

CITY OF GRAND ISLAND AFFORDABLE HOUSING MARKET STUDY



2009 – 2013

CITY OF
GRAND ISLAND

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Grand Island, Nebraska

Affordable Housing Market Study

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I. Introduction

The Grand Island Affordable Housing Market Study was commissioned by the City of Grand Island. This study was funded by the Nebraska Department of Economic Development through a Community Development Block Grant, with supplemental funding from the Community Redevelopment Authority of the City of Grand Island and the Grand Island Area Economic Development Corporation. The City, with the assistance of Schemmer Associates, developed the study to address the housing needs of 13 census-identified low-to-moderate income (LMI) areas, plus the greater community of Grand Island.

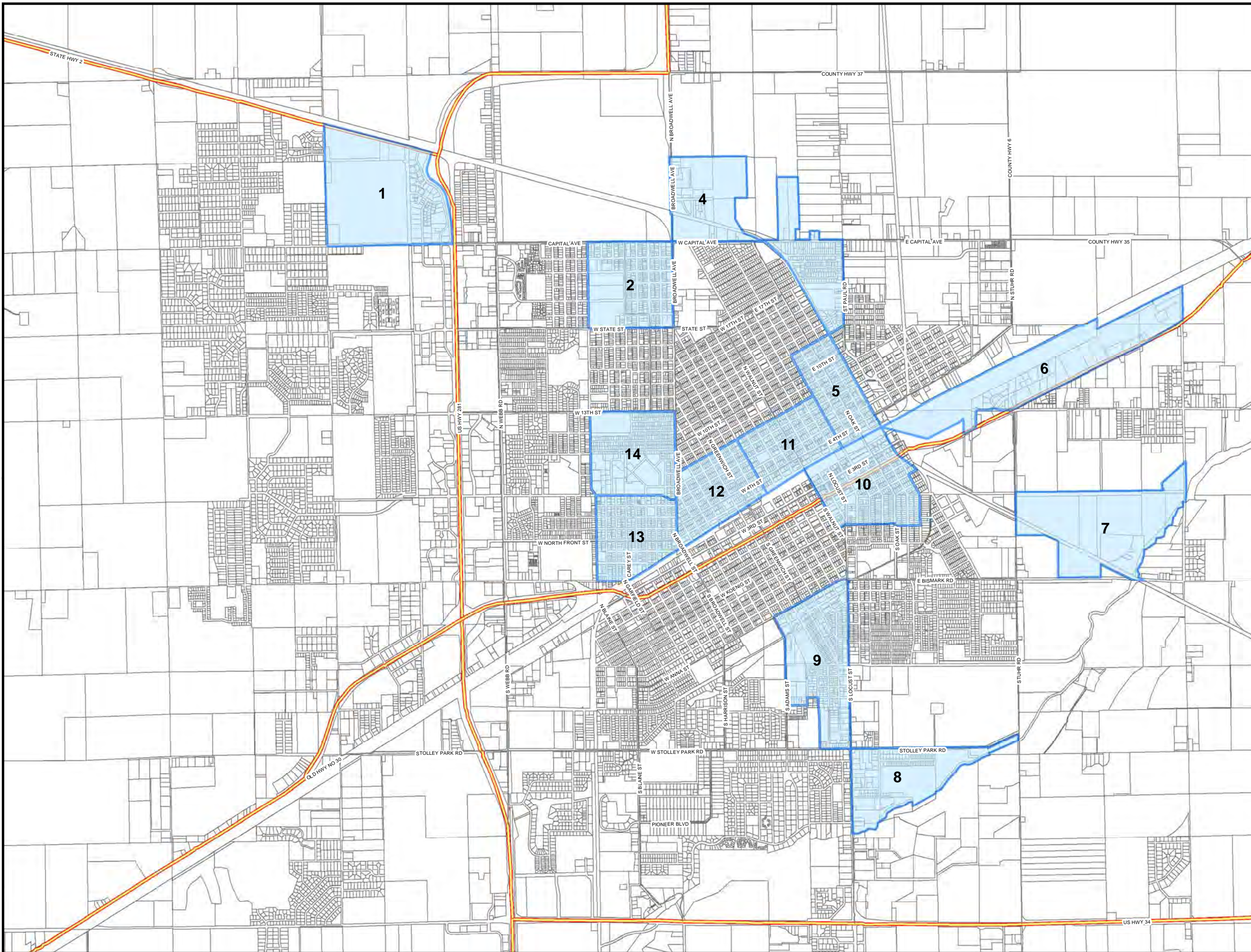
The study outlines a five-year plan for housing development, focusing on affordable housing and infrastructure needs of the 13 LMI areas, providing strategies for housing improvement activities.

What is Affordable Housing?

Historically, the term “affordable housing” has been associated with housing for low-income households. It is apparent that many moderate-income families are finding it more and more difficult to afford rising housing costs as increases in household income have not matched these rising housing costs. Many moderate-income families are hard pressed to find affordable housing that allows them to stay within an ever tightening budget.


Cities must take into account the need for safe, decent, efficient, and affordable low income housing. Providing housing for the current workforce is important to the overall economic and social vitality of the city. However, housing prices are increasingly becoming out of reach for low income households. The housing-related entities within Grand Island need to work continuously to make affordable housing available as the housing market changes and adjusts.





Tract #	Neighborhood Area
1	NW Capital Ave
2	GIPS High School
4	Northern Capital Ave
5	4th and Sycamore
6	Stockyards
7	Swift Road
8	Stolley Park South
9	South Locust
10	Sycamore and Kimball St.
11	Downtown
12	Eddy Street
13	West 2nd Street
14	Pletcher Terrace

Map 1-1
Study Area



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DECEMBER 10, 2008
TSA Project: 05598.001
Drawn By: CAS

II. Public Participation in the Development of the Housing Study

Numerous community organizations, businesses, and individuals provided valuable information in the completion of this study. A thorough public participation process provided significant insight through public hearings, surveys, key person interviews, and Steering Committee meetings.

Housing Survey

Paper and online surveys were developed in both English and Spanish to gather information from the public regarding the state of housing in Grand Island.

Paper surveys were distributed to a variety of businesses and agencies. Respondents also had the option of going to www.grandislandhousingsurvey.com to fill out the survey online during the survey period.

The results of the survey are included in Appendix A.

Key Person Interviews

A series of key person interviews/surveys were conducted with 25 individuals that had great interest in the project. The list of those interviewed/surveyed included representatives from major employers, community organizations, City Council members, school district representatives, housing organizations, developers/contractors and key City staff. A detailed breakdown of the results of the interviews is included in Appendix B.

Meetings

Steering Committee

Steering committee meetings were conducted to facilitate discussion among citizens who were interested in the process of developing this housing study and implementing the suggested strategies to improve the housing opportunities of Grand Island. The steering committee included 12 individuals with various vested interests in housing development in Grand Island. Representatives from local housing organizations, schools, banks, and other entities served on the committee providing a high level of input in the development of the study.

The first steering committee meeting was held October 15, 2008 in the Grand Island City Hall. Grand Island's consultant, The Schemmer Associates (Schemmer), introduced the planning process and presented some of the early findings of the study. The committee then broke up into two groups for roundtable discussions on a variety of issues. After the roundtable discussions were complete, the Grand Island Affordable Housing Survey was distributed before the meeting was adjourned.

The second steering committee meeting was held January 6, 2009 in the Grand Island City Hall. Schemmer staff presented a review of what was presented at the second public hearing, providing the basic Strengths-Weaknesses- Opportunities- Threats (SWOT) analysis results to the committee members. The committee then reviewed the goals of the existing community housing study to gauge the progress made and to understand what specific areas may need more attention. The committee then reviewed the proposed goals of the current study to compare it to the existing study and make adjustments.

The third and final steering committee meeting was held on February 3, 2009 in the Grand Island City Hall. Schemmer consultants reviewed the housing affordability analysis with those in attendance. The study's goals and recommendations were also reviewed and modified during the meeting. The committee closed out the meeting with a review of the draft document, as provided by The Schemmer Associates.

Public Open House

The City held a public meeting to invite comments about or suggestions for the Affordable Housing Market Study on December 11, 2008, at the Grand Island Public Library. Those in attendance assisted in the development of a detailed Strengths-Weaknesses-Opportunities-Threats (SWOT) analysis. The results of the SWOT analysis are included in Appendix C.

III. Grand Island Profile

This section will profile various aspects that have an effect on the housing stock of Grand Island. It is necessary to understand these aspects and their effect on the housing market to ascertain current and projected housing needs. As part of this profile, Grand Island will be compared to two Midwest cities of similar size and demographic composition -- Salina, Kansas and Joplin, Missouri.

Population Characteristics

Historically, Grand Island has seen steady population growth since 1980, with the most significant growth taking place from 1980 to 1990. This is primarily due to a number of annexations over that time span. Overall, Grand Island has had a much better population growth rate by percentage over the past twenty years than the State of Nebraska. It also exceeds that of Salina, Kansas and Joplin, Missouri. Although Grand Island’s population growth rate of 9.5% from 1990 to 2000 is nearly half of what it was from 1980 to 1990, it still ranks second among the four comparisons.

Table 3-1: Historic Population

	1980	1990	% Growth	2000	% Growth
Grand Island	33,180	39,386	18.7%	43,121	9.5%
State of Nebraska	1,569,825	1,578,385	0.5%	1,711,263	8.4%
Salina, KS	41,843	42,303	1.1%	45,753	8.2%
Joplin, MO	39,126	40,961	4.7%	45,548	11.2%

Source: U.S. Bureau of Census

Grand Island’s population has experienced strong growth over the past few years. As expressed in Table 3-2, during the past six years, the population of Grand Island has increased by an impressive 2,630 persons. In fact, since 2000, estimates by the City have depicted that the population has grown at nearly twice the rate of Nebraska as a whole. The city’s continued emergence as a central Nebraska hub has fueled this population increase. Employment base expansions in 2000 at Case IH, Saint Francis Medical Center, and Principal Financial represent a portion of the workforce increase over the past few years.

Table 3-2: Existing Population

	Grand Island	% Growth Since 2000	Nebraska	% Growth Since 2000
2000 Census	43,211		1,711,263	
2001 Estimate	43,423	0.49%	1,718,965	0.45%
2002 Estimate	44,180	2.24%	1,726,753	0.91%
2003 Estimate	44,530	3.05%	1,738,013	1.56%
2004 Estimate	45,050	4.26%	1,747,704	2.13%
2005 Estimate	45,237	4.69%	1,758,163	2.74%
2006 Estimate	45,841	6.09%	1,768,331	3.33%

Source: U.S. Bureau of Census, City of Grant Island

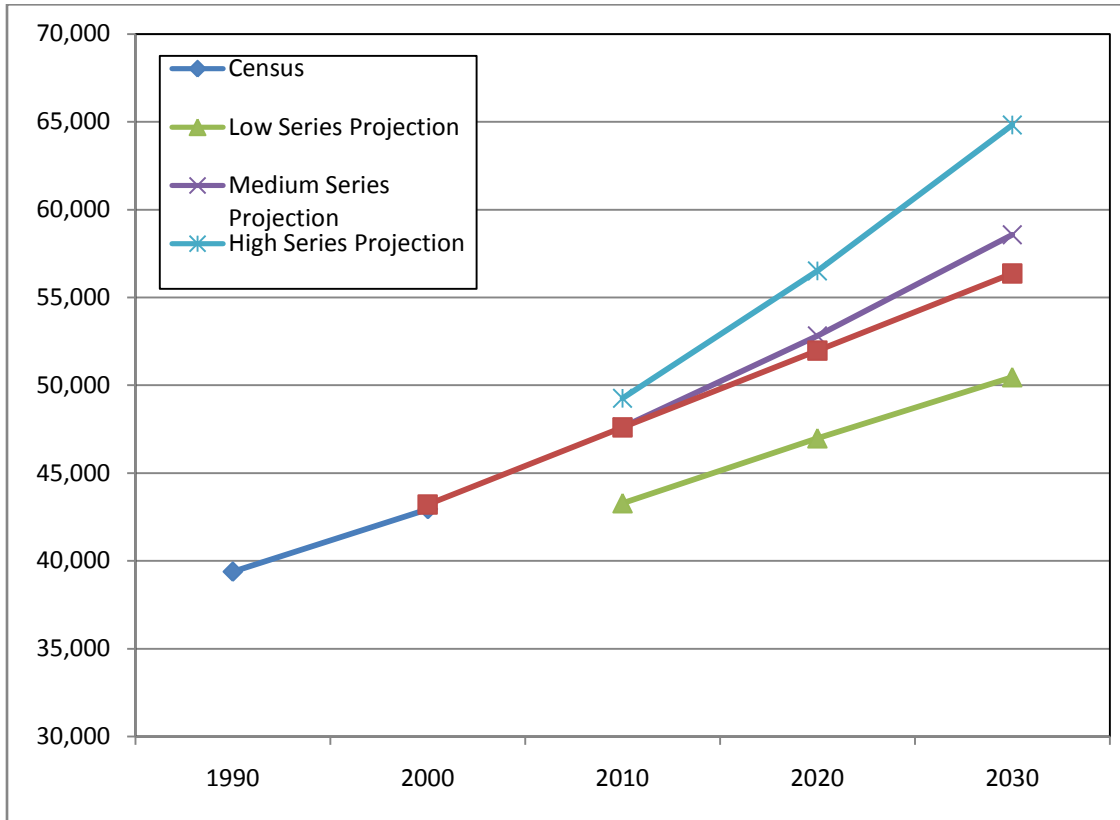
Projections

By conducting a simple trend line analysis of the City’s population, it can be seen that the city will break the 50,000 mark by 2020 with an estimated population of 51,978. By 2030, the population is expected to be around 56,361.

Based on comparisons with the 2004 Grand Island Comprehensive Plan and discussions with City staff, the best projection line selected for the study was the Medium Series Projection of the Comprehensive Plan as depicted in Figure 3.1.



Figure 3-1: Population Projections



Source: City of Grand Island, Grand Island Comprehensive Plan 2004, US Census Bureau

The midline projection depicts a 2020 population of 52,812 and a 2030 population of 58,569. This is a modest, yet realistic projection of the population based on assumed increased growth rates as the city draws more importance regionally.

Additionally, a recent Regional Labor Market Analysis completed by Nebraska Workforce Development states that Hall County’s population is expected to increase by 12,924 persons from 2005 to 2020. This would, by far, constitute the largest increase of any county located outside of the Omaha and Lincoln metro areas.

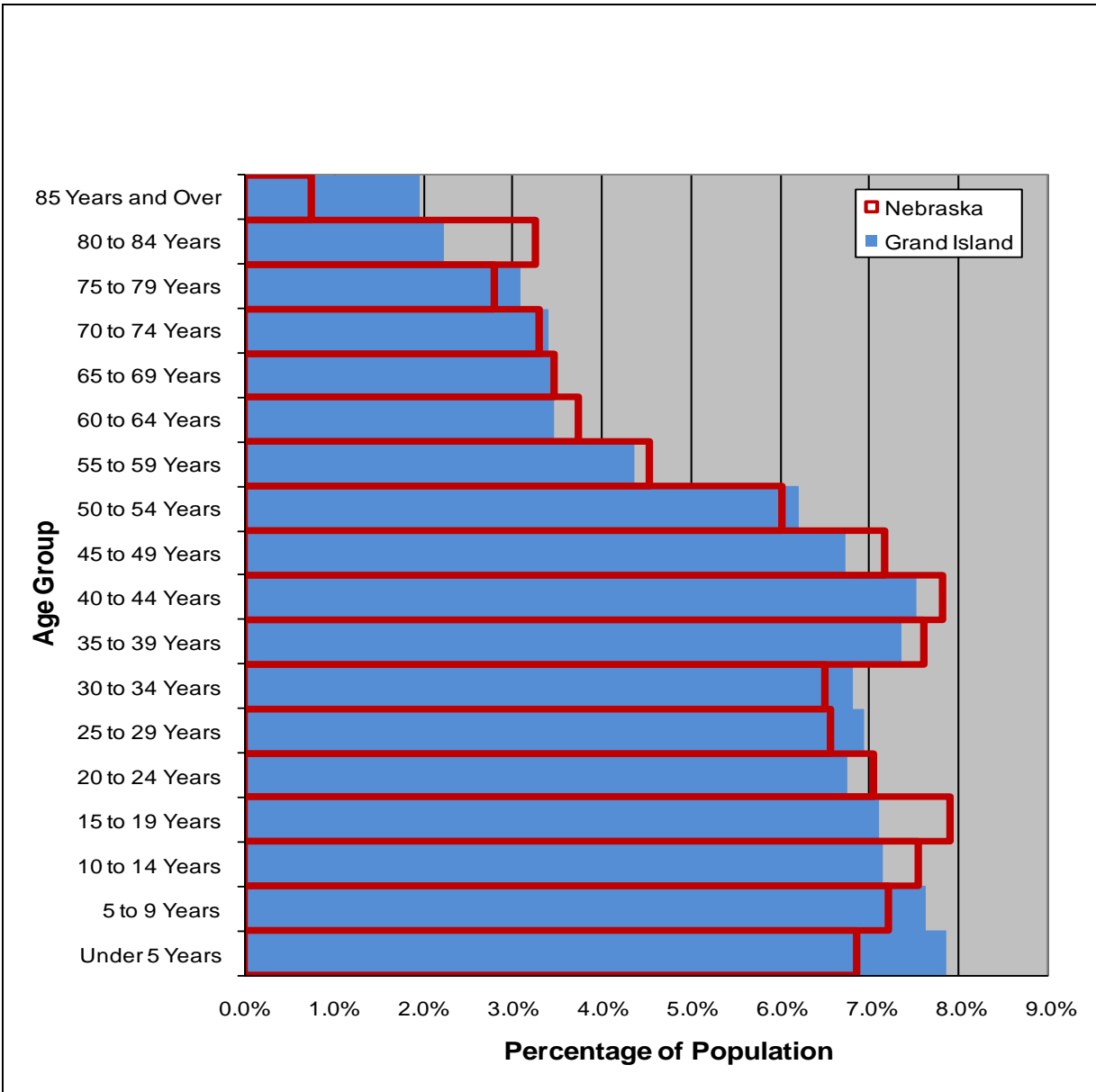
Population Age

There are two main issues that arise when looking at the age breakdown (Figure 3-3) of Grand Island residents: 1) persons 80 years of age or older, and 2) persons 10-24 years of age. As shown in the 2000 Census for Grand Island, 2% of the total population is 85 years old or older. This is 1.3% more than the percentile breakdown of Nebraska's population. However, 3.3% of Nebraskans are 80 to 84 years of age, 1.1% more than Grand Island, nearly canceling out the skew of the 85 years old or older segment of the city's age population in relation to the state. The result is a more gradual decrease across the population age groups for the city compared to the state. This allows for greater ease of adjustment for entities that assist the elderly in Grand Island as the community is not as drastically affected by increases in the number of elderly needing assistance as other communities in Nebraska.

The percentage of residents in the 10 to 24 age category is relatively low compared to the state. However, the population of persons in the child-bearing years, 25 to 34 years of age, is proportionately higher than Nebraska's. This is reflected in the population of children 0 to 9 years of age (15.4%). Although this is a good sign for the growth of Grand Island, this younger echelon of the adult population will place a greater demand on affordable housing over the next five years.



Figure 3-2: Population by Age 2000



Source: U. S. Bureau of Census

Household Size

The average household size of both renter and owner occupied units in Grand Island is higher than that of the State of Nebraska and comparable Midwest cities. It is significantly higher than Salina and Joplin, but it is only mildly higher than what is typically seen in Nebraska.

Table 3-3: Average Household Size

	Grand Island	State of Nebraska	Salina, KS	Joplin, MO
Per Occupied Housing Unit	2.55	2.49	2.39	2.28
Per Owner-Occupied Housing Unit	2.71	2.63	2.51	2.36
Per Renter-Occupied Housing Unit	2.28	2.20	2.16	2.18

Source: U.S. Survey of Housing

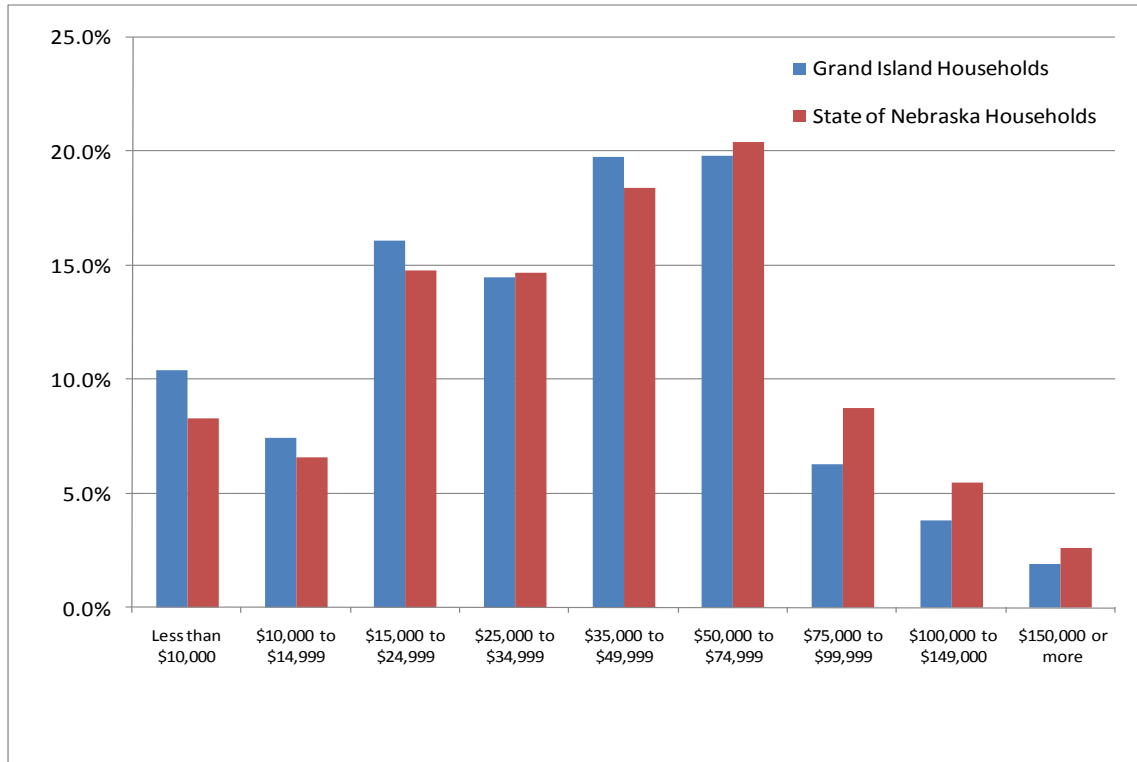
The higher average household size is an interesting point to consider when comparing the housing stock of the three cities. With a larger average household size, the demand for units with a higher number of bedrooms per unit is increased. Existing housing stock and existing housing demand in Grand Island should be comprised of units with a higher number of bedrooms than the comparable cities listed above.

Employment and Economics

Household Income

According to the 2000 U.S. Census, the median household income for Grand Island residents was \$43,748 or \$3,206 less than the State median of \$46,954. Figure 3-3 shows the income distribution among households in the City and the State. Grand Island has a higher percentage of households in the lower income ranges, but the middle and upper income ranges were below the State's averages. The higher percentage of lower income households cannot be ignored in reference to affordable housing needs. Grand Island has to account for the housing needs of this significant segment of the population.

Figure 3-3: Household Income



Source: US Bureau of Census, 2000

To obtain a clearer image of future housing needs of Grand Island residents, it is important to review the change in household income over time and provide a projection of these household income characteristics. With an accurate projection of the household income for the target year, affordable housing needs can be ascertained and goals developed to meet that need.

The estimates in Table 3-4 show the change in household income over the past eight years and give a projection for household income distribution through 2013. These estimates depict a significant change in the median household income over a 13 year span. The numbers show a significant drop in the number of households with incomes under \$50,000, and an increase in the number of households with incomes from that income level and higher. However, looking at the statistics in this manner should be cautioned as general inflation will have an impact on the number of households in each grouping and the overall median income. It should also be noted that the recent downturn in the economy may have a notable impact on the future household income projection, lowering the projected median income for 2013.

Table 3-4: Household Income (2000-2013)

Dollars	Grand Island (2000)		Grand Island (2008 Est.)		Grand Island (2013 Est.)	
	# Of Households	Percent	# Of Households	Percent	# Of Households	Percent
Less than \$15,000	2,926	17.9%	2,365	14.0%	2,125	12.4%
\$15,000 to \$24,999	2,633	16.1%	2,180	12.9%	1,923	11.2%
\$25,000 to \$34,999	2,376	14.5%	2,271	13.4%	2,049	11.9%
\$35,000 to \$49,999	3,240	19.8%	2,770	16.4%	2,664	15.5%
\$50,000 to \$74,999	3,245	19.8%	3,893	23.0%	3,869	22.5%
\$75,000 to \$99,999	1,028	6.3%	1,703	10.1%	2,100	12.2%
\$100,000 to \$149,999	623	3.8%	1,165	6.9%	1,671	9.7%
\$150,000 to \$249,999	247	1.5%	413	2.4%	580	3.4%
\$250,000 to \$499,999	55	0.3%	110	0.7%	163	0.9%
\$500,000 or more	9	0.1%	27	0.2%	49	0.3%
Median income (dollars)	\$36,187		\$43,840		\$49,071	

Source: Claritas, 2008

More household income related information is available in Chapter 4, including the percent of income spent on housing.

Occupation

Grand Island’s largest employers include: JBS Swift, Grand Island Public Schools, St. Francis Medical Center, Case IH, Chief Industries, McCain Foods, and Principal Financial Group. These employers have increased their workforce by well over 1,400 workers in the past five years. Although the recent national economic downturn has caused lay-offs that have reduced this number, it exemplifies the capacity of these employers to re-fill these positions without a significant investment in building expansion.

Table 3-5 projects the employment in each occupation through 2016 for the Central Economic Region. Although the Central Economic Region is a relatively large area, Grand Island accounts for over 1/6th of the region’s 2006 employment base. The region, as a whole, is expected to increase in employment by 11.6% from 2006 to 2016. The largest gains are expected to be seen in the Management of Companies and Enterprises, Transportation and Warehousing, Health Care and Social Assistance, and Administrative and Waste Management Services areas.

Table 3-5: Occupation Projections

	2006 Annual Employment	2016 Projected Employment	Change in Employment 2006-2016	Percent Change (%)
Agriculture, Forestry, and Fishing	13,540	13,772	232	1.7
Mining	144	150	6	4.2
Utilities	56	58	2	3.6
Construction	4,764	5,431	667	14
Manufacturing	16,219	18,727	2,508	15.5
Wholesale Trade	5,250	5,698	448	8.5
Retail Trade	14,048	14,522	474	3.4
Transportation and Warehousing	3,567	4,541	974	27.3
Information	1,319	1,361	42	3.2
Finance and Insurance	3,911	4,463	552	14.1
Real Estate and Rental Leasing	658	709	51	7.8
Professional, Scientific, and Technical Services	2,123	2,396	273	12.9
Management of Companies and Enterprises	889	1,290	401	45.1
Administrative & Waste Management Services	3,420	4,099	679	19.9
Educational Services (incl. state and local gov)	10,988	12,230	1,242	11.3
Health Care and Social Assistance	15,062	18,403	3,341	22.2
Arts, Entertainment, and Recreation	945	1,096	151	16
Accommodation and Food Services	8,082	8,852	770	9.5
Other Services (except Government)	4,582	4,926	344	7.5
Government	9,315	9,955	640	6.9
Total	118,882	132,679	13,797	11.6%

Source: Nebraska Workforce Development, 2006-2016 Nebraska Long-Term Industry Employment Projections, 2008

The need for affordable housing is usually more pronounced for those employed in the government, retail, and service occupations. Wages in these sectors often do not increase as quickly as housing costs, creating a need for additional affordable housing. These sectors represent 58.4% of the entire workforce and account for 60.3% of the projected growth. **Providing affordable housing to meet the needs of Grand Island’s portion of the projected additional 8,315 workers in these occupations will need to become a priority of the City.**

Homelessness

The growing number of homeless persons in Grand Island is a public concern. As shown in Table 3-6, six percent of students attending Grand Island Public Schools during the 2007-2008 school year met the McKinney-Vento definition of "Homeless." This is especially troubling when considering that these 475 homeless students represent only a portion of the total homeless population for Grand Island. Not included in these numbers are the number of adult homeless persons, a figure that is expected to be notably higher than that of homeless students.

Table 3-6: Homeless Population

Location	Number
Shelters	248
Doubled	139
Hotels	30
Other (incl. cars)	58
Total	475
Percent of Enrollment ('07-'08)	6.0%

Source: Grand Island Public Schools, 2008

McKinney-Vento Definition of "Homeless"

Subtitle B of Title VII of the McKinney-Vento Homeless Assistance Act (Title X, Part C, of the No Child Left Behind Act) defines "homeless" as follows:

The term "homeless children and youths"--

(A) means individuals who lack a fixed, regular, and adequate nighttime residence (within the meaning of section 103(a)(1)); and

(B) includes--

(i) children and youths who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations; are living in emergency or transitional shelters; are abandoned in hospitals; or are awaiting foster care placement;

(ii) children and youths who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings (within the meaning of section 103(a)(2)(C));

(iii) children and youths who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings; and

(iv) migratory children (as such term is defined in section 1309 of the Elementary and Secondary Education Act of 1965) who qualify as homeless for the purposes of this subtitle because the children are living in circumstances described in clauses (i) through (iii).

Grand Island Profile Summary

- Grand Island has a population growth rate percentage that is higher than the State of Nebraska, a trend that is expected to continue into the next decade.
- The population of a significant portion of persons in the child-bearing years, ages 25 to 34, is proportionately higher than Nebraska's. This indicates a greater need for apartments and "first time homebuyer" affordable homes.
- The average household size in Grand Island is larger than that of the State and the comparable cities of Salina, Kansas and Joplin, Missouri.
- Grand Island has a high number of households that report "less than \$10,000" in household income.
- The number of households with incomes below \$50,000 is expected to drop considerably within the next census survey, mainly due to inflation. Yet the estimated number of households in 2008 that are below \$50,000 in household income is 56.7%, which is still a majority of the households in Grand Island.
- Growth in government, retail, and service occupations is expected to represent 60.3% of the overall occupational growth. Providing affordable housing for additional employees in these sectors of the workforce will become critical.
- Recent statistics from Grand Island Public Schools indicate a 6.0% homelessness rate among their 2007-2008 enrollment.

Grand Island is approaching a population of 50,000 in the near future. A positive growth rate can provide additional opportunities for a city and increase tax revenues. However, the City will have to address issues related to the quality and quantity of the housing stock to accommodate this population growth. This is especially important when considering that the city has higher percentages of lower income households than the state.

IV. Existing Housing Supply

Within this section, data regarding the existing housing stock of Grand Island, particularly in relation to the affordability of safe and decent housing within the city, will be broken down. The composition of existing housing is described first, followed by a housing conditions analysis. Details regarding renter and owner occupancy, and an in depth look at various housing costs for Grand Island residents, are also reviewed. As with Chapter 3, Grand Island will be compared to the cities of Joplin, Missouri and Salina, Kansas. Grand Island will also be compared to other cities in Nebraska and the state itself, especially when reviewing economic-related data, in order to get a better picture of how Grand Island stacks up to other cities.

Housing Characteristics

Housing Composition

Of the 16,414 total housing units in Grand Island, 68.1% of the units were single family detached units and 4.1% were single-family attached units. The 2000 Census indicates that 11,028 housing units, or 57.6% were owner-occupied and 8,128 units, or 42.4% percent were renter-occupied.

Table 4-1: Housing Composition

		Grand Island	%	Salina, KS	%	Joplin, MO	%
Single Family	Detached	11,181	68.1%	13,376	72.1%	14,427	75.3%
	Attached	681	4.1%	1,097	5.9%	554	2.9%
Multi-Family Units	2	682	4.2%	1,016	5.5%	1,016	5.3%
	3 to 4	949	5.8%	624	3.4%	887	4.6%
	5 to 9	768	4.7%	726	3.9%	796	4.2%
	10 to 19	481	2.9%	389	2.1%	561	2.9%
	20+	938	5.7%	575	3.1%	609	3.2%
	Mobile Homes	729	4.4%	751	4.0%	298	1.6%
	Other	5	0.0%	-	0.0%	8	0.0%
Total		16,414		18,554		19,156	

Source: US Bureau of Census, 2000

The percentage of single family detached units is notably lower than that of the cities of Salina or Joplin. This is partially skewed by the higher number of 5 to 9 unit and 20+ unit multi-family units in the city. Although Grand Island has over 2,000 fewer total housing units than either Salina or Joplin, it not only has a higher percentage of these types of multi-family units, but it has a numerically larger amount in these categories.

The high number of units in specific multi-family unit classes does not completely compensate for the lack of detached single-family units. Grand Island has a ratio of .265 single-family units per person, where as Salina has .292 units of this type per person and Joplin has .317. **Growth of affordable single-family detached units should be a targeted priority to increase this ratio in relation to the other cities of comparison.**

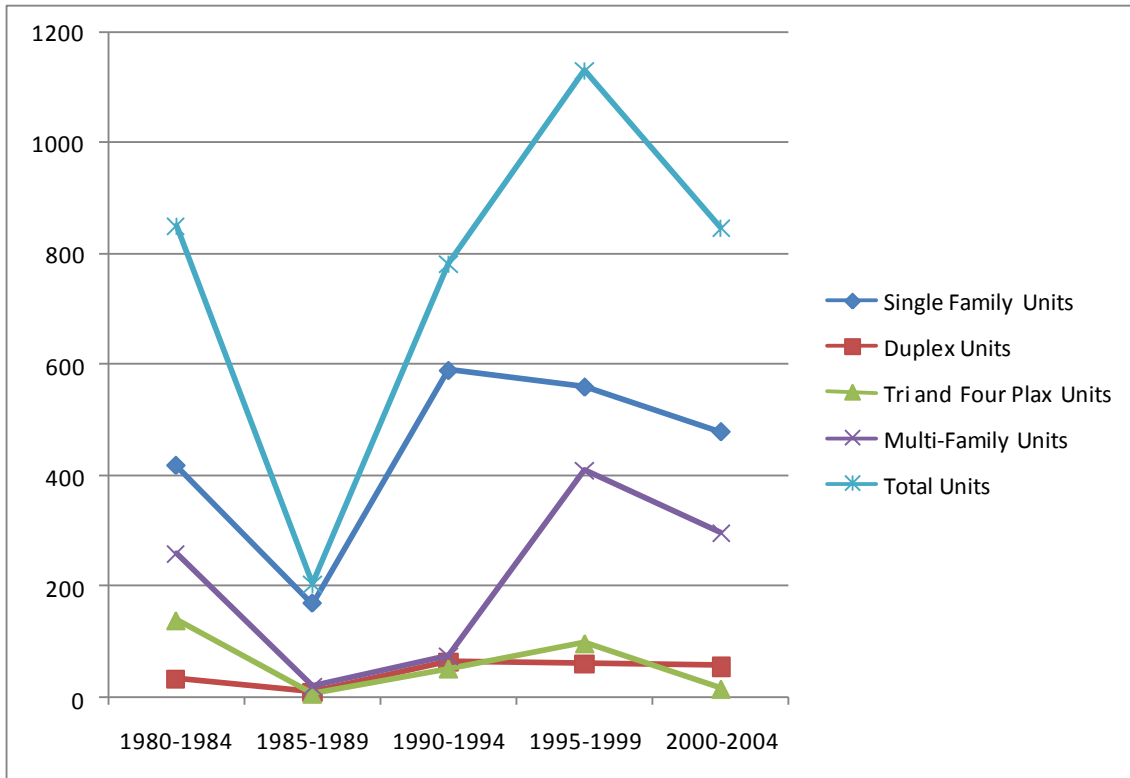
Permits Issued for Single Family and Multi-Family Units

Over the past 24 years the number of single-family residential permits issued has shown the most fluctuation of any housing permit type (see Figure 4-1). After posting a relatively healthy 419 permits from 1980 to 1984, only 169 permits were issued from 1985 to 1989. This can be primarily attributed to high interest rates during this time frame. The Single Family sector rebounded well from 1990 to 1994 with 591 permits issued over that span. Since then, the sector has been fluctuating between 80 - 120 new permits per year.

The downturn during the mid-to-late 1980's impacted the entire city as a total of 205 permits of all types were issued from 1985-1989. Although the number of permits issued recovered across the board for the most part from 1990 to 1994, permits for Multi-Family units were slower to recover.



Figure 4-1: Housing Permits Issued

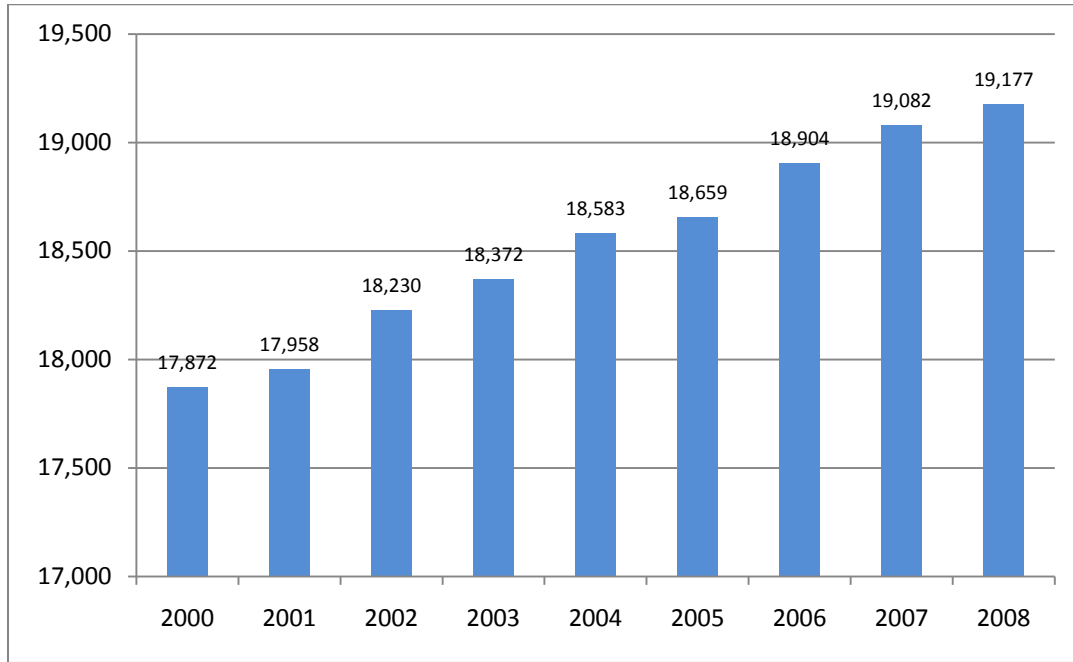


Source: City of Grand Island, 2008

Dwelling Unit Growth

As Figure 4-2 depicts, Grand Island has seen a steady growth in dwelling units over the past seven years. Over that time, the City has grown by 1,210 dwelling units, an average of approximately 173 units per year. However, the percent growth in units per year (0.97%) is less than the average population growth (1.01%). As a community’s housing stock continues to age, a number of homes typically fall into dilapidated status over time, reducing the number of livable units available. Between under-production and dilapidation, Grand Island’s livable housing stock has not kept up with the demand.

Figure 4-2: Dwelling Units 2000-2008



Source: City of Grand Island, 2008

Housing Age

According to the 2000 U.S. Census, 57.8% of the City’s owner-occupied housing stock was built prior to 1970. As shown in Table 4-2, over half the rental stock was constructed prior to 1970 as well.

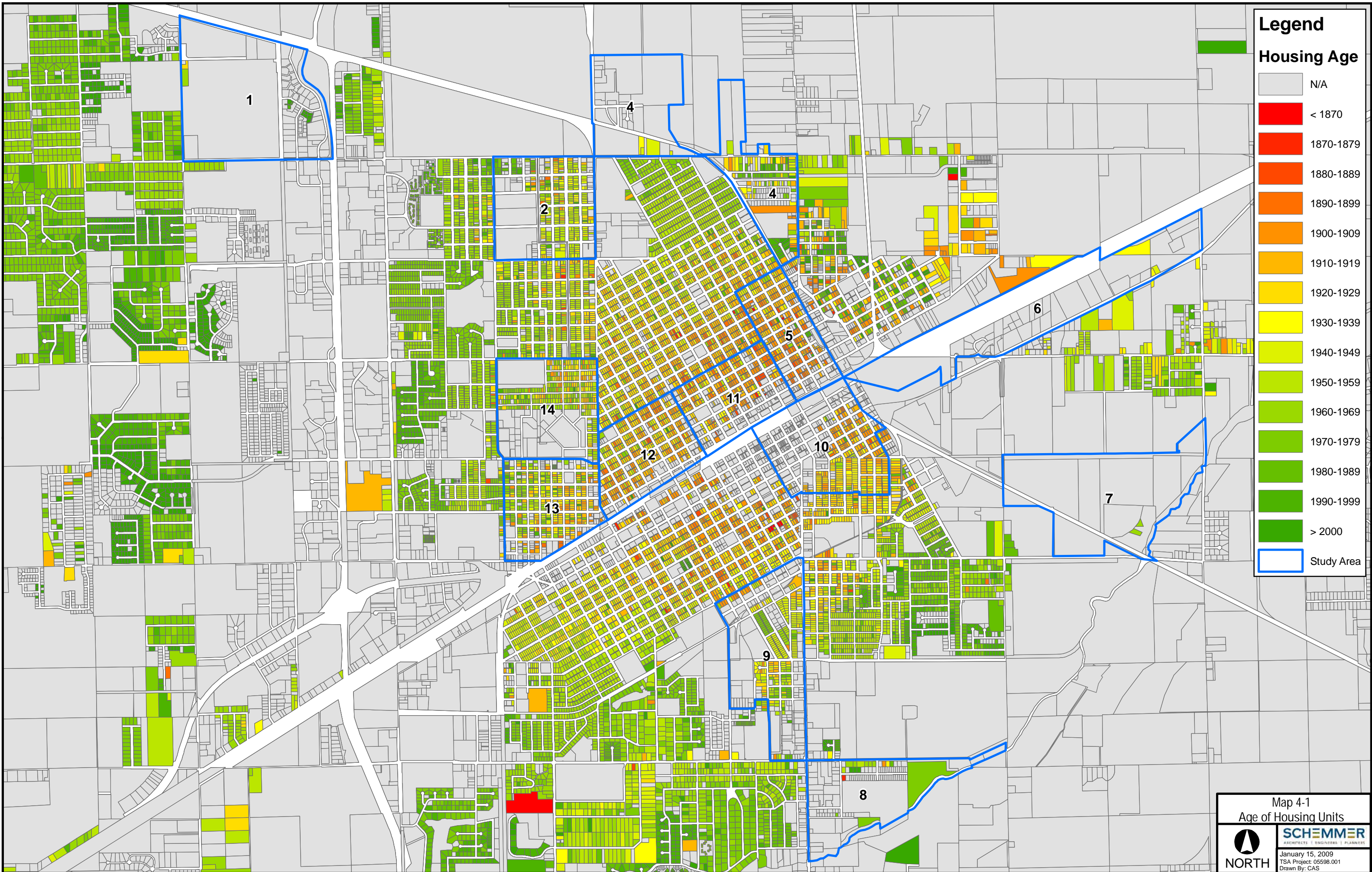
Map 4-1 displays the age of the housing units within the study area. Many of the tracts reviewed in this study have some of the oldest housing stock in the city. Specifically, tracts 5 (4th and Sycamore), 10 (Sycamore/Kimball St.), 11 (Downtown), and 12 (Eddy Street) have the oldest housing of the areas involved. Tract 5 has an average year of unit construction of 1921, tract 10 average is 1927, tract 11 is 1913, and tract 12 has an average of 1926. All four of these tracts have an average year of construction that dates back to before World War II. To put this into perspective, the houses constructed during this period used “knob and tube” wiring, drywall was not used in the construction, and many of the very basic construction materials and practices that now improve energy efficiency were not yet available. **It is also important to note that many of the units within these areas have been on their existing foundations for over 80 years.**

Table 4-2: Housing Age

	Number	Percent
Owner-occupied housing units	10,279	
Built 1999 to March 2000	123	1.2%
Built 1995 to 1998	491	4.8%
Built 1990 to 1994	531	5.2%
Built 1980 to 1989	1,196	11.6%
Built 1970 to 1979	1,996	19.4%
Built 1960 to 1969	1,554	15.1%
Built 1950 to 1959	1,519	14.8%
Built 1940 to 1949	921	9.0%
Built 1939 or earlier	1,948	19.0%
Median	1965	
Renter-occupied housing units	6,135	
Built 1999 to March 2000	128	2.1%
Built 1995 to 1998	613	10.0%
Built 1990 to 1994	143	2.3%
Built 1980 to 1989	922	15.0%
Built 1970 to 1979	1,252	20.4%
Built 1960 to 1969	833	13.6%
Built 1950 to 1959	621	10.1%
Built 1940 to 1949	662	10.8%
Built 1939 or earlier	961	15.7%
Median	1970	

Source: U.S. Survey of Housing 2000

Although age is just one factor to consider when determining the condition of a structure, this indicates that Grand Island may soon have an increased need for redevelopment of some of its aging housing stock. **It is important that an increased emphasis on rehabilitation be placed on the older sections of the City, especially in the target neighborhoods of this study.** Beyond general deterioration over the years, the energy efficiency of these units has declined so much that their affordability has been greatly damaged due to the rapidly rising utility costs associated with them. Having an active and substantially sized housing rehabilitation program is an essential element to not only keeping the existing housing stock from falling into serious deterioration and even dilapidation, but to improve the affordability for lower income residents.



Legend

Housing Age

- N/A
- < 1870
- 1870-1879
- 1880-1889
- 1890-1899
- 1900-1909
- 1910-1919
- 1920-1929
- 1930-1939
- 1940-1949
- 1950-1959
- 1960-1969
- 1970-1979
- 1980-1989
- 1990-1999
- > 2000
- Study Area

Map 4-1
Age of Housing Units

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NORTH

Substandard Housing Conditions

To further breakdown substandard housing conditions, it is important to review the U.S. Census Bureau’s data on the number of units that did not have adequate plumbing, heating, and kitchen facilities.

Table 4-3: Substandard Housing Conditions

Selected Characteristics	Owner-Occupied Units	Renter-Occupied Units	All Occupied Housing Units
Lacking Full Plumbing Facilities	13	53	66 (0.4%)
Lacking Full Kitchen Facilities	5	78	83 (0.5%)
No Telephone Services	55	412	467 (2.8%)
No Heating Fuel			38 (0.2%)

Source: US Bureau of Census, 2000

Although the percentages show that there is a small portion of housing stock without adequate plumbing, kitchen, or heating facilities, it is still a concern that should not be overlooked. Typically, these units are also units with high deterioration, needing major improvements to remain viable, safe, sanitary and decent housing options.

Housing Occupancy, Vacancy Rates and Tenure

Occupancy

As Table 4-4 shows, Grand Island is consistent among comparable cities in regards to the number of owner-occupied housing, yet is 4.7% lower than the state average.

Table 4-4: Selected Housing Characteristics (Comparable Cities)

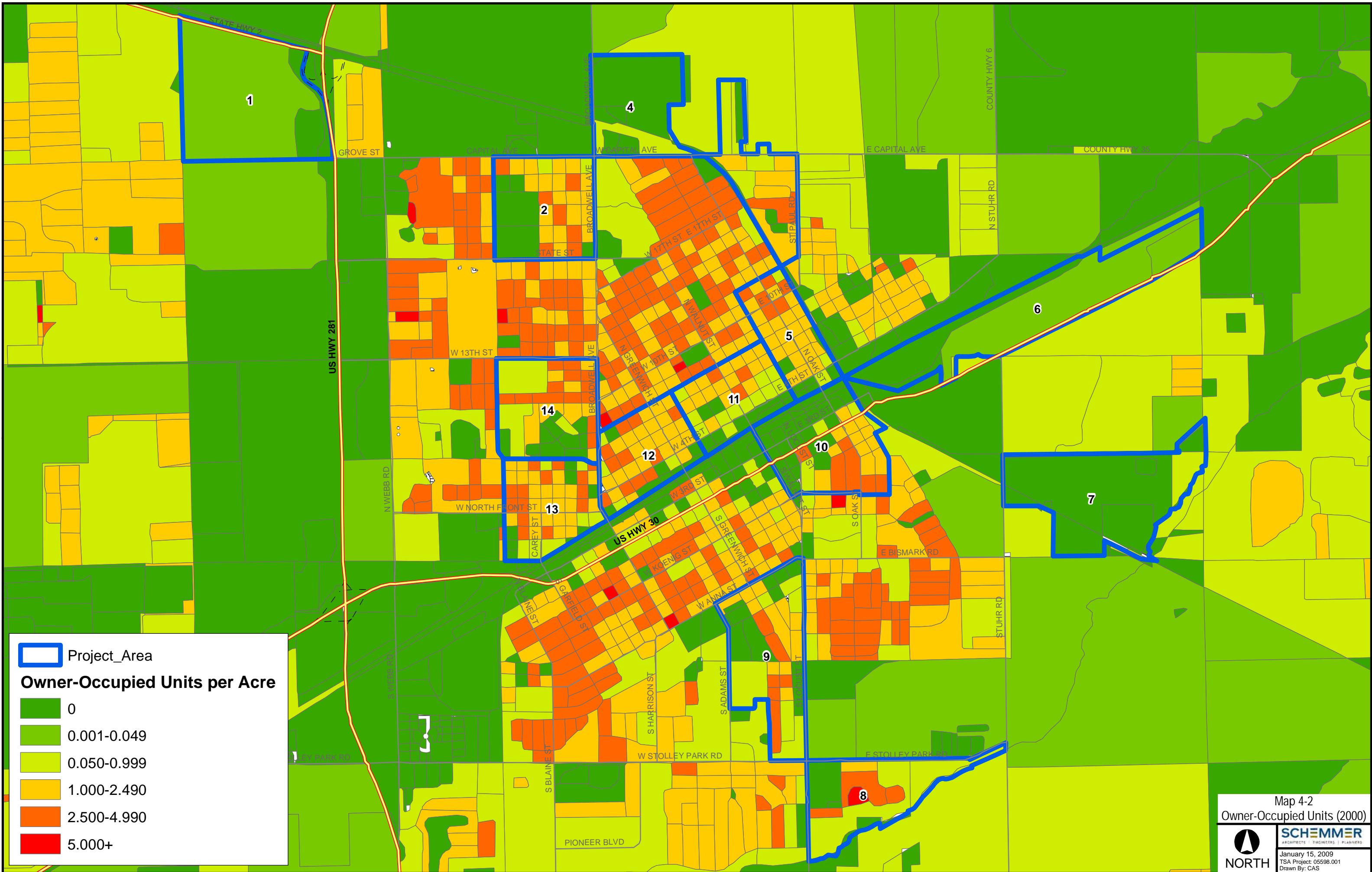
Geographic Area	Total Units	Owner Occupied	%	Renter Occupied	%	Average Household Size
Grand Island	16,426	10,307	62.7%	6,119	37.3%	2.55
Joplin, MO	19,101	10,993	57.6%	8,108	42.4%	2.37
Salina, KS	18,523	12,244	66.1%	6,279	33.9%	2.36
Nebraska	666,184	449,317	67.4%	216,867	32.6%	2.49

Source: US Bureau of Census, 2000

Map 4-2 on the following page depicts the number of owner-occupied housing units per acre within Grand Island. Typically, census blocks with densities of at least one unit per acre are mostly housing in land use type. As the map shows, tracts 2 (GIPS High School), 5 (4th and Sycamore), 9 (South Locust), 11 (Downtown), 12 (Eddy Street), and 13 (West Second Street) have less than 50% of the housing-related census blocks with an owner-occupied housing density of 2.50 units per acre or higher.

Map 4-3 depicts the number of renter-occupied housing units per acre in Grand Island. Of the tracts in the study, tracts 9 (South Locust), 10 (Sycamore/Kimball St.), and 11 (Downtown) have the highest densities of renter-occupied units in the study area. These areas are also higher in renter-occupied density than most of the remaining community as well. When compared to Map 4-2, this map displays that much of the owner-occupied housing stock has been converted to renter-occupied units.

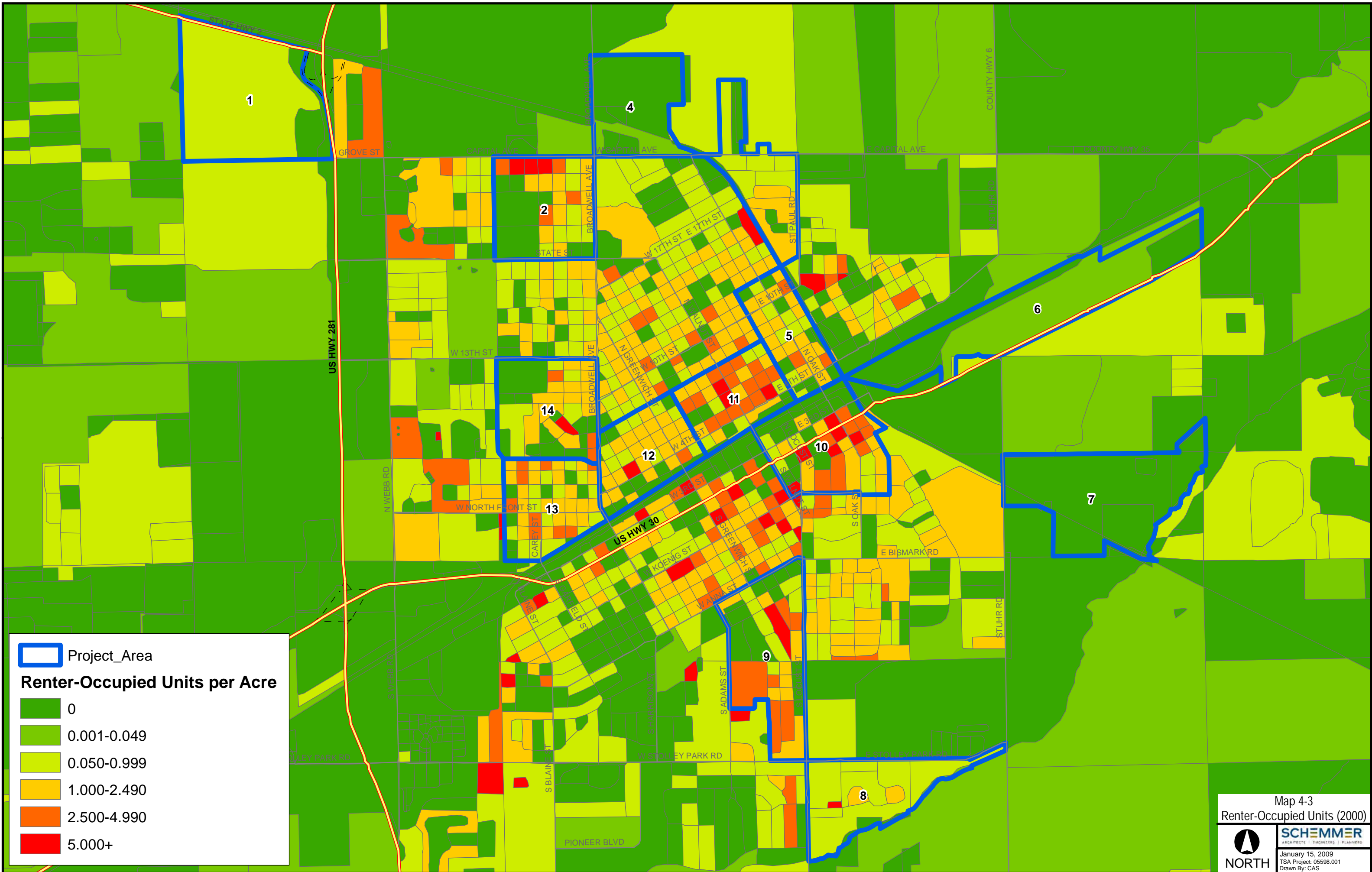




Project_Area

Owner-Occupied Units per Acre

- 0
- 0.001-0.049
- 0.050-0.999
- 1.000-2.490
- 2.500-4.990
- 5.000+



Project_Area

Renter-Occupied Units per Acre

- 0
- 0.001-0.049
- 0.050-0.999
- 1.000-2.490
- 2.500-4.990
- 5.000+

Map 4-3
Renter-Occupied Units (2000)

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NORTH

Number of Rooms and Bedrooms

Another housing assessment reviews the number of occupants per room and number of bedrooms per unit.

Owner-Occupied Housing

Of owner-occupied housing, 97.6 percent of housing units have one or more rooms for every person. Only 3.4 percent of Grand Island owner-occupied housing units have one bedroom or less. According to the census, 70.2 percent of all owner-occupied housing units are two to three bedrooms in size. In 2000, 26.3 percent of owner-occupied units had four or more bedrooms.

Table 4-5: Bedrooms per Owner-Occupied Unit

	Grand Island		Salina, KS		Joplin, MO	
	Owner	Percent of Total	Owner	Percent of Total	Owner	Percent of Total
No bedroom	21	0.2%	27	0.2%	36	0.3%
1 bedroom	334	3.2%	284	2.3%	320	2.9%
2 bedrooms	2,507	24.4%	3,372	27.5%	3,176	28.8%
3 bedrooms	4,706	45.8%	6,193	50.5%	5,805	52.6%
4 bedrooms	2,142	20.8%	1,966	16.0%	1,358	12.3%
5 or more bedrooms	569	5.5%	419	3.4%	333	3.0%
Total	10,279		12,261		11,028	

Source: US Bureau of Census, 2000

When compared to other cities of its size, Grand Island is interestingly different. The city has a higher percentage of one bedroom or less units than the other cities within the study. Grand Island also has a marginally higher percentage of units that are four or more bedrooms (26.3%) than Salina (19.4%) or Joplin (15.3%). This depicts how Grand Island has adjusted to an average household size of 2.55 persons per household, higher than the comparable cities and the state.

Renter-Occupied Housing

For rental housing, 91.2 percent of units have one or more rooms for every person. The Census figures for rental housing state that 75.4 percent of the units had one or two bedrooms, 16.8 percent had three bedrooms. The percent of units with more than three bedrooms drops to 4.2 percent of the rental housing stock.

Table 4-6: Bedrooms per Renter-Occupied Unit

	Grand Island		Salina, KS		Joplin, MO	
	Rental	Percent of Total	Rental	Percent of Total	Rental	Percent of Total
No bedroom	228	3.7%	224	3.6%	399	4.9%
1 bedroom	1973	32.2%	2026	32.3%	2,100	25.8%
2 bedrooms	2653	43.2%	2558	40.8%	3,856	47.4%
3 bedrooms	1028	16.8%	1186	18.9%	1,540	18.9%
4 bedrooms	200	3.3%	204	3.3%	208	2.6%
5 or more bedrooms	53	0.9%	72	1.1%	25	0.3%
Total	6,135		6,270		8,128	

Source: US Bureau of Census, 2000

The city’s rental stock is nearly a mirror image of the City of Salina’s housing stock. Units with one bedroom or less constitute 35.9% of the rental stock, the same percentage as Salina’s. Grand Island is also comparable to Salina in the percentage of rental housing units with four or more bedrooms. Grand Island’s percentage (4.2%) is close to Salina (4.4%), but much higher than Joplin’s (2.9%). The community is comparable to Salina in the percent of 2-3 bedroom units, the largest sector of the rental housing market. Approximately 60.0% of Grand Island’s rental housing stock is comprised of 2-3 units, compared to Salina’s 59.7%.

Vacancy Rates

Grand Island as a whole, has low vacancy rates in its housing unit stock. However, as Table 4-7 illustrates, there is a lack of available units with three to four bedrooms:

Table 4-7: Bedrooms per Vacant Unit

	Grand Island		Salina, KS		Joplin, MO	
	Vacant Units	Percent of Total	Vacant Units	Percent of Total	Vacant Units	Percent of Total
No bedroom	9	0.9%	56	5.2%	86	3.9%
1 bedroom	223	22.7%	206	19.1%	583	26.4%
2 bedrooms	450	45.9%	481	44.6%	996	45.1%
3 bedrooms	229	23.3%	267	24.7%	459	20.8%
4 bedrooms	61	6.2%	42	3.9%	72	3.3%
5 or more bedrooms	9	0.9%	27	2.5%	10	0.5%
Total	981		1,079		2,206	

Source: US Bureau of Census, 2000

Data shows there is a glaring lack of efficiency units in Grand Island. The city has less than 1/6th of the available efficiency units as the next closest city in this category, Salina. Also, Grand

Island has a lower number of 2 and 3 bedroom units available in comparison to Salina and Joplin.

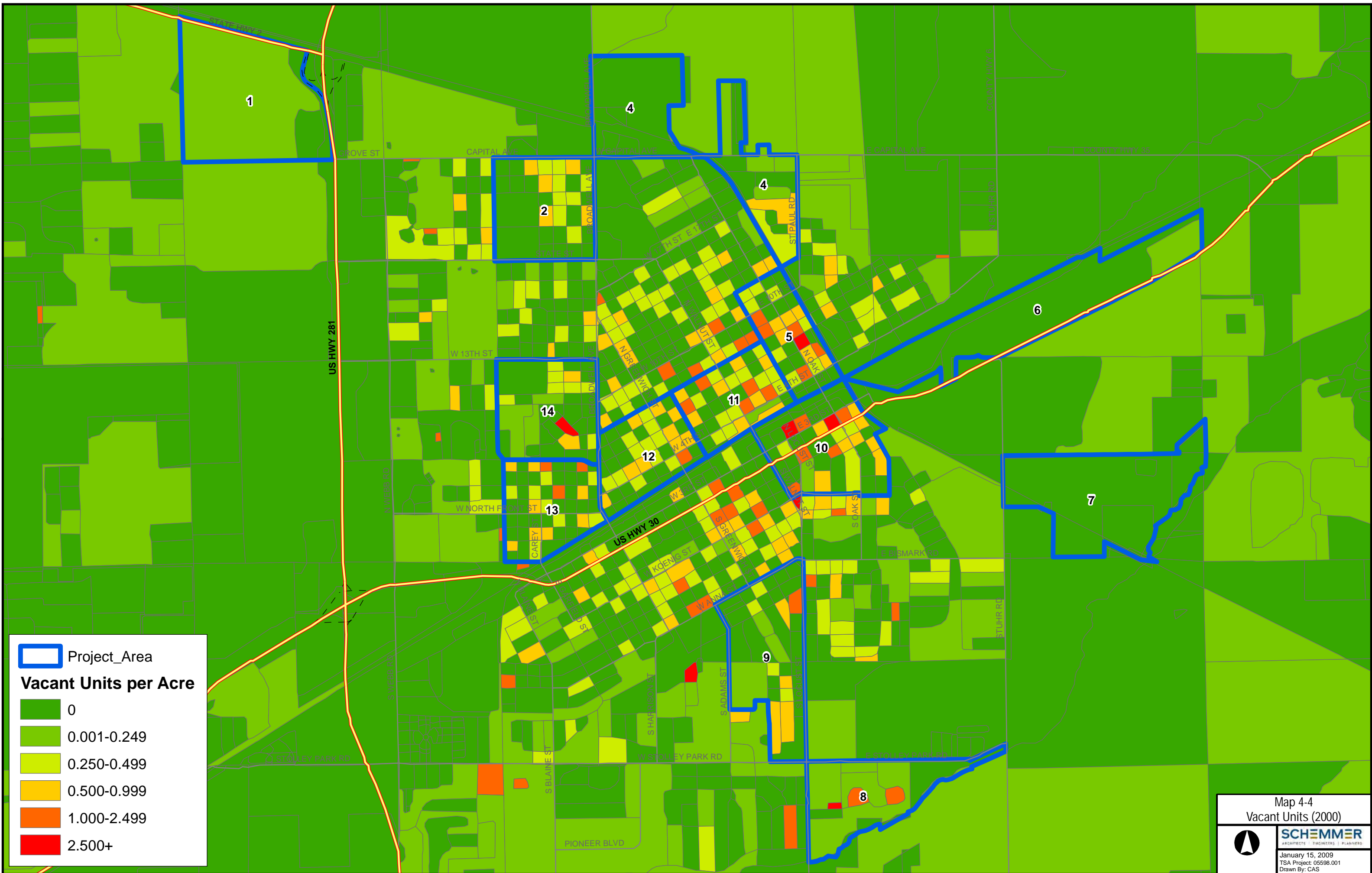
In comparison to the state, Grand Island lags behind in the percentage of 4+ bedroom rental units. The city is 2.8% percent lower than the state in number of four bedroom units available for rent and 4.4% lower than the state in the number of five or more bedroom units.

Since the city lacks in the number of 4+ bedroom units overall, the low number of rental units of that size should be an area of further review, especially with the low overall vacancy rate of units of that size. The typical unit of that size is the older single-family home that has been converted to rental housing over time. With the low number of owner-occupied housing units of this size, the prospects of a gradual shift in this type of unit to rental-based occupancy is lower than what is needed for the market.

Also of note, 355 of the city's vacant units, accounting for 36.2% of the total vacant units, were built prior to 1939. Over half (55.7%) of the vacant units were built before 1960. The age of these units, may indicate that a notable portion of these units are vacant due to deteriorated or dilapidated condition.

Map 4-4 on the following page depicts the number of vacant housing units per acre within Grand Island. As the map shows, tracts 5 (4th and Sycamore), 10 (Sycamore and Kimball St.), 11 (Downtown), 12 (Eddy Street), and 13 (West Second Street) have a significant number of census blocks with vacancy issues. Recent efforts to revitalize these areas have somewhat improved the overall condition of the neighborhood and increased the desire of potential renters and homeowners to live in the neighborhoods.





Project_Area

Vacant Units per Acre

- 0
- 0.001-0.249
- 0.250-0.499
- 0.500-0.999
- 1.000-2.499
- 2.500+

Map 4-4
 Vacant Units (2000)

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Tenure

The statistics in Table 4-8 below show a high turnover rate of renters in Grand Island as compared to the State. Renters who lack safe, decent, affordable housing choices may move to more desirable units when they come available, increasing turnover rates.

Table 4-8: Housing Units by Tenure

Moved In	Grand Island				Nebraska			
	Owner	% of Total	Rental	% of Total	Owner	% of Total	Rental	% of Total
1999 to March 2000	854	8.3%	2,852	46.5%	41,370	9.2%	92,336	42.6%
1995 to 1998	2,434	23.7%	2,101	34.2%	105,137	23.4%	76,610	35.3%
1990 to 1994	2,027	19.7%	700	11.4%	81,037	18.0%	23,642	10.9%
1980 to 1989	2,115	20.6%	359	5.9%	87,261	19.4%	15,312	7.1%
1970 to 1979	1,420	13.8%	73	1.2%	67,989	15.1%	4,882	2.3%
1969 or earlier	1,429	13.9%	50	0.8%	66,512	14.8%	4,096	1.9%
Total	10,279		6,135		449,306		216,878	
Median	1990		1999		1990		1998	

Source: US Bureau of Census, 2000

The lower percentages of persons who have owned their homes since 1970, when compared to the state could possibly be linked to the affordability of housing in Grand Island. The price gap between different price ranges of housing types may have been small enough to enable residents to “move up” to a larger home, or to one with better amenities.

Housing Costs by Unit Type

Rental Housing

The affordability of Grand Island rental housing stock is comparable to the rest of the state. As shown in Table 4-5 below, 59.8% of Grand Island’s housing units cost less than \$500 per month to rent. Nebraska, on the other hand, has 48.7% of its rental stock available at under \$500. The City’s median gross rent of \$455 is significantly less than the state’s median of \$491 per month.

Table 4-9: Gross Rent

	Grand Island		Hall County		Nebraska	
Rental Units	6135		2541		207,216	
Less than \$200	427	7.0%	189	7.4%	12,512	6.0%
\$200 to \$299	562	9.2%	262	10.3%	16,814	8.1%
\$300 to \$499	2677	43.6%	1152	45.3%	71,777	34.6%
\$500 to \$749	2010	32.8%	715	28.1%	68,270	32.9%
\$750 to \$999	220	3.6%	64	2.5%	17,168	8.3%
\$1,000 to \$1,499	87	1.4%	0	0.0%	5,879	2.8%
\$1,500 or more	16	0.3%	71	2.8%	2,082	1.0%
No cash rent	136	2.2%	88	3.5%	12,714	6.1%
Median (dollars)	\$ 455		\$ 429		\$ 491	

Source: US Bureau of Census, 2000

Grand Island rent cost is roughly ‘middle of the road’ when compared to that in other sizeable communities in Nebraska as shown in Table 4-10. There are 59.8% of rental units with a gross rent under \$500 in Grand Island, which is higher than Kearney (47.1%), yet lower than Hastings (61.9%) and Columbus (63%). Although median gross rent of \$455 is much lower in Grand Island than Kearney, the city may need to work toward lowering this to a figure comparable to the \$446 median of Hastings. The city is notably behind Hastings and Columbus in the \$200-\$299 contract rent range. Meeting this gap could be a possible target for new rental unit growth.

Table 4-10: Gross Rent (Regional Cities)

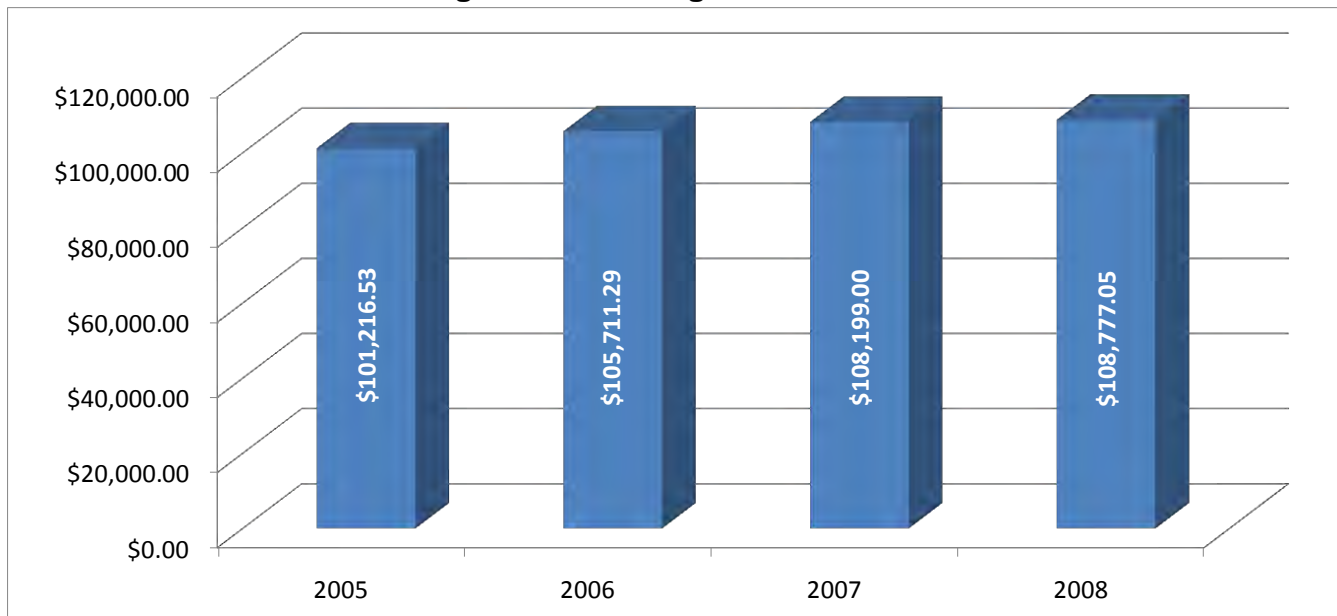
	Grand Island		Kearney		Hastings		Columbus	
Rental Units	6135		4564		3591		2541	
Less than \$200	427	7.0%	272	6.0%	222	6.2%	189	7.4%
\$200 to \$299	562	9.2%	359	7.9%	432	12.0%	262	10.3%
\$300 to \$499	2677	43.6%	1515	33.2%	1570	43.7%	1152	45.3%
\$500 to \$749	2010	32.8%	1818	39.8%	1036	28.8%	715	28.1%
\$750 to \$999	220	3.6%	406	8.9%	125	3.5%	64	2.5%
\$1,000 to \$1,499	87	1.4%	51	1.1%	41	1.1%	0	0.0%
\$1,500 or more	16	0.3%	20	0.4%	11	0.3%	71	2.8%
No cash rent	136	2.2%	123	2.7%	154	4.3%	88	3.5%
Median (dollars)	\$ 455		\$ 509		\$ 446		\$ 429	

Source: US Bureau of Census, 2000

Home Sales

The median home sale price in Grand Island has grown steadily over the past four years. However, after a healthy 4.44% jump in the median sale price from 2005 to 2006 increasing to \$105,711, the average sale price rose only by 2.35% from 2006 to 2007 and then 0.53% from 2007 to 2008. This decline in the inflation rate of housing sales prices is a good sign for affordability since the median household income will likely increase at a faster rate. A trend like this is not good for the community because deflated housing market reduces the rate of return on a household's initial investment when selling a house. From a community standpoint, the decline in the inflation rate of housing sales prices typically results in slower increases in value of housing throughout each neighborhood. This results in slower tax growth as assessed values will not increase as fast as necessary to meet ever-rising costs of developing and maintaining the city's infrastructure and services.

Figure 4-3: Average Sales Prices



Source: Hall County Assessor Office, August 2005-August 2008

Note: Data on general non-developed parcels and mobile home sales have been removed to reflect CDBG eligible housing statistics.

Table 4-11: Housing Sales Data

	2005	2006	2007	2008
Average Assessed Value	\$ 104,280	\$ 105,740	\$ 106,067	\$ 103,609
Percent Growth		1.40%	0.31%	-2.32%
Average Square Footage	1,330	1,329	1,320	1,332
Average Year Built	1958	1958	1953	1957

Source: Hall County Assessor Office, August 2005-August 2008

Some of this slowing in the increase in average home sale price can be attributed to the downturn of the economy. When compared to the median assessed values in Table 4-11, the assessed values also show a downturn in percent growth as well. This may be due to the change in the type of house being purchased from year to year for such a small sample, the median square footage of the homes sold and the median year built remained relatively stable. The growth of housing sales prices over the past few years may reflect a reduction of the overall condition of housing within the city as well as a correction of the housing market.

Mortgage Costs

There can be a few outside factors that affect the mortgage costs statistics of a city that provide useful insight into the cost burden on homeowners. When compared to the other cities in the state noted in this study (see Table 4-12), Grand Island has one of the highest median mortgage costs. Although Kearney has a higher percentage of mortgages of \$1,000 or more, Grand Island is well above Hastings and Columbus. The city's median mortgage cost is nearly \$100 more than either of those cities.

Table 4-12: Mortgage Costs (Regional Cities)

	Grand Island		Kearney		Hastings		Columbus	
With a Mortgage	6,069		3,276		2,955		3,249	
Less than \$300	41	0.7%	14	0.4%	17	0.6%	23	0.7%
\$300 to \$499	642	10.6%	138	4.2%	421	14.2%	361	11.1%
\$500 to \$699	1,328	21.9%	552	16.8%	932	31.5%	969	29.8%
\$700 to \$999	2,101	34.6%	1,281	39.1%	758	25.7%	1,214	37.4%
\$1,000 to \$1,499	1,456	24.0%	934	28.5%	667	22.6%	502	15.5%
\$1,500 to \$1,999	349	5.8%	262	8.0%	109	3.7%	119	3.7%
\$2,000 or more	152	2.5%	95	2.9%	51	1.7%	61	1.9%
Median (dollars)	\$ 842		\$ 912		\$ 757		\$ 752	
Not Mortgaged	3,308		1,524		2,090		1,905	
Median (dollars)	\$ 321		\$ 313		\$ 281		\$ 256	

Source: US Bureau of Census, 2000

Housing Cost Burden

As Table 4-13 shows, the percent of income spent on mortgages in Grand Island (20.6%) is higher than any other of the comparable cities and Nebraska as a whole. The city also has the lowest percentage of households spending less than 20% of the incomes on mortgage. This means a higher number of households in Grand Island are spending a larger percentage of their income on mortgage, placing a financial burden upon those households.

Table 4-13: Percent of Income Spent on Mortgage (Regional Cities)

	Grand Island		Kearney		Hastings		Columbus		Nebraska	
Median Income	36,044		34,829		35,461		38,874		39,250	
With a Mortgage	6,069		3,263		3,189		3,244		239,298	
Less than 20 percent	2,889	47.6%	1,562	47.9%	1,669	52.3%	1,894	58.4%	123,037	51.4%
20 to 24 percent	1,283	21.1%	681	20.9%	708	22.2%	610	18.8%	43,061	18.0%
25 to 29 percent	643	10.6%	376	11.5%	316	9.9%	277	8.5%	26,333	11.0%
30 to 34 percent	463	7.6%	231	7.1%	197	6.2%	187	5.8%	15,737	6.6%
35 percent or more	791	13.0%	413	12.7%	299	9.4%	276	8.5%	31,130	13.0%
Median	20.6%		20.5%		19.5%		18.3%		19.7%	

Source: US Bureau of Census, 2000

The burden of the high percent of income spent on mortgages has become a nation-wide issue as of late, especially in other states. Grand Island should concentrate on improving this statistical area. Financial assistance to first-time homebuyers is often used as a tool to reduce mortgage costs and decrease the percent of income spent on mortgages. Ongoing homebuyer education is vital and should continue to be included in financial assistance requirements.

Affordable Housing in Study Area

Housing Sales in Study Area

As Figure 4-4 depicts, the average sales price of a home in the 13 study area neighborhoods has increased gradually since 2005, with the exception of 2008. In 2008, the average sale price in the study area dropped from \$62,121 to \$57,640, reflecting the recent downturn in the housing market.

Figure 4-4: Average Sale Price in Study Area





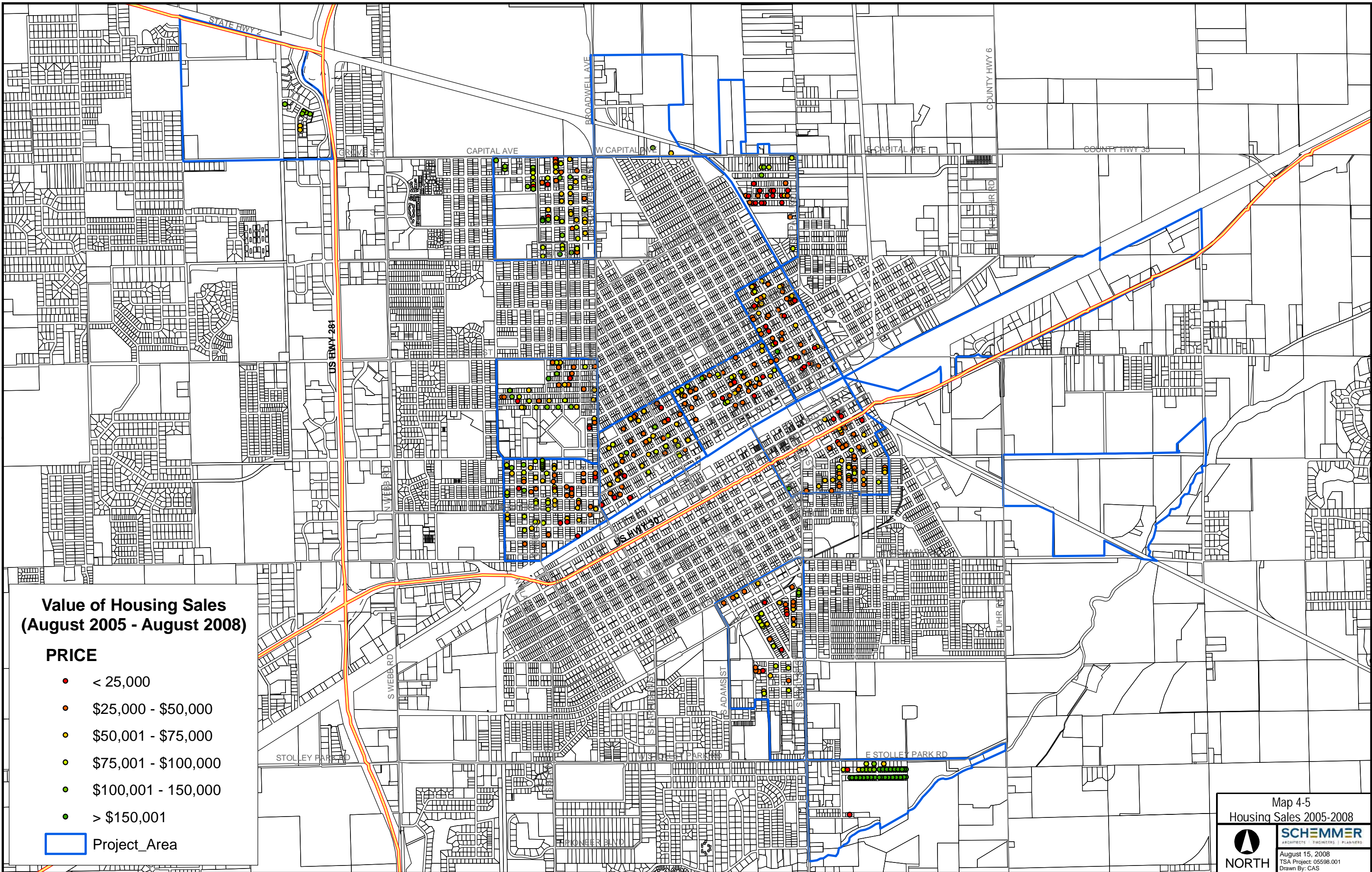
Source: Hall County Assessor Office, August 2005-August 2008

Note: Data on general non-developed parcels and mobile home sales have been removed to reflect CDBG eligible housing statistics.

When compared to the median housing sales of the city as a whole in Figure 4-3, housing within the study area (Figure 4-4) is much more affordable to lower income families. Median sales figures for the study area have been approximately \$40,000 less than sales figures for the city as a whole over the reviewed time span.

Lower median sales in the study area are good for affordability, but it can indicate housing problems as well. Many of the homes sold within the study area were sold at a significantly lower price than the median for the area, leading to the assumption that these homes were highly deteriorated or even dilapidated.






**Value of Housing Sales
(August 2005 - August 2008)**

PRICE

- < 25,000
- \$25,000 - \$50,000
- \$50,001 - \$75,000
- \$75,001 - \$100,000
- \$100,001 - 150,000
- > \$150,001

Project Area

Map 4-5
Housing Sales 2005-2008



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August 15, 2008
TSA Project: 05598.001
Drawn By: CAS

Rental Housing in Study Area

Grand Island has a wide array of rental housing complexes in the study area, from high-rise efficiencies to single floor duplexes. Table 4-14 on the following page breaks down each rental complex by year built, number of units in the complex by number of bedrooms, and rent charged for each unit by number of bedrooms. Table 4-15 looks further into each complex, showing their average occupancy rate, waiting list (if they have one and how many are on the waiting list), Section 8 eligibility, and general notes about the complex.

The overall age of the rental complex stock is relatively good. In a recent survey of the rental housing stock, only seven of the complexes responding stated a year of construction older than 1970. Additionally, 14 complexes were built since 1990, comprising over 38% of the complexes currently in operation.

In spite of the relatively large number of rental complexes, there are signs that the stock is not adequate to meet the needs of Grand Island residents. The generalized average occupancy rate among these units is 96.7% and 20 complexes reported having a waiting list. Three of those complexes reported that their waiting list has 50 or more requests. Furthermore, 13 of these complexes reported a waiting list of 25 or more. A healthy community needs a vacancy rate of approximately 6% to meet rental needs.



Table 4-14: Apartment Complex Composition and Rents

Complex Name	Year Built	# of Units					Rent				
		Studio /Loft	1BR	2BR	3BR	4+ BR	Studio /Loft	1BR	2BR	3BR	4+ BR
Riverbend Apartments	2007		41	27	13			435	525	665	
Cherry Park I Apartments	1997			42	18				450-465	575	
Cherry Park II Apartments	1999			42	18				450-465	575	
Walnut Housing		23 / 5	54	44			330 / 410	380	445		
Colonial Square Apartments	1978			40	16			Data Not Provided			
Piccadilly Square Apartments	1978		72	72				415	470		
Autumn Park Apartments	1997			96	48				560-610	700-720	
Continental Graden Apartments	1980		52	56	12			485	580	685	
Chalet Apartments	1979		24	18	18			Data Not Provided			
Grandview Apartments			104					Data Not Provided			
Normandy Townhouses & Apartments	1968		22					395			
Normandy Townhouses & Apartments	1969			80					545		
Normandy Townhouses & Apartments	1973			32					595		
The Yancey	1984		45	12				Data Not Provided			
Bellwood Square Apts	1971		48	60				400	470		
Holiday Garden Townhouses	1980			22	33				539	610	
Southern Meadows Apartments	1997		14	60	20			465	550	675	
Hulett Park Apartments	1969		18					Data Not Provided			
Cedar Ridge Apartments			Data Not Provided						600	675	
Silverwood	1996					20					580
Southwood	1995			16				420-485			

Table 4-14: Apartment Complex Composition and Rents (Continued)

Complex Name	Year Built	# of Units					Rent				
		Studio/ Loft	1BR	2BR	3BR	4+ BR	Studio /Loft	1BR	2BR	3BR	4+ BR
Southlawn I	1998			36				435			
Southlawn II	1999			16				435-520			
Southlawn III	2001			20				420			
Centennial Towers	1967		122	1				300*	300*		
Pletcher Terrace	1950	15	30	4			250*	300*	350*		
Rainbow Terrace	1983		27					350*			
Western Apartments	1983			48				400*			
Orleans Apartments	1983			24				400*			
Shady Bend	1996					15				500*	
Stolley Park	Various					35				500*	
North Pointe Townhomes	2006			64				900			
Francis Subdivision	2007					14				1100	
Riverbend Apartments I	2003		51	64	13			424	505	640	
Broadwell Courts	1945		1	9				175	225		
Golden Towers	1963			1				300*			

Table 4-15: Apartment Complex Occupancy and Notes

Complex Name	Avg. Occupancy Rate	Waiting List	Section 8	Notes
Riverbend Apartments		No	Yes	
Cherry Park I Apartments	97%	Yes, 3	Yes	
Cherry Park II Apartments	97%	Yes, 2	Yes	
Walnut Housing	98%	No	Yes	Mid income based
Colonial Square Apartments		Yes, 8-12	Yes	Income Based
Piccadilly Square Apartments	99%	No	No	
Autumn Park Apartments	98-99%	Yes, 15-20	Yes	
Continental Graden Apartments			No	
Chalet Apartments	100%	Yes, 18	Yes	Income Based
Grandview Apartments	97%	No	Yes	Income Based
Normandy Townhouses & Apartments	95%	No	Yes	
Normandy Townhouses & Apartments	95%	No	Yes	
Normandy Townhouses & Apartments	95%	No	Yes	
The Yancey				
Bellwood Square Apts	100%	Yes, 7	Yes	
Holiday Garden Townhouses		Yes, 50	Yes	
Southern Meadows Apartments			No	
Hulett Park Apartments	99%	No	Yes	Income Based
Cedar Ridge Apartments				
Silverwood	92%	Yes, 25	Yes	
Southwood	85%	Yes, 25	Yes	

Table 4-15: Apartment Complex Occupancy and Notes

Complex Name	Avg. Occupancy Rate	Waiting List	Section 8	Notes
Southlawn I	99%	Yes, 25	Yes	
Southlawn II	100%	Yes, 25	Yes	
Southlawn III	95%	Yes, 25	Yes	
Centennial Towers	95%	Yes, 30	No, Hud Low Rent	*Based on income \$300 is flat rent rate
Pletcher Terrace	95%	Yes	No	*Flat Rent-tenant pays income based rent if lower than flat rent
Rainbow Terrace		Yes, 30+	No	*List is combined with all other 1 bedroom low rent units
Western Apartments	95%	Yes, 50+	No	*List is combined with all other 2 bedroom low rent units
Orleans Apartments	95%	Yes, 50+	No, Hud Low Rent	*List is combined (see Western Apartments)
Shady Bend	95%	Yes, 50+	No, Hud Low Rent	*List combined with all other 3 bedroom lowe rent units
Stolley Park	95%	Yes, 30	No	*List combined with all other 3 bedroom lowe rent units
North Pointe Townhomes			No	
Francis Subdivision			No	
Riverbend Apartments I		No	Yes	
Broadwell Courts	100%	No	Yes	
Golden Towers	95%	Yes, 30	No, Hud Low Rent	*List is combined with all other 1 bedroom low rent units

Study Area Housing Conditions Analysis

The following analysis indicates the various housing conditions as a general assessment, using a drive-by visual assessment. There is no interior or detailed assessment of any unit. The survey results and map should be used for general reference only and not for legal or formal decision-making purposes as related to a particular unit. Apartments in upper story downtown buildings were neither surveyed nor placed on the map.

Both sides of a sample block within the study area were analyzed separately. Each side, or 'block face' typically has 4-8 houses that collectively give a perception on the general condition of the immediate neighborhood. The rating given to the block face is based on the average rating of houses within the block face. This helps to analyze neighborhood corridors for improvement rather than just singling out specific housing units for improvement.

The following rating system contains six categories ranging from "near perfect" homes to "dilapidated and abandoned" homes. The rating system is based on the estimated costs to make the home in "near perfect" condition for that structure. "Near perfect" condition does not necessarily mean "like new"; rather, it means "no notable repairs would be needed". The general visual inspection of the exterior is extrapolated to assume similar condition of the interior.

1. **Good to excellent:** Very minimal and mostly cosmetic or efficiency improvements
2. **Fair to good:** Older roof, siding, and related but with no imminent need for replacement/repair; older mechanical systems, not high-efficient; some older windows likely; some lead paint likely; minor cracks in foundations, but no shifting; minor cosmetic issues.
3. **Deteriorated to fair:** Old or deteriorated roof, siding, windows, and other exterior components with need for replacement in near future of one or more components; mechanical items aged and not efficient; likely extensive lead; foundation cracks but no major shifting.
4. **Severely deteriorated:** Roof, siding, windows, and other exterior elements are in need of imminent replacement; mechanical systems are a hazard; very old electrical; sagging in roof and foundation; lead paint common throughout the home; interior is likely worn; cosmetically very unappealing.

5. **Dilapidated – occupied:** Home has deteriorated to the point that it appears to be beyond repair. Very little can be salvaged and home appears to be nearly ready to collapse. Home is only occupied because of the very basic maintenance and should be abandoned.

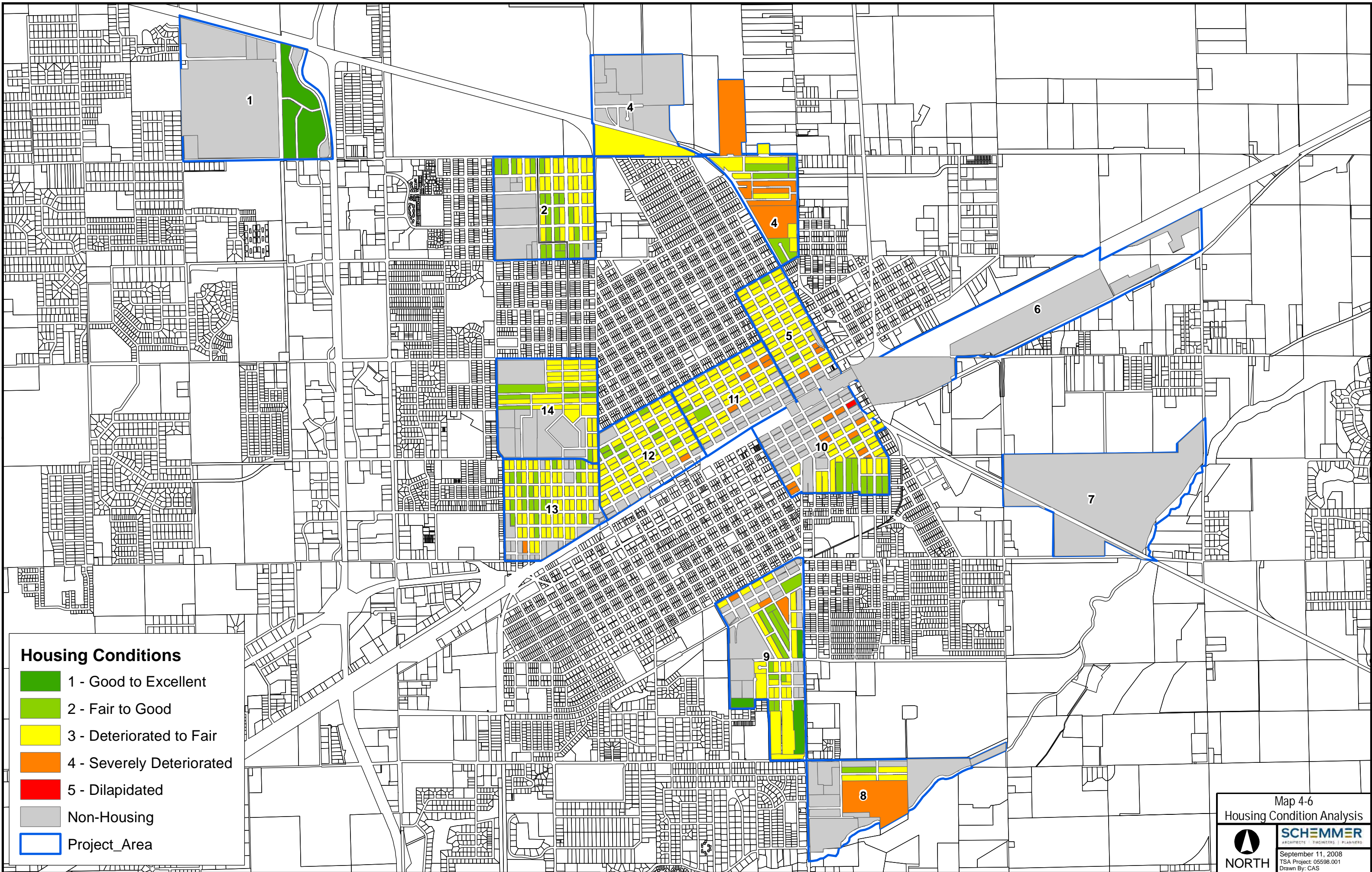
6. **Dilapidated – abandoned:** Home has deteriorated to the point that it appears to be beyond repair. Very little can be salvaged and home appears to be ready to collapse. Home is simply not feasible to live in even with very basic maintenance.

The housing located within the study area includes a wide mix of housing types and styles, from older bungalows to new duplexes. There is a good mix for residents.

Neighborhoods 1 (NW Capital Avenue) and 2 (GIPS High School) are in the best condition of those reviewed. Each neighborhood had a large portion of housing units ranging from good to excellent. Many of the other neighborhoods had a wide mixture of good to deteriorated to dilapidated units. These often averaged out to “Fair to Deteriorated” for the block faces within the Housing Condition Analysis map. Many of these block faces would likely improve to “Fair to Good” with the rehabilitation of a severely deteriorated unit or the razing of a dilapidated unit.

Of the neighborhoods, 4 (Northern Capital Avenue) and 10 (Sycamore and Kimball St.) contained the most block faces that averaged out to severely deteriorated or dilapidated. Many of these are manufactured and mobile homes that are in such dilapidated condition, they are uninhabitable. Typically, these types of dwelling units are not eligible for rehabilitation due to limitations of streams of various funding, an issue that makes assistance in these neighborhoods tough to undertake. Neighborhood 5 (4th and Sycamore), along with the northern portion of 8 (Stolley Park South) and the eastern half of 11 (Downtown) also had a notable amount of deteriorated and dilapidated homes.

Map 4-6 on the following page depicts the results of the housing conditions analysis.



Housing Conditions

- 1 - Good to Excellent
- 2 - Fair to Good
- 3 - Deteriorated to Fair
- 4 - Severely Deteriorated
- 5 - Dilapidated
- Non-Housing
- Project_Area

Existing Housing Supply Summary

- The percent growth in units per year (0.97%) is less than the average population growth (1.01%). Additionally, as a community's housing stock continues to age, a number of homes typically fall into dilapidated status over time, reducing the number of livable units available. Between under-production and dilapidation Grand Island's livable housing stock has not kept up with the demand.
- According to the U.S. Census, 57.8% of the City's owner-occupied housing stock was built prior to 1970. Over half the rental stock was constructed prior to 1970 as well.
- The city has a higher percentage of one bedroom or less type units than the other cities within the study. Grand Island also has a marginally higher percentage of units that are four or more bedrooms (26.3%) than Salina (19.4%) or Joplin (15.3%).
- The city is notably behind Hastings and Columbus in the \$200-\$299 contract rent range units, a possible target area for new rental unit growth.
- Median sales figures for the study area have been approximately \$40,000 less than the city as a whole over the reviewed time span.
- Neighborhoods One and Two are in the best condition of those reviewed. Each neighborhood had a large portion of housing units ranging from good to excellent. Many of the other neighborhoods had a wide mixture of good to deteriorated to dilapidated units.

V. Housing Demand Analysis and Neighborhood Improvements Needed

This section analyzes the demand for additional housing units within Grand Island through 2030. It provides a list of neighborhood improvements that are needed within the study area, as well as a list of proposed and currently scheduled infrastructure projects.

Future Housing Unit Demand

The Future Housing Demand Analysis is shown in Table 5-1. Household demand is calculated by taking the projected household population for a specific year and divide it by the average persons per household. The household demand is then adjusted to account for the vacancy rate of the community. It is expected that the vacancy rate will grow somewhat over the next 20 years, reflecting an increase from 3.0% to 6.0% over time. With this information, units needed can be derived by increasing the household demand by the vacancy rate.

The cumulative need is calculated by subtracting the unit needs for one year from the unit needs for another, adding in a figure for the number of replacement units needed for those removed from the housing stock due to fire or severe dilapidation and demolition.

Table 5-1 shows a need for 5,088 more units in Grand Island between 2008 and 2030. To achieve this figure, the city has to have an average increase per year of 231 units. This is much more than the actual 173 unit average annual increase from 2000 to 2007, as computed by the City.

Table 5-1: Future Housing Unit Demand

	2008	2013	2020	2030	Total
Population	47,263	49,178	52,812	58,569	
Household population	45,845	47,929	51,471	57,081	
Avg. persons per household	2.55	2.55	2.55	2.55	
Household demand	17,978	18,649	20,185	22,385	
Vacancy rate	3.0%	3.5%	4.5%	6.0%	
Unit needs	18,518	19,302	21,093	23,728	
Replacement need		23	50	56	130
Cumulative need		556	1,841	2,691	5,088
Average annual need		181	263	269	231

Source: City of Grand Island, Grand Island Comprehensive Plan 2004, US Census Bureau

Significant steps will need to be taken to meet the average 231 unit per year need. In addition to new development, existing unit rehabilitation will be required to reduce the number of replacement units needed per year, plus keep others from falling into severe disrepair.

Neighborhood Improvements

Many possible neighborhood improvements were identified during the public input phase and the conditions analysis.

- Streetscape improvements along East Capital Ave, an entry to the City from the regional airport. Streetscape improvements should also be considered in the residential neighborhoods that serve as an entryway to the city along Highway 30.
- Removal of dilapidated homes.
- Proactively market the redevelopment of vacant properties through various incentive programs and Habitat for Humanity.
- Review the sidewalk system to close any gaps. Walkable neighborhoods are an important aspect to providing affordable housing to low-to-moderate income groups.
- Improve handicap accessibility of the sidewalk system.
- Study ways to reduce the impact of odors on the southeastern edges of the city.



Infrastructure Improvements

Much of the housing and infrastructure within the study area is nearing 100 years in age. Some was part of the original plat of Grand Island, and much of the infrastructure is degrading faster than that in other areas of the city. Additionally, some of the water lines are undersized, and inadequate for higher density development.

The Grand Island Public Works Department cites the following projects within the City's Capital Improvement Program (2008-2013) that are targeted to improve the infrastructure within the study area.

- Stolley Park Road Widening/Infrastructure Improvements – Locust Street to Events Center
- Stolley Park Road Widening/Infrastructure Improvements – Events Center Drive to Stuhr Road
- Hike/Bike Bridge – South Locust
- Roundabout Construction – Capital and North Road Intersection
- Swift Road Paving – Wastewater Treatment Plant to Shady Bend Road
- Capital Ave – Web Road to Broadwell Avenue
- Capital Ave – Broadwell Avenue to St. Paul Road
- Grade Separation - Broadwell Avenue and Union Pacific Railroad
- 3rd Street Widening – Adams Street to Eddy Street
- Realign Walnut Entrance and Custer Ave / 15th Street Signal

Also, the Grand Island Public Works Department points out the following projects that should be undertaken to improve the infrastructure within the study area to keep the area viable for the life of the study:

- Plum Street Paving – From 2nd Street to Division Street
- Phoenix Ave Paving – From Adams Street to Lincoln Ave
- Brookline Drive Paving – From Locust Street to 300 feet East of Bellwood Drive
- Brookline Drive Water Line – From Locust Street to 300 feet East of Bellwood Drive
- Tract 10 Sanitary Sewer Line Replacement – Replacement of 4" lines in the Sycamore and Kimball Street neighborhood

VI. Housing Costs and Affordability Analysis

The description of existing housing stock and demographics in the previous chapters provides a starting point for an analysis of the affordability of various types of housing in Grand Island. The purpose of this section is to determine the ability of households, both renters and homeowners, to purchase modest houses and the ability of renters to afford decent rental units. As a mortgage is integral to the purchase of a house, the study will first determine the minimum income required to obtain mortgages of different amounts. The chapter will then conclude with an analysis of the affordability of rental housing.

Mortgage Payments

The analysis of mortgage payments begins with Table 6-1, which shows a range of house prices from \$30,000 to \$200,000 and the associated income required to be “bankable” for a 30-year fixed-payment mortgage at 7% interest. For each price, the components of a mortgage payment have been estimated based on the following assumptions:

- **Principle and Interest (P&I)** – based on the price of a house and the standard calculations of a 30-year mortgage at 6% interest. For simplicity, a zero down payment is assumed. Closing costs are assumed to be paid out-of-pocket or by grant.

Although the average interest rate over the past few years has been lower, zero down payment loans typically have higher interest rates than conventional 80/20 loans.

- **Property Insurance** – estimated at \$5 per \$1000 of valuation.
- **Real Estate Taxes** – estimated at \$2.074528 per \$100 of valuation. This is the most widely used rate in Grand Island for 2007.
- **Private Mortgage Insurance (PMI)** – per year is 0.78% of the total amount borrowed. The payment is this number divided by 12.

The sum of these four main items is the actual mortgage payment, shown as “Total Monthly Payment” in Table 6-1.

According to Fannie Mae guidelines, the total annual house payment should not exceed 30% of a homeowner's annual income. Multiplying the monthly payment by 12 and dividing it by 0.30 (30%) provides the lowest annual income for which the mortgage is affordable, shown in the column labeled, "Income Required for Mortgage".

As Table 6-1 shows, the sale price for the median house in Grand Island over the past three years was \$93,000. To purchase such a house, potential owners would have to make at least \$32,729 in household income. This is \$11,111 less than the Claritas estimated 2008 median household income of \$43,840. Housing within the study areas has been more affordable than in the entire city. The price of a median study area house was \$60,500. To acquire that level of housing, a prospective homeowner would need to make at least \$21,277 in household income, which is \$22,563 less than the median household income for 2008. The projected median household income for 2013 will be \$16,342 more than what would be needed to buy a median priced house. This suggests affordability may increase over time for low-income house buyers.

Although these figures do not include adjustments for other household debt like credit cards or car payments, they reflect that housing in Grand Island is affordable to a majority of households. Additionally, housing within the study area is more affordable than the rest of the community.



Table 6-1: Income Required for Various Mortgage Amounts

Housing Price	P&I	Property Insurance	Real Estate Taxes	PMI	Total Monthly Payment	Income Required for Mortgage	Housing Category
\$30,000	\$180	\$13	\$52	\$20	\$264	\$10,575	
\$40,000	\$240	\$17	\$69	\$26	\$352	\$14,086	
\$50,000	\$300	\$21	\$86	\$33	\$440	\$17,598	
\$60,000	\$360	\$25	\$104	\$39	\$528	\$21,109	
\$60,500	\$363	\$25	\$105	\$39	\$532	\$21,277	Median Study Area House
\$70,000	\$420	\$29	\$121	\$46	\$616	\$24,621	
\$80,000	\$480	\$33	\$138	\$52	\$703	\$28,132	
\$90,000	\$540	\$38	\$156	\$59	\$792	\$31,684	
\$93,000	\$558	\$39	\$161	\$60	\$818	\$32,729	Median House
\$100,000	\$600	\$42	\$173	\$65	\$880	\$35,195	
\$123,500	\$744	\$52	\$220	\$80	\$1,096	\$43,840	Median Household Income (2008)
\$137,500	\$827	\$60	\$250	\$89	\$1,227	\$49,071	Median Household Income (2013)

Source: Hall County Assessor Office, August 2005-August 2008; Claritas, 2008

Note: Data on general non-developed parcels and mobile home sales have been removed to reflect CDBG eligible housing statistics.

Note: Income Required for Mortgage does not include adjustments for other household debt payments.

Homeownership Affordability Analysis

Table 6-2 shows an analysis of the ability of different level income households to purchase various house types. The first table refers to the “Median House.” As described above, a buyer must have at least an income of \$45,250 in order to obtain a mortgage for this type of house.

The remaining three tables measure the affordability of the three types of housing that were described in Table 6-1. The percentage of households who can afford a given type of house decreases as the type of house becomes more expensive.

Single-Family Housing Cost Analysis – Construction of New Market Rate Units

To review the cost of new construction, Central Nebraska Home Builders Association was consulted to explain the average construction cost of two types of units of typical size in Grand Island. The typical entry-level new housing unit ranges from about 1,200 to 1,500 square feet in size. The moderate housing unit reviewed was a 1,700-2,000 square foot unit type.

Table 6-2: Cost of New Construction Homes

	Entry Level Model 1,300 Sq. Ft.	Moderate Model 1,800 Sq. Ft.
Typical Lot (including infrastructure)	\$ 30,000	\$ 40,000
Construction Costs and Fees	\$ 173,719	\$ 279,000
Total	\$ 203,719	\$ 319,000

Source: Central Nebraska Home Builders, Association, 2008

As the table above illustrates, the cost of an entry level model is rather expensive and out of the price range of many of the income groups in Table 6-1. The Central Nebraska Home Builders Association stated that the entry level home could cost less, however the demand for this type of home is rare as financing for these lower income groups is often harder to acquire.

Rental Affordability Analysis

To analyze the affordability of rental housing, current rents, number of bedrooms and location were collected for a sample of 39 rental complexes in Grand Island. Detail of this data can be found in Tables 4-14 and 4-15 in Chapter 4. These statistics were compiled to analyze the distribution of rents for the different types of existing multi-family units. Additionally, the cost to construct new multi-family units is reviewed later in this section.

Multi-Family Rental Unit Distribution

Another way to review the rental market is to look at the distribution of rent prices by number of bedrooms. Table 6-3 below provides this distribution, linking the range of rents to the number of bedrooms per unit. Although this analysis does not include single-family renter-occupied housing, it is a useful tool in diagnosing the spread of number of units per cost range for rental complexes, identifying gaps that can be filled with new construction. The most common units are two bedroom units with rents from \$450 to \$550, a total of 493 of these units make up a large portion of the units in complexes. One bedroom units with rents ranging from \$300 to \$450 make up another major segment with 467 units combined.

Table 6-3: Distribution of Rents by Number of Bedrooms

Num. of Bedrooms	Rental Intervals								Totals
	< \$300	\$300-\$350	\$350-\$400	\$400-\$450	\$450-\$500	\$500-\$550	\$550-\$600	> \$600	
0 BR	15	23		5					43
1 BR		179	124	164	66				533
2 BR		6	72	108	240	253	184	64	927
3 BR					50		36	153	239
4+ BR							20		20
Totals	15	208	196	277	356	253	240	217	

Source: The Schemmer Associates, 2008

Note: Figures are approximate, based on rental housing survey data.

Multi-Family Housing Cost Analysis – Construction of New Market Rate Units

To review the cost of new construction, many factors were considered. The cost of the land, site work needed, actual construction costs, professional services fees, finishing details and financial and legal considerations are reviewed. These details were compiled and are provided in Table 6-4 for review.

Table 6-4: Cost Analysis for a Typical Duplex Development Project (4 Units Total)

Cost Component	Cost/Unit	Total Cost
Land	9,048.47	36,193.87
Sitework (Infrastructure, Utilities)	525.00	2,100.00
Construction Cost	68,236.07	272,944.26
Architectural	700.00	2,800.00
Engineering, Survey	250.00	1,000.00
Landscaping, etc.	2,501.60	10,006.00
Legal and Financing	637.30	2,549.50
Construction Interest	1,250.00	5,000.00
Lease up Expenses	500.00	2,000.00
Contingency	1,250.00	5,000.00
Total	\$ 84,898.52	\$ 339,594.03

Source: Central Nebraska Home Builders, Association, 2008

According to the Central Nebraska Home Builders Association, the estimated cost of the development of a typical 4-unit duplex project is approximately \$339,594. This presents a per-unit cost of \$84,898.

In 2008, a 4-unit complex was constructed in Grand Island using the aforementioned costs. Units in this complex range in size between 960 square feet to 1,062 square feet and include attached garages. The project utilized \$50,000 in Tax Increment Financing (TIF) which subsidized the development and improved affordability of the units. The current rental rate for these units is \$750 per unit. This is a rate that is relatively high for the neighborhood, but it is near the breakeven point for the property owner. Typical rates for new construction rental units without subsidies have been near \$0.85 per square foot. Without the TIF subsidy, this square foot rate for new construction rental units would require charging rent of \$816 to \$903 per month per unit.

In order to improve the affordability of new rental units, various sources of funding are needed to subsidize construction costs. Grand Island should promote information and educate developers about the availability and sources of these funds to improve affordability of new construction rental housing stock.

Bridging the Affordability Gap

The intent of this section is to identify the strategies needed to bridge the affordability gap. It will look at facilitating the production of affordable housing, reviewing the barriers that impede their production, and reviewing strategies to assist homeowners in eliminating the financial divide between their household and what's needed for homeownership.

The Homeownership Affordability Gap

Although the price of a median home in Grand Island is theoretically affordable for a median income family (as shown in Table 6-1), there is still a gap for those families below the median income in obtaining affordable, quality housing. This gap could be reduced in at least one or more of the following ways for a typical household:

1. Increase the household monthly income,
2. Increase the down payment,
3. Reduce the interest rate of the mortgage,
4. Reduce the overall cost of the home, or
5. Reduce the amount of the first mortgage placed on the property by utilizing an affordable housing program funding source.

The Grand Island Affordable Housing Survey in Appendix 1 reported that 50.5% of the renters were living in single-family houses, whereas 49.5% were renting apartments. Those in apartments are more likely to qualify for affordable housing programs due to probable lower incomes than those renting single-family homes.

Additionally, the survey found that 41% of participants anticipated a need for affordable housing in the next five years. Although the survey represents a relatively low sample size for the City of Grand Island, if the number of households that were in need of affordable housing over the next five years was extracted out of that percentage, it would equate to 6,928 households of the Claritas estimated 16,897 households in the City of Grand Island. Considering that the survey also said that 78.7% of those who responded were looking to purchase rather than rent, this is a staggering number when considering the demand on the housing market.

The Rental Affordability Gap

Conducting a financial analysis for affordable multifamily housing development is much more complex than for single-family housing. Since these are much larger projects than single-family houses the funding streams are often somewhat different. Investors may be from the government, banks, foundations, and/or private sector joint venture partners. To analyze affordability, it is not possible to just review the construction costs of multi-family development, but the ongoing operation costs of the development must be included. Therefore, only general methods used to reduce the rental affordability gap will be discussed in this section.

In order to reduce the gap between market rate and affordable rents, it is necessary to either subsidize the tenant's monthly rent costs, subsidize the developer's construction costs, or make a combination of both.

One example of subsidizing the tenant's monthly rent costs is the Section 8 Rental Assistance program. The Hall County Housing Authority administers the tenant-based Section 8 program which allows a tenant to rent a privately owned rental unit and pay only a fraction of the rent typically charged by the landlord. The Section 8 program pays the difference between the market-rate rent and the subsidized rate.

One way to effectively reduce the rate charged for rental units is to offer developers a subsidy to decrease the developer's construction costs, thus reducing the amount of debt service for the multi-family units, allowing the developer to charge a more affordable rate. This is often achieved by accessing reduced interest rates. One resource for lowering development rates is Nebraska Department of Economic Development's Predevelopment Revolving Loan Fund (PDLF). The PDLF assists community-based organizations with the initial "seed financing" for affordable housing projects. Although this startup fund is small, it provides low- or even no-interest predevelopment financing.

There are other types of funding mechanisms that provide equity for the developer of an affordable housing development, reducing the amount of principal needed for the first mortgage. One of the more widely used programs in Grand Island is the Low Income Housing Tax Credits Program (LIHTC). The program provides a credit that offsets an investor's federal income tax liability, helping the developer to finance the project by reducing their overall size of the first mortgage.

For more information on these programs and others, see the Funding Sources section in Chapter 8.

VII. Housing Goals

HOUSING EDUCATION

Educate renters, potential homeowners, homeowners, and landlords about housing assistance programs and the importance of home maintenance and upkeep.

- Create a formalized “Affordable Housing Committee” that meets quarterly to assess and direct housing development and education activities.
- Continue to offer first-time home buyer education classes and increase awareness through public entities, including schools, churches, and other community organizations.
- Continue to integrate home maintenance education into first-time home buyer and rental education classes.
- Establish an incentive program for new homeowners to ensure participation in educational opportunities.
- Recruit volunteers to teach workshops about or collaborate among agencies to present home improvement basics.
- Educate homeowners on lead-based paint issues and how to avoid negative health impacts.
- Support the Hall County Housing Authority in providing Section 8 workshops for existing and potential landlords.

HOUSING PRESERVATION

Prevent abandonment, prevent further deterioration of the housing stock, stabilize neighborhoods and rebuild neighborhood markets.

- Target specific neighborhoods for comprehensive revitalization, which may include but not be limited to rehabilitation, infrastructure improvements, and down payment assistance.
- Encourage private rehabilitation of the community’s housing stock.
- Work with the City Building Department and other qualified entities to develop a “drive-by” inspection program that targets safety issues (i.e. falling porches, deteriorating steps)
- Work with the City Problem Resolution Team to address nuisance issues on vacant property.
- Monitor vacant properties to promote infill development.
- Strategically demolish blighted and substandard properties.
- Replace substantially deteriorated and dilapidated structures with housing of appropriate size, scale, and architectural design in relation to the surrounding neighborhood.

- Promote and support infill development.
- Publicly recognize successful infill development projects.
- Establish a Housing Rehabilitation Warehouse through a cooperative effort of multiple organizations to allow for the donation and resale of housing construction materials.
- Support policies that promote landlord/tenant accountability

HOUSING AVAILABILITY

Reinvigorate the City's neighborhoods with a greater range of housing typologies and design to fully meet market potential. Increase the vacancy rate of the community to a sufficient level.

- Create additional Private/Public partnerships and develop ways for the Public and/or Non-profit sector to work together with developers to provide Affordable Housing; for example, tax credits.
- Consider the use of Tax Increment Financing (TIF) to fund the construction of infrastructure for new affordable housing development.
- Promote developments that include a wide mix of housing types that provide housing opportunities to persons having a range of incomes within a developed area.
- Support development of upper level housing in the Downtown and identify funding that may offset development costs (i.e. second exits, sprinkler systems).
- Encourage housing construction for low income elderly to expand the availability of independent and assisted living apartments.
- Encourage availability and choice of amenities in retirement and assisted living units.
- Ensure that sufficient vacant property is zoned for residential uses to assure market flexibility and adequate consumer choice.
- Ensure that the Future Land Use element of the Grand Island Comprehensive Plan identifies sufficient acreages for potential residential zoning.
- Find sources of funding to subsidize zoning and development fees for affordable housing units as a way to reduce the overall development cost and promote affordable housing.
- Allow for smaller lot sizes to increase density for affordable single family housing.
- Create a local Affordable Housing Trust Fund or other funding mechanism in which developers, landlords, non-profits, the public sector and others contribute to a fund for acquisition, development, mortgage assistance, and site preparation costs to create Affordable Housing.
- Achieve a housing vacancy rate of 5 to 7 percent, comprised of sound, modern affordable housing units, by 2020.
- Encourage rehabilitation and/or construction of housing with 4 or more bedrooms to accommodate the growing number of large families in the area.

LEADERSHIP IN HOUSING

Invigorate community leaders to make housing a top priority and educate them about the importance of quality, safe, affordable housing to community health.

- Ask the Affordable Housing Committee to annually review the Affordable Housing Study to measure progress and cite objectives for the upcoming year to meet the goals of the Study.
- Provide reports to the Grand Island City Council of the progress made in meeting the goals of the study.
- Promote the organization of homeowner/neighborhood associations to assist in the planning and improvement of their neighborhoods.
- Develop neighborhood-based revitalization plans to coordinate improvement efforts between city entities and neighborhood associations for greatest impact of revitalization efforts.
- Ensure that future transit routes provide access to affordable and special needs housing areas.

HOMELESSNESS

Expand or develop the number of emergency shelter beds and transitional housing units in the community to improve the short term housing options available.

- Expand the number of emergency shelter beds in the community.
- Expand the number transitional housing units in the community for homeless and near-homeless populations.
- Expand or develop the number of housing options for victims of domestic violence.
- Create an emphasis on developing programs which assist unsupervised homeless youth.
- Create affordable housing for persons with SMI (Serious Mental Illness) that are currently residing in inappropriate housing.

PROACTIVE COMMUNITY INVOLVEMENT

Align community-based organizations and resources to increase synergy and to act as partners in affordable housing revival.

- Recruit Housing Steering Committee and/or community members to participate in an ongoing "Neighborhood Council".
- Reorganize and/or create neighborhood organizations to lead "grassroots" efforts to revitalize neighborhoods.

- Promote the usefulness of neighborhood organizations by giving preference to projects developed by the neighborhood organizations, in collaboration with the Neighborhood Council.
- Encourage *housing partnerships* which bring representatives of the housing stakeholder community together to streamline housing development.
- Coordinate communication tools (i.e. booklets, flyers, websites, and/or posters) that identify organizations that are housing stakeholders (providers/developers/clients) and provide descriptions of partner agencies with programs and contacts.
- Update quick reference guides (i.e. Human Services Coalition Community Resource Brochure, Saint Francis Medical Center Community Resources Director, 211)
- Provide materials about available housing programs to various public entities and in public locations, including schools, churches, and other community organizations, and on various community websites.

VIII. Recommendations and Implementation

Residential Site Analysis

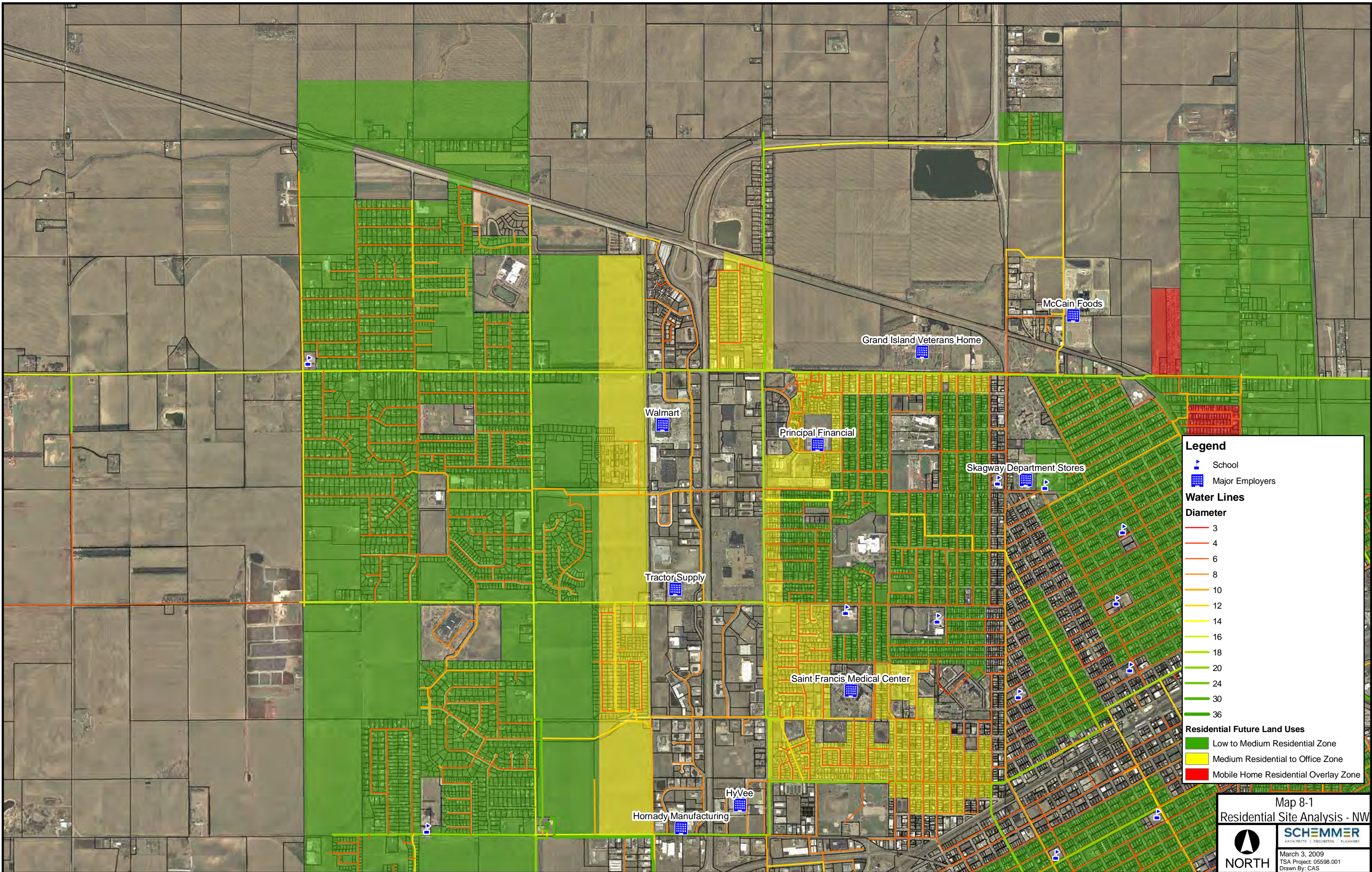
A residential site analysis has been performed to devise the potential housing development areas in Grand Island. Although infill development residential lots within the core of the city provides the best opportunity for affordable residential development, the expected demand for housing in Grand Island is well past the availability of infill lots. Selecting areas of specific importance to affordable housing will help to steer development in a direction that is beneficial to the city and affordable by the general populace.

To complete this analysis, the City's comprehensive plan, including the future land use map, was reviewed. The existing infrastructure, proximity to major employment centers, and surrounding development around possible development areas was considered. Discussions with City planning staff also took place.

Maps 8-1 through 8-4 on the following pages review the City's future land uses, water lines, and the locations of major employers and schools. These maps are useful tools in analyzing the best locations for new affordable housing development.

Map 8-5 provides the suggested approximate locations of residential development. Due to the availability of existing infrastructure and lower development costs in the northwestern areas of the city, much of the proposed near-term residential development is proposed in that sector.





Legend

- School
- Major Employers

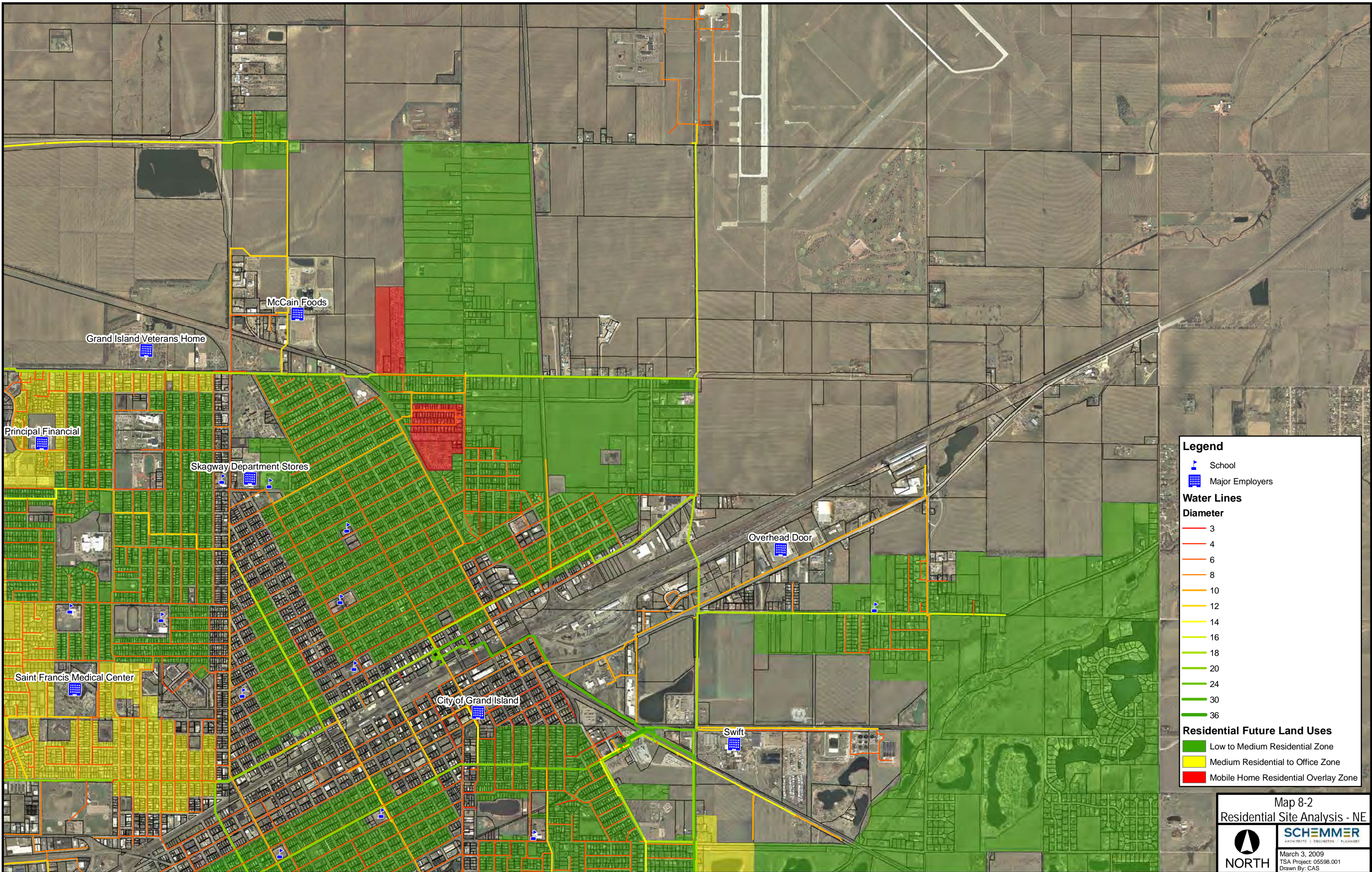
Water Lines

Diameter

- 3
- 4
- 6
- 8
- 10
- 12
- 14
- 16
- 18
- 20
- 24
- 30
- 36

Residential Future Land Uses

- Low to Medium Residential Zone
- Medium Residential to Office Zone
- Mobile Home Residential Overlay Zone



Legend

- School
- Major Employers

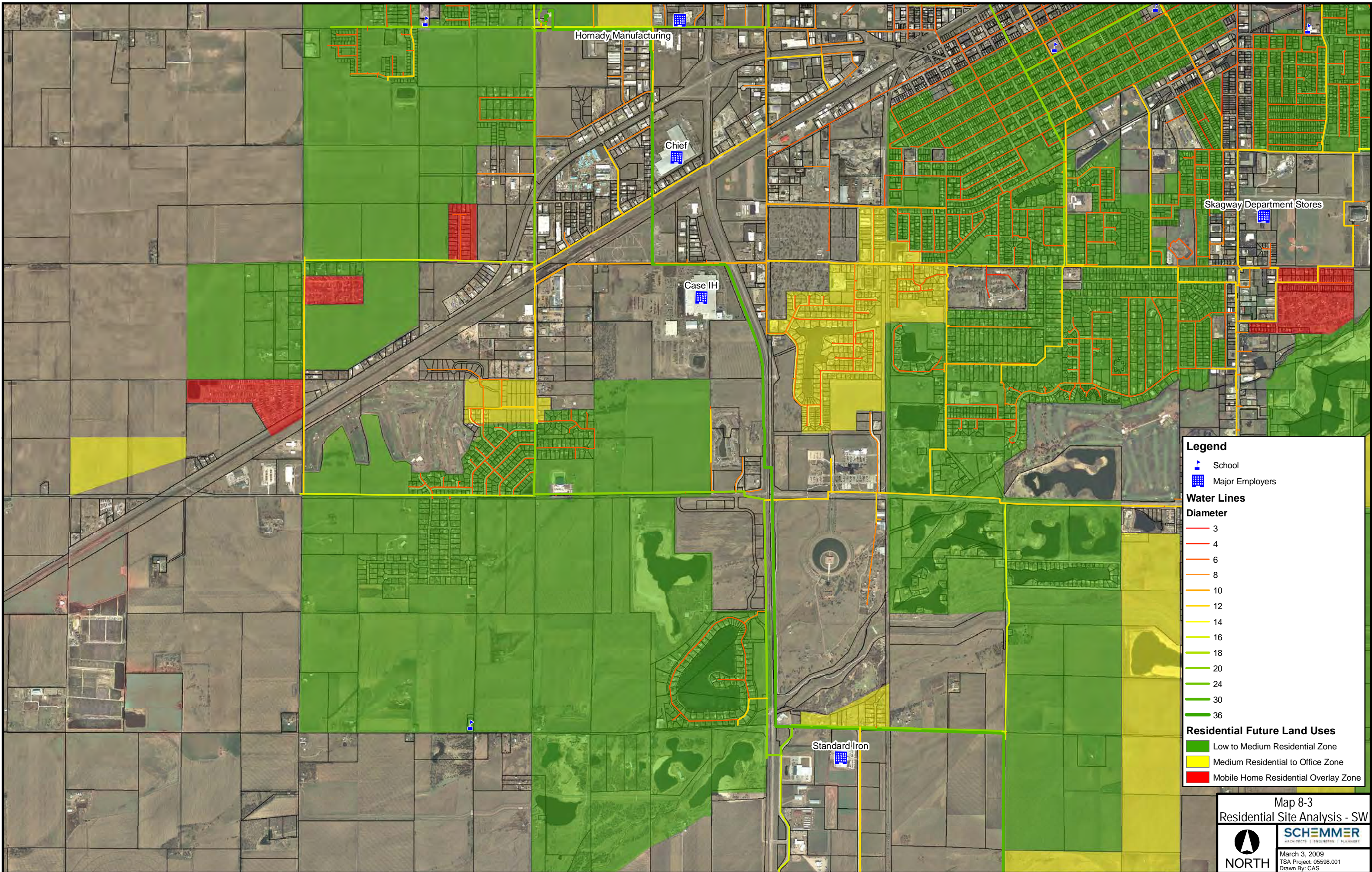
Water Lines

Diameter

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- 4
- 6
- 8
- 10
- 12
- 14
- 16
- 18
- 20
- 24
- 30
- 36

Residential Future Land Uses

- Low to Medium Residential Zone
- Medium Residential to Office Zone
- Mobile Home Residential Overlay Zone



Hornady Manufacturing

Chief

Case IH

Skagway Department Stores

Standard Iron

Legend

- School
- Major Employers

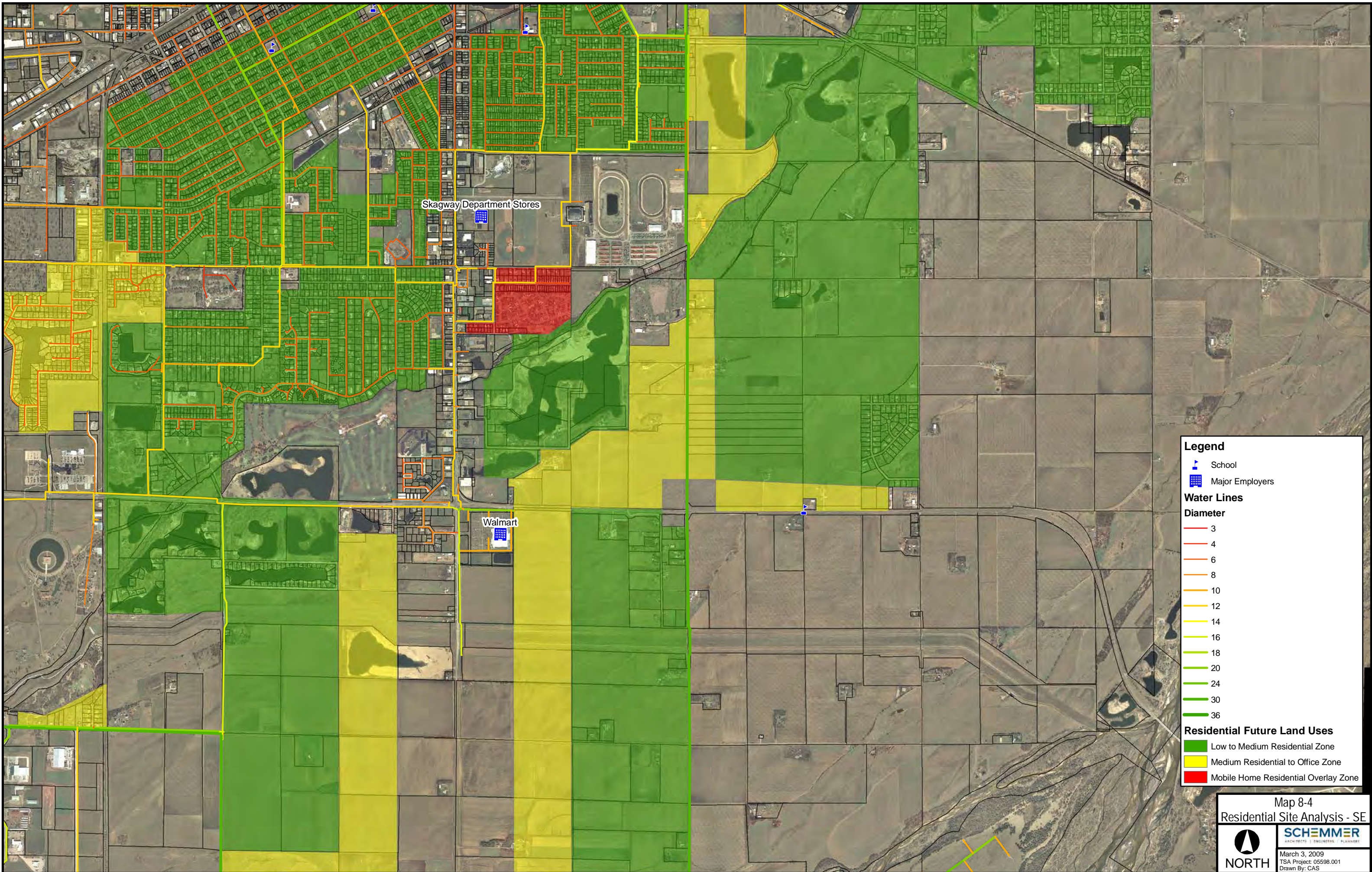
Water Lines

Diameter

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- 16
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- 20
- 24
- 30
- 36

Residential Future Land Uses

- Low to Medium Residential Zone
- Medium Residential to Office Zone
- Mobile Home Residential Overlay Zone



Legend

- School
- Major Employers

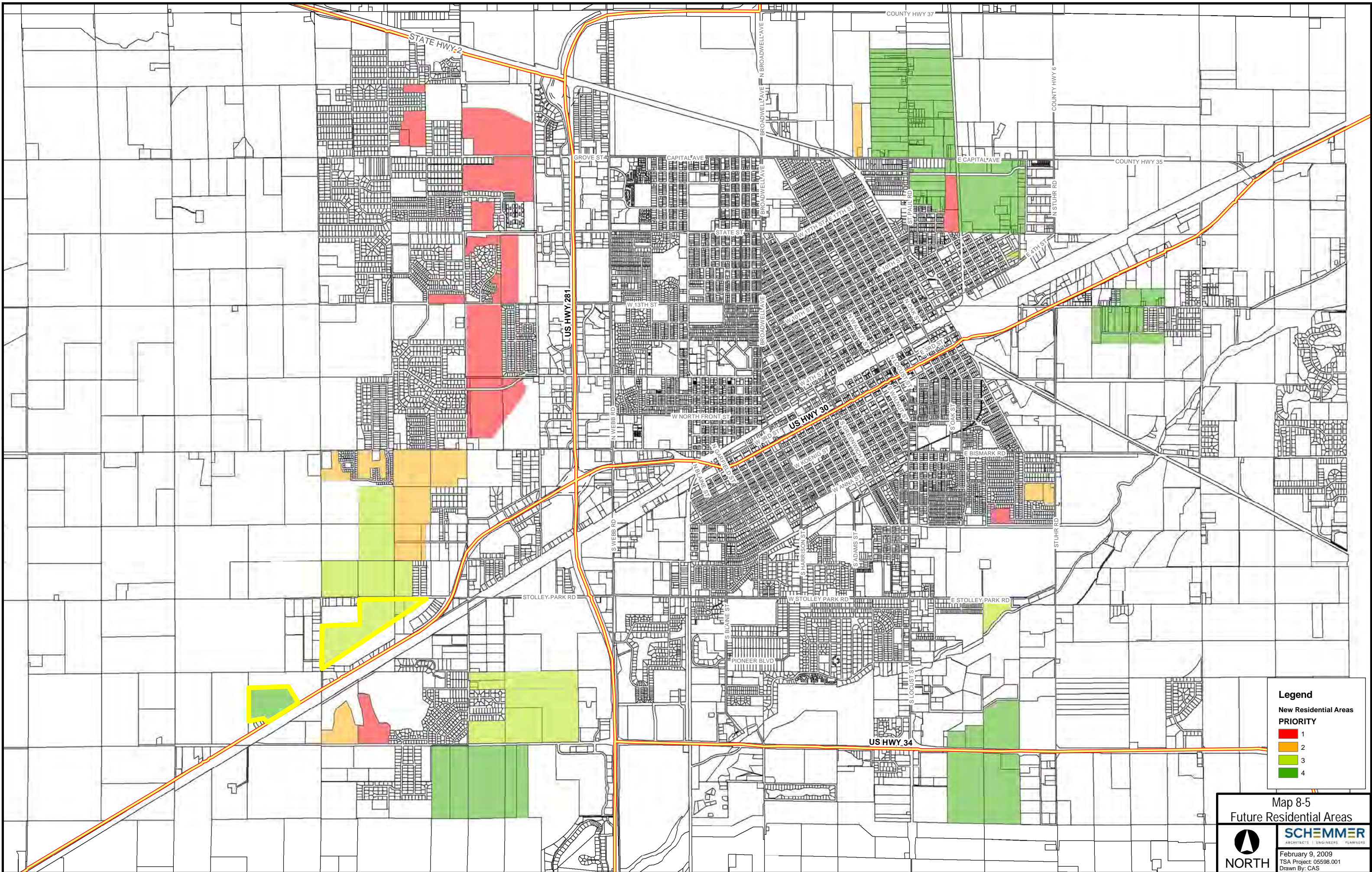
Water Lines

Diameter

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- 12
- 14
- 16
- 18
- 20
- 24
- 30
- 36

Residential Future Land Uses

- Low to Medium Residential Zone
- Medium Residential to Office Zone
- Mobile Home Residential Overlay Zone



Legend

New Residential Areas
PRIORITY

- 1
- 2
- 3
- 4

Map 8-5
Future Residential Areas

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February 9, 2009
TSA Project: 05598.001
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NORTH

Recommendations for Implementation

As shown in the information, analysis, and derived goals detailed earlier in this study, there is a definite need for additional affordable housing in Grand Island. The housing affordability gap is growing and measures need to be taken to close that gap. Although these are recommendations, action will be necessary to make sure the housing affordability gap doesn't increase significantly over the next few years. If inflation rises but salaries do not increase at the same rate, the ability of residents to purchase quality, affordable housing will get worse if not addressed.

The following specific recommendations provide additional detail on actions for many of the goals discussed within Chapter 7.

Plan Implementation

The City should create an "Affordable Housing Committee" that meets at least quarterly to assess and direct housing development and education activities. Without significant efforts put forth by this committee to implement the study, the likelihood of the success of the study will diminish significantly.

The Affordable Housing Committee would need to be comprised of individuals from a wide range of backgrounds. In order to be successful, the Committee should include input from a variety of both private and public sector participants such as community organizations, financial institutions, educational entities, contractors, developers, and the various housing organizations serving the community.

This committee would have many duties including, but not limited to, organization and promotion of first-time home buyer classes, organization and promotion of home maintenance and improvement education classes, prioritization of dilapidated and abandoned housing for demolition, and the promotion of affordable housing programs.

Housing Rehabilitation

The community needs to conduct comprehensive rehabilitation of at least 35 homes each year for a total of 175 units over the lifespan of this study. Funding should be provided through various sources, including HUD's CDBG Program, Nebraska Department of Economic Development's Home program and the Affordable Housing Trust Fund. The community should also continue to promote rehabilitation by the private sector as well.

The City should promote the private rehabilitation of homes by working with the Affordable Housing Committee to develop the partnerships necessary to create a “Housing Rehabilitation Warehouse”. The warehouse would accept tax deductible donations of items, including; household tools and building materials of all kinds, such as windows, plumbing fittings, electrical fittings and wire, framing materials, hardware and miscellaneous fixtures. Proceeds from the resale of these items, at an affordable price, would help fund affordable housing opportunities in Grand Island.

To track the progress of efforts to meet this recommendation, the Committee should work with the City’s building department to develop a way to track private rehabilitation in addition to government-funded efforts.

Replacement Housing

Projections state that Grand Island will need to replace 23 housing units by the end of 2013. It is recommended that the Affordable Housing Committee coordinate an ongoing informal list of dilapidated units to prioritize properties for acquisition and demolition for the replacement with a new affordable housing unit. The City should utilize a mix of funding streams and organizations, including Habitat for Humanity, to meet the aforementioned need by the end of 2013.

All newly constructed units should fit the appropriate size, scale, and architectural design of the surrounding neighborhood.

New Housing Construction

Approximately 556 new housing units will need to be constructed by the end of 2013. To reach this goal, an average of 181 units will need to be constructed each year. The City should promote affordable housing development in a proactive effort to increase the percentage of affordable housing units of those added to the housing stock each year.

	2013 Need
No bedroom	8
1 bedroom	10
2 bedrooms	170
3 bedrooms	244
4 bedrooms	91
5 or more bedrooms	32
Total	556

CDBG Entitlement Funding

By the 2010 Census it's expected that Grand Island's Urban Area (which includes the Village of Alda) will surpass 50,000 enabling the community to receive CDBG entitlement funding. If entitlement status is accepted, Grand Island should maintain at least a 45% to 50% share of the entitlement funding for housing programs. The following suggested break down of funding allocation was developed after review of CDBG action plans of other communities and discussions with CDBG program administrators. This break down should be used as just a general guideline, actual allocations should be based on demand that varies on an annual basis.

Single Family Rehabilitation

- 10%-15% - Owner-occupied rehabilitation
- 5%-10% - Emergency Repairs
- 3%-5% - Demolition program

Housing Accessibility

- 2%-4% - Removal of architectural barriers

New Housing Development

- 10%-20% - Various programs for new housing development, including infill unit construction

Homeless Assistance

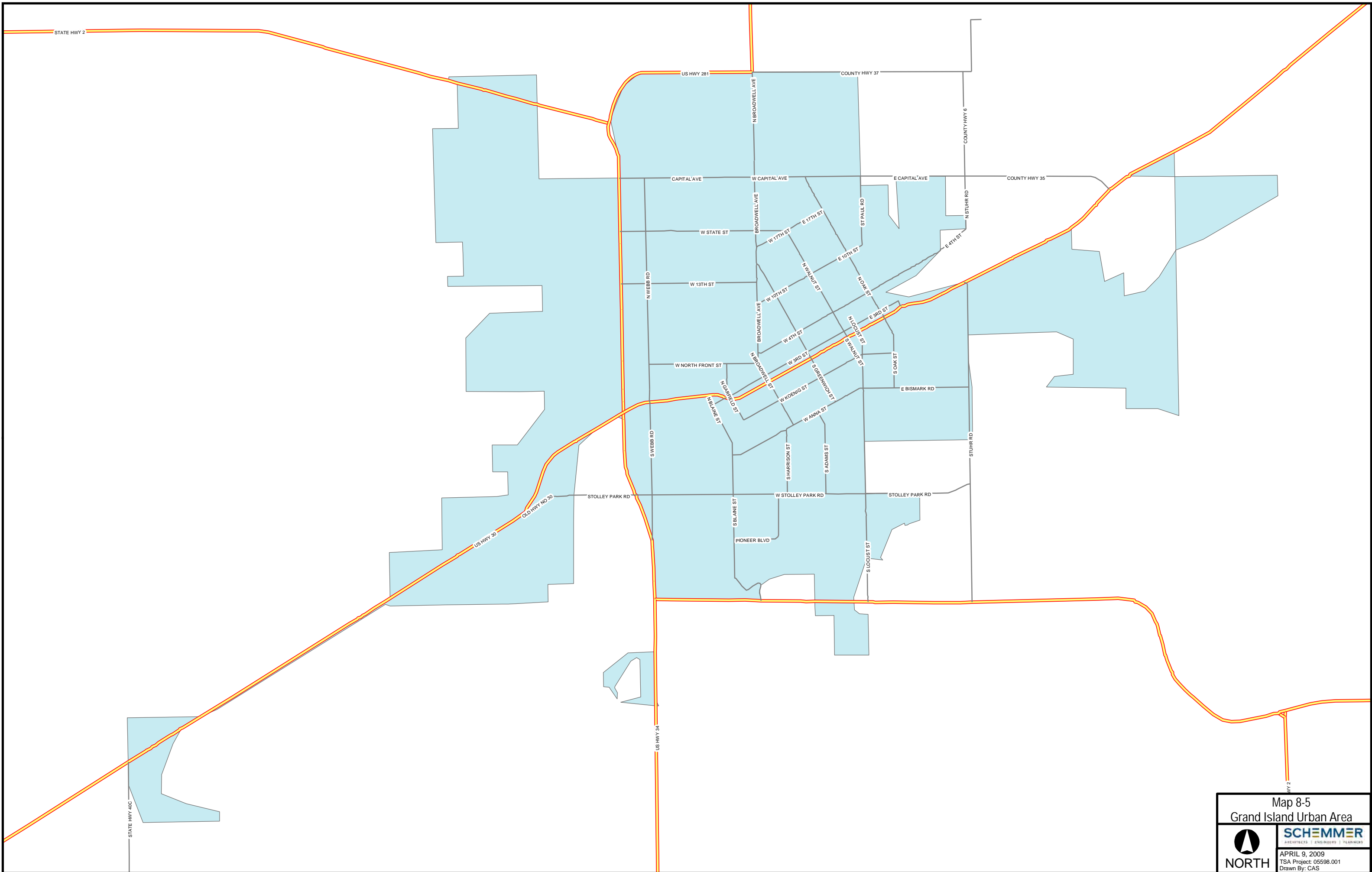
- 5%-10% - Various programs to support the development of additional housing opportunities for the homeless

Economic Development

- 30%-35% - Funding for various economic development activities

Program Administration

- 18%-19% - Funding for program administration and planning activities



Map 8-5
Grand Island Urban Area



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APRIL 9, 2009
TSA Project: 05598.001
Drawn By: CAS



NORTH

Regulatory Controls and Affordable Housing

Introduction

The purpose of this section is to recognize how land development regulations can impede the development of affordable housing and present possible zoning standard changes that would support affordable housing construction.

Zoning Techniques that Support Affordable Housing

There are numerous development standards that can be used to reduce a local government's impact on housing costs without reducing the quality of residential neighborhoods.

Small Lot Sizes

The production of affordable housing relies, in part, on the cost of the land on which it is built. Through the implementation of zoning regulations, a city can reduce the cost of the land for each lot destined for affordable housing. Allowing, even promoting, smaller lot sizes reduces the cost of land for each unit within a development.

Smaller lot sizes not only reduce the price of land per affordable housing unit, it cuts down on the cost of other aspects of the development of the housing unit. A developer can spread the cost of the construction of streets, sidewalks, and utilities among a larger number of units per acre, reducing the overall burden per housing unit for the development of those amenities. Smaller lot sizes are also popular with housing owners that are responsible for their own lot maintenance. With less to maintain, the homeowner has lower maintenance and upkeep costs.

Mixing Housing Unit Types

A mix of housing unit types in a neighborhood provides affordable housing in a defined area for a diverse cross-section of the population. Individuals, couples, young families, and seniors can all find affordable housing options in a neighborhood with mixed development. Additionally, as their housing needs change, families may be able to find suitable housing within the same neighborhood.

Traditional Neighborhood Developments

Many of the subject neighborhoods within the study were developed in the style of a typical Traditional Neighborhood Development (TND). Smaller lot sizes and a mix of housing types are very noticeable aspects of these types of developments.

The popularity of these types of developments is returning across the nation. TNDs allow for a mix of housing types including single-family homes, duplexes, town homes, condominiums, and apartments.

This variety provides housing opportunities for an array of age and income categories, thus promoting greater diversity and encouraging long-term residency within the neighborhood.

Permitting, Fees, and the Development Review Process

Various aspects of the development process can hinder affordable housing development in a community. Development fees, permitting procedures, and the development review process can increase the amount of time and money necessary to build affordable housing. By complicating the process and increasing the cost burden on developers, possible developments can often be stopped or delayed, providing reduced or no benefit to the community.

One of the ways to avoid hindering growth is to make affordable housing developments a priority in the development review process. By placing proposed affordable housing developments at the “front of the line” at the time of application, overall review time can be reduced.

The City should also review its development permit fee structure in order to better promote affordable housing development. One option is giving the City Council ability to waive development application fees for non-profit developers of affordable housing developments.



Funding Options

Local Funding

Tax Increment Financing

As of January 1, 2009, the City of Grand Island Community Redevelopment Authority (CRA) declared seven areas as blighted and in need of redevelopment. These seven areas, covering 16.6% of the community, were selected based on the existence of blight and substandard conditions. The Grand Island CRA uses Tax Increment Financing (TIF) to fund commercial, industrial, and residential improvements. Tax Increment Financing uses the additional tax revenue created by development within the aforementioned areas to finance additional improvements in the blighted area. Up to 100% of this additional tax revenue can be used for up to 15 years for public improvements within the redevelopment area.

Local Option Municipal Economic Development Act (LB 840)

This local option tax allows communities to collect tax dollars for economic development. LB 840 was approved by the voters of the community in 2003. It is a bond fund that is paid off by the taxes is created to aid in new construction or rehabilitation. For Grand Island, it allows for approximately \$750,000 to be invested in economic development annually.



State Funding

Nebraska Investment Finance Authority (NIFA)

Nebraska Investment Finance Authority is a quasi-governmental organization that provides numerous financial resources for community betterment. Their programs assist in homeownership, rental housing, agriculture, manufacturing, medical, and community development activities. Some of their programs include:

BINGO Bonds

The Building Infrastructure in Nebraska for Greater Opportunities (BINGO) program is a loan guarantee program that allows infrastructure, affordable housing, or community development projects to be financed at attractive rates.

Collaborative Resource Allocation for Nebraska (CRANE)

A program created to encourage the development of affordable housing through a strategic allocation process between NIFA and other collaborating resource providers in order to make difficult affordable housing projects a reality.

NIFA works with communities and neighborhoods who have partnered with non-profits and for-profits in an effort to make long-term, coordinated job creation/enhancement, housing development and community development strategies that work.

Credit to Own (Crown) Program

A lease-to-own program created to assist very low-income households to obtain ownership while assisting local governments in neighborhood revitalization. Objectives include:

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.

Infrastructure Loan Guarantee Program

Although not a loan, NIFA provides a loan guarantee to private lenders who are financing construction of affordable lots. Created to stimulate the private sector, the program is directed towards reducing the risk to private lenders to fund the development of a lot. This program provides support for the creation of suitable lots for affordable housing, targeting household incomes at or below the 150% threshold of area median income.

Low Income Housing Tax Credits Program (LIHTC)

The Low-Income Housing Tax Credit program encourages private investment in the development of rental housing by providing a credit that offsets an investor's federal income tax liability. The amount of credit an investor may claim is directly related to the amount of qualified development costs incurred and the number of low-income units developed that meet the applicable federal requirements for both tenant income and rents.

NebHi-RED

The Nebraska Housing Initiative for Residential Economic Development program brings together non-profit housing development corporations, communities, lenders and contractors to construct housing for families with incomes below 80% of the area median income.

Tax Exempt Bond Financing Program for Multi-Family Projects

Assists in the financing of projects that involve the acquisition, construction or rehabilitation of rental housing for low to moderate-income households. A specified minimum percentage of the units must be set-aside for occupancy by low-income households, the remaining units must be rented by low to moderate-income households.

Nebraska Department of Economic Development (DED)

The state's economic development agency, DED works with communities and businesses to promote development and expansion of economic activities. They provide funding for housing and community development to local governments, public housing authorities, and non-profits. Some of their programs include:

The HOME Investment Partnerships Program (HOME)

A program directed towards the construction, rehabilitation, and acquisition of housing for low-income families, both renters and owners. Private, local, or regional Community Development Housing Organizations (CHDOs) administer the funds, providing "gap" financing that will often make projects more fiscally feasible. Typically, HOME funds are combined with funds from other sources to bring houses or apartments within the financial means of the assisted families (incomes at or below 80% of the area median income).

Predevelopment Revolving Loan Fund (PDLF)

This program assists community-based organizations with the initial "seed financing" for housing development projects. As the NIFA website states, the PDLF program was created to provide the following services:

1. Technical assistance to enable community-based organizations to qualify for a NIFA predevelopment loan;
2. Short-term low interest or, if matching funds are provided, no interest predevelopment loans of up to \$20,000; and,
3. Assistance in using the predevelopment loan funds successfully in order to obtain the appropriate professional services, resources, and financing necessary to develop housing that responds to the community's needs.

Nebraska Affordable Housing Trust Fund (NAHTF)

This program assists governmental subdivisions, housing authorities, and community based organizations to acquire, construct, or rehabilitate housing units for low and very low-income households. Additionally, the funds can be allocated towards infrastructure projects that are deemed necessary for the development of affordable housing at the time of development. They can also be used for down payment and closing cost assistance.

Nebraska Energy Office

The Nebraska Energy Office offers programs for homeowners for improvements, mainly related to energy efficiency and affordability. Some of their programs include:

Dollar and Energy Saving Loans

Through low-interest financing, this program assists with numerous typical home, building, or system energy efficiency improvements. Typically the loans are provided through a participating local lender in conjunction with the Nebraska Energy Office, with an interest rate of 5%. The loan term is dependent on the type of improvement completed.

Low-Income Weatherization Assistance Program

The Low-Income Weatherization Assistance Program provides funding for various home weatherization activities for households with incomes at or below 150% of the poverty level. Some of the eligible activities include, but are not limited to, caulking, furnace repair or replacement, weather-stripping, and ceiling, wall and floor insulation.

Federal Funding

Department of Housing and Urban Development (HUD)

Many of the various housing programs under HUD control are available for both profit and non-profit developers. Typically HUD funds are combined with other public financing options or conventional financing to make projects workable:

Community Development Block Grants (CDBG)

Community Development Block Grants are a major funding source for multiple housing improvement activities. CDBG funds are currently provided to the Nebraska Department of Economic Development by the Department of Housing and Urban Development (HUD) to allocate to applicants to the program. However, the City of Grand Island is on the verge of becoming an entitlement community, providing the City with an annual allocation of CDBG funds without an application process. The CDBG program is discussed further in the Specific Recommendations section.

Homeless-Specific Assistance Programs

Shelter Plus Care (S+C)

S+C provides grants for rental assistance to homeless persons with disabilities. Grants are offered in combination with supportive services from other sources.

Emergency Shelter Grants (ESG) Program

This program provides funds to assist in the renovation, rehabilitation, expansion or conversion of buildings into emergency shelters. Funding from this program can also be allocated towards certain operating costs and essential services for the homeless population.

Surplus Property for Use to Assist the Homeless (Title V)

Program allows for the acquisition of federal properties that are deemed unutilized, underutilized, excess, or surplus, by states, local governments, or nonprofit organizations to use in the assistance of homeless persons.

Supportive Housing Program

Grants for acquisition, rehabilitation, new construction, or the leasing of buildings that provide transitional or permanent housing and supportive services to homeless persons. Assistance for transitional housing is capped at 24 months or less. Possible residents must be disabled to qualify for permanent housing assistance.

Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program

Section 8 assists very low-income, single, and homeless individuals to acquire decent, safe, and sanitary housing in privately owned units. Rental assistance payments typically cover the difference between 30 percent of the tenant's adjusted income and the unit's rent. Assistance through HUD can last for up to 10 years for SRO units and can be used for the rehabilitation of the property.

Housing

Self-Help Homeownership Opportunity Program (SHOP)

Competitive grants to national and regional nonprofit organizations that have experience in providing or facilitating self-help housing assistance. Eligible uses of the funds include land acquisition, infrastructure improvements, and administrative costs. The homebuyers in the program are required to contribute a significant amount of sweat equity towards the construction of their homes.

Capacity Building for Community Development and Affordable Housing

This program provides grants to community development corporations and community housing development organizations to improve their ability to conduct community development and affordable housing projects and programs. Eligible applicants within Grand Island: Grand Island Area Habitat for Humanity.

Housing Opportunities for Persons With AIDS (HOPWA)

Provides funding allocations and grants to states, cities, and nonprofit organizations to provide housing for low-income persons and their families living with HIV/AIDS.

One- to Four-Family Home Mortgage Insurance (Section 203(b))

Section 203(b) provides mortgage insurance to finance the construction of new housing and home ownership. The program is directed towards the insurance of mortgages provided by

commercial lenders to protect them against losses, increasing the potential for lenders to invest in the home mortgage market.

Note: Mortgage insurance through HUD is available for many other activities, including rehabilitation loans, energy efficiency improvements, manufactured homes, and others.

Good Neighbor Next Door

The Good Neighbor Next Door program provides the ability for law enforcement officers, teachers, firefighters, and emergency medical technicians to purchase homes in revitalization areas at significant discounts. Each year HUD sells a number of properties in its inventory at a 50% discount to persons in the aforementioned trades.

HOME New Construction, Substantial Rehabilitation, Conversion/Acquisition Program

Provides funding for substantial rehabilitation, reconstruction, and construction of housing. Eligible activities include property acquisition, conversion, site improvements, demolition and other expenses as approved.

HOME Rental Rehabilitation Loan Program

Funding for the rehabilitation or rental housing that is affordable to and occupied by low-income persons and families. Individuals, corporations, partnerships, non-profit organizations and HRAs are eligible property owners that can receive assistance. Match funding is required for loans.

HOME Tenant-Based Rental Assistance Program (TBRA)

TBRA provides a rental subsidy to individual households, assisting in housing costs including rent, utility costs, security deposits, and/or utility deposits. Tenants must have incomes at or below 80% of the area median income.

HUD Section 202 Program

Provides capital advances for the financing of construction, rehabilitation, or acquisition (with or without rehabilitation) of structures that will provide supportive housing for very low-income elderly persons.

HUD Section 811 Program

Section 811 provides funding to nonprofit organizations to construct rental housing that provides for the availability of supportive services for adults with disabilities. The program

provides 100 percent financing to the organization and provides rent subsidies to make the units affordable to very low-income residents.



Plan Maintenance

The intent of an affordable housing study is for it to be under constant review and consideration when making decisions about housing issues in Grand Island. The study should be a continuously utilized document to best suit the needs of the City and its citizenry.

Any changes to the plan should be made utilizing the proper configuration for amendments. The City should initiate an annual review utilizing members of the original steering committee and community development personnel whenever possible.

When possible, the City will invite public involvement when conducting a review of the Grand Island Affordable Housing Study. Public involvement should include the use of occasional public meetings as utilized in the development of this study.

The Grand Island Affordable Housing Study should be reviewed, at a minimum, once a year.



Appendices

Appendix A: Housing Survey Results

Appendix B: Results of Key Interviews

Appendix C: Public Meeting SWOT Analysis Results

Appendix D: Possible Options to Qualify Applicants for Median Home

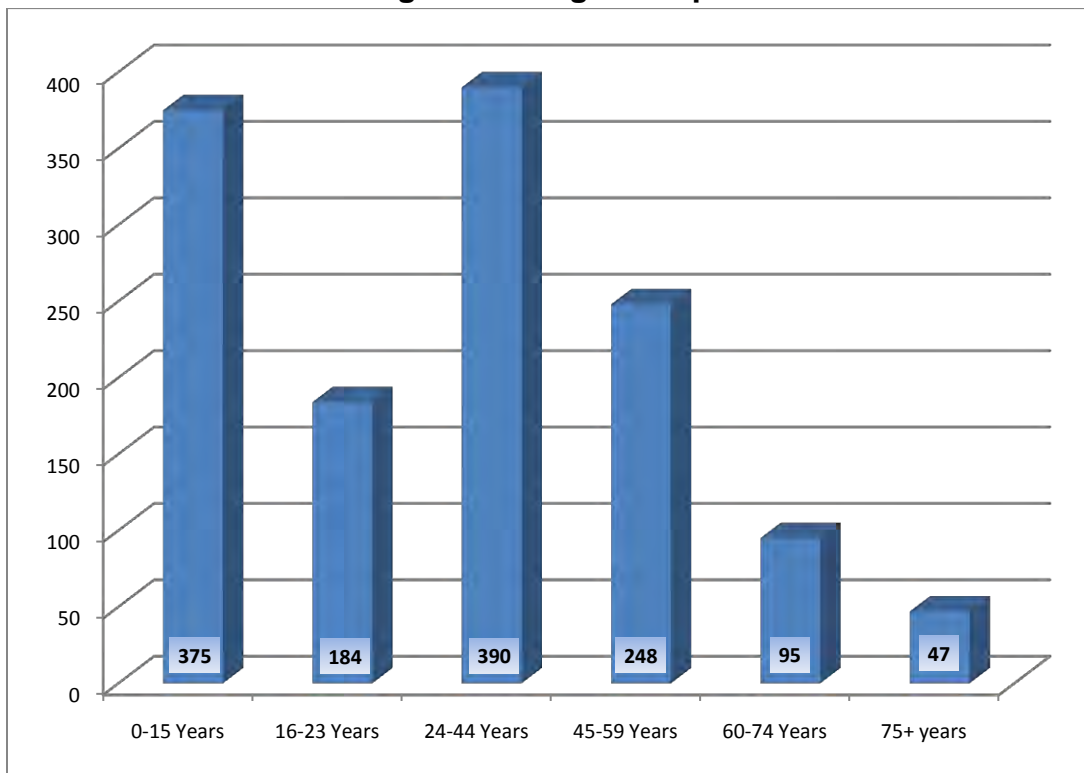
Appendix E: Housing-related Organizations in Grand Island

Appendix A: Housing Survey Results

Household Age Groups

The first question of the survey was, “How many people in each of these age groups live in your home?” As the figure below displays, the younger, child-bearing age group of 24-44 years of age was the main group to fill out the surveys. This is the typical target group for affordable housing.

Figure A-1: Age Groups



Place of Residence

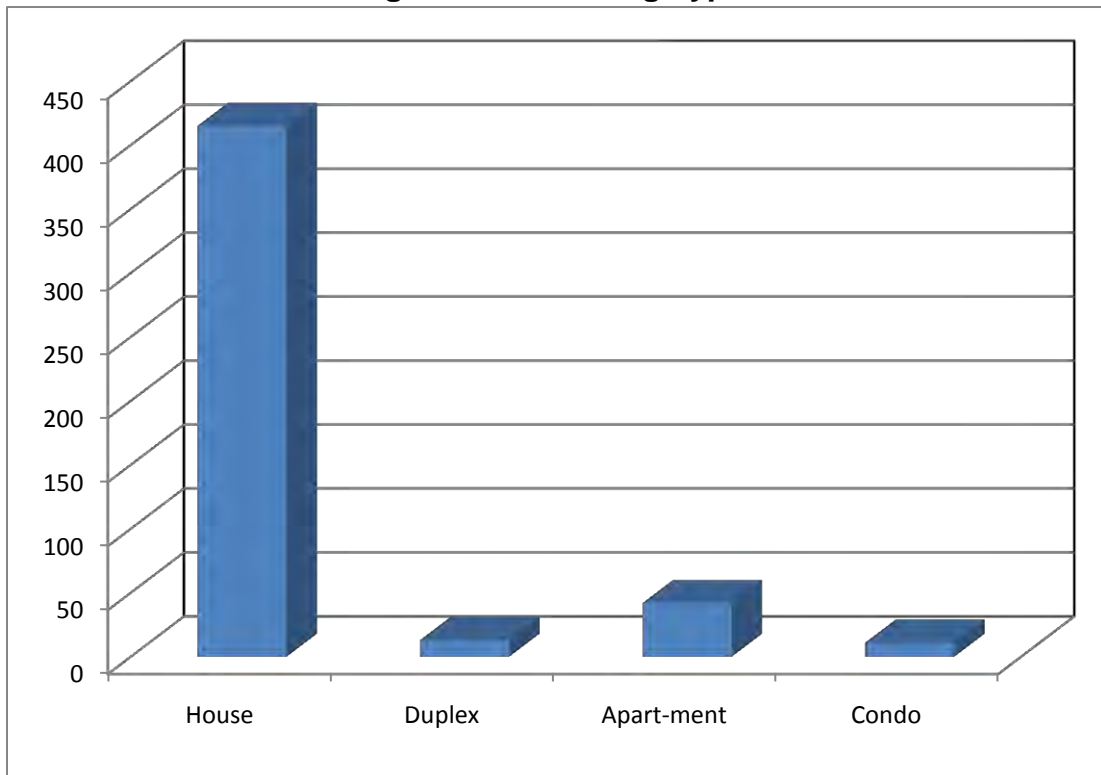
A significant 64.5% of the survey respondents answered that their place of residence was a home that was owned with a mortgage. Interestingly, as shown in Table A-1, the number of respondents that were renting a home was a little higher than those renting an apartment. Also, as Figure A-2 depicts, an overwhelming 86.3% of respondents lived in a house.

Table A-1: Residence

Residence	#	Residence	#
Rent an apartment	45	Rent a rent-subsidized unit	6
Rent a home	52	Live with parents	16
Own with a mortgage	313	Currently homeless*	1
Own with no mortgage	52		

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

Figure A-2: Housing Types



Live/Work Status

The following questions look into various issues that provide additional insight into those who filled out the survey. As the following table shows, more respondents worked in Grand Island than lived in Grand Island.

Table A-2: Live/Work Status

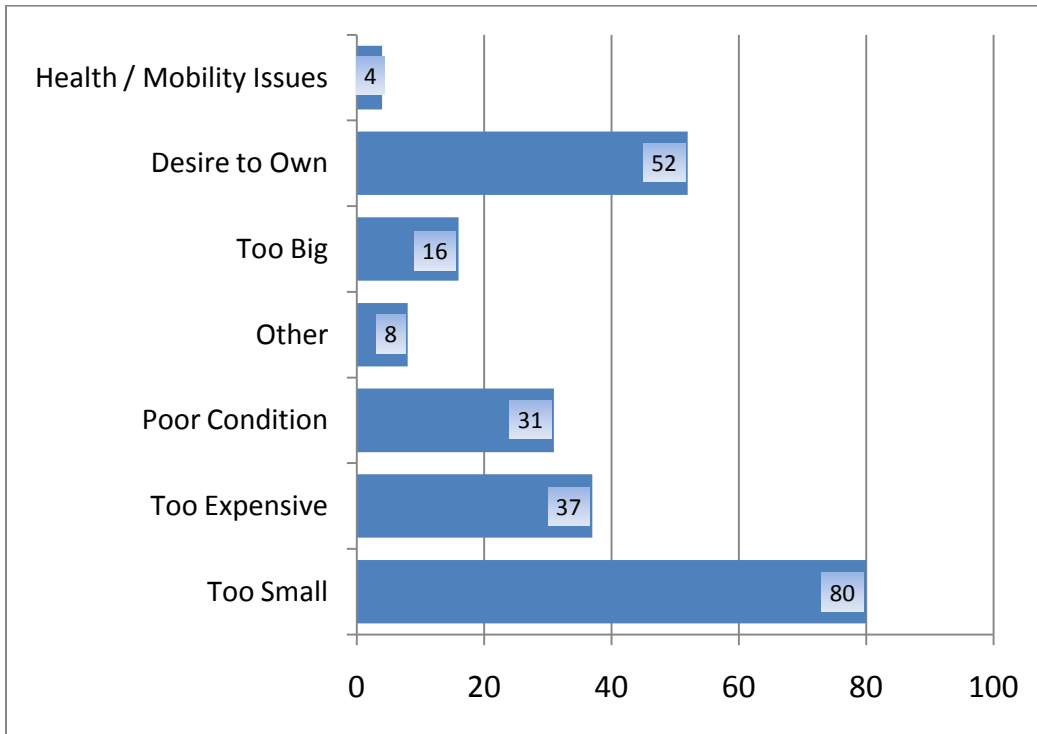
	#
Currently Live in Grand Island?	409
Work in Grand Island?	417
Have relatives in Grand Island?	293
Does your spouse/partner work in Grand Island?	263

Reasons Why Current Housing is Unacceptable

The survey asked what made the respondents' homes unacceptable. A majority of the responses listed that their current home was too small, 52 of the 491 surveys returned stated that the responder had a desire to own their own housing unit, and 31 respondents stated that their housing unit was in poor condition. In relation, the survey found that 233 of those who took the survey were interested in a grant for home repairs.

Although the number of survey responses returned provides a relatively low sample size, some basic extrapolation can be used to provide rough results of what the feeling is community-wide. Through a basic ratio calculation, it can be estimated that over 2,000 households had a desire to own, rather than rent a unit. This suggests that an emphasis on first-time homebuyer programs may be desired. It can also be estimated that over 1,200 households felt their dwelling unit was in poor condition. Between this survey and the results of the Housing Conditions Analysis, it is confirmed that continued support for housing rehabilitation funding is a need for Grand Island.

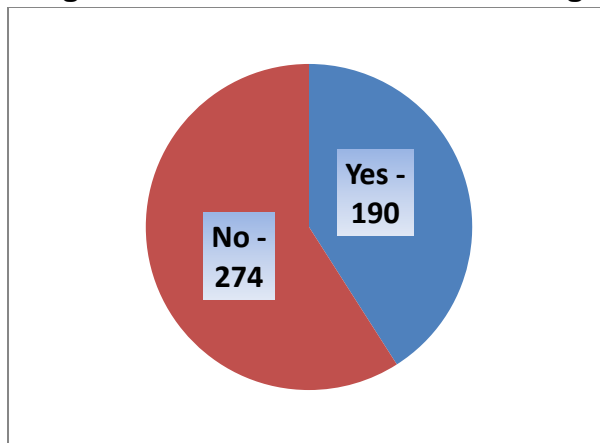
Figure A-3: Reasons Why Unacceptable



Consideration of Moving for Affordable Housing

It was asked of the surveyed population, “Would you consider moving away from Grand Island for affordable housing?” A staggering 190 persons, or 40.9% of those who answered the question, stated that they would leave the community for more affordable housing.

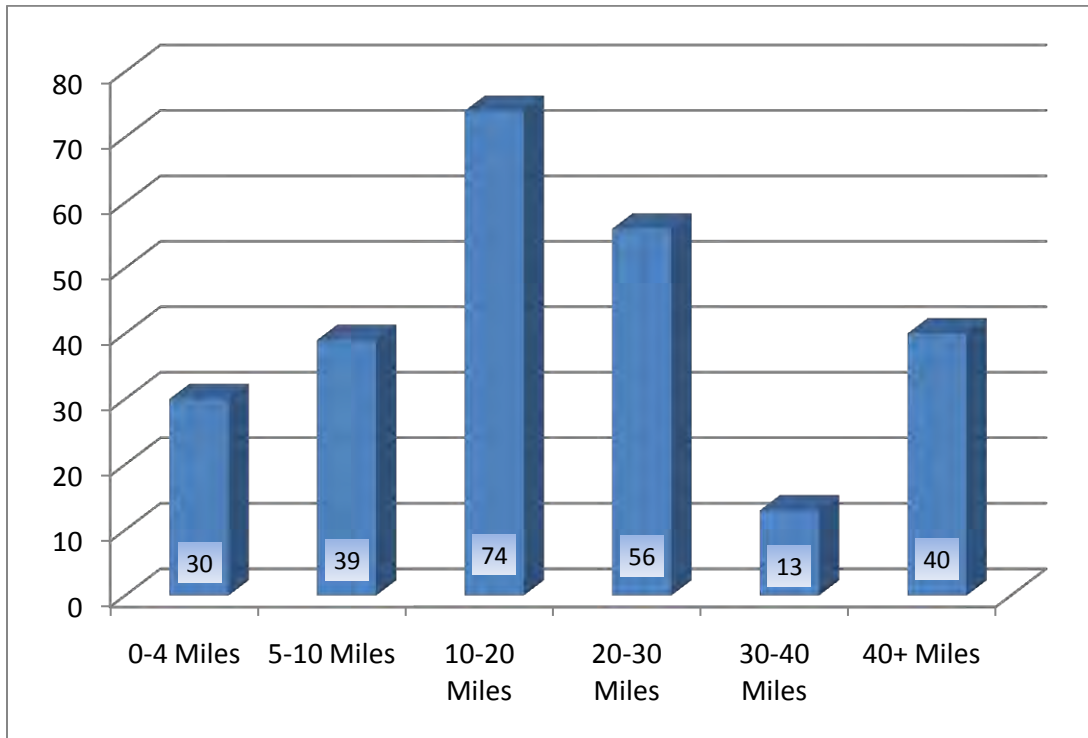
Figure A-4: Consideration of Moving



Consideration of Moving Distance for Affordable Housing

Additionally, respondents were asked what distance they would move if they were considering moving for affordable housing. Of those who answered, 79% stated that they would move up to 30 miles to obtain affordable housing. It may be likely that those who answered 40+ miles would consider a change in employment to another community to obtain affordable housing.

Figure A-5: Considered Distance to Move for Affordable Housing



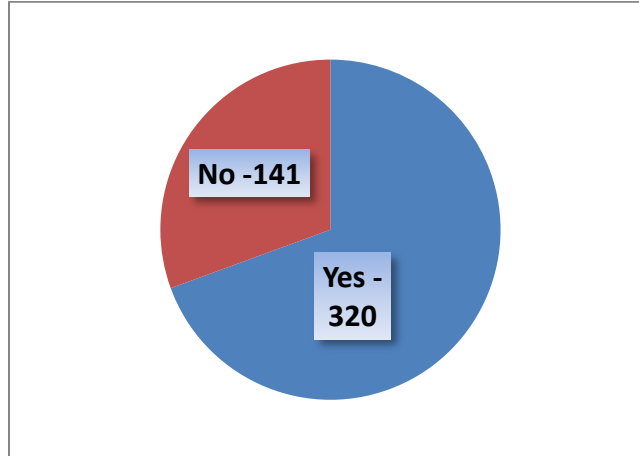
Housing Costs

Survey takers were asked their monthly mortgage or monthly rent costs. Those who have a mortgage and took the survey pay an average of \$873.78 per month. Those that pay rent average \$488.90 per month. Of those who answered the survey, 11 receive public financial aid.

View on Affordable Housing

Survey takers were asked if they felt if there was a need for additional low-income housing in Grand Island. A significant 69.4% of those who answered the question stated a need for additional affordable housing in Grand Island.

Figure A-6: Need for Affordable Housing



Continuing the public’s view of affordable housing, it was asked what type of housing they felt was needed in Grand Island. The most significant response was the need for single-family owner-occupied housing, followed closely by single-family renter-occupied housing.

Table A-3: Affordable Housing Needed

Type Needed	
Single-family rental	214
Single-family owner	225
Multi-family rental	87
Elderly and Assisted Living	142
Special Needs	95

Future Housing Needs

To assist in the assessment of the need for additional housing, the survey asked, “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?” Results displayed that 188, or 41.0% were expecting to move in the next five years. Considering the size of Grand Island as a whole, compared to the number who filled out the survey, this is a large number.

It was also asked of those who took the survey if they were looking to rent or own. Of those who responded, 79.5% stated that they were looking to own their next housing unit.

Survey takers were asked why they would want to move from their current housing. Respondents were allowed to check more than one reason. As Table A-4 shows, the most significant reason was the need for larger housing.

Table A-4: Reason Interested in Moving

Reason	
Need local affordable housing	84
Need independent housing	37
Need larger housing	115
Need smaller housing	23
Present home in poor state of repair	32
Need to be closer to employment	47
Need permanent housing	48
Need older persons housing	21
Need to be closer to a career or dependant	30
Need specially adapted home	4
Death, divorce or other change in family structure requiring a move	51
Need to be closer to relatives who are in the area	26

Neighborhood Organization

Respondents to the survey were asked if their neighborhood had an organized neighborhood organization. Of the 453 persons that filled out an answer, 86.8% stated that their neighborhood didn’t have a neighborhood organization. However, 160 respondents had an interest in being part of a neighborhood organization.



Grand Island Affordable Housing Survey

The City of Grand Island is conducting an Affordable Housing Market Study. The data compiled in this survey will be completely anonymous and will be presented within the final Study. We would appreciate your input to help create a plan to improve housing choices in the community. This survey is also available via the internet at: www.grandislandhousingsurvey.com

Your Household			
How many people in each of these age groups live in your home?	0 - 15 years		45 - 59 years
	16 -23 years		60 -74 years
	24 -44 years		75+ years

Your Home		
Do you currently:	Rent an apartment <input type="checkbox"/>	Rent a rent-subsidized unit <input type="checkbox"/>
	Rent a home <input type="checkbox"/>	Live with parents <input type="checkbox"/>
	Own with a mortgage <input type="checkbox"/>	Currently homeless* <input type="checkbox"/>
	Own with no mortgage <input type="checkbox"/>	Other _____
What type of housing do you live in?	House <input type="checkbox"/> Duplex <input type="checkbox"/> Apartment <input type="checkbox"/> Condo <input type="checkbox"/>	
How many bedrooms does your housing unit have?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5+ <input type="checkbox"/>	

*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? <input type="checkbox"/>	If so, for how long?
	Work in Grand Island? <input type="checkbox"/>	
	Have relatives in Grand Island? <input type="checkbox"/>	
	Does your spouse/partner work in Grand Island? <input type="checkbox"/>	
Is your current home unsuitable for your living needs? If so, please indicate why.	It is too small <input type="checkbox"/> It is too expensive <input type="checkbox"/> It is in poor condition <input type="checkbox"/> Other <input type="checkbox"/>	It is too big <input type="checkbox"/> Desire to own house <input type="checkbox"/> Health / mobility problems <input type="checkbox"/> It is suitable for my needs <input type="checkbox"/>
Would you be interested in a grant for home repairs?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Would you consider moving away from Grand Island for affordable housing?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If so, how many miles away? (circle one)	0-4 5-10 10-20 20-30 30-40 40+	

Existing Housing	
Housing Costs	Monthly Mortgage \$ _____ Monthly Rent \$ _____

Do you receive public financial aid for housing?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
--	------------------------------	-----------------------------

View on Affordable Housing

Do you feel that there is a need for additional low-income housing? Yes No

If yes, what types of housing opportunities do you feel are needed?

(Please check all that apply)

- | | | | |
|-------------------------------------|--------------------------|------------------------|--------------------------|
| Single family rental housing | <input type="checkbox"/> | Special needs housing | <input type="checkbox"/> |
| Single family owner housing | <input type="checkbox"/> | Other (please specify) | <input type="checkbox"/> |
| Multi-family rental housing | <input type="checkbox"/> | _____ | |
| Elderly and Assisted Living housing | <input type="checkbox"/> | | |

Future Housing Needs

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?

Yes No

Are you looking to: own or rent

Why would you want to move (you can give more than one reason)?

- | | |
|---|--|
| <input type="checkbox"/> Need local affordable housing | <input type="checkbox"/> Need to be closer to a career or dependant |
| <input type="checkbox"/> Need independent housing | <input type="checkbox"/> Need specially adapted home |
| <input type="checkbox"/> Need larger housing | <input type="checkbox"/> Death, divorce or other change in family structure requiring a move |
| <input type="checkbox"/> Need smaller housing | <input type="checkbox"/> Need to be closer to relatives who are in the area |
| <input type="checkbox"/> Present home in poor state of repair | <input type="checkbox"/> Other (please specify)..... |
| <input type="checkbox"/> Need to be closer to employment | |
| <input type="checkbox"/> Need permanent housing | |
| <input type="checkbox"/> Need older persons housing | |

Does your neighborhood have a neighborhood organization?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If not, would you be interested in being part of a neighborhood organization?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Please use the space below to make any additional comments regarding this survey. It can also be used to provide further information about your housing needs.



Encuesta sobre Accesibilidad de Precios de Vivienda

La ciudad de Grand Island esta llevando a cabo un estudio de Mercadeo sobre accesibilidad de Precios de Vivienda. La información recolectada en esta encuesta es completamente anónima y será presentada como parte de un estudio final. Agradecemos su aportación al ayudar a crear un plan para mejorar las opciones de vivienda en la comunidad.

Su Hogar			
¿Cuántas personas de los correspondientes grupos de edad viven en su hogar?	0 - 15 años		45 - 59 años
	16 -23 años		60 -74 años
	24 -44 años		75+ años

Su Casa	
Actualmente usted:	Renta Departamento <input type="checkbox"/> Renta unidad de renta subsidiada <input type="checkbox"/>
	Renta una casa <input type="checkbox"/> Vive con sus padres <input type="checkbox"/>
	Dueño de casa con hipoteca <input type="checkbox"/> No tiene casa* <input type="checkbox"/>
	Dueño de casa sin hipoteca <input type="checkbox"/> Otro _____
¿En qué tipo de lugar habita?	Casa <input type="checkbox"/> Duplex <input type="checkbox"/> Departamento <input type="checkbox"/> Condominio <input type="checkbox"/>
¿Cuántos dormitorios hay en el lugar donde habita?	1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5+ <input type="checkbox"/>

*No tiene casa – que no tiene residencia permanente, que vive con amigos o en un refugio o albergue

Usted y Grand Island	
Usted: (Por favor marque TODAS las opciones que considere necesarias)	¿Vive en Grand Island? <input type="checkbox"/> ¿Si? ¿Por cuántos años?
	¿Trabaja en Grand Island? <input type="checkbox"/>
	¿Tiene familiares en Grand Island? <input type="checkbox"/>
	¿Su esposo(a)/ pareja trabaja en Grand Island? <input type="checkbox"/>
¿El lugar donde habita no cubre sus necesidades de vivienda? Indique por qué	Es muy pequeña <input type="checkbox"/> Es muy grande <input type="checkbox"/>
	Es muy cara <input type="checkbox"/> Deseo tener mi propia casa <input type="checkbox"/>
	En muy malas condiciones <input type="checkbox"/> Problemas de salud / movilización <input type="checkbox"/>
	Otro <input type="checkbox"/> Si cubre mis necesidades <input type="checkbox"/>
¿Le interesaría un subsidio para reparaciones del hogar?	Sí <input type="checkbox"/> No <input type="checkbox"/>
¿Consideraría mudarse fuera de Grand Island para adquirir vivienda de precio más accesible?	Sí <input type="checkbox"/> No <input type="checkbox"/>
Si es así, ¿A cuántas millas de Grand Island? (encierre una opción)	0-4 5-10 10-20 20-30 30-40 40+

Lugar Donde Habita Actualmente	
Costo de vivienda	Hipoteca Mensual \$ _____ Renta Mensual \$ _____

¿Recibe asistencia pública financiera para su vivienda?	Sí <input type="checkbox"/>	No <input type="checkbox"/>
---	-----------------------------	-----------------------------

Su opinión de Sobre Vivienda de Precio Accesible

¿Cree que hay necesidad de viviendas adicionales para personas de bajos ingresos? Sí No

Si respondió SI, ¿Qué tipo de oportunidades de vivienda cree que se necesiten?

(Marque tantas como considere necesarias)

Vivienda de renta para una familia	<input type="checkbox"/>	Vivienda de necesidades especiales	<input type="checkbox"/>
Vivienda de venta para una familia	<input type="checkbox"/>	Otro (especifique)	<input type="checkbox"/>
Multifamiliar de renta	<input type="checkbox"/>	_____	
Vivienda para ancianos y asistida	<input type="checkbox"/>		

Necesidades Futuras de Vivienda

Usted o alguien en su hogar (incluyendo personas que temporalmente vivan en otro lugar) tendrá(n) necesidad de vivienda a precio accesible en el área de Grand Island ahora o en los próximos cinco años?

Sí No

Busca: Comprar o Rentar

¿Por qué quisiera mudarse (puede ser más de una razón)?

<input type="checkbox"/> Necesito un hogar de precio accesible en la localidad	<input type="checkbox"/> Necesito vivir cerca de oportunidades para mi profesión o de alguien que depende de mí
<input type="checkbox"/> Necesito vivienda independiente	<input type="checkbox"/> Necesito una casa especialmente adaptada
<input type="checkbox"/> Necesito una vivienda más grande	<input type="checkbox"/> Muerte, divorcio u otro cambio en la estructura de mi familia que requiera que me mude
<input type="checkbox"/> Necesito una vivienda más pequeña	<input type="checkbox"/> Necesito estar mas cerca de familiares que viven en el área
<input type="checkbox"/> Mi vivienda actual esta en muy malas condiciones	<input type="checkbox"/> Otro (especifique).....
<input type="checkbox"/> Necesito vivir más cerca de mi trabajo
<input type="checkbox"/> Necesito una vivienda permanente	
<input type="checkbox"/> Necesito vivienda para ancianos	

¿Su vecindario tiene una organización de vecinos?	Sí <input type="checkbox"/>	No <input type="checkbox"/>
Si respondió NO, ¿Le interesaría ser parte de una organización de vecinos?	Sí <input type="checkbox"/>	No <input type="checkbox"/>

Por Favor utilice este espacio para comentarios adicionales relacionados con esta encuesta o para brindarnos más información relacionada con sus necesidades de vivienda.

Appendix B: Results of Key Interviews

A series of key person interviews/surveys were conducted with approximately 25 persons that have an interest in housing issues in the City. The list of those interviewed included representatives for major employers, community organizations, City Council members, school district representatives, housing organizations, developers/contractors and key City staff. Below are some of the most common responses/comments from participants:

- Most participants listed their perceptions of the conditions of the housing stock in the City as moderate to weak.
- We are seeing about 10 foreclosures a day due to lending practices. This in turn is driving up rents.
- Grand Island has a large number of tax credit projects. It is felt that some of these complexes are too large and are adding to a large concentration of low income units in areas.
- Extremely dilapidated housing is still occupied when it should be demolished.
- Numerous families are living in substandard housing with too many people – 2 bedroom houses with 12 or more children.
- The number of blighted structures is increasing dramatically.
- There is a need for additional code enforcement and programs that help landlords and renters with tenant issues and poor quality rentals.
- Many elderly are staying in their homes longer and sometimes are not able to continue maintaining them. When homes do go on market, there is a large increase in the amount of deferred maintenance necessary.
- We have been seeing an increase in homeless people on the streets in recent months. Grand Island is not well equipped to handle “chronic” homeless.
- Affordable housing is not a high priority of City government or in the community.
- There is a need for more collaboration between all housing agencies and local government.
- The Grand Island CRA should look at undertaking housing projects by providing assistance with infrastructure needs.

- A large percentage of our employees commute from 25-30 miles outside of Grand Island – increased gas prices have had an effect on this recently and will increase appeal of Grand Island to commuters. It is believed that the main reasons are due to the desire to live in a small town atmosphere, the cost of comparable housing in Grand Island versus the smaller communities, taxes, and higher water and sewer rates.
- There is a lack of mid-range, good value homes in Grand Island.
- Affordable housing does not equal desirable housing in Grand Island.
- There is a need for public transportation in Grand Island.
- The City has a large number of homes which are still on well/septic systems.
- The City needs to direct new housing development away from areas with high groundwater tables.
- There is a major issue with odor on east side of town due to packing plant and waste water treatment plant.
- New apartments and housing being constructed on west side of town increased the need for public transit options.
- It is difficult to find decent rental housing that is not located near railroad tracks.
- The City has a large number of housing units with lead based paint issues.
- The definition of affordability (30% of median income) needs to be more realistic to make housing programs more accessible to those in need.
- There is an extreme lack of affordable, safe housing available for young professionals moving into town.
- 55% of Grand Island school children are at or below the poverty level.
- Landlords and tenants alike have to be held accountable for property upkeep.
- The City needs to increase sewer treatment plant capacity to prepare for future housing development.
- Additional housing is needed in all price ranges for successful economic development. While available housing does not currently seem to be an issue in attracting businesses, it will become an issue if the supply does not continue to increase.
- High property taxes are a major deterrent to housing development.

- There is a tremendous need for rehabilitation of older homes, but the City zoning ordinance needs to be amended/updated to allow more flexibility. Homes that are functionally obsolete (limited bathroom capacity, single car garage, and nonconforming egress in basement) need to be updated, but zoning setbacks and building codes limit the ability to make affordable changes.
- There is a need for more Section 8 landlords. Section 8 has been a great program, but has a long waiting list (up to 3 years). It helps make regular housing income based and the houses have to pass inspections so they cannot be substandard.
- There is a need to expedite approvals for Section 8 from Hall County Housing Authority.
- Low paying jobs impede citizens from qualifying for mortgage loans.
- Housing subdivisions developed by Ken Staab and Jan Thayer are perceived as successful (i.e. off Stolley Park on Ada St; northwest area rentals).
- The Housing Development Corp. and Community Development Division first time homebuyer and rehab programs have been successful but cannot meet all of the need.
- Housing Authority, Goodwill Housing, and Habitat for Humanity are perceived as successful, but not enough -- cannot keep up with the needs.
- More housing education programs on the upkeep of property and the responsibilities of homeownership are needed. They need to be marketed to reach a broader segment of the population.

TYPES OF HOUSING NEEDS IDENTIFIED BY PARTICIPANTS AS MOST APPARENT IN THE CITY:

- Housing choices are needed in a wide price range – from \$75,000 up to \$150,000 (for first time buyers, lower income wage earners, retirees)
- Single family rental housing options are in short supply.
- Additional housing choices are needed for people making under \$40,000 annually.
- Affordable housing for elderly and young families
- Family apartments or condo type units
- Lower income housing but not necessarily public housing – landlords need to be aware of accepting Section 8 vouchers
- Retirement communities
- Assisted living developments
- Nursing homes

Appendix C: Public Meeting SWOT Analysis Results

SWOT ANALYSIS FORM

<p><u>STRENGTHS</u> i.e. - economically stable; location; low crime rates; well run housing agencies; clean; friendly; neighborhood associations & watches; affordability; streets, sidewalks & infrastructure are well maintained; etc.</p> <ul style="list-style-type: none"> • Employment base – diverse range of pay scales • Lower education requirements but good pay • Motivated to retain H.S. grads • Quality of life – safe, good schools • Active housing development • Supportive for tangible causes – children, etc • Solid infrastructure 	<p><u>WEAKNESSES</u> i.e. - lack of specific types of housing choices; affordability; traffic; deteriorating structures/neighborhoods; lack of interest/concern; regulations; housing/land costs; taxes; infrastructure; etc.</p> <ul style="list-style-type: none"> • No organized neighborhood groups • Partitions by geography • Properties not maintained to good standards • Substandard owner-occupied housing • Aging housing stock • HUD housing with small buyer market
<p><u>OPPORTUNITIES</u> i.e. - new developments; neighborhood associations; new housing programs; new job opportunities; future CDBG funding; new funding sources/availability; etc.</p> <ul style="list-style-type: none"> • Activity from Economic Development <ul style="list-style-type: none"> ◦ Focus on all ranges of salaries • Employer-based housing development <ul style="list-style-type: none"> ◦ HDC liaison ◦ City participation • Educational opportunities/partnerships • Ongoing neighborhood associations • TIF projects • Attract non-ag based businesses 	<p><u>THREATS</u> i.e. - apathy; crime; age of housing stock; traffic; funding cut-backs; regulations; other priorities; lack of neighborhood pride; lack of infrastructure; etc.</p> <ul style="list-style-type: none"> • Policy changes needed at Federal level <ul style="list-style-type: none"> ◦ Owner occupied requirement for \$ • Lack of general information on services • Paperwork requirements <ul style="list-style-type: none"> ◦ Complicated, time consuming • Urban models forced on rural, smaller communities • Economy • Property tax levels

GRAND ISLAND HOUSING STUDY

PUBLIC MEETING

December 11, 2008

Following a presentation of the long-term housing issues facing the City of Grand Island, a roundtable discussion by those present ensued. A summary of this discussion is documented here.

STRENGTHS-Many positive aspects of the community were detailed. Overall, it is felt that Grand Island enjoys a high quality of life. It is a safe community with good schools. It has a diverse employment base, with good paying jobs at all ranges of education requirements. The community as a whole supports tangible quality of life issues. It is motivated to create an environment to retain its young people in the community. It has an active housing development industry and a solid infrastructure.

WEAKNESSES-It is difficult to coalesce the community without a specific agenda. The community is portioned by geography, and there are no active organized neighborhood groups to rally around causes. Many properties are not maintained to good standards, both rental and owner-occupied. Much of the housing stock is older, and there is a small buyer market for HUD housing.

OPPORTUNITIES-The group talked about the importance of activity from the City's Economic Development department. They look to them to be the lead on bringing in employers in all ranges of salaries, focusing on non-agricultural bases businesses for diversity. They felt the employers could have some role in creating new housing for its employees. Tax increment financing is thought to be an important tool in attracting new development. It is believed there are educational opportunities and partnerships to be made with local schools. Finally, the lack of organized neighborhood associations is seen as an opportunity to inject this important local leadership into the issues of neighborhood cohesiveness and pride.

THREATS-Most of the threats were seen to be external to the community. Changes at the Federal level that were suggested are policy changes; less paperwork, fewer complications, reduction of the owner-occupied requirement to receive Federal dollars. There is a feeling that urban models are forced on rural, smaller communities in a one-size-fits-all approach that isn't working. Property tax levels and the economy in general, both national and local are seen as obstacles to low-cost housing.

Appendix D: Housing-related Organizations

The following is a list of housing related organizations in and around Grand Island that aid in housing assistance.

Central Nebraska Community Services
2525 Old West Lincoln Highway
Grand Island, NE 68803
www.welcome2cncs.com
Phone: (308) 385-5500

Grand Island Area Habitat for Humanity
410 W. 2nd St. #6
P.O. Box 1001
Grand Island, Nebraska 68802
www.gihabitat.org
Phone: (308) 385-5510

City of Grand Island
Community Development Division
City Hall
100 East First Street
PO Box 1968
Grand Island, NE 68802
www.grand-island.com
Phone: (308) 385-5444 ext. 246

Hall County Housing Authority
911 Baumann Drive
Grand Island, NE 68803
<http://www.hallcountyne.gov>
Phone: (308) 385-5530

Housing Development Corporation
1811 W 2nd St # 480
Grand Island, NE 68803
Phone: (308) 382-4119