?

__45__ Under \$300 **186 \$300 to \$645** __144__ \$646 to \$870
 __99__ \$871 to \$1,025 __97__ \$1,026+

If you are currently a RENTER, but would like or need a different or alternative rental situation in GRAND ISLAND, within the next five years, please complete the following questions. If not please return your survey to your employer.

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

40 Single Family __5__ Attached Townhouse or Duplex Type Unit
 __2__ Mobile Home __11__ Standard Apartment Unit
 __1__ Other? _____

How many bedrooms would your family need?

__7__ One __17__ Two __18__ Three **20 Four +**

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

18 Under \$350 __13__ \$350-\$450 __14__ \$451-\$550 __7__ \$551-\$650
 __2__ \$650-\$750 __2__ \$750+

.....
Thank You For Your Participation!

**GRAND ISLAND, NEBRASKA
HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING.
WORKFORCE HOUSING NEEDS SURVEY COMMENTS.**

Place of Employment:

- 65 – JBS Swift
- 29 – Not Identified.
- 27 – Do Not Work/Retired/Unemployed/Other.
- 9 – Restaurant-Related Employment.
- 6 – Work From Home.
- 5 – Construction/Manufacturing Related Employment.
- 4 – McCain Food.
- 3 – Department of Health and Human Services.
- 3 – Hotel-Related Employment.
- 2 – Overhead Door Company.
- 1 Each – C&N Ag Services, Century Lumber, CopyCat, Extension Office, Hobby Lobby, Home Depot, Bonnavilla Homes, CNH, Disabled Person, G.I. Clinic, Hired Hand, Industrial Service Corporation, KDL Childcare, Sanchez Plaza, Sutton, Younkers.

Do you currently live in Grand Island? If no, where and why not:

- Hastings (2)

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

- Rent is very high. (8)
- I want to get my own apartment.
- Units are too old/too small. (4)
- I would like to own my own home. (3)
- My home needs rehabilitation.
- I would like to have my own yard and my own driveway.
- I do not get along with my neighbors.

Barriers to affordable housing.

- Lack of rights for all people.

**Continuum of Care for Elderly Persons Household Survey
Grand Island, Nebraska**

The Grand Island Area Economic Development Corporation (GIAEDC) is currently conducting a Community Housing Study, to determine both the short- and long-term housing needs of persons and Families in the Grand Island Area. The Study is funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from GIAEDC and the Grand Island Community Redevelopment Authority. The Study will include the identification of housing and service needs of persons 55+ years of age. Please take a few minutes to complete the following Survey. Please return this Survey, with your name and contact information to the drop boxes, by FRIDAY, JANUARY 24TH, and be eligible for a \$\$\$ DRAWING!!

1) Sex: Male 42 Female 69 TOTAL SURVEYS: 111

2) Location/
Age Status: Where do You currently live? 100 Grand Island 8 Rural
County/Other

If Rural County or Other, Please identify your location _____

What is your current age?

Under 45 1 45-54 2 55-64 14 65-74 21 75-84 41 85+ 31

Are you currently retired? Yes 97 No 8

If no, do you plan on retiring in the Area? Yes 17 No 4

3) Family Status: How many people live in your household? 1 = 78 2 = 27 3 = 2

How many people 55+ years live in your household? 1 = 67 2 = 21 3 = 1

4) Disability Status: Do you or anyone in your household have a disability or any special assistance needs (Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)?

Yes 61 No 45

If yes, please explain the disability or special needs type.

(See Comments) _____

5) Please indicate your household income range, for 2013, before taxes. \$ _____
Less than \$25,000 = 45 \$20K - \$30K = 11 \$31K - \$40K = 6 \$41K+ = 3

6) Do you own or rent where you live now?

Own (55)

Rent (54)

What type of housing do you currently live in?

Single Family 51 Duplex/Townhome 13 Apartment 39 Mobile Home 3

Other _____

7) Please rate the quality of the following Community Services in your Town.
(1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor).

<u>1.88</u> Social/Rec. Activities	<u>1.77</u> Continuing Education	<u>1.96</u> Entertainment Options
<u>1.62</u> Church	<u>1.85</u> Discount/Variety Store	<u>1.59</u> Library
<u>1.56</u> Grocery Store	<u>1.70</u> Hospital	<u>1.61</u> Medical Clinic
<u>1.54</u> Pharmacy	<u>2.01</u> Downtown Businesses	<u>1.63</u> Police Protection
<u>1.61</u> Fire Protection	<u>1.61</u> Senior Center	<u>1.60</u> Bank
<u>1.93</u> City/Village Offices	<u>1.80</u> Post Office	<u>1.70</u> Schools
<u>1.66</u> Parks/Recreation	<u>1.68</u> Restaurant/Cafe	Other: _____

- OVER -

8) Are you satisfied with your current housing situation? **97 Yes** ___8___No

If no, please explain:

9) Do You plan on changing housing in the future?

One Year ___6___Yes **73 No**
 Two Years ___7___Yes **59 No**
 Three to Five Years ___10___Yes **60 No**
 Six to 10 Years ___17___Yes **57 No**

If yes to Question #9, which of the following types of housing do You anticipate needing?
 Check (✓) three (3).

___12___ Single Family Home	3 Apartment - Purchase
___4___ Duplex - Rent	22 Assisted Living Housing
___0___ Duplex - Purchase	13 One Bedroom Apartment - Rent
___0___ Town Home - Rent	___8___ Two Bedroom Apartment - Rent
___1___ Town Home - Purchase	___7___ Other_____
19 Nursing Home/Long-Term Care	

10) Which of the following additional housing types are needed in Your Community, for persons 55+ years of age, during the next 10 years. Check (✓) the top three (3).

26 Single Family Home	7 Apartment - Purchase
___17___ Duplex - Rent	38 Assisted Living Housing
___6___ Duplex - Purchase	___18___ One Bedroom Apartment - Rent
___11___ Town Home - Rent	___23___ Two Bedroom Apartment - Rent
___4___ Town Home - Purchase	___3___ Other_____
36 Nursing Home/Long-Term Care	

11) How appealing is living at a Retirement Housing Campus to You?

___13___ Very appealing
47 Somewhat appealing
 ___41___ Not appealing

12) Please rate the quality of the following Support Services in your Community.
 (1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor).

___2.07___ Case Management/Legal Aid	___2.02___ Transportation/Auto Repair
___2.27___ Cultural/Language Assistance	___2.14___ Finance Assistance/Management
___1.86___ Continuing Education Opportunities	___1.88___ Health Services (Mental, Physical, etc.)
___2.05___ Employment Opportunities/Training	1.75 Law Enforcement
___1.92___ Adult Care Services	___1.69___ Senior Social & Recreation Activities
___1.96___ Alcohol/Drug Abuse Services	___2.16___ Housing (Permanent, Transitional, etc.)
___1.58___ Food/Meals-On-Wheels	___1.82___ Emergency Transportation
1.70 Home Health Care	1.76 Volunteer Opportunities
___2.03___ Counseling Services	___1.85___ Veteran Services
___2.07___ Aids for Disabilities	___2.34___ Homeless Services
___2.30___ Home Repair/Rehabilitation Services	Other:_____

13) Considering the list of Supportive Services in Question 12, what are the three (3) most critical Services at this time, for persons 55+ years residing in your Community?

_____(See Comments)_____

Thank You For Your Participation!

Please enter your Name and Telephone Number for a \$\$\$ DRAWING!!!
 (SURVEYS MUST BE COMPLETED TO BE ELIGIBLE FOR THE DRAWING).

Name _____ Telephone Number _____

**GRAND ISLAND, NEBRASKA
CONTINUUM OF CARE FOR
ELDERLY PERSONS HOUSEHOLD SURVEY - COMMENTS**

4. Do you or anyone in your household have a disability or any special assistance needs? If yes, please explain.

- Sight Issues/Blindness. (5)
- Severe Arthritis. (4)
- Poor Balance.
- Shortness of Breath.
- Knee Issues. (2)
- Hip Issues. (2)
- Hearing Impaired. (12)
- Mobility Issues/Use of a Walker. (22)
- Neopathy.
- COPD. (2)
- Fibromyalgia. (2)
- Asthma.
- Diabetes. (3)
- Back Issues. (4)
- Use of Oxygen System. (4)
- Medication Assistance. (3)
- Mental Disability. (2)
- Physical Disability.
- Nursing/Skilled Care.
- Cancer/Recovering from Cancer Treatments. (2)
- Nutrition Assistance.
- Leg Issues. (3)
- Lypmedema.
- Parkinson's Disease. (2)
- Multiple Sclerosis.
- Dementia/Alzheimer's. (2)
- Amputation. (3)
- Arm Issues.
- Neck Issues.

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

- Needs to be remodeled.
- Roaches and possible bedbugs.
- Kitchen is too small.
- Need an attached garage.
- Maintenance is a problem.

13. Considering the list of Supportive Services in Question 12, what are the three (3) most critical Services at this time, for persons 55+ years residing in your Community?

- Meals on Wheels. (16)
- Transportation. (10)
- Home Health Care. (12)
- Financial Assistance. (2)
- Emergency Transportation. (4)
- Auto Repair.
- Senior Social & Recreational Activities. (3)
- Aids for Disabilities. (4)
- Housing. (11)
- Law Enforcement.
- Adult Care/Health/Emergency Services. (17)
- Veteran Services. (9)
- Legal Assistance/Case Management. (3)
- Alcohol/Drug Abuse Assistance. (2)
- Home Repair. (4)
- Homeless Services. (5)
- Employment Opportunities. (3)
- Mental Health Assistance.
- Cultural/Language Assistance.

APPENDIX II.

**TABLE 1
POPULATION TRENDS & PROJECTIONS
GRAND ISLAND/ EMA /HALL COUNTY, NEBRASKA
2000-2019**

	Year	Population	Total		Annual		
			Change	Percent	Change	Percent	
Grand Island:	2000	42,940	--	--	--	--	
	2010	48,520	+5,580	+13.0%	+558	+1.3%	
	2014	50,115	+1,595	+3.3%	+531.6	+0.3%	
	Low	2019	51,165	+1,050	+2.1%	+210	+0.4%
	Medium	2019	51,917	+1,802	+3.6%	+360.4	+0.7%
High	2019	52,603	+2,488				
Effective Market Area*:	2000	77,708	--	--	--	--	
	2010	81,850	+4,142				
	2014	82,993	+1,143				
	2019	84,964	+1,971				
Hall County:	2000	53,534	--	--	--	--	
	2010	58,607	+5,073				
	2014	60,496	+1,889				
	2019	63,481	+2,985				

NOTE: 2019 Projections
*Grand Island
Source: 2000, 2010 Census
Hanna-Keelan Associates, P.C., 2014.

**TABLE 4
TENURE BY HOUSEHOLD
GRAND ISLAND/EMA, NEBRASKA
2000-2019**

	Year	Total Household	Owner		Rental	
			Count	Percent	Count	Percent
Grand Island:	2000	16,426	11,100	67.6%	5,326	32.4%
	2010	18,326	11,394	62.2%	6,932	37.8%
	2014	18,801	11,545	61.4%	7,256	38.6%
	2019	19,115	11,545	60.4%	7,570	39.6%
Effective Market Area*:	2000	29,614	20,385	68.8%	9,229	31.2%
	2010	31,535	21,420	67.9%	10,115	32.1%
	2014	32,103	21,701	67.6%	10,402	32.4%
	2019	33,028	22,261	67.4%	10,767	32.6%

*Grand Island Metropolitan Statistical Area, consisting of Hall, Hamilton, Howard and Merrick Counties.
Source: 2000, 2010 Census.
Hanna-Keelan Associates, P.C., 2014.

**TABLE 26
ESTIMATED HOUSING DEMAND -
TARGET DEMAND & REQUIRED BUDGET - REVISED
GRAND ISLAND/EFFECTIVE MARKET AREA, NEBRASKA
2019**

	Target Demand*		Total Demand	Est. Required Budget
	Owner	Rental		
Grand Island:	1,010	724	1,734**	\$331 Million
Effective Market Area:	1,932	1,242	3,174	\$606 Million

*Based upon new households, providing affordable housing for 5% of cost burdened households, with housing problems, replacement of 10% substandard (HUD) housing stock, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units, build for Pent-Up demand at 2%. Includes both new construction and purchase/rehab/resale or re-rent.

**Includes Downtown Housing Target: 138 Units - 48 Owner, 90 Rental.

Source: Hanna-Keelan Associates, P.C., 2014.

Grand Island Table Profile.

**TABLE 1
POPULATION TRENDS & PROJECTIONS
GRAND ISLAND / EMA / HALL COUNTY, NEBRASKA
2000-2019**

			<u>Total</u>		<u>Annual</u>		
	<u>Year</u>	<u>Population</u>	<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>	
Grand Island:	2000	42,940	--	--	--	--	
	2010	48,520	+5,580	+13.0%	+558	+1.3%	
	2014	50,115	+1,595	+3.3%	+531.6	+0.3%	
	Low	2019	51,165	+1,050	+2.1%	+210	+0.4%
	Medium	2019	51,917	+1,802	+3.6%	+360.4	+0.7%
High	2019	52,603	+2,488	+5.0%	+497.6	+1.0%	
Effective Market Area*:	2000	77,708	--	--	--	--	
	2010	81,850	+4,142	+5.3%	+414.2	+0.5%	
	2014	82,993	+1,143	+1.4%	+381	+0.5%	
	2019	84,964	+1,971	+2.3%	+394.2	+0.5%	
Hall County:	2000	53,534	--	--	--	--	
	2010	58,607	+5,073	+9.5%	+507.3	+1.0%	
	2014	60,496	+1,889	+3.2%	+629.6	+0.3%	
	2019	63,481	+2,985	+4.9%	+597	+0.5%	

NOTE: 2012 Census Estimates: Grand Island, 49,989; Hall County, 60,345.

*Grand Island Metropolitan Statistical Area, consisting of Hall, Hamilton, Howard and Merrick Counties.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 2
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
GRAND ISLAND, NEBRASKA
2000-2019**

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2014</u>	<u>2019</u>	<u>2014-2019 Change</u>
19 and Under	12,218	14,608	+2,390	15,368	16,171	+803
20-34	9,343	9,867	+524	9,983	10,106	+123
35-54	11,942	12,549	+607	12,767	12,940	+173
55-64	3,364	5,210	+1,846	5,657	6,243	+586
65-74	2,946	2,932	-14	2,929	2,940	+11
75-84	2,283	2,259	-24	2,254	2,265	+11
85+	844	1,095	+251	1,157	1,252	+95
Totals	42,940	48,520	+5,580	50,115	51,917	+1,802
Median Age	34.8	34.7	-0.1	34.7	34.6	-0.1

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 3
SPECIFIC HOUSEHOLD CHARACTERISTICS
GRAND ISLAND/EMA, NEBRASKA
2000-2019**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Grand Island:	2000	42,940	1,091	41,869	16,426	2.55
	2010	48,520	1,058	47,462	18,326	2.59
	2014	50,115	1,047	49,068	18,801	2.61
	2019	51,917	1,035	50,882	19,115	2.62
Effective Market Area*:	2000	77,708	1,578	76,130	29,614	2.57
	2010	81,850	1,474	80,376	31,535	2.55
	2014	82,993	1,451	81,542	32,103	2.54
	2019	84,964	1,403	83,561	33,028	2.53

*Grand Island Metropolitan Statistical Area, consisting of Hall, Hamilton, Howard and Merrick Counties.

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 4
TENURE BY HOUSEHOLD
GRAND ISLAND/EMA, NEBRASKA
2000-2019**

	<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>
Grand Island:	2000	16,426	10,307	62.7%	6,119	37.3%
	2010	18,326	11,186	61.0%	7,140	39.0%
	2014	18,801	11,394	60.6%	7,407	39.4%
	2019	19,115	11,545	60.4%	7,570	39.6%
Effective Market Area*:	2000	29,614	20,385	68.8%	9,229	31.2%
	2010	31,535	21,420	67.9%	10,115	32.1%
	2014	32,103	21,701	67.6%	10,402	32.4%
	2019	33,028	22,261	67.4%	10,767	32.6%

*Grand Island Metropolitan Statistical Area, consisting of Hall, Hamilton, Howard and Merrick Counties.
Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 5
HOUSEHOLDS BY HOUSEHOLD SIZE
GRAND ISLAND, NEBRASKA
2010**

<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>
5,342	5,782	2,567	2,260	1,336	598	441

Source: 2010 Census.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 6
HOUSEHOLDS BY INCOME GROUP
GRAND ISLAND, NEBRASKA
2012 ESTIMATE***

<u>Household Income</u>	<u>All Households</u>		<u>Renter Households</u>		<u>Elderly (55+) Households</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Less than \$10,000	1,300	7.1%	1,127	16.3%	456	7.8%
\$10,000-\$19,999	1,961	10.7%	1,206	17.5%	876	14.8%
\$20,000-\$34,999	3,639	19.9%	1,724	25.0%	1,397	23.6%
\$35,000-\$49,999	3,415	18.6%	1,286	18.7%	1,215	20.5%
<u>\$50,000 or More</u>	<u>7,997</u>	<u>43.7%</u>	<u>1,547</u>	<u>22.5%</u>	<u>1,970</u>	<u>33.3%</u>
Totals	18,312	100.0%	6,890	100.0%	5,914	100.0%
Median Income	\$44,791		\$28,446		\$38,289	

* Specified Data Used; subject to margin of error.
Source: 2008-2012 American Community Survey.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 7
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
GRAND ISLAND, NEBRASKA
2000-2019**

<u>Income Group</u>	<u>2000*</u>	<u>2012 Est.*</u>	<u>2014</u>	<u>2019</u>	<u>% Change 2014-2019</u>
<u>All Households</u>					
Less than \$10,000	1,703	1,096	892	669	-25.0%
\$10,000-\$19,999	2,522	1,558	1,341	1,020	-31.5%
\$20,000-\$34,999	3,710	4,095	4,152	4,278	+3.0%
\$35,000-\$49,999	3,240	3,117	3,101	3,114	+0.4%
<u>\$50,000 or More</u>	<u>5,207</u>	<u>8,595</u>	<u>9,315</u>	<u>10,034</u>	<u>+7.7%</u>
Totals	16,382	18,461	18,801	19,115	+1.7%
Median Income	\$36,044	\$46,146	\$49,949	\$55,326	+10.7%
<u>Households 55+ Yrs.</u>					
Less than \$10,000	771	456	425	344	-19.0%
\$10,000-\$19,999	1,126	876	802	689	-14.1%
\$20,000-\$34,999	1,354	1,397	1,703	1,771	+4.0%
\$35,000-\$49,999	993	1,215	940	949	+1.0%
<u>\$50,000 or More</u>	<u>1,408</u>	<u>1,970</u>	<u>2,133</u>	<u>2,438</u>	<u>+14.2%</u>
Totals	5,652	5,914	6,003	6,101	+1.6%
Median Income	\$30,643	\$38,289	\$39,885	\$42,357	+6.2%

* Specified Data Used. 2012 Estimate subject to margin of error.
Source: 2000 Census, 2008-2012 American Community Survey Estimate.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 8
PERSONS RECEIVING SOCIAL SECURITY INCOME
HALL COUNTY, NEBRASKA
2012**

<u>Social Security Income-2012</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	6,980
Wives & Husbands	345
Children	105
<u>Survivor Benefits</u>	
Widows & Widowers	755
Children	325
<u>Disability Benefits</u>	
Disabled Persons	1,340
Wives & Husbands	15
Children	275
Total	10,140
<u>Aged 65 & Older</u>	
Men	3,315
Women	4,160
Total	7,475
<u>Supplemental Security Income-2012</u>	
Aged	97
Blind and Disabled	830
Total	927

N/A=Not Available.

Source: Department of Health and Human Services,
Social Security Administration, 2014.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 9
PER CAPITA INCOME
HALL COUNTY, NEBRASKA / STATE OF NEBRASKA
2002-2019**

<u>Year</u>	<u>Hall County</u>		<u>State of Nebraska</u>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2002	\$29,115	--	\$28,598	--
2003	\$30,457	+4.6%	\$29,902	+4.6%
2004	\$30,575	+0.4%	\$30,314	+1.4%
2005	\$31,577	+3.3%	\$32,126	+6.0%
2006	\$33,177	+5.1%	\$33,265	+3.5%
2007	\$35,538	+6.5%	\$34,318	+3.2%
2008	\$36,617	+2.1%	\$35,679	+4.0%
2009	\$35,869	-2.0%	\$38,177	+7.0%
2010	\$35,312	-1.6%	\$40,163	+5.2%
2011	\$37,324	+5.6%	\$39,332	-2.1%
2014	\$40,048	+7.3%	\$41,282	+5.0%
2002-2014	\$29,115-\$40,048	+37.6%	\$28,598-\$41,282	+44.3%
2014-2019	\$40,048-\$45,865	+14.5%	\$41,282-\$48,396	+17.2%

Source: Bureau of Economic Analysis, Regional Economic Information System, 2014.
Nebraska Department of Economic Development, 2014.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 10
RACE AND HISPANIC ORIGIN
GRAND ISLAND, NEBRASKA
2000 & 2010**

<u>Race</u>	<u>2000</u>		<u>2010</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	37,237	86.7%	38,839	80.0%
Black	180	0.4%	1,002	2.1%
Native American	143	0.3%	503	1.0%
Asian	562	1.3%	584	1.2%
<u>Other</u>	<u>4,818</u>	<u>11.3%</u>	<u>7,592</u>	<u>15.7%</u>
Totals	42,940	100.0%	48,520	100.0%
Hispanic Origin	6,845	15.9%	12,993	26.8%

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 11
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
GRAND ISLAND, NEBRASKA
2000-2019**

Income Range	2000* # / #CB-HP	2010* # / #CB-HP	2014 # / #CB-HP	2019 # / #CB-HP
0%-30% AMI	450 / 355	417 / 313	395 / 301	356 / 271
31%-50% AMI	686 / 322	661 / 292	658 / 287	642 / 275
51%-80% AMI	1,637 / 542	1,734 / 530	1,740 / 522	1,781 / 514
<u>81%+ AMI</u>	<u>7,482 / 591</u>	<u>8,374 / 577</u>	<u>8,601 / 571</u>	<u>8,766 / 565</u>
Totals	10,255 / 1,810	11,186 / 1,712	11,394 / 1,681	11,545 / 1,625

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

*Specified Data Used.

Source: 2000 CHAS Data.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 12
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
GRAND ISLAND, NEBRASKA
2000-2019**

Income Range	2000* # / #CB-HP	2010* # / #CB-HP	2014 # / #CB-HP	2019 # / #CB-HP
0%-30% AMI	1,304 / 935	1,190 / 892	1,178 / 876	1,113 / 833
31%-50% AMI	1,157 / 828	1,192 / 790	1,215 / 781	1,230 / 753
51%-80% AMI	1,570 / 425	1,625 / 398	1,642 / 390	1,665 / 376
<u>81%+ AMI</u>	<u>2,093 / 243</u>	<u>3,133 / 227</u>	<u>3,372 / 212</u>	<u>3,562 / 196</u>
Totals	6,124 / 2,431	7,140 / 2,307	7,407 / 2,259	7,570 / 2,158

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

*Specified Data Used.

Source: 2000 CHAS Data.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 13
ESTIMATED ELDERLY (62+) RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
GRAND ISLAND, NEBRASKA
2000-2019**

Income Range	2000* # / #CB-HP	2010* # / #CB-HP	2014 # / #CB-HP	2019 # / #CB-HP
0%-30% AMI	292 / 127	263 / 98	259 / 92	247 / 84
31%-50% AMI	354 / 225	349 / 204	346 / 196	341 / 189
51%-80% AMI	176 / 56	187 / 48	190 / 44	194 / 39
<u>81%+ AMI</u>	<u>240 / 10</u>	<u>331 / 7</u>	<u>347 / 6</u>	<u>381 / 4</u>
Totals	1,062 / 418	1,130 / 357	1,142 / 338	1,163 / 316

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

*Specified Data Used.

Source: 2000 CHAS Data.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 14
EMPLOYMENT DATA TRENDS AND PROJECTIONS
GRAND ISLAND, NEBRASKA
2002-2019**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2002	21,966	--	4.2%
2003	22,329	+363	4.7%
2004	22,656	+327	5.1%
2005	23,059	+403	4.2%
2006	23,355	+296	2.8%
2007	23,939	+584	2.8%
2008	24,520	+581	3.1%
2009	24,300	-220	4.2%
2010	24,411	+111	4.5%
2011	25,509	+98	3.3%
2012	25,796	+287	3.8%
2014*	26,671	+875	3.0%
2019	27,472	+801	3.0%
2000-2019	21,966-27,472	+5,506	4.2%-3.0%

*Estimate as of October, 2014.

Source: Nebraska Department of Labor, Labor Market Information, 2014.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 15
TRAVEL TIME TO WORK
GRAND ISLAND, NEBRASKA
2012 ESTIMATE***

<u>9 Minutes or Less</u>	<u>10-19 Minutes</u>	<u>20-29 Minutes</u>	<u>30-39 Minutes</u>	<u>40 Minutes or More</u>
6,999	12,961	2,012	1,226	921

2012 Estimate subject to margin of error.

Source: 2008-2012 American Community Survey.

Hanna:Keelan Associates, P.C., 2014.

TABLE 16
WORKFORCE EMPLOYMENT BY TYPE
GRAND ISLAND, NEBRASKA
2011-2013

<u>Workforce</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>% Change</u> <u>2011-2013</u>
Non-Farm Employment (Wage & Salary)	38,450	36,998	38,776	+0.8%
Goods-Producing	9,178	8,951	9,350	+1.9%
Manufacturing	7,306	7,174	7,675	+5.1%
Nat. Res. & Const.**	1,872	1,777	1,675	-10.5%
Service-Providing	29,272	28,046	29,426	+0.5%
Trade, Trans, Ware, Util***	9,215	8,728	9,172	-0.5%
Total Trade	7,464	7,256	7,242	-3.0%
Wholesale Trade	1,891	1,873	1,799	-4.8%
Retail Trade	5,573	5,383	5,443	-2.3%
Trans, Ware, Util****	1,751	1,472	1,930	+10.2%
Information	454	370	288	-36.5%
Financial Activities	1,713	1,682	1,728	+0.9%
Professional & Business	3,457	2,866	3,253	-5.9%
Education & Health	4,001	3,890	4,366	+9.1%
Leisure & Hospitality	2,890	3,102	3,495	+20.9%
Other Services	1,275	1,255	1,235	-3.1%
Total Government	6,267	6,154	5,889	-6.0%
Federal	716	717	718	+0.2%
State	794	795	814	+2.5%
Local	4,757	4,642	4,357	-8.4%

**Natural Resources & Construction.

*** Trade, Transportation, Warehousing & Utilities.

**** Transportation, Warehousing & Utilities.

Source: Nebraska Department of Labor, Labor Market Information, 2014.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 17
HOUSING STOCK PROFILE / UNITS IN STRUCTURE
GRAND ISLAND, NEBRASKA
2000 & 2012 ESTIMATE**

<u>Year</u>	<u>Number of Units</u>				<u>Total</u>
	<u>1 Unit</u>	<u>2-9 Units</u>	<u>10+ Units</u>	<u>Other*</u>	
2000	12,347	2,693	1,573	777	17,390
2012**	14,249	2,429	2,049	727	19,454

*Includes mobile home or trailer.

**Specified Data Used, subject to margin of error.

Source: 2000 Census, 2008-2012 American Community Survey.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 18
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
GRAND ISLAND, NEBRASKA
2000 & 2012 ESTIMATE**

	<u>Complete Plumbing</u>			<u>Lack of Complete Plumbing</u>			<u>Units with 1.01+ Persons per Room</u>	
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	
2000	16,414	16,348	99.6%	66	0.4%	790	4.8%	
2012*	18,312	18,174	99.2%	138	0.8%	638	3.5%	

*Specified Data Used, subject to margin of error.

Source: 2000 Census, 2008-2012 American Community Survey.

Hanna:Keelan Associates, P.C., 2014.

TABLE 19	
ESTIMATED YEAR STRUCTURE BUILT	
GRAND ISLAND, NEBRASKA	
2014	
<u>Year</u>	<u>Housing Units</u>
2011 to Present	628
April, 2000 to 2010*	2,031
1999 to March, 2000	283
1995 to 1998	1,167
1990 to 1994	684
1980 to 1989	2,162
1970 to 1979	3,385
1960 to 1969	2,536
1940 to 1959	3,914
<u>1939 or Before</u>	<u>3,264</u>
Subtotal	20,054
<u>Units Lost (2010 to Present)</u>	<u>(42)</u>
Total Est. Units – 2014	20,012
% 1939 or Before	16.1%
% 1959 or Before	48.3%
*Specified Data Used; subject to margin of error.	
Source: City of Grand Island, 2014; 2000 Census, 2008-2012 American Community Survey. Hanna:Keelan Associates, P.C., 2014.	

**TABLE 20
HOUSING STOCK OCCUPANCY / VACANCY STATUS
GRAND ISLAND, NEBRASKA
2000, 2010 & 2014**

	<u>2000</u>	<u>2010</u>	<u>2014</u>
a) Housing Stock	17,421 (O=10,666; R=6,755)	19,426 (O=11,718; R=7,708)	20,012 (O=11,973, R=8,039)
b) Vacant Housing Stock	995	1,100	1,211
c) Occupied Housing Stock	16,426	18,326	18,801
Owner Occupied	10,307	11,186	11,394
Renter Occupied	6,119	7,140	7,407
d) Housing Vacancy Rate	5.7% (995)	5.7% (1,100)	6.0% (1,211)
Owner Vacancy	3.4% (359)	4.5% (532)	4.8% (579)
Renter Vacancy	9.4% (636)	7.3% (568)	7.8% (632)
e) Adjusted Vacancy Rate*	3.8% (670)	3.2% (629)	3.0% (602)
Adjusted Owner Vacancy*	2.0% (216)	1.8% (218)	2.0% (318)
Adjusted Renter Vacancy*	6.7% (454)	5.3% (411)	3.5% (284)

* 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, or units not meeting current housing code.

Source: 2000, 2010 Census; City of Grand Island, 2014.
2008-2012 American Community Survey Estimate.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 21
OWNER OCCUPIED HOUSING VALUE
GRAND ISLAND, NEBRASKA
2000-2019**

	Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Totals
2000*	1,146	5,592	1,869	510	260	9,377
Median Value	\$82,500					
2012*	1,107	3,791	3,596	1,681	1,247	11,422
Median Value	\$109,200					
2014	\$116,400					
2019	\$126,300					

* Specified Data Used. 2012 Estimate subject to margin of error.
Source: 2000 Census, 2008-2012 American Community Survey.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 22
GROSS RENT
GRAND ISLAND, NEBRASKA
2000-2019**

	Less than \$300	\$300 to \$499	\$500 to \$699	\$700 to \$899	\$900 or More	Total
2000*	1,125	2,679	1,850	313	170	6,135
Median Rent	\$455					
2012*	813	1,166	2,624	1,431	856	6,890
Median Rent	\$632					
2014	\$697					
2019	\$780					

* Specified Data Used. 2012 Estimate subject to margin of error.
Source: 2000 Census, 2008-2012 American Community Survey.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 23
SELECTED AFFORDABLE RENTAL HOUSING PROGRAMS
GRAND ISLAND, NEBRASKA
2014**

	<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Wait List</u>
1.	Hall County Housing Auth. 911 Bauman Drive 308-385-5530	N/A	394 Total Units 481 Section 8 Vouchers	HUD Elderly/Multifamily Section 8	30% of Income	98% Yes (425) Sect. 8 Voucher (475)
2.	Centennial Tower 910 N. Boggs 308-385-5530	1969	1-Bd: 122	HUD Elderly/Multifamily	30% of Income	93% Yes (49)
3.	Silverwood Apartments W. Stolley Park Rd & Adams 402-434-3344	1995	4-Bd: 20	NIFA (LIHTC) Multifamily	\$615	100% Yes (50)
4.	Cherry Park I Apartments 415 S. Cherry Street 308-382-5445	1997	2-Bd: 36 3-Bd: 24	NIFA (LIHTC) DED, HUD Section 8	2-Bd: \$535-\$545 3-Bd: \$650	98% Yes (5)
5.	Cherry Park II Apartments 415 S. Cherry 308-382-5445	1999	2-Bd: 36 3-Bd: 24	NIFA (LIHTC) DED, HUD Section 8	2-Bd: \$535-\$545 3-Bd: \$650	96% Yes (3)
6.*	Southlawn Apartments 1715 Ada Street 402-434-3344	2000	2-Bd: 36	NIFA (LIHTC) Elderly	\$475	97% Yes (95)
7.*	Southwood Apartments 1603-1609 Adams 703-725 Hedde 402-434-3344	2000	2-Bd: 16	NIFA (LIHTC) Elderly Section 8	\$455-\$520	94% Yes (57)
8.*	Southlawn Apartments II 1820 Ada Street 402-434-3344	2000	2-Bd: 16	NIFA (LIHTC) Elderly	\$475-\$560	100% Yes (60)
9.*	Southlawn Apartments III 1756 Ada Street 402-434-3344	2001	2-Bd: 20	NIFA (LIHTC) Elderly	\$460	100% Yes (62)
10.	Windridge Townhomes 703-906 Windridge Avenue 308-946-3826	2008	2-Bd: 40	NIFA (LIHTC) Elderly	\$431-\$494	100% Yes (117)
11.*	Woodland Park Apartments Pennsylvania & New York Ave. 402-434-3344	2008	2-Bd: 22 3-Bd: 2	NIFA (LIHTC) Elderly	2-Bd: \$480 3-Bd: \$555	100% Yes (154)
12.	Windridge Townhomes II 835 Windridge Avenue 308-946-3826	2009	2-Bd: 18	NIFA (LIHTC) Elderly	\$431-\$494	100% Yes (117)

CONTINUED:

TABLE 23 (CONTINUED)
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
GRAND ISLAND, NEBRASKA
2014

	<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Wait List</u>
13.*	Woodland Park II Apartments Pennsylvania & New York Ave. 402-434-3344	2008	2-Bd: 18 3-Bd: 8	NIFA (LIHTC) Elderly	2-Bd: \$480 3-Bd: \$555	100% Yes (127)
14.	Ridgewood CROWN 711-927 Ridgewood Avenue 308-946-3826	2009	3-Bd: 11 4-Bd: 2	NIFA (LIHTC) Single Family	3-Bd: \$570-\$620 4-Bd: \$650-\$675	100% Yes (53)
15.	Westridge CROWN Ridgewood & Deerwood Ave. 308-946-3826	2010	3-Bd: 10 4-Bd: 2	NIFA (LIHTC) Single Family	3-Bd: \$570-\$650 4-Bd: \$620-\$675	100% Yes (53)
16.	Stonewood Townhomes Stonewood Avenue 308-946-3826	2011	2-Bd: 18 3-Bd: 4	NIFA (LIHTC) Elderly	2-Bd: \$430-\$485 3-Bd: \$545	100% Yes (107)
17.	Stonewood Townhomes II Stonewood Avenue 308-946-3826	2013	2-Bd: 27 3-Bd: 3	NIFA (LIHTC) Elderly	2-Bd: \$435-\$495 3-Bd: \$555	100% Yes (117)
Nursing/Assisted Living Facilities						
18.	Edgewood Vista of Grand Island 214 Piper Street 308-384-0717	1990s	AL: 14	Private	\$4,300-\$6,500 (Monthly)	85% No
19.	Golden Living Center-Lakeview 1405 W US Highway 34 308-382-6397	1990s	NF = 79 AL = 16	Private	NF = \$6,300 AL = \$4,500 (Monthly)	95% AL = Yes (8)
20.	Golden Living Center-Park Place 610 N Darr Avenue 308-382-2635	1980s	NF = 72	Private	\$5,000-\$6,400 (Monthly)	81% No
21.	Good Samaritan Society- Grand Island Village 4075 Timberline Street 308-384-3535	2000s	NF = 28 AL = 44	Non-Profit	\$2,300-\$3,900	NF = 98% AL = 94% No

*Program information as of January, 2012. As per conversation with Excel Development Group, most of these Programs are currently (2013) 100 percent occupied with waiting lists.

AL = Assisted Living Units.
 NF = Nursing Facility Beds.
 N/A = Not Available.

Source: Project Developers & Property Management Agencies, 2013.
 Hanna:Keelan Associates, P.C., 2013.

TABLE 24
SURVEY OF RENTAL PROPERTIES
GRAND ISLAND/HALL COUNTY, NEBRASKA
2002-2013

	<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
Grand Island:	2006	14	920	4.1	19.5
	2007	27	2,811	3.1	19.5
	2008	25	3,012	3.6	19.8
	2009	33	3,398	2.2	21.0
	2010	33	2,703	3.1	18.0
	2011	49	3,448	3.2	21.6
	2012	58	3,586	3.0	14.6
	2013	70	4,200	3.6	33.8
Hall County:	2002	13	1,092	3.5	20.0
	2003	16	2,084	5.1	41.1
	2004	20	2,046	6.1	21.5
	2005	17	1,598	6.0	46.3
	2006	17	958	4.3	20.4
	2007	32	2,882	3.1	24.1
	2008	32	3,105	3.6	21.7
	2009	39	3,472	2.2	18.2
	2010	36	2,588	3.1	17.8
	2011	53	3,573	3.4	24.7
	2012	62	3,644	3.0	15.9
	2013	72	4,232	3.5	33.8

Source: Nebraska Investment Finance Authority, 2014.

TABLE 25A
VACANCY RATES BY UNIT TYPE
HALL COUNTY, NEBRASKA
2013

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	274	7	2.6
Apartments	3,149	121	3.8
Mobile Homes	68	0	0.0
<u>Not Sure of Type</u>	<u>741</u>	<u>22</u>	<u>3.0</u>
Total Units	4,232	150	3.5

Source: Nebraska Investment Finance Authority, 2014.

TABLE 25B
VACANCY RATES BY UNIT TYPE
GRAND ISLAND, NEBRASKA
2013

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	274	7	2.6
Apartments	3,317	121	3.9
Mobile Homes	68	0	0.0
<u>Not Sure of Type</u>	<u>741</u>	<u>22</u>	<u>3.0</u>
Total Units	4,200	150	3.6

Source: Nebraska Investment Finance Authority, 2014.

TABLE 26A
RENTAL PROPERTY ATTRIBUTES
HALL COUNTY, NEBRASKA
2012

<u>Attributes of Completed Surveys</u>	<u>Responses</u>
Units with Rental Assistance	929
Have Wait List	78
Wait List Size	763

Source: Nebraska Investment Finance Authority, 2013.

TABLE 26B
RENTAL PROPERTY ATTRIBUTES
GRAND ISLAND, NEBRASKA
2012

<u>Attributes of Completed Surveys</u>	<u>Responses</u>
Units with Rental Assistance	880
Have Wait List	24
Wait List Size	752
Average Rent (Apartment)	558

Source: Nebraska Investment Finance Authority, 2013.

**TABLE 27
ESTIMATED HOUSING DEMAND -
TARGET DEMAND & REQUIRED BUDGET - REVISED
GRAND ISLAND/EFFECTIVE MARKET AREA, NEBRASKA
2019**

	Target Demand*		Total	Est. Required Budget
	<u>Owner</u>	<u>Rental</u>	<u>Demand</u>	
Grand Island:	1,010	724	1,734**	\$331 Million
Effective Market Area:	1,932	1,242	3,174	\$606 Million

*Based upon **new households**, providing affordable housing for 5% of **cost burdened households**, with housing problems, **replacement** of 10% substandard (HUD) housing stock, absorb **housing vacancy deficiency** by creating 6% vacancy rate consisting of structurally sound housing units, build for **Pent-Up demand** at 2%. **Includes both new construction and purchase/rehab/resale or re-rent (an estimated 15% to 18% of the total target housing demand).**

**Includes Downtown Housing Target: 138 Units - 48 Owner, 90 Rental.

Source: Hanna:Keelan Associates, P.C., 2014.

TABLE 28
AREA HOUSEHOLD INCOME (AMI)
HALL COUNTY, NEBRASKA
2014

	<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	\$12,150	\$13,900	\$15,650	\$17,350	\$18,750	\$20,150	\$21,550	\$22,950
50% AMI	\$20,300	\$23,200	\$26,100	\$28,950	\$31,300	\$33,600	\$35,900	\$38,200
60% AMI	\$24,360	\$27,840	\$31,320	\$34,740	\$37,560	\$40,320	\$43,080	\$45,900
80% AMI	\$32,450	\$37,050	\$41,700	\$46,300	\$50,050	\$53,750	\$57,450	\$61,150
100%AMI	\$40,600	\$46,400	\$52,200	\$57,900	\$62,600	\$67,200	\$71,800	\$76,400
125%AMI	\$50,750	\$58,000	\$65,250	\$72,375	\$78,250	\$84,000	\$89,750	\$95,500

Source: Hanna:Keelan Associates, P.C., 2014.

TABLE 29
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
GRAND ISLAND, NEBRASKA
2019

<u>Tenure</u>	<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>	
Owner	30	54	110	344	472	1,010
Rental	44	112	146	306	116	724

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 30
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
GRAND ISLAND, NEBRASKA
2019**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	544 / 34*	275
	Patio Home Unit	36 / 10	12
	Town Home Unit	74 / 46*	29
	Duplex/Triplex Units	20 / 148	42
	Apartment - 4+ Units***	48 / 200	36
Totals		722 / 438	394 Acres
55+ Years	Single Family Unit	108 / 20	61
	Patio Home Unit	40 / 26	17
	Town Home Unit	64 / 44	27
	Duplex/Triplex Units	30 / 120	38
	Apartment - 4+ Units***	46 / 66	17
Totals		288 / 286	160 Acres
TOTAL UNITS / ACRES		1,010 / 724	554 Acres
*Includes Lease- or Credit-To-Own Units. **Includes housing for special populations. ***Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2014.			

**TABLE 31
HOUSING DEMAND – TARGET SECTORS
GRAND ISLAND, NEBRASKA
2019**

HOUSEHOLD AREA MEDIAN INCOME (AMI)

Owner Units	0%-30%	31%-60%	61%-80%	81%-125%	126%+	Totals	Workforce Sector (45%)
Elderly (55+)	6	12	20	86	164	288	72
Family	10	30	82	254	308	684	548
Special Populations¹	<u>14</u>	<u>12</u>	<u>8</u>	<u>0</u>	<u>0</u>	<u>38</u>	<u>6</u>
Subtotals	30	54	110	344	472	1,010	626
Rental Units*							
Elderly (55+)	10	48	54	100	74	286	48
Family	14	52	84	204	42	396	336
Special Populations¹	<u>20</u>	<u>12</u>	<u>8</u>	<u>2</u>	<u>0</u>	<u>42</u>	<u>6</u>
Subtotals	44	112	146	306	116	724	390
Totals	74	166	256	650	588	1,734	1,016

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

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

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 32
HOUSING DEMAND – TARGET PRICE PRODUCTS (POINTS)
GRAND ISLAND, NEBRASKA
2019**

PRICE – PURCHASE COST (Area Median Income)

Owner Units*	(0%-30%) \$99,000*	(31%-60%) \$125,000*	(61%-80%) \$148,000*	(81%-125%) \$185,000*	(126%+) \$230,000*+	Totals	Work Force \$166,500*
1 Bedroom ¹	0	8	24	28	12	72	22
2 Bedroom ¹	10	10	26	56	66	168	67
3+ Bedroom	20	36	60	260	394	770	537
Totals	30	54	110	344	472	1,010	626

PRICE – PURCHASE COST (Area Median Income)

Rental Units**	(0%-30%) \$335**	(31%-60%) \$545**	(61%-80%) \$605**	(81%-125%) \$795**	(126%+) \$895**+	Totals	Work Force \$685**
1 Bedroom ¹	12	14	10	12	16	64	18
2 Bedroom ¹	14	58	80	186	62	400	212
3+ Bedroom	18	40	56	108	38	260	160
Totals	44	112	146	306	116	724	390

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 33
HOUSING STRUCTURAL
CONDITIONS SURVEY*
GRAND ISLAND, NEBRASKA
2014**

Excellent	5
Very Good	171
Good	3,703
Average	10,358
Fair	582
<u>Badly Worn</u>	<u>83</u>
Total	14,902

*Single family, duplex/triplex, apartment and commercial structures within the City of Grand Island and Two-Mile Planning Jurisdiction.

Source: Grand Island Regional Planning/
Community Development.
Hanna:Keelan Associates, P.C., 2014.

**TABLE 34
TARGET REHABILITATION &
DEMOLITION DEMAND & BUDGET
GRAND ISLAND, NEBRASKA
2019**

- Moderate Rehabilitation	2,250 / \$72,000,000
- Substantial Rehabilitation	437* / \$19,228,000
- Demolition	228 / \$5,050,000**
	\$18,958,000***

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

Source: Hanna:Keelan Associates, P.C., 2014.

**COMMUNITY OF GRAND ISLAND, NEBRASKA
DOWNTOWN HOUSING & REDEVELOPMENT INITIATIVE.**

A. Housing Units - 2014:

City-Wide:

20,012 Total Housing Units:

(Owner = 11,973; Rental = 8,039)

18,801 Total Occupied Units (Households); (1,211 Total Vacant Units):

(Owner = 11,394; Renter = 7,407)

2014 Housing Vacancy Rate = 6.0%, Adjusted = 3.0%.

Downtown:

256 Total Housing Units:

(Owner =47; Rental = 209)

215 Total Occupied Units (Households); (41 Total Vacant Units):

(Owner = 38; Renter = 177)

2014 Vacancy Rate = 16.0%, Adjusted = 7.8%.

B. Housing Target Demand - 2019:

City-Wide – 1,734 Units (Owner = 1,010; Rental = 724).

Downtown – 138 Units (Owner = 48; Rental = 90) (8% of City Demand).

C. Downtown Housing Target Demand = 138 Units:

Estimated Square Feet = 166,700.

Estimated Development Cost = \$35,000,000.

Estimated Additional Real Estate Tax Requirement, or Increment = \$842,000 (Mid 15yr Term).

Housing Tax Increment Financing Opportunity:

\$9,040,000 (\$842,000 @ 15yrs @ 4.5%).

D. Economic Impact of Housing, i.e. Retail, Services, Food,

Entertainment, etc.:

Estimated Square Feet = 52,500.

Estimated Development Cost = \$10,400,000.

Estimated Added Real Estate Tax Requirement, or Increment = \$242,000 (Mid 15yr Term).

Economic Impact Tax Increment Financing Opportunity:

\$2,600,000 (\$242,000 @ 15yrs @ 4.5%).

E. Total Estimated Costs & Funds Required for the Grand Island Downtown Housing & Redevelopment Initiative = \$45,400,000.

\$11,640,000 (TIF/Assessment Loan 25.6%).

\$17,980,000 (Other Local, State, Federal Funding* 39.6%) &

\$15,780,000 (Private Financing 34.8%).

*Additional TIF; Area Bucket, CRA Assessment; CDBG, HOME, LIHTC, etc.

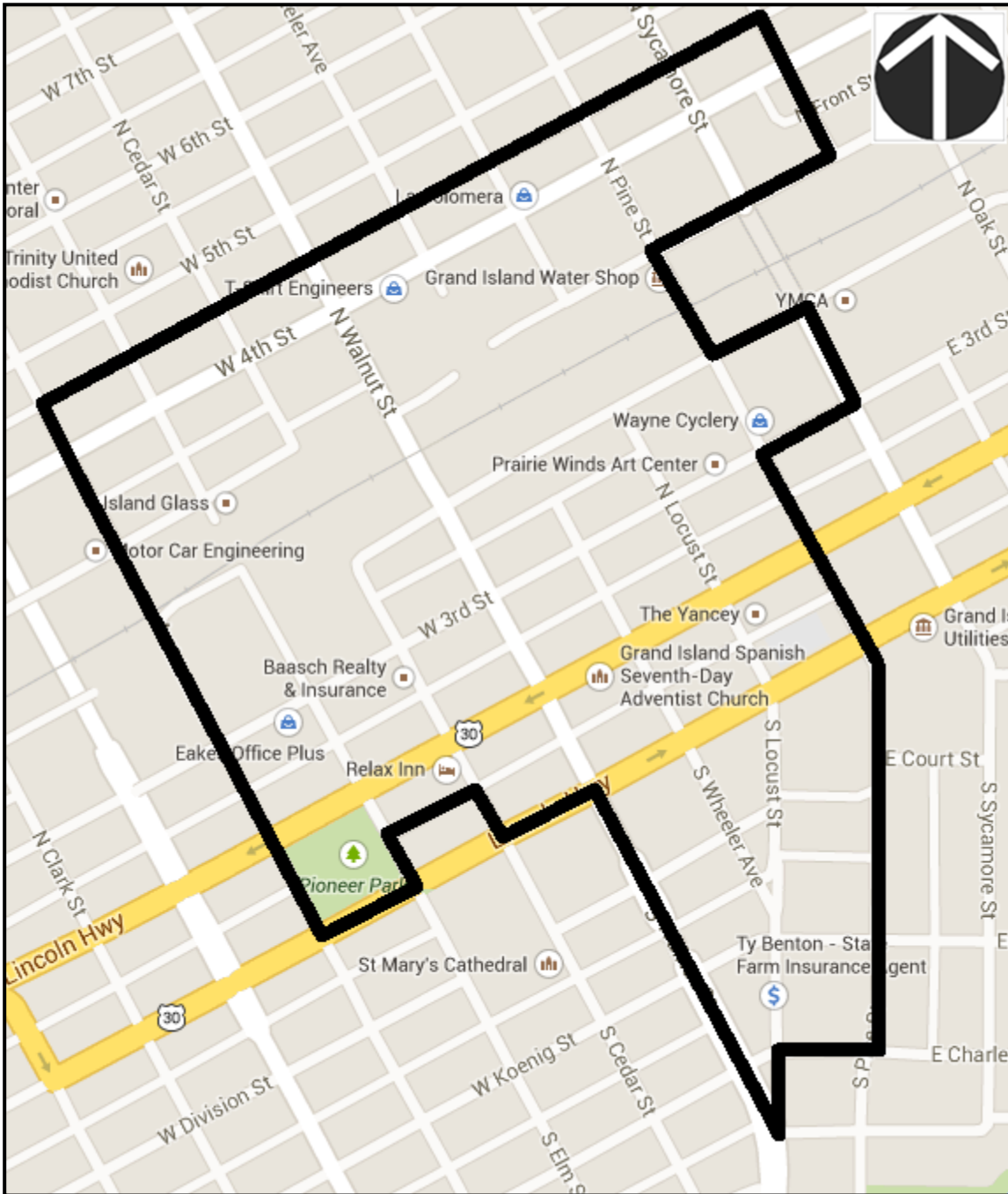
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DOWNTOWN HOUSING & REDEVELOPMENT AREA GRAND ISLAND, NEBRASKA



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