

**AGENDA
CITY COUNCIL MEETING
January 15, 2013**

1. Approval of Minutes – January 2, 2013

2. Approval of Claims

Anyone desiring to view the Open Meetings Act may do so. The document is available for public inspection and is located on the south wall of the City Council Chambers.

Anyone desiring to speak on an agenda item is invited to do so, and should limit themselves to three minutes. After being recognized by the Chair, proceed to the rostrum and state your name and address for the record.

The City Council may go into closed session to discuss certain agenda items to protect the public interest or to prevent the needless injury to the reputation of an individual and if such individual has not requested a public hearing.

3. Action on Application for Membership of Trent Kumm to the Wayne Volunteer Fire Department — Phil Monahan, Fire Chief

4. Presentation of Angel Village Development — Mandy Bencoter

Background: Bencoter Development is working with a local architect to develop a twenty unit retirement village with garages on property located south of the Wayne Fire Hall on Tomar Drive. US population demographics and the recent Wayne Housing study being released by Wayne Community Housing Development Corporation show a developing demand for this type of housing stock. The developer is interested in Council input on the project while preparing the design and financing.

5. Action on Change Order No. 2 – (\$11,033.00) for the Bencoter Addition – Phase 1 Paving and Utility Improvement Project — Rod Hanson, Olsson Associates

Background: In the bid spec, the C900 SDR25 pipe was spec'd, but we use C900 DR18 or C909 and didn't notice it. When the time came to install the pipe, we ordered the correct pipe, but we didn't do a change order at the time. The correct pipe cost \$3/ft more.

Recommendation: The recommendation of the Project Engineer and Garry Poutre, Supt. of Public Works and Utilities, is to approve the Change Order.

6. Action on Certificate of Payment No. 4 to Bencoter Plumbing and Construction in the Amount of \$19,680.20 on the Bencoter Addition – Phase 1 Paving Project — Rod Hanson, Olsson Associates

Background: This is for work completed under contract and approved by the Project Engineer. This is the final payment and includes about \$12,000 of retainage.

Recommendation: The recommendation of the Project Engineer and Garry Poutre, Supt of Public Works and Utilities, is to approve the claim.

7. [Presentation of Housing Study — RDG Planning & Design](#)

Background: Wayne Community Housing and the City of Wayne regularly apply for state and federal housing grants and loans that are available for private and public housing projects in Wayne. A required part of this process is to complete a third party housing study every 3-5 years of the Wayne housing market, the housing stock and projected housing needs. Wayne Community Housing Board commissioned RDG and Associates from Omaha to evaluate the current Wayne housing market and make recommendations. A draft of this study can be found on the front page of the city website under Quick Links.

8. [Action on Recommendation from the LB840 Sales Tax Advisory Committee on a Request by Mandy and Louis Bencoter for \\$50,000 in funds to Construct/Buy two Commercial Buildings](#)

Recommendation: See the attached recommendation of the Citizens Advisory Committee.

9. [Action on Recommendation from the LB840 Sales Tax Advisory Committee on a Request by the City of Wayne for a grant up to \\$17,500 for a sanitary sewer extension across Highway 35 for Commercial Development in Western Ridge III](#)

Recommendation: See the attached recommendation of the Citizens Advisory Committee.

10. [Recess](#)

- a. [Convene as Community Development Agency](#)
- b. [Approve Minutes – January 2, 2013](#)
- c. [Update on Wayne NG Cars, LLC, Project and their Purchase of Lot 2A, Replat of Kardell Industrial Park, of which the Third Extension ended December 31, 2012](#)

Background: The investment group involved in this project continues to work toward a contract to locally assemble the cars, but no agreement is eminent at this time. The NG Cars assembly proposal was originally offered to the community and some local investors took on the effort. They formed NG Cars and took equity positions in the start-up company. NG Cars has not requested that we extend the option to buy four acres in the Kardell Industrial Park, but will communicate with us if there is positive movement on a local assembly agreement.

- d. [Consideration and Action on a Memorandum of Understanding with a Commercial Retail Company to Enter into a Tax Increment Financing Agreement for New Construction on Lot 1 of the Administrative Replat of Lot 5 of Western Ridge Third Addition](#)

Background: A Purchase Agreement has been signed for this lot which is on the north side of Highway 35 and east of Glen's Auto Body. Tipton Holdings is requesting Tax Increment Financing to help with site preparation and infrastructure costs and is preparing an agreement for this project.

Recommendation: This Resolution acts as a place holder to acknowledge both parties' intent to execute an agreement. The recommendation of Nancy Braden, Finance Director, and Lowell Johnson, City Administrator, is to approve the Resolution while an agreement is being completed.

e. [Adjourn CDA and Reconvene as Council](#)

11. [Resolution 2013-2: Approving Memorandum of Understanding With Commercial Retail Company to Enter into a Tax Increment Financing Agreement for New Construction on Lot 1 of the Administrative Replat of Lot 5 of Western Ridge Third Addition](#)

Recommendation: Both the CDA and the City Council are needed to act on this Resolution. This Resolution is the City Council's equivalent of the prior CDA action.

12. [Ordinance 2013-1: Amending Section 90-10 Definitions, by adding Agricultural Industry, Light Industry, General Industry, and Heavy Industry](#)

Background: The purpose of this Planning Commission recommendation is to broaden the list of permitted uses in Wayne zoning districts by adding these definitions to the list of specific permitted uses. Adding these four definitions would allow the Zoning Administrator additional discretion to approve permitted uses instead of simply checking the list of permitted uses in a zoning district.

This ordinance also specifically includes "Concrete mixing and concrete manufacturing/crushing" in the definition of "Heavy Industry". This use is not currently defined in the Wayne Code. If this ordinance and the next 6 ordinances are approved, the use "Concrete mixing and concrete manufacturing/crushing" would become a non-conforming use in all but I-1, I-2 A-1 zoning districts and would require a Use by Exception permit in the I-1 and A-1 zoning districts. A "Non-conforming Use" can continue to exist, but cannot expand beyond its current size at the time of final passage of the ordinance.

The recommendation of the Planning Commission is to approve the ordinance. The recommendation of Lowell Johnson, City Administrator, is to approve the ordinance, but with the language "or from raw materials" struck from the definition of "General Industry"

13. [Ordinance 2013-2: Amending Section 90-114 – Exceptions in the A-1 Agricultural Zone by adding \(24\) Heavy Industry](#)

Background: This ordinance would allow the Zoning Administrator additional discretion in determining which heavy industrial uses could be considered by the Planning Commission for a Use By Exception permit in the A-1 zoning district.

The recommendation of the Planning Commission is to approve the ordinance.

14. [Ordinance 2013-3: Amending Section 90-482 Permitted Principal Uses and Structures in the I-1 Light Industrial and Manufacturing Zone, by adding \(46\) Light Industry and \(47\) General Industry](#)

Background: This ordinance would allow the Zoning Administrator additional discretion in determining which industrial uses are permitted in the I-1 zoning district.

The recommendation of the Planning Commission is to approve the ordinance.

15. [Ordinance 2013-4 Amending Section 90-484 Exceptions in the I-1 Light Industrial and Manufacturing Zone by adding \(5\) Heavy Industrial](#)

Background: This ordinance would allow the Zoning Administrator additional discretion in determining which industrial uses could be considered by the Planning Commission for a Use By Exception permit in the I-1 zoning district.

The recommendation of the Planning Commission is to approve the ordinance. The recommendation of the Zoning Administrator is to add (6) Agricultural Industry.

16. [Ordinance 2013-5: Amending Section 90-512 Permitted Principal Uses and Structures in the I-2 Heavy Industrial Zone, by adding \(56\) Agricultural Industry, \(57\) Light Industry, \(58\) General Industry, and \(59\) Heavy Industry](#)

Background: This ordinance would allow the Zoning Administrator additional discretion in determining which industrial uses are permitted in the I-2 zoning district.

The recommendation of the Planning Commission is to approve the ordinance.

17. [Ordinance 2013-6: Amending Section 90-754 Nonconforming Uses by adding \(I\) Heavy Industry](#)

The recommendation of the Zoning Administrator is to not approve this ordinance.

18. [Ordinance 2013-7: Amending the Wayne Municipal Code, specifically Section 90-714\(b\)\(1\) Physical Appearance, Performance Standards for Industrial Uses](#)

Background: This ordinance would specifically exclude the use “Concrete Crushing” from the requirement in this section of the code for materials to be stored inside.

The recommendation of the Planning Commission is to approve the ordinance.

19. Adjourn

APPROVED AS TO FORM AND CONTENT:

Mayor

City Administrator

January 2, 2013

The Wayne City Council met in regular session at City Hall on Wednesday, January 2, 2013, at 5:30 o'clock P.M. Mayor Ken Chamberlain called the meeting to order with the following in attendance: Councilmembers Jim Van Delden, Jon Haase, Dale Alexander, Kaki Ley, Jennifer Sievers and Jill Brodersen; City Attorney Amy Miller; City Administrator Lowell Johnson; and City Clerk Betty McGuire. Absent: Councilmember Cale Giese.

Notice of the convening meeting was given in advance by advertising in the Wayne Herald on December 20, 2012, and a copy of the meeting notice and agenda were simultaneously given to the Mayor and all members of the City Council. All proceedings hereafter shown were taken while the Council convened in open session.

Councilmember Haase made a motion, which was seconded by Councilmember Ley, whereas, the Clerk has prepared copies of the Minutes of the meeting of December 18, 2012, and that each Councilmember has had an opportunity to read and study the same, and that the reading of the Minutes be waived and declared approved. Mayor Chamberlain stated the motion, and the result of roll call being all Yeas, with the exception of Councilmember Giese who was absent, the Mayor declared the motion carried and the Minutes approved.

The following claims were presented to Council for their approval:

VARIOUS FUNDS: 4IMPRINT, SU, 228.12; AMERITAS, SE, 2530.91; APPEARA, SE, 102.79; AS CENTRAL SERVICES, SE, 448.00; BANK FIRST, SE, 150.00; BLACK HILLS ENERGY, SE, 586.19; BOMGAARS, SU, 108.06; CECILIA MODRELL, SE, 60.00; CITY EMPLOYEE, RE, 1940.82; CITY OF WAYNE, PY, 58731.05; CITY OF WAYNE, SE, 180.00; COMMUNITY HEALTH, RE, 3.00; DEARBORN NATIONAL LIFE, SE, 106.64; DHHS, SE, 399.48; ECHO GROUP, SU, 48.13; EISENBRAUN & ASSOC., SE, 4212.00; ELLIS PLUMBING & HEATING, SU, 188.00; FLOOR MAINTENANCE, SU, 109.20; CITY EMPLOYEE, RE, 166.45;

GENO'S STEAKHOUSE, SE, 4173.76; GLEN'S AUTO BODY, SE, 207.56; HANK'S FRONT END SERVICE, SE, 80.00; ICMA, SE, 5613.86; IRS, TX, 19297.54; JEO CONSULTING GROUP, SE, 1094.05; KEPCO, SU, 11.90; KRIZ-DAVIS, SU, 203.68; LEAGUE OF NEBRASKA, FE, 150.00; LUXA CONSTRUCTION, SE, 8084.21; MAEDC, FE, 300.00; MAIN STREET AUTO CARE, SE, 90.00; CITY EMPLOYEE, RE, 68.35; NE DEPT OF REVENUE, TX, 3070.21; NE HARVESTORE, SU, 559.34; NE PUBLIC HEALTH ENVIRONM, SE, 355.00; NIFA, FE, 100.00; NNPPD, SE, 3670.00; NWOD, FE, 10.00; PRESTO X, SE, 105.01; SIOUX CITY ENGINEERING, SE, 48775.62; SKARSHAUG TESTING LAB, SE, 134.94; STATE NATIONAL BANK, RE, 499.63; TOM'S BODY & PAINT SHOP, SU, 22.00; TOP SAFETY, SU, 138.60; TRANS-IOWA EQUIPMENT, SU, 65.20; UNITED STATES PLASTIC, SU, 125.63; VAKOC BUILDER'S RESOURCE, SU, 49.40; VERIZON, SE, 222.10; VESSCO, SU, 450.05; VIC'S ENGINE SERVICE, SU, 79.95; WARREN GARAGE DOOR, SE, 296.00; WAED, RE, 25.00; CITY EMPLOYEE, RE, 86.00; APPEARA, SE, 52.09; ARNIE'S FORD-MERCURY, SU, 717.55; ASCAP, FE, 327.00; BLACK HILLS ENERGY, SE, 159.58; BOMGAARS, SU, 440.80; CITY EMPLOYEE, RE, 228.06; CENTURYLINK, SE, 311.13; CITY OF NORFOLK, SE, 509.28; CITY OF WAYNE, RE, 100.00; CITY OF WAYNE, RE, 20.00; CITY OF WAYNE, RE, 898.07; CIVICPLUS, SE, 3613.20; DE LAGE LANDEN FINANCIAL, SE, 77.00; ELLIS PLUMBING & HEATING, SE, 741.18; EMPLOYERS MUTUAL CASUALTY, RE, 2636.49; EXLINE, SU, 808.56; FIRST CONCORD GROUP, RE, 3102.18; FLOOR MAINTENANCE, SU, 491.90; GEMPLER'S, SU, 283.55; GILL HAULING, SE, 155.00; GROSSENBURG IMPLEMENT, SU, 777.19; CITY EMPLOYEE, RE, 30.52; HEIKES AUTOMOTIVE, SU, 687.70; HEWLETT-PACKARD, SU, 5771.37; AMERICAN BROADBAND, SE, 2206.01; INTERSTATE ALL BATTERY, SU, 130.55; CITY EMPLOYEE, RE, 393.69; KELLY SUPPLY, SU, 46.26; KRIZ-DAVIS, SU, 85.20; LANGEMEIER, WAYNE, SE, 55.00; CITY EMPLOYEE, RE, 71.14; MIKE TOWNE, SE, 1500.00; MOONLIGHT TOWING, SE, 223.66; MOORE MEDICAL, SU, 1489.94; ONE CALL CONCEPTS, SE, 15.15; CITY EMPLOYEE, RE, 187.82; PROVIDENCE MEDICAL CENTER, RE, 150.00; CITY EMPLOYEE, RE, 324.53; RON'S RADIO, SE, 140.00; UNITED STATES PLASTIC, SU, 133.67; US BANK, SU, 2496.12; VAREC, INC, SU, 265.19; VERIZON, SE, 102.36; VIAERO, SE, 208.06; VOSS LIGHTING, SU, 37.20; WAED, RE, 7383.33; WAYNE COMMUNITY HOUSING, SE, 2070.00

Councilmember Ley made a motion, which was seconded by Councilmember Haase, to approve the claims. Mayor Chamberlain stated the motion, and the result of roll call being all Yeas, with the exception of Councilmember Giese who was absent, the Mayor declared the motion carried.

Mayor Chamberlain advised the public that a copy of the Open Meetings Act was located on the south wall of the Council Chambers and was available for public

inspection. In addition, he advised the public that the Council may go into closed session to discuss certain agenda items to protect the public interest or to prevent the needless injury to the reputation of an individual and if such individual has not requested a public hearing.

Cap Peterson with Northeast Nebraska Insurance Agency presented and reviewed the 2013 Property and Casualty Insurance Package. The 2013 premium is \$253,779, which is approximately \$20,881 higher than the 2012 premium. This represents about a 6% increase which is mostly on the property side of the coverage. The City buildings and contents are insured at a 90% replacement value, with the exception of the power plant. The power plant building is insured by way of separate coverage at an agreed upon value, which is \$30,163,900. The power plant has a \$50,000 deductible. The company provides and has done a risk management analysis of all city buildings, etc., at no cost. In addition, Mr. Peterson advised the Council that because of the safety programs initiated and the decline in workers compensation claims, the experience modification has dropped from 1.33 in 2009 to 1.12 in 2010 to .89 in 2011 to .81 in 2012, and to .88 this year. This represents a significant savings in the premium.

Mr. Peterson also advised the Council that to increase the umbrella portion of the package to \$5 million (it's now at \$4 million), which is the maximum allowed by State Statute, would cost the City an additional \$707.

Councilmember Giese arrived at 5:40 p.m.

Councilmember Sievers made a motion, which was seconded by Councilmember Ley, approving the 2013 Property and Casualty Insurance Package with Northeast Nebraska Insurance Agency, and increasing the umbrella portion of the policy from \$4

million to \$5 million for an additional sum of \$707. Mayor Chamberlain stated the motion, and the result of roll call being all Yeas, the Mayor declared the motion carried.

Lee Stegemann, on behalf of Alex Koch, Recreation Services Director, and representing the Wayne Basketball Development Association, was present requesting Council consideration to allowing them to purchase permanent basketball hoops for the City Auditorium. By doing this, it will allow them to host more teams for their basketball tournaments.

The proposed hoops will cost approximately \$1,750 each. Kelby Herman has offered to donate the money for one hoop. The other hoop will be purchased with funds donated by the Wayne Basketball Development Association tournament held in February. City crews will help with installing the hoops. Mats/Padding will be installed to cover the walls under the hoops for protection. Pat Garvin will donate the padding.

Discussion took place on the type of hoops to be installed (e.g. stationary, side fold, or swing up). Mayor Chamberlain would like to see what the costs would be for the side fold and swing up hoops.

Councilmember Sievers made a motion to table the matter until more information can be obtained on the side fold and swing up hoops, etc. This motion died for lack of a second.

Councilmember Alexander made a motion, which was seconded by Councilmember Haase, approving the request of the Recreation Services Director, as is, to purchase permanent, stationary basketball hoops for the City Auditorium, which shall be paid for by Kelby Herman and the Wayne Basketball Development Association. Mayor Chamberlain stated the motion, and the result of roll call being all Yeas, with the

exception of Councilmembers Giese, Sievers and Brodersen who voted Nay, the Mayor declared the motion carried.

Garry Poutre, Supt. of Public Works & Utilities, stated the following Resolution would accept the 2012 Lagoon Sludge Removal and Application Project and approve the final payment to DRT Biosolids.

Councilmember Ley introduced Resolution No. 2013-1 and moved for its approval; Councilmember Brodersen seconded.

RESOLUTION NO. 2013-1

A RESOLUTION ACCEPTING WORK ON THE “2012 LAGOON SLUDGE REMOVAL AND APPLICATION PROJECT” AND AUTHORIZING FINAL PAYMENT THERETO.

Mayor Chamberlain stated the motion, and the result of roll call being all Yeas, the Mayor declared the motion carried.

Ordinance 2012-62 came on for the second reading. The amendments to said Sec. 78 – Additional Requirements of the Ordinance are as follows:

- (b) The vehicle license shall be renewed no later than April 1 of each year;
- (c) Each and every operator of an ATV or Utility Vehicle shall possess an ATV operator’s permit and shall carry said permit on his or her person while in operation of the ATV or Utility Vehicle;
- (d) Operator’s permits shall be renewed within thirty (30) days prior to the operator’s license’s date of expiration;

Councilmember Brodersen introduced Ordinance 2012-62, and moved for approval of the second reading thereof; Councilmember Sievers seconded.

ORDINANCE NO. 2012-62

AN ORDINANCE AMENDING WAYNE MUNICIPAL CODE, CHAPTER 78 BY ADDING ARTICLE VII. TO ALLOW THE OPERATION OF ALL TERRAIN VEHICLES AND UTILITY-TYPE VEHICLES WITHIN THE

CORPORATE LIMITS UNDER CERTAIN CIRCUMSTANCES; TO IMPOSE RESTRICTIONS ON THE USE OF ALL-TERRAIN VEHICLES AND UTILITY-TYPE VEHICLES; TO ESTABLISH PENALTIES FOR VIOLATION; TO REPEAL CONFLICTING ORDINANCES AND SECTIONS; AND TO PROVIDE AN EFFECTIVE DATE.

Mayor Chamberlain stated the motion, and the result of roll call being all Yeas, with the exception of Councilmember Alexander who voted Nay, the Mayor declared the motion carried.

Councilmember Sievers made a motion and Councilmember Ley seconded to suspend the statutory rules requiring ordinances to be read by title on three different days. Mayor Chamberlain stated the motion, and the result of roll call being all Yeas, with the exception of Councilmembers Giese and Alexander who voted Nay, the Mayor declared the motion carried.

Councilmember Sievers made a motion and Councilmember Ley seconded to move for final approval of Ordinance No. 2012-62. Mayor Chamberlain stated the motion, and the result of roll call being all Yeas, with the exception of Councilmember Alexander who voted Nay, the Mayor declared the motion carried.

Administrator Johnson requested Council consideration to authorizing staff to make or submit an application to the LB840 Committee requesting funding to extend a sewer line under Highway 35. There is a business prospect looking at purchasing some property on the north side of Highway 35 across from Pac N Save. In order to make that property on the north side developable, we will need to extend another sewer line under the highway. The amount requested would be \$35,000 of LB840 funding.

In addition he advised the Council that there has been no execution of a purchase agreement for Lot 1 of the Administrative Replat of Lot 5 of Western Ridge Third Addition, so there cannot be a TIF agreement at this time.

Brent Pick, representing Western Ridge, advised the Council that they were working on a purchase agreement, but it has been tabled until the end of January. The business prospect has changed the area or lot they want to purchase because of the sign that is located on the property. This will be a 9'000 sq. ft. retail space with a concrete parking lot. He asked that Council still move forward on this even though a Purchase Agreement has not been signed as of this date.

Councilmember Sievers made a motion, which was seconded by Councilmember Ley, directing staff to make an application to the LB840 Committee requesting \$35,000 in funding to extend sewer under Highway 35. Mayor Chamberlain stated the motion, and the result of roll call being all Yeas, the Mayor declared the motion carried.

Garry Poutre, Supt. of Public Works and Utilities, was present requesting Council approve the 30-day review period for the Wellhead Protection Plan and set the public hearing for the February 19th Council meeting at 5:30 p.m. This process was started about a year and a half ago. Last June, a public hearing was held on the plan, and Council tabled the matter so that the Committee could meet more and the landowners could have more input on the plan. Since that time, the committee has met several times. The plan has been changed, not as much as some of the landowners wanted, but it was changed as much as we could change it and still have the Department of Environmental Quality approve it. DEQ has approved the draft version again. However, DEQ cannot

approve it as a plan until the City Council has approved it. The review process will start January 10th, with the public hearing being held on February 19th.

The Wellhead Protection Plan must meet the following five criteria:

- Delineating the wellhead protection area;
- Potential contaminant source inventory;
- Contaminant source management;
- Emergency, contingency and long-term planning; and
- Public education and participation.

When asked by Councilmember Ley what if the City does not do anything with this plan, Mr. Poutre responded it would be a detriment to the City's customers and rate payers. The City has to report to government entities such as the NRD, DEQ, and Health & Human Services, and all strongly encourage us to have a wellhead protection plan in place. Wayne has 5,500+ residents and 2,100+ rate payers and millions of dollars invested, and groundwater is the source of water for 90+ percent of the State of Nebraska. Every single public water supplier has to have a wellhead protection area identified, and the EPA has already done that. Any community, rural water district, or college that supplies water to more than 15 different residences with 25 or more people is considered a public water supply. Every public water supply that comes from groundwater has a wellhead protection area identified by the EPA. DEQ suggests that every public water supply have a wellhead protection plan.

Mayor Chamberlain stated he was of the opinion that the Government has made money or grants available to do these plans, because the next step is they will require cities to do it. So, those that did not take advantage of the grant will be paying for the plan out of their own pocket.

Mr. Poutre stated that Council, tonight, is only approving the start of the 30-day public review process. The public hearing will give ample time for any discussion for or against the plan.

Councilmember Sievers made a motion, which was seconded by Councilmember Van Delden to start the 30-day public review period for the Wellhead Protection Plan and to set the public hearing for the February 19th Council meeting at 5:30 p.m. Mayor Chamberlain stated the motion, and the result of roll call being all Yeas, the Mayor declared the motion carried.

Mayor Chamberlain stated that since Brian Frevert was not re-elected, a new Council representative needs to be appointed to the Wayne Area Economic Development Board.

Councilmember Alexander made a motion, which was seconded by Councilmember Brodersen, approving the appointment of Jennifer Sievers to the Wayne Area Economic Development Board. Mayor Chamberlain stated the motion, and the result of roll call being all Yeas, the Mayor declared the motion carried.

Councilmember Brodersen made a motion, which was seconded by Councilmember Alexander, to recess as Council and convene as the Community Development Agency. Mayor Chamberlain stated the motion, and the result of roll call being all Yeas, the Mayor declared the motion carried.

Chair Haase called the meeting of the Community Development Agency to order. Those in attendance were: Members Cale Giese, Jim Van Delden, Dale Alexander, Ken Chamberlain, Nick Muir, Kaki Ley, Jennifer Sievers and Jill Brodersen; City Attorney Amy Miller; City Administrator Lowell Johnson; and City Clerk Betty McGuire.

Chair Haase advised the public that a copy of the Open Meetings Act was located on the south wall of the Council Chambers and was available for public inspection.

Member Alexander made a motion and Member Chamberlain seconded approving the minutes of the December 18, 2012, meeting. Chair Haase stated the motion, and the result of roll call being all Yeas, the Chair declared the motion carried.

The next item on the CDA agenda was to consider and take action on a Memorandum of Understanding with a commercial retail company to enter into a Tax Increment Financing agreement for new construction on Lot 1 of the Administrative Replat of Lot 5 of Western Ridge Third Addition.

Administrator Johnson requested the CDA table action on this matter since a purchase agreement has not been reached between the parties.

Member Chamberlain made a motion, which was seconded by Member Alexander, to table action on the Memorandum of Understanding with a commercial retail company to enter into a Tax Increment Financing agreement for new construction on Lot 1 of the Administrative Replat of Lot 5 of Western Ridge Third Addition until a later date. Chair Haase stated the motion, and the result of roll call being all Yeas, the Chair declared the motion carried.

Member Brodersen made a motion, which was seconded by Member Giese, to adjourn as the Community Development Agency and reconvene as Council. Chair Haase stated the motion, and the result of roll call being all Yeas, the Chair declared the motion carried.

Councilmember Brodersen made a motion, which was seconded by Councilmember Alexander to table action on Resolution 2013-2 approving the

Memorandum of Understanding with a commercial retail company to enter into a Tax Increment Financing agreement for new construction on Lot 1 of the Administrative Replat of Lot 5 of Western Ridge Third Addition until a later date. Mayor Chamberlain stated the motion, and the result of roll call being all Yeas, the Mayor declared the motion carried.

Councilmember Giese made a motion, which was seconded by Councilmember Alexander, to adjourn the meeting. Mayor Chamberlain stated the motion, and the result of roll call being all Yeas, the Mayor declared the motion carried and the meeting adjourned at 7:01 p.m.

CLAIMS LISTING JANUARY 15, 2013

AHERN CO.	CAC SPRINKLER INSPECTION	315.00
AMAZON.COM, LLC	CD'S	119.62
AMERITAS LIFE INSURANCE	POLICE RETIREMENT	2,121.31
APPEARA	LINEN & MAT SERVICE	188.89
BAKER & TAYLOR BOOKS	BOOKS	344.50
BANK FIRST	FRATERNAL ORDER OF POLICE DUES	150.00
BIG T ENTERPRISES, INC	BATTERY	104.95
BSN SPORTS, INC	FOOSBALL TABLE/AIR HOCKEY/BASKETBALLS	1,735.69
CHARTWELLS	SENIOR CITIZEN MEALS	4,321.40
CITY OF WAYNE	BUILDING PERMIT DEPOSIT REFUND	100.00
CITY OF WAYNE	PAYROLL	56,560.98
CITY OF WAYNE	UTILITY REFUNDS	498.95
CITY OF WAYNE	REFEREEING	30.00
COMMUNITY HEALTH	PAYROLL DEDUCTIONS	4.00
COPY WRITE PUBLISHING	SHIPPING CHARGES	104.38
DAVE'S UNIFORM CLEANING	POLICE UNIFORM CLEANING	60.00
DIETRICH UPHOLSTERY	VEHICLE UPHOLSTERY	98.50
CITY EMPLOYEE	HEALTH REIMBURSEMENT	191.02
DRT BIOSOLIDS, INC	SLUDGE REMOVAL	17,500.00
EASYPERMIT POSTAGE	UTILITY BILL POSTAGE	718.78
ECHO GROUP INC JESCO	HOLE PLUG	90.78
ELLIS PLUMBING & HEATING	LIGHTING EFFICIENCY	208.00
FASTENAL CO	BOLTS	22.88
FREDRICKSON OIL CO	OIL/TIRE REPAIR/VALVE STEM	638.50
CITY EMPLOYEE	HEALTH REIMBURSEMENT	193.62
GALE GROUP	BOOK	24.79
GROSSENBURG IMPLEMENT INC	HOSE FITTING/QUICK DRY	70.88
HARDING & SHULTZ P.C.	ATTORNEY FEES	992.22
HIRERIGHT SOLUTIONS INC	COLLECTION FEES	20.00
ICMA RETIREMENT TRUST-457	ICMA RETIREMENT	5,740.86
INGRAM BOOK COMPANY	BOOKS	458.54
INTERSTATE ALL BATTERY	BATTERY	86.30
IRS	FEDERAL WITHHOLDING	20,815.68
JOHN'S WELDING AND TOOL	PLUGS FOR STREET SIGNS	108.88
JOHNSTONE SUPPLY	FREIGHT	10.22
JORGENSEN LAW OFFICE	FOP LEGAL FEES	406.25
KTCH AM/FM RADIO	CAC RADIO ADS	605.00
MIDWEST MESSENGER	SUBSCRIPTION RENEWAL	32.80
MIDWEST TAPE LLC	BOOK	29.99
MSC INDUSTRIAL	PENLIGHT	94.02
N.E. NEB ECONOMIC DEV DIS	SPEC BUILDING	675.76
NE DEPT OF REVENUE	STATE WITHHOLDING	2,909.12
NE NEB INS AGENCY INC	INSURANCE	63,456.00
NE PLANNING & ZONING	MEMBERSHIP FEES	40.00
NE RURAL WATER	CROSS CONNECTION COURSE-JUNCK	500.00

NE SAFETY COUNCIL	SHIPPING ON SAFETY VIDEOS	11.53
N.E. NE AMERICAN RED CROSS	PAYROLL DEDUCTIONS	59.24
NORTHEAST NE PUBLIC POWER	WHEELING CHARGES	12,418.90
NOVELTY MACHINE & SUPPLY	LABOR ON MACHINING PACKING GLANDS	1,201.31
ORIENTAL TRADING CO INC	READING SUPPLIES	74.25
PASTICARDS, INC	LIBRARY PATRON CARDS	430.00
PIEPER & MILLER	ATTORNEY FEES	7,648.00
PUSH-PEDAL-PULL	EXERCISE EQUIPMENT	12,210.94
QUALITY 1 GRAPHICS	CAC PARKING SIGNS	150.00
RANDOM HOUSE	CD'S	32.50
SIOUX CONTRACTORS, INC	LIB/SR ROOF REPAIR	16,895.00
UNITED WAY	PAYROLL DEDUCTION	11.20
WASTE CONNECTIONS	SB COMPLEX SANITATION SERVICE	28.00
WATSON LABEL PRODUCTS	LABELS	174.16
WAYNE AREA ECONOMIC DEVEL	TRAVEL	6,000.00
WAYNE COUNTY CLERK	ELECTION/FILING FEES	275.07
WAYNE COUNTY COURT	BOND	326.50
WAYNE HERALD	ADS AND NOTICES	2,404.87
WAYNE VETERINARY CLINIC	CAT & DOG IMPOUNDS	229.00
WESCO DISTRIBUTION INC	WIRE	8,381.15
WESTERN AREA POWER ADMIN	ELECTRICITY	35,228.86

WAYNE VOLUNTEER FIRE DEPARTMENT
And Rural Fire District No. 2
510 Tomar Drive, Wayne, NE 68787

APPLICATION FOR MEMBERSHIP

This form is to be completed by the Applicant and filed with the Secretary at a regular meeting of the Wayne Volunteer Fire Department.

Name Trent Kumm Address 516 E 5th St. Apt. 2
Phone Number 402-891-0461 Social Security # 507-21-6784

Employer Michael Foods Occupation DRIVER OPERATOR
How long have you been employed by your present employer? 4 months
Previous Employer and Address Hwy 81 Randolph Ave.

Have you previously been a member of a Fire Department? NO
If so, give the name of the fire department, your rank and positions held. If applicable, identify any related credentials and record of training.

Do you have any physical ailments or disabilities that could affect your performance on the department?

NO
-As a member of this department, you will be required to give freely of your time to attend fire calls, meetings, drills, serve and provide leadership on committees, and participate in community events and fundraising activities. Do you agree to this? YES
- There is a 30-day waiting period from the date of this application until the Department formally acts upon this request. Do you agree to this? YES
-Have you read the Bylaws of the Department, and do you understand them? YES Do you agree to abide by them? YES
- The applicant must understand that if accepted for membership he/she will be placed on probation for a six-month period. During that time, he/she must meet certain criteria as stated in the Bylaws and follow the Standard Operating Guidelines.

Applicant's Signature Trent Kumm Date 11-8-12
Sponsor's Signature (if applicable) _____ Date _____

.....
I agree to a background check with information provided by the Wayne Police Department.

Applicant's Signature Trent Kumm Date 11-8-12

We, the undersigned representing the Standing Membership Committee, having investigated the background of the applicant feel that he/she would be an asset to the Department and hereby recommend him/her for membership.

[Signature] Jake Melrose _____
Secretary's Signature Thomas R. Schmitz Date 1-1-13

Chief's Signature Phillip Monahan Date 1-1-2013

.....
Council approved on _____ certified by City Clerk _____

.....
For record purposes only: Date of Birth 9/5/83 revised February 4, 2006

H12637566

SATISFACTORY

Senior Village Development

Conceptual Outline

Date: 01/07/13

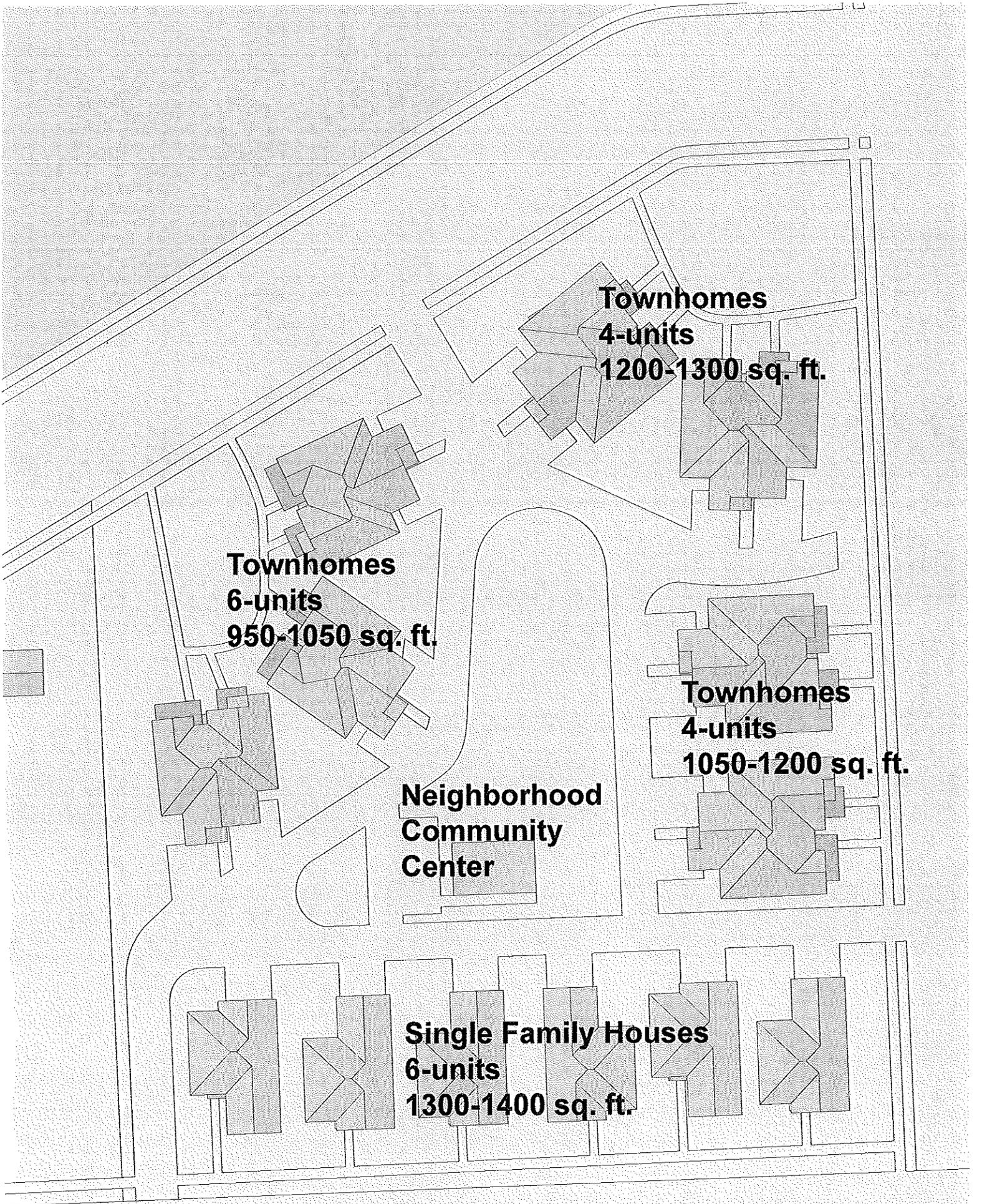


JACKSON STREET

TOMAR STREET



4TH STREET



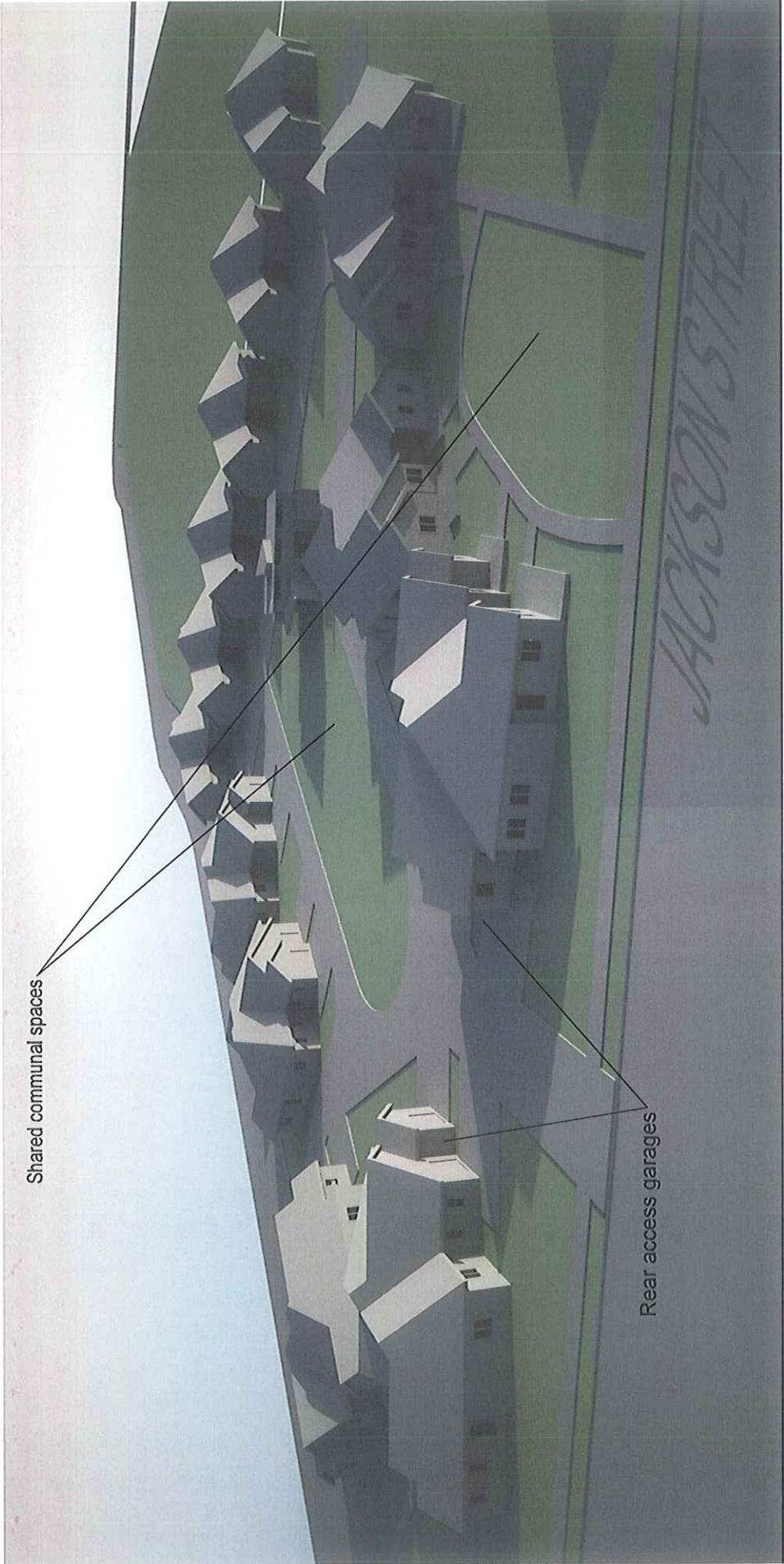
Townhomes
4-units
1200-1300 sq. ft.

Townhomes
6-units
950-1050 sq. ft.

Townhomes
4-units
1050-1200 sq. ft.

**Neighborhood
Community
Center**

Single Family Houses
6-units
1300-1400 sq. ft.



Shared communal spaces

Rear access garages

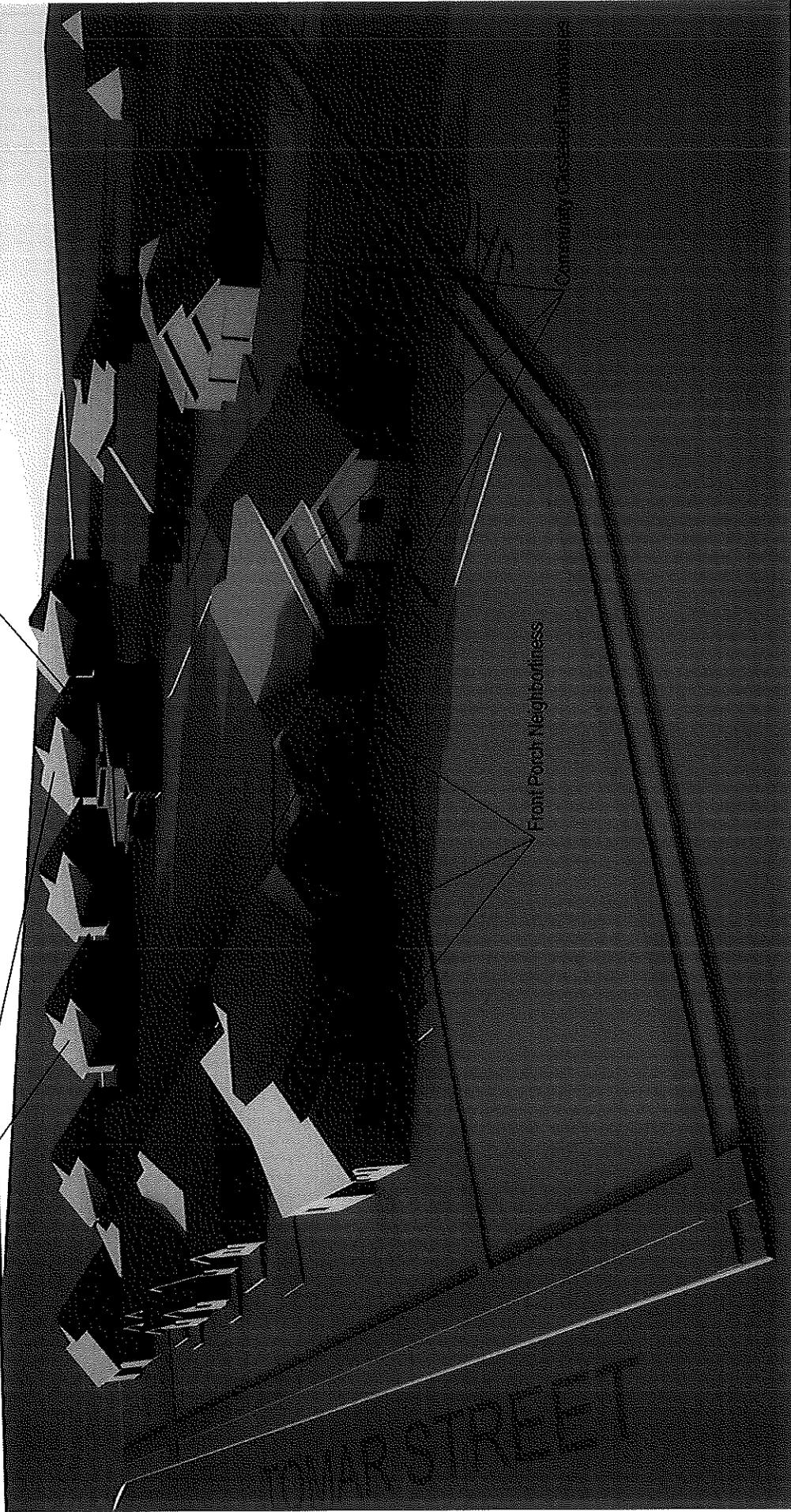
Schematic site layout and conceptual massing. Looking South from the corner of Jackson Street.

Neighborhood Community Center

Traditional Housing units

Front Porch Neighborhood

Community Center



Schematic site layout and conceptual massing. Looking Southwest from the corner of Jackson and Tomar Streets.



TOWNHOUSE "A" FLOOR PLAN
 NTS

Preliminary sample rough-draft for the 950-1050 sq. ft. townhouses



TOWNHOUSE "B" FLOOR PLAN
 NTS



1707 Dakota Ave., South Sioux City, NE 68776

CHANGE ORDER NO. 2

PROJECT:	Benscoter Addition - Phase 1 Paving and Utility Improvements	DATE OF ISSUANCE:	January 15, 2013
CONTRACTOR:	Benscoter Plumbing and Construction	OA PROJECT NO.:	009-0821
CONTRACT DATE:	October 5, 2010	AMOUNT OF ORIGINAL CONTRACT:	\$98,332.26

You are directed to make the changes noted below in the subject contract:

See Attached Sheet

The changes result in the following adjustments of Contract Price and Contract Time:

Contract Price Prior to This Change Order	\$132,821.59
Net Increase / Decrease Resulting from this Change Order.....	(\$11,033.00)
Current Contract Price Including this Change Order	\$121,788.59

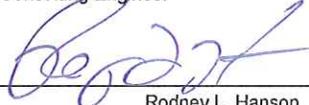
The Above Change Order Accepted:

Benscoter Plumbing and Construction
Contractor

By: 

Date: 1/9/13

OLSSON ASSOCIATES
Consulting Engineer

By: 
Rodney L. Hanson

Date: 1-4-13

The Above Change Order Approved:

City of Wayne
Owner

By: _____

Date: _____

Benscoter Addition - Phase 1 Utility Improvements
Wayne, Ne
Benscoter Plumbing and Construction

Change Order #2
OA Project No. 009-0821
1/4/2013

NO.	ITEM	UNITS	PLAN QUANTITY	FINAL QUANTITY	ORIGINAL UNIT PRICE	ADJUSTED UNIT PRICE	ADD / (DEDUCT)	TOTAL PRICE
9	24" RCP ARCH STORM SEWER	LF	254	0	\$40.00	-	(254)	(\$10,160.00)
10	18" RCP STORM SEWER	LF	143	164	\$15.00	-	21	\$315.00
11	15" RCP STORM SEWER	LF	612	616	\$12.00	-	4	\$48.00
11x	8" PVC STORM SEWER	LF	0	164	\$13.00	-	164	\$2,132.00
12	4' DIAMETER STORM SEWER MANHOLE	EA	1	0	\$500.00	-	(1)	(\$500.00)
13	STORM SEWER JUNCTION BOX	EA	1	2	\$700.00	-	1	\$700.00
15	RIPRAP	TN	30	0	\$15.00	-	(30)	(\$450.00)
16	8" PVC WATER. C900	LF	2091	1844	\$10.00	-	(247)	(\$2,470.00)
16A	8" PVC WATER. C900 (COST ADJ)	LF	0	1844	\$0.00	\$3.00	1,844	\$5,532.00
17	8" GATE VALVE W/ BOX	EA	3	5	\$860.00	-	2	\$1,720.00
18	FIRE HYDRANT ASSEMBLY	EA	6	3	\$2,400.00	-	(3)	(\$7,200.00)
19	WET CUT-IN	EA	1	0	1000	-	(1)	(\$1,000.00)
20	8"X8" D.I. TEE. M.J.	EA	1	3	160	-	2	\$320.00
22	6"X6" D.I. TEE. M.J.	EA	1	0	120	-	(1)	(\$120.00)
23	8" D.I. PLUG. M.J.	EA	1	2	100	-	1	\$100.00
							Total	(\$11,033.00)

[Back to Top](#)



1707 Dakota Avenue South Sioux City, NE 68776

CERTIFICATE OF PAYMENT NO. 4

Date of Issuance: January 15, 2013

Project No. 009-0821

Project: Benscoter Addition - Phase 1 Utility

Contractor: Benscoter Plumbing and Construction

DETAILED ESTIMATE		
Description	Unit Prices	Extensions
See Attached		
<p>PLEASE REMIT PAYMENT TO: Benscoter Plumbing and Construction</p>		

Value of Work Completed: \$121,788.59

Original Contract Cost: \$98,332.26
 Approved Change Orders:
 No. 1 \$34,489.33
 No. 2 -\$11,033.00
 No. \$0.00
 No. \$0.00
 No. \$0.00
 Total Contract Cost: \$121,788.59

Value of completed work \$121,788.59
 Less retained percentage (0 %) \$0.00
 Net amount due including this estimate \$121,788.59

Less: Estimates previously approved:

No. 1	\$36,370.69	No. 6	\$0.00
No. 2	\$43,224.02	No. 7	\$0.00
No. 3	\$22,513.68	No. 8	\$0.00
No. 4	\$0.00	No. 9	\$0.00
No. 5	\$0.00	No.10	\$0.00

Total Previous Estimates: \$102,108.39

NET AMOUNT DUE THIS ESTIMATE: \$19,680.20

The undersigned hereby certifies that the work done and materials delivered have been checked as to quantity and conformance with the plans and specifications and the Contractor, in accordance with the contract, is entitled to payment as indicated above.

cc: Benscoter Plumbing and Construction
Project File

By OLSSON ASSOCIATES



Housing in Wayne

A HOUSING ASSESSMENT &
STRATEGY PLAN FOR
WAYNE, NE

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Chapter 1

A PROFILE OF WAYNE

Wayne’s diverse economic base that includes Wayne State College and major industries, has allowed the city to weather the recent recession with low unemployment and a relatively stable housing market. Unlike other regions of the country the local housing market did not experience inflated housing values and overly poor lending practices. Foreclosures have occurred but not at devastating levels. Wayne is well positioned to capture growth in a reviving economy.

This chapter examines demographic trends and issues that have a major impact on housing demand in the Wayne area. Measures such as historical and projected population growth, migration to and from the area, household growth and size, and age distribution will help explain pressures on the housing market. This information is then used to identify future housing demands and appropriate pricing.

A SOCIO-ECONOMIC PROFILE OF THE COMMUNITY

Major findings of this chapter include:

- Wayne has increased its percentage of Wayne County’s population from 42% in 1960 to 59% in 2010.
- Wayne is anticipated to continue to attract residents from both the outlying areas of Wayne County and outside the region.
- The age dynamics of the permanent resident population of Wayne suggest a naturally declining population.
- Continued migration of residents from outside the city limits is anticipated to overcome, and lead to, moderate ongoing population growth.
- Wayne’s median household income is greater than regionally comparable cities and that of both Wayne

County and the State of Nebraska.

- Despite having a greater median household income than other geographies, Wayne has a larger number of households making \$10,000 a year or less and fewer households earning more than \$200,000 a year, suggesting a firmly middle class population.

POPULATION CHARACTERISTICS AND CHANGE

Examining population characteristics is necessary to quantify housing needs. The following analysis presents historical and future population trends for Wayne.

Except for a moderate decline in the 1970s Wayne has experienced steady growth since the 1960s. Table 2 compares Wayne’s growth with other communities in the region.

Compared with other northeast Nebraska cities,



Wayne has experienced slow growth over the past 50 years. However, the percentage of Wayne County's population that resides in Wayne has increased. In 1980, 43% of county residents lived in Wayne; as of the 2010 U.S. Census this figure had increased to 59%. This growth is attributable to growth in the city's permanent population, some growth in the student population, and out-migration from the rural.

Comparing a community's expected population, based on natural population change, with the actual outcome of the 2010 Census produces a deeper analysis of population trends, which can begin to indicate both a community's capacity for natural population growth and the likelihood that it is gaining

or losing population through migration from other communities.

Since this method uses the current population to project the likely future population, only the non-student population should be used to generate the baseline and comparison figures. As the home to a significant number of college students, Wayne's future population can be easily over projected.

The student population must be considered 'static,' since, predominantly, they have relocated to Wayne for their studies and are not likely to remain in Wayne post-graduation, but will be replaced every four years. Because much of this population will

TABLE 1: Historical Population Change, Wayne

Year	Population	Decennial Change	Decennial % Change	Average Annual Rate of Change
1960	4,217			
1960-1970	5,379	1162	27.6%	2.5%
1970-1980	4,240	-1139	-21.2%	-2.4%
1980-1990	5,142	902	21.3%	1.9%
1990-2000	5,583	441	8.6%	0.8%
2000 - 2010	5,660	77	1.4%	0.14%
1960-2010		1443	34.2%	0.6%

Source: U.S. Bureau of the Census

TABLE 2: Population Comparison

	1960	1970	1980	1990	2000	2010	% Change 1960-2010
Wayne	4,217	5,379	4,240	5,142	5,583	5,660	34%
Kearney	14,210	19,181	21,158	24,396	27,431	30,787	117%
Norfolk	13,640	16,607	19,449	21,476	23,516	24,210	77%
Chadron	5,079	5,921	5,933	5,588	5,634	5,851	15%
Wayne County	9,959	10,400	9,858	9,364	9,851	9,595	-4%

*U.S. Census Estimate
Source: U.S. Bureau of the Census

TABLE 3: Population Change Excluding WSC Full Time Enrolled (FTE) Student

	2000	2010	Annual Growth Rate
Total Population	5,583	5,660	0.14%
65% of FTE Students	1,833	1,828	
Permanent Population	3,750	3,832	0.22%

Source: U.S. Census Bureau

TABLE 4: Predicted/Actual Population Change

		Difference
2000 Population	3,750	---
2010 Estimated Population	3,695	-55
2010 Actual Population	3,832	82

Source: U.S. Census Bureau

not remain in the community as they age into their child-bearing years, their families will not add to the city population. Removing this controlled population from the city's overall count allows for a more reliable projection of the city's future population.

For planning purposes it is assumed that:

- The 'static' student population is approximately 65% of WSC's full time enrolled (FTE) students.
- Thirty-five percent of the FTE population should not be subtracted from the city's total population because they either commute into Wayne from a surrounding community for class, did not complete the census in Wayne but rather at their childhood home, or will remain in the city after graduation as part of the permanent population.
- Removing this population results in a 2010 population of 3,832, an increase of 82 from 2000 and an annual growth rate of 0.22%.

Using information from WSC on enrollment by age, the adjusted 2000 population can be projected for-

ward to derive a 2010 estimated population. This exercise, a cohort survival methodology, offers some understanding of the city's migration patterns both for the total population and by age segments. To perform this analysis the following data sources were used:

- Cohort survival rates developed by the National Center for Health Statistics.
- Estimated birth and death rates for the population developed by the U.S. Bureau of the Census.

After projecting the permanent resident population in 2010, the number of students originally subtracted from the total population were then added back in and compared with the actual results of the 2010 Census (Table 4), generating a likely rate of migration.

Table 4 presents the results of the cohort survival forecast and compares them with the actual counts generated by the 2010 Census. This comparison indicates that natural population dynamics would have generated a loss of approximately 55 residents

TABLE 5: Estimated and Actual Age Cohort Change, Wayne

Age Group	2010 Est.	2010 Actual	Difference (Actual – Predicted)	% Variance (Actual/Predicted)
Under 5	212	260	48	22.7%
5-9	205	245	40	19.4%
10-14	247	227	-20	-8.3%
15-19	889	915	26	3.0%
20-24	1,351	1481	130	9.7%
25-29	306	301	-5	-1.7%
30-34	304	225	-79	-25.9%
35-39	255	210	-45	-17.5%
40-44	207	210	3	1.4%
45-49	226	221	-5	-2.2%
50-54	245	232	-13	-5.2%
55-59	246	245	-1	-0.3%
60-64	190	184	-6	-3.1%
65-69	150	135	-15	-10.1%
70-74	115	140	25	21.3%
75-79	113	146	33	29.4%
80-84	96	120	24	24.6%
Over 85	166	163	-3	-2.0%
Total	5,523	5,660	137	2.5%

Source: U.S. Census Bureau, RDG Planning & Design

during the 2000s. Instead, the city experienced a population increase of 82. This suggests that there was a migration of residents from other locations to Wayne.

Table 5 compares the actual and projected populations, with students added back into the total population, by specific age groups during the 2000s. This cohort analysis indicates that:

- The majority of Wayne’s population growth occurred among those under 19 and over 70 years of age.
- The increase in 20-24 year-olds could relate to variable enrollment at WSC and inconsistencies in how students address themselves within the Census counts.
- The city has struggled to retain young adults early in their work careers and those at the peak of their careers. This could indicate a lack of housing at both ends of the market.
- The city’s services and quality of life were attractive to retirees.

A slightly higher birthrate and the ability to attract retirees helped the city grow in the last decade but the city will need to find ways to attract young workers or the city’s aging population will ultimately result in a declining population.

CHANGE IN HOUSEHOLD SIZE

Households, rather than population, actually determine housing unit demand. Table 6 presents characteristics of Wayne’s households. The city experienced a nearly 1 % increase in its population living in households. This when measured against a 5.6% increase in the number of households led to a reduction in household size, over the past 10 years. The increase in the number of households was likely driven by the city’s growing population over the age

TABLE 6: Change in Household Size, Wayne

	2000	2010	Change 2000-2010	Percent Change
Population in Households	4,358	4,398	40	0.92%
Number of Households	1,850	1,953	103	5.57%
Person per Household	2.36	2.25	-0.11	-4.66%

Source: U.S. Census Bureau, RDG Planning & Design

of 70. These households tend to be smaller, often a single person.

POPULATION PROJECTIONS

Projections of population through the year 2030 help predict housing needs for the future. Later, this information will be combined with assumptions regarding trends in household size to determine the estimated number of new units required to meet the housing demands of the community.

Future population for the city is forecast by:

- Removing an appropriate proportion of the student population, to arrive at the likely permanent 2010 population of Wayne.
- Generating several scenarios based on varying assumptions about population migration and growth.
- Selecting the most probable scenario based on historic economic and regional growth trends.
- Adding the student population back into the projection to determine the city's total 2025 population.

Table 7 displays alternative population projections based upon natural population change (a zero migration rate) as well as annual growth rates of 0.22%, 0.3%, and 0.5%. Over the coming decades, initiatives identified in this plan and other city planning processes should begin to accelerate growth somewhat. Hence, the city is expected to grow at a pace



slightly faster than that experienced over the past 10 years. If the city continues to grow at 0.3% annually, it will reach a population of 5,828 by 2025.

ECONOMIC ISSUES

Table 8 compares median household income figures for Wayne, Wayne County, surrounding communities, and the state of Nebraska.

Wayne's estimated median household income was \$51,027 in 2010, higher than that of nearby communities and well above the average household income for the State of Nebraska.

Table 9 shows the distribution of households by income category for the City of Wayne, Wayne County, and comparable communities.

Wayne is a relatively upper-middle income community, in relation to the comparison geographies. It has the highest percentage of households earning less than \$10,000 and between \$50,000 and \$74,999, and the lowest percentage of residents earning over \$200,000.

TABLE 7: Population Projections, Wayne				
	2010	2015	2020	2025
Natural Population Change*	3,832	3,802	3,803	3,811
0.2% Annual Growth Rate	3,832	3,875	3,917	3,961
0.3% Annual Growth Rate	3,832	3,887	3,943	4,000
0.5% Annual Growth Rate	3,832	3,929	4,028	4,130
WSC students Included				
Natural Population Change*	5,660	5,629	5,631	5,639
0.2% Annual Growth Rate	5,660	5,702	5,745	5,788
0.3% Annual Growth Rate	5,660	5,715	5,771	5,828
0.5% Annual Growth Rate	5,660	5,757	5,856	5,958

* Based on 2000 Population Cohorts
Source: RDG Planning & Design

CHAPTER ONE



TABLE 7: Median Household Income, Wayne and Comparable Geographies, 2000-2010

	2000 Median Income	2010 Median Income	2000-2010 % Change
Wayne	\$27,730	\$51,027	84%
Kearney	\$34,829	43,920	26%
Norfolk	\$34,609	40,415	17%
Chadron	\$27,400	29,522	8%
Wayne County	\$32,366	45,000	39%

Source: U.S. Bureau of the Census; Claritas, Inc, 2010

TABLE 8: Household Income Distribution by Percentage of Households, 2009

	Wayne	Kearney	Norfolk	Chadron	Wayne County	Nebraska
Less than \$10,000	8.5%	7.8%	7.6%	15.8%	6.4%	6.4%
\$10,000 to \$14,999	10.3%	6.9%	9.6%	13.4%	11.2%	5.8%
\$15,000 to \$24,999	9.8%	13.1%	14.1%	13.2%	7.1%	11.5%
\$25,000 to \$34,999	12.1%	11.9%	12.6%	13.8%	14.5%	11.7%
\$35,000 to \$49,999	8.7%	15.1%	17.3%	17.7%	14.5%	15.2%
\$50,000 to \$74,999	27.0%	20.5%	18.1%	12.1%	24.4%	20.6%
\$75,000 to \$99,999	10.9%	10.7%	10.0%	7.3%	10.0%	12.8%
\$100,000 to \$149,999	12.0%	10.1%	8.4%	5.4%	10.4%	10.8%
\$150,000 to \$199,999	0.7%	2.2%	1.4%	0.5%	1.2%	2.8%
\$200,000 or more	0.0%	1.6%	1.0%	0.8%	0.3%	2.40%

Source: U.S. Bureau of the Census; RDG Planning & Design

Chapter 2

HOUSING TRENDS & DEMANDS

This chapter examines U.S. Census and other historical data to evaluate the supply and condition of housing in Wayne. Of particular interest is information on housing vacancy, ownership percentage, and pricing. This information can help identify existing or potential imbalance in the market and may suggest housing policy direction for a variety of issues.

HOUSING TRENDS

Major findings include:

- Rental housing accounts for 46% of the city's occupied housing units, but only 7% of the city's construction activity in the last ten years. A lack of multi-family construction and changes in lending practices have likely created a significant demand for new rental housing.
- While housing values and rental costs appear to be moderate the median year of construction is over 50 years resulting in a number of units needing modern updates and more significant maintenance repairs.
- Over the next ten years continued population growth and replacement of lost units will create a demand of approximately 111 new units.
- Much of the city's new construction should focus on the moderately priced market and higher market rate rental units.

OVERALL HOUSING CHARACTERISTICS

HOUSING OCCUPANCY AND VACANCY

Figures 9 and 10 display occupancy and vacancy changes in Wayne's housing stock between 2000 and 2010. In both cases, statistics are based on results from the Decennial Census and American Communities Survey, except as otherwise noted.

The Figures indicate that:

- The city gained 119 dwelling units, 11 of which were owner-occupied units.
- While the city's construction activity was dominated



CHAPTER TWO

by single-family, likely, owner-occupied housing the census count indicates that 89% of the city's new housing units was renter occupied. This likely reflects the conversion of owner-occupied to renter units and also the division of single units into multiple units.

- The overall vacancy rate modestly increased, but remains at a level that offers some choice within the market for those looking for housing.
- The number of vacant rental units and units vacant



FIGURE 9: Housing Units and Occupancy, Wayne, 2000-2010

	2000	2010	Net Change
Total Units	1,963	2,082	119
Total Occupied Units	1,850	1,953	103
Owner-Occupied Units	1,045	1,056	11
(% of Occupied Units)	56.5%	54.1%	
Renter-Occupied Units	805	897	92
(% of Occupied Units)	43.5%	45.9%	
Vacant	113	129	16
Vacancy Rate	5.8%	6.3%	

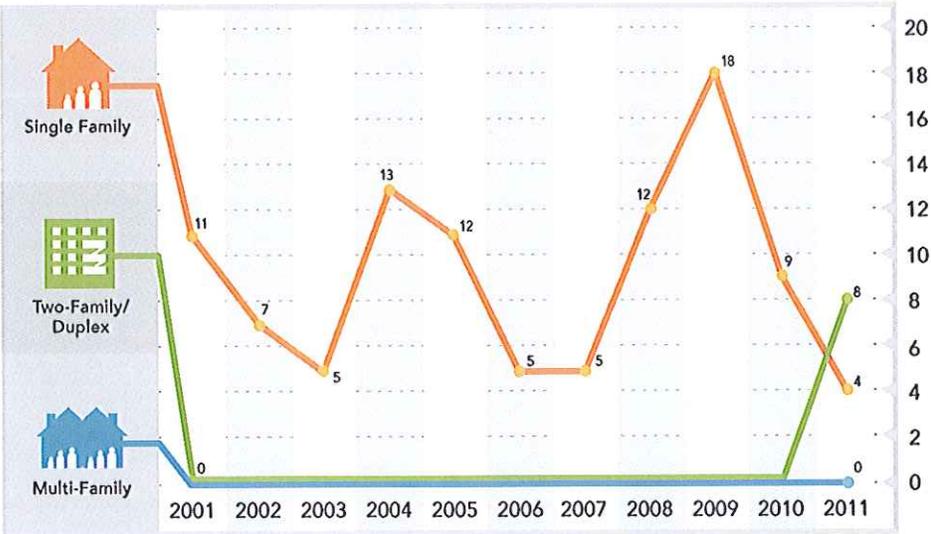
Source: U.S. Bureau of the Census; RDG Planning & Design

FIGURE 10: Analysis of Vacancy, Wayne

	2000	2010	Change	%Change
Vacant Units	113	129	16	14.2%
For rent	46	64	18	39.1%
Rented, not occupied	18	4	-14	-77.8%
For sale only	20	26	6	30.0%
Sold, not occupied		2	2	--
For seasonal, recreational, or occasional use	10	1	-9	-90.0%
For migrant workers	0	0	0	--
Other vacant	19	32	13	68.4%
Rental Vacancy Rate	56.6%	52.7%		
For Sale Vacancy Rate	17.7%	21.7%		
Other Vacancy Rate	25.7%	25.6%		

Source: U.S. Bureau of the Census; RDG Planning & Design

Figure 11: Residential Permit Activity



for other reasons increased the most. This may indicate that greater choice in the rental market is leaving those units in the worst condition unoccupied.

- The increase in the number of vacant for sale homes is likely a reflection of the changing housing market over the ten year period. With more stringent lending requirements many units are remaining on the market longer than they were in the early 2000s.

Figure 11 reviews the city's construction activity over the past ten years. The city's lack of multi-family construction during the 2000s combined with the downturn in the housing market has likely left the city with significant rental housing needs. Easy money and the drive to make ownership an option for all lead to construction practices that focused on the single-family owner-occupied market. The change in lending practices has tightened this market and left many who would have purchased a home at the beginning of the decade now looking for quality rental units. This demand, combined with demand from WSC students could ultimately mean that some of the city's worst housing stock remains on the market. A lack of quality rental units could ultimately drive young professionals to live in other markets such as Norfolk.



CHAPTER TWO

FIGURE 12: Median Value of Owner-Occupied Housing, 2000-2010, Wayne and Comparable Geographies

	2000	2010	% Change 2000-2010	Median Year of Construction
Wayne	\$80,800	\$101,000	25%	1958
Kearney	\$94,700	\$130,800	38%	1976
Norfolk	\$83,000	\$102,800	24%	1969
Chadron	\$60,700	\$89,800	48%	1958
Wayne County	\$76,700	\$102,400	34%	1952
Nebraska	\$88,000	\$123,900	41%	1969

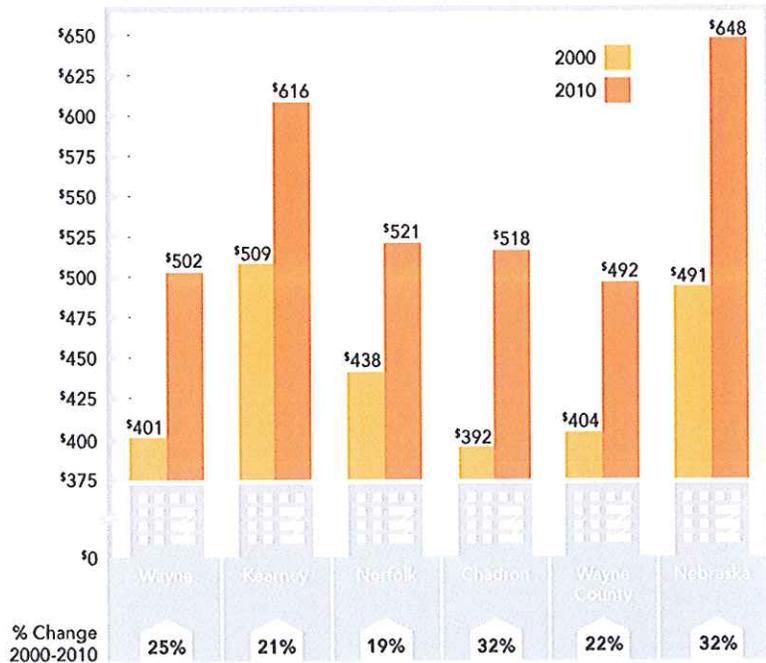
Source: U.S. Bureau of the Census; RDG Planning & Design

HOUSING VALUES AND COST

Figures 12 and 13 show changes in housing prices and rental costs for Wayne and comparable communities. From 2000 to 2010, the value of housing in Kearney and Chadron appreciated at a faster rate. While Chadron's home values remain lower than Wayne's, the age of the housing stock is comparable. Outside of Chadron, Wayne and Wayne County's housing stock is on average ten years older than housing in Norfolk or the state overall. While Wayne has some great older homes, often these homes have smaller square footage and require significant upgrades.

The rental market is a significant portion of the city's housing stock (46%), and cost for rental housing remains low compared to Kearney and the overall state. A large student population can often drive higher rental rates, due to increased demand or multiple tenants within a unit. However, with only eight new units constructed in the last ten years, the age of Wayne's rental units makes it harder to get higher rental rates.

Figure 13: 2000-2010 Median Gross Rent for Wayne & Comparable Geographies



PROJECTED HOUSING NEEDS

Population, household, and vacancy information can be used to estimate the number of new housing units that will be required by a community in the future. The forecast can be compared to current development activity and available land for future development to set priorities for the types and locations of housing development that should be encouraged. The Affordability Analysis section then compares the income distribution of Wayne’s population with the price of housing to determine where specific housing needs occur.

The housing demand projections were based on 2010 Census counts and estimates, construction activity since 2000, and the following assumptions:

- The household size in Wayne will remain fairly constant with only a slight decrease. The construction of better quality rental units could begin to supplant the homes that have housed more than three or four students. The city’s aging population and ability to attract new seniors to the community could also somewhat decrease the household size.
- The city’s non-household population (students in the dormitories, or residents in nursing homes) does not produce a demand for conventional housing units, and will make up the same proportion of the population in the future as in 2010.
- Wayne’s 2010 vacancy rate of 6.2% should remain constant providing variety in the market and supporting the removal of the most deteriorated structures.
- The projection model assumes a replacement need of up to six units per year, reflecting demolition of substandard units, including mobile home units, and conversion of some residences to non-residential uses. This rate reflects the needs identified in the housing conditions survey and

aligns with residents concern over housing quality.

The demand analysis in Figure 14 shows a need for an additional 111 units in the city between 2012 and 2022, or an average annual construction of 11 units. This may be a conservative estimate, impacted by important factors:

- Removal of some of the lowest quality rental units with the construction of new units.
- Construction of housing targeted specifically at the senior population that would provide housing for both local seniors or attract new residents to the community.

Providing a variety of housing in appropriate settings will be essential to increasing this demand.

FIGURE 14: Projected Housing Development Demand

	2012	2013-2017	2018-2022	Total
Population at the End of Period	5,682	5,738	5,794	
Household Population at End of Period	4,415	4,458	4,502	
Average People/Household	2.25	2.24	2.24	
Household demand at End of Period	1,964	1,988	2,012	
Projected Vacancy Rate	6.20%	6.20%	6.20%	
Unit Needs at End of Period	2,094	2,119	2,145	
Replacement Need		30	30	60
Cumulative Need		55	56	111
Average Annual Construction		11	11	11

Source: RDG Planning & Design

AFFORDABILITY ANALYSIS

The following analysis matches housing supply by price bracket to household incomes. The pricing of a community's housing supply in relation to the income of its residents helps show whether the city's housing is affordable for its citizens. A household budget must be divided among basic housing costs, other essential needs, and costs to maintain a home. Those households that must spend a disproportionately large share of their income for basic housing have less money for other essentials, and fewer resources to maintain their homes.

Monthly costs for owner units are generally considered affordable if the overall housing unit costs 2 to 2.5 times the household's yearly income. This ratio covers all housing costs, including taxes, insurance and utilities. Affordable rental units (including utilities) are considered to have monthly rents less than 30% of the household's monthly gross income. Because the city's estimated median income seems high, the median income and percentages of households within each income bracket are based on county wide estimates.

Wayne's housing supply is heavily weighted towards more affordable and lower-cost units.

Understanding Housing Affordability (Figures 15 & 16)

- Traditionally, owner-occupied housing that costs between 2 and 2.5 times a household's yearly income is considered affordable. In 2010, Wayne County's was estimated at 2.51.
- Affordable rental units (including utilities) should be about 30 percent of a household's monthly income.

Figure 15 compares the quantity of housing provided in Wayne that is affordable to each income group. This analysis indicates that in 2010 Wayne's greatest housing shortage was among households at or just above the city's household median income. The biggest imbalance is among those households earning from \$50,000 to \$75,000. This corresponds to owner-occupied units priced between \$100,000 and \$150,000. A range that was reinforced by residents during the public input process (see chapter 4).

Overall, many of the city's moderate to higher income households are living in lower cost units and

FIGURE 15: Housing Affordability Analysis, Wayne

Income Range	% of City Median	% of Households	Households in Range	Affordable Range for Owner Units	# of Owner Units	Affordable Range of Rental Units	# of Rental Units	Total Affordable Units	Balance
\$0-25,000	56.00%	24.70%	482	\$0-50,000	193	\$0-400	516	709	227
\$25,000-49,999	57-111%	29.00%	566	\$50,000-99,999	326	\$400-800	370	696	130
\$50,000-74,999	112-167%	24.40%	477	\$100,000-149,999	336	\$800-1250	0	336	-141
\$75-99,999	168-222%	10.00%	195	\$150,000-200,000	117	\$1250-1500	0	117	-78
\$100-150,000	223-333%	10.40%	203	\$200-\$300,000	65	\$1500-2000	11	76	-127
\$150,000+	Over 333%	1.50%	29	\$300,000+	19	\$2000+	0	19	-10
Median	\$45,000								

Sources: U.S. Census Bureau, RDG Planning & Design

FIGURE 16: Value to Income Ratio

	2010 Median Household Income	2010 Median House Value	Value to Income Ratio
Wayne	\$51,027	\$101,000	1.98
Kearney	\$43,920	\$130,800	2.98
Norfolk	\$40,415	\$102,800	2.54
Chadron	\$29,522	\$89,800	3.04
Wayne County	\$45,000	\$102,400	2.28
Nebraska	\$49,342	\$123,900	2.51

Source: US Bureau of the Census; RDG Planning & Design

thus squeezing that market for lower income households. This is further strained by competition from the student market that can support higher rents with multiple tenants.

A shortage of owner-occupied housing priced below \$150,000 is traditionally difficult to fill through new construction. The high end of this range is often equal to basic construction costs. Costs can be even higher depending on initial lot costs. Thus, developers often find the profit margins lower and the risks higher in this range. Within the lower ranges of the \$100,000 to \$150,000 market, new construction often requires some form of subsidy.

The city does have policy options for addressing higher-earning households living in lower-valued houses. These include:

- Direct production of moderately-priced housing to provide new housing stock for under-served populations.
- Encouraging higher-value housing developments that provide realistic “move-up” options to higher-earning households.
- Creating alternative housing settings, such as independent living units, for older adults that can free up some of the supply of sound affordable housing.

The development of the Western Ridge is specifically targeted to the more moderately priced market. The recession has likely slowed lot sales in this area but the development is clearly addressing a need within the community.

In Table 15 A positive balance indicates a surplus of housing within the affordability range of each income group, while a negative balance indicates a shortage.

In Table 16 A ratio above 2.5 can mean that housing costs are greater than what many in the market can afford.

Traditionally, for college communities the cost of housing to income is slightly higher. This is evident in a place like Chadron where the value to income ratio is 3.04. A smaller sampling size and the difficulty of surveying the student population has likely resulted in a slightly larger estimated median income for Wayne. However, even if the city’s income level is closer to the county’s or even Norfolk’s, the value to income ratio still remains around 2.5. The impact of the student population on owner-occupied housing may be less tangible and more related to quality of housing in Wayne.



HOUSING DEMAND BY COST RANGE

Figure 17 presents a 10-year development and pricing program for Wayne. The program provides production targets for various types of rental and owner-occupied units based on the following assumptions:

- New development in Wayne will be approximately 50% owner-occupied and 50% renter-occupied, a slightly higher percentage of rental than today's mix (Figure 9) but necessary to address previous shortfalls in rental construction.
- Owner-occupied units will be distributed roughly in proportion to the income distribution of households for whom owner-occupancy is an appropriate strategy. Most low-income residents will be accommodated in rental units.

Based on 2010 estimated income distributions for Wayne County:

- Approximately 40% of all owner-occupied units, or 22 units, should ideally be priced below \$130,000 (current dollars). Some of these units may be produced indirectly by developing higher-cost housing that serves the "move-up" market of owners that now occupy the lower-value homes.
- The greatest demand for rental units is among the



lowest and highest income ranges.

- Many households in the lowest income ranges may include seniors on fixed incomes living in homes with no mortgage, and students for whom housing costs may be subsidized by their parents or loans.
- The market demand for new higher-end rental units appears to be strong and may be even higher. Three students living in a quality rental unit are likely paying rents in the \$700 range.

Affordability ranges are also influenced by interest rates – people can afford more expensive homes when interest rates are low. Increases in residential interest rates may reduce the list of affordable "workforce housing."

FIGURE 17: Housing Development Program, Wayne

	2012-2017	2018-2022	Total
Total Need	55	56	111
Total Owner Occupied	28	28	55
Affordable Low: \$60,000-100,000	5	5	11
Affordable Moderate: \$100,000-130,000	5	5	11
Moderate Market: \$130,000-200,000	9	9	18
High Market: Over \$200,000	8	8	16
Total Renter Occupied	28	28	55
Low: Less than \$450	12	12	25
Affordable: \$450-700	5	5	10
Market: Over \$700	10	10	20

Source: U.S. Bureau of the Census; RDG Planning & Design

SENIOR HOUSING DEMANDS

In 2010 12% of Wayne’s population was over the age of 65. This percentage is even higher for the surrounding counties. Over the next decade the Census Bureau projects that the nations senior population will increase by 55%. The region’s aging population combined with Wayne’s amenities make the city attractive to seniors. Today, America’s aging population wants to live in great communities, close to colleges and universities, libraries and entertainment amenities Wayne can offer.

This section examines population characteristics and trends in the city to quantify demand for senior housing. These households are the primary mar-



ket for targeted new residential products, including maintenance-provided ownership settings, senior independent living, and assisted living.

FIGURE 18: Study Area Senior Population Change, 2000-2010

	2000	2010	% Change
Total Population	5,583	5,660	1.4%
Total Population by Age			
55-64	312	429	37.5%
65 and Over	748	704	-5.9%
Population Cohorts			
65-69	152	135	-11.2%
70-74	154	140	-9.1%
75-79	153	146	-4.6%
80-84	111	120	8.1%
85 and Over	178	163	-8.4%

Source: U.S. Bureau of the Census; RDG Planning & Design

During the past decade Wayne was successful at attracting seniors between the ages of 70 and 85. Continuing this trend will require providing the housing options that are most appealing, especially to active Baby Boomers. Older adults have certain housing preferences, and will move elsewhere to find appropriate settings.

Senior Population Change

Figure 18 displays population changes in the study area for various age groups and shows that the city’s Baby Boomers began making their first appearance in the city’s older cohorts (55-64). Those between the ages of 55 and 64 are often considered the “sandwich” years, as they are possibly supporting older children attending college and beginning careers, while also taking an active role in their aging parents lives. This can create unusual housing needs.

To determine how older adults moved into and out of the city, the population over age 55 predicted by

FIGURE 19: Population Ages 55 and Over, Predicted versus Actual

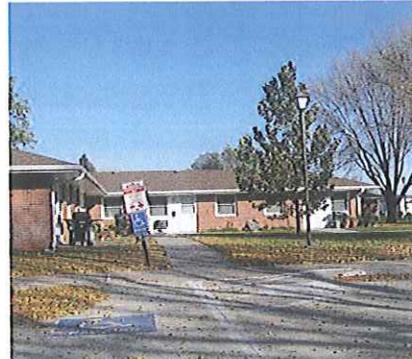
	2010 Prediction	2010 Actual	Difference	% Difference
Population 55-64	436	429	(7)	-1.5%
Population 65-74	266	275	9	3.6%
Population 75 and Over	376	429	53	14.2%
Total 55 and Over	1,077	1,133	56	5.2%

Source: U.S. Bureau of the Census; RDG Planning & Design

FIGURE 20: Projected Senior Population by Cohorts

	2020 Projected Population	2000-2010 Migration Factor	2020 Population with Migration
Population 55-64	425	-1.51%	418
Population 65-74	365	3.55%	378
Population 75 and Over	346	14.2%	396
Total 55 and Over	1,135		1,191

Source: U.S. Bureau of the Census; RDG Planning & Design



natural population change (based on survival factors determined by the Bureau of the Census) is compared with the city's 2010 actual population. The difference between the actual and the cohort survival projection shows the probable amount of net migration.

As a whole, Wayne appears to have been most attractive to adults over the age of 65. For the empty-nesters or possibly "sandwiched" cohorts between 55 and 64 an out-migration occurred. This could indicate a lack of housing or job choices for those residents in their highest wage earning years.

A variety of housing types may be appealing to this population in the coming years. This may include:

- Townhomes in condo ownership configurations that decrease maintenance demands.
- Independent living units with some additional services, such as cleaning and laundry services.
- Assisted living options similar to the Oaks.

If the migration rates of the previous decade are applied to a 2020 projected population, the city would have almost 1,200 residents over the age of 55. If the average household size among this population is 1.5, they will account for approximately 790 households. If only 1% to 1.5% of these households demand alternative independent housing settings, a demand for 7 to 10 units would be created. This could be higher based on a growing senior population within the region.



Chapter 3

HOUSING CONDITIONS & NEIGHBORHOOD OPPORTUNITIES

The city's housing stock is its largest single capital investment and residents generally form their image of a community on the quality of its neighborhoods. The previous chapters of this plan considered existing and projected housing trends. This chapter summarizes housing conditions on a neighborhood level and facilitates the identification of specific geographic areas for focused neighborhood-oriented housing strategies.

An Analysis of Wayne's Neighborhoods

Every neighborhood in Wayne should provide a positive living environment for its residents. This statement begins the Housing and Neighborhoods section of the Wayne Comprehensive Plan, and is an essential goal for any successful community.

Wayne's traditional development patterns have allowed for easy neighborhood connections and movement around the community. Like many cities its size, Wayne's residential land use is dominated by single-family housing styles; however, the presence of WSC means that the city has a very high renter occupancy. Many structures that, traditionally, have been single-family homes have evolved into rental properties over the years. The mixing of rental and owner-occupied units also means that many neighborhoods are economically diverse.

This section examines Wayne's housing on the neighborhood level and provides the basis for neighborhood conservation and improvement policies. A good city is formed by a network of healthy parts and their boundaries are fluid as people travel and conduct daily business throughout the community. A key priority should be elevating the quality of strategic neighborhoods, there by elevating the quality of life for the entire community.

The four Wayne neighborhood planning districts (see Map 1), are divided by Main Street (Highway 15) running north and south and 7th Street (Highway 35) going east and west.

HOUSING CONDITIONS

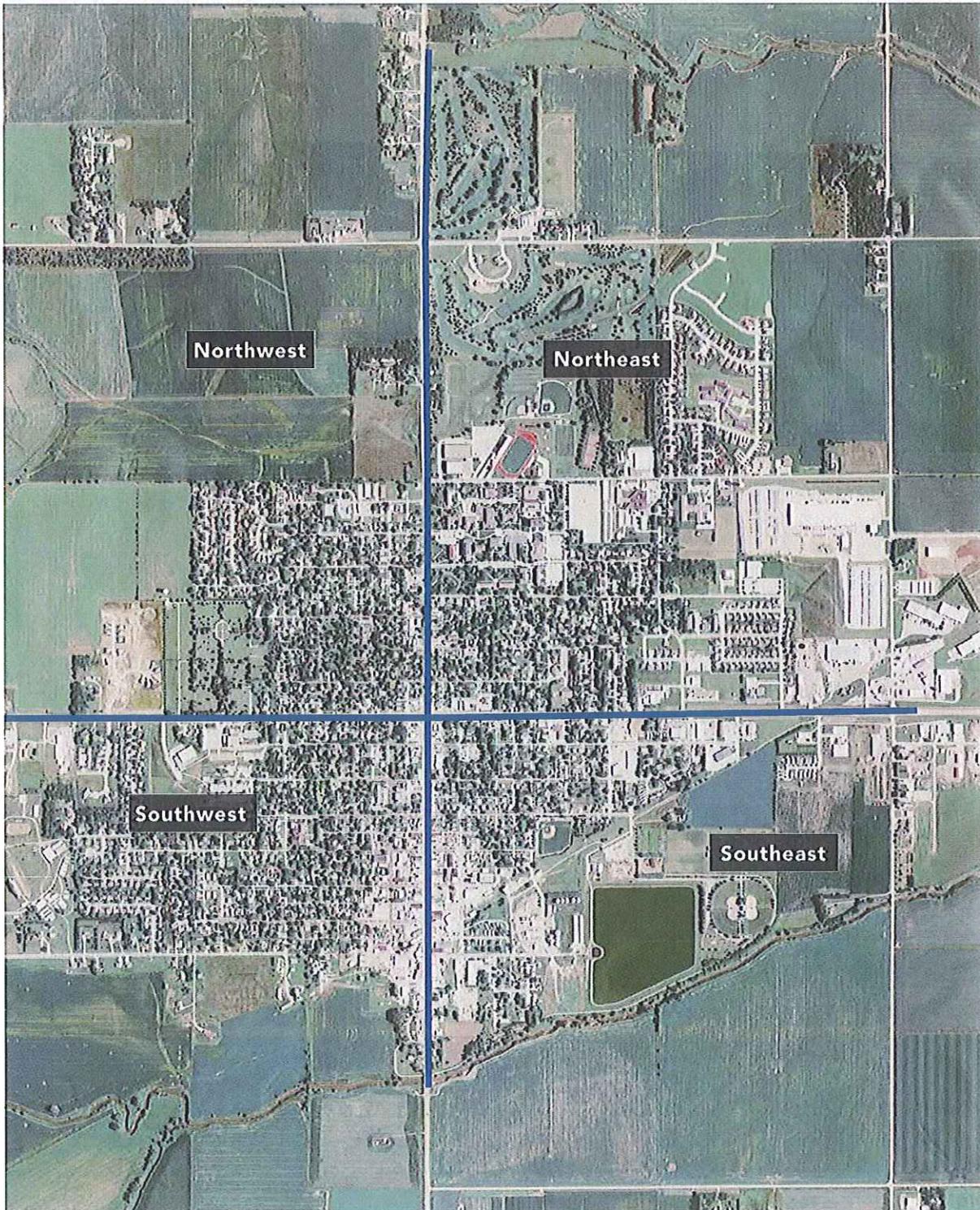
Figure 21 summarizes the results of a citywide housing conditions survey conducted in April of 2012. The assessment is based on a "windshield survey" approach or observation of the residential structures from the street. Structures were rated:

1. Excellent: no rehab or maintenance needs evident; new, recently restored, or otherwise excellent
2. Good: sound conditions, little evidence of repair or maintenance needs, deficiencies would be minor and non-structural
3. Fair: structurally sound, but approximately three or more minor non-structural deficiencies exist
4. Poor: major rehabilitation is needed for non-structural and possibly one structural deficiency
5. Demolish: deteriorated beyond saving with noted structural deficiencies

The survey included an assessment of the city's mobile home parks. The condition assessment was

CHAPTER THREE

Map 1: Neighborhood Planning Districts





done for the entire mobile home park and not on each individual unit.

The survey found:

- 6% of the city's housing stock is in poor condition or should be demolished.
- Another 11% is in fair condition with some non-structural deficiencies.
- The city's single-family housing stock is fairly old. Figure 13 indicated that the median year of construction was 1958, one of the oldest in the region.
- Although 14% of the city's housing units are in traditional apartment settings, the demand for student housing associated with Wayne State College makes for a competitive rental market.
- The city is heavily dependent on single-family units (both traditional single family structures and mobile home units) to meet the city's housing demand.
- While mobile homes provide an important source of affordable housing, a significant number were constructed before the modern HUD requirements. Many of these units have reached their design life and will need to be replaced.

Northwest Wayne

Northwest Wayne includes much of the historic town but also some of Wayne's newest housing, in Western Ridge. Figure 22 summarizes the housing make-up and conditions in Northwest Wayne.

Housing Characteristics and Conditions

- Areas around Bressler Park contain some of the city's oldest and most historic housing. This includes the home of the Wayne County Historical Society.
- The eastern fringes of the area are dominated by student rental housing. Some older homes have been divided into multiple units while many of the smallest older homes are no longer owner-occupied.
- Overall the area is predominately owner-occupied. This area is encompassed by Block Group 2 Census Tract 9787 for which 65% of all occupied units are owner occupied.



FIGURE 21: Wayne Housing Conditions

	Excellent	Good	Fair	Poor	Demolish	Total Units
Single Family	668	497	115	29	1	1,310
2-4 Family	11	22	20	4	0	57
Apartment Units	125	59	42	0	0	226
Mobile Home Park	0	0	0	22	29	51
Total Units	804	578	177	55	30	1,644

CHAPTER THREE

- While significant investment has been made to several homes in the eastern portion of this area there are a number of homes in poor to fair condition.
- The housing north of the cemetery and west of Sherman Street are predominately owner-occupied and in good to excellent condition. Many of these homes are 30 plus years old and may need interior upgrades.
- Western Ridge offers some of the city's newest housing, but lot sales have been slower for many reasons.

Northeast Wayne

Northeast Wayne is a larger geographical area dominated by WSC campus and the city's largest job centers. The area is divided between two very different Block Groups (see Map 3).

- Block Group 6, just south of WSC, has an older housing stock. The area is dominated by student rentals with roughly 59% renter occupancy.
- Only 19% of rental units in Block Group 6 are in traditional multi-family configurations. This leaves the majority of rental units in traditional single-family



housing types.

- Within the Northeast area are a number post-World War II homes in fair-to-poor condition.
- The eastern portions of the area are predominately owner-occupied (63% owner-occupancy to 37% renter) and include some of the city's highest value homes in the Vintage Hills subdivision.

Figure 22: Northwest Wayne

	Excellent	Good	Fair	Poor	Demolish	Total Units
Single Family	197	101	16	4	0	318
2-4 Family	4	2	1	0	0	7
Apartment Units	16	11	4	0	0	31
Mobile Home Park	0	0	0	0	0	0
Total Units	203	105	17	4	0	329

Figure 23: Northeast Wayne

	Excellent	Good	Fair	Poor	Demolish	Total Units
Single Family	272	94	37	10	0	413
2-4 Family	4	4	13	2	0	23
Apartment Units	48	4	22	0	0	74
Mobile Home Park	0	0	0	0	0	0
Total Units	279	99	51	12	0	441



Southeast Wayne

Southeast Wayne is the smallest of the four study areas but has the most structures in distress. The area includes a majority of the city retail operations including the eastern half of downtown, Shopko and Quality Foods. Historically, the area was bisected by the railroad, dividing residential areas to the north and predominately industrial areas to the south.

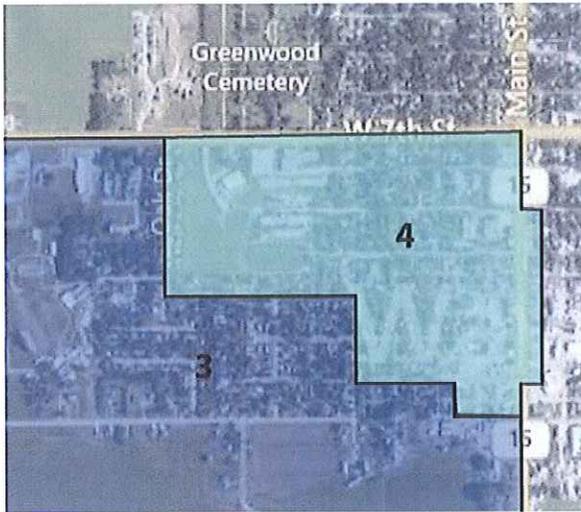
Housing Characteristics and Conditions

- Southeast Wayne encompasses all of Block Group 5 and part of Block Group 6, both of which have over 55% renter occupancy.
- The Southeast quadrant contains all of the city's mobile home parks. Except for the newer park west of Thorman Street, these parks are dominated by older units in very poor condition.
- Within the older mobile home parks are several units that are vacant or abandoned that should be removed.
- While the Southeast quadrant has the fewest number of overall units it has the greatest number of units in poor condition and the smallest percentage of units in excellent condition.



Figure 24: Southeast Wayne

	Excellent	Good	Fair	Poor	Demolish	Total Units
Single Family	24	102	37	9	0	172
2-4 Family	2	8	1	2	0	13
Apartment Buildings	61	18	0	0	0	79
Mobile Home Park	0	0	0	22	29	51
Total Units	29	111	38	13	3	194



Southwest Wayne

Southwest Wayne is home to City Hall, the Wayne County Courthouse, and all of the Wayne Public Schools facilities. The area is divided between Block Groups 3 and 4. Within Block Group 4 is some of the city’s oldest and most historic homes lining the courthouse block. Newer housing is located in Block Group 3 along Grainland Road and just east of Pac’n Save.

Housing Characteristics and Conditions

- The Southwest quadrant has some of the city’s oldest apartment structures most of which are in fair to good condition on the exterior.
- Approximately 57% of the units in Block Group 4 are renter occupied with only 35% in Block Group 3.
- While the area has some housing in poor condition it is generally scattered throughout the area.

- The Southwest quadrant has the largest stock of generally entry level housing built in the last 30 years.

Housing and Neighborhood Opportunity Areas

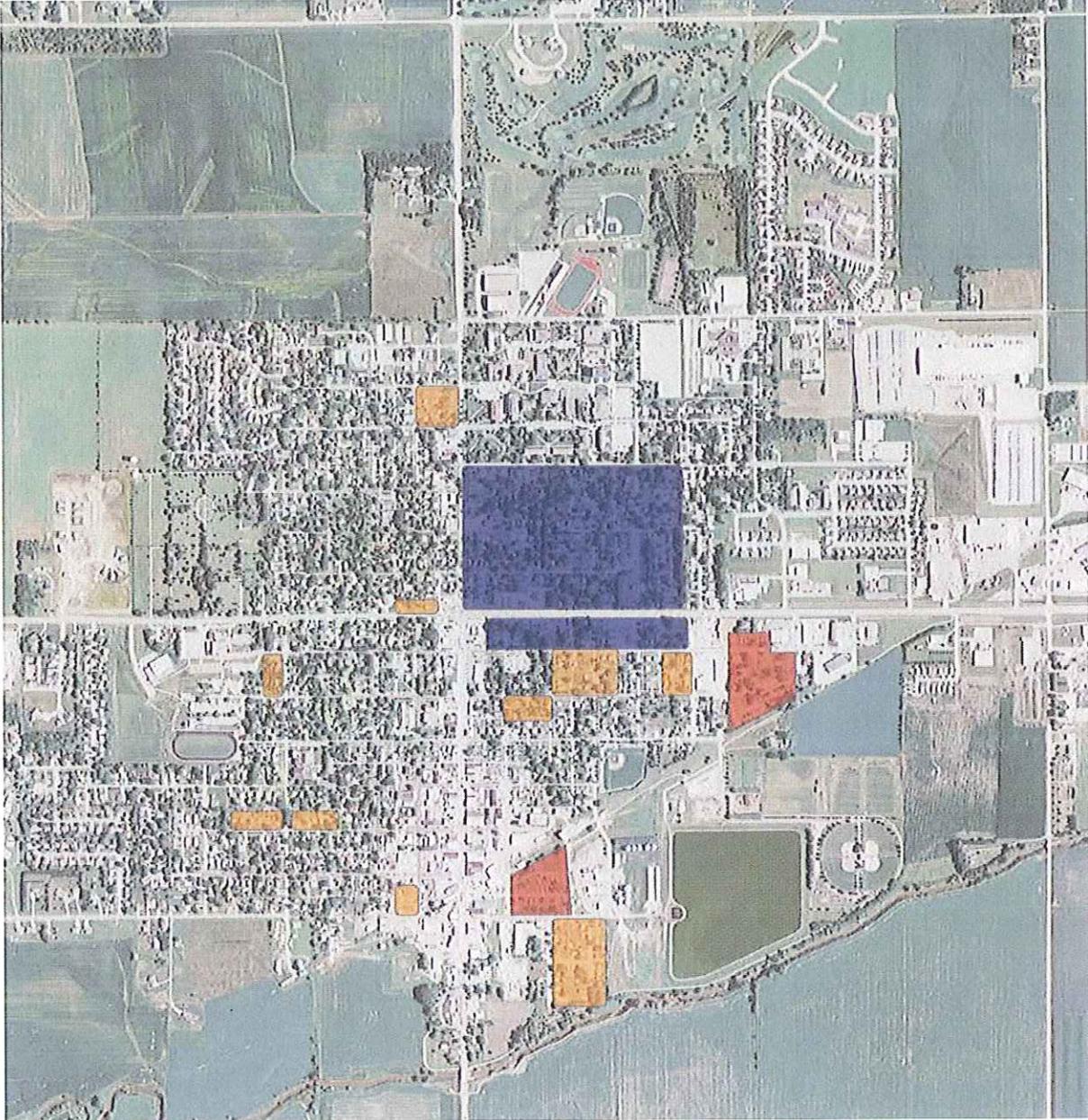
Based on the housing assessment and an analysis of available lots, a diagram of the community’s opportunity areas begins to develop. Map 2 identifies:

- **Neighborhood Conservation Areas.** These are areas where the existing housing stock has a cluster of housing in fair condition. Policies for this area should be to conserve the existing housing stock with a coordinated rehabilitation strategy.
- **Infill/Redevelopment Areas.** These areas have more serious housing deficiencies and vacant lots. These sites are large enough and clustered enough that a target program to remove deteriorated structures and develop vacant lots will have a major impact.
- **Redevelopment Areas.** These areas are focused on the mobile home parks with the most deteriorated structures. Infrastructure improvements and removal of deteriorated structures should create safe affordable housing and stronger neighborhoods. Infrastructure improvements should address stormwater drainage, urban street standards and any water and sewer infrastructure.

Specific strategies related to these opportunity areas are identified in Chapter 4.

Figure 24: Southwest Wayne

	Excellent	Good	Fair	Poor	Demolish	Total Units
Single Family	175	200	25	6	1	407
2-4 Family	1	8	5	0	0	14
Apartment Units	0	26	16	0	0	42
Mobile Home Park	0	0	0	0	0	0
Total Units	177	209	30	6	1	423



Map2:
Housing & Neighborhood Opportunity Areas

-  Neighborhood Conservation Areas
-  Infill/Redevelopment Areas
-  Redevelopment Areas



Chapter Four

DEFINING HOUSING ISSUES

The previous chapters of this plan considered existing and projected housing conditions and trends. This chapter summarizes a process by which stakeholders defined housing issues in Wayne. This process included two parts: a housing perception questionnaire and a series of stakeholder group discussions.

The Housing Perception Survey

In order to better understand the overall public impression of Wayne's housing market, an online survey was commissioned. Over the course of several months, 89 residents took the survey, which asked them their opinions on a wide range of housing-related subjects, ranging from their overall impression of the housing market in Wayne, to specific types of housing for which they perceive an unmet demand, to policies designed to alleviate certain types of housing shortages. What follows is a summary of the survey findings. The full results can be found in the appendix of this document.

Overall Market

Broadly speaking survey respondents had a positive outlook on how current economic conditions were affecting housing demand in Wayne, 55% saying that the effect was 'very' or 'somewhat' positive. An even larger percentage of respondents felt that demand for single-family and rental housing 'somewhat' or 'greatly' exceeded current supply, 63% and 78%, respectively.

Figure 25: Perceived Supply of Housing by Value

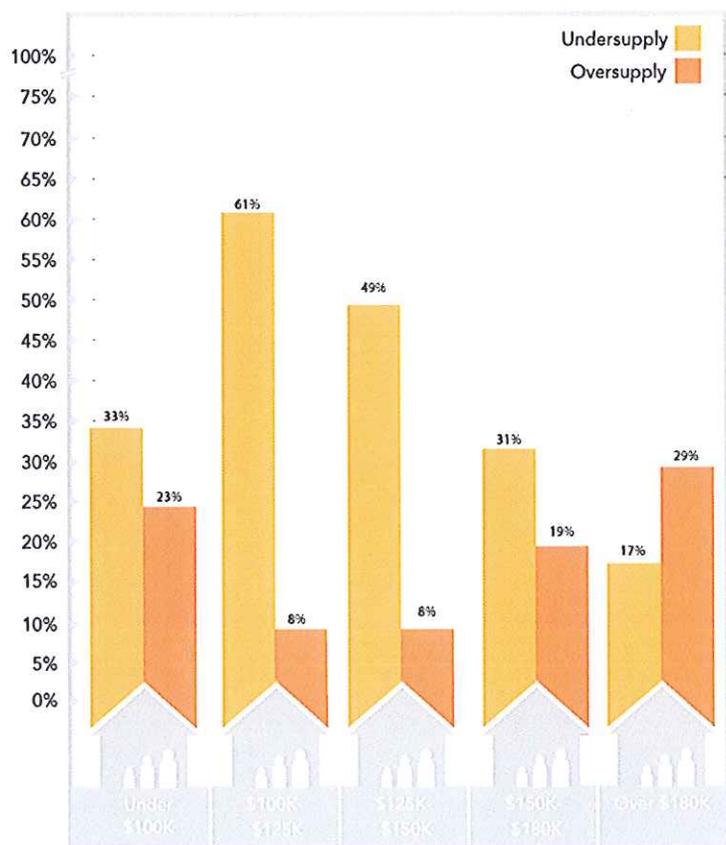
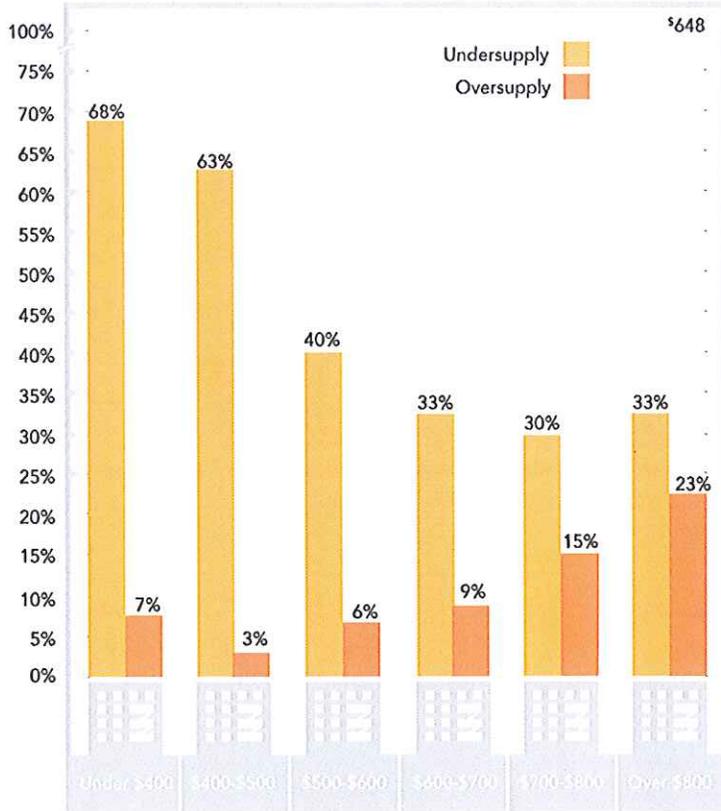


Figure 26: Perceived Supply of Rental Housing by Monthly Rents



three bedroom houses. So-called 'empty nesters' and the elderly were seen as having an adequate supply of housing available. Over 76% of respondents felt that the target market for new rentals should be young professionals or recent college graduates followed by college students (55%).

Senior Market

Respondents were asked about some specific housing types targeted at the senior market. The stated preference in this market was for apartments for rent

which offered some additional services (housekeeping, utilities, limited food service, etc.) and housing in townhome and duplex settings.

Like much of the Midwest, the impact of the housing crisis and recession have been less dramatic in Wayne, this perception is counter to many national trends.

Specific areas of shortage in the single-family and rental markets centered on lower-cost units. This perceived shortage is likely driving the impression that housing prices are slowly increasing in Wayne, impressions which challenge some regional and national trends. This demand was not consistent across all users of housing. There was a perceived shortage of housing for (with percentage of respondents):

- Families with children (68%)
- Single professionals (64%)
- Young couples without children (57%)

Respondents also suggested that this need would be most adequately filled by affordable, small two- or three-bedroom houses and some middle-sized



Rehabilitation

Respondents were fairly evenly split on the question of whether they perceived a trend toward rehabilitation of existing homes by owner-occupants. This suggests that while there may be some move to rehabilitate and improve existing homes, this is an approach that is not as common as in other locations.



Lot Supply

In considering the supply of buildable residential lots in Wayne, a roughly equal number of respondents felt that there is an adequate supply as perceive that there is a moderate or severe undersupply. This may suggest that while there is capacity to accommodate new construction, there may be demand for types of housing products for which there are not acceptable lots available.



Housing Programs

Respondents expressed strong consensus that the public sector should continue to play a role in the housing market. The most popular types of programs among respondents were:

- Housing rehabilitation loans
- Programs offering down payment assistance
- Construction finance assistance for builders
- Mortgage assistance for homeowners
- Development of infrastructure to support new development



Community Discussions

The planning process included a program of focus groups to define key housing issues in Wayne. These groups were defined by discipline, and included financial institutions, builders and developers, realtors, business representatives, and the public sector. These conversations work in tandem with the community survey to identify issues and trends within Wayne's housing market. Major conclusions from these proceedings included:

Home-Ownership Needs

- Participants identified demand for moderately priced owner-occupied housing priced between \$100,000 and \$150,000.

The limited supply of housing, specifically in the \$120,000 to \$150,000 range was noted. Some also noted that housing priced under \$100,000 often needed significant work and that most middle income households were not interested in rehab projects. Young buyers were much more interested in move-in ready houses.

- The recent recession has not significantly influenced buyer demands but has impacted financing.

There is still a strong interest in home ownership but many do not have the down payments that are now required. The change in the economy also seems to not have impacted the market demand for larger lot sizes or home sizes. Expectations of buyers is still fairly high.

- Construction of speculative housing has almost completely stopped since the start of the recession.

Contractors are doing more remodeling with only three main builders remaining in the community. These builders have focused mostly on custom built houses in recent years.





Rental Housing Market

- Wayne has a shortage of quality rentals at all levels of the market, from college students to families new to the community.

The shortage of quality rentals appears to be most acute among young professionals. The vacancy time on quality units is short, with many of them never coming on the market. Newly stringent lending requirements have also pushed both young and established professionals to seek out quality rental options. Recent construction of new rental housing has been quickly leased.

- The perception of appropriate rental rates may be influencing new construction.

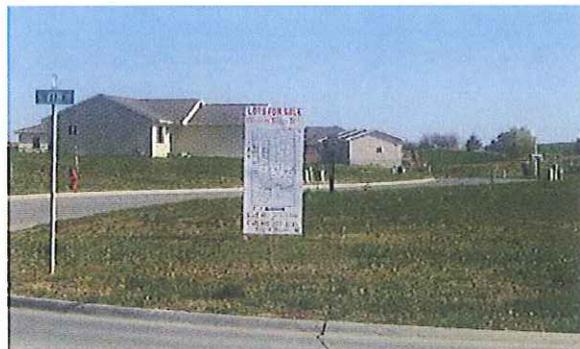
Average rents in the \$500 range are well below what market rate new construction can afford while traditional single family houses can garner much higher rates. New construction, without government assistance, would require rents to be at least a \$1 a square foot. For Wayne, the income data in Chapter 1 would indicate that the market can support these rates. On the other end of the market, single-family rentals tend to be higher as young families compete with students who can distribute housing costs among four individuals.

The market has recently proven it can easily absorb new quality multi-family units. These units have leased quickly at rates that support their construction.

Lot Supply and New Construction

- The Western Ridge subdivision has struggled to attract market rate development.

There are several reasons that Western Ridge has been slow to build out, the most important being the recession. Despite the strong local economy lenders and builders have been reluctant to build both locally and across the state. The concept of this subdivision was to address workforce housing, roughly targeting the \$150,000 to \$180,000 market. This construction market tends to be speculative, a market that has almost disappeared in Wayne and many small communities.



The continued interest in larger lot sizes and configuration of the lots also concerns some buyers. One participant noted that the configuration and steep grades of some of the lots would make it difficult to add on to the house. Others noted a negative perception of the rent-to-own houses that were the first units constructed in the subdivision.

- Wayne does not lack lots of varying size and cost.

Wayne has a fairly strong supply of lots in a full range of prices. Lot prices in Wayne can be found as low as \$5,000 to as high as nearly \$50,000. The site preparation costs for infill lots can be an issue with fees costing as much as \$13,000.



Senior Market

- There are limited options for seniors in the Wayne market.

While many of today's seniors want to remain in their current homes aging baby-boomers are indicating a stronger interest in downsizing to lower maintenance options. The current market leaves few options for market rate housing for seniors who are more independent. Participants indicated that the Oaks fills quickly and other options are not exclusive to seniors, making them less appealing.

The current market includes a number of one-bedroom units. Seniors were more interested in two-bedrooms with basements or at least some additional storage and storm shelter. Town homes and condos seemed most appealing to this market. The survey discussed early in this chapter also appeared to indicate an interest in additional services be included with these units.

Chapter Five

POLICY FOCUSES & RECOMMENDATIONS

This chapter identifies strategies and directions for Wayne's community housing program. It includes an overall assessment of resources and challenges that affect housing policy in Wayne, based on statistical and demographic analysis and stakeholder group interviews presented earlier in the study. It then presents strategic goals for Wayne's program, and proposes policies and actions designed to meet these goals.

Housing Resources and Assets

Like many communities, Wayne residents can become frustrated by the housing challenges they face. However, Wayne has many positive resources and assets with which to build a successful housing program. These include:

Stable Employment

Wayne, like the rest of Northeast Nebraska, has experienced stable employment through the "Great Recession." Unemployment remains low and with quality jobs at Great Dane, Heritage Homes, Ameritas, and Wayne State College. Rural Nebraska has tended to struggle more with a lack of employees than with a lack of jobs.

Affordable Housing Supply

A sizeable share of Wayne's housing stock is made up of homes valued below \$150,000, creating the assumption that entry level housing is plentiful. However, much of this housing is in demand by students or needs significant upgrades. Wayne's challenge will be bringing many of these homes up to modern standards within a market of buyers that does not want to take on rehab work but wants move-in ready housing.



Housing Policies

Housing policies in the 2006 Comprehensive Plan focused on the need for additional workforce housing and housing rehabilitation. Since then, Wayne has seen the construction of Western Ridge and renewed efforts to address code violations and remove deteriorated housing. Western Ridge was specifically targeted to young families. The next step in development of this subdivision will be to expand income diversity and meet the needs of households just above the income thresholds. Over the past six years there has also been the removal of a number of deteriorated structures, including some of the oldest mobile home units in the city.



Continued Demand

Population growth, employment expansion, college students, and the demolition of substandard units continue to generate a strong demand for housing. Despite stable population and a growing job market, the private construction market has not responded. This has generally been influenced more by the national economy. As such the city cannot afford to relax its efforts at improving housing quality and selection.

Construction Capability

Despite the limited amount of construction activity the city does have some quality local builders. Many of these have gravitated toward the more secure custom build market. Lending practices have also made the construction of speculative housing challenging. Future policies and programs should engage these builders and limit their risk.

Family Friendliness

Wayne's quality school system, small town atmosphere, community facilities, and access to entertainment options through WSC create a welcoming family environment. This makes it a logical choice for households seeking a small town setting within easy reach of a wide variety of employment and business options provided in the larger region.

Organizational Infrastructure

Wayne's Housing Development Corporation and active business and nonprofit community provide an infrastructure capable of executing housing and development initiatives. City government has also taken an active role in improving and expanding housing. Strong organizations and community leaders are essential to implementing effective housing policies and programs.

Housing Issues & Challenges

Although Wayne has numerous assets, the city does have some clear challenges that it must face to ensure a housing market that meets market demands. These include:

Housing and Neighborhood Revitalization

Wayne, like many smaller communities has some properties, and neighborhoods, that are poorly maintained. These almost invariably have an effect on the value and marketability of surrounding properties. This is often the case in college and university communities where the number of absentee landlords is frequently high.

Of the 1,644 units inventoried, 16% are rated in fair to poor condition. Many of these were mobile home units, but 30 of the poor to dilapidated were single-family units. These structures can create the "one bad house syndrome," where one deteriorated structure on an otherwise strong block affects the value of the other properties, discouraging investment in them. Also, the size, condition, finishes, and interior configuration of older homes often does not appeal to younger buyers.

Opportunity areas identified in Map 2 focus on sites large enough and clustered enough to make a major impact if redeveloped. Conservation of existing housing is an important priority, especially when new housing costs tend to increase faster than residents' buying power.

A 1980s Rental Cost Syndrome

In many rural communities assumptions that rental costs should be cheaper is a significant challenge. This impression is prevalent in Wayne. While residents fully expect that a landlord would charge more than \$400 a month in rent to a group of col-



lege students, the perception is often that rents should be much cheaper for non-student residents because the properties are not in Omaha or Sioux City. The challenge is that construction and maintenance costs for these units is the same, or greater in rural communities than in larger cities.

This mentality often discourages developers and landlords who believe they cannot get higher rents. Wayne has 516 units priced below \$400 a month and only 482 households that fall within income ranges demanding these units. Many of these households are seniors in homes that have no mortgage remaining.

Senior Housing

During the 2000s Wayne was an attractive destination for adults over the age of 65 (Table 19). Aging Baby Boomers will naturally increase the number of residents over the age of 65 in the coming years. Wayne should market its assets to retirees in the area. These include:

- Wayne State College, where alumni could take courses they have always been interested in or assist in teaching classes in their expertise.
- Arts and culture, including the Black and Gold series and college sporting events.
- Medical facilities and doctors.
- Community facilities, like the Wayne Community Center and the trail system.

Units like those in the Vintage Hills area which provide economical, common area maintenance are attractive to empty nesters and young retirees. These types of units are scarce in Wayne and demand for them is likely to grow in the coming years. Unlike someone moving to Wayne for work, retirees are less likely to make Wayne their destination commu-

nity if housing is not available.

A more speculative approach will likely need to be taken, but the market does have some precedence in Wayne. Location will be important, while retirees will want access to the amenities at the college. They are unlikely to want to live in an area perceived to be the domain of college students.



Rental Demand and Development

Residents often reported difficulty finding acceptable rental units at all income levels. Market projections and community input both identified a demand for market-rate rental property in Wayne. In Wayne and other places, subprime mortgages, balloons, very lenient underwriting, and other unstable financing instruments made the cost of home ownership appear artificially low, and discouraged new, market-rate rental construction. Changes in the mortgage financing environment will make "home ownership" less universally available, increasing demand for quality rentals.

In light of increasing demand, a lack of construction also results in high occupancy of otherwise uncompetitive, substandard units, which then remain in the market instead of being repaired or demolished. New multi-family units may also open up some single-family homes to new home buyers; however,



these units may also need significant upgrades to meet home buyer demands.

Affordable Move-Up Housing

Wayne's market consists of a large number of homes priced below \$100,000 and leaves few options for the area's many middle income buyers. This market is also important to attracting residents from the larger region. Identifying development areas and a strong infill program will be essential to addressing this need.

Western Ridge Build-Out

The Western Ridge development was platted with hopes of providing workforce housing to young families working in local industries. However, the downturn in the economy hit just as the subdivision came on the market. The recession, perceptions created by the existing affordable units, and continued demand for large lots are the most challenging issues. More minor issues related to public perceptions or marketing are much easier to address. The recent sale of five lots may signal renewed development energy.

Wayne Housing Directions

STRATEGIC GOALS

Wayne's diverse economy and education assets position it for strong growth in the coming years. Yet, new residents need housing that meets their needs. This includes students, young professionals entering the housing market for the first time and mid-career professionals looking for appropriate ownership options. Analysis of both the city's assets and issues suggests a housing and community development strategy for Wayne that:

1. *Improves overall housing quality.* By improving the quality of its housing, the city serves the interests of all Wayne residents from the perspectives of physical and economic wellbeing. Upgrading housing quality creates market security and increases values and marketability across the city. Conversely, deteriorating housing inevitably produces deteriorating housing values. A large student population that is entering the housing market for the first time, creates an important opportunity.
2. *Increase the number of quality market rate rentals.* During the early part of the decade, low interest rates and easy financing reduced the short-term costs of home ownership and discouraged rental development and occupancy. Consequently, in many communities, few rental units (outside of tax-credit assisted developments) were built. For Wayne, it also made the conversion of traditional single-family homes to investment properties very appealing. With the crash of the subprime market in 2007-08, mortgage financing standards became more rigorous and new demand has re-emerged for rental housing. Wayne has a number of affordable rental options but many residents said the community lacked good quality market rate rentals for families and young professionals.



3. *Promote the development of sites and lots that have urban services in place.* Wayne does not lack buildable lots or the builders to fill those lots. However, the recession has left many unable or unwilling to take on the risk of building speculative housing. The city's existing housing incentives program is an excellent start and should continue. Additional programs and policies to reduce these risks should be combined with a community marketing program that targets local workers living outside of Wayne and makes potential buyers and builders aware of the existing programs.

4. *Increase the appeal of rehabilitating housing in Wayne.* A strong rehabilitation program would meet two important needs in the community. The first would be the need for affordable entry level housing and the second would be the stabilization of the older housing stock. The lack of interest in taking on larger rehabilitation projects has discouraged reinvestment in existing housing. Encouraging rehabilitation would likely address much of the demand for housing priced between \$110,000 and \$180,000. Realtors indicated that many home buyers had little interest in taking on rehabilitation projects, suggesting a demand for contractors willing to take on these projects. Existing programs like the Residential Construction Incentives Loan and the Energy Incentives program should continue and be "sold" by all those in the housing and financing industries.

Components of a Wayne Community Housing Program

Wayne's housing strategy should include five primary elements:

1. A Housing Development Partnership
2. Program Focuses
3. Redevelopment Initiatives
4. Rehabilitation and Property Maintenance Program
5. Land Development

1. HOUSING DEVELOPMENT PARTNERSHIP

Wayne should strengthen and expand existing partnerships with the flexible capability to address its specific housing needs.

The Wayne Community Housing Development Corporation places the city ahead of many others in the development of effective housing partnerships. An effective community housing program usually involves the formation of a development corporation that can be a leader in creating the necessary partnerships, which Wayne already has in place. Additional partnerships within the region should also be fostered, specifically through the Regional Blueprint for Sustainability that is being developed through Northeast Nebraska Economic Development District. Building on these existing resources, a Wayne Housing Partnership should include:

- A Lending Consortium
- The City of Wayne
- Northeast Nebraska Economic Development

CHAPTER FIVE

District

- Current and prospective home builders
- A flexible seed capital source such as a Housing Trust Fund

Lending Consortium

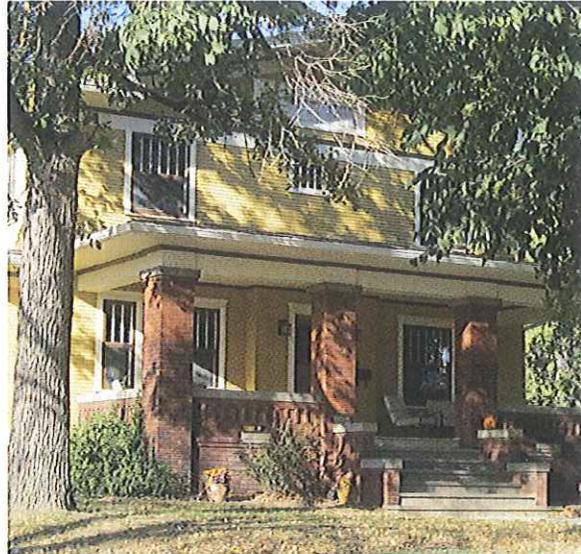
The Wayne Community Housing Development Corporation has been very successful in acquiring state and federal funding to support its current programs and initiatives. Expansion of existing programs or the addition of new programs, will require a stable source of financing to do its work. Such a financing program should be designed for maximum leverage (in the language of community development, “leverage” is the ability of program dollars to generate private investment in response); shared risk; and quick turnover rather than long-term financing.

The Housing Partnership should include a “lending consortium,” a cooperative venture among lending institutions active in the Wayne market that spread individual exposure. In addition, these cooperative ventures can attract the support of other agencies such as the Nebraska Investment Finance Authority (NIFA) and the Federal Home Loan Bank. A lending consortium is an ideal instrument to provide short-term financing or patient financing (similar to the city’s Housing Incentives Program) for builders and contractors in the community, and to provide interim financing for projects developed by the WCHDC and the city.

The City of Wayne

Cities generally have the responsibilities of providing and maintaining urban infrastructure and municipal services, and, under the Nebraska Community Development Law, have the ability to act as community redevelopment authorities. Consistent with these powers, the city should finance capital improvements using techniques that reduce and/or defer the front-end cost of lots, assemble or acquire property for development or redevelopment as needed, and act to promote other projects or remove obstacles to desirable development.

The city has taken on this role in the development of Western Ridge, and support of the Residential Construction Incentive Loan and Energy Saver Program. The City of Wayne’s role in the housing partnership



could include or continue to include:

- Acquisition and site preparation of infill redevelopment sites
- Financing assistance through CDBG, TIF and other programs
- Funding and management of the Energy Saver Program
- Funding and management of the Residential Construction Incentive Loan

Builders and Realtors

While some community development corporations have established their own construction and marketing capacities, there is no reason for WCHDC to move in this direction. The private sector of builders and realtors, working in concert with the other partners, will be the primary delivery mechanism for new products. Developing this capacity could be a last resort approach to filling lots in the Western Ridge subdivision, if private contractors cannot be actively engaged or financed.

Housing Trust Fund

A Housing Trust Fund provides a source of seed capital, unconstrained by program regulations, for a city or development corporation to use for the purpose of developing needed housing types. The popu-

larity of trust funds can be attributed to their inherent flexibility. For Wayne, these dollars could be used to support construction of new entry level housing or rehabilitation of existing housing. Trust funds can be generated in several ways, including dedication of a specific share of local option sales taxes, fees, local revenue bond issues, or grants and charitable contributions.

2. PROGRAM FOCUSES

Four special project focuses appear most appropriate in Wayne given housing demand and economic character: affordable equity housing, rental housing development, rent-to-own projects, and housing education (rental and owner).



Affordable Equity Housing

New owner-occupied housing can upgrade the city's housing stock by attracting new households looking to build equity in the city. New housing may be built either in existing subdivisions or on infill lots within built-up areas. Infill sites should be clustered in redevelopment areas, as discussed below. Components of these projects may include:

- A local housing trust fund may provide recoverable, front-end funding for such items as project design;
- The city may acquire property or develop infrastructure through TIF or revenue bonds;
- Dollars form the Nebraska Affordable Housing Trust fund, which may now be used for demolition associated with redevelopment projects;
- WCHDC, potentially, functioning as the master developer and contract with private builders for home construction;
- The lending consortium providing interim financing

Realtors may also participate by reducing commissions on selected projects. Potential target markets for new affordable units may include younger households, people with stable incomes, and downsizing empty-nesters.

WCHDC has a proven record with its acquisition/rehab/resale program. The program could be expanded with the assistance of the lending consortium. These funds would not have the same restrictions as the current Federal funding sources.

By using local dollars, the WCHDC may be able to target those dollars to households at or above the area median income. These households are much more likely to be bankable. There may also be the opportunity to expand the number of houses eligible for the program.

Rental Housing

Demand for rental housing in Wayne crosses several income ranges. New rental housing should include market-rate rentals for professionals, workforce housing, and housing for people with urgent needs.

Funding sources such as the lending consortium and housing trust fund can be used to develop new inventory, and tax credits may be employed to address the needs of lower income households. Tax Increment Financing, CDBG/HOME funds, and tax credits can also help create affordable multi-family housing. The housing partnership and lending consortium should be active participants in multi-family housing finance by distributing the risk of projects across several lenders.



Housing Education

Two types of educational outreach is likely needed in Wayne. The first would be focused on the rental market, while the second reaches out to existing and potential homeowners.

Rental Education

The need to educate student tenants and possibly landlords on leasing laws and property maintenance was identified during the planning process. Students' understanding of what was in a lease, what was required of them, and what they should be demanding from their landlords was very limited.

The City of Wayne, local realtors, the landlord association, Wayne State Student Government and WCHDC should work with WSC to develop a day to half day session on these topic areas. Ideally there would be some way to require students moving off campus to attend this type of class but this may be challenging. Involvement of WSC Student Government could be essential in marketing and promoting these classes. The classes should educate students on how to be good tenants, and also on what their rights are, avoiding poor behavior as a reaction to poorly maintained units.

Some argument can also be made for a landlord education session. This session would explain the city's code and maintenance requirements and expectations. Some education on leasing and rental laws in Nebraska may also be needed.

Home Buyer Education

WCHDC and other organizations in the region al-

ready provide financial education classes, as it relates to home ownership. These classes should continue and possibly expand with an incentive program for attending the class. Lending agencies and the city may consider waiving fees upon completion of the classes. In the case of the city, a waiver of reconnection fees may be given upon completion of a financial literacy class.



Rent-to-Own (CROWN)

The existing CROWN project at Western Ridge appears to be successful but a second development like this is probably not appropriate in Western Ridge. More economic diversity may help the subdivision overcome some perceptions. However, a second rent-to-own project could be absorbed in the market under a different approach.

CROWN projects can be done as scattered site projects. This approach was taken in Dawson County where the units were split between three communities, but they may also be scattered within a single community or neighborhood. The largest challenge to this approach is assembling land. Most developers do not have the interest or capacity to assemble 12 lots from 12 different land owners. The city or WCHDC would have to assist in this process.

Proximity of those lots to each other is also important when controlling construction cost. Ideally, the city could target one neighborhood, like the Southeast, where a number of dilapidated houses exist. Nebraska Affordable Housing Trust Fund dollars could be used to remove the poorest quality units



from the city. These lots would need to be mixed with some vacant lots to assemble the necessary area for 12 units. Scattering the units around the city, or even within a quadrant of the city, may help avoid some of the stigmatization associated with income assisted housing.

In 2012 a number of vacant lots were being picked up by local contractors for new construction. This approach is ideal, allowing the private sector to respond to market demands and limiting the demand for a second CROWN project.

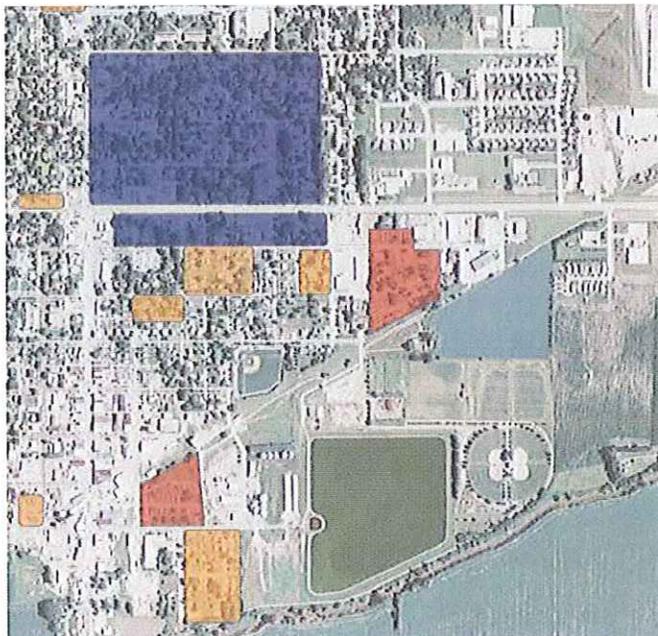
3. REDEVELOPMENT INITIATIVES

The city should encourage and help finance one or more significant housing redevelopment projects in areas identified through the housing inventory (Map 2).

The city should identify a targeted housing redevelopment area that provides the critical mass necessary for success. In many cases, vacant lots or obsolete houses are scattered so that their redevelopment can stabilize an entire block. In other cases, a cluster of lots is needed to create a "tipping point" that can successfully change a neighborhood and provide buyers with the security necessary to sustain market values.

While the more scattered approach would work in many areas of Wayne, Map 2 identifies larger areas that could have a significant impact on housing quality and equity. These include relatively substandard or obsolete mobile home developments, and areas in the southwest and southeast quadrants of the city.

The first step in target area development is preparation of a redevelopment plan to guide implementation. The plan identifies areas for land acquisition, project phasing, relocation and housing options, and funding arrangements.

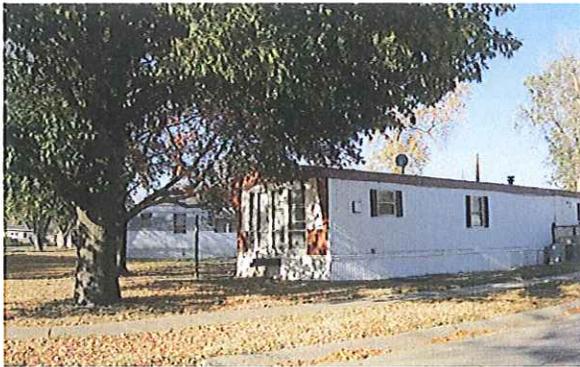


Map2:
Housing & Neighborhood Opportunity Areas

- Neighborhood Conservation Areas
- Infill/Redevelopment Areas
- Redevelopment Areas

CHAPTER FIVE

Buildable vacant lots can be acquired through demolition of vacant or seriously deteriorated units, tax sales, and negotiated purchases. Housing development for the infill projects may be accomplished by the WCHDC and/or private builders and financed by the Lenders Consortium. When private developers own infill lots, the city should work creatively with them, encouraging innovative project designs and planned unit developments that may require different standards from conventional development.



4. REHABILITATION AND PROPERTY MAINTENANCE PROGRAMS

The city should implement a comprehensive approach to rehabilitation that broadens the reach and effectiveness of rehabilitation efforts, and reduces the amount of substandard housing in the city.

Wayne's rehabilitation program focuses should include:

Owner Assistance

A majority of Wayne's housing units require at least moderate repairs or rehabilitation. A coordinated rehabilitation strategy, operating on a reliable, multi-year basis, is vital to ensure preservation of the area's critical supply of existing housing. A comprehensive rehabilitation program, appropriate to the respective needs of individual residential areas, should include five program types. These include:

1. *Emergency repair program.* For very low income residents an emergency repair program should be established. This type of program is usually funded through Community Development Block Grant (CDBG) funds in the form of grants or for-



givable loans. The loans are recaptured over time, however additional funding from both private sources and grants should be added to expand the program. Emergency repair programs are designed to meet critical individual needs, but also to keep viable housing from deteriorating further. Thus, when funds are limited, assistance should be focused on fundamentally sound structures.

2. *Direct rehabilitation loan programs.* The city's existing Residential Construction Incentive Loan program offers loans for renovation (\$5,000 per house or \$5,000 per unit). A direct rehabilitation loan program would make direct forgivable loans and grants to homeowners from CDBG funds. The program is most appropriate to homeowners with low incomes who could otherwise not get financing. These efforts should generally be focused in strategic areas where loans support other area-wide investments, like substantial infill development.

3. *A leveraged rehabilitation loan program.* This approach leverages private loan funds (often through the FHA Title I Home Improvement Loan program) by combining private loans with CDBG or other public funds to produce a below market interest rate for homeowners. The program works most effectively in moderate income neighborhoods with minor rehabilitation needs and some demand for home improvements. Target areas for Wayne would include those areas identified



for Neighborhood Conservation in Map 2. The program is effective in expanding the amount of improvements completed by a fixed amount of public funding. Loans in a leveraged loan program can be originated through individual lenders or through the proposed lending consortium. FHA Title I funds can also be used for rental housing, an important target in the Wayne market.

4. *Acquisition/rehab/resale programs.* WCHDC's acquisition/rehabilitation/resale program is particularly useful in adapting older houses to the preferences of contemporary, moderate income buyers and should be continued and expanded if possible.
5. *Energy efficiency loans.* The city's existing Energy Saver Program should continue and possibly be expanded. The current program offers a cost share to homeowners that qualify for the Five Star Energy Plan. Funding could also be leveraged through the city owned utility to provide loans that improve the energy efficiency of older homes. These low-interest or no-interest loans could be used by anyone in the community to replace windows, heating and cooling systems, or any other upgrades that improve the energy efficiency of the home.

Primary funding for these rehabilitation activities may include Community Development Block Grant (CDBG) or HOME funds, administered by the Nebraska Department of Economic Development.

Rental Rehabilitation

The city should also consider a rehabilitation program focused on rental properties that provides leveraged loans combined with code enforcement. While the city's large multi-family structures are in good to fair condition, a number of single-family rental houses are in poor condition. This program provides financing for the improvement of sound rental properties in need of rehabilitation.

Rental rehabilitation must include effective housing code enforcement to ensure that units meet minimum housing standards. The reluctance of tenants to file complaints can seriously hamper effective life safety enforcement. An educational program like that described above in Program Focuses would likely make tenants more aware of their rights.

Some communities have instituted rental registration or licensing programs. Here, all rental units must register to be certified for occupancy. Registration requires a life safety inspection and compliance with minimum standards. These programs can be effective, but are staff-intensive and must be administered to avoid displacing low-income households. However, the potential of loss of revenue, combined with available financing, can induce participation by property owners in this kind of program.

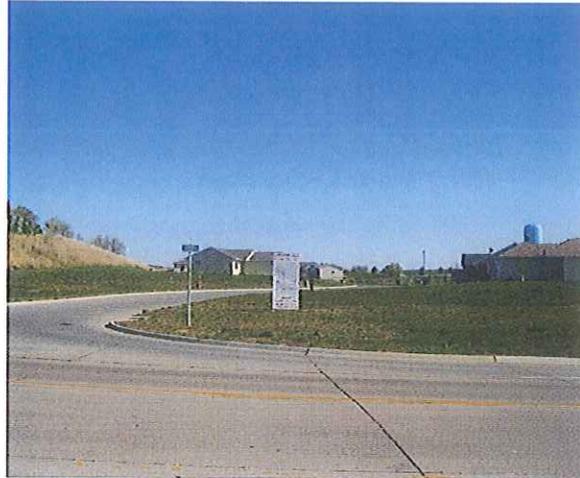
Mechanically, the foundation of a rental rehabilitation program should be private financing. An individual institution or the WCHDC, acting as a referral agency, may take a leading role in marketing the availability of rehabilitation loans to small rental property owners. A reservation of HOME funds could be utilized by the city to provide blended

loans when some form of subsidy is needed.

Property Maintenance Program

The best housing and neighborhood conservation programs combine awareness of the need for reinvestment with the tools to finance home repairs and rehabilitation. This strategy begins with a Property Maintenance Standards Program, an effort that encourages voluntary compliance with community standards while also establishing a legal basis for code enforcement. Since the completion of the 2006 Comprehensive Plan, Wayne has continued to make strides in this area. The city should consider expanding its current efforts to include:

- *Preparing and distributing a Property Standards Manual.* This should be a friendly and clear document that sets out the legal requirements and expectations in Wayne for individual building and property maintenance. It can also help to provide useful information, such as sites to dispose of or recycle unwanted household items. This material should be distributed to students moving off campus and include information on "how to be a good neighbor."
- *Organizing voluntary efforts through church, civic or college groups.* These efforts might focus on assisting seniors and disabled people with property maintenance, including fix-up items, painting, routine repairs, and disposal of trash and other items.
- *Review and modify the city's current Property Maintenance Ordinance,* assuring that the ordinance clearly addresses those items that have the greatest impact on life safety, visual quality, and preservation of community maintenance standards. This review should be done in light of recent efforts to identify those areas that remain a concern or continual issue.
- *Backing up the property maintenance standards program with rehabilitation financing.* Possible funding sources are discussed above.



5. LAND DEVELOPMENT

The 2006 Comprehensive Plan identified a significant need for affordable lots and workforce housing. The issue of affordable lots was addressed through the development of Western Ridge. However, this has not equated to more entry level housing. The reasons for this vary, but the recession is the most significant. Other issues include:

- The perception that you have to be lower income to purchase lots or houses in the subdivision. This stems from the initial houses being part of the rent-to-own project.
- The prevalence of smaller lots in a market that still seems interested in larger lots. This is counter to national trends and should be addressed with changing demographics in mind.
- A lack of some amenities found in more traditional subdivisions or subdivisions found in larger communities, such as entrance signage and special lighting.

A repositioning of the project could spur development and help the city meet its housing needs. Ingredients of this restructuring could include:

- A redesign of the subdivision to include more diverse housing types and a community character that is distinct for Wayne. A redesign must respect existing single-family housing, but could include some larger lots or more diverse configurations such as attached units or townhomes near the entrance. Nationally, the trend has been toward smaller lots with

fewer maintenance requirements, but this appears to be counter to market demand in Wayne.

- A celebration of the green space created on the south end to address stormwater run-off. Special signage highlighting the plants in the area would let people know purpose of the space and the environmental benefits. Depending on the planting materials in the area it could also be an education resource for students at all levels.
- Connection to the city's trail system. Right now, pedestrians are fairly isolated with no comfortable crossing of Highway 35. Ideally, a trail would go under the highway following the drainage culvert. However, any sidewalk across the highway that would connect to PacNSave, the Recreation Center and the High School would be an improvement.
- Entrance signage off of 7th Street/Highway 35, giving the subdivision some presence on the main street and welcoming potential home buyers and builders. Amenities may be extended into the initial southern half of the neighborhood including street trees or special lighting.





**Economic Development
Chamber ■ Main Street**

January 11, 2013

Lowell Johnson
City Administrator
306 Pearl Street
PO Box 8
Wayne, NE 68787

RE: Sales Tax Advisory Committee – recommendations for: Mandy Bencoter and Louis Bencoter (\$50,000); and, City of Wayne (\$35,000).

Dear Lowell,

The Sales Tax Advisory Committee met on Thursday, January 10, 2013, and reviewed two (2) applications to Wayne's Economic Development Program fund.

The committee recommended approving a request by Mandy Bencoter and Louis Bencoter for \$50,000 in funds to construct/buy 2 commercial buildings. The terms include \$25,000 as a zero (0) percent interest loan for 10 years with repayment starting once the first building is leased, and a second \$25,000 as a zero (0) percent interest loan for 10 years once the shell of the second building is being erected. Repayment on the second loan would begin once the building is leased or after 3 years, whichever comes first. The loans would be payable in full if the buildings sell. The vote on this action was unanimous with 6 members present.

Using its "LB 840 Application Review" matrix, the committee scored the project with the following: *Doesn't Meet* scored 14; *Doesn't Meet/Somewhat Meets* scored 4; *Somewhat Meets* scored 21; *Somewhat Meets/Meets* scored 20; and *Meets* scored 8. This review scoring is used for deliberation. The committee does not use a raw number threshold to recommend projects to the Council.

The committee recommended approving a request by the City of Wayne for a sanitary sewer extension across Highway 35 for commercial development in Western Ridge III, but it recommended a modified amount. The committee recommended 50% of the project (up to \$17,500) to be funded by LB 840 funds. The committee expressed concern that the LB 840 fund is capped at \$3.2 million over 15 years, while the capital improvement portion of the City's sales tax is not statutorily limited in amount collected. Since sales tax receipts are coming in strong at this point to the City, the committee felt this was a prudent action. The vote on this was unanimous with 6 members present.

Using its "LB 840 Application Review" matrix, the committee scored the project with the following: *Doesn't Meet* scored 24; *Doesn't Meet/Somewhat Meets* scored 8; *Somewhat Meets* scored 5; *Somewhat Meets/Meets* scored 2; and *Meets* scored 6. This review scoring is

used for deliberation. The committee does not use a raw number threshold to recommend projects to the Council.

Please convey this recommendation to the members of the City Council so necessary steps can be taken to complete the application process. Feel free to contact me if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Wes Blecke". The signature is fluid and cursive, with the first name "Wes" being more prominent than the last name "Blecke".

Wes Blecke
Executive Director

ORDINANCE NO. 2013-1

AN ORDINANCE AMENDING WAYNE MUNICIPAL CODE CHAPTER 90, ARTICLE I, IN GENERAL, BY AMENDING SECTION 90-10 DEFINITIONS; TO PROVIDE FOR THE REPEAL OF CONFLICTING ORDINANCES OR SECTIONS; AND TO PROVIDE FOR AN EFFECTIVE DATE.

BE IT ORDAINED by the Mayor and Council of the City of Wayne, Nebraska:

Section 1. The Planning Commission held public hearings on April 2, and July 2, 2012, and recommended amending Section 90-10 Definitions of the Wayne Municipal Code, with the "Findings of Fact" being:

- Staff's recommendation; and
- Consistency with the Comprehensive Plan and the current and future land use maps.

Section 2. That Chapter 90, Article I, Section 90-10 of the Wayne Municipal Code is amended as follows:

Sec. 90-10. Definitions.

Agricultural Industry: Establishments which include the storage, manufacture, sale, or distribution of agricultural supplies or products that create major external effects, including substantial truck or rail traffic and/or significant potential for hazard. Typical uses include grain elevators, storage of agricultural chemicals such as anhydrous ammonia. Agricultural industries do not include retailers of farm equipment or other, generally non-hazardous agricultural supplies.

Light Industry: Establishments engaged in the manufacture or processing of finished products from previously prepared materials, including processing, fabrication, assembly, treatment, and packaging of such products, and incidental storage, sales, and distribution. These establishments are characterized by having no major external environmental effects across property lines and include no unscreened or un-enclosed outdoor storage. Typical uses include commercial bakeries, butcher shops, soft drink bottling, apparel assembly from fabrics, electronics, manufacturing, print shops, and publishing houses.

General Industry: Enterprises engaged in the processing, manufacturing, compounding, assembly, packaging, treatment, or fabrication of materials and products from prepared materials or from raw materials without noticeable noise, odor, vibration, or air pollution effects across property lines, but often including outdoor storage of materials or products.

Heavy Industry: Enterprises involved in the basic processing and manufacturing of products, predominately from raw materials, with noticeable noise, odor, vibration, or air pollution effects across property lines; or a use or process engaged in the storage of or processes involving potentially or actually hazardous, explosive, flammable, radioactive, or other commonly recognized hazardous materials, except for those uses defined as agricultural industries. This would include concrete mixing and concrete manufacturing/crushing.

Section 3. All Ordinances or parts of Ordinances in conflict herewith are repealed.

Section 4. This Ordinance shall be in full force and effect after its passage, approval, and publication as provided by law.

PASSED AND APPROVED this _____ day of _____, 2013.

THE CITY OF WAYNE, NEBRASKA

By _____
Mayor

ATTEST:

City Clerk

ORDINANCE NO. 2013-2

AN ORDINANCE AMENDING WAYNE MUNICIPAL CODE CHAPTER 90, ARTICLE III. AGRICULTURAL DISTRICTS BY AMENDING SECTION 90-114 EXCEPTIONS; TO PROVIDE FOR THE REPEAL OF CONFLICTING ORDINANCES OR SECTIONS; AND TO PROVIDE FOR AN EFFECTIVE DATE.

BE IT ORDAINED by the Mayor and Council of the City of Wayne, Nebraska:

Section 1. The Planning Commission held public hearings on April 2, and July 2, 2012, and recommended amending Section 90-114 Exceptions (A-1 Agricultural District) of the Wayne Municipal Code, with the "Findings of Fact" being:

- Staff's recommendation; and
- Consistency with the Comprehensive Plan and the current and future land use maps.

Section 2. That Chapter 90, Article III, Section 90-114 of the Wayne Municipal Code is amended as follows:

24. Heavy Industry, provided that the use is not located within 1,000 feet of any existing residential structure

Section 3. All Ordinances or parts of Ordinances in conflict herewith are repealed.

Section 4. This Ordinance shall be in full force and effect after its passage, approval, and publication as provided by law.

PASSED AND APPROVED this _____ day of _____, 2013.

THE CITY OF WAYNE, NEBRASKA

By _____
Mayor

ATTEST:

City Clerk

ORDINANCE NO. 2013-3

AN ORDINANCE AMENDING WAYNE MUNICIPAL CODE CHAPTER 90, ARTICLE VI. INDUSTRIAL AND MANUFACTURING DISTRICTS BY AMENDING SECTION 90-482 PERMITTED PRINCIPAL USES AND STRUCTURES; TO PROVIDE FOR THE REPEAL OF CONFLICTING ORDINANCES OR SECTIONS; AND TO PROVIDE FOR AN EFFECTIVE DATE.

BE IT ORDAINED by the Mayor and Council of the City of Wayne, Nebraska:

Section 1. The Planning Commission held public hearings on April 2, and July 2, 2012, and recommended amending Section 90-482 Permitted Principal Uses and Structures (I-1 Light Industrial and Manufacturing District) of the Wayne Municipal Code, with the "Findings of Fact" being:

- Staff's recommendation; and
- Consistency with the Comprehensive Plan and the current and future land use maps.

Section 2. That Chapter 90, Article VI, Section 90-482 of the Wayne Municipal Code is amended as follows:

- 46. Light Industry
- 47. General Industry

Section 3. All Ordinances or parts of Ordinances in conflict herewith are repealed.

Section 4. This Ordinance shall be in full force and effect after its passage, approval, and publication as provided by law.

PASSED AND APPROVED this _____ day of _____, 2013.

THE CITY OF WAYNE, NEBRASKA

By _____
Mayor

ATTEST:

City Clerk

ORDINANCE NO. 2013-4

AN ORDINANCE AMENDING WAYNE MUNICIPAL CODE CHAPTER 90, ARTICLE VI. INDUSTRIAL AND MANUFACTURING DISTRICTS BY AMENDING SECTION 90-484 EXCEPTIONS; TO PROVIDE FOR THE REPEAL OF CONFLICTING ORDINANCES OR SECTIONS; AND TO PROVIDE FOR AN EFFECTIVE DATE.

BE IT ORDAINED by the Mayor and Council of the City of Wayne, Nebraska:

Section 1. The Planning Commission held public hearings on April 2, and July 2, 2012, and recommended amending Section 90-484 Exceptions (I-1 Light Industrial and Manufacturing District) of the Wayne Municipal Code, with the "Findings of Fact" being:

- Staff's recommendation; and
- Consistency with the Comprehensive Plan and the current and future land use maps.

Section 2. That Chapter 90, Article VI, Section 90-484 of the Wayne Municipal Code is amended as follows:

(5) Heavy Industry, provided that the entire property is not located within 500 feet of the following:

a. a public or private educational facility including but not limited to child day care facility, nursery school, preschool, kindergarten, private school, elementary, intermediate, junior high, middle, or high schools, vocational schools, secondary schools, continuation schools, special education schools, junior colleges, community colleges, universities, and shall include the school grounds of the above identified schools

b. any park, children's playground area, or youth sports complex including a community activity center and a recreation trail

c. a property line of any lot located in a residential district

Section 3. All Ordinances or parts of Ordinances in conflict herewith are repealed.

Section 4. This Ordinance shall be in full force and effect after its passage, approval, and publication as provided by law.

PASSED AND APPROVED this _____ day of _____, 2013.

THE CITY OF WAYNE, NEBRASKA

By _____
Mayor

ATTEST:

City Clerk

ORDINANCE NO. 2013-5

AN ORDINANCE AMENDING WAYNE MUNICIPAL CODE CHAPTER 90, ARTICLE VI. INDUSTRIAL AND MANUFACTURING DISTRICTS BY AMENDING SECTION 90-512 PERMITTED PRINCIPAL USES AND STRUCTURES; TO PROVIDE FOR THE REPEAL OF CONFLICTING ORDINANCES OR SECTIONS; AND TO PROVIDE FOR AN EFFECTIVE DATE.

BE IT ORDAINED by the Mayor and Council of the City of Wayne, Nebraska:

Section 1. The Planning Commission held public hearings on April 2, and July 2, 2012, and recommended amending Section 90-512 Permitted Principal Uses and Structures (I-2 Heavy Industrial and Manufacturing District) of the Wayne Municipal Code, with the "Findings of Fact" being:

- Staff's recommendation; and
- Consistency with the Comprehensive Plan and the current and future land use maps.

Section 2. That Chapter 90, Article VI, Section 90-512 of the Wayne Municipal Code is amended as follows:

- 56. Agricultural Industry
- 57. Light Industry
- 58. General Industry
- 59. Heavy Industry, provided that the entire property is not located within 500 feet of the following:
 - a. a public or private educational facility including but not limited to child day care facility, nursery school, preschool, kindergarten, private school, elementary, intermediate, junior high, middle, or high schools, vocational schools, secondary schools, continuation schools, special education schools, junior colleges, community colleges, universities, and shall include the school grounds of the above identified schools
 - b. any park, children's playground area, or youth sports complex including a community activity center and a recreational trail
 - c. a property line of any lot located in a residential district

Section 3. All Ordinances or parts of Ordinances in conflict herewith are repealed.

Section 4. This Ordinance shall be in full force and effect after its passage, approval, and publication as provided by law.

PASSED AND APPROVED this _____ day of _____, 2013.

THE CITY OF WAYNE, NEBRASKA

By _____
Mayor

ATTEST:

City Clerk

ORDINANCE NO. 2013-6

AN ORDINANCE AMENDING WAYNE MUNICIPAL CODE CHAPTER 90, ARTICLE IX. NONCONFORMING USES BY AMENDING SECTION 90-754 NONCONFORMING USES; TO PROVIDE FOR THE REPEAL OF CONFLICTING ORDINANCES OR SECTIONS; AND TO PROVIDE FOR AN EFFECTIVE DATE.

BE IT ORDAINED by the Mayor and Council of the City of Wayne, Nebraska:

Section 1. The Planning Commission held public hearings on April 2, and July 2, 2012, and recommended amending Section 90-754 Nonconforming Uses of the Wayne Municipal Code, with the "Findings of Fact" being:

- Staff's recommendation; and
- Consistency with the Comprehensive Plan and the current and future land use maps.

Section 2. That Chapter 90, Article IX, Section 90-754 of the Wayne Municipal Code is amended as follows:

(I) Heavy Industry. The use of land for Heavy Industry that is not in conformance with this chapter shall be discontinued by _____. (Date to be determined by City Council).

Section 3. All Ordinances or parts of Ordinances in conflict herewith are repealed.

Section 4. This Ordinance shall be in full force and effect after its passage, approval, and publication as provided by law.

PASSED AND APPROVED this _____ day of _____, 2013.

THE CITY OF WAYNE, NEBRASKA

By _____
Mayor

ATTEST:

City Clerk

ORDINANCE NO. 2013-7

AN ORDINANCE AMENDING WAYNE MUNICIPAL CODE CHAPTER 90, ARTICLE VIII, SUPPLEMENTARY DISTRICT REGULATIONS, BY AMENDING SECTION 90-714 PERFORMANCE STANDARDS FOR INDUSTRIAL USES, (b) LIMITED INDUSTRIAL PERFORMANCE STANDARDS, (1) PHYSICAL APPEARANCE; TO PROVIDE FOR THE REPEAL OF CONFLICTING ORDINANCES OR SECTIONS; AND TO PROVIDE FOR AN EFFECTIVE DATE.

BE IT ORDAINED by the Mayor and Council of the City of Wayne, Nebraska:

Section 1. The Planning Commission held a public hearing on August 6, 2012, and recommended amending Section 90-714(b)(1) Physical Appearance of the Wayne Municipal Code, with the "Findings of Fact" being:

- Staff's recommendation; and
- Consistency with the Comprehensive Plan and the current and future land use maps.

Section 2. That Chapter 90, Article VIII, Section 90-714 of the Wayne Municipal Code is amended as follows:

- (1) *Physical appearance.* All operations, other than concrete crushing, shall be carried on within an enclosed building, except that new materials or equipment in operable condition may be stored in the open. Normal daily wastes of an inorganic nature may be stored in containers not in a building when such containers are not readily visible from the street.

Section 3. All Ordinances or parts of Ordinances in conflict herewith are repealed.

Section 4. This Ordinance shall be in full force and effect after its passage, approval, and publication as provided by law.

PASSED AND APPROVED this _____ day of _____, 2013.

THE CITY OF WAYNE, NEBRASKA

By _____
Mayor

ATTEST:

City Clerk