# SECTION 5



COMMUNITY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

## SECTION 5: COMMUNITY HOUSING GOALS, ACTION STEPS & HOUSING PLANNING INITIATIVES.

#### INTRODUCTION.

Community Housing Goals and Action Steps are the benchmark of the *Grand Island*, *Nebraska Community Housing Study*. Goals represent board statements for defining and addressing the general housing issues, opportunities and needs of Grand Island, with Action Steps defining the necessary housing activities for development and the Housing Planning Initiatives needed for the creation of specific housing development/preservation programs, to be described in the Five-Year Housing Action Plan.

The following Housing Goals, Action Steps and Housing Planning Initiatives are the product of both quantitative and qualitative research activities performed on the local Grand Island level. Quantitative research activities included the discovery, analysis and projection of pertinent population, economic and housing data, all in an effort to understand the recent past, present and future housing needs and target demand for the individuals and families of the City of Grand Island.

Housing Goals, Action Steps and Housing Planning Initiatives address the important component of housing project implementation.

Quantitative research activities included the collection of invaluable housing information from the Grand Island citizenry, via a series of meetings with a Housing Steering Committee and Focus Group Meetings with local housing stakeholders and the results of a Community Housing Survey implemented throughout the Community of Grand Island. Three primary, important housing categories contain priority Community Housing Goals, Action Steps and Planning Initiatives:

- 1. Community Housing Partnerships & Housing Education.
- 2. Community Housing Development, Rehabilitation & Preservation.
  - o General Housing Development.
  - Workforce Housing.
  - o Senior/Elderly Housing.
  - o Downtown Housing
  - o Special Needs Housing.
  - o Housing Redevelopment, Rehabilitation & Preservation.
  - Housing & Alternative Energy.
- 3. Housing Study Implementation & Review.

# HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

#### 1: Community Housing Partnerships & Housing Education.

Goal 1:1 – Continue the process of creating Community Housing Partnerships (CHPS) in Grand Island, consisting of both local public and private sector entities, to actively assist in meeting the housing needs and demands of all income and family sector types in the City of Grand Island. Creating CHPS will maximize the opportunity to safely house all individuals and families in appropriate, affordable owner and rental housing types, taking a lead role in encouraging and securing financing for housing development and preservation programs in the City of Grand Island. Consider CHPS for both profit and not-for-profit housing development operations.

The City of Grand Island is currently organizing a Housing Improvement Partnership (HIP) to serve as a Community Housing Development Organization, or CHDO for the City. HIP, in addition to conducting standard, common CHDO activities, could also serve as an oversite group for organizing CHPS for the purpose of "specific" housing development and rehabilitation projects.

- Action Step 1: Define potential CHPS with a "mission statement" that meets the selected housing cause or purpose, as it relates to the identified housing of needs and demands of the Community of Grand Island.
- Action Step 2: Recruit local persons and organizations that meet or match the defined "mission statement" of each CHPS.
- Action Step 3: Based upon selected CHPS and associated "mission statements", each CHPS will select and prioritize housing programs of both new construction and housing preservation for the Grand Island Five-Year Housing Action Plan.
- O Planning Initiative 1. CHPS will first and foremost be comprised of existing Grand Island area organizations, including, but not limited to the Grand Island Area Economic Development Corporation, City of Grand Island Problem Resolution Team, Grow Grand Island, Hall County Housing Authority, Grand Island Area Chamber of Commerce, Central Nebraska Homebuilders Association, Central Nebraska Community Action Partnership, Grand Island Board of Realtors, Nebraska Investment Finance Authority, Heartland United Way, Hope Harbor, Inc., Grand Island Area Habitat for Humanity, Goodwill Industries of Greater Nebraska, Salvation Army and representatives from pertinent City Government Agencies and Departments, hospital/health facilities and the Grand Island Public Schools. Memberships to selected CHPS should also consist of representation from the Grand Island private sector, including, but not limited to major employers, homebuilders/remodelers, realtors and local banks, credit unions, insurance companies and Foundations.

- Planning Initiative 2. CHPS will assist in implementing housing programs of greatest need in the Community of Grand Island, as identified in the Five-Year Action Plan. This would include meeting the housing needs and demands of the following priority household sectors/types:
  - ➤ Housing for households of the highest incomes.
  - > Owner and rental housing for households of all income ranges.
  - > Owner and rental housing and housing rehabilitation activities for elderly households, 55+ years of age, including independent, multi-level assisted living and long-term care/nursing home housing.
  - ➤ Both temporary and permanent and emergency housing for "special needs" populations, including, but limited to persons and families with mobility and/cognitive disabilities, homeless and near-homeless, victims of domestic abuse, single parent households, multi-generational households, new American households and Veterans.
  - > Owner and rental housing development for the local workforce employees.
  - ➤ Housing redevelopment, rehabilitation and preservation.
- O Planning Initiative 3: CHPS will need to create local housing funding initiatives, such as a Housing Trust (or Investment) Fund (HTF), to assist in providing "gap" financing for proposed affordable housing development and rehabilitation programs in Grand Island. For-profit, non-profit and philanthropic organizations, as well as commitments from major employers and local Foundations should be primary financial contributors. HTF monies could potentially be used for the following activities:
  - > Investment funding for individual owner and rental housing rehabilitation programs.
  - ➤ Development of a community purchase-rehab-resale and re-rent program. Vacated housing on the real estate market in need of rehabilitation could be purchased by a **CHPS(s)**, or a local economic development entity, for the purpose of being rehabilitated into a viable, livable housing unit for persons and families generally of moderate income. The house is, then, put back on the market for sale by a local realtor or other housing-related agency.
  - > Gap financing and/or developer incentives for the construction of new, affordable housing units.

- > Down payment and closing cost assistance via low- or no-interest loans for persons and families purchasing a home in Grand Island. Housing purchase price maximums and household income thresholds can be determined by **CHPS**.
- First or second mortgage assistance for prospective or current homeowners, including reduced rate or deferred payment loans.
- O Planning Initiative 5: Create a local Land Trust/Land Bank Program, via an existing 501(c)3 organization with an advisory Board, as a sub-group of the CHPS. The Land Trust/Land Bank will need to acquire developed or developable properties, via foreclosure or donation, to be repurposed and/or reutilized for new development projects, including housing. This initiative is also recommended in the Grand Island Neighborhood Stabilization Program Reuse Plan.

Goal 1:2 - Elevate the "housing intelligence" of the Community of Grand Island, by providing the appropriate learning systems for educating CHPS and their members on the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs in the City.

- Action Step 1: CHPS should have "housing" educational component of their "mission statement", to successfully, both advocate for and assist in implementing needed housing programs in Grand Island, as identified in the Five-Year Housing Action Plan.
- Action Step 2: CHPS will need to fully understand the working connection between the Grand Island Community Housing Study and other, current, local planning initiatives that will, in some capacity, have an impact on the future development, rehabilitation and preservation of both the current and future housing stock in Grand Island.
- Planning Initiative 1. Create a local "Housing Development Education Program"
  for CHPS, complete with certification of pertinent housing development topics, including,
  but limited to housing need recognition, housing advocacy, housing financial planning
  and housing development.
- o **Planning Initiative 2.** Train **CHPS** to monitor and understand Local, State and Federal housing legislative proposals and policies that could impact housing programs in Grand Island, as identified in the **Five-Year Housing Action Plan.**

#### 2: Community Housing Development, Rehabilitation & Preservation.

Goal 2.1: - General Housing Development. Address the overall housing development needs of both owner- and renter households, of all age and income sectors, of varied price points/products. The overall housing target forecast for the City of Grand Island's general population/households, by 2024, is an estimated 1,361 housing units, consisting of 740 owner units and 621 rental units. This housing target forecast will require the City to designate, via growth areas identified in the Grand Island Comprehensive Plan, up to 885 acres of residential land area for development.

- Action Step 1: With the assistance of a newly-developed Grand Island Land Trust/Land Bank, purchase and secure developable lots necessary for housing development opportunities.
- Action Step 2: Develop an "incentives plan(s)" for local developers and contractors to utilize in the development of both owner and rental housing of all "price points" in Grand Island. This could include impact and development fee waivers, reduced lot costs, materials purchase assistance, etc.
- Action Step 3: New housing development projects in the City of Grand Island should utilize place-based development components, whereby development supports the Community's quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.
- Action Step 4: encourage housing development and rehabilitation in Grand Island's two designated "Opportunity Zones." These Zones are comprised of Census Tract #4 in north central Grand Island, and Census Tract #9 in central and south central Grand Island
- Planning Initiative 1: A coordinated Land Trust/Land Bank will need to acquire
  developable lots in close proximity to major employment centers, for the development of
  housing that, in addition, could be marketed to prospective employees of that particular
  employer.
- o **Planning Initiative 2:** Target up to **519 housing units**, including 394 owner and 125 rental units, for persons of moderate to upper income **at or above 126 percent AMI**. Housing in this AMI range will have an average purchase price of \$372,000 and an average affordable monthly rent of \$1,420. These housing units are generally affordable to people who have the financial means to purchase a lot or tract of land and build a house without additional financial assistance. It is still equally important to the future of housing in Grand Island as a means of providing housing "choice" within the Community.

Planning Initiative 3: A total of 632 housing units, including 276 owner and 356 rental units, for persons of moderate income, or between 61 and 125 percent AMI should be targeted for construction in Grand Island. These housing units should have an average purchase price between \$207,000 and \$310,000 and an average monthly rent between \$925 and \$1,140. This income bracket represents much of the "missing middle" housing development product, considered to be in the highest demand among young professionals and workforce populations, but also in the smallest supply due to a lack of supportive funding availability and land and development costs, etc.

The CHPS are encouraged to work with the City of Grand Island in developing new and/or enhancing existing codes and ordinances to advance the development of housing in this price range, as well as creating a grassroots-level housing development/rehabilitation program, including purchase-rehab-resale and re-rent activities for existing housing.

- Planning Initiative 4: Target the development of up to 210 housing units, including 70 owner and 140 rental units, for persons of extremely low, very low and low income, or between 0 and 60 percent of Area Median Income (AMI). Average purchase prices should range from \$88,630 to \$133,000, while average monthly rents should range from \$425 to \$640. Typically, rental housing units for these income groups are developed with the assistance of Local, State and Federal subsidies, such as Low-Income Housing Tax Credits (LIHTC), HUD Section 8 and State-wide housing trust funds and includes purchase-rehab-resale or re-rent program. An additional activity could include rehabilitating existing low- to moderate income housing for increased marketability and safety of local tenants.
- O Planning Initiative 5: In an effort to satisfy an immediate housing need in Grand Island, consider allowing non-traditional housing developments on existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for single room occupancy rental units, accessory dwellings and developing homes specifically designed for lots typically not sized to local and/or national building and development codes.
- O Planning Initiative 6: The City of Grand Island, by designating up to 885 acres for new housing products, by 2024, will need to monitor the City's available, buildable land areas, to match the development or build out potential for the housing target forecast of 1,361 housing units. Section 6 of this Study highlights areas for potential housing development, in both undeveloped tracts of land and current developing subdivisions.

Goal 2:2 – Workforce Housing. Implement a Workforce Housing Initiative to encourage major employers and/or a CHPS comprised of two or more major employers in the Grand Island area to become directly involved with assisting their employees in securing appropriate and affordable housing, with the eventual goal of becoming a homeowner in Grand Island. The Community of Grand Island will need to target up to 795 housing units for both existing and future local employees by 2024.

- Action Step 1: Encourage housing developers to pursue securing any and all available tools of financing assistance in the development of new housing projects in the Community, including Tax Increment Financing.
- **Action Step 2:** Implement a housing development plan with local major employers to ensure the provision of safe, decent and affordable owner and rental housing options for the local workforce.





- **Planning Initiative 1:** Encourage buy-in from major employers in Grand Island to financially contribute to workforce housing development projects.
- O Planning Initiative 2: Major employers in Grand Island should become active in providing financial assistance for existing and new employees that are actively seeking housing in Grand Island. Assistance could include, but not be limited to, down payment assistance, developing and providing "transitional" housing for new employees and locating and negotiating the rent and/or purchase price of a housing unit and providing funding assistance.
- o **Planning Initiative 3:** Financing the creation of a Limited Liability Partnership (LLP), comprised of two or more major employers (possible mix of both public and private) to become directly involved with the development of a designated "workforce" housing project/subdivision.

Goal 2:3 – Senior/Elderly Housing. Develop a Senior/Elderly Housing & Continuum of Care Initiative in the City of Grand Island directed at persons and families 55+ years of age. By 2024, the Community of Grand Island will need to target up to 459 additional owner and rental housing products for the local elderly population. This should include an estimated 222 owner and 237 rental housing units.



- Action Step 1: Create a CHPS to address all facets of elderly housing in Grand Island, including additional affordable housing, both owner and rental, for elderly persons. A CHPS comprised of the Hall County Housing Authority, Grand Island Area Chamber of Commerce, Grand Island Area Economic Development Corporation, CHI-St. Francis Medical Center, Midland Area Agency on Aging, Grand Island Regional Hospital and local contractors and housing developers will be critical in advancing specialized housing for Grand Island's senior population.
- Action Step 2: A CHPS consisting of local elderly housing/service providers, as well as skilled nursing, assisted living and senior independent living housing providers should be created with the mission of increasing need for in-home services, memory care, hospice, maintenance and repair of homes occupied by elderly households in the Community.
- Action Step 3: Establish a CHPS with local entities that could or currently provide needed supportive services including, but not limited to transportation to local businesses, shopping centers, hospitals and medical clinics, and entertainment venues from existing and new senior/elderly housing facilities.
- Action Step 4: Support the efforts of Grow Grand Island in developing a three-year
  plan as part of the American Association of Retired Person's "Age-Friendly Initiative."
  This Plan will identify implementation strategies to better provide for local senior
  populations, including walkable streets, transportation and the expansion of housing
  opportunities.
- O **Planning Initiative 1:** Secure developable land, via a coordinated Land Trust/Land Bank program, especially lots in close proximity to existing senior/elderly housing facilities.
- o **Planning Initiative 2:** Plan and develop an "intergenerational" elderly housing product to allow for shared living of elderly persons with younger generations of family members or friends.
- O **Planning Initiative 3:** Educate the public about the benefits of senior living. Develop a messaging platform and communications plan to highlight benefits and resident experiences. Promote programs and services designed to enhance emotional, physical and cognitive well-being, along with the benefits of recreation and leisure opportunities.

- o **Planning Initiative 4:** Educate the senior population about legal, financial, insurance, advocacy and policy procedures in obtaining senior/elderly housing.
- Planning Initiative 5: For senior populations desiring to remain independent in their current home, work with local senior service providers to encourage an "Aging in Place" procedure, including the provision of medical and supportive service needs.

Goal 2:4 – Downtown Housing. Plan and implement a Housing Initiative for Downtown Grand Island. An estimated 70 new housing units should be developed/added, via rehabilitation and new construction, to the housing supply in the Grand Island Downtown, by 2024, comprised of 46 rental units and 24 owner units.

- Action Step 1: Continue to utilize recommendations in the "Grand Island Downtown Redevelopment Study." Completed in 2013, this Plan identifies necessary activities for revitalizing the Downtown, including the creation of new owner and rental housing activities as being critical for creating a sustainable central business district.
- Action Step 2: Develop and maintain CHPS with Downtown advisory/development groups, including the Grand Island Area Chamber of Commerce, Grand Island Community Redevelopment Authority, Grand Island Area Economic Development Corporation Railside Business Improvement District and additional, Downtown-associated committees and organizations.
- **Action Step 3:** Engage local developers and contractors to develop new and rehabilitate existing properties in Downtown.



- o Planning Initiative 1: Continue to identify existing commercial buildings, with upper floors, for new residential development in Downtown. According to the Hall County Regional Planning Department, an estimated 50+ housing units have been planned or developed in Downtown Grand Island since the completion of the 2014 Community Housing Study.
- business owners to rehabilitate, if necessary, and "rent out" upper floors of existing commercial buildings to increase housing availability in Downtown Grand Island.

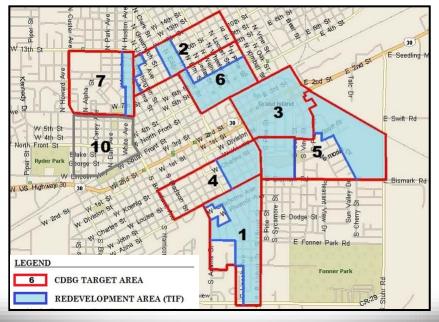
- Planning Initiative 3: Encourage the use of grant dollars for commercial and residential building rehabilitation. A total of eight Community Development Block Grant (CDBG) target areas exist within and in close proximity to Downtown Grand Island where revitalization and reinvestment are most needed. These CDBG target areas are identified in the Illustration, below.
- Planning Initiative 4: Utilize Tax Increment Financing (TIF) to revitalize buildings in Downtown Grand Island. Many of the CDBG target areas also have the ability to utilize TIF for public infrastructure, residential and commercial purposes. These "redevelopment areas" are highlighted in the Illustration below. A City-wide TIF/Redevelopment Area map is highlighted on Page 5.12. This Illustration also highlights two Census Tracts, #7 and #9 in Grand Island that, as per the 2013-2017 American Community Survey (ACS), would qualify as "Extremely Blighted." This designation is subject to change as new ACS data becomes available.

An extremely blighted area, as per Nebraska Legislative Bill 86, is identified as:

"...a substandard and blighted area 27 in which: (a) The average rate of unemployment in the area during the 28 period covered by the most recent federal decennial census or American 29 Community Survey 5-Year Estimate is at least two hundred percent of the 30 average rate of unemployment in the state during the same period; and (b) 31 the average poverty rate in the area exceeds twenty percent for the total LB86 2019 LB86 2019 -5-1 federal census tract or tracts or federal census block group or block groups in the area."

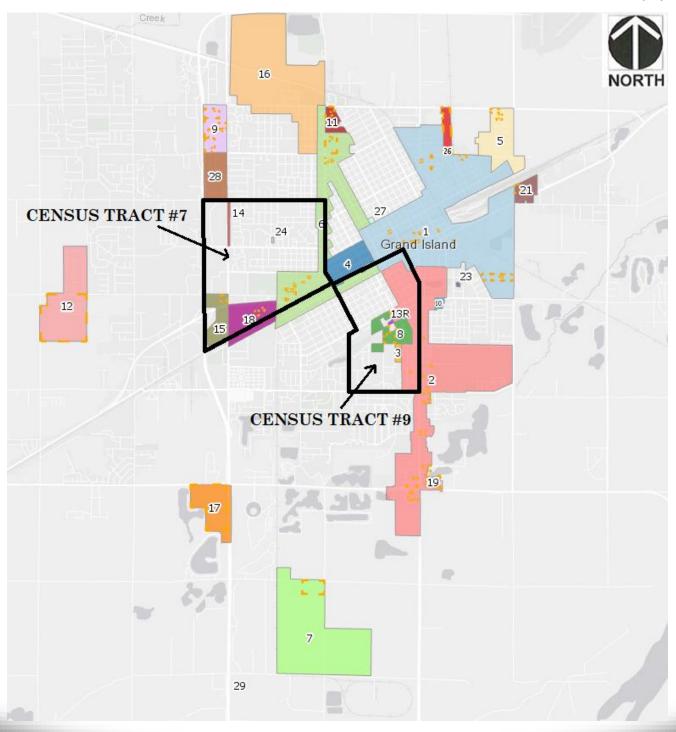
### COMMUNITY DEVELOPMENT BLOCK GRANT TARGET AREAS

GRAND ISLAND, NEBRASKA





#### COMMUNITY REDEVELOPMENT AREAS (TIF) MAP GRAND ISLAND, NEBRASKA 2019



Goal 2:5 – Special Needs Housing. Implement a Special Needs Supportive Housing Initiative, including but not limited to housing for homeless and near-homeless persons and families, persons with chronic cognitive and/or physical disabilities, chronic illnesses and developmental disabilities and Veterans. An estimated 36 owner and 45 rental housing units should be planned and developed for persons of special needs in Grand Island, by 2024. Include emergency shelters, transitional housing and group homes that encourage resident safety and/or handicap accessibility as part of this Goal.

- Action Step 1: A CHPS, comprised of local groups such as Hope Harbor, Hall County Housing Authority, Heartland United Way, Goodwill Industries of Greater Nebraska, Salvation Army and Central Nebraska Community Action Partnership needs to plan and develop solutions to providing housing for Grand Island's most vulnerable population groups.
- Action Step 2: Encourage the development of rental housing utilizing the U.S. Department of Housing and Urban Development's (HUD) Veteran Affairs Supportive Housing (VASH) voucher program. VASH provides housing assistance for homeless and near-homeless Veterans, in conjunction with HUD's Housing Choice Voucher program, in addition to case management and clerical services via the U.S. Department of Veteran's Affairs. A partnership with the Hall County Veterans Services, Nebraska Department of Veteran's Affairs and local Veteran counseling and guidance centers and regional benefits administration offices would be beneficial for providing services, including housing, to local Veterans.
- O Planning Initiative 1: Consider applying for grant funding via the Nebraska Homeless Assistance Program, via the Nebraska Department of Health and Human Services to assist in providing a "continuum of care" approach to persons and families experiencing homelessness and near-homelessness.
- o **Planning Initiative 2:** Devise a Community plan to safely house homeless and near-homeless persons and families and victims of domestic violence/abuse.
- Planning Initiative 3: Create and implement a community-wide supportive housing services plan for the City of Grand Island to encourage and support the provision of housing for persons with special needs, including mobility and cognitive disabilities. Owner and rental housing developed for special needs populations should meet all ADA requirements and be accessible for all persons experiencing a disability.

Goal 2.6: - Housing Redevelopment, Rehabilitation & Preservation. Implement and promote housing rehabilitation and preservation programs for Grand Island, including the demolition and replacement of dilapidated housing units. An estimated 592 housing units, both owner and rental, in Grand Island, are in need of moderate- to substantial rehabilitation. An estimated additional 289 housing units are in a condition that would warrant removal and replacement.

- Action Step 1: CHPS, along with the City of Grand Island Problem Resolution Team, should develop and implement a Housing Redevelopment, Rehabilitation & Preservation Initiative to promote the systemic development of new housing units on existing vacant lots and the rehabilitation of existing housing stock, of both moderate and substantial rehab to preserve and protect existing housing units that are of high age or historical significance and are affordable. Reinvestment in distressed neighborhoods will boost the Community's property value base and provide additional housing choices for prospective buyers. Target areas for housing rehabilitation, demolition and replacement in Grand Island are highlighted in Section 6.
- O Planning Initiative 1: Identify housing units that are in need of moderate rehabilitation in Grand Island. This includes homes needing "cosmetic" and minor "structural" improvements such as new siding, windows, paint, roof surface, doors, etc.
- Planning Initiative 2: Identify housing units that are in need of substantial rehabilitation in Grand Island. This includes homes needing the improvements identified in Planning Initiative 1, but also includes repairs to structural and infrastructure elements of the house, such as foundation, baring walls and roof lines/ structural repairs and plumbing/electrical upgrades.
- Planning Initiative 3: Identify housing units that should be demolished and replaced in Grand Island, with an emphasis on units that are currently occupied. Housing that is not cost effective for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.







Planning Initiative 4: A systematic code inspection of all housing structures, 60+ years
of age, combined with a rental housing licensing program would prove beneficial to the
overall condition/status of the housing stock in Grand Island.

Goal 2.7: - Housing & Alternative Energy. Encourage housing developers to take advantage of "tools of alternative energy implementation," such as unit specific wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.

- **Action Step 1:** Promote the use of energy conservation methods. Reduce consumption of energy in residential sectors.
- Action Step 2: Require compliance with a "Conditional" or "Special Use Permit" for any and all alternative energy projects. Small-scale and personal alternative energy projects could be permitted outright, as per consent of the Grand Island City Council.
- **Action Step 3:** Promote the development of vocational **education opportunities** at local Public and Private Schools in the City of Grand Island to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.
- **Action Step 4:** Promote the expanded use of solar and geothermal exchange energy systems for applications throughout the Community's extra-territorial jurisdiction.
- Action Step 5: Promote the rehabilitation of residential buildings utilizing weatherization methods and energy efficient or "green building" materials in Grand Island in conformance to the "LEED" certified building techniques.
- **Planning Initiative 1:** Utilize Grand Island zoning ordinances and development and building codes to control the placement and operation of alternative energy systems. Local zoning ordinances should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.
- Planning Initiative 2: Implement a "pilot" alternative energy program at a developing residential subdivision. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- **Planning Initiative 3:** Expand awareness of available incentives that could assist in replacing old lighting fixtures, or heating and cooling systems with new energy efficient systems that reduce consumption and energy costs.

#### 3: Housing Study Implementation & Review.

Goal 3.1: Maintain and regularly review this Community Housing Study, in an effort to continue efficient, sustainable housing development.

- Action Step 1: Established CHPS, along with the City of Grand Island, should collaborate for an annual review process of the Housing Study. Local elected officials, governmental volunteers, community and economic development groups and local housing stakeholders and funders should be involved in this review.
- Planning Initiative 1: The Housing Study review should coincide with an annual review of the Community's Comprehensive Plan, 2019-2021 Consolidated Plan and any ongoing community planning and economic development initiatives/master plans that are imperative to future development and qualities of life offered in the City of Grand Island.
- **Planning Initiative 2:** Ensure the **Housing Study** should be made available, via several media outlets, to allow for public and private sector review and input.