

WAYNE, NEBRASKA COMMUNITY HOUSING STUDY - 2026.

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



PREPARED FOR:
THE CITY OF WAYNE, NEBRASKA.

PREPARED BY:

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COMMUNITY PLANNING & RESEARCH

DECEMBER, 2016

WAYNE, NEBRASKA COMMUNITY HOUSING STUDY - 2026.

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SECTION 1.

**Overview of Research Activities,
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SECTION 1

OVERVIEW OF RESEARCH ACTIVITIES, EXPECTED OUTCOMES & CITIZEN PARTICIPATION.

INTRODUCTION.

This **Community Housing Study with Strategies for Affordable Housing** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for the **City of Wayne, Nebraska**. The **Study** describes the past, present and projected demographics, economic and housing conditions in the Community, as well as a “**10-Year Housing Action Plan,**” identifying recommended future housing projects and activities. This **Housing Study** recognizes housing development in the Community as both a “quality of life” issue and an important “economic development” event.

This **Housing Study** was conducted for the **Community of Wayne, Nebraska**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm, with the assistance of the Wayne Planning Commission, Comprehensive Plan/Housing Task Force and Community residents. Funding for this **Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from **The City of Wayne and Wayne Community Housing Development Corporation (WCHDC)**. This **Housing Study** was completed in conjunction with a new **Comprehensive Plan** for the **City of Wayne**.

RESEARCH APPROACH.



The **Wayne, Nebraska Community Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the Community were derived from the U.S. Census and the 2009-2013 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources and input from local leadership and housing stakeholders.

To facilitate effective planning and implementation activities, as well as coincide with the time period associated with the new Comprehensive Plan, housing demand projections were developed for a 10-year period. The implementation period for this Housing Study will be December, 2016 to December, 2026.

PURPOSE OF STUDY.

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

The **Objectives** of the **Wayne Community Housing Study** are as follows:

- (1) **analyze the recent past and present housing situation** in Wayne, with emphasis on determining the need for workforce, elderly and both rental and owner housing options;
- (2) **provide a process for educating and energizing the leadership** of Wayne to take an active role in improving and creating modern and safe, both market rate and affordable, housing options;
- (3) **identify the future target housing needs** for Wayne;
- (4) design program-specific housing projects to address **the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs**;
- (5) continue a very successful **Downtown Development Initiative** in Wayne;
- (6) **introduce new and innovative housing programs** that are a “fit” for Wayne, to address both **immediate and long-term housing needs**.
- (7) address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of Wayne;

This **Housing Study** included both quantitative and qualitative research activities. The **Qualitative activities** included a comprehensive Community citizen participation program consisting of Surveys, Planning Listening Sessions with key Community organizations and local leadership, and meetings with the **Wayne Comprehensive Plan/Housing Task Force**, comprised of Community citizens, business and government leadership and housing stakeholders. The purpose of each of these activities was to maximize opportunities for citizen input. **Quantitative research activities** included the collection of multiple sets of statistical and field data for Wayne. The collection and analysis of this data allowed for the projection of the population and household base, income capacity and housing demand.

SUMMARY.

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

Wayne will reach an estimated population of (at least) 5,683 by 2026. This will represent an increase of 94 persons, or 1.7 percent from the current (2016) estimated population of 5,589. Wayne has the potential to reach an estimated population of 5,745, an increase of 156, or 2.9 percent by 2026, through increased housing construction and job creation activities.

To meet the needs of current and future residents of the City, an estimated **250 housing units should be added in Wayne by 2026.** This equals an estimated 120 owner and 130 rental housing units, to accommodate the housing needs of all families, the elderly and special population households, especially the housing needs of the local workforce. **This Target Housing Demand includes both, new construction and purchase/rehab/resale or re-rent activities.**

Wayne should also be prepared for a potential **Economic Development “Boost”** in population through new employment opportunities or major employers locating to or expanding in the Community. A scenario population growth of **191 persons**, by creating an additional **135 full-time employees**, would result in a total **Target Housing Demand** of up to **354 housing units** by 2026, to include an additional **168 owner and 186 rental housing units.**



Housing activities involving **moderate- to substantial rehabilitation** and **demolition of dilapidated housing stock** will need to be implemented. By 2026, Wayne should target an estimated **232 housing structures for moderate rehabilitation** (new doors, paint, windows, siding, roof, landscaping, etc.) and an estimated **137 housing structures for substantial rehabilitation** (broken foundation, bowing/bearing walls, sagging roof, etc.). Additionally, an estimated 40 housing structures should be targeted for demolition, due to dilapidated conditions, making the structure not cost effective for rehabilitation.



The current **Downtown Development Initiative** in Wayne should address targeting housing opportunities and associated business expansion. **An estimated, additional 30 total housing units, consisting of 12 owner and 18 rental housing units, should be targeted in Downtown Wayne by 2026. The Economic Development (ED) Boost scenario estimates an additional 42 total housing units, consisting of 18 owner and 24 rental housing units, should be targeted in Downtown Wayne by 2026.**

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

The **Wayne, Community Nebraska Housing Study** included both qualitative and quantitative research activities. Discussed in this **Section** is the **comprehensive citizen participation program** that was implemented to gather the opinions of the Area citizenry regarding housing issues and needs. *Planning for the Area's future is most effective when it includes opinions from as many citizens as possible.* The methods used to gather information from the citizens of Wayne included meetings with an organized **Comprehensive Plan/Housing Task Force**, local **Planning Listening Sessions** with Community organizations and local citizenry and the implementation of three important Surveys: a “**Citizen Survey**,” a “**Workforce Housing Needs Survey**” and a “**Continuum of Care for Elderly Persons Household Survey**”.



COMPREHENSIVE PLAN/HOUSING TASK FORCE.

The comprehensive citizen participation program involved a **Comprehensive Plan/Housing Task Force**; an organized group of local elected officials, business and property owners and local citizens. This Task Force provided valuable information regarding current housing stock condition, current development trends and future housing needs in the Community. An additional activity involved Community promotion and participation in the Survey process.

The first meeting of the Comprehensive Plan/Housing Task Force was held in December, 2015. A Task Force “**breakout session**” involving a **Housing & Redevelopment Subcommittee** was also conducted in May, 2016. The following highlights Task Force comments regarding the strengths, weaknesses and opportunities for housing development in Wayne.

- Several jobs are available in the Community of Wayne, but not enough housing for employees desiring to move and be close to their place of employment. Attendees agreed that the Community has a high “commuter population” because housing in Wayne “can’t be built fast enough”. Most young professionals in the Community look elsewhere for housing due to a large population of off-campus students.
- Wayne is in need of establishing owner-occupied housing rehabilitation activities, including the demolition of aging housing units for new housing redevelopment.
- The Comprehensive Plan/Housing Task Force members would like to see more housing preservation activities in the Community.
- Downtown Wayne has greatly improved in recent years, but more “public purpose” spaces, including entertainment and festival space are needed. The need exists for a Community Events Building, as well as continued growth of professional and retail services.
- The City of Wayne has multiple barriers to community and economic growth and development, including land affected by the river floodplain to the south and the Wayne Municipal Airport to the east.
- Landlords in the Community need to be held accountable for the general maintenance and upkeep of their rental properties.
- Student housing needs exist in Wayne. New housing development projects, both on and off campus, should be considered for the Community and include “urban living” concepts such as townhomes and loft apartments. Vacant properties adjacent Wayne State College would be the most ideal location for new student housing.
- The Task Force would like to see a formalized plan for future annexation of land.
- Sustainability factors, such as green building, energy efficiency & conservation and use of renewable resources should be frequently promoted and encouraged in Wayne.
- The Community also has a large, agriculturally-based economy. The preservation of environmentally sensitive land within the Two-Mile Planning Jurisdiction would benefit not only the local economy, but the economy of Wayne County.



PLANNING “LISTENING SESSIONS”.

The comprehensive citizen participation program included **Planning “Listening Sessions”** with local organizations, elected leadership and general citizenry. These Planning Listening Sessions were conducted in October, 2016, at various locations throughout the City. The following are comments made by those in attendance.

Major Employers Listening Session:

- Each major employer in attendance felt that approximately 50 to 60 percent of their employees commute from other (regional) Communities, generally from Norfolk to South Sioux City. This percentage of commuters to Wayne from nearby Communities has been this way for many years. Many new employees are attracted to other Communities by lower costs of housing and lower property taxes.
- One major employer stated that they need several new employees today, but have not been able to find sufficient numbers of applicants.
- Workforce families not ready to become homeowners are in direct competition with off-campus Wayne State College students for houses or apartments to rent.
- A local rental housing shortage exists in Wayne. The rehabilitation of Bowen Hall, a dormitory at Wayne State College has led to a deeper shortage of housing in Wayne. Construction is scheduled to be completed in the Summer of 2017. The residence hall will house more than 400 students. Wayne State College also stated that in a typical year, approximately 200 dorm rooms are vacant. However, during the 2016-2017 school year, more students than normal will live off-campus.
- One major employer stated that a large percentage of supervisors and management level employees choose to live in other regional Communities because of housing costs being more affordable than in the City of Wayne.
- Workforce employees tend to seek houses to purchase in the \$110,000 to \$150,000 range and these homes are not frequently available in the City of Wayne.

Wayne High School City Futures Class:

- The Futures Class utilizes the “SimCity” computer program to learn fundamental concepts of City Planning and how to meet the needs and demands of a growing population and a developing community.
- Questions focused on the types of community improvements that are most desired by residents or would please the residents of a town.
- A couple of students agreed that the City of Wayne has nice parks and recreation facilities, including the new pool and adjacent recreation center.

Financial Group Listening Session:

- Some of the attendees stated that during the last two years there have been more houses listed to purchase in Wayne than in prior years.
- Wayne has approximately 100 vacant lots available for purchase.
- Several houses are in the process of being constructed. All of the houses are being built on contract.
- The combination of vacant lot costs with the cost of construction and infrastructure results in new housing construction prices at the lower range of \$180,000 to \$200,000.
- Workforce families seeking to purchase a house in the \$120,000 to \$150,000 range find very few houses in Wayne at this price target. Most houses available in this price range need an additional \$20,000 to \$30,000 of rehabilitation and upgrading of fixtures and appliances.
- The lack of available houses to purchase for less than \$180,000 leads many employees in Wayne to either seek rental housing or to find more affordable housing to purchase in other Communities and commute to Wayne for work.
- The item of creating public/private partnerships to lower the cost of infrastructure in Wayne residential subdivisions was discussed. Recently, Tax Increment Financing has been used as a financial tool for funding housing developments.
- Attendees stated that they preferred that TIF be utilized for commercial and industrial expansion and development purposes, rather than residential. When the City has used TIF for residential development, it has not been successful in reducing housing values to a more affordable range for workforce employees.

Senior Center Listening Session:

- The majority of participants stated that they live in their own homes and that it is the most affordable retirement housing option. Several stated that family and friends check in with them on a daily basis.
- Home Health Care options are provided by “Providence Medical Center Home Health,” a division of the Hospital in Wayne. Services range from a Home Health Aide – that assists in the preparation of meals, light housekeeping and laundry and other activities of daily living; to speech, occupational and physical therapies.
- Participants indicated a need for more assisted living options in Wayne.

- Some of the attendees felt that Wayne needs public transportation that is available nights and weekends. The current transportation available in Wayne is through the Senior Center Handi-Van service, available by appointment at \$1.50 for a one-way ride. Also, they said service needs to be expanded for a route between Wayne and Norfolk.
- When the discussion focused on the future use of the old pool site and the reuse of the City lagoons, participant felt that the old pool should remain a park for the neighborhood, or that “some” of the park could be for new housing. They also felt that the lagoons should be reused for recreation and that residents of Wayne would not want to buy or rent housing on top of the old lagoon site.

Leadership of Wayne Class Listening Session:

- The lack of affordable housing to purchase and to rent was the focus of discussion. The majority of the participants had moved to Wayne within the last two years and had a difficult time finding a house or apartment.
- Several said that the rental houses or apartments in their price ranges, between \$600 to \$800 a month, were either in poor condition or too small for their family. All class members agreed that landlords could charge College students by the number of roommates and readily rent houses or apartments for \$900 to \$1,200 a month, prices too expensive for many families.
- One member of the Class stated that it was a requirement of his job to live in the City of Wayne. He and his wife were renting a four-bedroom house for \$1,200 a month because it was the only house available to rent that met their “quality” of living requirements.
- Two other Class members also said that they were paying \$1,200 a month to rent a house that they thought would be in the \$800 or \$900 a month range in any other nearby Community.
- Several said that it was their opinion that landlords raised rental rates last year when it was announced that Bowman Residence Hall at Wayne State would be closed this year for renovation.
- The lack of available rental housing in Wayne puts workforce families in direct competition with College students to obtain affordable housing. Most said that the rental market would be better next year when Bowman Hall is open again.

Wayne State College Student Senate/Faculty Listening Session:

- After reviewing the population, economics and housing projects for the City of Wayne, discussion centered on the availability of off and on-campus housing for Wayne State students.

- Faculty members stated that the forecasts for limited on-campus housing were exaggerated. The initial expectations for the need for “triple” bedding in a two bed dorm room did not occur to the extent that was originally planned.
- A slight reduction in enrolled Wayne State students this Fall was a result of those initial expectations of limited on-campus housing resulting from the closing of Bowen Hall. There are currently vacant dorm rooms available.
- Comments also focused on the high cost of rental housing off-campus. Landlords readily charge rent by the number of students living in a house or apartment. One student said that he had four roommates and that they each pay two hundred a month, which he thought was affordable individually, but they were paying a total of \$1,000 a month for a four-bedroom house.
- The condition of off-campus rental housing was also describe as being substandard in many reported cases by students. However, students do not file an official complaint with the City because they fear that they would be evicted, knowing they could not find another place to rent.
- All students that live off-campus are advised to have renter’s insurance. This protects their belongings and themselves from excessive damage complaints from landlords.

Realtors/Developers Listening Session:

- Housing was the focus of the Realtors and Developers, in which several members of the group agreed that low wages, of approximately \$10 per hour, in combination with the cost of childcare, prevents many workforce families from being capable of purchasing a home in Wayne.
- A couple of realtors in the Session stated that the housing projections for 250 new housing units by 2010, or approximately 25 units per year, was too low. They felt that Wayne is exceeding those projections today. City staff indicated that between 2013 and 2015, the City added 200 bedrooms from new apartment construction.
- The Community of Wayne has experienced consistent demand for owner housing in recent years.
- The condition of housing in the Community is an issue, but residents in general are unaware of the existence of the Property Maintenance Code in Wayne. This Code is implemented by an official complaint filed with the City. Tenants of rental property either are unaware of the Maintenance Code or are hesitant to complain for fear of being evicted.

- The range of purchase prices in highest demand by those families looking to buy a house tend to be in the \$100,000 to \$120,000 range for workforce families. Any house listed for sale in that price range is a fixer upper in need of several thousand dollars to pay for rehabilitation, new wiring and plumbing, and appliances.
- The majority of the existing housing stock advertised under \$180,000 tends to sell by word of mouth, or if on the market, sells within two to three days. Many landlords/investors buy older houses at inflated costs and convert them to rental housing.
- The typical cost of housing construction by square foot, approximately \$130, depending upon finishes, fixtures and appliances.
- Several new apartment buildings have been constructed within the last year, but only one apartment building was designed and targeted to workforce families, which included a garage, outdoor green space and an area sufficient for children to play.
- Jobs need to be created in Wayne to attract white collar professionals and hire graduates of Wayne State. The local economy needs to be diversified with high tech companies, paying higher wages.
- The majority of the attendees agreed that the old pool site should be retained as a neighborhood park, but that the northern or eastern portion could be developed with smaller scale two to four unit townhouses or four-plexes.
- Developers/contractors suggested that a duplex townhouse with attached two-stall garages could be constructed in the \$120,000 to \$130,000 range targeted to workforce families or retirees.
- The former lagoon site was suggested to include a variety of housing and recreation uses, potentially including a RV campground area as well.

Main Street Marketing Committee Listening Session:

- After reviewing the population and housing projections, the group discussed the potential of additional housing options in Downtown Wayne. Several members liked the idea of more people in the Downtown and increasing business activity beyond 5:00 p.m., the closing time for several businesses, but were concerned about increasing the amount of on-street and off-street parking.
- Parking requirements for owner and renter housing in the Downtown would need to be identified in the Zoning Regulations and development contracts to ensure sufficient parking would be created in conjunction with any new housing units.
- The cost of vacant lots combined with the cost of new housing construction escalates the price of a new home beyond the affordability of workforce families.

- The cost of existing homes with three or more bedrooms typically sell in the \$150,00 to \$180,000 range. Many of these older homes also sell by word of mouth to existing residents of Wayne who know the sellers or their extended family members. One participant sold their home in one day, while purchasing their new home in two days after being listed.
- Rental housing pits students and workforce families in competition for any available apartments and rental houses.
- Wayne’s housing market is expensive and prices are too costly for families willing to purchase a “fixer-upper.” Existing houses requiring \$20,000 to \$30,000 in upgrades are quickly purchased by investors and landlords desiring to convert them into rental properties.
- Several members felt that within the next year, after Bowmen Residence Hall opens next Fall, rental housing costs would return to normal levels. At this time, landlords would need to fix up the units to be more competitive for tenants, as well.

HOUSING CITIZEN SURVEY.

The “**Housing Citizen Survey**” was made available on various Community websites. **Survey** participants were asked to give information regarding their current living situation, condition of their dwelling unit and what families could afford for monthly rent or a monthly house payment. A total of **323 Surveys** were completed. The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix I**.

- 120 or 37.1% of the Survey participants has resided in the City of Wayne for 21 or more years.
- 63.1 percent of the Survey participants resided in a single family home. **A total of 52, or 16 percent of the participants were not satisfied with their current housing situation, due to residing too far from their place of employment, their current home being too small, too expensive or needing excessive repairs.**
- The most common barriers identified when obtaining affordable **owner housing** included a **lack of sufficient homes for sale, housing prices and cost of real estate taxes.**
- The most common barriers faced when obtaining affordable **rental housing** included the **high cost of rent and a lack of decent rental units at an affordable price range.**

- Survey participants identified Housing for Middle-Income Families, Single Family Housing, Single Family Housing, Housing Choices for First-Time Homebuyers, Housing for Existing/New Employees and Rehabilitation of Renter-Occupied housing as “**Greatly Needed**” in the City of Wayne.
- Top-rated Community Services and Public Facilities in Wayne included Churches, Fire Protection, Banks, Library and Police Protection.
- Top-rated Business/ Industry Sectors in Wayne included Education, Medical/Emergency, Farming/Agriculture, Law Enforcement/Fire Protection, Health and Manufacturing.
- 53.2 percent of the Survey respondents supported the Community using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 41.1 percent of the Survey respondents supported Wayne using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **59.1 percent of the Survey respondents supported Wayne establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.**
- **56.6 percent of the Survey respondents supported the Community using grant dollars to purchase, rehab and resell vacant housing in the Community.**
- 58.5 percent of the Survey respondents supported Wayne using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

WORKFORCE HOUSING NEEDS SURVEY.

The City of Wayne Planning Commission, in cooperation with Wayne Community Housing Development Corporation (WCHDC) and local major employers, conducted a Workforce Housing Needs Survey to determine the specific renter and owner housing needs of the Area's workforce. A total of **278 Surveys** were completed.

Workforce Survey participants were asked to provide information on such subjects as issues and barriers to obtaining affordable housing, place of employment, annual household income and what participants could afford for monthly rent or house payment. The following are highlights that were developed from the Survey. The complete Survey results are available in **Appendix I** of this **Housing Study**.

- **Survey respondents included 175 homeowners and 90 renters. A total of 78 participants were not satisfied with their current housing situation.** Reasons included their home was too small, in need of substantial updating and/or being too far from their place of employment. **A total of 92 participants indicated an interest in purchasing a home in Wayne.**
- A total of 48 respondents could afford a home priced between \$50,000 and \$100,000, while 55 participants could afford a home priced at or above \$120,000.
- Most participants identified an ability to afford a monthly rent ranging between \$400 and \$600.
- The most common barriers identified when obtaining affordable **owner housing** included **excessive housing prices, a lack of sufficient homes for sale and the cost of real estate taxes.** The most common barriers faced when obtaining affordable **rental housing** included the **high cost of rent and a lack of decent rental units at an affordable price range.**

CONTINUUM OF CARE FOR ELDERLY PERSONS HOUSEHOLD SURVEY.

A “Continuum of Care for Elderly Persons Household Survey” was made available at selected locations in Wayne, to assist in determining the specific, both short- and long-term housing and Community service needs of the Area’s elderly (55+) population. A total of **47 Surveys** were completed.

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

- **Survey respondents consisted of four owners and 39 renters**, a majority living in a single family home. Most ranged in age from 55 to 74 years.
- A majority of Survey respondents were satisfied with their current housing situation.
- **Participants identified anticipating needing either a single family home or town homes for purchase to satisfy their housing needs within the next 10 years. A majority of participants felt living in a Retirement Housing Campus was, at least, “somewhat appealing”.**
- Fire Protection, Church, Police Protection, Banking Services, and Medical Clinics were identified as the top community services in Wayne. Law Enforcement, Continuing Education Opportunities, Food/Meals-On-Wheels, Health Services, and Volunteer Opportunities were identified as the top support services in Wayne.

RECENT COMMUNITY/HOUSING DEVELOPMENT ACTIVITIES.

The **Wayne Community Housing Development Corporation (WCHDC)** has been in operation for 21 years and has assisted more than 100 first time home buyers with down payment assistance. During the past 10 years, **WCHDC** has built four new homes and provided down payment assistance. They also have purchased, rehabilitated and resold more than 40 homes utilizing HOME or Housing Trust Fund grants. **WCHDC** has maintained its status as a CHDO for 10+ years.

WCHDC has assisted the City of Wayne with management of their down payment assistance, which is currently out of funds, through application processing and determination of income eligibility. **WCHDC** also has provided homebuyer’s education to participants over the past 10 years. **WCHDC** developed Meadowview Estates, a 16-unit Low Income Housing Tax Credit project, and a 10-unit CROWN home project.

The Wayne Planning Commission and the City have been actively involved in a variety of community and housing development activities during the past several years. These activities include, but are not limited to:

- Rebuilding of the softball complex due to the 2013 tornado.
- Completion of construction on the new swimming pool and aqua park.
- Construction of water, sewer, electrical and new roads in four new subdivisions.
- Construction of new sewer lines to the airport, industrial park and John Deere/Chief's Way.
- Airport improvements including repaving of runways and construction of new terminal and hangers due to tornado damage.
- Four new subdivisions have been developed providing over 115 residential lots.
- Tax-increment financing has been used to develop the four subdivisions as well as assisting in the development of over 70 residential units, including single family and multifamily.
- Tax-increment financing has also been used to assist in the development of four commercial buildings and a hotel.
- During the past two years, 200 bedrooms have been added to the local housing stock.



SECTION 2.

Housing Goals & Action Steps.

SECTION 2 HOUSING GOALS & ACTION STEPS.

INTRODUCTION.

The following **Wayne “Housing Goals & Action Steps”** reflect citizen input via the three Surveys, Planning Listening Sessions and meetings with the Wayne Comprehensive Plan/Housing Task Force and Wayne Planning Commission. These activities provided several opportunities for input, regarding the existing and future housing needs of the Community. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in Wayne.

Goals are broad statements, identifying the state or condition the citizenry wishes the primary components of the planning area to be or evolve into within a given length of time. **“Goals”** are long-term in nature and, in the case of those identified for the **Wayne Community Housing Study**, will be active throughout a 10-year planning period.

“Action Steps” help to further define the meaning of goals and represent **very specific activities** to accomplish a particular Goal. In many cases, specific time lines are attached to **Action Steps** and are the most measurable component of this **Community Housing Study**.



HOUSING GOALS & ACTION STEPS.

Goal 1: Community-Wide Housing Development Initiative. Implement a **housing development initiative** for Wayne, as a primary economic development activity. **A core activity of this Housing Development Initiative will be the development of a Community-Wide Housing Partnership** to monitor and encourage housing development throughout Wayne. The **Partnership** should be comprised of the **City of Wayne (CW), Wayne Community Housing Development Corporation (WCHDC), Wayne Housing Authority (WHA) and Wayne Area Economic Development (WAED)**. The **Partnership** could also include the participation of other local and regional groups and organizations serving the Community of Wayne including Wayne Habitat for Humanity (WHFH), Wayne Community Redevelopment Authority (WCRA), Wayne State College (WSC), Providence Medical Center (PMC), Northeast Nebraska Area Agency on Aging (NENAAA), Northeast Nebraska Community Action Partnership (NENCAP), Northeast Nebraska Economic Development District (NENEDD), Northeast Nebraska Joint Housing Agency (NENJHA) and NeighborWorks Northeast Nebraska (NWNEN).

The **Housing Partnership** would work directly with both local and State housing stakeholders and housing funders to encourage the development of specific housing programs that meet the needs of the Community's current and future residents, with emphasis on housing for the local workforce, families, the elderly, veterans, college students and populations with special needs.

- **Action Step 1:** The **Housing Initiative** should target the development of up to **250 new housing units in Wayne, by 2026**, including an estimated **120 owner housing units and 130 new rental units**. The development of these new housing units would add an estimated \$40 Million to the local residential property tax base.

The potential exists for the Community to experience an “Economic Development Boost,” equal to a 5.1 percent population growth through 2026. This Boost would require the creation of an estimated 135 additional full-time employment opportunities. This Boost would also increase the total housing target demand in Wayne to an estimated 354 housing units, including 168 owner and 186 rental housing units, requiring an investment of an estimated \$57.5 Million.

NOTE: The City of Wayne has a housing vacancy deficiency with both owner and rental housing units. This vacancy deficiency results in a lack of housing supply, limiting choice by both current and future residents. With projected increases in population through 2026, it is critical that the Community be prepared by implementing housing development “plans of action” that include the identification of vacant lots within the Wayne Corporate Limits, as well as suitable land adjacent but outside the Community for the development of a rural “build through” residential subdivision to be annexed. A purchase/rehab/resell or re-rent program involving existing vacant housing should also be implemented.

- **Action Step 2:** All new housing developments in the City of Wayne should be developed in a manner that supports **place-based development**. **Components of place-based development** include **sociability, access and linkage, uses and activities, and comfort and image**. Additional information regarding place-based development is highlighted with the 10-Year Housing Action Plan.

- **Action Step 3:** The **Housing Partnership** should be comprised of Community leadership and organizations from both the private and public sector, including, major employers and other local “housing stakeholders” directly involved with selling and leasing real estate, builders and suppliers and representatives of organizations providing housing and related services to the elderly, workforce families and special populations.
- **Action Step 4:** The **Community-Wide Housing Partnership** should assist with and expand the Community’s **Continuum of (Housing) Residential Care Programs**, directed at persons and families 55+ years of age. These **Programs** would address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.
 - Independent living housing types for the 55 to 75 year age group should include smaller, space efficient detached single family houses, patio homes and attached townhomes of 1,600 to 2,200 square feet.
 - The continuation of modern programs of assisted and long-term care living should be on the housing agenda for the Community of Wayne.
 - Existing retirement and elderly rental housing facilities, both affordable and market rate (private pay) throughout Wayne maintain high occupancy levels, some with a waiting list. Additional elderly housing projects need to be planned for, and built during the next 10 years.
- **Action Step 5:** The **Community-Wide Housing Partnership**, working with major employers, should design and implement **Community-wide Workforce Housing Assistance Programs** in Wayne. The purpose of these **Programs** would be to encourage and directly involve major employers with assisting their employees in obtaining affordable housing. Assistance could include, but not be limited to, locating and negotiating the purchase of a home, to providing funding assistance for the purchase and/or rehabilitation of a house. Funding assistance could be, for example, a \$5,000 to \$10,000 grant and/or low-interest loan to persons and families for closing costs, down payment, etc.

Two or more major employers should consider forming a limited partnership to develop housing projects in the Community, utilizing all available public and private funding sources. Any limited partnership would collaborate with local housing developers to construct housing for local employees.

By 2026, an estimated 74 owner and 72 rental housing units should be developed for the Wayne workforce, a total of 146 units. This should include both new construction and purchase/rehab/resale or re-rent activities, lease- or credit-to-own units.

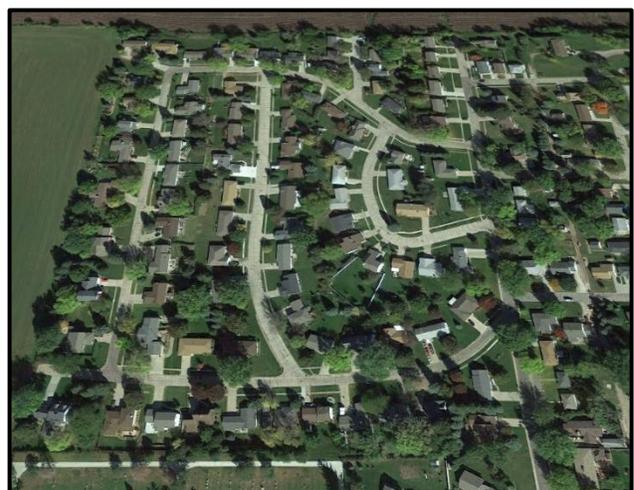
- **Action Step 6:** Implement a **Wayne Downtown Housing & Redevelopment Initiative**, directed at increasing the availability of housing opportunities in the Community’s Central Business District. **A demand for an estimated 30 units, including 12 owner and 18 rental units exists for Downtown Wayne.** The potential Economic Development Boost scenario would increase the demand to 42 units, including 18 owner and 24 rental units.



Goal 2: New Housing Developments in Wayne should address the needs of **both owner and renter households of all age and income sectors, with varied, affordable price products.**

- **Action Step 1:** Build new owner and rental housing units that are affordable for low- to middle income workforce families and households that are cost-burdened throughout the Community. Affordable homes, particularly those with three+-bedrooms, are in demand in the Community. Consider expanding existing, or creating new **Credit- or Lease-To-Own Housing Programs and a Spec-House Risk Sharing Program.**
- **Action Step 2:** Owner housing units should be constructed in Wayne, with emphasis on single family homes. **The average affordable purchase price of a home in Wayne should be at or above \$152,000 for workforce families. The price product in highest demand in Wayne includes homes at or above \$229,900.** Owner housing should generally consist of three+-bedrooms, with the exception of housing for retirees, which would typically be two-bedroom units.
- **Action Step 3:** Rental units should be constructed in Wayne, with emphasis on town home, duplex and apartment units for the elderly and local workforce households. **Rental housing price products in the Community should rent at or above the average affordable monthly rent of \$665 for workforce families. The price product in highest demand in Wayne ranges from \$595 to \$795.** General rental housing, preferably units consisting of two+-bedrooms, should be constructed to provide safe, decent and affordable rental housing options.

NOTE: Future affordable rental housing in Wayne will require the creative use of available “tools of both public intervention and credit enhancement” to buy down both development and operational costs. “Tools” could come in the form of grants, low-interest loans, mortgage insurance, tax increment financing or land and/or cash donations. New affordable rental units will need an average credit enhancement of 35 percent.



- **Action Step 4:** Plan and develop additional, both **owner** and **rental housing** for **Special Populations**; a target number of **six units, including two owner and four rental units**. This includes persons with a mental and/or physical disability.
- **Action Step 5: Housing development projects in Wayne should coincide with public facility, utility and infrastructure improvements**, emphasizing alternative transportation methods, such as multi-use trails and local transit services. Access to necessary amenities of public use, as well as proper water, sewer, storm water and electrical utility installation are important for prolonged sustainability in residential neighborhoods. The planning and use of **alternative energy systems** should be a goal of the Community for future residential developments.
- **Action Step 6:** Develop unique solutions to create residential developments, both on existing vacant lots as infill, and on land adjacent the Corporate Limits of Wayne, in an effort to make vacant land available for expanded residential growth. **Available tracts of vacant land, best suited for residential development within the Corporate Limits, are located in the western portions of Wayne. Residential growth areas, outside the Corporate Limits, are located north and northwest of the Community.**

*NOTE: Several vacant lots exist in Wayne that are too small for today's housing development standards. The **Community-Wide Housing Partnership** should explore unique housing concepts for infill housing development, including single and two-story housing for families of all income ranges. Architectural designs should closely resemble that of existing housing units in the neighborhood.*

- **Action Step 7:** Employ proper, modern planning practices for the development of housing units in identified residential growth areas. **This would include the design of modern infrastructure systems. Input received from the Wayne Comprehensive Plan/Housing Task Force identified a need for additional housing for workforce families in the Community.** Several industries that have recently located or expanded in the Community have put a strain on the availability of housing for the local workforce.



- **Action Step 8:** Public and private sectors should create a “**shared cost**” program to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments. Tax Increment Financing is an excellent source of financing for public infrastructure systems.
- **Action Step 9:** The **Community-Wide Housing Partnership** should work in conjunction with **Wayne State College** to produce **rental housing development projects** to meet the needs of local College students.

Goal 3: Existing Owner and Rental Housing Stock. Housing rehabilitation programs and activities in the City of Wayne should strive to protect and preserve the existing housing stock of the Community.

- **Action Step 1:** The Community of Wayne should continue to utilize the local, CDBG-funded **Community Investment Stabilization Program** to implement owner and rental housing rehabilitation activities, with emphasis on meeting the housing rehabilitation needs of the elderly, low income families, college students and housing occupied by persons with special needs. **“Greatly Needed” housing types/activities, as per the Wayne Citizen Survey, included single family housing for middle-income families; first-time homebuyers; rehabilitation of owner- and renter-occupied housing units; and retirement housing for low and middle-income elderly persons.**
- **Action Step 2:** **The Community of Wayne should continue to preserve housing of historical significance.** Housing that is architecturally significant or for its association with persons or families who played key roles in the development and growth of the City adds to the character and uniqueness of Wayne neighborhoods.
- **Action Step 3:** Continue and expand the **“Wayne Works Exchange”** Program to include maintenance of private residential properties is needed, i.e. trash removal, junk cars, etc.

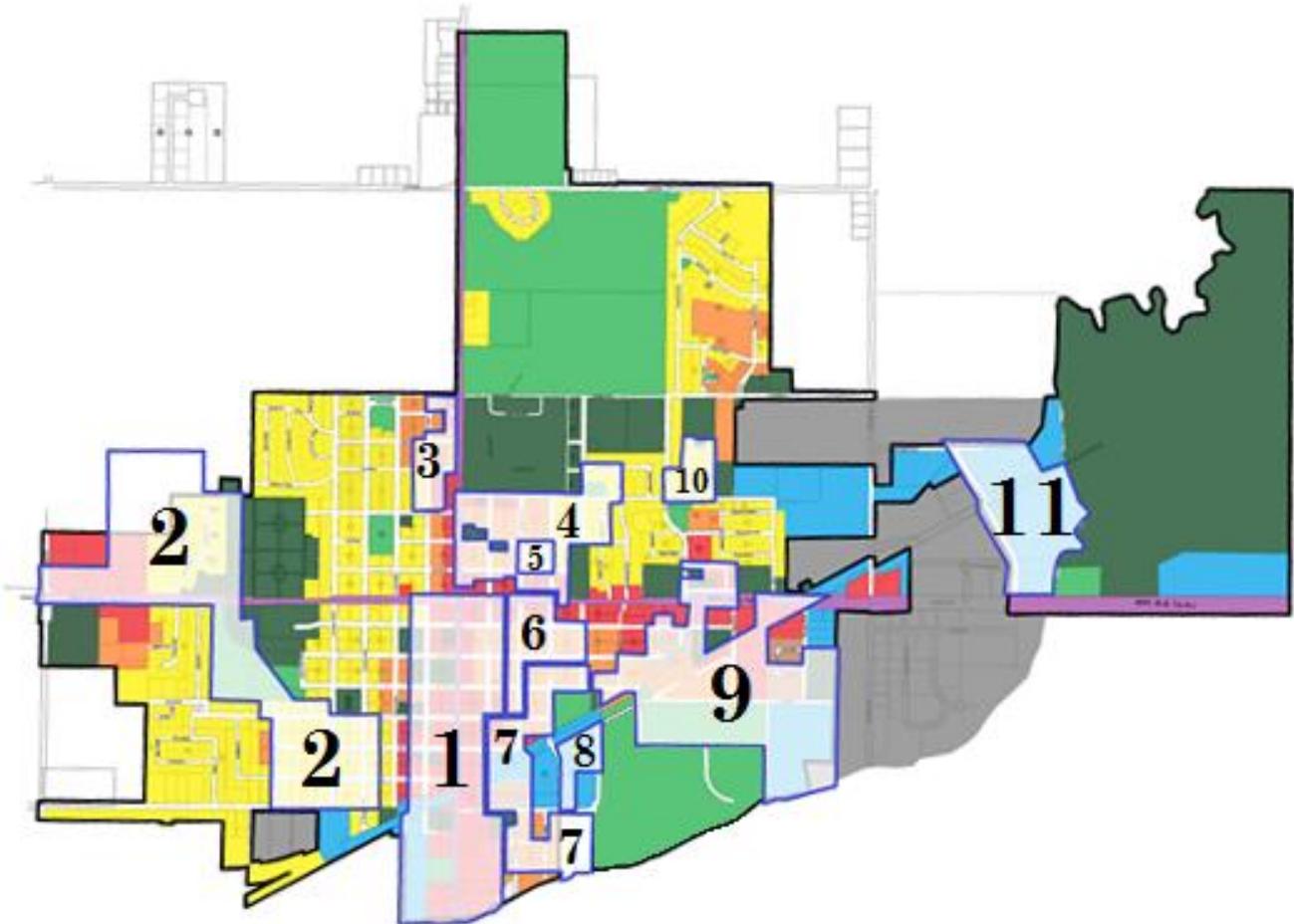
Goal 4: Financing Housing Development. The City of Wayne and housing developers should consider both public and private funding sources to both construct new housing and maintain the existing housing stock.

- **Action Step 1:** The **City of Wayne** and **local Housing Partners** should continue to pursue State and Federal Grants to assist in financing housing rehabilitation, housing purchase, rehabilitate and resale and first-time homebuyer’s programs. The City and private builders should pursue such funding from **USDA-Rural Development, Nebraska Investment Finance Authority** and **Nebraska Department of Economic Development.**

Nearly 60 percent of Citizen Survey respondents expressed support for the City in using State or Federal grant funds to purchase dilapidated houses to demolish and make the lots available for families and singles to build a house; and over 50 percent supported using housing program grant dollars to for owner housing rehabilitation; and for the purchase and rehab of homes for resale or re-rent programs.

- **Action Step 2:** The City of Wayne should utilize **Tax Increment Financing (TIF)** to assist in the financing of new housing developments targeted to low- and moderate-income families, specifically to lower the cost of land, address public facility needs and meet utility requirements. The City has thus far concentrated the use to TIF for the redevelopment and development of commercial and industrial business expansion and attraction of new businesses. The 11 designated **“Redevelopment Areas”** in the City of Wayne are highlighted in **Illustration 2.1, Page 2.7.**

REDEVELOPMENT AREAS - FUTURE LAND USE MAP
CORPORATE LIMITS
WAYNE, NEBRASKA
2026



LEGEND

| | |
|---------------------------|-------------------------------|
| PARKS/RECREATION | COMMERCIAL |
| PUBLIC/QUASI-PUBLIC | INDUSTRIAL |
| SINGLE FAMILY RESIDENTIAL | HIGHWAY CORRIDOR |
| MOBILE HOME RESIDENTIAL | CORPORATE LIMIT BOUNDARY |
| MULTIFAMILY RESIDENTIAL | AREAS TARGETED FOR ANNEXATION |
| REDEVELOPMENT AREA | |

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ILLUSTRATION 2.1

Action Step 3: Housing developers in Wayne should be encouraged to pursue the securement of any and all available tools of financing assistance in the development of new housing projects in the Community. This assistance is available with the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, USDA-Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development, in the form of grants, tax credits and mortgage insurance.



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

- **Action Step 1:** Address the following, primary impediments to fair housing choice in Wayne, as identified by participants of the **Wayne Workforce Housing Needs Survey**. ***For Owner Households – Housing Prices, Cost of Real Estate Taxes and the Lack of Sufficient Homes for Sale. For Renter Households – Cost of Rent, Lack of Availability of Decent Rental Units in their Price Range, and Attitudes of Landlords and Neighbors.***
- **Action Step 2:** Create and support the efforts of a **Community-wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. **Activities of the Advisory Group could include the following:**
 - Creating a **“Housing Action Plan”** to identify strategies to further affordable housing opportunities.
 - Hosting a **“Housing Fair”** for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.

- Promote “Equal Housing Opportunities” on flyers, brochures and local newspapers.
- Assist the WHA in enforcing fair housing policies and submitting complaints of discrimination to the Nebraska Equal Opportunity Commission.
- **Action Step 3:** Continue to implement **Fair Housing Policies** and **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.
- **Action Step 4:** For **persons with a disability(ies)**, supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.
- **Action Step 5:** Develop housing for **minorities** needing safe and affordable housing.
- **Action Step 6:** **Support bilingual** and **impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- **Action Step 7:** **Continue to** routinely inspect rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.

SECTION 3.

Wayne Community Profile.

SECTION 3

WAYNE COMMUNITY PROFILE.

INTRODUCTION.

This **Section** of the **Wayne, Nebraska Community Housing Study with Strategies for Affordable Housing** provides a population, income, economic and housing profile of the Community. Presented are both trend and projection analysis. Emphasis is placed on a 10-year projection of change. Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout Wayne. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing the Community with a future housing stock capable of meeting the needs of its citizens.

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables in Wayne included a 10-year period, **December, 2016, to December, 2026.** This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

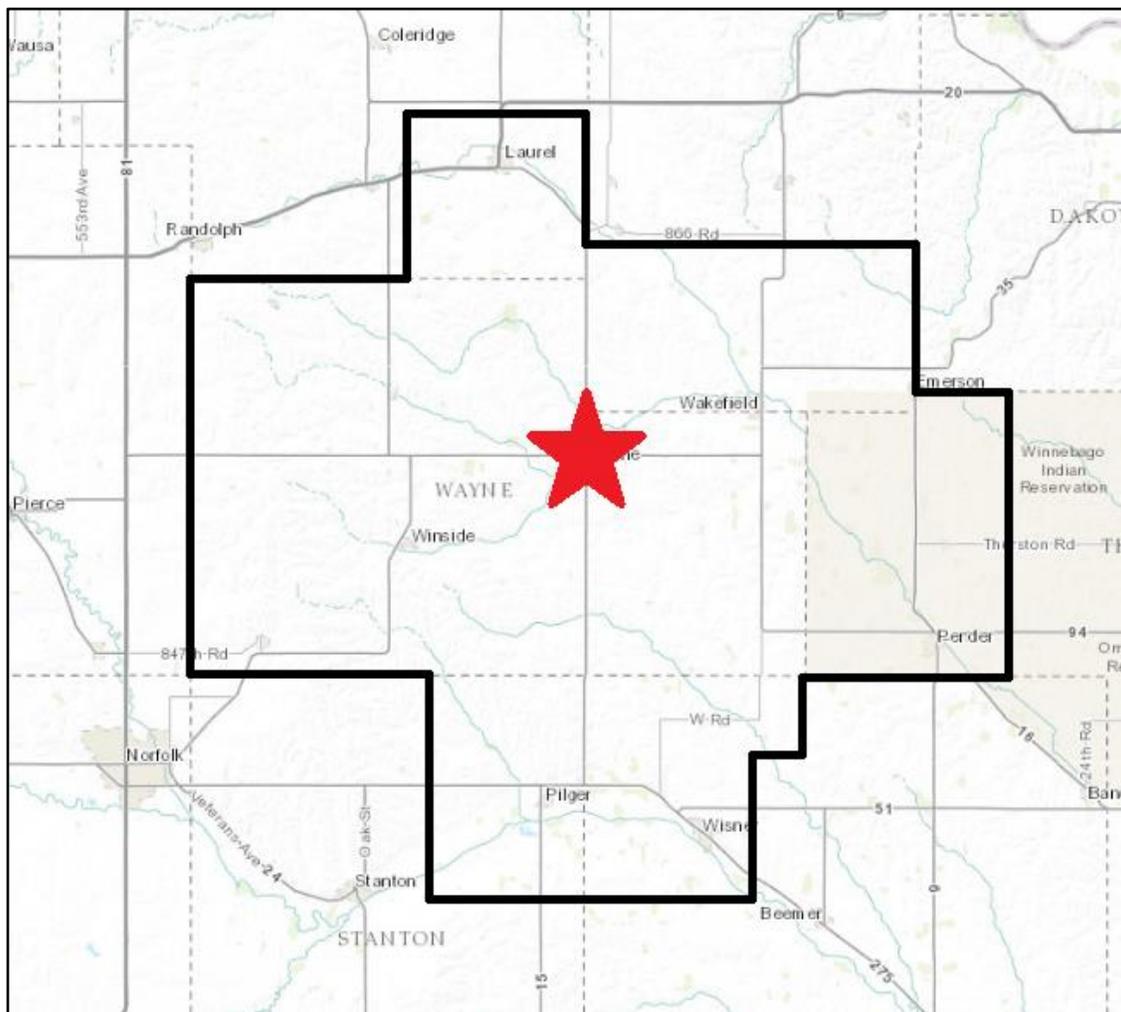
The following narrative provides population, income, economic and housing trends and projections for the Community of Wayne. All statistical **Tables** are included in **Appendix II** of this **Community Housing Study.**



EFFECTIVE (HOUSING) MARKET AREA.

The **Effective (Housing) Market Area** for Wayne is divided into two segments, a Primary and a Secondary Housing Market Area. The **Primary Housing Market Area (red star)** includes all of the City of Wayne. The **Secondary Housing Market Area (black line)**, determined by Wayne's location to other population centers and lines of demarcation that include Census Tracts and Block Groups, includes all of **Wayne County** and portions of Stanton, Cuming, Thurston, Dixon and Cedar Counties. The Secondary Market Area is in close proximity to the City of Norfolk and includes portions of the Norfolk Micropolitan Statistical Area.

This **Secondary Housing Market Area** could provide added stability to the population of Wayne. In order for the Community to attract residents from the Secondary Area, the Wayne Community Redevelopment Authority, Wayne Community Housing Development Corporation and the Wayne Chamber of Commerce need to provide a variety of housing types, both owner and renter, at various price ranges, for all income levels and age groups.



POPULATION PROFILE.

Population Trends and Projections.

The population of the previous two Decennial Censuses (2000 and 2010) recorded an increase in population for Wayne. The Community's population increased from 5,583 in 2000, to 5,660 in 2010, an increase of 77 persons, or 1.4 percent.

Currently (2016), the population for the Community of Wayne is an estimated 5,589. The population is projected to increase to a "medium" estimate of 5,683. This would result in a population increase ranging between 54 and 94, from 2016 to 2026. The Community has the potential to increase by an estimated 2.9 percent, or by 156, to reach a "high" population projection of 5,745, via increased housing and economic development efforts and job creation, including 75 additional Full-Time Employment (FTE) positions.

An Economic Development (ED) "Boost" scenario, consisting of 135 additional FTEs in Wayne, would result in a 2026 population of 5,874, an increase of 5.1 percent, or 285. An increasing population base contributes to the need for new and improved housing for various forms, types and sectors of the Community.

Age.

The "55-64" age group experienced the largest increase in population from 2000 to 2010, increasing by 117, or from 312 to 429. This age group is projected to experience one of the largest increase in population by 2026, 48 persons. Along with the "55-64" age group, the "20-34" age group will also increase in population by 2026, 48 persons.

All Wayne population groups, with the exception of the "35-54" age group, are projected to increase by 2026. This includes retiree, elderly and frail elderly populations. This is due, in part, to two factors: expanding employment opportunities and an "aging in place" population. Housing for elderly, frail elderly and retirees that includes independent living, assisted living and long-term care are available in Wayne.

The current **median age** in Wayne is an estimated 29.8 years. By 2026, the median age is projected to increase, to 31.7 years.

Persons Per Household.

Persons per household has decreased in Wayne, from 2.36 in 2000, to 2.25 in 2010. Currently, the number of persons per household is an estimated 2.19. By 2026, persons per household in Wayne is projected at an estimated 2.15. **Persons per household, as per the ED “Boost” scenario, would continue to decline but remain stable through 2026.**

Household size.

As per the 2009-2013 American Community Survey, an estimated 2,304 households exist in Wayne. An estimated 1,852, or 80 percent of the 2,304 households are either one- or two-person households. Similar to the persons per household trend, this statistic is most likely attributed to a large population of students attending Wayne State College, combined with a lack of housing available for medium and large-sized families.



INCOME PROFILE.

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

Per Capita & Household Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. Per capita income is presented for Wayne County, Nebraska, which is reasonably reflective of the per capita income situation in Wayne. In 2016, per capita income in Wayne County is an estimated \$41,472, an increase of 81.8 percent from 2002, which experienced a per capita income of \$22,813. **By 2026, per capita income in Wayne County is projected to increase an estimated 30.2 percent, to \$53,988.**

The **median income** for all households in Wayne, in 2016, is estimated to be \$52,332. The Community's household median income is projected to increase to \$62,450, or 19.3 percent by 2026. **For households with persons 65+ years of age, the median income in 2016 is estimated to be \$41,763. By 2026, this median income is expected to increase to \$49,902, or 19.5 percent.**

The Wayne ED "Boost" scenario would result in a median household income of an estimated \$65,882, for all households. **For Households 65+ years of age, the estimated 2026 median income would be \$54,003.**

Cost Burdened/Housing Problems.

A number of households throughout Wayne are considered to be "**Cost Burdened**" and/or have one or more "**Housing Problems**". A cost burdened household is one paying 30 percent or more of their income on housing costs, which may include mortgage, rent, utilities and property taxes. A household is considered to have housing problems if the housing unit is overcrowded (more than one person per room) and/or if the household lacks complete plumbing. **An estimated 153 owner households and 229 renter households are currently cost burdened and/or experiencing housing problems. By 2026, an estimated 148 owner and 188 renter households are projected to be cost burdened, and/or be experiencing housing problems.**

ECONOMIC PROFILE.

The following discussion provides a general **Economic Profile** of Wayne County, which reasonably reflects the economic trends of the City of Wayne. Included is a review of relevant labor force data, annual employment trends and the identification of major employers.

Employment Trends.

Between 2000 and 2010, **total employment** decreased from 5,586 to 5,152, a decrease of 434 or 7.7 percent. Currently, an estimated 5,274 persons are employed in Wayne County. Employment is projected to increase an estimated 1.6 percent by 2026, consisting of 5,358 total employees. The unemployment rate experienced an increase from 2000 to 2010, from 2.5 percent to 3.9 percent. The unemployment rate is projected to experience a slight decline through 2026, to an estimated 2.6 percent within the next 10 years.

Employment by Type.

Overall, non-farm employment (wage and salary) decreased by 4.5 percent, between 2013 and 2015. The largest percent increases occurred in the Other Services, Financial Activities and Education & Health Sectors.



Wayne is home to several large employers of which, has a large manufacturing employment base. Major employers in Wayne include, but are not limited to Great Dane Trailers, Wayne State College, Wayne Public Schools, Providence Medical Center, Carhart Lumber and Heritage Homes. According to the Wayne Economic Development Chamber, a total of seven businesses/industries consist of 100+ employees. These and other employers could form a partnership to create various owner and rental housing types, including single room occupancy/transitional housing for their employees.

HOUSING PROFILE.

Households.

Currently, in 2016, an estimated 1,971 total households exist Wayne, consisting of 1,062 owner households and 909 renter households. By 2026, renter households will account for an estimated 46.9 percent of the total households in the Community. Wayne is projected to experience an increase in both owner and renter households, by 2026. Most new rental housing will be directed towards existing and future student populations and workforce families.

Group quarters, as a place of residence, includes housing such as dormitories, nursing care centers, correctional facilities, etc. The number of persons in group quarters in the City of Wayne is currently estimated at 1,270 and is expected to increase, slightly, during the next 10 years to an estimated 1,293. A large portion of group quarters in Wayne are student dormitories located on the Wayne State College campus. Students under the age of 20 are required to live on campus during their freshman year of attending the College.

The ED “Boost” scenario projects an estimated 2,137 total households for the City of Wayne, including 1,126 owner and 1,011 renter households. An estimated 1,343 persons living in group quarters could be projected in Wayne by 2026.

Housing Units/Vacancy & Occupancy.

Currently, Wayne is comprised of an estimated **2,190 housing units**, consisting of approximately **1,125 owner** and **1,065 rental units**. Based upon Census analysis, of these 2,190 units, approximately 219 are vacant, resulting in an overall, housing vacancy rate of 10 percent. An estimated 63 owner and 156 rental units are vacant in Wayne, resulting in an overall owner vacancy rate of 5.6 percent and an overall renter vacancy rate of 14.6 percent.

An estimated 22.2 percent of the existing housing stock in Wayne was built prior to 1940. A total of 21 housing structures has been demolished or lost in the Community since 2010. The determination of an **Adjusted Housing Vacancy Rate (AHVR)** is the most useful statistical tool in identifying vacant, available housing in a Community. The **AHVR** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. **The overall AHVR for Wayne is an estimated 4 percent, which includes an AHVR for owner housing of 2.7 percent and 5.5 percent for rental housing units.**

Wayne will need to continue a good rate of housing production during the next 10 years. This can be accomplished by building new homes and rehabilitating (economically worthy) existing housing units.

Table 3.1 highlights a **survey of rental properties**, conducted by the **Nebraska Investment Finance Authority**, for Wayne County, from 2002 to 2014, and the City of Wayne, from 2012 to 2014. A total of 27 rental properties in Wayne County participated in the 2014 Survey, totaling 505 rental housing units. Results identified a 2014 rental housing vacancy rate of 2.6 percent in Wayne County. In the City of Wayne, a total of 24 rental properties in Wayne participated in the 2014 Survey, totaling 489 rental housing units. Results identified a 2014 rental housing vacancy rate of 2.7 percent in Wayne.

TABLE 3.1
SURVEY OF RENTAL PROPERTIES
WAYNE COUNTY / CITY OF WAYNE, NEBRASKA
2002-2014

| | <u>Year</u> | <u>Completed Surveys</u> | <u>Total Units</u> | <u>Vacancy Rate (%)</u> | <u>Absorption Rate (Days)</u> |
|----------------------|---------------|--------------------------|--------------------|-------------------------|-------------------------------|
| Wayne County: | 2002 | 2 | 53 | 20.8 | 30.0 |
| | 2003 | 10 | 182 | 10.4 | 35.0 |
| | 2004 | 11 | 206 | 4.4 | 39.2 |
| | 2005 | 15 | 255 | 5.1 | 29.6 |
| | 2006 | 16 | 223 | 4.9 | 23.0 |
| | 2009 | 18 | 270 | 8.9 | 61.8 |
| | 2008 | 20 | 262 | 5.3 | 28.3 |
| | 2009 | 20 | 273 | 3.7 | 20.6 |
| | 2010 | 19 | 283 | 2.5 | 19.7 |
| | 2011 | 23 | 333 | 7.8 | 26.3 |
| | 2012 | 22 | 354 | 2.3 | 24.0 |
| | 2013 | 30 | 384 | 5.5 | 60.1 |
| | 2014 | 27 | 505 | 2.6 | 92.3 |
| | Wayne: | 2012 | 18 | 315 | 1.9 |
| 2013 | | 27 | 366 | 4.7 | 61.9 |
| 2014 | | 24 | 489 | 2.7 | 92.3 |

Source: Nebraska Investment Finance Authority, 2016.

Rental units in Wayne took an average of 92.3 days to occupy. Rental units in Wayne are taking a long time to become occupied, including rentals near the Wayne State College campus. This creates speculation that the absorption rate is affected by the quality of available housing.

Table 3.2 on identifies the **vacancy rate by unit type** for Wayne, for 2014. Of the total 489 managed units that were surveyed, only 13 were available in 2014. The total rental vacancy rates were an estimated 2.7 percent for Wayne in 2014.

| TABLE 3.2 | | | |
|-----------------------------------|----------------------|------------------------|-------------------------|
| VACANCY RATES BY UNIT TYPE | | | |
| CITY OF WAYNE, NEBRASKA | | | |
| 2014 | | | |
| <u>Type of Units</u> | <u>Units Managed</u> | <u>Available Units</u> | <u>Vacancy Rate (%)</u> |
| Single Family Units | 84 | 0 | 0.0% |
| Apartments | 249 | 13 | 5.2% |
| Mobile Homes | 4 | 0 | 0.0% |
| <u>Not Sure of Type</u> | <u>152</u> | <u>0</u> | <u>0.0%</u> |
| Total Units | 489 | 13 | 2.7% |

Source: Nebraska Investment Finance Authority, 2016.
Hanna:Keelan Associates, P.C., 2016.

Housing Conditions & Vacancy Rates by Unit Type.

A **Housing Structural Condition Survey**, identified in **Table 3.3**, was implemented for Wayne, via the Wayne County Assessor, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated.

The housing structural conditions survey identified **91 total housing structures in “Fair” or “Poor” condition**. During the next 10 years, these structures should be targeted for substantial rehabilitation or demolition. Units in “Poor” condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a focus on the local workforce populations.

| TABLE 3.3 | |
|--------------------------------|--------------|
| HOUSING STRUCTURAL | |
| CONDITIONS SURVEY | |
| CITY OF WAYNE, NEBRASKA | |
| 2016 | |
| Very Good | 192 |
| Good | 237 |
| Average | 484 |
| Fair | 81 |
| <u>Poor</u> | <u>10</u> |
| Total | 1,004 |

Source: Hanna:Keelan Associates, P.C., 2016.

Housing Values.

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

Currently, in 2016, the Wayne **median owner housing value** is an estimated \$105,100. By 2026, the estimated median housing value is projected to increase an estimated 39.7 percent to \$146,800.

The current estimated **median gross rent** for Wayne is an estimated \$560. The median gross rent is projected to increase an estimated 31.8 percent to \$738.

Table 3.4 identifies the **average sales price of single family homes** in Wayne County. The average sale price of single family homes has increased from \$74,106 in 2000 to \$108,420 in 2014, an increase of \$34,314, or 46.3 percent.

| <u>Fiscal Year</u> | <u>Average Sale Price</u> |
|---------------------------|---------------------------|
| 2000 | \$74,106 |
| 2001 | \$82,291 |
| 2002 | \$77,736 |
| 2003 | \$77,600 |
| 2004 | \$78,676 |
| 2005 | \$86,416 |
| 2006 | \$89,106 |
| 2007 | \$94,232 |
| 2008 | \$88,072 |
| 2009 | \$88,188 |
| 2010 | \$85,730 |
| 2011 | \$89,453 |
| 2012 | \$104,667 |
| 2013 | \$89,691 |
| <u>2014</u> | \$108,420 |
| Change (2000-2014) | +\$34,314 (+46.3%) |

Source: Nebraska Investment Finance Authority, 2014.

Affordable Housing Stock.

With the population and number of housing units projected to increase, by 2026, it is important appropriate, affordable housing stock of various types be available in the Community, including housing for new and existing families, retirees, the elderly and persons with a mental and/or physical disability(ies). Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families, as well as an active role in housing rehabilitation for homes that are cost effective for such activity.

A total of **six *selected* affordable rental housing programs, totaling 89 units**, were selected for a review of affordable rental housing. These units are funded by the Nebraska Investment Finance Authority and the Nebraska Department of Economic Development. Currently, three programs are experiencing occupancy rates above 90 percent, with one programs experiencing 100 percent occupancy.

An additional **four *selected, elderly designated rental programs***, including independent living, assisted living and skilled nursing/long term care facilities were also reviewed, totaling 188 units. One of the elderly designated programs is experiencing an occupancy rate at or above 90 percent and maintains a waiting list of 12 persons.



SECTION 4.

Community-Wide Housing Target Demand.

SECTION 4

COMMUNITY-WIDE HOUSING TARGET DEMAND.

INTRODUCTION.

This **Section** of the **Community Housing Study with Strategies for Affordable Housing** provides a **Community-Wide Housing Target Demand Analysis** for Wayne. The needs/demand analysis includes the identification of housing “target” demand for both new housing development and housing rehabilitation activities.

HOUSING DEMAND POTENTIAL.

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

(1) NEW HOUSEHOLDS, SUBSTANDARD CONDITIONS & “COST BURDENED” HOUSEHOLDS.

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

Currently (2016), the population for the Community of Wayne is an estimated 5,589. The population is projected to increase within a “low” estimate of 5,643 to a “medium” estimate of 5,683 by 2026. This would result in a population increase ranging between 54 and 94, during the next 10 years. The Community population has the potential to increase by an estimated 2.9 percent, or by 156, to reach a “high” population projection of 5,745, via increased housing and economic development efforts and job creation, including 75 additional Full-Time Employment (FTE) positions.

An Economic Development (ED) “Boost” scenario, consisting of 135 additional FTEs in Wayne, would result in a 2026 population of 5,874, an increase of 5.1 percent, or 285.

Substandard Units/Overcrowded Conditions.

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

- The results of Hanna:Keelan field work revealed **91 total housing structures rated in “Fair” to “Poor” condition.** During the next 10 years, these structures should be targeted for substantial rehabilitation or demolition. Units in poor to salvage condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- Currently, an estimated 71 units, or 3.7 percent of all housing units in Wayne have overcrowded conditions, while there were no housing units lacking complete plumbing. This number of overcrowded housing units could increase by 2026 if action is not taken to provide appropriate housing to accommodate larger families.

“Cost Burdened” Households.

Owner and renter households experiencing cost burden are paying more than 30 percent of their income towards housing costs, including maintenance and mortgage payments. **Currently, an estimated 20 percent, or 382 of the total 1,917 households in Wayne, are considered cost burden.** This equals an estimated 153 owner and 229 renter households. By 2026, the number of renter and owner (housing) cost burdened households is projected to decline. Action should continue to be taken to create more affordable housing units in the Community.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

Housing vacancy deficiency is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, available, code acceptable housing units is less than 6 to 7 percent. A vacancy rate of 6 percent is the minimum rate recommended for Wayne, to have sufficient housing available for both new and existing residents. An **adjusted housing vacancy rate** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities.

Currently, the City of Wayne has an overall estimated housing vacancy rate of 10 percent. A vacancy deficiency exists in the Community’s owner housing stock, where an estimated 5.6 percent of the total housing stock is vacant. The overall adjusted housing vacancy rate, which considers housing units strictly available for sale or for rent and meet City code, is an estimated 4 percent. This includes a 2.7 percent owner housing vacancy rate and a 5.5 percent renter housing vacancy rate.

(3) “PENT-UP” HOUSING DEMAND.

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

HOUSING TARGET DEMAND.

Table 4.1 identifies the **estimated housing target demand for Wayne, Nebraska, by 2026.** Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout the Community.

The total estimated 10-year target housing demand is **250 units, including an estimated 120 owner and 130 rental units.** The total estimated **development cost, by 2026, is \$40.4 million.** **Housing projects should include both, new construction and purchase/rehab/resale or re-rent activities.** An estimated 30 units, consisting of 12 owner and 18 rental units should be planned for and developed in the Downtown.

| <u>Owner</u> | <u>Rental</u> | <u>Total Target Demand*</u> | <u>Est. Required Target Budget (Millions)</u> |
|---|---------------|-------------------------------------|---|
| 120 | 130 | 250 | \$40.4 |
| <p>*Based upon new households, providing affordable housing for 10% of cost burdened households, replacement of 20% of housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for 2.5% “pent-up” demand, based upon local capacity and availability of land and financial resources.</p> <p>*Includes Downtown Housing Potential: 30 Units; 12 Owner & 18 Rental Units. Source: Hanna:Keelan Associates, P.C., 2016.</p> | | | |

Table 4.2 identifies housing demand in Wayne based on an ED Boost resulting in a population growth of **191 persons** and an additional **135 full-time employees**. The **total target demand** would be **354 housing units**, by 2026, consisting of **168 owner and 186 rental housing units**. The total estimated **development cost** is **\$57.5 million**. An estimated 42 units, consisting of 16 owner and 26 rental units should be planned for and developed in the Downtown.

| TABLE 4.2 | | | |
|--|---------------|-----------------------------|---|
| ESTIMATED HOUSING TARGET DEMAND – BOOST | | | |
| (+3.4% FIVE-YEAR POPULATION GROWTH | | | |
| (+191 POPULATION/135FTEs)) | | | |
| WAYNE, NEBRASKA | | | |
| 2026 | | | |
| <u>Owner</u> | <u>Rental</u> | <u>Total Target Demand*</u> | <u>Est. Required Target Budget (Millions)</u> |
| 168 | 186 | 354 | \$57.5 |
| <p>*Based upon new households, providing affordable housing for 10% of cost burdened households, replacement of 20% of housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for 2.5% “pent-up” demand, based upon local capacity and availability of land and financial resources.</p> <p>*Includes Downtown Housing Potential: 42 Units; 16 Owner & 26 Rental Units.</p> <p>Source: Hanna:Keelan Associates, P.C., 2016.</p> | | | |

HOUSING DEMAND BY INCOME SECTOR

Table 4.3 presents the **estimated household Area Median Income**, per household size for Wayne County, Nebraska, which includes the City of Wayne.

TABLE 4.3
HOUSEHOLD AREA MEDIAN INCOME (AMI)
WAYNE COUNTY, NEBRASKA (INCLUDING CITY OF WAYNE)
2015

| | <u>1PHH</u> | <u>2PHH</u> | <u>3PHH</u> | <u>4PHH</u> | <u>5PHH</u> | <u>6PHH</u> | <u>7PHH</u> | <u>8PHH</u> |
|----------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 30% AMI | \$13,650 | \$15,600 | \$17,550 | \$19,500 | \$21,060 | \$22,620 | \$24,180 | \$25,740 |
| 50% AMI | \$22,750 | \$26,000 | \$29,250 | \$32,500 | \$35,100 | \$37,700 | \$40,300 | \$42,900 |
| 60% AMI | \$27,300 | \$31,200 | \$35,100 | \$39,000 | \$42,120 | \$45,240 | \$48,360 | \$51,480 |
| 80% AMI | \$36,400 | \$41,600 | \$46,800 | \$52,000 | \$56,150 | \$60,300 | \$64,500 | \$68,650 |
| 100%AMI | \$45,500 | \$52,000 | \$58,500 | \$65,000 | \$70,200 | \$75,400 | \$80,600 | \$85,800 |
| 125%AMI | \$56,875 | \$65,000 | \$73,125 | \$81,250 | \$87,750 | \$94,250 | \$100,750 | \$107,250 |

Source: Hanna:Keelan Associates, P.C., 2016.

Table 4.4, identifies the **estimated year-round target housing demand, for Wayne, for 2026, by income sector**. Approximately 250 new units, consisting of 120 owner and 130 rental units, should be targeted by 2026. Owner units should focus on aiding families who have an Average Median Income (AMI) of 31 percent or higher, while rental units should focus on families of all incomes.

TABLE 4.4
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
WAYNE, NEBRASKA
2026

| | <u>Income Range</u> | | | | | <u>Totals</u> |
|----------------|---------------------|-------------------|-------------------|--------------------|------------------|---------------|
| | <u>0-30% AMI</u> | <u>31-60% AMI</u> | <u>61-80% AMI</u> | <u>81-125% AMI</u> | <u>126%+ AMI</u> | |
| Owner: | 0 | 8 | 16 | 38 | 58 | 120 |
| Rental: | 8 | 30 | 36 | 40 | 16 | 130 |

Source: Hanna:Keelan Associates, P.C., 2016.

HOUSING EXPECTATIONS FOR SPECIFIC POPULATION GROUPS & PRICE PRODUCTS.

Target populations include elderly, family and special needs, per Area Median Income (AMI). The housing types in Wayne include both owner and rental units of varied bedroom types. This would allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the appropriate population sector. A majority of homes in the Area should be geared toward family populations, including those in the local workforce.

Table 4.5, Page 4.7, identifies housing target demand for the Wayne, for specific population groups by 2026. In Wayne, 250 units will be needed by 2026, consisting of 120 owner and 130 rental units. This includes an estimated 82 total units for elderly (55+) populations, 152 total units for families, and 16 total units for special populations, or those with a mental or physical disability(ies). An estimated 146 housing units, consisting of 74 owner and 72 rental units should be built for the workforce population in the Community.

Table 4.6, Page 4.8, identifies proposed housing types by price product with the given AMI for Wayne, by 2026. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price of \$229,900. Three-bedroom rental units, with an average affordable monthly rent of ranging between \$595 and \$795, present the greatest need in the Community.

Three-bedroom units at an average purchase price of \$152,000 and three-bedroom units and a monthly rent of \$665 are the average affordable housing costs most needed housing types for the workforce population in Wayne.



**TABLE 4.5
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
WAYNE, NEBRASKA
2026**

| OWNER UNITS | HOUSEHOLD AREA MEDIAN INCOME (AMI) | | | | | TOTALS | Workforce Sector |
|--|---|----------------|----------------|-----------------|--------------|---------------|-----------------------------|
| | 0%-30% | 31%-60% | 61%-80% | 81%-125% | 126%+ | | |
| Elderly (55+) | 0 | 0 | 2 | 12 | 22 | 36 | 8 |
| Family | 0 | 4 | 12 | 26 | 36 | 78 | 66 |
| Special Populations¹ | <u>0</u> | <u>4</u> | <u>2</u> | <u>0</u> | <u>0</u> | <u>6</u> | <u>0</u> |
| Subtotals | 0 | 8 | 16 | 38 | 58 | 120 | 74 |
| RENTAL | | | | | | | |
| UNITS | | | | | | | |
| Elderly (55+) | 0 | 12 | 16 | 10 | 8 | 46 | 8 |
| Family | 2 | 14 | 20 | 30 | 8 | 74 | 62 |
| Special Populations¹ | <u>6</u> | <u>4</u> | <u>0</u> | <u>0</u> | <u>0</u> | <u>10</u> | <u>2</u> |
| Subtotals | 8 | 30 | 36 | 40 | 16 | 130 | 72 |
| TOTALS | 8 | 38 | 52 | 78 | 74 | 250 | 146 |

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

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

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

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 4.6
HOUSING DEMAND – TARGET PRICE PRODUCTS
WAYNE, NEBRASKA
2026**

PRICE – PURCHASE COST (Area Median Income)

| Owner Units* | (0%-30%) \$97,000* | (31%-60%) \$111,000* | (61%-80%) \$134,500* | (81%-125%) \$180,300* | (126%+) \$229,900*+ | Totals | Work Force \$152,000* |
|-------------------------|-------------------------------|---------------------------------|---------------------------------|----------------------------------|--------------------------------|---------------|----------------------------------|
| 1 Bedroom ¹ | 0 | 2 | 4 | 0 | 0 | 6 | 0 |
| 2 Bedroom ¹ | 0 | 2 | 4 | 8 | 8 | 22 | 12 |
| <u>3+ Bedroom</u> | <u>0</u> | <u>4</u> | <u>8</u> | <u>30</u> | <u>50</u> | <u>92</u> | <u>62</u> |
| TOTALS | 0 | 8 | 16 | 38 | 58 | 120 | 74 |

PRICE – PURCHASE COST (Area Median Income)

| Rental Units** | (0%-30%) \$495** | (31%-60%) \$530** | (61%-80%) \$595** | (81%-125%) \$795** | (126%+) \$895**+ | Totals | Work Force \$665** |
|---------------------------|-----------------------------|------------------------------|------------------------------|-------------------------------|-----------------------------|---------------|-------------------------------|
| 1 Bedroom ¹ | 2 | 4 | 4 | 4 | 0 | 14 | 4 |
| 2 Bedroom ¹ | 4 | 13 | 12 | 12 | 8 | 52 | 18 |
| <u>3+ Bedroom</u> | <u>2</u> | <u>10</u> | <u>20</u> | <u>24</u> | <u>8</u> | <u>64</u> | <u>50</u> |
| TOTALS | 8 | 30 | 36 | 40 | 16 | 130 | 72 |

¹ Includes Downtown and On- & Off-Campus Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

Source: Hanna:Keelan Associates, P.C., 2016.

SITE ANALYSIS PROCESS.

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

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

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

Residential Site Analysis Criteria **Housing for the Elderly and Disabled**

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

Family Housing

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

Notes: Wkg. = Within Walking Distance M = Miles

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

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

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

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

RESIDENTIAL LAND NEEDS/LAND USE PROJECTIONS.

Table 4.7 identifies the estimated **land use projections and housing types per age sector** in the Community of Wayne, Nebraska, by 2026. Land use projections include planning for both, the status quo “No Boost” and the Economic Development “Boost” scenario for Wayne. New housing types should include single family, duplex/triplex, town home, and apartment units.

The “**No Boost**” scenario would require the City to develop an estimated **76 acres of land** to complete the needed housing developments throughout the Community. An estimated 82 units should be developed for the 55+ age group, including special populations. This would require an estimated 21 acres. An estimated 168 units will need to be developed for non-elderly families (18 to 54 years), requiring an estimated 55 acres.

The “**ED Boost**” scenario would require the City to develop an estimated **101 acres of land**. An estimated 106 units should be developed for the 55+ age group, including special populations, requiring an estimated 27 acres. An estimated 248 units should be developed for non-elderly families (18 to 54 years), requiring an estimated 74 acres.

**TABLE 4.7
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
WAYNE, NEBRASKA
2026**

| Age Sector | Type of Unit | #Owner / #Rental (No Boost) | #Owner / #Rental (Boost) | Land Requirements (Acres) (No Boost / Boost) |
|-------------------------|-------------------------|-----------------------------------|--------------------------------|--|
| 18 to 54 Years** | Single Family Unit | 52 / 10* | 70 / 18* | 30 / 41 |
| | Town Home Unit | 16 / 16 | 24 / 26 | 11 / 15 |
| | Duplex/Triplex Units | 10 / 20 | 16 / 30 | 9 / 12 |
| | Apartment - 4+ Units*** | 6 / 38 | 8 / 56 | 5 / 6 |
| Totals | | 84 / 84 | 118 / 130 | 55 / 74 |
| 55+ Years | Single Family Unit | 14 / 0 | 20 / 0 | 6.5 / 9 |
| | Patio Home | 6 / 0 | 8 / 0 | 2.5 / 3 |
| | Town Home Unit | 6 / 8 | 8 / 10 | 4 / 5 |
| | Duplex/Triplex Units | 4 / 22 | 6 / 26 | 6 / 7.5 |
| | Apartment - 4+ Units*** | 6 / 16 | 8 / 20 | 2 / 2.5 |
| Totals | | 36 / 46 | 50 / 56 | 21 / 27 |
| TOTALS | | 120 / 130 | 168 / 186 | 76 / 101 |

*Includes Lease- or Credit-To-Own Units.
 **Includes housing for special populations
 ***Includes Downtown and On- & Off-Campus Housing Units.

Source: Hanna:Keelan Associates, P.C., 2016.

NEW HOUSING DEVELOPMENT AREAS.

Most land within the Corporate Limits of the City of Wayne is developed. **The City has a current shortage of land areas designated for all types of residential housing, when compared to the requirements set forth in the National Planning Standard.** As identified in the **Wayne Comprehensive Plan**, An estimated 400 acres of residential land exists within the Corporate Limits of Wayne, including an estimated 358 acres for single and two family uses, 34 acres for multifamily uses and eight acres for mobile home uses. The 400 acres, in conjunction with the Community's estimated current (2016) population of 5,589, equates to an estimated 7.2 persons per acre in Wayne. This is well below the National Planning Standard recommendation of 10 persons per acre.

The total "**Housing Target Demand**" of 250 dwelling units, including 120 owner and 130 rental units, will be needed in Wayne to support the proposed future population. **The analysis of existing land uses determined that the City lacks the sufficient amount of vacant land within the current Corporate Limits to support development of these housing units.**

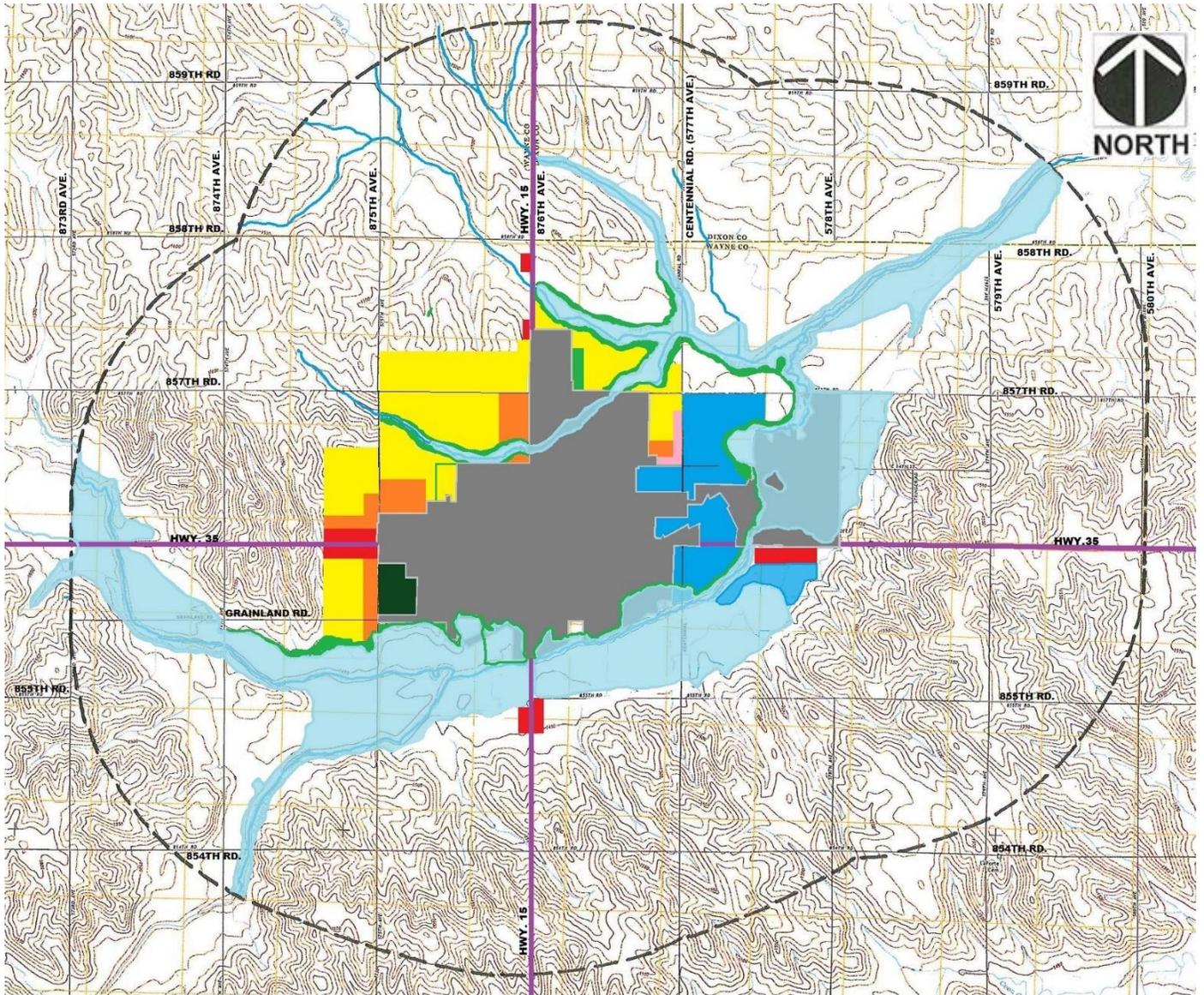
The Community should designate a minimum of 168 acres of land to support future single family and multifamily residential development. Future residential growth areas should incorporate undeveloped, agricultural land to the west and northwest of the City of Wayne. These areas, identified in **Illustration 4.1 on Page 4.13**, will expand opportunities for the development of single and multifamily residential dwellings through 2026. Residential growth will have a direct impact on the growth and expansion of other land uses, including commercial, industrial, park/recreation and public/quasi-public land uses.

Approximately 70 percent of Citizen Survey respondents identified the western portions of Wayne as the most favorable location for future residential growth, while 65 percent identified the northern portions of Wayne as their preferable location for residential growth.

NEW HOUSING DEVELOPMENT AREAS

WAYNE, NEBRASKA

2016



LEGEND

- PUBLIC/QUASI-PUBLIC
- PARKS/RECREATION
- SINGLE FAMILY RESIDENTIAL
- MULTIFAMILY RESIDENTIAL
- COMMERCIAL
- MIXED-USE RESIDENTIAL/COMMERCIAL
- INDUSTRIAL
- WAYNE INCORPORATED AREA
- HIGHWAY CORRIDOR
- CREEK / FLOODPLAIN
- POTENTIAL COMMERCIAL
- POTENTIAL INDUSTRIAL
- FUTURE HIGHWAY 35 EXPRESSWAY

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ILLUSTRATION 4.1

HOUSING REHABILITATION & DEMOLITION DEMAND.

Table 4.8 identifies the target rehabilitation and demolition demand for Wayne, by 2026. The data presented is based on information collected from local field work and the Wayne County Assessor Office. A total of 232 units should be targeted for moderate rehabilitation in Wayne, at an estimated cost of \$6.03 Million, while an estimated 137 units, pending appraisal qualification, should be substantially rehabilitated at an estimated cost of \$5.2 Million. Up to 40 housing units should be considered not cost effective for rehabilitation and should be demolished. The estimated cost of demolition will range, depending on acquisition of the housing unit.

| TABLE 4.8 TARGET REHABILITATION & DEMOLITION DEMAND & ESTIMATED COSTS WAYNE, NEBRASKA 2026 | |
|---|-----------------------------|
| | <u># Units / Est. Costs</u> |
| - Moderate Rehabilitation | 232 / \$6,030,000 |
| - Substantial Rehabilitation | 137 / \$5,200,000* |
| - Demolition | 40 / \$840,000** |
| | \$2,640,000*** |
| *Pending Appraisal Qualification. | |
| **Estimated Cost without Acquisition. | |
| ***Estimated Cost with Acquisition. | |
| Source: Hanna:Keelan Associates, P.C., 2016. | |

A Community-Wide “Land Bank” program could be established to reserve land for future housing development, including newly-platted parcels and newly-vacated lots via housing demolition. Wayne Community Redevelopment Authority, Wayne Community Housing Development Corporation and the Wayne Chamber of Commerce will need to take a proactive role in housing development and rehabilitation activities in the Community.

HOUSING REHABILITATION/DEMOLITION AREAS.

The need for new housing development, along with the rehabilitation or preservation of existing housing is important for the Community of Wayne. The field analysis completed as an activity of this **Community Housing Study** included an assessment of the condition of the existing housing stock. Overall, the housing stock throughout Wayne is in good condition, but “pockets” or areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, do exist. Specific locations for moderate to substantial housing rehabilitation and/or demolition activities are highlighted in the **Illustration 5.2** on **Page 4.16**. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development.

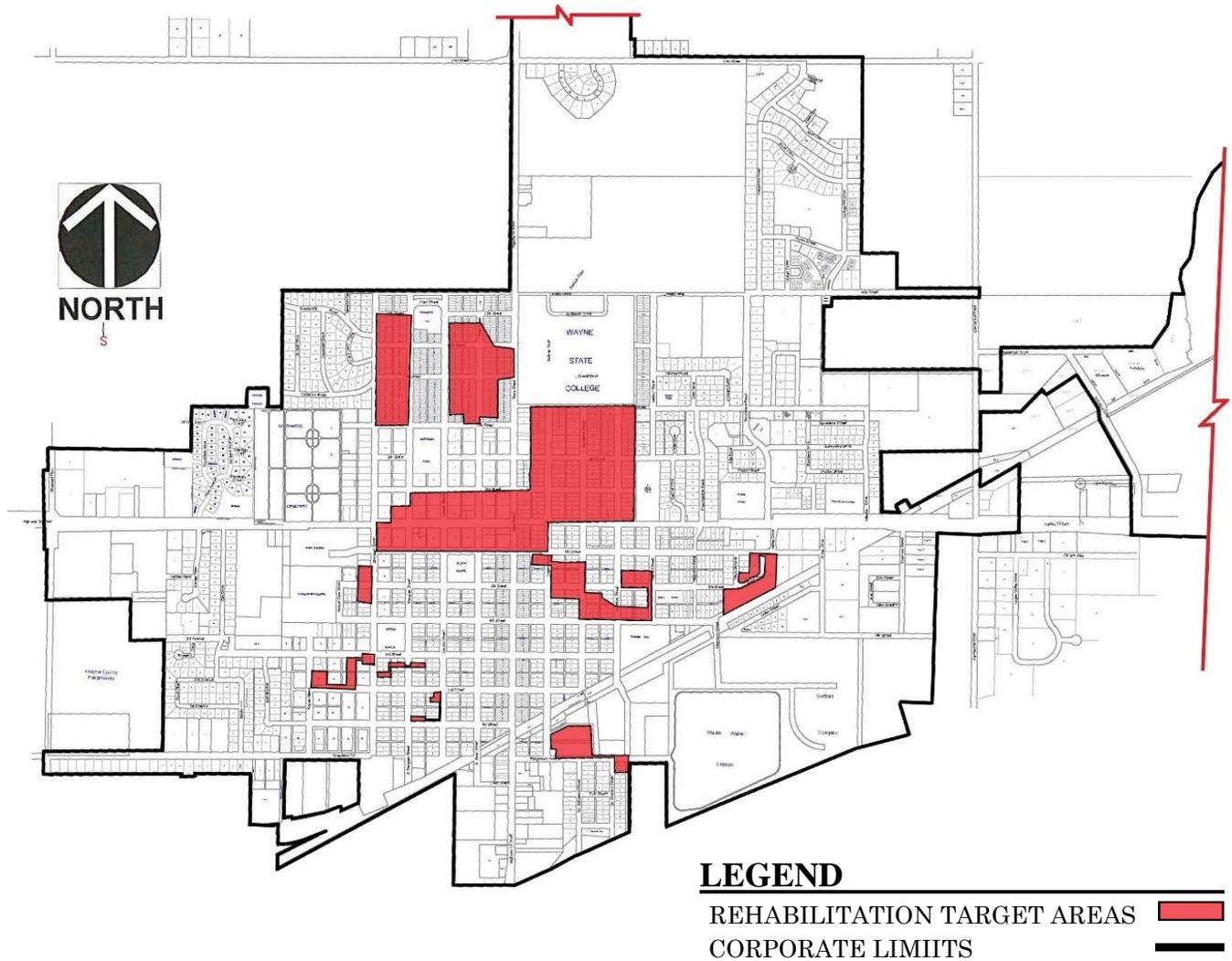
Field analysis also included the identification of vacant land suitable for new housing development. These areas are generally free from of natural and man-made constraints to growth such as floodplains, steep topography and areas in close proximity to current developing areas and Community amenities.

New housing activities involving infill development, along with moderate and/or substantial housing rehabilitation programs should be most active within the Community’s designated “**Redevelopment Areas**”. A total of 10 areas exist throughout the City of Wayne where **Tax Increment Financing** could be utilized to assist in funding public infrastructure improvements, such as water/sewer/storm water drain replacement, street and sidewalk enhancements and other public rehabilitation projects.

HOUSING REHABILITATION AREAS

WAYNE, NEBRASKA

2016



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ILLUSTRATION 4.2

SECTION 5.

10-Year Housing Action Plan.

SECTION 5

10-YEAR HOUSING ACTION PLAN.

INTRODUCTION.

The greatest challenge for the City of Wayne, during the next 10 years, will be to develop housing units for all families, the elderly and special populations, with attention given to workforce households. Overall, Wayne should build **250 new units; 120 owner units and 130 rental units, by 2026.** An expected “Economic Boost” in the City would increase the Wayne housing demand to **354 new housing units, 168 owner and 186 rental units.**

The successful implementation of the following “**Wayne, Nebraska 10-Year Housing Action Plan**” will begin with preparation of reasonable, feasible housing projects. This Plan addresses all aspects of housing, including new construction, housing rehabilitation, the removal of substantially deteriorated or dilapidated housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement.

Important to the cause for housing in Wayne will be the creation of a **Community-Wide Housing Partnership**, comprised of housing stakeholders throughout the Community. ***“The bigger the circle of Partners, the better the delivery of housing.”*** The following Community groups, organizations and funds/funding sources are available to create new and preserve existing housing.



POTENTIAL HOUSING PARTNERS (FUNDING & IMPLEMENTATION).

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

RD = United States Department of Agriculture-Rural Development

AHP = Federal Home Loan Bank-Affordable Housing Program.

NIFA = Nebraska Investment Finance Authority-Low Income Housing Tax Credit,
First-Time Homebuyer (Programs) & Workforce Housing Initiative.

HTC = Historic Tax Credits (State & Federal).

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

HOME = HOME Program (NDED).

NAHTF = Nebraska Affordable Housing Trust Fund (NDED).

OE = Owner Equity.

CPF = Conventional Private Financing.

TEBF = Tax Exempt Bond Financing.

CW = City of Wayne.

ME = Major Employers.

MHEG = Midwest Housing Equity Group.

MHDF = Midwest Housing Development Fund.

NENAAA = Northeast Nebraska Area Agency on Aging.

NENCAP = Northeast Nebraska Community Action Partnership.

NENEDD = Northeast Nebraska Economic Development District.

NENJHA = Northeast Nebraska Joint Housing Agency.

NWNEN = NeighborWorks Northeast Nebraska.

PMC = Providence Medical Center.

WAEDC = Wayne Area Economic Development Corporation.

WCRA = Wayne Community Redevelopment Authority (Tax Increment Financing).

WC-WHP = Wayne Community-Wide Housing Partnership.

WCHDC = Wayne Community Housing Development Corporation.

WHA = Wayne Housing Authority.

WHFH = Wayne Habitat for Humanity.

WSC = Wayne State College.

PD = Private Developer.

PF = Local, State & Regional (Private) Foundations.

PLACE-BASED DEVELOPMENT COMPONENTS.

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

ACCESS AND LINKAGES:

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

COMFORT AND IMAGE:

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

USES AND ACTIVITIES:

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

SOCIABILITY:

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

HOUSING PROJECTS.

The following **Housing Action Plan** presents a list of **possible housing programs or development activities** proposed for the City of Wayne during the next 10 years. Programs include activities associated with the organizational or operational requirements to ensure housing development exists as an ongoing community and economic process, housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the local housing stock. The **Plan** defines a purpose and estimated cost for each **housing program** and, where relevant, the estimated cost subsidy and potential development and implementation partners.

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

| | <u>Activities.</u> | <u>Purpose of Activity.</u> | <u>Total Cost/Partners.</u> |
|----|--|---|----------------------------------|
| 1. | Establish a Wayne Community-Wide Housing Partnership (WC-WHP) to promote and guide housing development activities in the Community. | A Community-Wide Housing Organization that collectively plans and implements affordable housing programs. To include the input and involvement of existing Wayne housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services. | \$30,000 (Selected Partners). |
| 2. | Create a Wayne Land Bank Program. | Secure land for future housing developments throughout Wayne. | \$90,000 Annually. WC-WHP. |
| 3. | Community-Wide Housing Investment Club. | With the guidance of the Wayne Community-Wide Housing Partnership , organize local funding and housing stakeholders to create a bank of funds to invest in needed gap financing for local housing developments. | \$150,000 Annually. WC-WHP. |

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

| | <u>Activities.</u> | <u>Purpose of Activity.</u> | <u>Total Cost/Partners.</u> |
|----|--|--|--|
| 4. | Establish an Employer’s Housing Assistance Program , encouraging major employers in the Community to become directly involved with assisting their employees in obtaining affordable housing. | To encourage Major Employers in Wayne to partner and financially assist in developing housing programs identified in the Housing Action Plan, including first-time homebuyer and down payment assistance programs and collaboration of major employers to complete needed workforce housing projects. | \$125,000 Annually. WC-CHP & ME. |
| 5. | Continue/Expand a Continuum of (Housing) Residential Care Program in the Community, directed at persons and families 55+ years of age. | Housing assistance program provided by the Wayne Community-Wide Housing Partnership , to address all facets of elderly housing needs and associated support services in Wayne, including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation and modification. | \$175,000 Annually. WC-WHP, WHA, NENCAP & NENAAA. |
| 6. | Plan and implement an annual Wayne Housing Summit . | The Wayne Community-Wide Housing Partnership , with the assistance of local funders should conduct an annual presentation of housing accomplishments and opportunities in Wayne. | \$4,000 Annually. WC-WHP. |

HOUSING PRESERVATION.

| | <u>Activity/Purpose.</u> | <u>Total Cost.</u> | <u>Required Cost Subsidy.</u> | <u>Potential Partnerships.</u> |
|-----|---|---|--|--|
| 7. | Establish a housing materials recycling facility , via deconstruction/remodeling activities. | \$175,000 Start-up. Supported by sales. | 100% for Start-up. Continued from annual support via sales & services. | CW & WC-WHP. |
| 8. | Area-Wide Housing Code Inspection and Rental Licensing Program , to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a Nuisance Abatement Program . | \$150,000. | 50% or \$75,000. | CW, WC-WHP, NENEDD & PD. |
| 9. | Single Family Owner and Rental Housing Rehabilitation Program, 85 Units , moderate rehabilitation at \$32,000 to \$38,000 per unit in Wayne, by 2026, to meet the needs of low- to moderate-income households. | \$2,975,000. | 70% or \$2,082,500. | WC-WHP, NENEDD, NENCAP, CDBG, HOME, NAHTF, WCRA & OE. |
| 10. | Purchase and Demolition of 40 substandard, dilapidated housing units in Wayne, by 2026. Credit property to the Land Bank for purpose of redevelopment. | \$2,600,000. | 80% or \$2,080,000. | WC-WHP, NENEDD, CDBG, NAHTF, WCRA & OE. |
| 11. | Single Family Purchase-Rehab-Resale/Re-Rent Program, 55 Units , 3+ bedroom houses, standard amenities in Wayne, by 2026, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI). | \$7,700,000. | 70% or \$5,390,000. | WC-WHP, NENEDD, NWNEN, WNCDC, NENCAP, ME, PD, CDBG, HOME, NAHTF, WCRA, CPF & OE. |

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

| | <u>Activity.</u> | <u>Total Cost.</u> | <u>Required Cost Subsidy.</u> | <u>Potential Partnerships.</u> |
|-----|--|-------------------------|-------------------------------|---|
| 12. | <p>Elderly Rental Housing Initiative, 36 Units:</p> <p>Scattered Site, mixed income, 2 bedroom duplex/triplex or apartment units, standard amenities, to meet the rental housing needs of low- to moderate-mixed-income elderly households (51%-125% AMI).</p> | \$6,300,000. | 80% or \$5,040,000. | WC-WHP, RD, WCHDC, NENAAA, WHA, PD, MHEG, MHDF, HOME, NAHTF, AHP, HUD, WCRA, CPF & PF. |
| | | | |  |
| 13. | <p>Wayne Elderly Homeownership Initiative, 40 Units:</p> <p>Scattered Site, Mixed Income, 2 & 3 bedroom single family, patio home and duplex units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (65%-125% AMI).</p> | \$7,600,000. | 35% or \$2,660,000. | WC-WHP, PD, NENAAA, NENEDD, HOME, NAHTF, WCRA & CPF. |
| | | | |  |
| 14. | <p>Housing Rehabilitation/ Modification Initiative, 30 Units:</p> <p>Standard amenities, complete visit ability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), Elderly and Special Population Households, with a Person(s) with a Disability.</p> | \$1,260,000. | 80% or \$1,008,000. | WC-WHP, RD, NENAAA, NENEDD, NENCAP, CDBG, HOME, NAHTF, WCRA & OE. |
| | | | |   |
| 15. | <p>Long-Term Care Facility, utilizing the Green House and/or Small House concept.</p> | \$800,000- \$1,100,000. | 60% or \$480,000- \$660,000. | WC-WHP, PMC, PD, HUD, NENAAA, WHA, WCRA, CPF & OE. |
| | | | |  |

HOUSING FOR FAMILIES.

| | <u>Activity.</u> | <u>Total Cost.</u> | <u>Required Cost Subsidy.</u> | <u>Potential Partnerships.</u> |
|-----|--|--|---|--|
| 16. | <p>Single Family Rental, CROWN Rent-To-Own Program, 18 Units:</p> <p>Scattered Site, Mixed Income, 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI).</p> | \$3,330,000. | 60% or \$1,998,000. | WC-WHP, NIFA, ME, PD, MHEG, MHDF, AHP, NAHTF, HOME, WCRA & CPF. |
| | |  |  | |
| 17. | <p>General Rental Housing Program, 90 Units:</p> <p>Scattered Site, Mixed Income, duplexes, consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (51% to 125% AMI). This could potentially include off-campus housing for students of Wayne State College.</p> | \$15,159,375. | 60% or \$9,095,625. | WC-WHP, WHCDC, ME, PD, NIFA, MHEG, MHDF, AHP, NAHTF, HOME, WCRA & CPF. |
| | |  |  | |
| 18. | <p>Family Homeownership Initiative, 80 Units:</p> <p>Scattered Site, Mixed Income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). Units could also focus on utilizing a Purchase-Rehab-Resale or Re-Rent Program.</p> | \$14,400,000. | 35% or \$5,040,000. | WC-WHP, WHFH , ME, PD, NENEDD, CDBG, NAHTF, HOME, WCRA & CP. |
| | |  |  | |

HOUSING FOR FAMILIES (Continued).

| | <u>Activity.</u> | <u>Total Cost.</u> | <u>Required Cost Subsidy.</u> | <u>Potential Partnerships.</u> |
|-----|--|--|---|--|
| 19. | <p>Single Room Occupancy Housing Program, 18 rooms, two buildings, in the City of Wayne, to meet the needs of low- to moderate-income, single person workforce households (35% to 80% AMI).</p> | \$2,160,000. | 70% or \$840,000. | WC-WHP, PD, ME, NIFA, NENEDD, MHEG, MHDF, HOME & WCRA. |
| 20. | <p>Owner/Rental Housing Initiative for Special Populations, 16 Units: Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI).</p> | \$2,560,000. | 90% or \$2,304,000. | WC-WHP, WHA, PD, NENEDD, CDBG, NAHTF, HOME, MHEG, MHDF, WCRA, AHP & CPF. |
| | | |  | |
| 21. | <p>Downtown Wayne Housing Initiative, 12 Owner, 18 Rental Units:</p> <p>Mixed Income, Scattered Site or upper floors of existing commercial buildings, 1 & 2-bedroom apartments.</p> | \$6,300,000. | 75% or \$4,725,000. | WC-WHP, WCHDC, PD, CDBG, HOME, NAHTF, AHP, MHEG, MHDF & CPF. |
| | |  |  | |

SECTION 6.

**Housing Development Implementation,
Affordable Housing Concepts &
Funding Sources/Partnerships.**

SECTION 6

HOUSING DEVELOPMENT IMPLEMENTATION, AFFORDABLE HOUSING CONCEPTS & FUNDING SOURCES/PARTNERSHIPS.

INTRODUCTION.

Section 6 of this **Housing Study** provides discussion regarding **housing development implementation and affordable housing concepts** for the City of Wayne. Housing programs implemented in Wayne should consist of both traditional (single family, multifamily, duplex, etc.) and non-traditional development concepts (conversion homes, accessory housing, etc) to support various income sectors.

Also included is a presentation and discussion of various housing **funding sources and partnerships**, successfully being utilized in Nebraska, today. The Community of Wayne can consider these and other successful affordable housing models in the development of needed housing.

HOUSING DEVELOPMENT IMPLEMENTATION.

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

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

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

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

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

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

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

AFFORDABLE HOUSING CONCEPTS.

A total of 250 new housing units are targeted for the City of Wayne by 2026. This would include up to **120 owner units** and **130 rental units throughout the Community.** Vacant land will need to be made available, both, within and adjacent the Wayne Corporate Limits for the suitable development of various, needed housing types.

Identifying locations of new housing development is important for Wayne. The City has restrictions on where new development can take place, such as river beds and flood plains. **The Community’s new Comprehensive Plan, Future Land Use Maps and both voluntary and involuntary annexation policies will greatly assist new housing development efforts in Wayne.**

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

Wayne should implement housing rehabilitation activities, including purchase-rehab-resale and/or re-rent programs. The Community has an estimated 369 housing structures needing moderate- to substantial rehabilitation and an estimated 40 housing structures targeted for demolition. The demolition or removal of dilapidated or severely deteriorated housing structures will create additional vacant land for the Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be secured in an official **Community-Wide Land Bank Program.**

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

Although reasonably modest by design, all in an effort to maximize the use of tax dollars, the single family home CROWN units provide all necessary living space for a family of up to six persons. Amenities could include, but not be limited to three- or four-bedrooms, upper and lower level bathrooms, a great or family room, finished basement, kitchen, dining area and a single or double stall garage. The square footage of these affordable single family homes typically ranges from 1,200 to 1,400 square feet. These homes are usually constructed on lots of 10,000 to 12,000 square feet, allowing for ample yard space.

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

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

Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the NDED. Households of 50 to 80 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost for affordable homes, typically, ranges from \$125,000 to \$155,000. In a First-Time Homebuyers Program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of the purchase price.

Duplex/triplex rental housing is a popular affordable housing program in Nebraska for both, older adults, 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for affordable duplex/triplex rental housing have traditionally ranged from \$400 to \$625, depending upon the local housing economics of the subject community.

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

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

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

The following immediate housing alternatives would create additional housing choices in Wayne for persons and families of all income sectors. **It is recommended that the Wayne Community Housing Development Corporation, Wayne Housing Authority, Wayne Area Economic Development Corporation and the Wayne Chamber of Commerce support this type of housing development through the identification of suitable lots, the approval of infill ordinances and design guideline review.**

Infill Housing.

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

“Accessory” Housing.

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



Conversion Housing.

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

Single Room Occupancy (SRO) Housing.

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

HOUSING FUNDING SOURCES/PARTNERSHIPS.

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

LOCAL FUNDING OPTIONS

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

Local Tax Base Options

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

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

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

Other Local Options

Local Housing Authority – Public Housing Authorities or Agencies can sponsor affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in the Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects. **The Wayne Housing Authority manages and maintains a 35-unit public senior rental housing program.**

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

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

Local Lender Participation – Local and regional lending institutions serving a particular Community or County should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing of local housing programs.

The previously described local funding options could be used separately or “pooled” together and utilized in equal proportions for the implementation of Community-wide housing programs.

STATE PROGRAMS

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

Nebraska Department of Economic Development (NDED)

The proposed **2016 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$10 Million Community Development Block Grant
\$3 Million HOME Investment Partnership Fund
\$870,000 Emergency Shelter Grant Program
\$2.5 Million Homeless Shelter Assistance Trust Funds
\$9 Million Nebraska Affordable Housing Trust Fund
\$360,000 Housing Opportunities for Persons with AIDS

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

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

Nebraska Affordable Housing Trust Fund (NAHTF).

The **NAHTF** is available to assist in funding affordable housing programs. The Trust Fund is administered by the **NDED** and is used to match with Low-Income Housing Tax Credit allocations, for new affordable rental housing, funding of non-profit operating assistance, financing distressed rental properties and the acquisition/rehabilitation of existing rental programs.

Nebraska Historic Tax Credit (NHTC).

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

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

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

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

Basic provisions of the NHTC:

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

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA).

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

A popular LIHTC Program is the CROWN (Credit-to-Own). CROWN is a lease-to-own housing program developed to bring home ownership within reach of very low-income households while assisting local governments in revitalizing their neighborhoods. The objectives of the program are to:

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

CROWN utilizes the LIHTC program as one financing tool. Other sources of financing may be HOME funds, NAHTF, Federal Home Loan Bank funding, local government grants and loans and traditional development financing sources.

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

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

Midwest Housing Equity Group (MHEG).

The MHEG was created in 1993 to secure equity capital to invest into affordable rental housing throughout Nebraska, Kansas, Iowa and Oklahoma. MHEG is a privately-owned non-profit corporation with a nine-member board of Directors and receives no federal or state dollars. MHEG's income is derived from its ability to obtain equity capital and investing into affordable housing properties. MHEG provides equity financing for the federal low income housing tax credit program, as defined in Section 42 of the Internal Revenue Code. In addition to tax credit syndication, MHEG staff provides technical assistance to developers, owners and management companies on the development/management of tax credit properties.

CHDO/Community Action Partnership/Economic Development District.

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

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

Nebraska Energy Office (NEO).

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

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

Nebraska Department of Health and Human Services (NDHHS).

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

REGIONAL FUNDING

Federal Home Loan Bank.

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

FEDERAL FUNDING

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

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

- **Section 8 Moderate Rehabilitation SROs** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **HUD Section 811 Program** – Provides rental assistance to non-profit developers for development of housing for persons with a disability(ies). The Program provides 100 percent financing with an operational subsidy.
- **Mortgage Insurance** – The HUD 221(d)(3) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit-motivated developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

Other Federal Funding.

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

APPENDIX I.

Wayne Survey Results.

Wayne, Nebraska Comprehensive Planning Program CITIZEN SURVEY

The **City of Wayne Planning Commission** and the **Wayne Community Housing Development Corporation (WCHDC)** is currently conducting a Comprehensive Planning Program, to determine both the present and future needs of the Community for the next 10 years. **This Survey is part of a Comprehensive Planning Program, funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from the City and WCHDC.** An important activity of this Planning Program is to ask you about the needs and wants of the Community. Please take a few minutes to complete and return the following Citizen Survey to Wayne City Hall, by **MONDAY, MARCH 28TH**.

POPULATION CHARACTERISTICS

TOTAL SURVEYS: 339

1. How long have you lived in Wayne?

- | | |
|--|--|
| <input type="checkbox"/> Less than 1 Year (10) | <input type="checkbox"/> 11 to 20 Years (61) |
| <input type="checkbox"/> 1 to 5 Years (49) | <input type="checkbox"/> 21+ Years (125) |
| <input type="checkbox"/> 6 to 10 Years (52) | <input type="checkbox"/> I do not live in Wayne (29) |

2. Including yourself, how many persons are there in your family/household?

- | | |
|-------------------------------------|---|
| <input type="checkbox"/> One (44) | <input type="checkbox"/> Four (73) |
| <input type="checkbox"/> Two (95) | <input type="checkbox"/> Five (38) |
| <input type="checkbox"/> Three (60) | <input type="checkbox"/> Six or More (15) |

3. How many persons in your family are in each of the following age groups?

| | |
|------------------------------|-------------------------|
| ___160___ Less than 18 Years | ___85___ 45 to 54 Years |
| ___57___ 18 to 24 Years | ___72___ 55 to 64 Years |
| ___93___ 25 to 34 Years | ___34___ 65 to 74 Years |
| ___104___ 35 to 44 Years | ___5___ 75+ Years |

EDUCATION

4. Check all that apply.

- I am a graduate of Wayne Public Schools. (85)
- I am a graduate of Wayne State College. (121)
- I have children attending Wayne Public Schools. (114)
- I have children attending Wayne State College. (31)
- Wayne Public Schools/Wayne State College were a factor in my decision to locate in Wayne. (109)

5. Are there sufficient and safe routes to School for children?

- | | |
|------------------------------------|----------------------------------|
| <input type="checkbox"/> Yes (216) | <input type="checkbox"/> No (63) |
|------------------------------------|----------------------------------|

If No, what could be done to improve the safety of children commuting to and from school?

6. Would you recommend Wayne Public Schools to parents?

- Yes (260) No (33)

PUBLIC FACILITIES & COMMUNITY & ECONOMIC DEVELOPMENT

7. What new public recreational opportunities should be considered for Wayne?

8. What three new businesses would you like to see in Wayne?

9. What three services would you like to see offered in the City of Wayne that are currently not available?

10. Please rate the quality of the following Community Services & Public Facilities in Wayne. (1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor).

- | | | |
|------------------------------|-------------------------------|-------------------------------|
| _1.4_Church | _2.5_Discount/Variety Store | _2.3_Repair Services |
| _2.1_Grocery Store | _2.4_Downtown Businesses | _2.7_Entertainment |
| _1.6_Pharmacy | _1.8_Senior Center | _1.7_Library |
| _1.4_Fire Protection | _1.9_Post Office | _1.9_Medical Clinic |
| _2.0_City Office | _2.5_Restaurants/Cafes | _1.8_Police Protection |
| _2.1_Parks/Recreation | _2.2_Convenience Stores | _1.6_Banks |
| _1.8_Wellness/Fitness Center | _2.5_Streets/Sidewalks | _1.8_Schools |
| _1.8_Garbage Collection | _2.1_Utilities | _2.3_Child Care Opportunities |
| _2.2_Local Government | _2.7_Retail Goods/Services | _____ Other _____ |
| _2.7_Cable TV | _2.7_Employment Opportunities | |

11. Please rate the most important business/industry sectors to the City of Wayne. (1 = Extremely Important, 2 = Very Important, 3 = Important, 4 = Neutral/No Opinion, 5 = Not important)

- | | | |
|--------------------------|----------------------------------|---------------------------------|
| _1.5_Farming/Agriculture | _1.7_Health | _2.6_Financial Activities |
| _1.9_Manufacturing | _2.6_Leisure/Hospitality/Tourism | _2.3_Professional & Business |
| _2.8_Wholesale Trade | _2.4_Government | _1.4_Education |
| _2.4_Retail Trade | _1.4_Medical/Emergency | _3.0_Home-Based Businesses |
| _2.2_Utilities | _2.5_Automotive | _1.6_Law Enforcement/Protection |
| _4.1_Food Processing | _2.3_Retail | _2.8_Fire Protection |
| _2.8_Information | _2.4_Entertainment | _____ Other _____ |

TRANSPORTATION

| | Greatly Needed | Somewhat Needed | Not Needed | Comments |
|--|----------------|-----------------|------------|----------|
| 12. Which Transportation items need to be addressed in Wayne? | | | | |
| ▪ Traffic Safety Improvements | 65 | 141 | 36 | |
| ▪ Pedestrian/Trails Connections | 99 | 89 | 54 | |
| ▪ School Traffic Circulation | 108 | 98 | 34 | |
| ▪ Improved Traffic Control | 51 | 114 | 72 | |
| ▪ Improved Truck Routes | 68 | 104 | 68 | |
| ▪ Highway Corridor Enhancement | 60 | 130 | 48 | |
| ▪ Access Management Improvement | 58 | 114 | 66 | |
| ▪ More Parking | 90 | 107 | 45 | |
| ▪ Control Storm Water Run-off | 32 | 118 | 82 | |
| ▪ Congestion Reduction | 31 | 93 | 111 | |

COMMUNITY GROWTH/LAND USE/ZONING

| | Strongly Agree | Agree | No Opinion | Disagree | Strongly Disagree |
|--|----------------|-------|------------|----------|-------------------|
| 13. The appearance of the City of Wayne can be improved with... | | | | | |
| ▪ Street & Pedestrian Lighting | 54 | 114 | 53 | 18 | 8 |
| ▪ Special Sales, Events and Welcome Banners | 37 | 88 | 75 | 35 | 8 |
| ▪ Crosswalk Enhancements | 57 | 96 | 62 | 24 | 4 |
| ▪ Street Trees, Benches & Landscaping | 73 | 111 | 41 | 17 | 6 |
| ▪ Pedestrian Seating Areas and Sidewalk Cafes | 62 | 101 | 57 | 21 | 5 |
| ▪ Vehicular Traffic Safety | 33 | 114 | 67 | 25 | 2 |
| ▪ Coordinated Traffic Control Lighting | 55 | 104 | 63 | 18 | 4 |
| ▪ Directional Signage | 27 | 105 | 83 | 21 | 4 |
| ▪ Restoration/Preservation of Historic Buildings | 58 | 103 | 59 | 19 | 6 |
| ▪ Gateway Entrance Signage and Advertising | 23 | 86 | 95 | 32 | 8 |
| ▪ Design Guidelines for Facades, Awnings, etc. | 37 | 89 | 72 | 34 | 12 |
| ▪ Safer Railroad Crossings | 9 | 3 | 32 | 0 | 5 |
| ▪ Other (Specify): | | | | | |
| 14. The sustainability of the City of Wayne can be improved with... | | | | | |
| ▪ Water, Sewer & Utility Replacement | 45 | 113 | 71 | 7 | 1 |
| ▪ Improved Streets, Sidewalks & Alleys | 80 | 120 | 27 | 10 | 1 |
| ▪ Additional Pedestrian Safety Measures | 54 | 81 | 82 | 19 | 1 |
| ▪ Additional Parking for Businesses/in Downtown | 67 | 92 | 54 | 23 | 5 |
| ▪ Burying Overhead Utility Lines | 39 | 85 | 93 | 18 | 3 |
| ▪ Business Retention, Recruitment & Expansion | 122 | 99 | 16 | 4 | 0 |
| ▪ Marketing of Sales & Festivals | 61 | 126 | 40 | 11 | 3 |
| ▪ Coordinated Business Hours | 43 | 119 | 58 | 21 | 2 |
| ▪ Designation of “Historic Districts” | 39 | 72 | 92 | 34 | 5 |
| ▪ Increased Marketing of Vacant Buildings | 74 | 109 | 43 | 12 | 3 |
| ▪ Development of an Incubator Business Program | 30 | 94 | 96 | 13 | 4 |
| ▪ Reducing utility costs with alternative energy sources | 99 | 98 | 33 | 8 | 2 |
| ▪ Other (Specify): | | | | | |

15. Where should future residential growth in Wayne take place?

- North (150) East (88)
 South (101) West (161)

16. Should the role of Downtown Wayne be expanded with new commercial and entertainment facilities?

- Yes (199) No (37)

Should new commercial and entertainment facilities be expanded along the highway corridors?

- Yes (198) No (27)

If No, where should future commercial and entertainment facilities be developed?

17. Do you support strict enforcement of City ordinances regarding junk vehicles?

- Yes (202) No (31)

18. Do you support strict enforcement of City ordinances regarding upkeep of property that doesn't pertain to buildings, such as sidewalks and lawns?

- Yes (199) No (35)

19. Do you support strict enforcement of City ordinances regarding the exterior condition of buildings?

- Yes (206) No (32)

20. Should Wayne allow solar panels within the Community?

- Yes (126) No (7) Depends on how the rules are written (106)

21. Should Wayne keep developing small neighborhood parks as new subdivisions are created, or instead, invest in land to build another large park, like Bressler Park?

- Small parks (136) Large Park (99)

22. The City is getting ready to decommission the old sludge lagoon. Should the City develop the area or allow private investment to purchase the land?

- City-owned (146) Private Investment (76)

23. Once the lagoon is gone, please mark the use you would most like to see developed in that area.

- | | |
|--|--|
| <input type="checkbox"/> More recreation/public open space (124) | <input type="checkbox"/> Commercial Development (14) |
| <input type="checkbox"/> Industrial Development (23) | <input type="checkbox"/> Residential Development (9) |
| <input type="checkbox"/> A mix of the above (57) | |

24. If the City develops the lagoon area for open space/recreation, please identify the one item you would most like to see added/developed in that area.

HOUSING & RESIDENTIAL DEVELOPMENT

25. Do you own or rent your place of residence?

- | | |
|------------------------------------|------------------------------------|
| <input type="checkbox"/> Own (188) | <input type="checkbox"/> Rent (49) |
|------------------------------------|------------------------------------|

26. Describe the type of housing you currently reside in.

- | | |
|--|---|
| <input type="checkbox"/> House (214) | <input type="checkbox"/> Apartment (14) |
| <input type="checkbox"/> Mobile Home (1) | <input type="checkbox"/> Town Home/Duplex (9) |
| <input type="checkbox"/> College Dormitory (1) | |

27. Are you satisfied with your current housing situation?

- | | |
|------------------------------------|----------------------------------|
| <input type="checkbox"/> Yes (181) | <input type="checkbox"/> No (54) |
|------------------------------------|----------------------------------|

If No, why not? _____

28. How would you rate the condition of your home or place of residence?

- | | |
|---|---|
| <input type="checkbox"/> Excellent (77) | <input type="checkbox"/> Fair – Needs Minor Repair (48) |
| <input type="checkbox"/> Good (102) | <input type="checkbox"/> Poor – Needs Major Repair (12) |

If minor or major repair is needed to your home, please describe the type of repair needed.

29. Do you have a concern with the rental units in your neighborhood?

- | | |
|------------------------------------|-----------------------------------|
| <input type="checkbox"/> Yes (131) | <input type="checkbox"/> No (105) |
|------------------------------------|-----------------------------------|

30 If Yes to Question #29, please identify the primary concern.

- | | |
|--|--|
| <input type="checkbox"/> Tenants living in the units (5) | <input type="checkbox"/> Maintenance of the yard (8) |
| <input type="checkbox"/> Parking for the units (8) | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Appearance of the building (8) | |

31. If you own rental property, what is your main concern?

- Current vacancies in your units (0)
- Future vacancies in your units due to more available choices (6)
- Complaints from neighbors about tenants/property (4)
- Tenants that don't pay rent or pay it on time (4)
- Lack of upkeep of units due to age or damage by tenants (8)
- Other _____

32. Which of the following additional housing types are needed in Wayne, in the next 10 years?

| | Greatly Needed | Somewhat Needed | Not Needed |
|--|-----------------------|------------------------|-------------------|
| ▪ Housing For: | ----- | ----- | ----- |
| 1. Lower-Income Families | 95 | 88 | 28 |
| 2. Middle-Income Families | 151 | 66 | 7 |
| 3. Upper-Income Families | 20 | 71 | 108 |
| 4. Single Parent Families | 85 | 102 | 21 |
| 5. Existing / New Employees | 110 | 87 | 11 |
| ▪ Single Family Housing | 126 | 80 | 4 |
| ▪ Rental Housing (General) | 46 | 98 | 58 |
| ▪ Manufactured Homes | 17 | 101 | 79 |
| ▪ Mobile Homes | 4 | 30 | 164 |
| ▪ Condominiums/Townhomes | 27 | 105 | 68 |
| ▪ Duplex Housing | 21 | 109 | 67 |
| ▪ Apartment Complexes (3 to 12 Units per Complex) | 27 | 72 | 99 |
| ▪ Rehabilitation of Owner-occupied Housing | 81 | 94 | 19 |
| ▪ Rehabilitation of Renter-occupied Housing | 124 | 53 | 21 |
| ▪ Housing Choices for First-Time Homebuyers | 121 | 70 | 7 |
| ▪ Single Family Rent-to-Own | ----- | ----- | ----- |
| 1. Short-Term 3 to 5 Years | 65 | 97 | 35 |
| 2. Long-Term 6 to 15 Years | 60 | 102 | 35 |
| ▪ Duplex/Townhouse Rent-to-Own | ----- | ----- | ----- |
| 1. Short-Term 3 to 5 Years | 32 | 87 | 70 |
| 2. Long-Term 6 to 15 Years | 32 | 81 | 72 |
| ▪ One Bedroom (Apartment or House) | 29 | 93 | 69 |
| ▪ Two Bedroom (Apartment or House) | 53 | 105 | 39 |
| ▪ Three Bedroom (Apartment or House) | 89 | 77 | 31 |
| ▪ Independent Living Housing for Persons with a Mental/Physical Disability | 34 | 116 | 42 |
| ▪ Group Home Housing for Persons with a Mental/Physical Disability | 28 | 103 | 56 |
| ▪ Housing in Downtown | 17 | 78 | 95 |
| ▪ Retirement Housing – Rental | 32 | 115 | 44 |
| ▪ Retirement Housing – Purchase (Owner occupant) | 33 | 118 | 44 |
| ▪ Retirement Housing For: | ----- | ----- | ----- |
| 1. Low-income Elderly Persons | 77 | 97 | 22 |
| 2. Middle-income Elderly Persons | 58 | 110 | 26 |

| | | | |
|---|----|-----|----|
| 3. Upper-income Elderly Persons | 19 | 85 | 85 |
| ▪ Licensed Assisted Living, with Specialized Services (i.e. health, food prep, recreation services, etc.) | 33 | 95 | 56 |
| ▪ Single-Room-Occupancy Housing (Boarding Homes) | 20 | 86 | 77 |
| ▪ Short-Term Emergency Shelters – 30 Days or Less | 33 | 96 | 57 |
| ▪ Long-Term Shelters – 90 Days or Less | 26 | 80 | 77 |
| ▪ Transitional Housing (3-12 month temporary housing) | 21 | 103 | 57 |
| ▪ Other (specify): | | | |

33. Would you support the City of Wayne using State or Federal grant funds to conduct:

... an owner housing rehabilitation program? __180__ Yes __43__ No
 ... a renter housing rehabilitation program? __140__ Yes __84__ No

34. Would you support the City of Wayne establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house? __201__ Yes __26__ No

35. Would you support the City of Wayne using grant dollars to purchase, rehabilitate and resell vacant housing in the Community? __192__ Yes __36__ No

36. Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? __194__ Yes __30__ No

37. Please provide additional comments regarding the future of Wayne:

Thank You For Your Participation!

Workforce Housing Needs Survey

The **City of Wayne Planning Commission** and the **Wayne Community Housing Development Corporation (WCHDC)**, in cooperation with major employers in the Wayne Area, is conducting the following survey to determine the specific renter and owner housing needs of the area's workforce. **This Survey is part of a Comprehensive Planning Program, funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from the City of Wayne and WCHDC.** We would appreciate you completing and returning the following Survey to your employer by **MONDAY, MARCH 28TH**.

1. Place of Employment? _____(Available upon request)_____ **TOTAL SURVEYS: 278**

2. In which Community do you currently reside and why?

_167_Wayne _22_Rural Wayne County _79_Other (Please identify): _____
_____No Response = 10_____

If outside of Wayne, would you be interested in moving to the Community?

_32_Yes _76_No

3. Number of Persons in your household? 1 = 43 2 = 88 3 = 44 4 = 58 5+ = 33

4. Do you rent or are you a homeowner? _90_Rent _175_Own

5. Are you satisfied with your current housing situation? _189_Yes _78_No
If no, why? _____(Available upon request)_____

6. What is your current annual total household income?

_57_Less than \$35K _65_\$35K-\$50K _40_\$51K-\$70K _33_\$71K-\$85K _59_\$86K+

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

| For Renters | | For Owners | |
|-------------|---|------------|--|
| 1 | Lack of handicap accessible housing | 4 | Lack of handicap accessible housing |
| 3 | Lack of adequate public transportation | 1 | Lack of adequate public transportation |
| 6 | Lack of knowledge of fair housing rights | 2 | Lack of knowledge of fair housing rights |
| 39 | Cost of rent | 50 | Housing prices |
| 0 | Restrictive zoning/building codes | 4 | Restrictive zoning/building codes |
| 4 | Job status | 6 | Job status |
| 16 | Attitudes of landlords & neighbors | 7 | Attitudes of immediate neighbors |
| 33 | Lack of availability of decent rental units in your price range | 2 | Mortgage lending application requirements |
| 1 | Use of background checks | 6 | Excessive down payment/closing costs |
| 7 | Excessive application fees and/or rental deposits | 20 | Cost of utilities |
| 13 | Cost of utilities | 3 | Lack of educational resources about homeowner responsibilities |
| 1 | Lack of educational resources about tenant responsibilities | 7 | Cost of homeowner's insurance |
| | | 23 | Lack of Sufficient Homes for Sale |
| | | 29 | Cost of Real Estate Taxes |
| | Other: _____ | | Other: _____ |

8. If you are currently a renter and would like to become a homeowner, or if you are currently an owner and desire to upgrade or change housing in the next 10 years, please complete the following questions. If not, you are finished.

8.a. Where would you like to **purchase a home**?

92_Wayne 21_Rural Wayne County 32_Other (Please identify): _____

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

120_Single Family 9_Attached Townhouse or Duplex-Type Unit
 1_Mobile Home 4_Patio Home 22_I plan to remain where I am.

8.c. How many bedrooms would your family need?

2_One 30_Two 67_Three 52_Four +

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

18_Less than \$50K 48_\$50K-\$100K 24_\$100K-\$120K 17_\$120K-\$135K
 15_\$135K-\$175K 13_\$175K-\$225K 10_\$225K+

8.e. What is the most your family could afford for monthly rent? 27_Less than \$400

31_\$400 to \$500 34_\$500 to \$600 18_\$600 to \$700 18_\$700+

Thank You For Participating!

Continuum of Care for Elderly Persons Household Survey Wayne, Nebraska

The City of Wayne Planning Commission and the Wayne Community Housing Development Corporation (WCHDC) is currently conducting a Community Housing Study, to determine both the short- and long-term housing needs of persons and families in Wayne. **The Study is funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from the City of Wayne and WCHDC.** The Study will include the identification of housing and service needs of elderly persons in the Community. Please complete and return this Survey, with your name and contact information to the Drop Box/Envelope by **MONDAY, MARCH 28TH**.

1) **Sex:** Male 10 Female 35 (No Response = 4) **TOTAL SURVEYS: 49**

2) **Location/
Age Status:** Where do You currently live?
35 Wayne 7 Rural Wayne County
2 Other (Please identify): _____

What is your current age?
 Under 45 10 45-54 4 55-64 14 65-74 16 75-84 1 85+ 0

Are you currently retired? Yes 13 No 29
 If no, do you plan on retiring in Wayne? Yes 24 No 5

3) **Family
Status:** Including yourself, how many people live in your household? 1 = 7, 2 = 21, 3+ = 4.
 Including yourself (if applicable), how many people 55+ years live in your household? 0 = 13, 1 = 10, 2 = 22.

4) **Disability
Status:** Do you or anyone in your household have a disability or any special assistance needs (Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)?
 Yes 5 No 38

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

5) Please indicate your household income, for 2014, before taxes. \$ _____

6) Do you own or rent where you live now?
 Own (41)
 Rent (4)

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

| | | |
|-----------------------------------|-----------------------------------|----------------------------------|
| <u>2.9</u> Social/Rec. Activities | <u>3.4</u> Continuing Education | <u>2.4</u> Entertainment Options |
| <u>3.5</u> Church | <u>2.5</u> Discount/Variety Store | <u>3.4</u> Library |
| <u>2.9</u> Grocery Store | <u>3.4</u> Hospital | <u>3.3</u> Medical Clinic |
| <u>3.3</u> Pharmacy | <u>2.5</u> Downtown Businesses | <u>3.4</u> Police Protection |
| <u>3.6</u> Fire Protection | <u>3.2</u> Senior Center | <u>3.4</u> Bank |
| <u>3.1</u> City/Village Offices | <u>3.0</u> Post Office | <u>3.4</u> Schools |
| <u>3.0</u> Parks/Recreation | <u>2.6</u> Restaurant/Cafe | Other: _____ |

- 8) Are you satisfied with your current housing situation? 34 Yes 8 No
 If no, please explain:

- 9) Do you plan on changing housing in the future?
 Yes - One Year (3)
 Yes - Two Years (2)
 Yes - Three to Five Years (7)
 Yes - Six to 10 Years (8)
 No plan to change housing (18)
- If yes to Question #9, which of the following types of housing do you anticipate needing?
 Check your top three (3).
- | | |
|--|---|
| <u> 13 </u> Single Family Home | <u> 0 </u> Apartment - Purchase |
| <u> 0 </u> Duplex - Rent | <u> 1 </u> Assisted Living Housing |
| <u> 1 </u> Duplex - Purchase | <u> 0 </u> One Bedroom Apartment - Rent |
| <u> 1 </u> Town Home - Rent | <u> 0 </u> Two Bedroom Apartment - Rent |
| <u> 3 </u> Town Home - Purchase | <u> 2 </u> Other _____ |
| <u> 0 </u> Nursing Home/Long-Term Care | |
- 10) Which of the following additional housing types are needed in the Community, for persons 55+ years of age, during the next 10 years. Check your top three (3).
- | | |
|--|---|
| <u> 11 </u> Single Family Home | <u> 0 </u> Apartment - Purchase |
| <u> 6 </u> Duplex - Rent | <u> 16 </u> Assisted Living Housing |
| <u> 6 </u> Duplex - Purchase | <u> 7 </u> One Bedroom Apartment - Rent |
| <u> 17 </u> Town Home - Rent | <u> 7 </u> Two Bedroom Apartment - Rent |
| <u> 14 </u> Town Home - Purchase | <u> 5 </u> Other _____ |
| <u> 8 </u> Nursing Home/Long-Term Care | |
- 11) How appealing is living at a Retirement Housing Campus to you?
 3 Very appealing
 23 Somewhat appealing
 13 Not appealing
- 12) Please rate the quality of the following Support Services in the Community.
 (1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent).
- | | |
|--|---|
| <u> 2.1 </u> Case Management/Legal Aid | <u> 2.7 </u> Transportation/Auto Repair |
| <u> 2.1 </u> Cultural/Language Assistance | <u> 2.7 </u> Finance Assistance/Management |
| <u> 3.2 </u> Continuing Education Opportunities | <u> 2.9 </u> Health Services (Mental, Physical, etc.) |
| <u> 2.3 </u> Employment Opportunities/Training | <u> 3.2 </u> Law Enforcement |
| <u> 2.3 </u> Adult Care Services | <u> 2.6 </u> Senior Social & Recreation Activities |
| <u> 2.2 </u> Alcohol/Drug Abuse Services | <u> 2.4 </u> Housing (Permanent, Transitional, etc.) |
| <u> 2.9 </u> Food/Meals-On-Wheels | <u> 2.9 </u> Emergency Transportation |
| <u> 2.7 </u> Home Health Care | <u> 2.9 </u> Volunteer Opportunities |
| <u> 2.6 </u> Counseling Services | <u> 2.6 </u> Veteran Services |
| <u> 2.2 </u> Aids for Disabilities | <u> 1.9 </u> Homeless Services |
| <u> 2.1 </u> Home Repair/Rehabilitation Services | Other: _____ |
- 13) Considering the list of Supportive Services in Question 12, what are the three (3) most critical Services at this time, for persons 55+ years residing in Wayne?

THANK YOU FOR YOUR PARTICIPATION!

APPENDIX II.

Wayne Table Profile.

**TABLE 1
POPULATION TRENDS AND PROJECTIONS
CITY OF WAYNE, NEBRASKA
1990-2026**

| | | | <u>Total</u> | | <u>Annual</u> | |
|-------------------|-------------|-------------------|---------------|----------------|---------------|----------------|
| | <u>Year</u> | <u>Population</u> | <u>Change</u> | <u>Percent</u> | <u>Change</u> | <u>Percent</u> |
| | 1990 | 5,142 | -- | -- | -- | -- |
| | 2000 | 5,583 | +441 | +8.6% | +44.1 | +0.9% |
| | 2010 | 5,660 | +77 | +1.4% | +7.7 | +0.1% |
| | 2016 | 5,589 | -71 | -1.2% | -14.2 | -0.2% |
| Low | 2026 | 5,643 | +54 | +0.96% | +5.4 | +0.1% |
| Medium | 2026 | 5,683 | +94 | +1.7% | +9.4 | +0.2% |
| High* | 2026 | 5,745 | +156 | +2.9% | +15.6 | +0.3% |
| ED Boost*: | 2026 | 5,874 | +285 | +5.1% | +28.5 | +0.5% |

City of Wayne Census Population Estimates: 2011 = 5,552; 2012 = 5,590; 2013 = 5,555; 2014 = 5,577.

*Population estimated due to an Economic Development (ED) Boost via increased job creation and housing development. “High 2026 = 75 Additional Full-Time Employment (FTE) positions. “ED Boost” 2026 = 135 additional FTE positions.

Source: 2000, 2010 Census, 2009-2013 Census Population Estimates.
Hanna:Keelan Associates, P.C., 2016.

**TABLE 2
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
CITY OF WAYNE, NEBRASKA
2000-2026**

| <u>Age Group</u> | <u>2000</u> | <u>2010</u> | <u>Change</u> | <u>2016</u> | <u>2026</u> | <u>2016-2026 Change</u> |
|------------------|--------------|--------------|---------------|--------------|--------------|-----------------------------|
| 19 and Under | 1,631 | 1,647 | +16 | 1,650 | 1,665 | +15 |
| 20-34 | 1,951 | 2,007 | +56 | 2,013 | 2,061 | +48 |
| 35-54 | 941 | 873 | -68 | 820 | 779 | -41 |
| 55-64 | 312 | 429 | +117 | 435 | 483 | +48 |
| 65-74 | 306 | 275 | -31 | 249 | 256 | +7 |
| 75-84 | 264 | 266 | +2 | 269 | 277 | +8 |
| 85+ | <u>178</u> | <u>163</u> | <u>-15</u> | 153 | 162 | +9 |
| Totals | 5,583 | 5,660 | +77 | 5,589 | 5,683 | +94 |
| Median Age | 22.9 | 28.2 | +5.3 | 29.8 | 31.7 | +1.9 |

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2016.

**TABLE 3
SPECIFIC HOUSEHOLD CHARACTERISTICS
CITY OF WAYNE, NEBRASKA
2000-2026**

| <u>Year</u> | <u>Population</u> | <u>Group Quarters</u> | <u>Persons in Households</u> | <u>Households</u> | <u>Persons Per Household</u> |
|----------------------|-------------------|---------------------------|----------------------------------|-------------------|----------------------------------|
| 2000 | 5,583 | 1,225 | 4,358 | 1,850 | 2.36 |
| 2010 | 5,660 | 1,262 | 4,398 | 1,953 | 2.25 |
| 2016 | 5,589 | 1,270 | 4,319 | 1,971 | 2.19 |
| 2026 | 5,683 | 1,293 | 4,390 | 2,041 | 2.15 |
| 2026 ED Boost | 5,874 | 1,343 | 4,531 | 2,137 | 2.12 |

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2016.

**TABLE 4
TENURE BY HOUSEHOLD
CITY OF WAYNE, NEBRASKA
2000-2026**

| <u>Year</u> | <u>Total Households</u> | <u>Owner</u> | | <u>Renter</u> | |
|----------------------|-----------------------------|---------------|----------------|---------------|----------------|
| | | <u>Number</u> | <u>Percent</u> | <u>Number</u> | <u>Percent</u> |
| 2000 | 1,850 | 1,045 | 56.5% | 850 | 43.5% |
| 2010 | 1,953 | 1,056 | 54.1% | 897 | 45.9% |
| 2016 | 1,971 | 1,062 | 53.9% | 909 | 46.1% |
| 2026 | 2,041 | 1,083 | 53.1% | 958 | 46.9% |
| 2026 ED Boost | 2,137 | 1,126 | 52.7% | 1,011 | 47.3% |

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2016.

**TABLE 5
HOUSEHOLDS BY HOUSEHOLD SIZE
CITY OF WAYNE, NEBRASKA
2013 ESTIMATE***

| <u>1 Person</u> | <u>2 Persons</u> | <u>3 Persons</u> | <u>4 Persons</u> | <u>5 Persons</u> | <u>6 Persons</u> | <u>7+ Persons</u> |
|---------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|
| 660 | 1,192 | 167 | 153 | 78 | 20 | 34 |

*Estimate subject to margin of error. Total 2013 estimated households = 1,922.

Source: 2009-2013 American Community Survey.
Hanna:Keelan Associates, P.C., 2016.

**TABLE 6
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
CITY OF WAYNE, NEBRASKA
2000-2026**

| Income Group | 2000* | 2013 Est.* | 2016 | 2026 | 2026 ED Boost | % Change 2016-2026^ |
|----------------------------|-----------------|-------------------|-----------------|-----------------|--------------------------|--------------------------------|
| All Households | | | | | | |
| Less than \$10,000 | 231 | 104 | 87 | 54 | 58 | -37.9% |
| \$10,000-\$19,999 | 399 | 351 | 338 | 316 | 323 | -6.5% |
| \$20,000-\$34,999 | 452 | 322 | 296 | 270 | 290 | -8.7% |
| \$35,000-\$49,999 | 235 | 222 | 230 | 244 | 248 | +6.1% |
| \$50,000 or More | 542 | 923 | 1,020 | 1,157 | 1,218 | +5.3% |
| Totals | 1,859 | 1,922 | 1,971 | 2,041 | 2,137 | +4.7% |
| Median Income | \$27,730 | \$46,341 | \$52,332 | \$62,450 | \$65,882 | +19.3% |
| Households 65+ Yrs. | | | | | | |
| Less than \$10,000 | 61 | 0 | 0 | 0 | 0 | +0.0% |
| \$10,000-\$19,999 | 116 | 102 | 91 | 77 | 80 | -15.4% |
| \$20,000-\$34,999 | 178 | 109 | 86 | 66 | 75 | -23.3% |
| \$35,000-\$49,999 | 27 | 49 | 53 | 67 | 70 | +26.4% |
| \$50,000 or More | 85 | 169 | 193 | 228 | 246 | +18.1% |
| Totals | 467 | 429 | 423 | 438 | 471 | +3.5% |
| Median Income | \$24,760 | \$36,017 | \$41,763 | \$49,902 | \$54,003 | +19.5% |

* Specified Data Used. 2013 Estimate subject to margin of error.

^Does not include ED Boost.

Source: 2000 Census, 2009-2013 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 7
PER CAPITA INCOME
WAYNE COUNTY, NEBRASKA / STATE OF NEBRASKA
2002-2026**

| <u>Year</u> | <u>Wayne County</u> | | <u>State of Nebraska</u> | |
|------------------|------------------------------|---------------------------|------------------------------|---------------------------|
| | <u>Per Capita Income</u> | <u>Percent Change</u> | <u>Per Capita Income</u> | <u>Percent Change</u> |
| 2002 | \$22,813 | -- | \$30,314 | +1.4% |
| 2003 | \$25,712 | +12.7% | \$32,126 | +6.0% |
| 2004 | \$27,460 | +6.8% | \$33,265 | +3.5% |
| 2005 | \$27,365 | -0.3% | \$34,318 | +3.2% |
| 2006 | \$26,158 | -4.4% | \$35,679 | +4.0% |
| 2007 | \$29,617 | +13.2% | \$38,177 | +7.0% |
| 2008 | \$32,679 | +10.3% | \$40,163 | +5.2% |
| 2009 | \$31,760 | -2.8% | \$39,332 | -2.1% |
| 2010 | \$33,982 | +7.0% | \$39,445 | +0.3% |
| 2011 | \$38,598 | +13.6% | \$42,450 | +7.6% |
| 2016 | \$41,472 | +7.4% | \$45,948 | +8.2% |
| 2000-2016 | \$22,813-\$41,472 | +81.8% | \$30,314-\$45,948 | +44.3% |
| 2016-2026 | \$41,472-\$53,988 | +30.2% | \$45,948-\$56,108 | +22.1% |

Source: Nebraska Department of Economic Development, 2016.
Hanna:Keelan Associates, P.C., 2012.

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

| <u>Race</u> | <u>2000</u> | | <u>2010</u> | |
|------------------------|---------------|-------------------|---------------|-------------------|
| | <u>Number</u> | <u>% of Total</u> | <u>Number</u> | <u>% of Total</u> |
| White | 5,379 | 96.3% | 5,273 | 93.1% |
| Black | 89 | 1.6% | 121 | 2.1% |
| Native American | 20 | 0.4% | 26 | 0.5% |
| Asian | 19 | 0.4% | 38 | 0.7% |
| <u>Other</u> | <u>76</u> | <u>1.3%</u> | <u>202</u> | <u>3.6%</u> |
| Totals | 5,583 | 100.0% | 5,660 | 100.0% |
| Hispanic Origin | 79 | 1.4% | 270 | 4.8% |

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2016.

**TABLE 9
PERSONS RECEIVING SOCIAL SECURITY INCOME
WAYNE COUNTY, NEBRASKA
2014**

| <u>Social Security Income-2014</u> | <u>Number of Beneficiaries</u> |
|---|---------------------------------------|
| <u>Retirement Benefits</u> | |
| Retired Workers | 1,070 |
| Wives & Husbands | 70 |
| Children | 10 |
| <u>Survivor Benefits</u> | |
| Widows & Widowers | 160 |
| Children | 50 |
| <u>Disability Benefits</u> | |
| Disabled Persons | 125 |
| Wives & Husbands | 0 |
| Children | 15 |
| Total | 1,500 |
| <u>Aged 65 & Older</u> | |
| Men | 540 |
| Women | 705 |
| Total | 1,245 |
| <u>Supplemental Security Income-2014</u> | |
| Aged 65 or Older | N/A |
| Blind and Disabled | N/A |
| Total | N/A |

N/A=Not Available.

Source: Department of Health and Human Services,
Social Security Administration, 2016.
Hanna:Keelan Associates, P.C., 2016.

TABLE 10
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
CITY OF WAYNE, NEBRASKA
2000-2026

| Income Range | 2000* # / #CB-HP | 2012* # / #CB-HP | 2016 # / #CB-HP | 2026 # / #CB-HP |
|---------------------|-----------------------------------|-----------------------------------|----------------------------------|----------------------------------|
| 0%-30% AMI | 34 / 30 | 45 / 35 | 49 / 38 | 45 / 40 |
| 31%-50% AMI | 37 / 8 | 175 / 100 | 189 / 94 | 193 / 86 |
| 51%-80% AMI | 223 / 33 | 120 / 0 | 126 / 0 | 130 / 0 |
| 81%+ AMI | 725 / 51 | 865 / 10 | 698 / 21 | 715 / 22 |
| Totals | 1,019 / 122 | 1,205 / 145 | 1,062 / 153 | 1,083 / 148 |

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

*Specified Data Used.

Source: 2000, 2010 CHAS Data.

Hanna:Keelan Associates, P.C., 2016.

TABLE 11
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
CITY OF WAYNE, NEBRASKA
2000-2026

| Income Range | 2000* # / #CB-HP | 2012* # / #CB-HP | 2016 # / #CB-HP | 2026 # / #CB-HP |
|---------------------|-----------------------------------|-----------------------------------|----------------------------------|----------------------------------|
| 0%-30% AMI | 203 / 179 | 180 / 85 | 181 / 74 | 185 / 62 |
| 31%-50% AMI | 218 / 94 | 225 / 155 | 237 / 138 | 245 / 115 |
| 51%-80% AMI | 227 / 22 | 95 / 10 | 113 / 8 | 128 / 5 |
| 81%+ AMI | 190 / 20 | 175 / 10 | 378 / 9 | 400 / 6 |
| Totals | 838 / 315 | 675 / 260 | 909 / 229 | 958 / 188 |

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

*Specified Data Used.

Source: 2000, 2010 CHAS Data.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 12
EMPLOYMENT DATA TRENDS AND PROJECTIONS
WAYNE COUNTY, NEBRASKA
2000-2026**

| <u>Year</u> | <u>Number of Employed Persons</u> | <u>Change</u> | <u>Percent Unemployment</u> |
|----------------------|---------------------------------------|---------------|---------------------------------|
| 2000 | 5,586 | -- | 2.5% |
| 2001 | 5,378 | -208 | 2.8% |
| 2002 | 5,320 | -58 | 2.9% |
| 2003 | 5,349 | +29 | 2.9% |
| 2004 | 5,392 | +43 | 3.0% |
| 2005 | 5,307 | +15 | 3.1% |
| 2006 | 5,326 | +19 | 2.5% |
| 2007 | 5,185 | -141 | 2.5% |
| 2008 | 5,142 | -43 | 2.8% |
| 2009 | 4,931 | -211 | 4.0% |
| 2010 | 5,152 | +221 | 3.9% |
| 2011 | 5,051 | -101 | 2.8% |
| 2012 | 5,353 | +302 | 3.3% |
| 2013 | 5,628 | +275 | 2.7% |
| 2016* | 5,274 | -354 | 2.5% |
| 2026 | 5,358 | +84 | 2.6% |
| 2026 ED Boost | 5,530 | +172 | 2.8% |
| 2000-2026^ | 5,586-5,358 | -228 | 2.5%-2.6% |

*Estimate as of September, 2016.

^Does not include ED Boost.

Source: Nebraska Department of Labor, Labor Market Information, 2016.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 13
WORKFORCE EMPLOYMENT BY TYPE
WAYNE COUNTY, NEBRASKA
2013-2015**

| <u>Workforce</u> | <u>2013</u> | <u>2014</u> | <u>2015</u> | <u>% Change 2013-2015</u> |
|--|--------------|--------------|--------------|-------------------------------|
| Non-Farm Employment (Wage & Salary) | 4,600 | 4,283 | 4,391 | -4.5% |
| Goods-Producing | 1,075 | 1,007 | 840 | -21.8% |
| Nat. Res. & Const** | 84 | 88 | 78 | -7.1% |
| Service-Providing | 3,525 | 3,276 | 3,551 | +0.7% |
| Trade, Trans, Ware, Util*** | * | * | 692 | N/A |
| Total Trade | 519 | 538 | 554 | +6.7% |
| Wholesale Trade | 168 | 202 | 179 | +6.5% |
| Retail Trade | 351 | 336 | 375 | +6.8% |
| Information | * | * | * | * |
| Financial Activities | 253 | 302 | 368 | +45.4% |
| Professional & Business | 73 | 80 | 92 | +26.0% |
| Education & Health | 490 | 546 | 672 | +37.1% |
| Leisure & Hospitality | 406 | 377 | 420 | +3.4% |
| Other Services | 73 | 115 | 132 | +80.8% |
| Total Government | 1,514 | 1,157 | 1,143 | -24.5% |
| Federal | 26 | 35 | 35 | +34.6% |
| State | 883 | 524 | 538 | -39.1% |
| Local | 605 | 598 | 570 | -5.8% |

N/A = Not Available.

*Data not available due to disclosure suppression.

**Natural Resources & Construction.

*** Trade, Transportation, Warehousing & Utilities.

Source: Nebraska Department of Labor, Labor Market Information, 2016.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 14
TRAVEL TIME TO WORK
CITY OF WAYNE, NEBRASKA
2013 ESTIMATE***

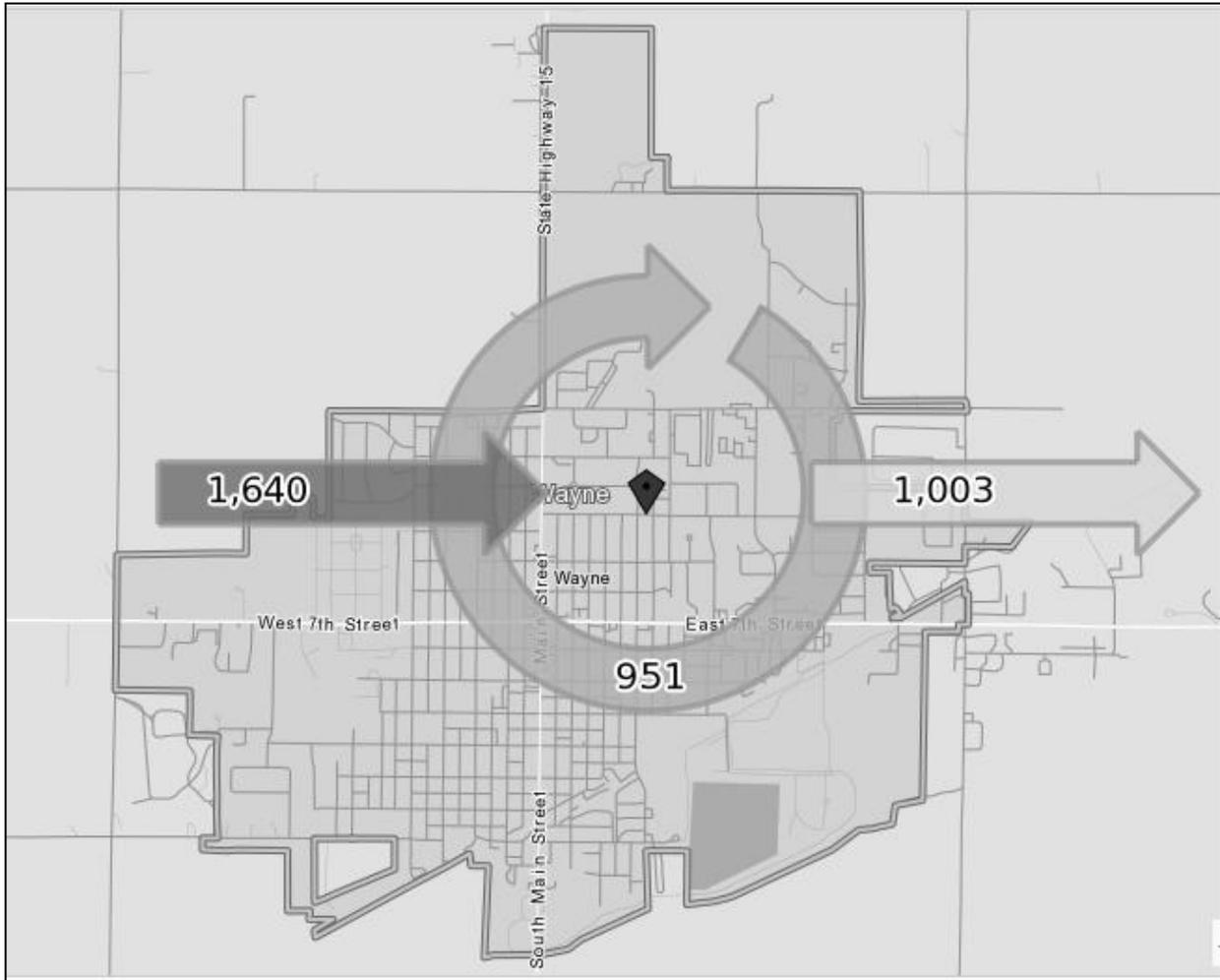
| <u>9 Minutes or Less</u> | <u>10-19 Minutes</u> | <u>20-29 Minutes</u> | <u>30-39 Minutes</u> | <u>40 Minutes or More</u> |
|------------------------------|--------------------------|--------------------------|--------------------------|-------------------------------|
| 1,909 | 302 | 94 | 107 | 214 |

* Subject to margin of error.

Source: 2009-2013 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2016.

CITY OF WAYNE INFLOW-OUTFLOW EMPLOYMENT



Inflow/Outflow Job Counts (Primary Jobs)

| | 2013 | Count | Share |
|--|------|-------|--------|
| <u>Employed in the Selection Area</u> | | 2,591 | 100.0% |
| <u>Employed in the Selection Area but Living Outside</u> | | 1,640 | 63.3% |
| <u>Employed and Living in the Selection Area</u> | | 951 | 36.7% |
| <u>Living in the Selection Area</u> | | 1,954 | 100.0% |
| <u>Living in the Selection Area but Employed Outside</u> | | 1,003 | 51.3% |
| <u>Living and Employed in the Selection Area</u> | | 951 | 48.7% |

**TABLE 15
HOUSING STOCK PROFILE / UNITS IN STRUCTURE
CITY OF WAYNE, NEBRASKA
2000 & 2013 ESTIMATE**

| <u>Year</u> | <u>Number of Units</u> | | | | <u>Total</u> |
|---------------|------------------------|------------------|------------------|---------------|--------------|
| | <u>1 Unit</u> | <u>2-9 Units</u> | <u>10+ Units</u> | <u>Other*</u> | |
| 2000 | 1,337 | 432 | 106 | 89 | 1,964 |
| 2013** | 1,351 | 518 | 140 | 62 | 2,071 |

*Includes mobile home or trailer.

**Specified Data Used. 2013 estimate subject to margin of error.

Source: 2000 Census, 2009-2013 American Community Survey.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 16
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
CITY OF WAYNE, NEBRASKA
2000 & 2013 ESTIMATE**

| | <u>Complete Plumbing</u> | | <u>Lack of Complete Plumbing</u> | | <u>Units with 1.01+ Persons per Room</u> | | |
|--------------|--------------------------|---------------|----------------------------------|---------------|--|---------------|--------------------|
| | <u>Totals</u> | <u>Number</u> | <u>% of Totals</u> | <u>Number</u> | <u>% of Totals</u> | <u>Number</u> | <u>% of Totals</u> |
| 2000 | 1,854 | 1,852 | 99.9% | 2 | 0.1% | 20 | 1.1% |
| 2013* | 1,922 | 1,922 | 100.0% | 0 | 0.0% | 71 | 3.7% |

*Specified Data Used. 2013 estimate subject to margin of error.

Source: 2000 Census, 2009-2013 American Community Survey.

Hanna:Keelan Associates, P.C., 2016.

| TABLE 17 | |
|---|-----------------------------|
| ESTIMATED YEAR UNITS BUILT* | |
| CITY OF WAYNE, NEBRASKA | |
| 2016 | |
| <u>Year</u> | <u>Housing Units</u> |
| 2014 to Present | 55 |
| 2010 to 2013 | 85 |
| 2000 to 2009 | 134 |
| 1990 to 1999 | 235 |
| 1980 to 1989 | 160 |
| 1970 to 1979 | 304 |
| 1960 to 1969 | 397 |
| 1950 to 1959 | 271 |
| 1940 to 1949 | 63 |
| <u>1939 or Before</u> | <u>507</u> |
| Subtotal | 2,211 |
| <u>Units Lost (2010 to Present)</u> | <u>(21)</u> |
| Total Est. Units – 2016 | 2,190 |
| % 1939 or Before | 22.2% |
| % 1959 or Before | 37.4% |
| *Specified Data Used; subject to margin of error. | |
| Source: City of Wayne, 2016; | |
| 2009-2013 American Community Survey. | |
| Hanna:Keelan Associates, P.C., 2016. | |

**TABLE 18
HOUSING STOCK OCCUPANCY / VACANCY STATUS
CITY OF WAYNE, NEBRASKA
2000, 2010 & 2016**

| | <u>2000</u> | <u>2010</u> | <u>2016</u> |
|----------------------------------|-------------------------------|-------------------------------|--|
| a) Housing Stock | 1,963 (O = 1,083; R = 880) | 2,082 (O = 1,101; R = 981) | 2,190 (O = 1,125; R = 1,065) |
| b) Vacant Housing Stock | 113 | 129 | 219 |
| c) Occupied Housing Stock | 1,850 | 1,953 | 1,971 |
| Owner Occupied | 1,045 | 1,056 | 1,062 |
| Renter Occupied | 805 | 897 | 909 |
| d) Housing Vacancy Rate | 5.7% (113) | 6.2% (129) | 10.0% (219) |
| Owner Vacancy | 3.5% (38) | 4.1% (45) | 5.6% (63) |
| Renter Vacancy | 8.5% (75) | 8.5% (84) | 14.6% (156) |
| e) Adjusted Vacancy Rate* | 1.9% (37) | 2.8% (58) | 4.0% (89) |
| Adjusted Owner Vacancy* | 2.2% (24) | 3.0% (33) | 2.7% (30) |
| Adjusted Renter Vacancy* | 1.5% (13) | 2.4% (24) | 5.5% (59) |

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

Source: 2000, 2010 Census; City of Wayne, 2016.
2009-2013 American Community Survey Estimate.
Hanna:Keelan Associates, P.C., 2016.

**TABLE 19
OWNER OCCUPIED HOUSING VALUE
CITY OF WAYNE, NEBRASKA
2000-2026**

| | <u>Less than \$50,000</u> | <u>\$50,000 to \$99,999</u> | <u>\$100,000 to \$149,999</u> | <u>\$150,000 to \$200,000</u> | <u>\$200,000 or More</u> | <u>Totals</u> |
|---------------------|-------------------------------|---------------------------------|-----------------------------------|-----------------------------------|------------------------------|---------------|
| 2000* | 97 | 595 | 169 | 33 | 49 | 943 |
| Median Value | \$80,800 | | | | | |
| 2013* | 157 | 360 | 264 | 132 | 67 | 1,080 |
| Median Value | \$102,200 | | | | | |
| 2016 | \$105,100 | | | | | |
| 2026 | \$146,800 | | | | | |

*Specified Data Used. 2013 estimate subject to margin of error.
Source: 2000 Census, 2009-2013 American Community Survey.
Hanna:Keelan Associates, P.C., 2016.

**TABLE 20
GROSS RENT
CITY OF WAYNE, NEBRASKA
2000-2026**

| | <u>Less than \$300</u> | <u>\$300 to \$399</u> | <u>\$400 to \$499</u> | <u>\$500 to \$699</u> | <u>\$700 or More</u> | <u>Totals</u> |
|--------------------|--------------------------------|-------------------------------|-------------------------------|-------------------------------|------------------------------|---------------|
| 2000* | 181 | 237 | 209 | 116 | 68 | 811 |
| Median Rent | \$401 | | | | | |
| 2013* | 181 | 115 | 102 | 154 | 290 | 842 |
| Median Rent | \$533 | | | | | |
| 2016 | \$560 | | | | | |
| 2026 | \$738 | | | | | |

*Specified Data Used. 2013 estimate subject to margin of error.
Source: 2000 Census, 2009-2013 American Community Survey.
Hanna:Keelan Associates, P.C., 2016.

TABLE 21
SURVEY OF RENTAL PROPERTIES
WAYNE COUNTY / CITY OF WAYNE, NEBRASKA
2002-2014

| | <u>Year</u> | <u>Completed Surveys</u> | <u>Total Units</u> | <u>Vacancy Rate (%)</u> | <u>Absorption Rate (Days)</u> |
|----------------------|-------------|--------------------------|--------------------|-------------------------|-------------------------------|
| Wayne County: | 2002 | 2 | 53 | 20.8 | 30.0 |
| | 2003 | 10 | 182 | 10.4 | 35.0 |
| | 2004 | 11 | 206 | 4.4 | 39.2 |
| | 2005 | 15 | 255 | 5.1 | 29.6 |
| | 2006 | 16 | 223 | 4.9 | 23.0 |
| | 2009 | 18 | 270 | 8.9 | 61.8 |
| | 2008 | 20 | 262 | 5.3 | 28.3 |
| | 2009 | 20 | 273 | 3.7 | 20.6 |
| | 2010 | 19 | 283 | 2.5 | 19.7 |
| | 2011 | 23 | 333 | 7.8 | 26.3 |
| | 2012 | 22 | 354 | 2.3 | 24.0 |
| | 2013 | 30 | 384 | 5.5 | 60.1 |
| | 2014 | 27 | 505 | 2.6 | 92.3 |
| Wayne: | 2012 | 18 | 315 | 1.9 | 20.0 |
| | 2013 | 27 | 366 | 4.7 | 61.9 |
| | 2014 | 24 | 489 | 2.7 | 92.3 |

Source: Nebraska Investment Finance Authority, 2016.

TABLE 22A
VACANCY RATES BY UNIT TYPE
CITY OF WAYNE, NEBRASKA
2014

| <u>Type of Units</u> | <u>Units Managed</u> | <u>Available Units</u> | <u>Vacancy Rate (%)</u> |
|-------------------------|----------------------|------------------------|-------------------------|
| Single Family Units | 84 | 0 | 0.0% |
| Apartments | 249 | 13 | 5.2% |
| Mobile Homes | 4 | 0 | 0.0% |
| <u>Not Sure of Type</u> | <u>152</u> | <u>0</u> | <u>0.0%</u> |
| Total Units | 489 | 13 | 2.7% |

Source: Nebraska Investment Finance Authority, 2016.
Hanna:Keelan Associates, P.C., 2016.

TABLE 22B
VACANCY RATES BY UNIT TYPE
WAYNE COUNTY, NEBRASKA
2014

| <u>Type of Units</u> | <u>Units Managed</u> | <u>Available Units</u> | <u>Vacancy Rate (%)</u> |
|-------------------------|----------------------|------------------------|-------------------------|
| Single Family Units | 86 | 0 | 0.0% |
| Apartments | 263 | 13 | 4.9% |
| Mobile Homes | 4 | 0 | 0.0% |
| <u>Not Sure of Type</u> | <u>152</u> | <u>0</u> | <u>0.0%</u> |
| Total Units | 505 | 13 | 2.6% |

Source: Nebraska Investment Finance Authority, 2016.
Hanna:Keelan Associates, P.C., 2016.

TABLE 23
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
WAYNE COUNTY, NEBRASKA
2000-2014

| <u>Fiscal Year</u> | <u>Average Sale Price</u> |
|---------------------------|---------------------------|
| 2000 | \$74,106 |
| 2001 | \$82,291 |
| 2002 | \$77,736 |
| 2003 | \$77,600 |
| 2004 | \$78,676 |
| 2005 | \$86,416 |
| 2006 | \$89,106 |
| 2007 | \$94,232 |
| 2008 | \$88,072 |
| 2009 | \$88,188 |
| 2010 | \$85,730 |
| 2011 | \$89,453 |
| 2012 | \$104,667 |
| 2013 | \$89,691 |
| <u>2014</u> | <u>\$108,420</u> |
| Change (2000-2014) | +\$34,314 (+46.3%) |

Source: Nebraska Investment Finance Authority, 2016.

**TABLE 24
SELECTED RENTAL HOUSING OPTIONS
WAYNE, NEBRASKA
2016**

| <u>Name & Address</u> | <u>Year</u> | <u>Units</u> | <u>Project Type</u> | <u>Rent Range</u> | <u>Occup./Waiting List</u> |
|----------------------------------|-------------|---------------|---------------------|------------------------|----------------------------|
| Brookdale Wayne | 1996 | AL Studio: 24 | Assisted & | AL Studio: \$0-\$6,000 | AL: 90% |
| 1500 Vintage Hill Drive | | AL 1-Bd: 10 | Independent | AL 1-Bd: \$0-\$6,000 | Wait List: 12 |
| 402-375-1500 | | Ind 1-Bd: 23 | Living | Ind 1-Bd: \$2,690+ | Ind: 89% |
| | | Ind 2-Bd: 23 | | Ind 2-Bd: \$3,020+ | No Wait List |
| Careage Campus | 1980s | 60 Beds | Nursing | \$175-\$230/Day | 60% |
| 811 East 14 th Street | | (Licensed) | Facility | 70% on Waiver | No Wait List |
| 402-375-1922 | | | | | |
| Country View Asst. Living | 1980s | 32 Units | Assisted | N/A | 53% |
| 811 East 14 th Street | | (Licensed) | Living | | No Wait List |
| 402-375-1922 | | | | | |
| Eastview Village | 1996 | 1-Bd: 2 | USDA-RD | 1-Bd: \$435-\$598 | 100% |
| 900 Eastview Drive | | 2-Bd: 8 | Family | 2-Bd: \$455-\$618 | Wait List: 4 |
| 402-375-3374 | | 3-Bd: 2 | | 3-Bd: \$495-\$658 | |
| Kirkwood House | N/A | 12 Units | Assisted | N/A | N/A |
| 514 East 6 th Street | | (Licensed) | Living | | |
| 402-375-4336 | | | | | |
| Leisure Apartments | 1989 | 1-Bd: 13 | USDA-RD | 30% Income | 95% |
| 825 East 6 th Street | | 2-Bd: 7 | Family | 1-Bd: \$631 | Waiting List: 0 |
| 800-762-7209 | | | | 2-Bd: \$719 | |
| Meadowview Estates | 1998 | 16 Total | USDA-RD | N/A | N/A |
| 1105-1108 West Nathan Drive | | Units | NIFA (LIHTC) | | |
| 402-375-3660 | | | Family | | |
| Ridge Point Apartments | 1995 | 16 Total | NIFA (LIHTC) | N/A | N/A |
| 208 West 13 th Street | | Units | Family | | |
| 402-369-0494 | | | | | |
| Sunnyhill Villa | 1990s | 1-Bd: 15 | USDA-RD | 30% Income | 93% |
| 900 Sunnyview Drive | | | Family | \$540-\$705 | Waiting List: 0 |
| 402-333-0287 | | | | | |
| Wayne CROWN | 2008 | 4-Bd: 10 | NIFA (LIHTC) | N/A | N/A |
| Scattered Sites | | | CROWN | | |
| 402-375-3660 | | | Family | | |

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

Source: Nebraska Investment Finance Authority, 2016. U.S. Department of Agriculture-Rural Development, 2016
U.S. Department of Housing and Urban Development, 2016
Hanna:Keelan Associates, P.C., 2016.

TABLE 25
ESTIMATED HOUSING TARGET DEMAND
CITY OF WAYNE, NEBRASKA
2026

| <u>Owner</u> | <u>Rental</u> | <u>Total Target Demand*</u> | <u>Est. Required Target Budget (Millions)</u> |
|--------------|---------------|-----------------------------|---|
| 120 | 130 | 250 | \$40.4 |

*Based upon new households, providing affordable housing for 10% of cost burdened households, replacement of 20% of housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for 2.5% “pent-up” demand, based upon local capacity and availability of land and financial resources.

*Includes Downtown Housing Potential:
30 Units; 12 Owner & 18 Rental Units.

Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 26
AREA HOUSEHOLD INCOME (AMI)
WAYNE COUNTY, NEBRASKA (INCLUDING CITY OF WAYNE)
2015

| | <u>1PHH</u> | <u>2PHH</u> | <u>3PHH</u> | <u>4PHH</u> | <u>5PHH</u> | <u>6PHH</u> | <u>7PHH</u> | <u>8PHH</u> |
|----------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 30% AMI | \$13,650 | \$15,600 | \$17,550 | \$19,500 | \$21,060 | \$22,620 | \$24,180 | \$25,740 |
| 50% AMI | \$22,750 | \$26,000 | \$29,250 | \$32,500 | \$35,100 | \$37,700 | \$40,300 | \$42,900 |
| 60% AMI | \$27,300 | \$31,200 | \$35,100 | \$39,000 | \$42,120 | \$45,240 | \$48,360 | \$51,480 |
| 80% AMI | \$36,400 | \$41,600 | \$46,800 | \$52,000 | \$56,150 | \$60,300 | \$64,500 | \$68,650 |
| 100%AMI | \$45,500 | \$52,000 | \$58,500 | \$65,000 | \$70,200 | \$75,400 | \$80,600 | \$85,800 |
| 125%AMI | \$56,875 | \$65,000 | \$73,125 | \$81,250 | \$87,750 | \$94,250 | \$100,750 | \$107,250 |

Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 27
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
CITY OF WAYNE, NEBRASKA
2026

| | <u>Income Range</u> | | | | | <u>Totals</u> |
|----------------|---------------------|---------------|---------------|----------------|--------------|---------------|
| | <u>0-30%</u> | <u>31-60%</u> | <u>61-80%</u> | <u>81-125%</u> | <u>126%+</u> | |
| | <u>AMI</u> | <u>AMI</u> | <u>AMI</u> | <u>AMI</u> | <u>AMI</u> | |
| Owner: | 0 | 8 | 16 | 38 | 58 | 120 |
| Rental: | 8 | 30 | 36 | 40 | 16 | 130 |

Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 28
ESTIMATED HOUSING TARGET DEMAND – BOOST
(+3.4% FIVE-YEAR POPULATION GROWTH
(+191 POPULATION/135FTEs))
CITY OF WAYNE, NEBRASKA
2026

| <u>Owner</u> | <u>Rental</u> | <u>Total Target Demand*</u> | <u>Est. Required Target Budget (Millions)</u> |
|--------------|---------------|-----------------------------|---|
| 168 | 186 | 354 | \$57.5 |

*Based upon new households, providing affordable housing for 10% of cost burdened households, replacement of 20% of housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for 2.5% “pent-up” demand, based upon local capacity and availability of land and financial resources.

*Includes Downtown Housing Potential:
 42 Units; 16 Owner & 26 Rental Units.

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 29
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
CITY OF WAYNE, NEBRASKA
2026**

| <u>Age Sector</u> | <u>Type of Unit</u> | <u>#Owner / #Rental (No Boost)</u> | <u>#Owner / #Rental (Boost)</u> | <u>Land Requirements (Acres) (No Boost / Boost)</u> |
|-------------------------|-------------------------|--|---|---|
| 18 to 54 Years** | Single Family Unit | 52 / 10* | 70 / 18* | 30 / 41 |
| | Town Home Unit | 16 / 16 | 24 / 26 | 11 / 15 |
| | Duplex/Triplex Units | 10 / 20 | 16 / 30 | 9 / 12 |
| | Apartment - 4+ Units*** | 6 / 38 | 8 / 56 | 5 / 6 |
| Totals | | 84 / 84 | 118 / 130 | 55 / 74 |
| 55+ Years | Single Family Unit | 14 / 0 | 20 / 0 | 6.5 / 9 |
| | Patio Home | 6 / 0 | 8 / 0 | 2.5 / 3 |
| | Town Home Unit | 6 / 8 | 8 / 10 | 4 / 5 |
| | Duplex/Triplex Units | 4 / 22 | 6 / 26 | 6 / 7.5 |
| | Apartment - 4+ Units*** | 6 / 16 | 8 / 20 | 2 / 2.5 |
| Totals | | 36 / 46 | 50 / 56 | 21 / 27 |
| TOTALS | | 120 / 130 | 168 / 186 | 76 / 101 |

*Includes Lease- or Credit-To-Own Units.

**Includes housing for special populations

***Includes Downtown and On- & Off-Campus Housing Units.

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 30
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
CITY OF WAYNE, NEBRASKA
2026**

| OWNER UNITS | HOUSEHOLD AREA MEDIAN INCOME (AMI) | | | | | TOTALS | Workforce Sector |
|--|---|----------------|----------------|-----------------|--------------|---------------|-----------------------------|
| | 0%-30% | 31%-60% | 61%-80% | 81%-125% | 126%+ | | |
| Elderly (55+) | 0 | 0 | 2 | 12 | 22 | 36 | 8 |
| Family | 0 | 4 | 12 | 26 | 36 | 78 | 66 |
| Special Populations¹ | <u>0</u> | <u>4</u> | <u>2</u> | <u>0</u> | <u>0</u> | <u>6</u> | <u>0</u> |
| Subtotals | 0 | 8 | 16 | 38 | 58 | 120 | 74 |
| RENTAL | | | | | | | |
| UNITS | | | | | | | |
| Elderly (55+) | 0 | 12 | 16 | 10 | 8 | 46 | 8 |
| Family | 2 | 14 | 20 | 30 | 8 | 74 | 62 |
| Special Populations¹ | <u>6</u> | <u>4</u> | <u>0</u> | <u>0</u> | <u>0</u> | <u>10</u> | <u>2</u> |
| Subtotals | 8 | 30 | 36 | 40 | 16 | 130 | 72 |
| TOTALS | 8 | 38 | 52 | 78 | 74 | 250 | 146 |

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

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

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

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 31
HOUSING DEMAND – TARGET PRICE PRODUCTS
CITY OF WAYNE, NEBRASKA
2026**

PRICE – PURCHASE COST (Area Median Income)

| Owner Units* | (0%-30%) \$97,000* | (31%-60%) \$111,000* | (61%-80%) \$134,500* | (81%-125%) \$180,300* | (126%+) \$229,900*+ | Totals | Work Force \$152,000* |
|-------------------------|-------------------------------|---------------------------------|---------------------------------|----------------------------------|--------------------------------|---------------|----------------------------------|
| 1 Bedroom ¹ | 0 | 2 | 4 | 0 | 0 | 6 | 0 |
| 2 Bedroom ¹ | 0 | 2 | 4 | 8 | 8 | 22 | 12 |
| 3+ Bedroom | 0 | 4 | 8 | 30 | 50 | 92 | 62 |
| TOTALS | 0 | 8 | 16 | 38 | 58 | 120 | 74 |

PRICE – PURCHASE COST (Area Median Income)

| Rental Units** | (0%-30%) \$495** | (31%-60%) \$530** | (61%-80%) \$595** | (81%-125%) \$795** | (126%+) \$895**+ | Totals | Work Force \$665** |
|---------------------------|-----------------------------|------------------------------|------------------------------|-------------------------------|-----------------------------|---------------|-------------------------------|
| 1 Bedroom ¹ | 2 | 4 | 4 | 4 | 0 | 14 | 4 |
| 2 Bedroom ¹ | 4 | 13 | 12 | 12 | 8 | 52 | 18 |
| 3+ Bedroom | 2 | 10 | 20 | 24 | 8 | 64 | 50 |
| TOTALS | 8 | 30 | 36 | 40 | 16 | 130 | 72 |

¹ Includes Downtown and On- & Off-Campus Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 32
HOUSING STRUCTURAL
CONDITIONS SURVEY
CITY OF WAYNE, NEBRASKA
2016**

| | |
|--------------|--------------|
| Very Good | 192 |
| Good | 237 |
| Average | 484 |
| Fair | 81 |
| <u>Poor</u> | <u>10</u> |
| Total | 1,004 |

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 33
TARGET REHABILITATION &
DEMOLITION DEMAND & ESTIMATED COSTS
CITY OF WAYNE, NEBRASKA
2026**

| | <u># Units / Est. Costs</u> |
|------------------------------|-----------------------------|
| - Moderate Rehabilitation | 232 / \$6,030,000 |
| - Substantial Rehabilitation | 137 / \$5,200,000* |
| - Demolition | 40 / \$840,000** |
| | \$2,640,000*** |

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

Source: Hanna:Keelan Associates, P.C., 2016.