AUGUST, 2019

GRAND ISLAND, NEBRASKA

Nebraska Investment Finance Authority – Housing Study Grant Program.

COMMUNITY HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING.

Prepared For:

CITY OF GRAND ISLAND

Grand Island Area Economic Development Corporation

Prepared By:

HANNA:KEELAN ASSOCIATES, P.C.
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SECTION 1

RESEARCH APPROACH, PURPOSE OF STUDY & COMMUNITY HOUSING OBSERVATIONS.

SECTION 1:
RESEARCH APPROACH, PURPOSE OF STUDY & COMMUNITY HOUSING OBSERVATIONS.

INTRODUCTION.

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

The **Housing Study** was conducted for **Grand Island Area Economic Development Corporation (GIAEDC),** by **Hanna:Keelan Associates, P.C.,** a Nebraska based community planning and research consulting firm, with the assistance of the GIAEDC Staff, Housing Committee and Area residents. Funding for this **Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY,** with matching funds from the **City of Grand Island, Nebraska, Community Development Block Grant (CDBG) program. This Community Housing Study was also completed in conjunction with an Analysis of Impediments to Fair Housing Choice for the City of Grand Island CDBG Program.**

The City of Grand Island has a progressive track record of conducting community planning and housing study activities. Recent housing studies were completed in 1982, following the 1980 tornado disaster and, more recently, in 2006, 2009 and 2014. Additionally, the City of Grand Island is currently preparing an updated 2019-2023 Consolidated Plan, to assess current affordable housing and community development needs. Each of these housing study activities, in conjunction with local comprehensive planning, human services planning and redevelopment planning has allowed the City to keep pace with local housing needs. A Downtown Housing & Redevelopment Study has also produced a residential development initiative for the Central Business District.

RESEARCH APPROACH.

The **Grand Island, Nebraska Community Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the Community were derived from the U.S. Census and the 2012-2016 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources and input from local leadership and housing stakeholders.

To facilitate effective planning and implementation activities, housing demand projections were developed for a five year period. The implementation period for this Housing Study will be August, 2019 to August, 2024.

PURPOSE OF STUDY.

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

The primary **Objectives** of the **Housing Study** include**:**

(1) **analyze** the **recent past and present housing situation** in Grand Island, with emphasis on determining the need for workforce, elderly and both rental and owner housing options;

(2) **provide a process** for **educating and energizing the leadership** and **organizing pertinent housing stakeholder partnerships** in Grand Island to take an active role in improving and creating modern and safe, both market rate and affordable, housing options;

(3) **identify** the overall **future housing target need and demand** for Grand Island;

(4) design program-specific housing projects to address **the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs;**

(5) continue a **Downtown Housing & Redevelopment Initiative** for Grand Island;

(6) **introduce new and innovative housing programs** that are a **"fit"** for Grand Island, to address both **immediate** and **long-term housing needs.**

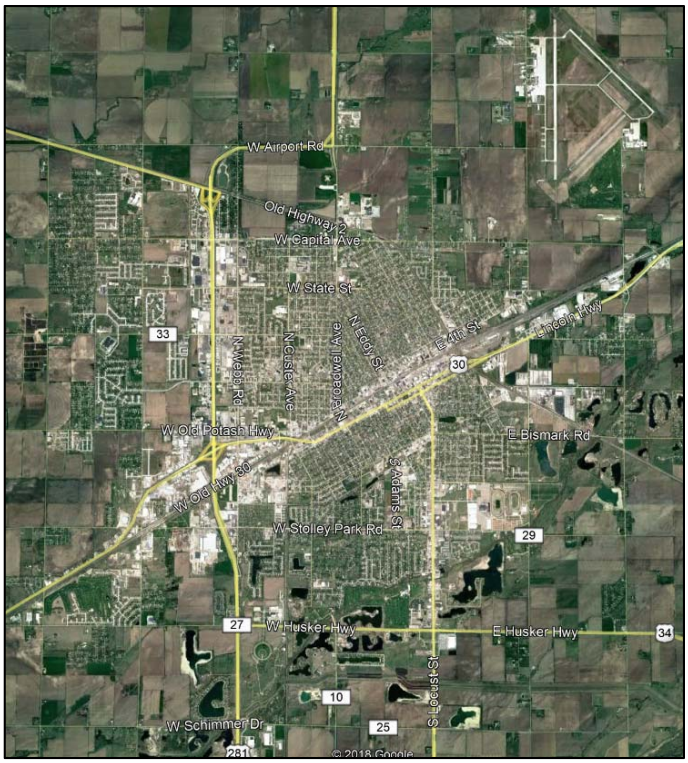
(7) address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of Grand Island;

This **Housing Study** included both quantitative and qualitative research activities. The **Qualitative activities** included a comprehensive Community citizen participation program consisting of a Housing Survey, Housing Focus Group "Listening Sessions" with key Community organizations, and meetings with the Grand Island Housing Steering Committee, comprised of Community citizens, business and government leadership and housing stakeholders. The purpose of these qualitative activities is to maximize opportunities for citizen participation.

Quantitative research activities included the collection of multiple sets of statistical and field data for Grand Island. The collection and analysis of this data allowed for the projection of the local population and household base, income capacity and housing demand.

COMMUNITY HOUSING OBSERVATIONS.

About Grand Island.



The City of Grand Island is located in east central Hall County, in Central Nebraska, approximately four miles north of the Interstate 80 Corridor. The City is served by Highways 2, 30, 34 and 281. Highway 281, dual-listed with Highway 34, generally travels north to south and serves as a western bypass to Grand Island, but has access to many of Grand Island's highway commercial businesses. Highway 30 travels northeast to southwest and passes through Downtown Grand Island. Highway 2 enters the Community to the southeast and exits through the northwest via the Highway 34/281 Corridor.

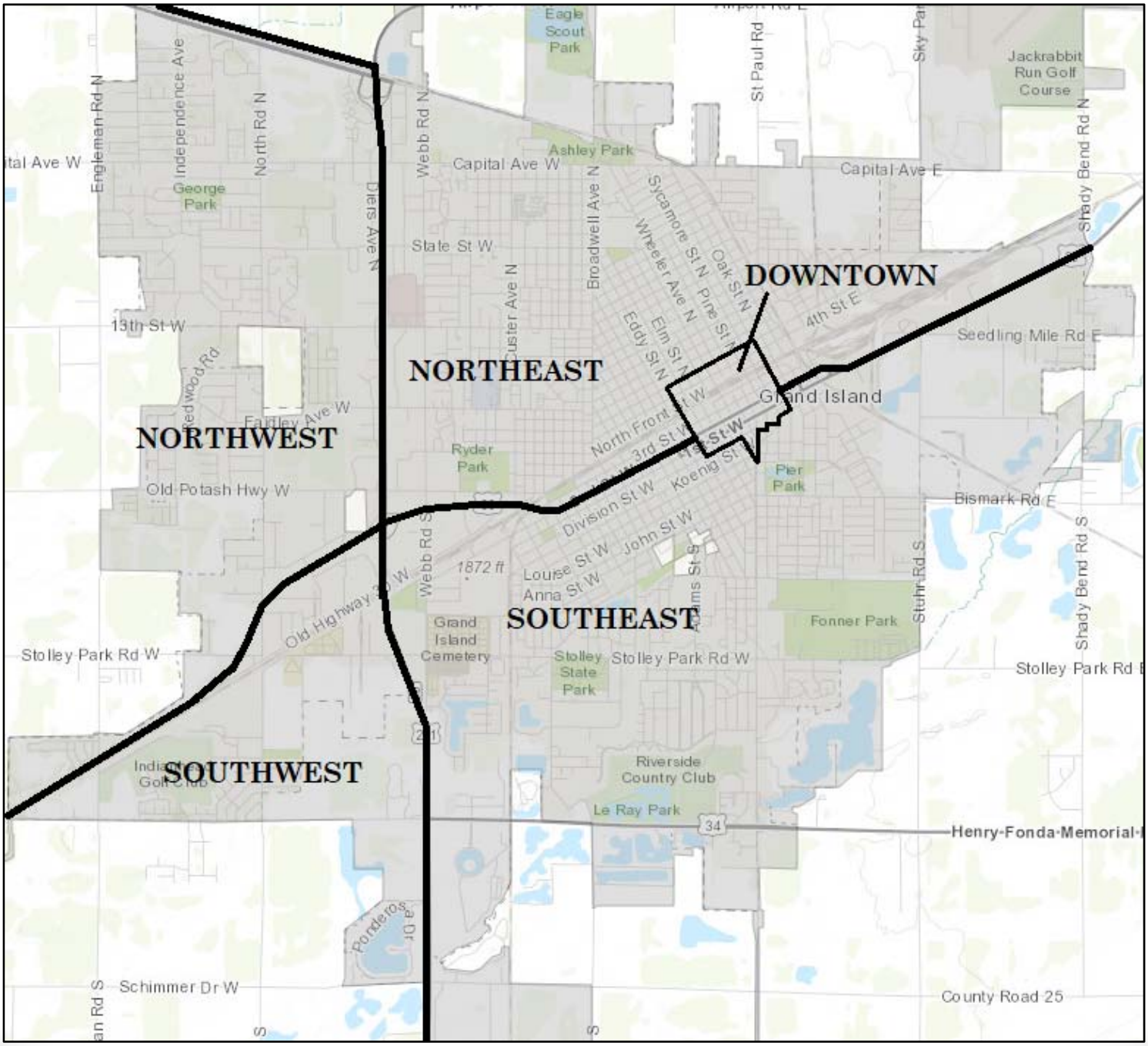
Rail and air services are also available to the Community. The Central Nebraska Regional Airport, located in northeast Grand Island, provides flights to and from various destinations throughout the United States. The Burlington Northern Santa Fe and Union Pacific Railroad Corridors serve the Community of Grand Island.

Grand Island is the "Principal City" of the Grand Island Metropolitan Statistical Area (GIMSA), which includes Hall, Howard, Merrick and Hamilton Counties. The GIMSA provides a benefit to the City of Grand Island as it relates to additional community and economic development activities and opportunities for business growth, housing development and employment opportunities.

The Illustration on Page 1.5 highlights the five sectors/neighborhoods of the City of Grand Island, as studies for the purposes of this Community Housing Study.

COMMUNITY OBSERVATION SECTORS/NEIGHBORHOODS

GRAND ISLAND, NEBRASKA



The following **housing observations** highlight various aspects of housing in Grand Island, including housing condition, development trends and key housing development projects that not only serve a specific neighborhood, but the Community as a whole. The City was divided into five segments: Northwest, Northeast, Southwest, Southeast and Downtown. These areas are defined by major arterial roads and highways that traverse through Grand Island.

Northwest.

- Northwest Grand Island consists of land west of the Highway 34/281 Corridor between Highways 2 (North) and 30 (South).

- A significant amount of Grand Island's new housing development has taken place in this portion of the Community, mostly consisting of market rate single family housing and apartment complexes.

- Several new subdivisions are currently being developed or platted in this portion of Grand Island, most supporting housing priced well above affordable housing price points.

- New housing subdivisions are mixing in with existing, built-out subdivisions. These older subdivisions contain housing ranging in age from 20 to 30 years or older.

- Conditions of homes are generally in good to excellent condition, with only minimal maintenance and upkeep required.

- Townhome and duplex/triplex development projects are also scattered throughout northwest Grand Island. This includes Woodland Park Townhomes located along Pennsylvania and New York Avenues, as well as projects along Norseman Lane and Ebony lane. Windridge Townhomes and Stonewood Townhomes are large scale duplex housing development projects located in this portion of Grand Island.

- Large tracts of undeveloped land separate most of the residential developments from the commercial businesses that run parallel to the Highway 34/281 Corridor. These land areas are some of the most suitable areas for new housing development in the Community.

- The Northview and Copper Creek Estates (pictured below) subdivisions are two active developments taking place in northwest Grand Island.

- The Residences at Oak Pointe, Cedar Ridge and Sterling Apartments are three examples of large multifamily housing complexes located in this portion of Grand Island. These programs consist mostly of market rate apartment housing.

- Elderly housing opportunities are also available in Northwest Grand Island. These include, but are not limited to Primrose Retirement Community (featuring independent living and assisted living and memory care housing options) and the Heritage at Sagewood. Heritage at Sagewood is Grand Island's newest elderly housing facility, providing assisted living and memory care units for seniors.

Northeast.

- Northeast Grand Island is generally bound by the Highway 34/281 (west) and Highway 30 (south) Corridors.

- This portion of Grand Island supports both the largest segment of the Community's population and housing units. Some of Grand Island's oldest and most historic homes are located here, generally in the south and southeast portion of this area of the City.

- Major thoroughfares include the Highway 30 Corridor, North Broadwell Avenue, North Webb Road and West/East Capital Avenue. Streets in Northeast Grand Island, east of North Broadwell Avenue, are laid out parallel and perpendicular to the Union Pacific Railroad Corridor, while streets to the west are laid out in true-north style.

- Specialized services in Northeast Grand Island include CHI Health-St. Francis Hospital, Central Nebraska Regional Airport, VA Medical Center, Salvation Army and the main office of the Hall County Housing Authority.

- A master development plan has been created for a large, undeveloped tract of land located to the north and west of the former Grand Island Veteran's Home, along West Capital Avenue. The plan includes a variety of commercial business, recreation and mixed land uses while leaving the historic veterans home campus intact. The implementation of this master development plan could have a major impact on single and multifamily residential development not only in Northeast Grand Island, but the entire City.

- Several opportunities are available in this area of the Community for housing developers and contractors to purchase, rehabilitate and resell or re-rent vacated housing. A high number of vacant properties exists along North Broadwell Avenue and between 4th and 10th Streets.

- Several large homes in Northeast Grand Island, generally west of North Broadwell Avenue, that once served as single family homes have been broken up into several small apartments and serve as a multifamily rental housing opportunity. Many of these houses are in need of moderate to substantial rehabilitation.

- Victory Place Apartments, located on the VA Medical Center campus, provides housing for local Veterans experiencing homelessness or near-homelessness.

- A new multifamily residential development program, consisting of affordable two-story townhomes is scheduled to begin during the Spring, 2020, in the Orchard Subdivision south of Capital Avenue and west of the Central Nebraska Railroad Corridor. Construction of the townhomes is projected to be completed by January, 2021. Undeveloped tracts of land are located east of this residential development program that could potentially support new housing construction.

- A large senior retirement and affordable multifamily housing campus exists along West Faidley Avenue, generally between White Avenue and Custer Avenue North. Housing to support a variety of senior care needs, including Regency Retirement Residences and Country House Assisted Living are available. Affordable multifamily rental housing options and the main office of the Hall County Housing Authority are also located at this site.

- Additional elderly housing programs in Northeast Grand Island include Chrysalis Lutheran Homes, Edgewood Vista Senior Living and Tiffany Square Retirement Home. Each of these properties are located in close proximity to CHI Health-St. Francis Medical Center.

Southwest.

- Southwest Grand Island consists of land south of Highway 30 and west of Highway 34/281.

- The Wood River Diversion Channel has taken much of this portion of Grand Island out of the floodplain, making land suitable for residential development.

- Some of Grand Island's most expensive homes are located in Southwest Grand Island, specifically in the Ponderosa Subdivision. This neighborhood features homes priced at or above $475,000.

- Most of Southwest Grand Island's new housing development projects are taking place around the Indian Head Golf Course & Country Club, located along Highway 30. New homes are being developed and selling for approximately $300,000. An elderly duplex/townhome development project is located north of the Golf Course along Rolling Green Drive in the Good Samaritan Subdivision.

- Good Samaritan Society-Grand Island Village is also located near the Golf Course and provides a variety of senior living options in a "continuum of care" campus style setting.

- Riverbend Apartments, located near the intersection of Highway 34/281 and West Husker Highway, is the only multifamily housing development in Southwest Grand Island.

- One of Grand Island's current major development projects in progress is the construction of the new Grand Island Regional Hospital, southwest of the Highway 34/281 and West Husker Highway intersection. The new hospital should serve as a catalyst to new housing development, especially for senior and elderly populations, once completed.

Southeast.

- Southeast Grand Island is generally bound by the Highway 34/281 (west) and Highway 30 (north) Corridors.

- Major thoroughfares through Southeast Grand Island include West Husker Highway, West Stolley Park Road, and South Locust Street, which travels into Downtown Grand Island.

- Southeast Grand Island is home to several unique amenities that serve the Community, including Central Community College, Stuhr Museum, Fonner Park and the Nebraska State Fairgrounds.

- This area of the Community features a wide range of housing types, ages and conditions and neighborhoods in various stages of development and maturity. The oldest neighborhoods are located along and south of the Highway 30 Corridor and along the northern portions of South Locust Street.

- Northern portions of Southeast Grand Island have streets and neighborhoods platted and developed parallel to the Union pacific Railroad Corridor, while the remainder of this area experienced development in a "true north" fashion.

- The oldest housing is located in close proximity to the Union Pacific Railroad Corridor and generally north of East Fonner Park Road and Lamar Avenue. A large portion of existing housing in this portion of Southeast Grand Island are in need of some level of moderate to substantial rehabilitation.

- Hope Harbor Service Center is a social services organization, located in Southeast Grand Island that assists the homeless and near-homeless secure appropriate housing.

- Multifamily rental housing programs in Southeast Grand Island include, but are not limited to Normandy Townhouses & Apartments, Picadilly Square Apartments, South Lawn I and II Apartments, French Village Apartments and Cherry Park I and II Apartments. Talon Apartments, located at the northwest corner of South Locust Street and East Husker Highway, is one of the Community's newest rental housing programs.

- Elderly Housing opportunities are available in Southeast Grand Island. They include Riverside Lodge Retirement Community, Grand Island Lakeview Care & Rehabilitation, Bickford of Grand Island and Lebensraum Assisted Living. All of the identified programs are located in the newer residential developments of Southeast Grand Island.

- Tracts of undeveloped land exist in the southwest portion of Southeast Grand Island that could potentially be suitable for new residential single family and multifamily development. These tracts are located west of South Locust Street, between West Husker Highway and West Stolley Park Road. Additional undeveloped land is located near Fonner Park and adjacent the site of the Super Bowl Bowling Alley.

Downtown.

- Downtown Grand Island consists of the Community's central business district, generally bordered by North Eddy Street (West), West Fifth Street (North), North Kimball Avenue (East), and West Division Street (South), as well as the intersection of south Walnut and South Locust Streets.

- Downtown Grand Island is the location of Grand Island City Hall and the Hall County Courthouse. Several City and County-related offices are also located in Downtown.

- The Downtown is served by the Highway 30 and Union Pacific Railroad Corridors that split Downtown Grand Island almost in half.

- Housing opportunities are generally found in the upper floors of existing commercial buildings. Opportunities to utilize Community Development Block Grant and Tax Increment Financing dollars are prevalent in Downtown.

- Over 50 upper-level housing units have been planned and/or developed since the completion of the 2014 Grand Island Community Housing Study. These include, but are not limited to the Masonic Temple Building (5 apartments completed), Beltzer Center for Business (five apartments in progress), Hedde Building (20 apartments in progress), Michelson Loft Apartments (6 apartments completed) and the Labor Temple Building (11 apartments completed).

- The Grand Island Community Redevelopment Authority has maintained an upper level residential development program in Downtown Grand Island. Although the program sunsets this year, it is up for possible future consideration.

- The southern portion of Downtown Grand Island is included within the boundaries of the newly established Railside Business Improvement District (RBID). Although mostly focused on establishing business development opportunities and rehabilitation investment in Downtown, the RBID's efforts could have an effect on the desirability of residents to find housing in Downtown Grand Island, via upper-level units in newly renovated buildings.

SECTION 2

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

SECTION 2:
COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

INTRODUCTION.

The **Grand Island, Nebraska Housing Study** included both qualitative and quantitative research activities. Discussed in this **Section** is the **comprehensive citizen participation program** that was implemented to gather the opinions of the Area citizenry regarding housing issues and needs. ***Planning for the Area's future is most effective when it includes opinions from as many citizens as possible.***

The methods used to gather information from the citizens of Grand Island included meetings with an organized **Housing Steering Committee,** the implementation of a **"Housing Survey,"** and a series of local **housing focus group "listening sessions"** with key Community organizations and housing representatives.

HOUSING STEERING COMMITTEE.

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

- Housing priced under $200,000 is hard to find in Grand Island. Many of the Community's developers are focused on high-end housing, generally larger than 1,600 square feet.
- The Copper Creek Development Project has new housing construction with a low-end sale price of $180,000.
- Affordable workforce housing and senior housing is a major need in Grand Island.
- The Housing Steering Committee identified a need to develop a solution to promote the development of affordable housing without subsidizing it.

- A collaborative effort between the Grand Island City Council and local developers is critical to future housing stock affordability.

- Currently, only 35 percent of persons using housing vouchers in Grand Island secure housing. This represents a decline in recent years, as identified by the Grand Island Housing Authority.

- There is an estimated 14 month wait period for Section 8 vouchers. Nearly 600 individuals are on a wait list for affordable housing in Grand Island.

- Clients of the local homeless shelter are unable to find housing, resulting in clients being sent to other nearby Communities.

- Emergency shelters consistently have a wait list for housing.

- There has been a significant advancement in the development and construction of market rate rental housing in Grand Island.

- Infill development should be a key development initiative for the City of Grand Island.

HOUSING SURVEY.

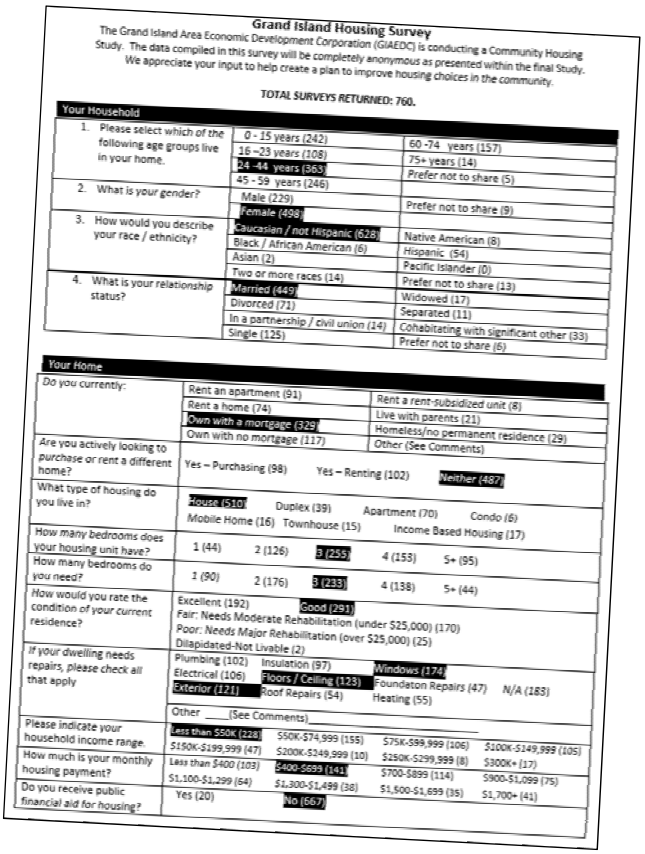
The Grand Island **"Housing Survey"** was made available online to households in Grand Island and presented in both English and Spanish. **Survey** participants were asked to give information regarding their current living situation, condition of their dwelling unit and what families could afford for monthly rent or a monthly house payment. A total of **760 Surveys** were completed. The following summarizes the results of the **Survey.** The complete results of the **Housing Survey** are available in **Appendix I.**

- A total of 498 participants were females, while 229 were males. Most ranged in age from 24 to 44 years (363 participants) or 45 to 59 years (246 participants). A majority of the participants identified themselves as "Married" and "Caucasian/not Hispanic".

- 329 participants (43.3 percent) identified owning a home with a mortgage.

- 233 participants (30.6 percent) identified needing a home with, at least, three bedrooms in Grand Island.

- A total of 291 Survey participants (38.2 percent) rated the condition of their current residence as "good." An additional 195 participants (25.6 percent) rated their place of residence as needing moderate to major rehabilitation. The most common identified dwelling repairs included exterior, floors/ceiling and windows.



Grand Island Housing Survey

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

TOTAL SURVEYS RETURNED: 760.

Your Household

1. Please select which of the following age groups live in your home.	0 - 15 years (242)	60 -74 years (157)
	16 –23 years (108)	75+ years (14)
	24 -44 years (363)	Prefer not to share (5)
	45 - 59 years (246)	
2. What is your gender?	Male (229)	Prefer not to share (9)
	Female (498)	
3. How would you describe your race / ethnicity?	Caucasian / not Hispanic (626)	Native American (8)
	Black / African American (6)	Hispanic (54)
	Asian (2)	Pacific Islander (0)
	Two or more races (14)	Prefer not to share (13)
4. What is your relationship status?	Married (449)	Widowed (17)
	Divorced (71)	Separated (11)
	In a partnership / civil union (14)	Cohabitating with significant other (33)
	Single (125)	Prefer not to share (6)

Your Home

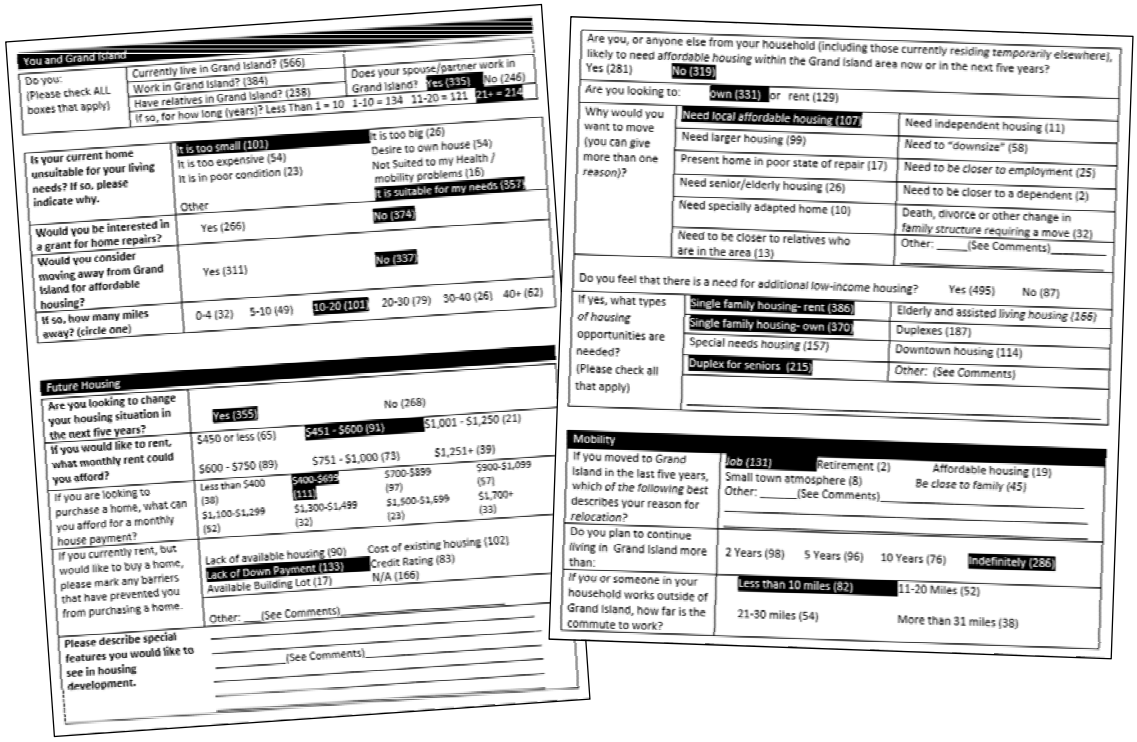
Do you currently:	Rent an apartment (91)	Rent a rent-subsidized unit (8)		
	Rent a home (74)	Live with parents (21)		
	Own with a mortgage (329)	Homeless/no permanent residence (29)		
	Own with no mortgage (117)	Other (See Comments)		
Are you actively looking to purchase or rent a different home?	Yes – Purchasing (98)	Yes – Renting (102)	Neither (487)	
What type of housing do you live in?	House (510)	Duplex (39)	Apartment (70)	Condo (6)
	Mobile Home (16)	Townhouse (15)	Income Based Housing (17)	
How many bedrooms does your housing unit have?	1 (44)	2 (126)	3 (255)	4 (153) 5+ (95)
How many bedrooms do you need?	1 (90)	2 (176)	3 (233)	4 (138) 5+ (44)
How would you rate the condition of your current residence?	Excellent (192)	Good (291)		
	Fair: Needs Moderate Rehabilitation (under $25,000) (170)			
	Poor: Needs Major Rehabilitation (over $25,000) (25)			
	Dilapidated-Not Livable (2)			
If your dwelling needs repairs, please check all that apply	Plumbing (102)	Insulation (97)	Windows (174)	
	Electrical (106)	Floors / Ceiling (123)	Foundaton Repairs (47)	N/A (183)
	Exterior (121)	Roof Repairs (54)	Heating (55)	
	Other ____(See Comments)_____			
Please indicate your household income range.	Less than $50K (228)	$50K-$74,999 (155)	$75K-$99,999 (106)	$100K-$149,999 (105)
	$150K-$199,999 (47)	$200K-$349,999 (10)	$250K-$299,999 (8)	$300K+ (17)
How much is your monthly housing payment?	Less than $400 (103)	$400-$699 (141)	$700-$899 (114)	$900-$1,099 (75)
	$1,100-$1,299 (64)	$1,300-$1,499 (38)	$1,500-$1,699 (35)	$1,700+ (41)
Do you receive public financial aid for housing?	Yes (20)	No (667)		

- 141 participants (18.5 percent) identified making a monthly house payment between $400 and $699. An additional 114 participants (15 percent) make a house payment between $700 and $899.

- The top three answers to the question of why Survey participants would want to move out of Grand Island include a need for more affordable housing (107 participants), needing larger housing (99 participants) and needing to "downsize," or move to a smaller living unit (58 participants).

- 495 (65.1 percent) participants feel there is a need for additional low-income housing in Grand Island, including a need for single family housing, both for rent and for ownership, and duplex housing units for seniors.

- Participants were asked about their top three barriers to obtaining affordable, suitable and appropriate housing in Grand Island. The top responses for renters included the cost of rent and a lack of available decent rental units in the Community. For owners, issues/barriers included housing prices, lack of sufficient homes for sale in both size and in price, and the cost of real estate taxes.



You and Grand Island

Do you: (Please check ALL boxes that apply)	Currently live in Grand Island? (566)	Does your spouse/partner work in Grand Island? Yes (335) No (246)
	Work in Grand Island? (384)	
	Have relatives in Grand Island? (238)	
	If so, for how long (years)? Less Than 1 = 10 1-10 = 134 11-20 = 121 21+ = 214	

Is your current home unsuitable for your living needs? If so, please indicate why.	It is too small (101)	It is too big (26)
	It is too expensive (54)	Desire to own house (54)
	It is in poor condition (23)	Not Suited to my Health / mobility problems (16)
	Other	It is suitable for my needs (357)
Would you be interested in a grant for home repairs?	Yes (266)	No (374)
Would you consider moving away from Grand Island for affordable housing?	Yes (311)	No (337)
If so, how many miles away? (circle one)	0-4 (32) 5-10 (49) 10-20 (101) 20-30 (79) 30-40 (26) 40+ (62)	

Future Housing

Are you looking to change your housing situation in the next five years?	Yes (355)	No (268)		
If you would like to rent, what monthly rent could you afford?	$450 or less (65)	$451 - $600 (91)	$1,001 - $1,250 (21)	
	$600 - $750 (89)	$751 - $1,000 (73)	$1,251+ (39)	
If you are looking to purchase a home, what can you afford for a monthly house payment?	Less than $400 (38)	$400-$695 (111)	$700-$899 (97)	$900-$1,099 (57)
	$1,100-$1,299 (52)	$1,300-$1,499 (32)	$1,500-$1,699 (23)	$1,700+ (33)
If you currently rent, but would like to buy a home, please mark any barriers that have prevented you from purchasing a home.	Lack of available housing (90)	Cost of existing housing (102)		
	Lack of Down Payment (133)	Credit Rating (83)		
	Available Building Lot (17)	N/A (166)		
	Other: ____(See Comments)_____			
Please describe special features you would like to see in housing development.	_____(See Comments)_____			

Are you, or anyone else from your household (including those currently residing temporarily elsewhere), likely to need affordable housing within the Grand Island area now or in the next five years? Yes (281) No (319)

Are you looking to:	Own (331) or rent (129)	
Why would you want to move (you can give more than one reason)?	Need local affordable housing (107)	Need independent housing (11)
	Need larger housing (99)	Need to "downsize" (58)
	Present home in poor state of repair (17)	Need to be closer to employment (25)
	Need senior/elderly housing (26)	Need to be closer to a dependent (2)
	Need specially adapted home (10)	Death, divorce or other change in family structure requiring a move (32)
	Need to be closer to relatives who are in the area (13)	Other: _____(See Comments)_____

Do you feel that there is a need for additional low-income housing? Yes (495) No (87)

If yes, what types of housing opportunities are needed? (Please check all that apply)	Single family housing- rent (386)	Elderly and assisted living housing (166)
	Single family housing- own (370)	Duplexes (187)
	Special needs housing (157)	Downtown housing (114)
	Duplex for seniors (215)	Other: (See Comments)

Mobility

If you moved to Grand Island in the last five years, which of the following best describes your reason for relocation?	Job (131)	Retirement (2)	Affordable housing (19)
	Small town atmosphere (8)	Be close to family (45)	
	Other: _____(See Comments)_____		
Do you plan to continue living in Grand Island more than:	2 Years (98)	5 Years (96)	10 Years (76) Indefinitely (286)
If you or someone in your household works outside of Grand Island, how far is the commute to work?	Less than 10 miles (82)	11-20 Miles (52)	
	21-30 miles (54)	More than 31 miles (38)	

COMMUNITY HOUSING FOCUS GROUP "LISTENING SESIONS".

The comprehensive citizen participation program included **Housing "Listening Sessions"** with local organizations, elected leadership and general citizenry. A series of Housing Focus Group Listening Sessions were conducted in March, 2019, with representation from local continuum of care and vulnerable population supporters, realtors and landlords, contractors, developers, major employers, government and local elected leadership. The following "consensus statements" highlight commentary from those in attendance.

- Larger housing units are needed in Grand Island.
- Housing in Grand Island is higher in price compared to surrounding communities.
- Need for three-bedroom ranch homes. Versatile for all age sectors.
- "affordable housing" in Grand Island should take on a new definition among local officials and leadership. $800 to $1,000/month is considered affordable.
- Deferred maintenance exists in low income housing. A rehabilitation program would be beneficial.
- Housing need for single parents with children.
- Families are struggling with making house payments while working minimum paying jobs.
- Current housing construction is geared toward very specific price points and not taking advantage of new, innovative housing types.
- Affordable lots are scarce. Vacant land exists where various housing types could be developed.
- Housing rehabilitation and purchase-rehab-resale is greatly needed.
- Investors are looking to sell properties.
- Vacancy rates are low in affordable rental housing programs and moderate to high in market rate rental housing programs.
- Waiting lists for affordable rental housing have generally been high in Grand Island.

- Partitioned "conversion" housing could be an innovative housing development type, suitable for nonconforming lot development and have the ability to be a versatile housing unit concept.

- Housing awareness; include a partnership between City leadership and local/regional contractors.

- "Sweet spot" for development, generally including housing priced for persons and families of moderate income, is also the toughest to fund and finance.

- Revisions to existing zoning regulations have been made to advance the development of affordable housing. This includes the creation of the "R-3SL" zoning district which features a 3,000 minimum lot size requirement

SECTION 3

GRAND ISLAND COMMUNITY PROFILE.

SECTION 3:
GRAND ISLAND COMMUNITY PROFILE.

INTRODUCTION.

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

Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout Grand Island. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing the Community with a future housing stock capable of meeting the needs of its citizens.

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables in Grand Island included a five-year period, **August, 2019, to August, 2024.** This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

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

EFFECTIVE (HOUSING) MARKET AREA.

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

POPULATION PROFILE.

Population Trends and Projections.

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

Currently (2019), the population for the Community is an estimated 52,850 and is expected to increase an estimated 3.4 percent, or 1,825, from 2019 to 2024, for an estimated "medium" population of 54,675. The Community has the potential to increase, by 2024, an estimated 4.3 percent, or by 2,278, to reach a "high" population projection of 55,128, via increased housing and economic development efforts and job creation.

An Economic Development "Boost" for Grand Island involves a scenario where a total of 985 additional full-time employment opportunities are created in the Community with a reasonable assumption that a significant amount of these new employees would reside in Grand Island. The end result would represent a population increase of 5.2 percent, or 2,745 persons for a 2024 estimated population of 55,595.

Age.

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

All Grand Island population groups, including persons 55+ years of age, are projected to increase by 2024. This includes elderly and frail elderly populations. This is due, primarily, to expanding employment opportunities, as well as the development of new elderly-related housing facilities, including assisted living facilities and independent living retirement campuses.

The current median age in Grand Island is an estimated 34.6 years. By 2024, the median age is projected to increase, slightly, but remain stable, at 34.7 years.

Persons Per Household.

Persons per household has slightly increased in Grand Island, from 2000 to 2010. Currently, the number of persons per household is an estimated 2.61. By 2024, the number of persons per household will remain stable at 2.61. **The Economic Development "Boost" scenario of job creation and population increase could potentially increase the number of persons per household to 2.63.**

Hispanic Origin.

Persons of Hispanic origin comprised an estimated 15.9 percent, or 6,845 of the total 42,940 persons living in Grand Island in 2000. The Hispanic population increased from 2000 to 2010 and comprised an estimated 26.8 percent of the Grand Island population, or 12,993 of the total 48,520 residents. **The 2016 American Community Survey estimates a Hispanic population of 15,014, or a estimated 29.9 percent of the total Grand Island population.**

INCOME PROFILE.

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

Per Capita & Median 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 Hall County, Nebraska, which is reflective of the per capita income situation in Grand Island. In 2019, per capita income in Hall County is an estimated $41,045, an increase of 10.1 percent from 2012. **By 2024, per capita income in Hall County is projected to increase an estimated 8.3 percent, to $44,470.**

The **median income** for all households in Grand Island, in 2019, is estimated to be $52,060. The Community's household median income is projected to increase to $55,390, or 6.4 percent by 2024. A majority of all households in Grand Island currently have, and are projected to have incomes at or above $50,000.

For households with persons 65+ years of age, the median income in 2019 is estimated to be $41,050. By 2024, this median income is expected to increase to $43,880, or 6.8 percent.

Cost Burdened/Housing Problems.

A number of households throughout Grand Island are considered to be **"Cost Burdened"** and/or have one or more **"Housing Problems".** A cost burdened household is one paying 30 percent or more of their income on housing costs, which may include mortgage, rent, utilities and property taxes. A household is considered to have housing problems if the housing unit is overcrowded (more than one person per room) and/or if the household lacks complete plumbing. **An estimated 1,681 owner households and 2,259 renter households are determined to be cost burdened and/or experiencing housing problems. An estimated 338, or 15 percent of the total cost burdened renter households are elderly (62+).**

ECONOMIC PROFILE.

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

Employment Trends.

Between 2008 and 2017, the unemployment rate in Grand Island ranged from a high of 4.5 percent to a low of 3.1 percent. During this period, the total number of employed persons increased by 595.

As of August, 2018, an estimated 25,642 persons are employed in Grand Island, an increase from the 2010 number of 24,795 employed persons. The trend of an increase workforce base is projected to continue, with an estimated 26,325 employed persons in Grand Island, by 2024.

Employment By Type.

In August, 2018, an estimated 34,455 persons were employed in a non-farm environment. Hall County's largest workforce sectors include Manufacturing, Retail Trade and Health Care & Social Assistance.

Grand Island is home to several large employers, including, but not limited to JBS meat processing, Chief Industries, CHI Health-St. Francis Medical Center, Case New Holland Industrial and Grand Island Public Schools, Hornady Manufacturing, Principal and the City of Grand Island. These and other employers could form a partnership to create various owner and rental housing types, including single room occupancy/transitional housing for their employees.

HOUSING PROFILE.

Households.

Currently, an estimated 19,825 total households exist Grand Island, consisting of 11,736 owner households and 8,089 renter households. By 2024, renter households will account for an estimated 41.3 percent of the households in the Community, or 8,488 households. **Grand Island is projected to experience an increase in both owner and renter households, by 2024.**

Group quarters include such housing structures as dormitories, nursing care centers, correctional facilities, etc. The number of persons in group quarters in the Community, currently estimated at 1,045, is expected to decrease, slightly, during the next five years to an estimated 1,037. Grand Island's group quarters population has been slightly declining since the 2000 Census, when a total of 1,091 persons resided in a group quarters facility.

Housing Units/Vacancy & Occupancy.

Currently, Grand Island is comprised of an estimated 20,865 housing units, consisting of approximately 12,460 owner and 8,405 rental units. Of these 20,865 units, approximately 1,040 are vacant, resulting in an overall, housing vacancy rate of 5 percent. An estimated 724 owner and 316 rental units are vacant in Grand Island, resulting in an overall owner vacancy rate of 5.8 percent and an overall renter vacancy rate of 3.8 percent.

An estimated 16.5 percent of the existing housing stock in Grand Island was built prior to 1940. A total of 110 housing structures have been demolished or lost in the Community since 2010.

The **Adjusted Housing Vacancy Rate** for a community includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. **The overall adjusted housing vacancy rate for Grand Island is an estimated 3.1 percent, which includes an adjusted owner housing vacancy rate of 3.5 percent and adjusted rental housing vacancy rate of 2.4 percent. This concludes that the Community has both an owner housing and rental housing vacancy deficiency. <u>This identifies a lack of available, quality housing in the City of Grand Island.</u>**

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

Table 3.1 identifies a **Survey of rental properties,** conducted by the **Nebraska Investment Finance Authority,** for Hall County and the City of Grand Island, from 2007 to 2017. A total of 70 rental properties in Grand Island participated in the 2017 Survey, totaling 4,086 rental housing units. Results identified a 2017 Grand Island rental housing vacancy rate of 2.2 percent. Hall County also recorded a vacancy rate of 2.2 percent, based on 74 completed surveys (4,137 units).

Rental units in Grand Island took an average of 16.9 days to occupy. Rental units in Grand Island are taking a short time to become occupied and, thus, creating a high demand for additional rental units.

TABLE 3.1
SURVEY OF RENTAL PROPERTIES
GRAND ISLAND/HALL COUNTY, NEBRASKA
2007-2017

	Year	Completed Surveys	Total Units	Vacancy Rate (%)	Absorption Rate (Days)
Grand Island:	2007	27	2,811	3.1	19.5
	2008	25	3,012	3.6	19.8
	2009	33	3,398	2.2	21
	2010	33	2,703	3.1	18
	2011	49	3,448	3.2	21.6
	2012	58	3,586	3	14.6
	2013	70	4,200	3.6	33.8
	2014	80	5,499	4.1	28
	2015	61	4,644	2.1	20.6
	2016	52	4,121	5.1	17.2
	2017	70	4,086	2.2	16.9
Hall County:	2007	32	2,882	3.1	24.1
	2008	32	3,105	3.6	21.7
	2009	39	3,472	2.2	18.2
	2010	36	2,588	3.1	17.8
	2011	53	3,573	3.4	24.7
	2012	62	3,644	3	15.9
	2013	72	4,232	3.5	33.8
	2014	86	5,563	4.1	26.8
	2015	65	4,657	2.1	20.6
	2016	59	4,445	5	17.4
	2017	74	4,137	2.2	16.8

Source: Nebraska Investment Finance Authority, 2019.

Tables 3.2 identifies the **vacancy rate by unit type** for the City of Grand Island, for 2017. For Grand Island, of the total 4,086 managed units that were surveyed, only 90 were available in 2017. The total rental vacancy rates were an estimated 2.2 percent for Grand Island in 2017.

TABLE 3.2
VACANCY RATES BY UNIT TYPE
GRAND ISLAND, NEBRASKA
2017

Type of Units	Units Managed	Available Units	Vacancy Rate (%)
Single Family Units	261	11	4.2
Apartments	2,760	71	2.6
Mobile Homes	138	2	1.4
Not Sure of Type	927	6	0.6
Total Units	**4,086**	**90**	**2.2**

Source: Nebraska Investment Finance Authority, 2019.

Housing Conditions.

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

The housing structural conditions survey identified **893 total housing structures in "Badly Worn/Average" or "Badly Worn" condition.** An additional **110 housing structures** were identified in **"Worn Out/Badly Worn"** or **"Worn out"** condition. During the next five years, these structures should be targeted for substantial rehabilitation or demolition and replacement. Units in "Badly Worn" and "Worn Out" condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.

TABLE 3.3
HOUSING STRUCTURAL CONDITION SURVEY
GRAND ISLAND, NEBRASKA
2019

Excellent	3
Very Good	113
Good/Very Good	18
Good	3,875
Average/Good	341
Average	12,181
Badly Worn/Average	176
Badly Worn	717
Worn Out/Badly Worn	8
Worn Out	102
Total	**17,534**

Source: Hall County Assessor's Office, 2019.

Housing Values.

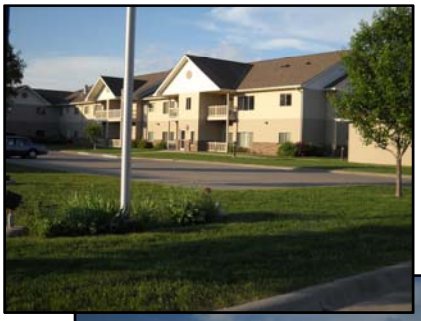
The cost of housing in any Community is influenced by many factors, primarily the cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of the Community to combine these issues into an applicable format and secure the appropriate housing resources, including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

Currently, the Grand Island median owner housing value is an estimated $125,800. By 2024, the estimated median housing value is projected to increase an estimated 7.2 percent to $134,900.

The current estimated median gross rent for Grand Island is $710. The median gross rent is projected to increase an estimated 12 percent to $795.

Affordable Housing Stock.

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



A total of **17 *selected* affordable rental housing programs, totaling 1,134 units, and 14 *selected* specialized housing programs, including assisted living, independent living and skilled nursing facilities, as well as supportive housing for Veterans, totaling 994 units/beds** were selected for a review of affordable rental housing in Grand Island. These have funding assistance from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, the Department of Housing and Urban Development and various private/non-profit organizations.

Of the selected rental housing programs and specialized housing facilities, 15 have occupancy rates above 90 percent, with six programs experiencing 100 percent occupancy. Seven of the housing programs currently maintain waiting lists of 50+ prospective tenants.

SECTION 4

HOUSING UNIT TARGET DEMAND/ NEEDS ANALYSIS.

SECTION 4:
HOUSING UNIT TARGET DEMAND/NEEDS ANALYSIS.

INTRODUCTION.

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

HOUSING DEMAND POTENTIAL.

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

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

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

Future Households.

The Community Grand Island is projected to increase in both population and households by 2024. Population is projected to increase an estimated 3.4 percent from 2019 to 2024, or from 52,850 to 54,675, representing a "medium" population projection. Households are projected to increase from the current (2019) estimated 19,825, to 20,551, by 2024. Housing development programs will need to be implemented to insure safe, decent and affordable housing is provided for both current and new residents.

Substandard Units/Overcrowded Conditions.

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

- According to the Grand Island Regional Planning/Community Development Department's analysis of Hall County Assessor's records, **893 total housing structures in "Badly Worn/Average" or "Badly Worn" condition.** An additional 110 housing structures were identified in **"Worn Out/Badly Worn"** or **"Worn out"** condition. During the next five years, these structures should be targeted for substantial rehabilitation or demolition. Units in poor to salvage condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.

- Currently, an estimated 842 units, or 4.5 percent of all housing units in Grand Island have overcrowded conditions, while 55 units, or 0.3 percent of all housing units, lack complete plumbing. This number of overcrowded housing units could increase by 2024 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 30.6 percent, or 3,940 of the total 19,462 households in Grand Island, are considered cost burdened.** This equals an estimated 2,427 owner and 3,530 renter households. By 2024, the number of renter and owner (housing) cost burdened households is projected to decline. Action should continue to be taken to create more affordable housing units in the Community.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

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

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

Currently, the City of Grand Island has an overall estimated housing vacancy rate of 5 percent. The overall "adjusted housing vacancy rate," which considers housing units strictly for sale or for rent and meet City code, is an estimated 3.1 percent. This includes a 3.5 percent owner housing vacancy rate and a 2.4 percent renter housing vacancy rate. A vacancy deficiency exists in both the Community's owner and rental housing stock.

(3) "PENT-UP" HOUSING DEMAND.

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

HOUSING UNIT TARGET DEMAND.

Table 4.1 identifies the **estimated housing target demand** for **Grand Island** by **2024.** Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout the Community.

The total estimated five-year housing target demand is **1,361 units, including an estimated 740 owner and 621 rental units.** The total estimated **development cost** is **$382.2 million. Housing projects should include both, new construction and purchase/rehab/resale or re-rent activities.**

A demand for rehabilitated and/or new housing units exists in Downtown Grand Island. A total of 70 additional units, consisting of 24 owner and 46 rental housing units, should be targeted for Downtown Grand Island, by 2024.

TABLE 4.1
ESTIMATED HOUSING UNIT TARGET DEMAND
(MEDIUM POPULATION PROJECTION)
GRAND ISLAND, NEBRASKA
2024

Owner	Rental	Total Target Demand	Est. Required Target Budget (Millions)
740	621	**1,361**	**$382.19**

*Based upon new households, housing for cost burdened households, replacement of occupied substandard/dilapidated housing stock (including housing stock experiencing plumbing, overcrowded conditions), absorb housing vacancy deficiency of structurally sound housing units, build for "pent-up" demand and calculation for local housing development capacity.

NOTE 1: Housing development activities should include both new construction and purchase-rehab/resale or re-rent activities.

NOTE 2: Downtown Housing Demand (new and rehabilitated): 24 Owner Units, 46 Rental Units.

Source: Hanna:Keelan Associates, P.C., 2019.

HOUSING DEMAND BY INCOME SECTOR.

Table 4.2 presents the **estimated household Area Median Income (AMI),** per household size for Hall County, Nebraska. AMI is determined by finding the "100 percent" median income of households in a given geographic area, ranging in household size from one- to eight persons. That "median" amount of income is considered to be "100 percent" for a geographic area for each household size category. For example, in the Table below, a four-person family in Hall County, with an annual family income of $68,000 is considered to be making "100 percent of the local AMI". This information allows for the determination of **"affordability"** and associated **housing price points (products)** for various household sizes.

TABLE 4.2
AREA HOUSEHOLD INCOME (AMI) BY PERSONS PER HOUSEHOLD (PHH)
HALL COUNTY, NEBRASKA HUD METRO FMR AREA
2019

	1PHH	2PHH	3PHH	4PHH	5PHH	6PHH	7PHH	8PHH
30% AMI	$14,700	$16,800	$18,900	$21,000	$22,700	$24,400	$26,050	$27,750
50% AMI	$24,500	$28,000	$31,500	$35,000	$37,800	$40,600	$43,400	$46,200
60% AMI	$29,400	$33,600	$37,800	$42,000	$45,360	$48,720	$52,080	$55,440
80% AMI	$39,200	$44,800	$50,400	$56,000	$60,500	$65,000	$69,450	$73,950
100%AMI	$49,000	$56,000	$63,000	$70,000	$75,600	$81,200	$86,800	$92,400
125%AMI	$61,250	$70,000	$78,750	$87,500	$94,500	$101,500	$108,500	$115,500

Source: U.S. Department of Housing & Urban Development
Hanna:Keelan Associates, P.C., 2019.

Table 4.3, Page 4.6, identifies the **estimated year-round housing target demand, for Grand Island, for 2024, by income sector.** Approximately 1,361 new units, consisting of 740 owner and 621 rental units, should be targeted by 2024. A majority of the owner units should be provided to families and individuals having an Average Median Income (AMI) of 81 percent or higher, while a majority of rental units should focus on households between 81 percent and 125 percent AMI. The City will need to plan for housing for all AMI categories.

Of the 740 total owner unit housing demand, an estimated 628 units should consist of new construction, while the remaining 112 should be utilized as part of a purchase/rehab/resale program. For rental units, an estimated 527 of the total 621 units should be new construction, with the remaining 92 units as part of a purchase/rehab/re-rent program.

TABLE 4.3
ESTIMATED YEAR-ROUND HOUSING UNIT TARGET DEMAND BY AMI INCOME SECTOR (MEDIUM POPULATION PROJECTION)
GRAND ISLAND, NEBRASKA
2024

	Income Range					
	0-30% AMI	31-60% AMI	61-80% AMI	81-125% AMI	126%+ AMI	Totals
Owner*:	**24**	**46**	**84**	**192**	**394**	**740**
Rental:**	**52**	**88**	**130**	**226**	**125**	**621**

*Estimated 628 units of new construction; estimated 112 units for Purchase/Rehab/Resale.
**Estimated 527 units of new construction; estimated 92 units for Purchase/Rehab/Re-Rent.
Source: Hanna:Keelan Associates, P.C., 2019.

HOUSING EXPECTATIONS FOR SPECIFIC POPULATION GROUPS & PRICE POINTS (PRODUCTS).

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

Table 4.4 identifies **housing target demand** for the Grand Island, **for specific population groups,** by 2024. In Grand Island, **1,361 units** will be needed by 2024, consisting of **740 owner** and **621 rental units.** This includes an estimated 459 total units for elderly (55+) populations, 821 total units for families and 51 total units for special populations, or those with a mental and/or physical disability(ies). **An estimated 795 of the total units, consisting of 488 owner and 307 rental units, should be built for the workforce population in the Community.**

TABLE 4.4
HOUSING UNIT TARGET DEMAND –HOUSEHOLD TYPE BY AMI
GRAND ISLAND, NEBRASKA
2024

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI) 0%-30%	31%-60%	61%-80%	81%-125%	126%+	Totals	Workforce Sector
Elderly (55+)	0	8	12	78	124	**222**	**54**
Family	14	7	63	108	270	**482**	**426**
Special Populations[1]	10	11	9	6	0	**36**	**8**
Subtotals	**24**	**46**	**84**	**192**	**394**	**740**	**488**
RENTAL UNITS*							
Elderly (55+)	10	36	40	80	71	**237**	**35**
Family	30	36	80	139	54	**339**	**266**
Special Populations[1]	12	16	10	7	0	**45**	**6**
Subtotals	**52**	**88**	**130**	**226**	**125**	**621**	**307**
Totals	**76**	**134**	**214**	**418**	**519**	**1,361**	**795**

* Includes lease- or credit-to-own units.
[1] Any person with a special housing need due to a cognitive and/or mobility disability.
Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.
Source: Hanna:Keelan Associates, P.C., 2019.

Table 4.5 identifies **proposed housing types by price point (product)** with the given Area Median Income (AMI) for Grand Island, by 2024. 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 $372,000. Two-bedroom rental units, with an average affordable monthly rent of $1,140, present the greatest need in the Area. A demand exists for nearly all AMI categories and unit sizes.

Three-bedroom units at an average purchase price of $189,000 and two-bedroom units at an estimated average monthly rent cost of $825 are the most needed housing types for the workforce population in Grand Island.

TABLE 4.5
HOUSING UNIT TARGET DEMAND – UNIT TYPE/PRICE POINT (PRODUCT) BY AMI
GRAND ISLAND, NEBRASKA
2024

PRICE – PURCHASE COST (Area Median Income)

Owner Units*	(0%-30%) **$88,630***	(31%-60%) **$133,000***	(61%-80%) **$207,000***	(81%-125%) **$310,000***	(126%+) **$372,000*+**	**Totals**	**Work Force $189,000***
1 Bedroom[1]	0	0	0	27	31	**58**	**0**
2 Bedroom[1]	7	20	30	60	80	**197**	**56**
3+ Bedroom	17	26	54	105	283	**485**	**432**
Totals	**24**	**46**	**84**	**192**	**394**	**740**	**488**

PRICE – PURCHASE COST (Area Median Income)

Rental Units**	(0%-30%) **$425****	(31%-60%) **$640****	(61%-80%) **$925****	(81%125%) **$1,140****	(126%+) **$1,420**+**	**Totals**	**Work Force $825****
1 Bedroom[1]	20	26	32	64	32	**174**	**36**
2 Bedroom[1]	22	50	68	108	72	**320**	**178**
3+ Bedroom	10	12	30	54	21	**127**	**93**
Totals	**52**	**88**	**130**	**226**	**125**	**621**	**307**

[1] Includes Downtown Housing Units.
*Average Affordable Purchase Price; varies with unit type and household size.
**Average Affordable Monthly Rent; varies with unit type and household size.

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

Source: Hanna:Keelan Associates, P.C., 2019.

HOUSING REHABILITATION & DEMOLITION DEMAND.

Table 4.6 identifies the **target rehabilitation and demolition demand** for **Grand Island,** by **2024.** The data presented is based on information collected from the Hall County Regional Planning Department. A total of **592 units should be targeted for moderate or substantial rehabilitation in Grand Island, at an estimated cost of $23.1 Million.** Moderate rehabilitation typically includes homes needing "cosmetic" and minor "structural" improvements such as new siding, windows, paint, roof surface, doors, etc., while substantial rehabilitation includes homes needing the previously listed improvements, but also includes repairs to structural and infrastructure elements of the house, such as foundation, baring walls and roof lines/structural repairs and plumbing/electrical upgrades.

An additional 289 housing units should be considered not cost effective for rehabilitation and should be demolished, by 2024. The estimated cost of demolition will range, depending on the ownership and/or acquisition of the housing unit. Demolition of dilapidated and worn out housing units creates an opportunity for new housing types to be developed and take advantage of existing public infrastructure.

Land being occupied by "bad and unsafe" housing located in Grand Island should be secured in a "Land Bank," program and reserved for future housing development. This could be created through acquisition by a local housing provider or development entity, or simply monitored by local economic and community development organizations. The Community will need to take a proactive role in housing development and rehabilitation activities.

TABLE 4.6
ESTIMATED HOUSING UNIT
REHABILITATION / DEMOLITION TARGET DEMAND
GRAND ISLAND, NEBRASKA
2024

# Rehabilitated / Est. Cost*	Demolition
592 / $23.1M	289

*Based upon Hall County Assessor Data, Field Inspections and Age of Housing Data.
Source: Hanna:Keelan Associates, P.C., 2019.

SECTION 5

COMMUNITY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

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

INTRODUCTION.

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

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

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

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

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

HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

1: Community Housing Partnerships & Housing Education.

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

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

- **Action Step 1:** Define potential **CHPS** with a **"mission statement"** that meets the selected housing cause or purpose, as it relates to the identified housing of needs and demands of the Community of Grand Island.

- **Action Step 2:** Recruit local persons and organizations that meet or match the defined **"mission statement"** of each **CHPS.**

- **Action Step 3:** Based upon selected **CHPS** and associated **"mission statements",** each **CHPS** will select and prioritize housing programs of both new construction and housing preservation for the **Grand Island Five-Year Housing Action Plan.**

- **Planning Initiative 1. CHPS** will first and foremost be comprised of existing Grand Island area organizations, including, but not limited to the Grand Island Area Economic Development Corporation, City of Grand Island Problem Resolution Team, Grow Grand Island, Hall County Housing Authority, Grand Island Area Chamber of Commerce, Central Nebraska Homebuilders Association, Central Nebraska Community Action Partnership, Grand Island Board of Realtors, Nebraska Investment Finance Authority, Heartland United Way, Hope Harbor, Inc., Grand Island Area Habitat for Humanity, Goodwill Industries of Greater Nebraska, Salvation Army and representatives from pertinent City Government Agencies and Departments, hospital/health facilities and the Grand Island Public Schools. Memberships to selected **CHPS** should also consist of representation from the Grand Island private sector, including, but not limited to major employers, homebuilders/remodelers, realtors and local banks, credit unions, insurance companies and Foundations.

- **Planning Initiative 2. CHPS** will assist in implementing housing programs of greatest need in the Community of Grand Island, as identified in the **Five-Year Action Plan**. This would include meeting the housing needs and demands of the following priority *household sectors/types*:

  - *Housing for households of the highest incomes.*

  - *Owner and rental housing for households of all income ranges.*

  - *Owner and rental housing and housing rehabilitation activities for elderly households, 55+ years of age, including independent, multi-level assisted living and long-term care/nursing home housing.*

  - *Both temporary and permanent and emergency housing for "special needs" populations, including, but limited to persons and families with mobility and/cognitive disabilities, homeless and near-homeless, victims of domestic abuse, single parent households, multi-generational households, new American households and Veterans.*

  - *Owner and rental housing development for the local workforce employees.*

  - *Housing redevelopment, rehabilitation and preservation.*

- **Planning Initiative 3: CHPS** will need to create local housing funding initiatives, such as a Housing Trust (or Investment) Fund (**HTF**), to assist in providing "gap" financing for proposed affordable housing development and rehabilitation programs in Grand Island. For-profit, non-profit and philanthropic organizations, as well as commitments from major employers and local Foundations should be primary financial contributors. **HTF** monies could potentially be used for the following activities:

  - Investment funding for individual owner and rental housing rehabilitation programs.

  - Development of a community purchase-rehab-resale and re-rent program. Vacated housing on the real estate market in need of rehabilitation could be purchased by a **CHPS(s)**, or a local economic development entity, for the purpose of being rehabilitated into a viable, livable housing unit for persons and families generally of moderate income. The house is, then, put back on the market for sale by a local realtor or other housing-related agency.

  - Gap financing and/or developer incentives for the construction of new, affordable housing units.

- Down payment and closing cost assistance via low- or no-interest loans for persons and families purchasing a home in Grand Island. Housing purchase price maximums and household income thresholds can be determined by **CHPS.**

- First or second mortgage assistance for prospective or current homeowners, including reduced rate or deferred payment loans.

- **Planning Initiative 5:** Create a local Land Trust/Land Bank Program, via an existing 501(c)3 organization with an advisory Board, as a sub-group of the **CHPS.** The Land Trust/Land Bank will need to acquire developed or developable properties, via foreclosure or donation, to be repurposed and/or reutilized for new development projects, including housing. This initiative is also recommended in the **Grand Island Neighborhood Stabilization Program Reuse Plan.**

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

- **Action Step 1: CHPS** should have "housing" educational component of their **"mission statement",** to successfully, both advocate for and assist in implementing needed housing programs in Grand Island, as identified in the **Five-Year Housing Action Plan.**

- **Action Step 2: CHPS** will need to fully understand the working connection between the **Grand Island Community Housing Study** and other, current, local planning initiatives that will, in some capacity, have an impact on the future development, rehabilitation and preservation of both the current and future housing stock in Grand Island.

- **Planning Initiative 1.** Create a local **"Housing Development Education Program"** for **CHPS**, complete with certification of pertinent housing development topics, including, but limited to housing need recognition, housing advocacy, housing financial planning and housing development.

- **Planning Initiative 2.** Train **CHPS** to monitor and understand Local, State and Federal housing legislative proposals and policies that could impact housing programs in Grand Island, as identified in the **Five-Year Housing Action Plan.**

2: Community Housing Development, Rehabilitation & Preservation.

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

- **Action Step 1:** With the assistance of a newly-developed Grand Island Land Trust/Land Bank, purchase and secure developable lots necessary for housing development opportunities.

- **Action Step 2:** Develop an **"incentives plan(s)"** for local developers and contractors to utilize in the development of both owner and rental housing of **all "price points"** in Grand Island. This could include impact and development fee waivers, reduced lot costs, materials purchase assistance, etc.

- **Action Step 3:** New housing development projects in the City of Grand Island should utilize **place-based development components,** whereby development supports the Community's quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.

- **Action Step 4:** encourage housing development and rehabilitation in Grand Island's two designated **"Opportunity Zones."** These Zones are comprised of Census Tract #4 in north central Grand Island, and Census Tract #9 in central and south central Grand Island

  - **Planning Initiative 1:** A coordinated Land Trust/Land Bank will need to acquire developable lots in close proximity to major employment centers, for the development of housing that, in addition, could be marketed to prospective employees of that particular employer.

  - **Planning Initiative 2:** Target up to **519 housing units,** including 394 owner and 125 rental units, for persons of moderate to upper income **at or above 126 percent AMI.** Housing in this AMI range will have an average purchase price of $372,000 and an average affordable monthly rent of $1,420. These housing units are generally affordable to people who have the financial means to purchase a lot or tract of land and build a house without additional financial assistance. It is still equally important to the future of housing in Grand Island as a means of providing housing "choice" within the Community.

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

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

- **Planning Initiative 4:** Target the development of up to **210 housing units,** including 70 owner and 140 rental units, for persons of extremely low, very low and low income, or between **0 and 60 percent of Area Median Income (AMI).** Average purchase prices should range from $88,630 to $133,000, while average monthly rents should range from $425 to $640. Typically, rental housing units for these income groups are developed with the assistance of Local, State and Federal subsidies, such as Low-Income Housing Tax Credits (LIHTC), HUD Section 8 and State-wide housing trust funds and includes purchase-rehab-resale or re-rent program. An additional activity could include rehabilitating existing low- to moderate income housing for increased marketability and safety of local tenants.

- **Planning Initiative 5:** In an effort to satisfy an **immediate housing need** in Grand Island, consider allowing **non-traditional housing developments** on existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for single room occupancy rental units, accessory dwellings and developing homes specifically designed for lots typically not sized to local and/or national building and development codes.

- **Planning Initiative 6:** The City of Grand Island, by designating up to 885 acres for new housing products, by 2024, will need to monitor the City's available, buildable land areas, to match the development or build out potential for the housing target forecast of 1,361 housing units. Section 6 of this Study highlights areas for potential housing development, in both undeveloped tracts of land and current developing subdivisions.

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

- **Action Step 1:** Encourage housing developers to pursue securing any and all available tools of financing assistance in the development of new housing projects in the Community, including Tax Increment Financing.

- **Action Step 2:** Implement a housing development plan with local major employers to ensure the provision of safe, decent and affordable owner and rental housing options for the local workforce.

- **Planning Initiative 1:** Encourage buy-in from major employers in Grand Island to financially contribute to workforce housing development projects.

- **Planning Initiative 2:** Major employers in Grand Island should become active in providing financial assistance for existing and new employees that are actively seeking housing in Grand Island. Assistance could include, but not be limited to, down payment assistance, developing and providing "transitional" housing for new employees and locating and negotiating the rent and/or purchase price of a housing unit and providing funding assistance.

- **Planning Initiative 3:** Financing the creation of a Limited Liability Partnership (LLP), comprised of two or more major employers (possible mix of both public and private) to become directly involved with the development of a designated "workforce" housing project/subdivision.

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

- **Action Step 1:** Create a **CHPS** to address all facets of elderly housing in Grand Island, including additional affordable housing, both owner and rental, for elderly persons. A **CHPS** comprised of the Hall County Housing Authority, Grand Island Area Chamber of Commerce, Grand Island Area Economic Development Corporation, CHI-St. Francis Medical Center, Midland Area Agency on Aging, Grand Island Regional Hospital and local contractors and housing developers will be critical in advancing specialized housing for Grand Island's senior population.

- **Action Step 2:** A **CHPS** consisting of local elderly housing/service providers, as well as skilled nursing, assisted living and senior independent living housing providers should be created with the mission of increasing need for in-home services, memory care, hospice, maintenance and repair of homes occupied by elderly households in the Community.

- **Action Step 3:** Establish a **CHPS** with local entities that could or currently provide needed supportive services including, but not limited to transportation to local businesses, shopping centers, hospitals and medical clinics, and entertainment venues from existing and new senior/elderly housing facilities.

- **Action Step 4:** Support the efforts of **Grow Grand Island** in developing a three-year plan as part of the American Association of Retired Person's **"Age-Friendly Initiative."** This Plan will identify implementation strategies to better provide for local senior populations, including walkable streets, transportation and the expansion of housing opportunities.

  - **Planning Initiative 1:** Secure developable land, via a coordinated Land Trust/Land Bank program, especially lots in close proximity to existing senior/elderly housing facilities.

  - **Planning Initiative 2:** Plan and develop an **"intergenerational"** elderly housing product to allow for shared living of elderly persons with younger generations of family members or friends.

  - **Planning Initiative 3:** Educate the public about the benefits of senior living. Develop a messaging platform and communications plan to highlight benefits and resident experiences. Promote programs and services designed to enhance emotional, physical and cognitive well-being, along with the benefits of recreation and leisure opportunities.

- **Planning Initiative 4:** Educate the senior population about legal, financial, insurance, advocacy and policy procedures in obtaining senior/elderly housing.

- **Planning Initiative 5:** For senior populations desiring to remain independent in their current home, work with local senior service providers to encourage an **"Aging in Place"** procedure, including the provision of medical and supportive service needs.

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

- **Action Step 1:** Continue to utilize recommendations in the **"Grand Island Downtown Redevelopment Study."** Completed in 2013, this Plan identifies necessary activities for revitalizing the Downtown, including the creation of new owner and rental housing activities as being critical for creating a sustainable central business district.

- **Action Step 2:** Develop and maintain **CHPS** with Downtown advisory/development groups, including the Grand Island Area Chamber of Commerce, Grand Island Community Redevelopment Authority, Grand Island Area Economic Development Corporation Railside Business Improvement District and additional, Downtown-associated committees and organizations.

- **Action Step 3:** Engage local developers and contractors to develop new and rehabilitate existing properties in Downtown.

- **Planning Initiative 1:** Continue to identify existing commercial buildings, with upper floors, for new residential development in Downtown. **According to the Hall County Regional Planning Department, an estimated 50+ housing units have been planned or developed in Downtown Grand Island since the completion of the 2014 Community Housing Study.**

- **Planning Initiative 2:** Encourage business owners to rehabilitate, if necessary, and "rent out" upper floors of existing commercial buildings to increase housing availability in Downtown Grand Island.

- **Planning Initiative 3:** Encourage the use of grant dollars for commercial and residential building rehabilitation. A total of eight Community Development Block Grant (CDBG) target areas exist within and in close proximity to Downtown Grand Island where revitalization and reinvestment are most needed. These CDBG target areas are identified in the **Illustration,** below.

- **Planning Initiative 4:** Utilize Tax Increment Financing (TIF) to revitalize buildings in Downtown Grand Island. Many of the CDBG target areas also have the ability to utilize TIF for public infrastructure, residential and commercial purposes. These "redevelopment areas" are highlighted in the **Illustration** below. A City-wide TIF/Redevelopment Area map is highlighted on **Page 5.12. This Illustration also highlights two Census Tracts, #7 and #9 in Grand Island that, as per the 2013-2017 American Community Survey (ACS), would qualify as "Extremely Blighted." This designation is subject to change as new ACS data becomes available.**

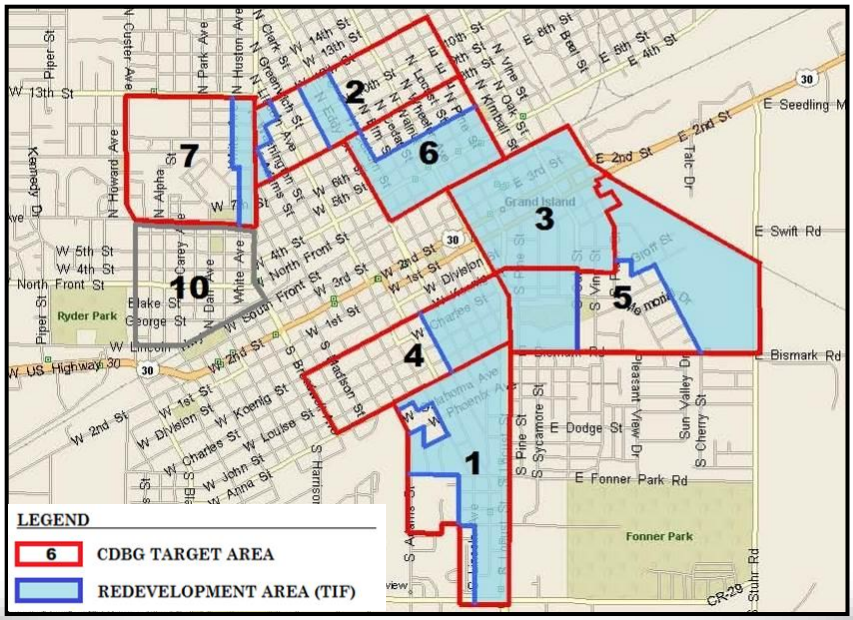
  An extremely blighted area, as per Nebraska Legislative Bill 86, is identified as:

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

COMMUNITY DEVELOPMENT BLOCK GRANT TARGET AREAS

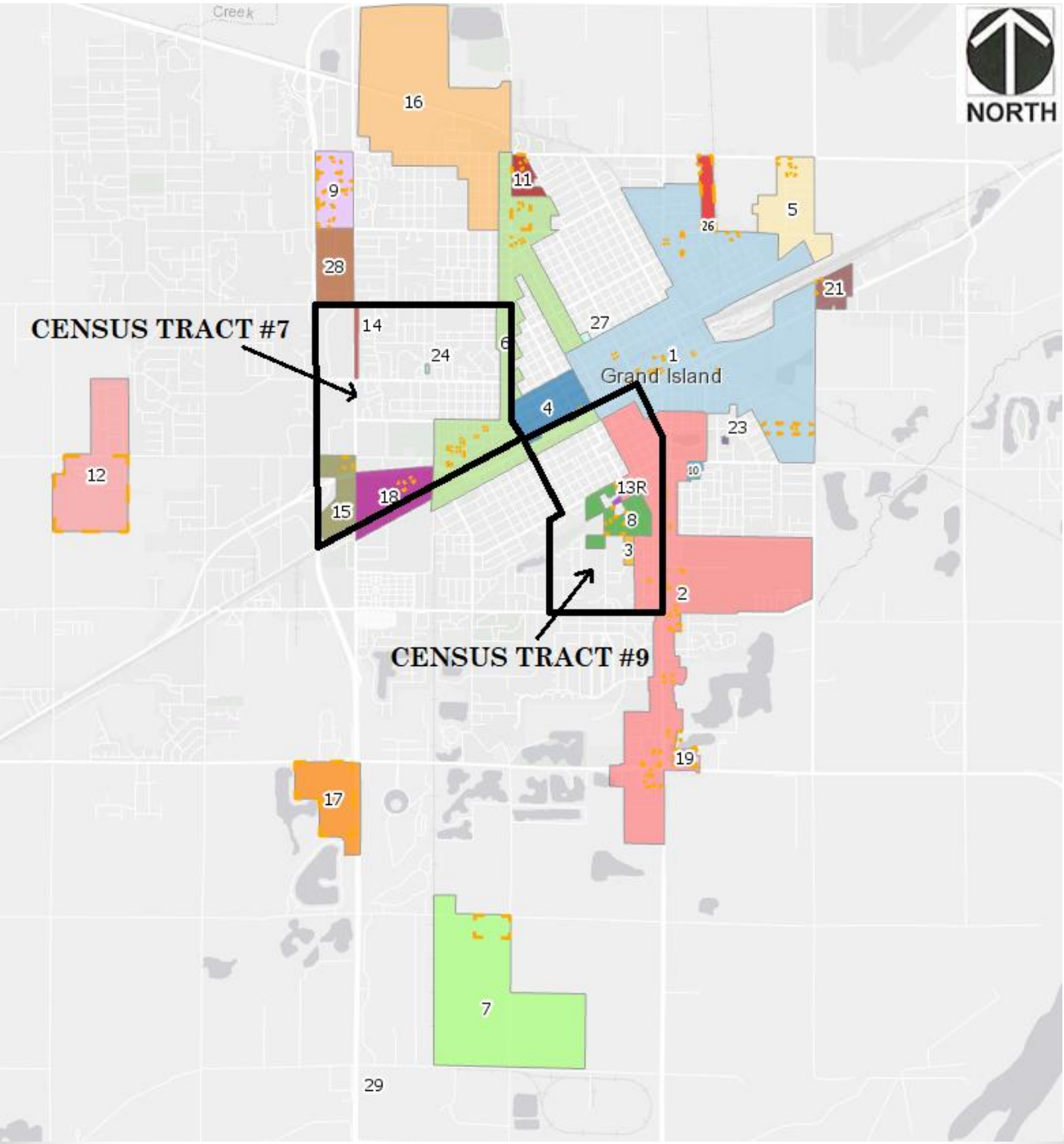
GRAND ISLAND, NEBRASKA

2019



COMMUNITY REDEVELOPMENT AREAS (TIF) MAP

GRAND ISLAND, NEBRASKA
2019



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

- **Action Step 1:** A **CHPS,** comprised of local groups such as Hope Harbor, Hall County Housing Authority, Heartland United Way, Goodwill Industries of Greater Nebraska, Salvation Army and Central Nebraska Community Action Partnership needs to plan and develop solutions to providing housing for Grand Island's most vulnerable population groups.

- **Action Step 2:** Encourage the development of rental housing utilizing the U.S. Department of Housing and Urban Development's (HUD) Veteran Affairs Supportive Housing (VASH) voucher program. VASH provides housing assistance for homeless and near-homeless Veterans, in conjunction with HUD's Housing Choice Voucher program, in addition to case management and clerical services via the U.S. Department of Veteran's Affairs. A partnership with the Hall County Veterans Services, Nebraska Department of Veteran's Affairs and local Veteran counseling and guidance centers and regional benefits administration offices would be beneficial for providing services, including housing, to local Veterans.

- **Planning Initiative 1:** Consider applying for grant funding via the Nebraska Homeless Assistance Program, via the Nebraska Department of Health and Human Services to assist in providing a **"continuum of care"** approach to **persons and families experiencing homelessness and near-homelessness.**

- **Planning Initiative 2:** Devise a Community plan to safely house homeless and near-homeless persons and families and victims of domestic violence/abuse.

- **Planning Initiative 3:** Create and implement a community-wide **supportive housing services plan** for the City of Grand Island to encourage and support the provision of housing for persons with special needs, including mobility and cognitive disabilities. Owner and rental housing developed for special needs populations should meet all ADA requirements and be accessible for all persons experiencing a disability.

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

- **Action Step 1: CHPS,** along with the City of Grand Island Problem Resolution Team, should develop and implement a **Housing Redevelopment, Rehabilitation & Preservation Initiative** to promote the systemic development of new housing units on existing vacant lots and the rehabilitation of existing housing stock, of both moderate and substantial rehab to preserve and protect existing housing units that are of high age or historical significance and are affordable. Reinvestment in distressed neighborhoods will boost the Community's property value base and provide additional housing choices for prospective buyers. Target areas for housing rehabilitation, demolition and replacement in Grand Island are highlighted in **Section 6.**

- **Planning Initiative 1:** Identify housing units that are in need of moderate rehabilitation in Grand Island. This includes homes needing "cosmetic" and minor "structural" improvements such as new siding, windows, paint, roof surface, doors, etc.

- **Planning Initiative 2:** Identify housing units that are in need of substantial rehabilitation in Grand Island. This includes homes needing the improvements identified in Planning Initiative 1, but also includes repairs to structural and infrastructure elements of the house, such as foundation, baring walls and roof lines/ structural repairs and plumbing/electrical upgrades.

- **Planning Initiative 3:** Identify housing units that should be demolished and replaced in Grand Island, with an emphasis on units that are currently occupied. Housing that is not cost effective for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.

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

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

- **Action Step 1:** Promote the use of energy conservation methods. Reduce consumption of energy in residential sectors.

- **Action Step 2:** Require compliance with a "Conditional" or "Special Use Permit" for any and all alternative energy projects. Small-scale and personal alternative energy projects could be permitted outright, as per consent of the Grand Island City Council.

- **Action Step 3:** Promote the development of vocational **education opportunities** at local Public and Private Schools in the City of Grand Island to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.

- **Action Step 4:** Promote the expanded use of solar and geothermal exchange energy systems for applications throughout the Community's extra-territorial jurisdiction.

- **Action Step 5:** Promote the **rehabilitation of residential buildings utilizing weatherization methods and energy efficient or "green building" materials** in Grand Island in conformance to the "LEED" certified building techniques.

- **Planning Initiative 1:** Utilize Grand Island zoning ordinances and development and building codes to control the placement and operation of alternative energy systems. Local zoning ordinances should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.

- **Planning Initiative 2:** Implement a "**pilot" alternative energy program** at a developing residential subdivision. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.

- **Planning Initiative 3:** Expand awareness of available incentives that could assist in replacing old lighting fixtures, or heating and cooling systems with new energy efficient systems that reduce consumption and energy costs.

3: Housing Study Implementation & Review.

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

- **Action Step 1: E**stablished **CHPS,** along with the City of Grand Island, should collaborate for an **annual review process of the Housing Study**. Local elected officials, governmental volunteers, community and economic development groups and local housing stakeholders and funders should be involved in this review.

- **Planning Initiative 1:** The **Housing Study** review should coincide with an annual review of the Community's Comprehensive Plan, 2019-2021 Consolidated Plan and any ongoing community planning and economic development initiatives/master plans that are imperative to future development and qualities of life offered in the City of Grand Island.

- **Planning Initiative 2:** Ensure the **Housing Study** should be made available, via several media outlets, to allow for public and private sector review and input.

SECTION 6

LAND USE PROJECTIONS & SITE ANALYSIS.

SECTION 6:
LAND USE PROJECTIONS & SITE ANALYSIS.

INTRODUCTION.

Section 6 of the **Grand Island, Nebraska Community Housing Study with Strategies for Affordable Housing** discusses **Residential Land Use Needs,** in relation to residential development, as well as the necessary criteria for selecting and analyzing a residential development site.

It is imperative for any community to designate the appropriate amount of land to support new housing development projects, both within and adjacent, but outside a community's corporate limits. Residential development projects generally encompass three types: (1) infill development in older, existing residential neighborhoods, (2) acquisition and development of large tracts of vacant land inside a community's corporate limits for "large scale" development, and (3) acquisition and development of land as part of a designated future residential "growth area"

Infill housing development projects have the advantage of utilizing existing infrastructure and utilities, but may be challenged by the lot dimensions and setback requirements of local development code. Concepts including "narrow housing" and "stacked housing" may be the most appropriate housing type for infill development projects.

"Large scale" development projects involve the acquisition of tracts of undeveloped land and can be utilized for multiple residential related projects, including single family residential subdivisions, apartment complexes and senior housing "continuum of care" campuses. The appropriate zoning classification and future land use designation must be in place for these projects to occur. Additionally, these types of projects could have a more significant impact on a community's tax base and have a greater ability to encourage the development of both traditional and unique housing concepts and prototypes, potentially satisfying multiple community housing needs at once.

Residential "Growth Areas" identifies land outside, but adjacent a community's corporate limits, and being specifically designated for residential development. Land areas in this location may be the most affordable to purchase, but may not have appropriate utilities and infrastructure in place. Residential developments in growth areas typically include large lot subdivisions and acreages. "Build-through" subdivisions are encouraged, so as to be in conformance with local development code in the event of annexation.

HOUSING LAND USE PROJECTIONS.

Table 6.1, Page 6.3, identifies the estimated **land use projections and housing types per age sector** in the Community of Grand Island, Nebraska, by 2024. An estimated **339 acres of land** will be required to complete the needed housing developments throughout the Community. This includes both land for new construction and housing purchase-rehab-resale/re-rent projects, including single family, duplex/triplex, town home, patio home and apartment units.

An estimated 459 units should be targeted for the 55+ age group. This would require an estimated 105 acres. Housing development programs for seniors should include single family housing for owners (94 units) and duplex/triplex housing for renters (107 units).

An estimated 902 units will need to be developed for non-elderly families (18 to 54 years), including special populations, requiring an estimated 234 acres. This also includes housing for persons with a disability and needing housing with specialized amenities. Housing unit types in greatest demand include Single family housing for owners (404 units), which should include a Credit- or Lease-To-Own housing development program.

For renters, the greatest demand is for apartments, including housing in Downtown Grand Island and the development of larger scale multifamily housing complexes (184 units). Rental housing units should be directed towards providing housing for persons involved in the local workforce, at 45+ percent AMI, needing decent, affordable rental housing.

A total of 1,155 units, including 628 owner and 527 rental units, should be new construction projects, requiring a total of 295 acres. The City of Grand Island will also need to designate 885 acres of residential land for future residential growth areas, as per the Grand Island Comprehensive Plan, for planned new construction activities, three times the required amount for new housing construction, to allow for land choice, as per availability, for selected project specific housing developments. These land areas could be located both within and/or outside but adjacent the Grand Island Corporate Limits.

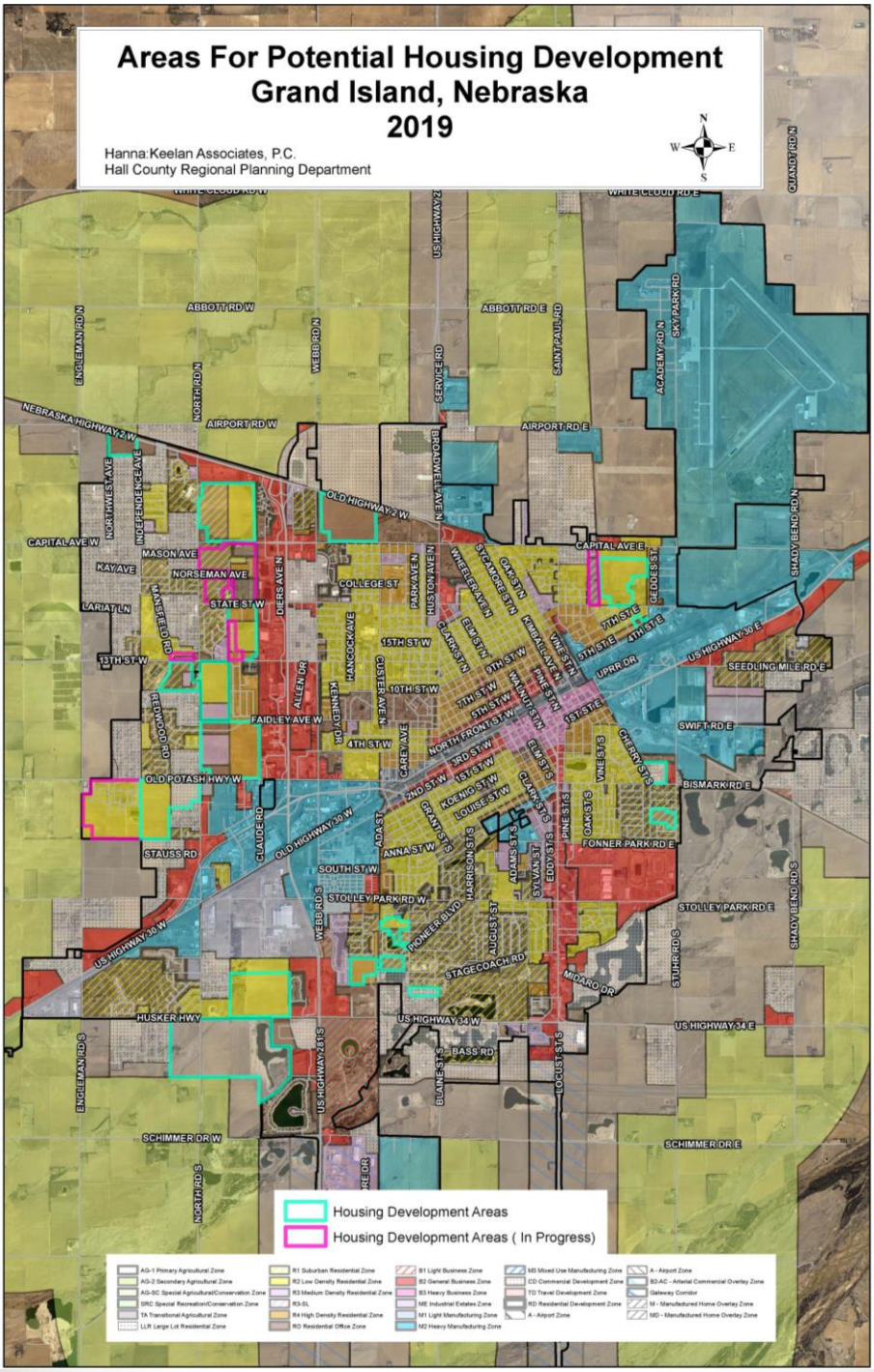
TABLE 6.1
HOUSING UNIT TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/PER HOUSING TYPE/ AGE SECTOR
GRAND ISLAND, NEBRASKA
2024

Age Sector	Type of Unit	#Owner / #Rental	Land Requirements (Acres)^
18 to 54 Years**	Single Family Unit	404 / 60*	176
	Patio Home Unit	24 / 10	10
	Town Home Unit	50 / 40*	11
	Duplex/Triplex Unit	16 / 90	20
	Apartment - 4+ Units***	24 / 184	17
Totals		**518 / 384**	**234 Acres**
55+ Years	Single Family Unit	94 / 12	40
	Patio Home Unit	36 / 15	15
	Town Home Unit	52 / 38	20
	Duplex/Triplex Unit	20 / 107	23
	Apartment - 4+ Units***	20 / 65	7
Totals		**222 / 237**	**105 Acres**
TOTAL UNITS / ACRES		**740 / 621**	**339 Acres**
TOTAL UNITS / ACRES OF NEW CONSTRUCTION		**628 / 527**	**295 Acres / 885 Acres^^**

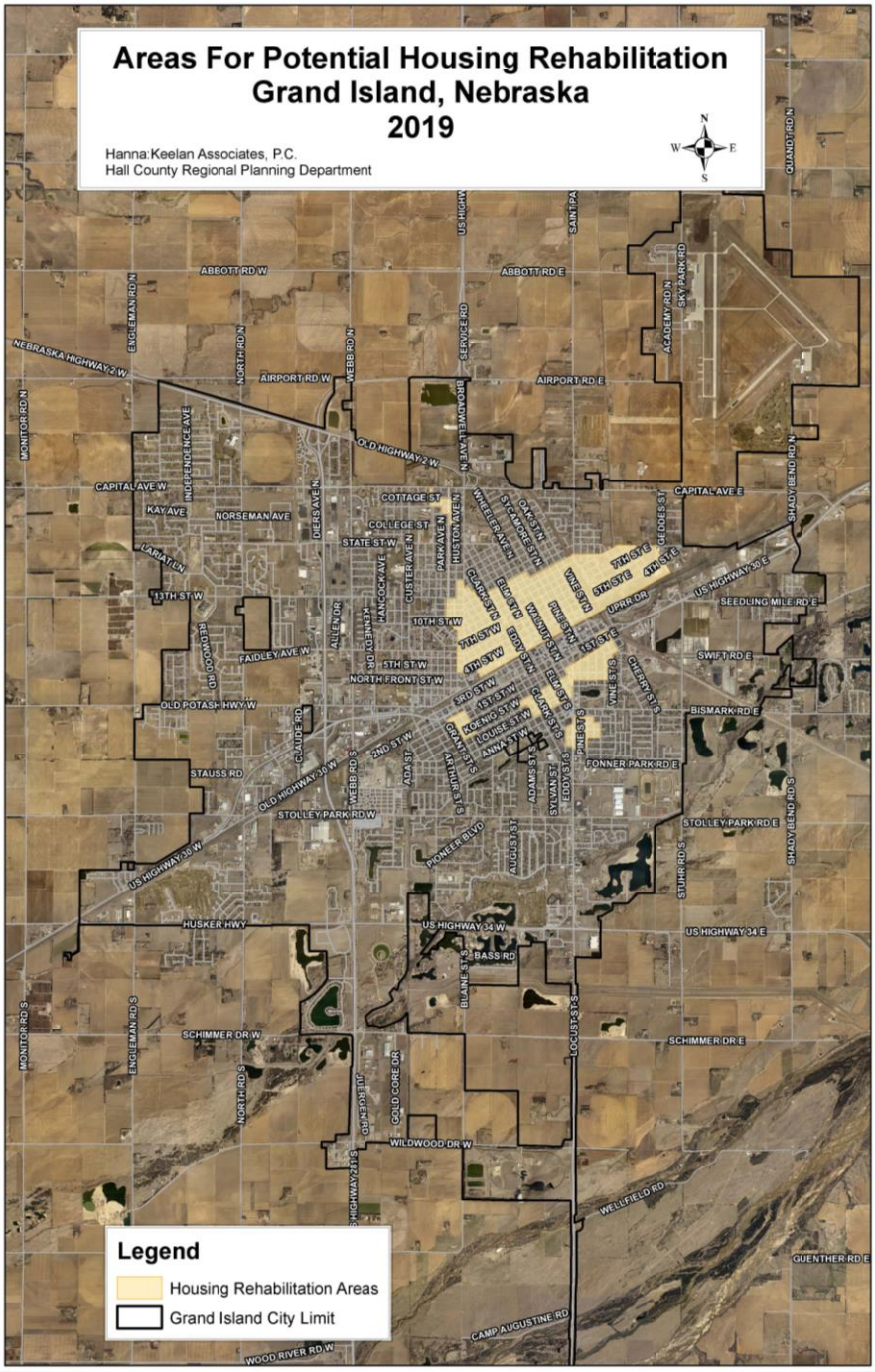
***Includes Credit-To-Own Units.**
****Includes housing for persons with a disability.**
*****Includes housing in Downtown.**
^Includes Public Right-of-Way.
^^Residential Land Use Plan for New Construction, 3.0x total acres.

Source: Hanna:Keelan Associates, P.C., 2019.

The **illustration,** below, identifies potential land areas for residential development, as well as subdivisions with active housing construction in the City of Grand Island. An overlay of existing zoning districts is also included. A total of 310.8 acres are currently subdivided, platted and currently experiencing development. An additional 1,308.9 acres are undeveloped, but considered "prime" tracts land for new residential development.



The **illustration**, below, identifies target housing rehabilitation and redevelopment in the City of Grand Island. This area is generally located around the Downtown, consisting of some of Grand Island's original and oldest neighborhoods. A total of 872 acres were highlighted and contain a large portion of land area and residential properties, available for both owner rehabilitation and purchase-rehab-resale/re-rent activities.



SITE ANALYSIS PROCESS.

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

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

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

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

Primary		Points 3	Points 2	Points 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
Secondary				
F.	Educational	1 M	2 M	3 M
G.	Recreational	1 M	2 M	3 M

Family Housing

Primary				
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
Secondary				
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. This is especially prevalent in Downtown Grand Island.

- 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.

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."**

SECTION 7

HOUSING DEVELOPMENT IMPLEMENTATION, CONCEPTS & FUNDING SOURCES/ PARTNERSHIPS.

SECTION 7:
HOUSING DEVELOPMENT CONCEPTS & FUNDING SOURCES/PARTNERS.

INTRODUCTION.

Section 7 of this **Housing Study** provides a discussion of **housing development concepts** and **funding sources/partners** for the City of Grand Island. This includes a discussion of various affordable housing development options, successfully being implemented in Nebraska, today. The Community of Grand Island can consider these and other successful affordable housing models in the development of needed housing types, during the next five years.

This **Section** also provides a discussion of funding sources and partners available to assist in both the financing and development of housing in Grand Island. Emphasis is directed at both public and private funding sources utilizing Local, State and Federal funding partners.

HOUSING DEVELOPMENT IMPLEMENTATION & CONCEPTS.

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

The development of affordable housing throughout Grand Island will require the strategic application of a variety of both public and private funding sources. Typical private funding is secured from banks, foundations, major employers and individuals with a passion for financing housing and sustaining the livability of their Community.

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

"Traditional "low-income housing" is for persons and families at 0 percent to 80 percent of the Area Median Income, commonly referred to as "Very-Low to Moderate Income". Housing for households within this income range, typically requires one or more public programs 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 or exceeds 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.

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

Although reasonably modest by design, all in an effort to maximize the use of tax dollars, **single family home CROWN units** provide all necessary living space for medium to large families. This includes three-bedrooms on the first floor, with the opportunity of an additional bedroom(s) in an egress basement, one bath, on the upper level, with the potential for another in the lower level, a great or family room, with additional space in the basement for family activities, a kitchen and dining area and, at least, a single stall garage. The square footage of these affordable single family homes typically ranges from 1,200 to 1,600 square feet. These homes are usually constructed on lots of 8,000 to 10,000 square feet, allowing for ample yard space.

Duplex/triplex rental housing is a popular affordable housing program in Nebraska for both, older adults, 55+ years of age, as well as singles, 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 selected funding subsidy. Net monthly rents for duplex/triplex rental housing have traditionally ranged from $575 to $865, 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 1,100 to 1,400 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, proves to be an *"economic enhancement"* to any housing program, allowing more households to be income eligible and, thus, allowing more local households access to affordable housing options.

Immediate housing alternatives are needed in the City of Grand Island as a solution to the Community's growing population, especially workforce employees. Participants of the Housing Listening Sessions and Survey respondents identified a large number of employees are seeking affordable housing in Grand Island, but due to a lack of available and appropriate housing, are moving into homes and apartments that do not meet their needs and/or are not affordable.

The following immediate housing alternatives would create additional housing choices in Grand Island for persons and families of all income sectors. **It is recommended that the Community 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, 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 unit type include, but are not limited to, property owners living on-site, construction not consuming additional land, an alternative to traditional apartment life and a reduced cost of construction when compared to conventional apartment development.

Example of Infill Housing.

Conversion Housing.

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

Single Room Occupancy (SRO) Housing.

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

FUNDING SOURCES/PARTNERS.

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

LOCAL FUNDING OPTIONS.

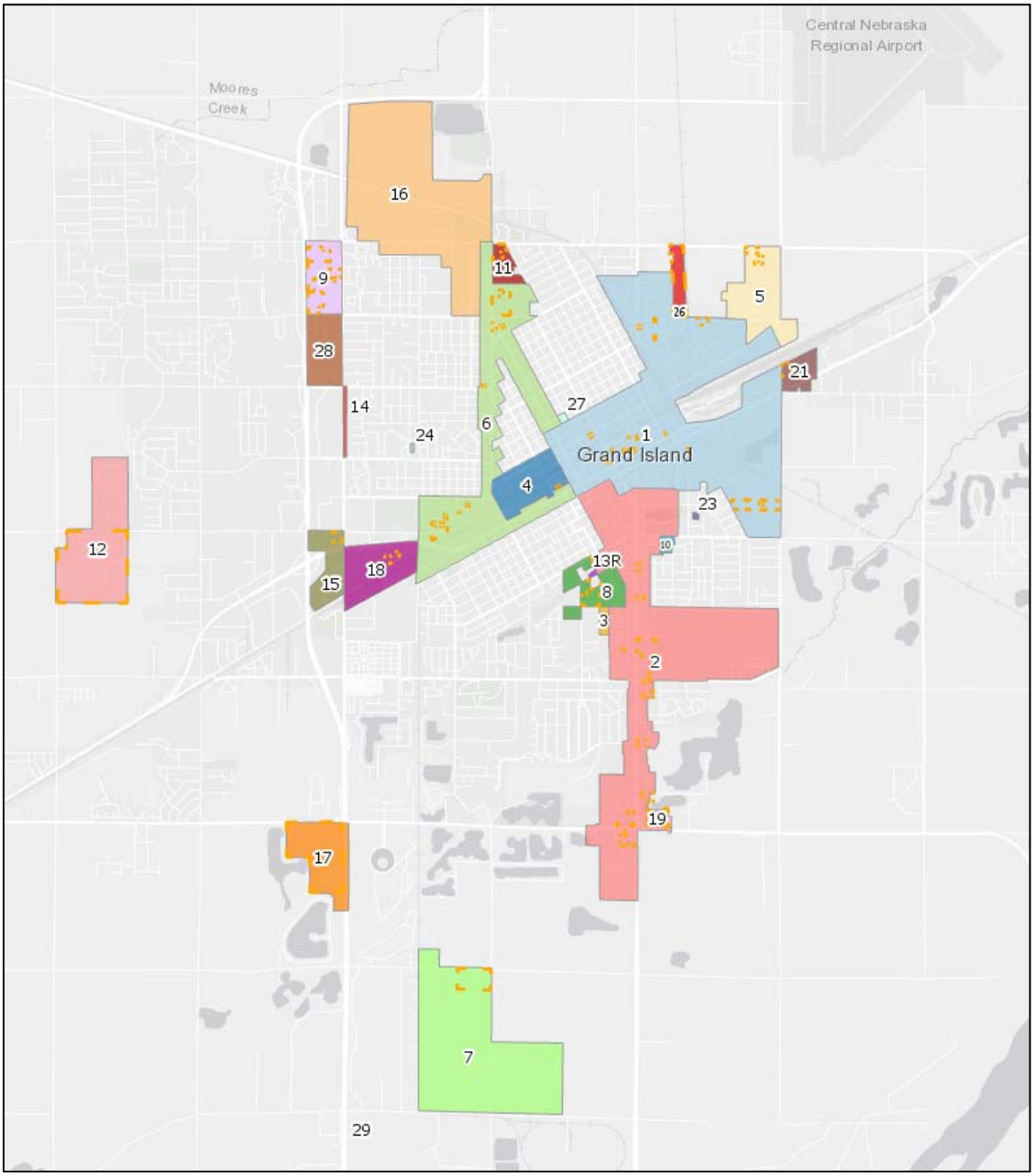
Local funding for use in housing development and improvement programs are limited to two primary sources: (1) local tax base and (2) dollars secured via state and federal grant and loan programs, which are typically only available to local units of government (Village, City or County).

Local Tax Base 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.

The City of Grand Island has designated "Redevelopment Areas," identified in the Illustration, below. Housing, Commercial and Industrial programs are eligible for TIF in these areas.



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 City of Grand Island is served by the Hall County Housing Authority.

Local Major Employers and/or Community Foundation Assistance.

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

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

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 **Nebraska Department of Economic Development (NDED), Nebraska Investment Finance Authority (NIFA), Nebraska Affordable Housing Trust Fund (NAHTF), Nebraska Energy Office (NEO) and Nebraska Department of Health and Human Services (NDHHS).** The following describes primary housing funding programs provided by these agencies.

Nebraska Department of Economic Development (NDED).

The proposed **2019 Annual Action Plan,** prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

$23.9 Million - Community Development Block Grant.
$4.8 Million - HOME Investment Partnership Fund.
$871,000 - Emergency Solutions Grant Program.
$4.0 Million - Homeless Shelter Assistance Trust Funds.
$10.6 Million - Nebraska Affordable Housing Trust Fund.
$507,000 - Housing Opportunities for Persons with AIDS.
$4.5 Million - Federal Housing Trust Fund.

NDED administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to Nebraska Community and County municipalities for financing housing, planning and public works projects. All Nebraska Counties and Communities are an eligible applicant for CDBG funds. **The City of Grand Island, as well as Lincoln and Omaha, 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 administers 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.

Two CHDO serves the Grand Island area: Central Nebraska Community Action Partnership and the Housing Development Corporation. These CHDOs provide housing services such as weatherization and rent and utility assistance. South Central Economic Development District is available to provide community and economic development grant preparation, implementation activities and services. Grant administration is also provided by South Central Economic Development District.

The City of Grand Island is currently organizing a Housing Improvement Partnership (HIP) to serve as a Community Housing Development Organization, or CHDO for the City. HIP, in addition to conducting standard, common CHDO activities, could administer local State and Federal grant opportunities for housing development, redevelopment and rehabilitation in Grand Island.

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.

LB 518-Rural Workforce Housing Investment Act/Rural Workforce Housing Fund (RWHF).

In 2017, the **"Rural Workforce Housing Investment Act"** (Legislative Bill 518) was adopted to allow non-profit housing developers to allocate funds from the NAHTF into a **Rural Workforce Housing Fund (RWHF).** This allows the non-profit developer to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations. Projects must be within municipalities in Counties with populations less than 100,000. An amount of up to $1 Million can be applied for by rural Communities throughout Nebraska. Grants must document a "one-to-one" match fund.

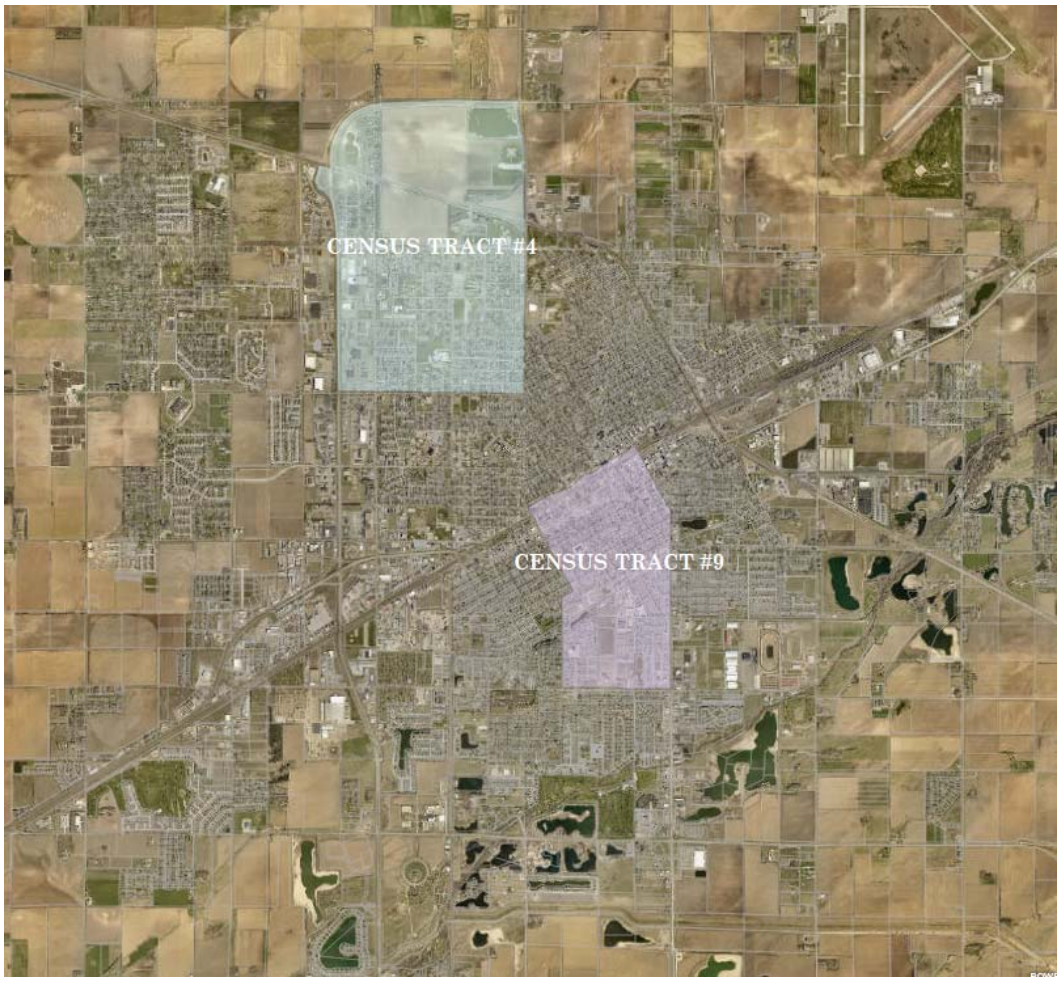
Opportunity Zones.

The **Tax Cuts and Jobs Act of 2017** allowed for all state Governors to designate Census Tracts as **"Opportunity Zones"** to promote investment and economic development activities in areas deemed "low income and/or economically disadvantaged." Developers choosing to construct facilities and buildings on sites in an opportunity zone can take advantage of various tax incentives and deferrals as a means of creating economic opportunities in these areas.

As per the Nebraska Department of Economic Development, and approved by the Nebraska State Governor, a Census Tract can qualify as an opportunity zone if it meets the following criteria:

a) The tract poverty rate was at least 20%, or:
b) If located in a metropolitan area, the tract's median family income did not exceed 80% of the greater of (i) the median family income in the metropolitan area or (ii) the statewide median family income, or;
c) If located in a non-metropolitan area, the median family income for such tract did not exceed 80% of the statewide median family income.

Currently, two Opportunity Zones have been designated by the Nebraska State Governor in the City of Grand Island. These include Census Tracts #4 and #9. Tract #4 is located in north central Grand Island, while Tract #9 is located in central and southern Grand Island. The **Illustration,** below, identifies the location of these two opportunity zones.



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 major 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.

LB 884-State Low-Income Housing Tax Credit is another source of funding for affordable housing.

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.

NIFA is also a funding participant in the **Rural Workforce Housing Fund.**

NIFA provides funding for the **Housing Study Grant Program** to assist in financing community, county and regional housing studies and related planning projects.

Midwest Housing Equity Group (MHEG).

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 seven-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.

Midwest Housing Development Fund (MHDF).

Founded in 2000, **MHDF** is a non-profit community development financial institution whose main goal is to provide "nontraditional financing needs" for affordable rental housing development, redevelopment and rehabilitation. As per the **MHDF** website, "The primary financing product of **MHDF** is predevelopment loans that are provided to borrowers prior to them having access to traditional construction and permanent financing." Types of loans available through MHDF include predevelopment, construction, gap financing, land/infrastructure and permanent (post construction) loans.

Community Housing Development Corporation (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.

Central Nebraska Community Action Partnership and the **Housing Development Corporation** serves as the **CHDOs** for the **City of Grand Island** regarding the provision of affordable housing. The **Nebraska Housing Developers Association** is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, economic and housing development grant writing administration is available with **South Central Economic Development District.**

Two CHDOs serve the Grand Island area: the Housing Development Corporation and Central Nebraska Community Action Partnership. These CHDOs provide housing services such as weatherization and rent and utility assistance. South Central Economic Development District is available to provide community and economic development grant preparation, implementation activities and services.

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 Solutions Grant** to assist local or regional based groups in the provision of housing improvements for homeless and "at risk of homeless" persons and families.

REGIONAL FUNDING.

Federal Home Loan Bank.

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

FEDERAL FUNDING

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

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

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.

- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.

- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit-motivated developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

Other Federal Funding.

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

SECTION 8

GRAND ISLAND FIVE-YEAR
HOUSING ACTION PLAN.

SECTION 8:
GRAND ISLAND
FIVE-YEAR HOUSING ACTION PLAN.

INTRODUCTION.

The greatest challenge for the Community of Grand Island, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with special attention given to workforce households. In total, the Community should target up to **1,631 new units; 740 owner units and 621 rental units, by 2024.**

The successful implementation of the **"Grand Island Five-Year Housing Action Plan"** will begin with the preparation of reasonable, feasible housing projects**.** Such a Plan will address all aspects of housing, including new construction, housing rehabilitation, the removal of "bad" housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement.

Important to the successful implementation of the Grand Island Five-Year Housing Action Plan will be the creation of **Community Housing Partnerships (CHPS),** as detailed in **Section 5** of this **Housing Study. CHPS** should be created to "fit" each proposed housing program. **CHPS** should include an appropriate mix of both public and private partners to balance, as well as expedite the implementation of housing development.

PLACE-BASED DEVELOPMENT COMPONENTS.

Each **Housing Program** identified in the **Grand Island Five-Year 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 DEVELOPMENT PROGRAMS.

The following **Housing Action Plan** presents a listing of **Housing Programs** recommended for Grand Island during the next five years. Programs include activities associated with the organizational or operational requirements of the Community to insure housing development exists as both an ongoing community and economic development process, producing housing units for both elderly and non-elderly households, local workforce, and persons with special needs and address the preservation or rehabilitation of Grand Island's existing housing stock. The **Plan** defines a purpose, estimated housing program costs and, where relevant, estimated cost subsidy for each **Housing Program.**

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

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	Program.	Purpose of Program.	Est. Total Cost.
1.	Create **Community Housing Partnerships (CHPS),** under the direction of the **Grand Island "Housing Improvement Partnership (HIP),"** to conduct housing project "specific" activities.	Under the direction and guidance of **HIP,** create **CHPS** from selected pertinent local, both public and private housing stakeholders and providers to establish programs of housing awareness and education, as well as housing project "specific" developments, in Grand Island.	Estimated Annual Cost: $25,000.
2.	Develop a **Grand Island Workforce Housing Initiative/ Employers Assistance Program.**	To encourage major employers of Grand Island to be actively involved in **CHPS** to assist the Community in developing workforce and other housing programs identified in the Five-Year Housing Action Plan, including the City's first-time homebuyer, down payment assistance and immediate need housing.	$515,000 five-year contribution from major employers would be requested.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	Program.	Purpose of Program.	Est. Total Cost.
3.	Maintain the **Grand Island Continuum of Care Program.**	Establish a program-specific **CHPS** to provide housing assistance to address all facets of **housing needs for elderly and special populations** including housing for persons with a disability needing special accommodations, Veterans, frail elderly, homeless and near-homeless, etc.	$180,000 annual contribution from public and private funding sources.
4.	**Create a Grand Island Community Land Bank Program, via locally-based organizations.**	Establish a program-specific **CHPS** to create a Land Bank to ensure the availability of land for future housing developments as well as securing land via a dilapidated housing acquisition program. The organizations of local housing developers and funders with the ability to purchase lots in Grand Island will be key to a successful Land Bank organization.	$470,000 five-year contribution from public and private funding sources.
5.	**Plan and implement an annual Grand Island Housing Summit.**	**GIAEDC,** with the assistance of local funding and **established CHPS,** conduct an annual presentation of housing accomplishments and opportunities in the Community of Grand Island.	Estimated Annual Cost: $4,500.

HOUSING PRESERVATION.

	Programs.	Est. Total Cost.	Est. Required Cost Subsidy.	Examples.
6.	**Housing Code Inspection and Rental Licensing Program,** to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a **nuisance abatement program and nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures.**	$255,000 (five-year).	30% or $76,500.	
7.	Target the **purchase and Demolition** of **70 substandard, dilapidated housing units** in Grand Island, by 2024 and establish a Land Bank of property (lots) for redevelopment purposes. **Can be combined with a nuisance or neglected buildings ordinance that targets vacant and dilapidated housing structures.**	$7,700,000.	90% or $6,930,000.	
8.	**Single Family Owner Housing Rehabilitation Program, target up to 175 Units,** moderate rehabilitation at $30,000 to $42,000 per unit in Grand Island, by 2024, to meet the needs of low- to moderate-income households.	$5,950,000.	70% or $4,165,000.	
9.	**Single Family Purchase-Rehab-Resale/Re-Rent Program, target up to 60 Units,** 3+ bedroom houses, standard amenities in Grand Island, by 2024, to meet the affordable homeowner/renter needs of low- to moderate-income households (31% to 80% AMI).	$10,800,000.	60% or $6,480,000.	

HOUSING FOR ELDERLY & SENIOR POPULATIONS.

	Programs.	Est. Total Cost.	Est. Required Cost Subsidy.	Examples.
10.	**Elderly Rental Housing Program, target up to 80 Units,** scattered site and/or "retirement campus", mixed income, 1- and 2-bedroom duplex and triplex units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (0% to 80% AMI).	$17,000,000.	65% or $11,000,000.	
11.	**Elderly Rental Housing Program, target up to 150 Units,** scattered site and/or "retirement campus", mixed income, 2- and 3-bedroom duplex and triplex units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (81%+ AMI).	$32,500,000.	30% or $9,750,000.	
12.	**Elderly Homeownership Initiative, target up to 200 Units,** scattered site and/or new subdivision, mixed income, 2- & 3-bedroom single family, patio home, duplex and town home units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (81%+ AMI).	$67,500,000.	20% or $13,500,000.	

HOUSING FOR ELDERLY & SENIOR POPULATIONS.

	Programs.	Est. Total Cost.	Est. Required Cost Subsidy.	Examples.
13.	**Housing Rehabilitation/ Modification Program, target up to 40 Units,** standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), Including ***Elderly and Special Population Households,*** with a Person(s) with a Disability.	$1,700,000.	90% or $1,530,000.	
14.	**Target up to 80 additional licensed assisted living units** with supportive/specialized services for near-independent and frail-elderly residents of Grand Island.	$9,600,000.	40% or $3,840,000.	

HOUSING FOR FAMILIES.

	Programs.	Est. Total Cost.	Est. Required Cost Subsidy.	Examples.
15.	**Single Family Rental, CROWN Rent-To-Own Program, target up to 60 Units,** scattered site, mixed income, 3+-bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (31% to 80% AMI).	$14,700,000.	70% or $4,689,000.	
16.	**General Rental Housing Program, target up to 190 Units,** scattered site, mixed income, consisting of 2- & 3-bedroom units with standard amenities, to meet the affordable rental housing needs of moderate-income workforce households (81%+ AMI).	$29,450,000.	40% or $11,780,000.	
17.	**Affordable Rental Housing Program, target up to 40 Units,** scattered site or multifamily apartment complex development, to meet the affordable rental housing needs of very low- to moderate-income workforce households (0% to 80% AMI).	$23,000,000	70% or $16,100,000.	
18.	**Family Homeownership Initiative, target up to 480 Units,** scattered site, mixed income, single family, patio home and town home, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). **Both New Construction and Purchase-Rehab-Resale or Re-rent Program.**	$149,000,000.	40% or $59,600,000.	

HOUSING FOR FAMILIES (Continued).

	Programs.	Est. Total Cost.	Est. Required Cost Subsidy.	Examples.
19.	**Single Room Occupancy Housing Program, target up to 30 rooms,** three buildings, in the Community, to meet the needs of low- to moderate-income, single person workforce households (35% to 80% AMI).	$3,500,000.	55% or $1,925,000.	
20.	**Owner/Rental Housing Initiative for Special Needs Populations, target up to 81 Units (36 owner, 45 rental),** scattered site, 1-, 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 125% AMI).	$19,440,000.	60% or $11,664,000.	
21.	Target up to **30 units** for very low- to low-income populations **experiencing a disability and in need of special accommodations,** including temporary shelter and group home housing.	$6,000,000.	90% or 5,400,000.	
22.	Target up to **20 units** of short-term and long-term housing for persons experiencing **homelessness and near-homelessness,** including an overnight shelter and group home housing.	$4,100,000	90% or $3,700,000.	

HOUSING FOR FAMILIES (Continued).

	Programs.	Est. Total Cost.	Est. Required Cost Subsidy.	Examples.
23.	**Downtown Owner Units, target up to 24 Units,** mixed income, scattered site, 1- & 2-bedroom units. Units could include rehabilitation of upper-level commercial structures.	$6,600,000.	30% or $1,980,000.	
24.	**Downtown Rental Units, target up to 46 Units,** mixed income, scattered site, 1- & 2-bedroom apartments. Units could include rehabilitation of upper-level commercial structures.	$8,700,000	50% or $4,350,000.	
25.	**Immediate Housing Initiative –** Target up to **40 units** of rental housing, via alternative housing types, either existing or new housing, either permanent or transitional units for families/individuals, or as rental properties.	$2,800,000	60% or $1,680,000.	

APPENDIX I

ur Home	
you currently:	Rent an apartment (91) · Rent a home (74) · **Own with a mortgage (329)** · Own with no mortgage (117) · Live with parents (21) · Homeless/no permanent residence (29) · Other (See Comments)
e you actively looking to urchase or rent a different ome?	Yes – Purchasing (98) · Yes – Renting (102) · **Neither (487)**
Vhat type of housing do ou live in?	**House (510)** · Duplex (39) · Apartment (70) · Condo (6) · Mobile Home (16) · Townhouse (15) · Income Based Housing (17)
How many bedrooms does your housing unit have?	1 (44) · 2 (126) · **3 (255)** · 4 (153) · 5+ (95)
How many bedrooms do you need?	1 (90) · 2 (176) · **3 (233)** · 4 (138) · 5+ (44)
How would you rate the condition of your current residence?	Excellent (192) · **Good (291)** · Fair: Needs Moderate Rehabilitation (under $25,000) (170) · Poor: Needs Major Rehabilitation (over $25,000) (25) · Dilapidated-Not Livable (2)
If your dwelling needs repairs, please check all	Plumbing (102) · Insulation (97) · **Windows (174)** · Electrical (106) · **Floors / Ceiling (123)** · Foundaton Repairs (47) · N/A (183) · **Exterior (121)** · Roof Repairs (54) · Heating (55)

$100K-$149,999 (105)

GRAND ISLAND HOUSING SURVEY RESULTS.

Grand Island Housing Survey

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

TOTAL SURVEYS RETURNED: 760.

Your Household

1. Please select which of the following age groups live in your home.	0 - 15 years (242)	60 -74 years (157)
	16 –23 years (108)	75+ years (14)
	24 -44 years (363)	Prefer not to share (5)
	45 - 59 years (246)	
2. What is your gender?	Male (229)	Prefer not to share (9)
	Female (498)	
3. How would you describe your race / ethnicity?	Caucasian / not Hispanic (628)	Native American (8)
	Black / African American (6)	Hispanic (54)
	Asian (2)	Pacific Islander (0)
	Two or more races (14)	Prefer not to share (13)
4. What is your relationship status?	Married (449)	Widowed (17)
	Divorced (71)	Separated (11)
	In a partnership / civil union (14)	Cohabitating with significant other (33)
	Single (125)	Prefer not to share (6)

Your Home

Do you currently:	Rent an apartment (91)	Rent a rent-subsidized unit (8)
	Rent a home (74)	Live with parents (21)
	Own with a mortgage (329)	Homeless/no permanent residence (29)
	Own with no mortgage (117)	Other (See Comments)
Are you actively looking to purchase or rent a different home?	Yes – Purchasing (98) Yes – Renting (102) Neither (487)	
What type of housing do you live in?	House (510) Duplex (39) Apartment (70) Condo (6) Mobile Home (16) Townhouse (15) Income Based Housing (17)	
How many bedrooms does your housing unit have?	1 (44) 2 (126) 3 (255) 4 (153) 5+ (95)	
How many bedrooms do you need?	1 (90) 2 (176) 3 (233) 4 (138) 5+ (44)	
How would you rate the condition of your current residence?	Excellent (192) Good (291) Fair: Needs Moderate Rehabilitation (under $25,000) (170) Poor: Needs Major Rehabilitation (over $25,000) (25) Dilapidated-Not Livable (2)	

If your dwelling needs repairs, please check all that apply	Plumbing (102) Electrical (106) Exterior (121)	Insulation (97) Floors / Ceiling (123) Roof Repairs (54)	Windows (174) Foundaton Repairs (47) Heating (55)	N/A (183)
	Other ____(See Comments)_____			
Please indicate your household income range.	Less than $50K (228) $150K-$199,999 (47)	$50K-$74,999 (155) $200K-$249,999 (10)	$75K-$99,999 (106) $250K-$299,999 (8)	$100K-$149,999 (105) $300K+ (17)
How much is your monthly housing payment?	Less than $400 (103) $1,100-$1,299 (64)	$400-$699 (141) $1,300-$1,499 (38)	$700-$899 (114) $1,500-$1,699 (35)	$900-$1,099 (75) $1,700+ (41)
Do you receive public financial aid for housing?	Yes (20)	No (667)		

You and Grand Island

Do you: (Please check ALL boxes that apply)	Currently live in Grand Island? (566)	
	Work in Grand Island? (384)	Does your spouse/partner work in Grand Island? Yes (335) No (246)
	Have relatives in Grand Island? (238)	
	If so, for how long (years)? Less Than 1 = 10 1-10 = 134 11-20 = 121 21+ = 214	

Is your current home unsuitable for your living needs? If so, please indicate why.	It is too small (101) It is too expensive (54) It is in poor condition (23) Other (357)		It is too big (26) Desire to own house (54) Not Suited to my Health / mobility problems (16) It is suitable for my needs			
Would you be interested in a grant for home repairs?	Yes (266)		No (374)			
Would you consider moving away from Grand Island for affordable housing?	Yes (311)		No (337)			
If so, how many miles away? (circle one)	0-4 (32)	5-10 (49)	10-20 (101)	20-30 (79)	30-40 (26)	40+ (62)

Future Housing

Are you looking to change your housing situation in the next five years?	Yes (355) No (268)
If you would like to rent, what monthly rent could you afford?	$450 or less (65) $451 - $600 (91) $1,001 - $1,250 (21) $600 - $750 (89) $751 - $1,000 (73) $1,251+ (39)
If you are looking to purchase a home, what can you afford for a monthly house payment?	Less than $400 (38) $400-$699 (111) $700-$899 (97) $900-$1,099 (57) $1,100-$1,299 (52) $1,300-$1,499 (32) $1,500-$1,699 (23) $1,700+ (33)
If you currently rent, but would like to buy a home, please mark any barriers that have prevented you from purchasing a home.	Lack of available housing (90) Cost of existing housing (102) Lack of Down Payment (133) Credit Rating (83) Available Building Lot (17) N/A (166) Other: ___(See Comments)_____
Please describe special features you would like to see in housing development.	_____ _____ _____(See Comments)_____ _____ _____ _____

Are you, or anyone else from your household (including those currently residing temporarily elsewhere), likely to need affordable housing within the Grand Island area now or in the next five years? Yes (281) No (319)		
Are you looking to: own (331) or rent (129)		
Why would you want to move (you can give more than one reason)?	Need local affordable housing (107)	Need independent housing (11)
	Need larger housing (99)	Need to "downsize" (58)
	Present home in poor state of repair (17)	Need to be closer to employment (25)
	Need senior/elderly housing (26)	Need to be closer to a dependent (2)
	Need specially adapted home (10)	Death, divorce or other change in family structure requiring a move (32)
	Need to be closer to relatives who are in the area (13)	Other: _____(See Comments)_____ _____
Do you feel that there is a need for additional low-income housing? Yes (495) No (87)		

If yes, what types of housing opportunities are needed? (Please check all that apply)	Single family housing- rent (386)	Elderly and assisted living housing (166)
	Single family housing- own (370)	Duplexes (187)
	Special needs housing (157)	Downtown housing (114)
	Duplex for seniors (215)	Other: (See Comments)
	_____	

Mobility	
If you moved to Grand Island in the last five years, which of the following best describes your reason for relocation?	Job (131) Retirement (2) Affordable housing (19) Small town atmosphere (8) Be close to family (45) Other: _____(See Comments)_____ _____ _____
Do you plan to continue living in Grand Island more than:	2 Years (98) 5 Years (96) 10 Years (76) Indefinitely (286)
If you or someone in your household works outside of Grand Island, how far is the commute to work?	Less than 10 miles (82) 11-20 Miles (52) 21-30 miles (54) More than 31 miles (38)

As a renter or homeowner, please check the top three issues or barriers with obtaining suitable, appropriate housing in Grand Island.

For Renters		For Owners	
21	Lack of handicap accessible housing	22	Lack of handicap accessible housing
32	Lack of adequate public transportation	53	Lack of adequate public transportation
24	Lack of knowledge of fair housing rights	27	Lack of knowledge of fair housing rights
181	Cost of rent	282	Housing prices
8	Restrictive zoning/building codes	21	Restrictive zoning/building codes
31	Job status	33	Job status
70	Attitudes of landlords & neighbors	33	Attitudes of immediate neighbors
153	Lack of availability of decent rental units in your price range	49	Mortgage lending application requirements
21	Use of background checks	97	Excessive down payment/closing costs
69	Excessive application fees and/or rental deposits	50	Cost of utilities
38	Cost of utilities	25	Lack of educational resources about homeowner responsibilities
10	Lack of educational resources about tenant responsibilities	54	Cost of homeowner's insurance
		132	Lack of sufficient homes for sale (size)
		207	Lack of sufficient homes for sale (price)
		190	Cost of real estate taxes
	Other:___(See Comments)_____		Other:___(See Comments)_____

Is there anything else you would like to share about housing in Grand Island?

_____**(See Comments)**_____

_____

_____

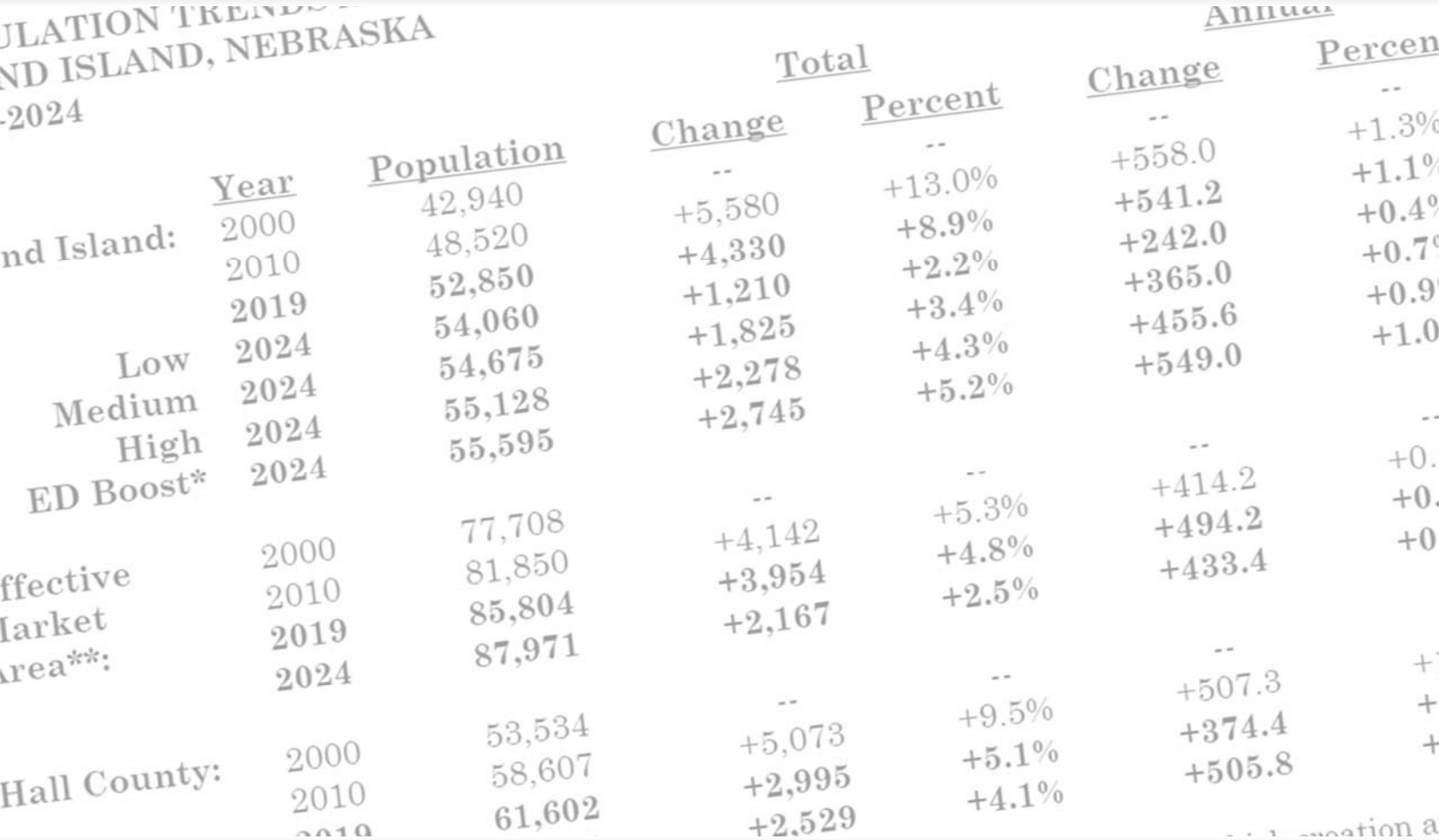
_____

_____

_____

Thank you for your participation!

APPENDIX II



ULATION TRENDS
ND ISLAND, NEBRASKA
-2024

	Year	Population	Total Change	Total Percent	Annual Change	Annual Percen
nd Island:	2000	42,940	--	--	--	--
	2010	48,520	+5,580	+13.0%	+558.0	+1.3%
	2019	52,850	+4,330	+8.9%	+541.2	+1.1%
Low	2024	54,060	+1,210	+2.2%	+242.0	+0.4%
Medium	2024	54,675	+1,825	+3.4%	+365.0	+0.7%
High	2024	55,128	+2,278	+4.3%	+455.6	+0.9
ED Boost*	2024	55,595	+2,745	+5.2%	+549.0	+1.0
ffective Market Area**:	2000	77,708	--	--	--	--
	2010	81,850	+4,142	+5.3%	+414.2	+0.
	2019	85,804	+3,954	+4.8%	+494.2	+0.
	2024	87,971	+2,167	+2.5%	+433.4	+0
Hall County:	2000	53,534	--	--	--	--
	2010	58,607	+5,073	+9.5%	+507.3	+
	2019	61,602	+2,995	+5.1%	+374.4	+
			+2,529	+4.1%	+505.8	+

GRAND ISLAND TABLE PROFILE.

TABLE 1
POPULATION TRENDS AND PROJECTIONS
GRAND ISLAND, NEBRASKA
2000-2024

			Total		Annual	
	Year	Population	Change	Percent	Change	Percent
Grand Island:	2000	42,940	--	--	--	--
	2010	48,520	+5,580	+13.0%	+558.0	+1.3%
	2019	**52,850**	**+4,330**	**+8.9%**	**+541.2**	**+1.1%**
Low	**2024**	**54,060**	**+1,210**	**+2.2%**	**+242.0**	**+0.4%**
Medium	**2024**	**54,675**	**+1,825**	**+3.4%**	**+365.0**	**+0.7%**
High	**2024**	**55,128**	**+2,278**	**+4.3%**	**+455.6**	**+0.9%**
ED Boost*	**2024**	**55,595**	**+2,745**	**+5.2%**	**+549.0**	**+1.0%**
Effective	2000	77,708	--	--	--	--
Market	2010	81,850	+4,142	+5.3%	+414.2	+0.5%
Area:**	**2019**	**85,804**	**+3,954**	**+4.8%**	**+494.2**	**+0.6%**
	2024	**87,971**	**+2,167**	**+2.5%**	**+433.4**	**+0.5%**
Hall County:	2000	53,534	--	--	--	--
	2010	58,607	+5,073	+9.5%	+507.3	+1.0%
	2019	**61,602**	**+2,995**	**+5.1%**	**+374.4**	**+0.6%**
	2024	**64,131**	**+2,529**	**+4.1%**	**+505.8**	**+0.8%**

*Population estimated due to an ***Economic Development (ED) Boost*** via increased job creation and housing development. "High 2024 = 820 Additional FTE Positions in the next 5 years. "ED Boost" 2024 = 985 Additional FTE positions in the next five years.
**Grand Island Metropolitan Statistical Area, consisting of Hall, Hamilton, Howard and Merrick Counties.
Source: 2000, 2010 Census; 2011-2017 Census Population Estimates.
Hanna:Keelan Associates, P.C., 2019.

TABLE 2
POPULATION ESTIMATES
STATE OF NEBRASKA / CITY OF GRAND ISLAND / HALL COUNTY, NEBRASKA
2010-2017

	Nebraska	% Change Since 2010	Grand Island	% Change Since 2010	Hall County	% Change Since 2010
2010 Census	**1,826,341**	**--**	**48,520**	**--**	**58,607**	**--**
July 2011 Est.	1,841,641	+0.8%	49,448	+1.9%	59,549	+1.6%
July 2012 Est.	1,854,862	+1.6%	49,981	+3.0%	60,187	+2.7%
July 2013 Est.	1,867,414	+2.2%	50,431	+3.9%	60,613	+3.4%
July 2014 Est.	1,880,920	+3.0%	50,974	+5.1%	61,202	+4.4%
July 2015 Est.	1,893,564	+3.7%	51,098	+5.3%	61,300	+4.6%
July 2016 Est.	1,907,603	+4.4%	51,332	+5.8%	61,530	+5.0%
July 2017 Est.	1,920,076	+5.1%	51,390	+5.9%	61,519	+5.0%

Source: 2010 Census, 2011-2017 Census Population Estimates.
Hanna:Keelan Associates, P.C., 2019.

TABLE 3
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
GRAND ISLAND, NEBRASKA
2000-2024

Age Group	2000	2010	2000-2010 Change	2019	2024	2019-2024 Change
19 and Under	12,218	14,608	**+2,390**	**16,214**	**16,848**	**+634**
20-34	9,343	9,867	**+524**	**10,430**	**10,699**	**+269**
35-54	11,942	12,549	**+607**	**13,337**	**13,630**	**+293**
55-64	3,364	5,210	**+1,846**	**6,260**	**6,773**	**+513**
65-74	2,946	2,932	**-14**	**3,004**	**3,029**	**+25**
75-84	2,283	2,259	**-24**	**2,287**	**2,325**	**+38**
85+	844	1,095	**+251**	**1,318**	**1,371**	**+53**
Totals	**42,940**	**48,520**	**+5,580**	**52,850**	**54,675**	**+1,825**
Median Age	**34.8**	**34.7**	**-0.1**	**34.6**	**34.7**	**+0.1**

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2019.

TABLE 4
SPECIFIC HOUSEHOLD CHARACTERISTICS
GRAND ISLAND/EMA, NEBRASKA
2000-2024

	Year	Population	Group Quarters	Persons in Households	Households	Persons Per Household
Grand Island:	2000	42,940	1,091	41,869	16,426	2.55
	2010	48,520	1,058	47,462	18,326	2.59
	2019	**52,850**	**1,045**	**51,805**	**19,825**	**2.61**
	2024	**54,675**	**1,037**	**53,638**	**20,551**	**2.61**
	2024*	**55,595**	**1,050**	**54,545**	**20,739**	**2.63**
Effective Market Area:**	2000	77,708	1,578	76,130	29,614	2.57
	2010	81,850	1,474	80,376	31,535	2.55
	2019	**85,804**	**1,412**	**84,392**	**33,225**	**2.54**
	2024	**87,971**	**1,398**	**86,573**	**34,218**	**2.53**

*ED Boost.
**Grand Island Metropolitan Statistical Area, consisting of Hall, Hamilton, Howard and Merrick Counties.
Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2019.

TABLE 5
TENURE BY HOUSEHOLD
GRAND ISLAND/EMA, NEBRASKA
2000-2024

			Owner		Renter	
	Year	Total Households	Number	Percent	Number	Percent
Grand Island:	2000	16,426	10,307	62.7%	6,119	37.3%
	2010	18,326	11,186	61.0%	7,140	39.0%
	2019	**19,825**	**11,736**	**59.2%**	**8,089**	**40.8%**
	2024	**20,551**	**12,063**	**58.7%**	**8,488**	**41.3%**
	2024*	**20,739**	**12,132**	**58.5%**	**8,607**	**41.5%**
Effective Market Area:**	2000	29,614	20,385	68.8%	9,229	31.2%
	2010	31,535	21,420	67.9%	10,115	32.1%
	2019	**33,225**	**21,895**	**65.9%**	**11,330**	**34.1%**
	2024	**34,218**	**22,002**	**64.3%**	**12,216**	**35.7%**

*ED Boost.
**Grand Island Metropolitan Statistical Area, consisting of Hall, Hamilton, Howard and Merrick Counties.
Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2019.

TABLE 6
HOUSEHOLDS BY HOUSEHOLD SIZE
GRAND ISLAND, NEBRASKA
2010 & 2016 ESTIMATE

Year	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7+ Persons
2010	5,342	5,782	2,567	2,260	1,336	598	441
2016	5,264	5,984	2,893	2,580	1,407	465	266

Source: 2010 Census & 2012-2016 American Community Survey.

TABLE 7
HOUSEHOLD INCOME
TRENDS AND PROJECTIONS
GRAND ISLAND, NEBRASKA
2000-2024

Income Group	2000*	2016 Est.*	2019	2024	2024 ED Boost	% Change 2019-2024
All Households						
Less than $10,000	1,703	1,443	**1,329**	**1,070**	**1,070**	**-19.5%**
$10,000-$19,999	2,522	2,090	**1,888**	**1,614**	**1,646**	**-14.5%**
$20,000-$34,999	3,710	3,328	**3,342**	**3,303**	**3,318**	**-1.1%**
$35,000-$49,999	3,240	2,751	**2,811**	**2,931**	**2,982**	**+4.2%**
$50,000 or More	5,207	9,247	**10,454**	**11,633**	**11,723**	**+11.2%**
Totals	**16,382**	**18,859**	**19,825**	**20,551**	**20,739**	**+3.6%**
Median Income	**$36,044**	**$49,118**	**$52,060**	**$55,390**	**$55,946**	**+6.4%**
Renter Households						
Less than $10,000	1,227	1,107	**1,031**	**863**	**863**	**-16.2%**
$10,000-$19,999	1,497	1,443	**1,328**	**1,157**	**1,179**	**-12.9%**
$20,000-$34,999	1,789	1,843	**1,895**	**1,962**	**1,991**	**+3.5%**
$35,000-$49,999	907	1,180	**1,242**	**1,431**	**1,475**	**+15.2%**
$50,000 or More	715	2,355	**2,593**	**3,074**	**3,099**	**+18.5%**
Totals	**6,135**	**7,928**	**8,089**	**8,488**	**8,607**	**+4.9%**
Median Income	**$22,011**	**$30,679**	**$33,205**	**$36,590**	**$37,008**	**+10.2%**
Households 65+ Yrs.						
Less than $10,000	577	420	**400**	**332**	**332**	**-17.0%**
$10,000-$19,999	984	725	**661**	**622**	**622**	**-6.0%**
$20,000-$34,999	947	778	**777**	**739**	**739**	**-4.9%**
$35,000-$49,999	592	695	**743**	**831**	**831**	**+11.7%**
$50,000 or More	667	1,553	**1,816**	**1,978**	**1,978**	**+8.9%**
Totals	**3,767**	**4,171**	**4,398**	**4,502**	**4,502**	**+2.3%**
Median Income	**$27,643**	**$37,161**	**$41,050**	**$43,880**	**$43,880**	**+6.8%**

* Specified Data Used. 2016 Estimate subject to Margin of Error.
Source: 2000 Census.
2012-2016 American Community Survey.
Hanna:Keelan Associates, P.C., 2019.

TABLE 8
PERSONS RECEIVING SOCIAL SECURITY INCOME
HALL COUNTY, NEBRASKA
2017

Social Security Income-2017	**Number of Beneficiaries**
Retirement Workers	
Retired Workers	7,810
Wives & Husbands	300
Children	110
Survivor Benefits	
Widows & Widowers	675
Children	325
Disability Benefits	
Disabled Persons	1,345
Wives & Husbands	20
Children	265
Total	**10,850**
Aged 65 & Older	
Men	3,700
Women	4,615
Total	**8,315**
Supplemental Security Income-2017	
Aged	105
Blind & Disabled	837
Total	**942**

Source: Department of Health and Human Services, Social Security Administration, 2018.

TABLE 9
PER CAPITA INCOME
TRENDS AND PROJECTIONS
HALL COUNTY / STATE OF NEBRASKA
2012-2024

	Hall County		State of Nebraska	
Year	**Income**	**% Change**	**Income**	**% Change**
2012	$37,286		$46,066	--
2013	$36,581	-1.9%	$45,876	-0.4%
2014	$37,805	+3.3%	$48,419	+5.5%
2015	$39,095	+3.4%	$49,567	+2.3%
2016	$39,994	+2.3%	$50,029	+0.9%
2018	**$41,045**	**+2.6%**	**$51,436**	**+2.8%**
2012-2018	**$37,286-$41,045**	**+10.1%**	**$46,166-$51,436**	**+11.4%**
2018-2024	**$41,045-$44,470**	**+8.3%**	**$51,436-$55,848**	**+8.5%**

Source: Nebraska Department of Economic Development, 2018.
Hanna:Keelan Associates, P.C., 2019.

TABLE 10
RACE AND HISPANIC ORIGIN
GRAND ISLAND, NEBRASKA
2000, 2010 & 2016 ESTIMATE

	2000		2010		2016 Est.*	
Race	**Number**	**% of Total**	**Number**	**% of Total**	**Number**	**% of Total**
White	37,237	86.7%	38,839	80.0%	44,979	89.6%
Black/African Am.	180	0.4%	1,002	2.1%	1,256	2.5%
Am. Indian/Alaska Nat.	143	0.3%	503	1.0%	210	0.4%
Asian	562	1.3%	584	1.2%	674	1.3%
Hawaiian/Pacific Island.	71	0.2%	110	0.2%	94	0.2%
Other/Two or More Races	4,747	11.1%	7,482	15.4%	2,967	5.9%
Totals	**42,940**	**100.0%**	**48,520**	**100.0%**	**50,180**	**100.0%**
Hispanic Origin	**6,845**	**15.9%**	**12,993**	**26.8%**	**15,014**	**29.9%**

*Subject to Margin of Error.
Source: 2000, 2010 Census.
2012-2016 American Community Survey Estimate.

TABLE 11
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
GRAND ISLAND, NEBRASKA
2000-2024

Income Range	2000* # / #CB-HP	2015* # / #CB-HP	2019 # / #CB-HP	2024 # / #CB-HP
0%-30% AMI	450 / 355	570 / 445	**614 / 479**	**639 / 498**
31%-50% AMI	686 / 322	1,070 / 620	**1,239 / 731**	**1,326 / 782**
51%-80% AMI	1,637 / 542	1,910 / 730	**2,036 / 847**	**2,108 / 875**
81%+ AMI	7,482 / 591	7,500 / 420	**7,847 / 370**	**7,990 / 333**
Totals	**10,255 / 1,810**	**11,050 / 2,215**	**11,522 / 2,427**	**11,737 / 2,488**

* Specified Data Used. 2015 Estimate subject to margin of error.
# = Total Households *#CB-HP = Households with Cost Burden – Housing Problems*

Source: 2000 & 2011-2015 CHAS Tables.
Hanna:Keelan Associates, P.C., 2019.

TABLE 12
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
GRAND ISLAND, NEBRASKA
2000-2024

Income Range	2000* # / #CB-HP	2015* # / #CB-HP	2019 # / #CB-HP	2024 # / #CB-HP
0%-30% AMI	1,304 / 935	1,780 / 1,455	**1,826 / 1,482**	**1,889 / 1,500**
31%-50% AMI	1,157 / 828	1,620 / 1,180	**1,693 / 1,234**	**1,773 / 1,242**
51%-80% AMI	1,570 / 425	1,745 / 480	**1,802 / 487**	**1,860 / 490**
81%+ AMI	2,093 / 243	2,525 / 315	**2,768 / 327**	**2,966 / 340**
Totals	**6,124 / 2,431**	**7,670 / 3,430**	**7,940 / 3,530**	**8,258 / 3,572**

* Specified Data Used. 2015 Estimate subject to margin of error.
# = Total Households *#CB-HP = Households with Cost Burden – Housing Problems*
Source: 2000 & 2011-2015 CHAS Tables.
Hanna:Keelan Associates, P.C., 2019.

TABLE 13
EMPLOYMENT DATA TRENDS AND PROJECTIONS
GRAND ISLAND, NEBRASKA
2008-2024

Year	Number of Employed Persons	Change	Percent Unemployed
2008	24,602	--	3.1%
2009	24,751	+149	4.2%
2010	24,795	+44	4.5%
2011	25,240	+445	4.4%
2012	25,889	+649	3.9%
2013	25,961	+72	3.7%
2014	25,767	-194	3.8%
2015	25,152	-615	3.8%
2016	25,060	-92	3.5%
2017	25,197	+137	3.4%
2018*	25,642	+445	2.9%
2024	**26,325**	**+683**	**3.0%**
2008-2024	**24,602-26,325**	**+1,723**	**3.1%-3.0%**

*Employment data as of August, 2018.
Source: Nebraska Department of Labor, Labor Market Information, 2018.
Hanna:Keelan Associates, P.C., 2019.

TABLE 14
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
GRAND ISLAND, NEBRASKA
1990-2024

	1990	2000	2010	2018*	2024
Civilian Labor Force	21,839	22,831	25,957	26,398	**27,136**
Unemployment	501	709	1,162	756	**811**
Rate of Unemployment	2.3%	3.1%	4.5%	2.9%	**3.0%**
Employment	21,338	22,122	24,795	25,642	**26,325**

Change in Employment

	Number	Annual	% Change	% Annual
1990-2000	+784	+78.4	+3.7%	+0.4%
2000-2010	+2,673	+267.3	+12.1%	+1.2%
2010-2018	+847	+105.9	+3.4%	+0.4%
2018-2024	**+683**	**+136.6**	**+2.7%**	**+0.5%**

*Employment data as of August, 2018.
Source: Nebraska Department of Labor, Labor Market Information, 2018.
Hanna:Keelan Associates, P.C., 2019.

TABLE 15
WORKFORCE EMPLOYMENT BY TYPE
HALL COUNTY, NEBRASKA
AUGUST, 2018

Workforce	
Non-Farm Employment (Wage and Salary)	**34,455**
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	*
Construction.	1,573
Manufacturing.	7,358
Wholesale Trade.	1,320
Retail Trade.	4,932
Transportation & Warehousing.	1,826
Information.	243
Finance & Insurance.	1,513
Real Estate & Rental/Leasing.	*
Professional, Scientific & Technical Services.	793
Management of Companies & Enterprises.	405
Administrative/Support/Waste.	1,420
Educational Services.	*
Health Care & Social Assistance.	3,638
Arts, Entertainment & Recreation.	300
Accommodation & Food Service.	2,786
Other Services (except Public Administration).	1,266
Federal Government.	651
State Government.	582
Local Government.	3,415

*Data not available because of disclosure suppression.
Source: Nebraska Department of Labor, Labor Market Information, 2018.

TABLE 16
HOUSING STOCK PROFILE / UNITS IN STRUCTURE
GRAND ISLAND, NEBRASKA
2000 & 2016 ESTIMATE

	Number of Units				
Year	**1 Unit**	**2-9 Units**	**10+ Units**	**Other***	**Total**
2000	12,347	2,693	1,573	777	**17,390**
2016**	14,689	2,519	2,116	717	**20,041**

*Includes mobile home or trailer.
**Specified Data Used, subject to margin of error.
Source: 2000 Census.
2012-2016 American Community Survey.

TABLE 17
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
GRAND ISLAND, NEBRASKA
2000 & 2016 ESTIMATE

		Complete Plumbing		Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	Total	**Number**	**% of Total**	**Number**	**% of Total**	**Number**	**% of Total**
2000	16,414	16,348	99.6%	66	0.4%	790	4.8%
2016 Est.*	18,859	18,804	99.7%	55	0.3%	842	4.5%

*Subject to margin of error.
Source: 2000 Census, 2012-2016 American Community Survey.

TABLE 18 - REVISED
ESTIMATED YEAR HOUSING UNITS BUILT*
CITY OF GRAND ISLAND, NEBRASKA
2019

Year	Housing Units
2014 to Present	963
2010 to 2013	771
2000 to 2009	2,045
1990 to 1999	2,184
1980 to 1989	2,077
1970 to 1979	3,434
1960 to 1969	2,461
1950 to 1959	2,709
1940 to 1949	1,171
1939 or Before	3,495
Subtotal	**21,310**
Units Lost (2010 to Present)	(110)
Total Est. Units – 2019	**21,200**
% 1939 or Before	16.5%
% 1959 or Before	34.8%

*Specified Data Used; subject to margin of error.
Source: City of Grand Island Building Inspection Department, 2018; 2012-2016 American Community Survey.

TABLE 19
HOUSING STOCK OCCUPANCY / VACANCY STATUS
GRAND ISLAND, NEBRASKA
2000/2010/2019

	2000	2010	2019
a) Housing Stock	**17,421**	**19,426**	**20,865**
	(O=10,666; R=6,755)	**(O=11,718; R=7,708)**	**(O=12,460; R=8,405)**
b) Vacant Housing Stock	**995**	**1,100**	**1,040**
c) Occupied Housing Stock	**16,426**	**18,326**	**19,825**
Owner Occupied	10,307	11,186	11,736
Renter Occupied	6,119	7,140	8,089
d) Housing Vacancy Rate	**5.7% (995)**	**5.7% (1,100)**	**5.0% (1,040)**
Owner Vacancy	3.4% (359)	4.5% (532)	5.8% (724)
Renter Vacancy	9.4% (636)	7.3% (568)	3.8% (316)
e) Adjusted Vacancy Rate*	**3.8% (670)**	**3.2% (629)**	**3.1% (639)**
Owner Adjusted Vacancy*	2.0% (216)	1.8% (218)	3.5% (434)
Renter Adjusted Vacancy*	6.7% (454)	5.3% (411)	2.4% (205)

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

Source: 2000, 2010 Census; City of Grand Island, 2018.
Hanna:Keelan Associates, P.C., 2019.

TABLE 20
OWNER OCCUPIED HOUSING VALUE
GRAND ISLAND, NEBRASKA
2000-2024

	Less than $50,000	$50,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 or More	Totals
2000*	1,146	5,592	1,869	510	260	**9,377**
2016 Est*	1,061	2,928	2,905	1,997	2,040	**10,931**
Median Value						
2000	**$82,500**					
2016 Est*	**$121,100**					
2019	**$125,800**					
2024	**$134,900**					

* Specified Data Used.
Source: 2000 Census.
2012-2016 American Community Survey Estimate.
Hanna:Keelan Associates, P.C., 2019.

TABLE 21
GROSS RENT
GRAND ISLAND, NEBRASKA
2000-2024

	Less than $300	$300 to $399	$400 to $499	$500 to $599	$600 or More	Totals
2000*	1,125	2,679	1,850	313	170	**6,135**
2016 Est*	419	671	2,829	2,123	1,645	**7,687**
Median Rent						
2000	**$455**					
2016 Est*	**$695**					
2019	**$710**					
2024	**$795**					

* Specified Data Used.
Source: 2000 Census.
2012-2016 American Community Survey Estimate.
Hanna:Keelan Associates, P.C., 2019.

TABLE 22
SURVEY OF RENTAL PROPERTIES
GRAND ISLAND/HALL COUNTY, NEBRASKA
2007-2017

	Year	Completed Surveys	Total Units	Vacancy Rate (%)	Absorption Rate (Days)
Grand Island:	2007	27	2,811	3.1	19.5
	2008	25	3,012	3.6	19.8
	2009	33	3,398	2.2	21
	2010	33	2,703	3.1	18
	2011	49	3,448	3.2	21.6
	2012	58	3,586	3	14.6
	2013	70	4,200	3.6	33.8
	2014	80	5,499	4.1	28
	2015	61	4,644	2.1	20.6
	2016	52	4,121	5.1	17.2
	2017	70	4,086	2.2	16.9
Hall County:	2007	32	2,882	3.1	24.1
	2008	32	3,105	3.6	21.7
	2009	39	3,472	2.2	18.2
	2010	36	2,588	3.1	17.8
	2011	53	3,573	3.4	24.7
	2012	62	3,644	3	15.9
	2013	72	4,232	3.5	33.8
	2014	86	5,563	4.1	26.8
	2015	65	4,657	2.1	20.6
	2016	59	4,445	5	17.4
	2017	74	4,137	2.2	16.8

Source: Nebraska Investment Finance Authority, 2018.

TABLE 23A
VACANCY RATES BY UNIT TYPE
HALL COUNTY, NEBRASKA
2017

Type of Units	Units Managed	Available Units	Vacancy Rate (%)
Single Family Units	263	11	4.2
Apartments	2,797	71	2.5
Mobile Homes	138	2	1.4
Not Sure of Type	939	6	0.6
Total Units	**4,137**	**90**	**2.2**

Source: Nebraska Investment Finance Authority, 2018.

TABLE 23B
VACANCY RATES BY UNIT TYPE
GRAND ISLAND, NEBRASKA
2017

Type of Units	Units Managed	Available Units	Vacancy Rate (%)
Single Family Units	261	11	4.2
Apartments	2,760	71	2.6
Mobile Homes	138	2	1.4
Not Sure of Type	927	6	0.6
Total Units	**4,086**	**90**	**2.2**

Source: Nebraska Investment Finance Authority, 2018.

TABLE 24
ESTIMATED HOUSING UNIT TARGET DEMAND
(MEDIUM POPULATION PROJECTION)
GRAND ISLAND, NEBRASKA
2024

Owner	Rental	Total Housing Unit Target Demand	Est. Required Target Budget (Millions)
740	621	**1,361**	**$382.19**

*Based upon new households, housing for cost burdened households, replacement of occupied substandard/dilapidated housing stock (including housing stock experiencing plumbing, overcrowded conditions), absorb housing vacancy deficiency of structurally sound housing units, build for "pent-up" demand and calculation for local housing development capacity.

NOTE 1: Housing development activities should include both new construction and purchase-rehab/resale or re-rent activities.
NOTE 2: Downtown Housing Demand: 24 Owner Units, 46 Rental.Units

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 25
AREA HOUSEHOLD INCOME (AMI) BY PERSONS PER HOUSEHOLD (PHH)
HALL COUNTY, NEBRASKA HUD METRO FMR AREA
2019

	1PHH	2PHH	3PHH	4PHH	5PHH	6PHH	7PHH	8PHH
30% AMI	$14,700	$16,800	$18,900	$21,000	$22,700	$24,400	$26,050	$27,750
50% AMI	$24,500	$28,000	$31,500	$35,000	$37,800	$40,600	$43,400	$46,200
60% AMI	$29,400	$33,600	$37,800	$42,000	$45,360	$48,720	$52,080	$55,440
80% AMI	$39,200	$44,800	$50,400	$56,000	$60,500	$65,000	$69,450	$73,950
100%AMI	$49,000	$56,000	$63,000	$70,000	$75,600	$81,200	$86,800	$92,400
125%AMI	$61,250	$70,000	$78,750	$87,500	$94,500	$101,500	$108,500	$115,500

Source: U.S. Department of Housing and Urban Development – 2019 Adjusted Home Income Limits.

TABLE 26
ESTIMATED YEAR-ROUND HOUSING UNIT TARGET DEMAND BY AMI INCOME SECTOR (MEDIUM POPULATION PROJECTION)
GRAND ISLAND, NEBRASKA
2024

	Income Range					
	0-30% AMI	31-60% AMI	61-80% AMI	81-125% AMI	126%+ AMI	Totals
Owner*:	**24**	**46**	**84**	**192**	**394**	**740**
Rental:**	**52**	**88**	**130**	**226**	**125**	**621**

*Estimated 628 units of new construction; estimated 112 units for Purchase/Rehab/Resale.
**Estimated 527 units of new construction; estimated 92 units for Purchase/Rehab/Re-Rent.
Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 27
HOUSING UNIT TARGET DEMAND – HOUSEHOLD TYPE BY AMI
GRAND ISLAND, NEBRASKA
2024

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI) 0%-30%	31%-60%	61%-80%	81%-125%	126%+	Totals	Workforce Sector
Elderly (55+)	0	8	12	78	124	**222**	**54**
Family	14	7	63	108	270	**482**	**426**
Special Populations[1]	10	11	9	6	0	**6**	**8**
Subtotals	**24**	**46**	**84**	**192**	**394**	**740**	**488**
RENTAL UNITS*							
Elderly (55+)	10	36	40	80	71	**237**	**35**
Family	30	36	80	139	54	**339**	**266**
Special Populations[1]	12	16	10	7	0	**45**	**6**
Subtotals	**52**	**88**	**130**	**226**	**125**	**621**	**307**
Totals	**76**	**134**	**214**	**418**	**519**	**1,361**	**795**

* Includes lease- or credit-to-own units.
[1] Any person with a special housing need due to a cognitive and/or mobility disability.
Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.
Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 28
HOUSING UNIT TARGET DEMAND – UNIT TYPE/PRICE POINT (PRODUCT) BY AMI
GRAND ISLAND, NEBRASKA
2024

PRICE – PURCHASE COST (Area Median Income)

Owner Units*	(0%-30%) **$88,630***	(31%-60%) **$133,000***	(61%-80%) **$207,000***	(81%-125%) **$310,000***	(126%+) **$372,000*+**	**Totals**	**Work Force $189,000***
1 Bedroom[1]	0	0	0	27	31	**58**	**0**
2 Bedroom[1]	7	20	30	60	80	**197**	**56**
3+ Bedroom	17	26	54	105	283	**485**	**432**
Totals	**24**	**46**	**84**	**192**	**394**	**740**	**488**

PRICE – PURCHASE COST (Area Median Income)

Rental Units**	(0%-30%) **$425****	(31%-60%) **$640****	(61%-80%) **$925****	(81%125%) **$1,140****	(126%+) **$1,420**+**	**Totals**	**Work Force $825****
1 Bedroom[1]	20	26	32	64	32	**174**	**36**
2 Bedroom[1]	22	50	68	108	72	**320**	**178**
3+ Bedroom	10	12	30	54	21	**127**	**93**
Totals	**52**	**88**	**130**	**226**	**125**	**621**	**307**

[1] Includes Downtown Housing Units.
*Average Affordable Purchase Price; varies with unit type and household size.
**Average Affordable Monthly Rent; varies with unit type and household size.

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

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 29
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
GRAND ISLAND, NEBRASKA
2024

Age Sector	Type of Unit	#Owner / #Rental	Land Requirements (Acres)^
18 to 54 Years**	Single Family Unit	404 / 60*	176
	Patio Home Unit	24 / 10	10
	Town Home Unit	50 / 40*	11
	Duplex/Triplex Unit	16 / 90	20
	Apartment - 4+ Units***	24 / 184	17
Totals		**518 / 384**	**234 Acres**
55+ Years	Single Family Unit	94 / 12	40
	Patio Home Unit	36 / 15	15
	Town Home Unit	52 / 38	20
	Duplex/Triplex Unit	20 / 107	23
	Apartment - 4+ Units***	20 / 65	7
Totals		**222 / 237**	**105 Acres**
TOTAL UNITS / ACRES		**740 / 621**	**339 Acres**
TOTAL UNITS / ACRES OF NEW CONSTRUCTION		**628 / 527**	**295 Acres / 885 Acres^^**

***Includes Credit-To-Own Units.**
****Includes housing for persons with a disability.**
*****Includes housing in Downtown.**
^Includes Public Right-of-Way.
^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 30
HOUSING STRUCTURAL CONDITION SURVEY
GRAND ISLAND, NEBRASKA
2018

Excellent	3
Very Good	113
Good/Very Good	18
Good	3,875
Average/Good	341
Average	12,181
Badly Worn/Average	176
Badly Worn	717
Worn Out/Badly Worn	8
Worn Out	102
Total	**17,534**

Source: Grand Island Regional Planning/ Community Development, 2018.

TABLE 31
ESTIMATED HOUSING UNIT
REHABILITATION/DEMOLITION TARGET DEMAND
GRAND ISLAND, NEBRASKA
2024

# Rehabilitated / Est. Cost*	Demolition
592 / $23.1M	**289**

*Based upon Hall County Assessor Data, Field Inspections and Age of Housing Data.
Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 32
OCCUPANCY OF SELECTED RENTAL HOUSING PROGRAMS
GRAND ISLAND, NEBRASKA
2019

Name & Address	**Year**	**Units**	**Project Type**	**Rent Range**	**Occup./Wait List**
Hall County Housing Authority	N/A	394 Total	HUD	30% Income	N/A
1834 W 7th Street		Units	Elderly/Multifamily		Sect 8 Vouchers
Grand Island, NE 68803			Section 8		Available = 499
308-385-5530					Active = 430
Cherry Park I Apartments	1997	2-Bd: 36	NIFA (LIHTC)	2-Bd: $595-$620	94%
415 S Cherry Street		3-Bd: 24	DED, HUD	3-Bd: $710	Yes (5)
Grand Island, NE 68801			Section 8		
308-882-5445					
Cherry Park II Apartments	1999	2-Bd: 36	NIFA (LIHTC)	2-Bd: $595-$620	94%
415 S Cherry Street		3-Bd: 24	DED, HUD	3-Bd: $710	Yes (5)
Grand Island, NE 68801			Section 8		
308-882-5445					
Colonial Square Apartments	N/A	2-Bd: 40	NIFA (LIHTC)	$617-$747 MR	98%
524 E 16th Street		3-Bd: 16	HUD	30% Income	No
Grand Island, NE 68801					
308-384-7874					
Ridgewood CROWN	2009	3 Bd: 10	NIFA (LIHTC)	3-Bd: $660	92%
711 Ridgewood Ave		5-Bd: 2	Single Family	5-Bd: $705	Yes (60)*
Grand Island, NE 68803					*same waiting list as
308-946-3826					Westridge CROWN
CONTINUED:					

TABLE 32 (CONTINUED)
OCCUPANCY OF SELECTED RENTAL HOUSING PROGRAMS
GRAND ISLAND, NEBRASKA
2019

Name & Address	Year	Units	Project Type	Rent Range	Occup./Wait List
Riverbend Apartments I & II	2003	1-Bd: 112	NIFA (LIHTC)	1 Bd: $500-615	97%
101-116 Lakeview Circle		2-Bd: 112	Multifamily	2-Bd: $590-$715	No
Grand Island, NE 68803		3-Bd: 32		3-Bd: $725-$825	
308-398-0678		*209 LIHTC			
Silverwood Apartments	1995	4-Bd: 20	NIFA (LIHTC)	$685	100%
710 W Stolley Park Rd			Multifamily		Yes
Grand Island, NE 68801					
308-390-4833					
Southlawn Apartments I	2000	2-Bd: 36	NIFA (LIHTC)	$535	100%
1715-1819 Ada Street			Elderly		Yes
Grand Island, NE 68803					
308-390-4833					
Southlawn Apartments II	2000	2-Bd: 16	NIFA (LIHTC)	$535	88%
1815-1821 Henry Street;		*7 LIHTC	Elderly		Yes
1804-1830 Ada Street		Units			
308-390-4833					
Southlawn Apartment III	2001	2-Bd: 20	NIFA (LIHTC)	$535	85%
Scattered			Elderly		Yes
Addresses					
308-390-4833					
Stonewood Townhomes	2011	2-Bd: 20	NIFA (LIHTC)	2-Bd: $540	100%
Stonewood Ave		3-Bd: 4	Elderly	3-Bd: $595	Yes (150+)*
Grand Island, NE					*same waiting list
308-946-3826					as Windridge
Stonewood Townhomes II	2013	2-Bd: 24	NIFA (LIHTC)	2-Bd: $540	100%
Stonewood Ave		3-Bd: 6	Elderly	3-Bd: $595	Yes (150+)*
Grand Island, NE					*same waiting list
308-946-3826					as Windridge
CONTINUED:					

TABLE 32 (CONTINUED)
OCCUPANCY OF SELECTED RENTAL HOUSING PROGRAMS
GRAND ISLAND, NEBRASKA
2019

Name & Address	Year	Units	Project Type	Rent Range	Occup./ Wait List
Victory Place	2016	1-Bd: 20	Veterans	N/A	N/A
2325 N Broadwell Ave		2-Bd: 6			
Grand Island, NE 68803					
308-258-3933					
Westridge CROWN	2010	3-Bd: 10	NIFA (LIHTC)	3-Bd: $660	100%
Ridgewood & Deerwood Ave		5-Bd: 2	Single Family	5-Bd: $705	Yes (60)*
Grand Island, NE					*same waiting list as
308-946-3826					Ridgewood CROWN
Windridge Townhomes	2008	2-Bd: 40	NIFA (LIHTC)	$530	100%
723-945 Windridge Ave			Elderly		Yes (150+)*
Grand Island, NE 68803					*same waiting list
308-946-3826					as Stonewood
Windridge Townhomes II	2009	2-Bd: 18	NIFA (LIHTC)	$530	100%
835 Windridge Ave			Elderly		Yes (150+)*
Grand Island, NE 68803					*same waiting list
308-946-3826					as Stonewood
Woodland Park Townhomes I	2008	2-Bd: 24	NIFA (LIHTC)	2-Bd: $545	93%
4180 Pennsylvania Ave		3-Bd: 4	Elderly	3-Bd: $585	Yes
Grand Island, NE 68803					
308-390-4833					
Woodland Park Townhomes II	2008	2-Bd: 18	NIFA (LIHTC)	2-Bd: $545	100%
4180 Pennsylvania Ave		3-Bd: 8	Elderly	3-Bd: $585	Yes
Grand Island, NE 68803					(150-200)
308-390-4833					
Nursing & Assisted/Independent Living Facilities					
Bickford Senior Living	N/A	44	Assisted	N/A	N/A
3285 Woodridge Blvd		Total Units	Living		
Grand Island, NE 68801					
308-384-3800					
CONTINUED:					

TABLE 32 (CONTINUED)
OCCUPANCY OF SELECTED RENTAL HOUSING PROGRAMS
GRAND ISLAND, NEBRASKA
2019

Name & Address	Year	Units	Project Type	Rent Range	Occup./ Wait List
Edgewood Vista	1990s	AL: 14	Assisted Living	$4,000-$6,000	79%
214 N Piper Street				(Monthly)	No
Grand Island, NE 68803					
308-384-0717					
Golden Living Center-Lakeview	1990s	95 total	Skilled Nursing	$6,500-$7,000	73%
1405 W US Highway 34		SN & AL	Assisted Living	Private Pay	No
Grand Island, NE 68801		beds			
308-382-6397					
Good Samaritan Society	2000s	67	Skilled Nursing	N/A	N/A
4075 Timberline Street		Total Units/	Assisted Living		
Grand Island, NE 68803		Beds			
308-384-3535					
Grand Island Country House	N/A	29 Beds	Assisted Living	$5,800+	N/A
833 Alpha Street				Monthly	
Grand Island, NE 68803					
308-381-1988					
Grand Island Park Place	1980s	85	Skilled Nursing	N/A	N/A
610 N Darr Ave		Total beds			
Grand Island, NE 68803					
308-382-2635					
Lebensraum Assisted Living	1954	33	Assisted Living	N/A	N/A
118 S Ingalls Street		Total Beds			
Grand Island, NE 68803					
308-382-9066					
Primrose Retirement Community	2005	AL: 32 Beds	Assisted Living	N/A	97%
3990 W Capital Ave		IL: 36 Units	Independent Living		Yes
Grand Island, NE 68803					
308-210-4520					
CONTINUED:					

TABLE 32 (CONTINUED)
OCCUPANCY OF SELECTED RENTAL HOUSING PROGRAMS
GRAND ISLAND, NEBRASKA
2019

Name & Address	Year	Units	Project Type	Rent Range	Occup./ Wait List
Riverside Lodge	1988	AL: 68 Beds	Assisted Living	N/A	N/A
404 Woodland Drive		IL: 54	Independent Living		
Grand Island, NE 68801		1- & 2-Bd			
308-382-1657		units			
St Francis Memorial Health Center	N/A	SN: 36	Skilled Nursing	N/A	42%
2116 W Faidley Ave					No
Grand Island, NE 68803					
308-398-5880					
Tiffany Square Care Center	N/A	103	Skilled Nursing	N/A	N/A
3119 W Faidley Ave		Total Beds			
Grand Island, NE 68803					
308-384-2333					
The Heritage at Sagewood	N/A	AL:60 units	Assisted Living	$3,500-$7,500	AL: 89%
1920 Sagewood Ave		AU:26 units	Alzheimers Unit	Monthly	MU: 50%
Grand Island, NE 68803		NF: 136	Skilled Nursing		No
308-398-8005		Total Beds			
Wedgewood Care Center	N/A	76	Skilled Nursing	N/A	N/A
800 Stoeger Drive		Total Units			
Grand Island, NE 68803					
308-382-5440					

AL = Assisted Living Units.
AU = Alzheimer's Units.
NF = Nursing Facility Beds.
IL = Independent Living Units.
N/A = Not Available.
Source: Project Developers & Property Management Agencies, 2019.
Hanna:Keelan Associates, P.C., 2019.