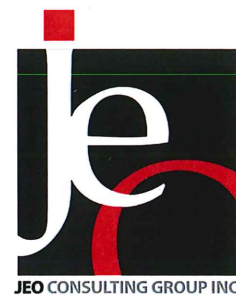


Wahoo Housing Study



Wahoo, Nebraska
2017



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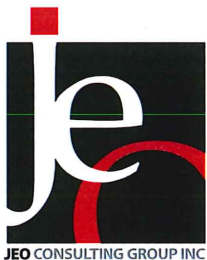
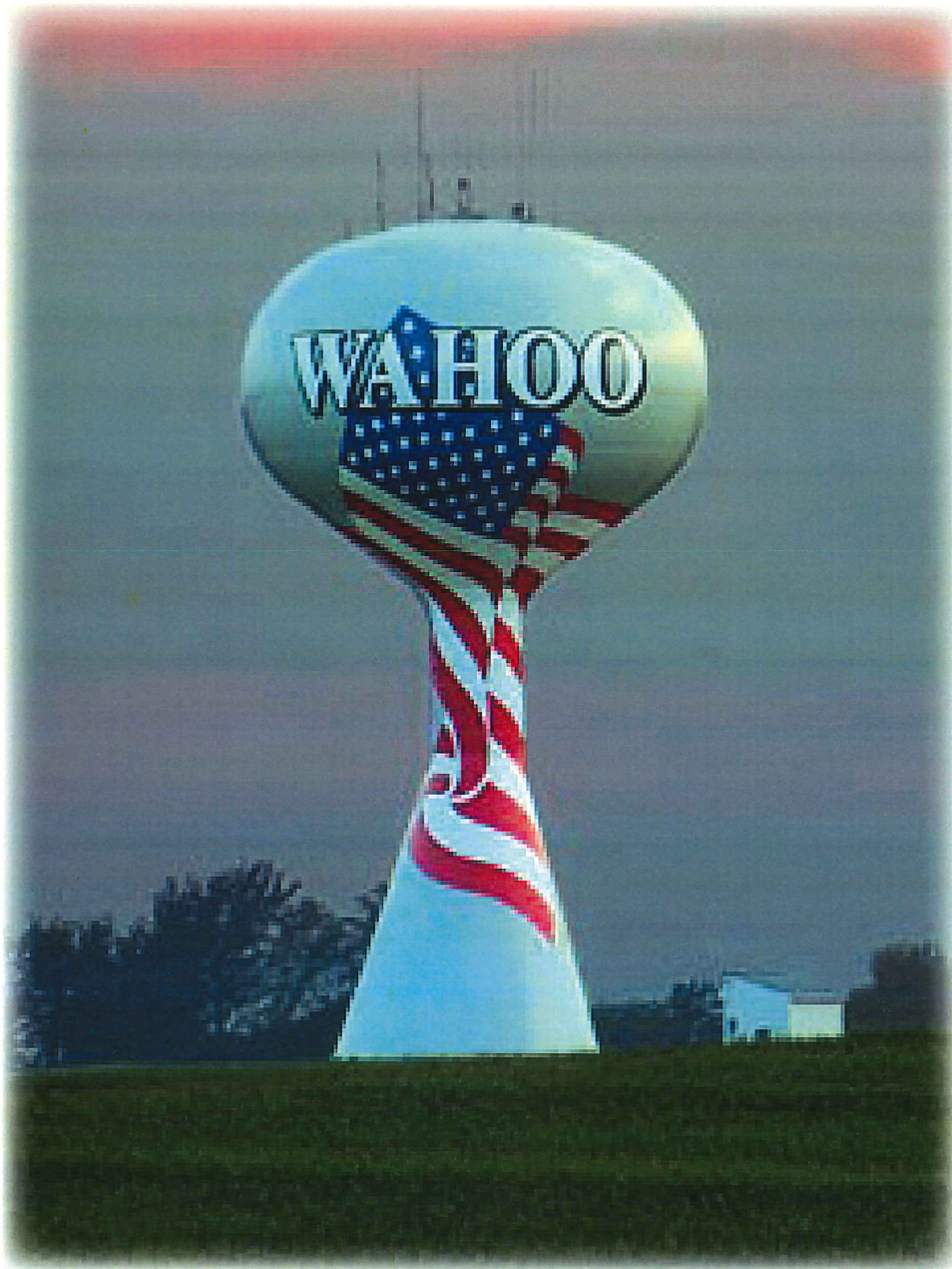


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Executive Summary

Wahoo, the county seat of Saunders County in east-central Nebraska, is located approximately 25 miles from both Omaha and Lincoln. The community is served by two major highways. Wahoo is 22 miles from Lincoln, Nebraska and Interstate 80 on north/south US Highway 77. To the east, Wahoo is served by State Highway 92 and lies just over 20 miles from the periphery of Omaha, Nebraska.

Saunders County is included in the Omaha-Council Bluffs Metropolitan Statistical Area (MSA). The estimated 2015 population of the MSA is 915,312. The proximity to the Omaha and Lincoln Metros provide Wahoo with a unique set of challenges and opportunities that will be explored throughout this plan.



Study Process

The Wahoo Housing Study was developed in conjunction with an update to the City's Comprehensive Plan. Within the context of the planning process, public participation involved a series of focus group meetings, an on-line public forum, and engaging select stakeholders in housing, community and economic development to discuss housing needs and opportunities in Wahoo.

PROFILE: The first step in the study is to develop a profile for Wahoo. The profile is an understanding and analysis of Wahoo, its residents, and its existing housing stock. The purpose of the profile is to understand who the residents of Wahoo are and what their future needs may be. This analysis also carries over to identify a potential market for the future residents of the community and examining the appropriate housing options to attract population growth.

ENGAGEMENT: The engagement step is a critical component of the planning process. Citizen participation is of the utmost importance in identifying the strengths, weaknesses, opportunities, and threats (SWOT) for the housing development in the community. The residents, workforce, and business leaders of Wahoo have the most intimate understanding of the issues facing the community and housing stock.

PROJECTIONS: The third step in the planning process includes projecting future housing needs and demands. Utilizing socioeconomic data and establishing trends of the existing population, a forecasted population base and housing demand are developed. These projections are designed to assist community leaders and private concerns in policy and investment decisions.

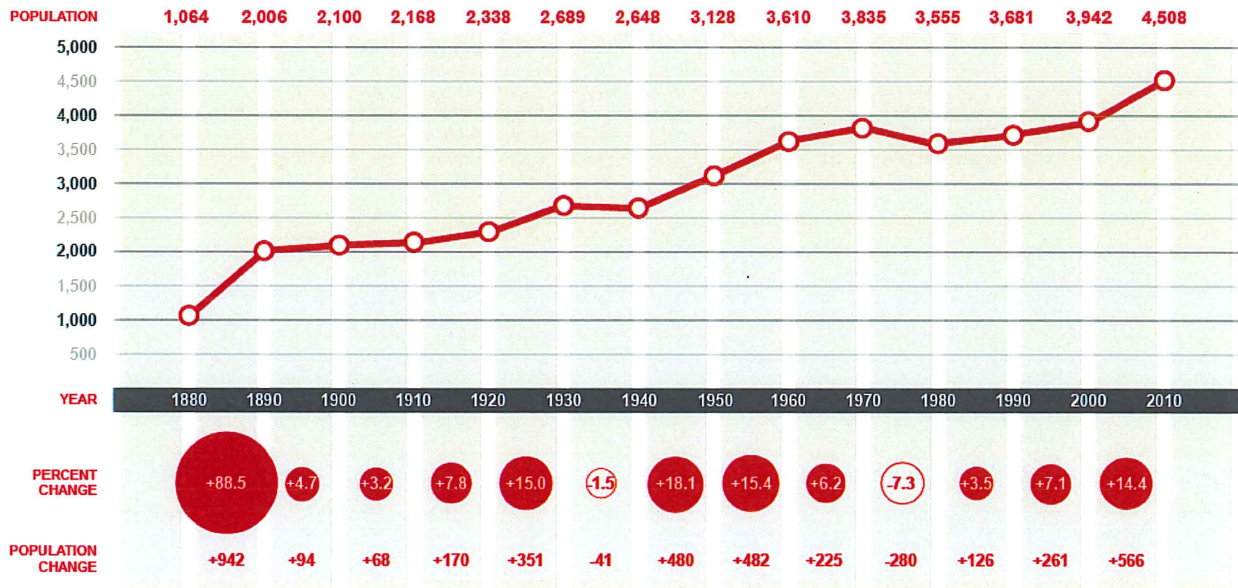
STAKEHOLDER INPUT: In conjunction with highlighted community data, stakeholder input is utilized in the final step of the planning process. An implementation plan that complements the recommendations of the Comprehensive Plan was developed based on input gained throughout the planning process and targeted opportunities. This community action plan is created with strategies for addressing issues that may currently prohibit housing development in the community.

Community Profile

Population

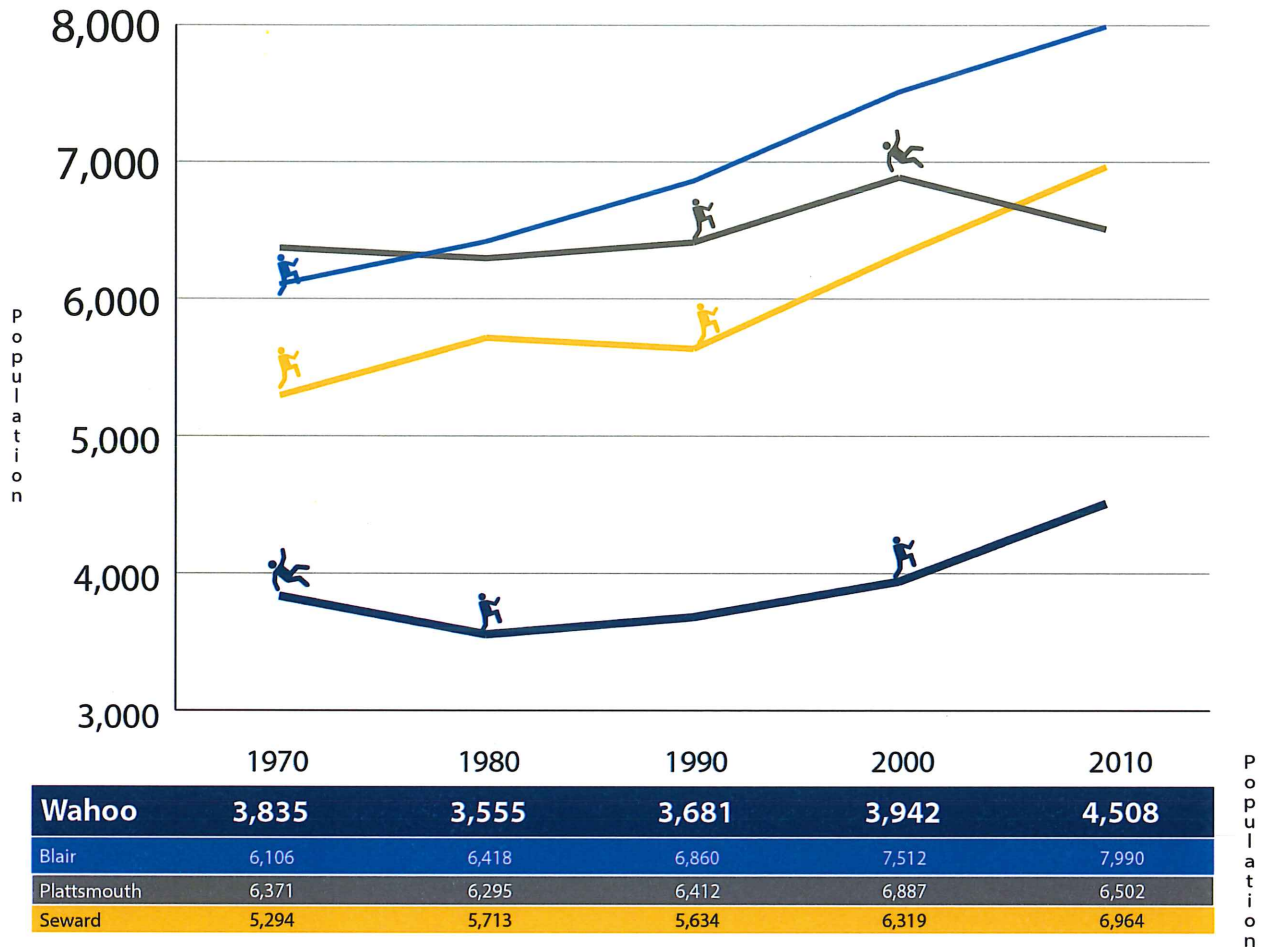
Population trends allow a community to understand how it's grown. The relationship between a community's recent growth with how it's historically grown is an important facet of population projections. More recent trends influence immediate needs and future decisions. The relationship between historic growth and recent trends assist in long-term decision making.

Figure 1. Wahoo Historic Population



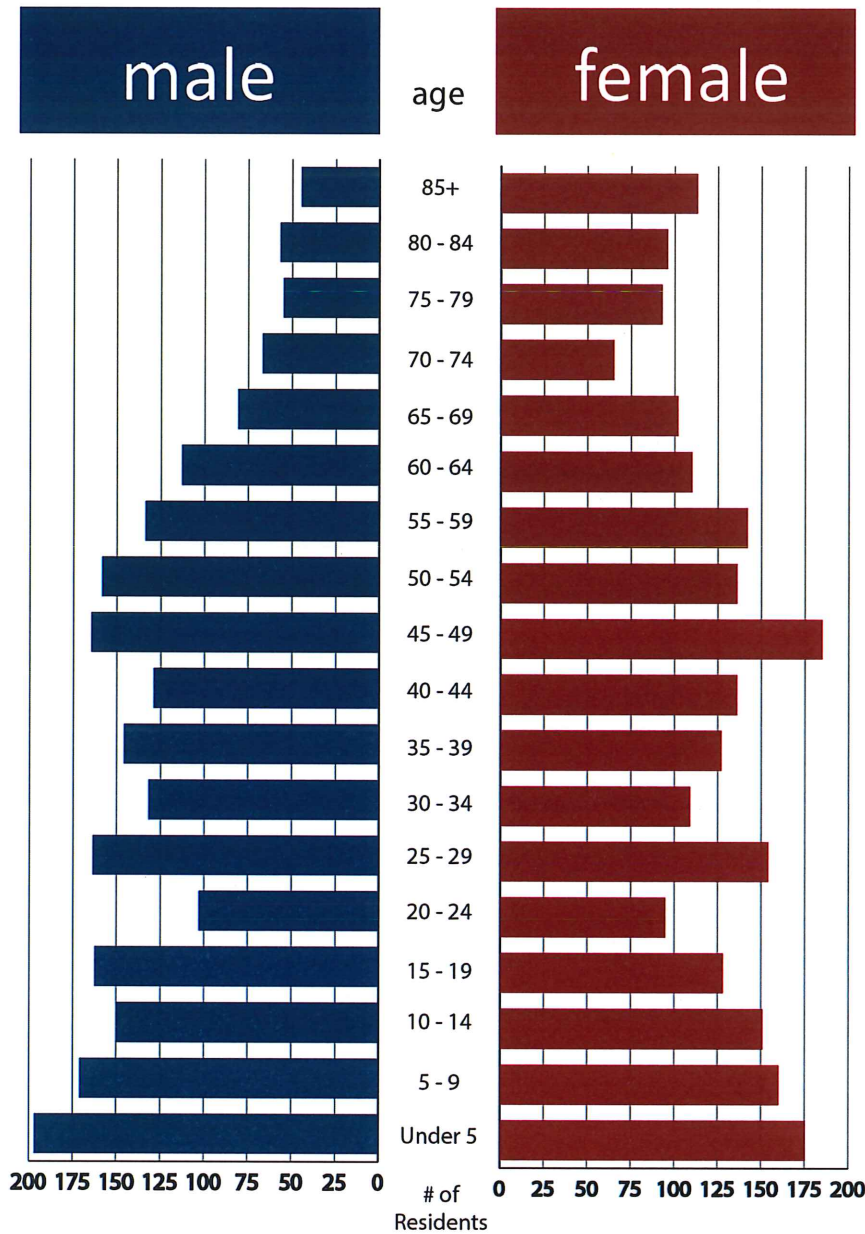
Wahoo's historical growth notes good growth over the past several decades with a 14.4% increase from 2000 to 2014. With Wahoo's proximity to both the Omaha-Council Bluffs and Lincoln Metropolitan Statistical Areas (MSA), this growth is expected to continue. Growth trends are used to calculate future population growth of the community. The goal of this housing study is to identify strategies to develop housing that will accommodate and facilitate growth trends, while managing the rate of growth at an appropriate level.

Figure 2. Comparison Population Trends



Comparing Wahoo’s growth with comparable cities gives context to its growth and current population. Comparable cities are selected on factors such as proximity, current population, and geographic situation. The communities of Blair, Plattsmouth, and Seward were identified as comparable communities. While larger in population, all three communities are in a similar geographic situation; with each lying approximately 20-30 minutes from either the cities of Omaha or Lincoln. This proximity allows for a commuting population and the possibility of residents to access a much larger job market. For the past 40 years, Wahoo’s growth rate has rivaled or exceeded that of its comparable cities.

Figure 3. Wahoo Age Cohort - 2010



Age structure analysis provides a snapshot of the current population of a community by its respective age cohorts and gender. It also serves as a baseline for future population projections by allowing the viewer to track age groups through time compared with area birth, mortality and migration rate trends.

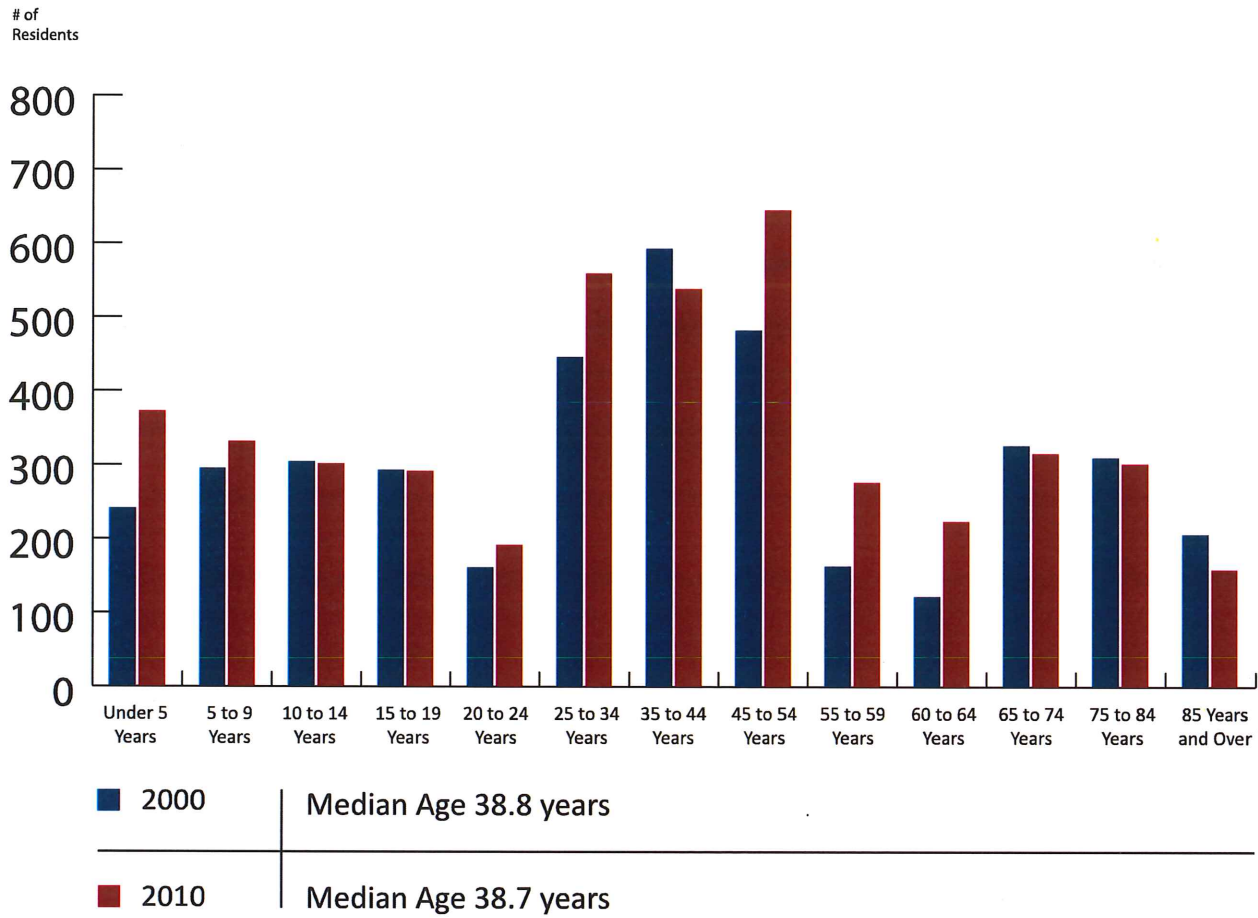
The largest segment of the population are adults aged 45 to 59. Largely falling in the “baby boomer” generation, this age group is generally among the largest population segment nationwide.

This segment of the population is significant for community planning because generally they will be exiting the workforce over the course of a twenty-year planning horizon. Their general needs of the community will also shift over upcoming decades with increased demand for medical facilities, ADA accessibility, and specialized housing.

Figure 3 also depicts the success Wahoo has had in attracting young adults, specifically the 25 to 29 age group. This is another important age group in forecasting Wahoo’s future needs. This age

group is one that generally will have, or soon be starting families and having children. This is indicated in a large portion of the population under the age of five. Young adults and families are largely attracted to quality of life amenities and quality schools. By supporting and investing in these areas, Wahoo can continue to be an attractive option to families.

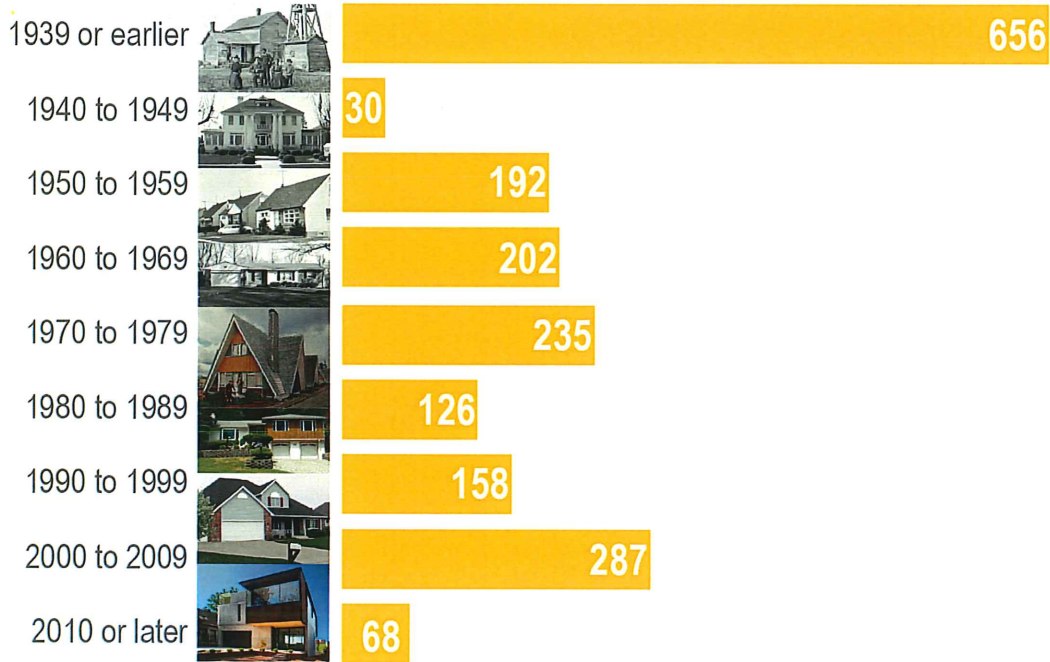
Figure 4. Wahoo Age Cohort Trends



Since the 2000 US Census, the median age decreased slightly. A large jump in population under the age of five coincided with a proportional increase in young adults aged 25 to 24. These increases were countered with increases in the 45 to 64 age groups, resulting in just a small decrease in median age.

Existing Housing Analysis

Figure 5. Wahoo Housing Stock Ages



Until the most recent decade, housing development has increased coinciding with population growth. However, the most recent housing growth has failed to keep up with previous trends. Over halfway through the current decade, current housing development is less than 25% of the previous decade total. The ability of Wahoo to maintain population growth will be contingent on its ability to provide a quality housing stock.

Due to the age of the housing stock, rehabilitation of those aging units is important to maintain affordable housing units within the community core.

Figure 6. Wahoo Housing Trends

HOUSEHOLDS	1990	2000	2014
Population	3,681	3,942	4,500
Total Households	1,482	1,583	1,786
Persons in Households	3,538	3,788	4,314
Persons per Households	2.39	2.39	2.42
Family Households	959	993	1,035
Family Household Percentage	64.7%	62.7%	58.0%
Family Average Size	3.12	3.08	3.24
Family with own children under 18	458	503	555
Married with own children under 18	395	389	454
UNITS			
Total Housing Units	1,570	1,669	1,885
Single Family Units	1,248	1,346	1,476
Duplex/Multiple Family	261	289	392
Mobile Home	35	34	17
Boat, RV, Van, etc.	26	-	-
Occupied Housing Units	1,482	1,583	1,786
Owner-occupied Units	1,063	1,091	1,186
Renter-occupied Units	419	492	600
Vacant Housing Units	88	86	99
Owner-occupied vacancy rate	1.60%	2.62%	1.9%
Renter-occupied vacancy rate	5.40%	1.90%	0.0%

Sources: 1990-2000 US Censuses, Profile of General Population and Housing Characteristics (DP-1)

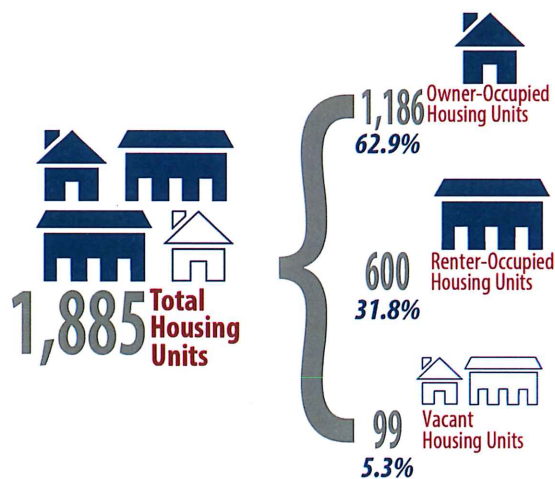
*2010-14 ACS 5-YEAR ESTIMATES, Selected Housing Characteristics (DP04)

2014 estimates indicate an increase in persons per household in Wahoo. This increase coincides with an increase in families with children in the household (under the age of 18). This lack of growth in the housing stock proportionate to the increase in population has led to a decrease in housing vacancies in the community. While a zero percent vacancy rate in renter-occupied housing is unlikely (numbers likely fall in the margin of error), the overall rate of vacant housing is low. These trends showcase the level of demand for owner and rental housing in Wahoo.

At nearly a two-thirds ratio, the relationship between owner-occupied units and renter-occupied units is ideal in Wahoo. A good stock of rental opportunities can be an asset for community growth. Rental options facilitate growth by providing turn-key living arrangements for newcomers to the community and offer an opportunity to save for the transition into home ownership. Rentals also offer the ability to live without the burden of property maintenance and upkeep, which can be important for elderly and young residents, alike.

A 5.3% vacancy rate is low for a community. An ideal number of vacant housing is typically closer to 10% to ensure an available housing stock for new, or transitioning residents.

Figure 7. Wahoo Occupancy Tenure



Income is a major, if not the definitive, factor in terms of housing choice for a resident. The distribution of Wahoo’s population into income levels as well as income source is displayed in Figure 8. Wahoo’s median household income of \$50,069 is well supported by the distribution of population in higher income levels. Wahoo’s median income compares just below the estimated Nebraska median household income of \$52,686 in 2014. Wahoo’s median income is pulled down by the fact that it is a relatively older population. This is indicated by the fact that the 71.2% of households who derive their income from earnings, earn an average of \$66,171 per year; significantly higher than the community’s overall median income.

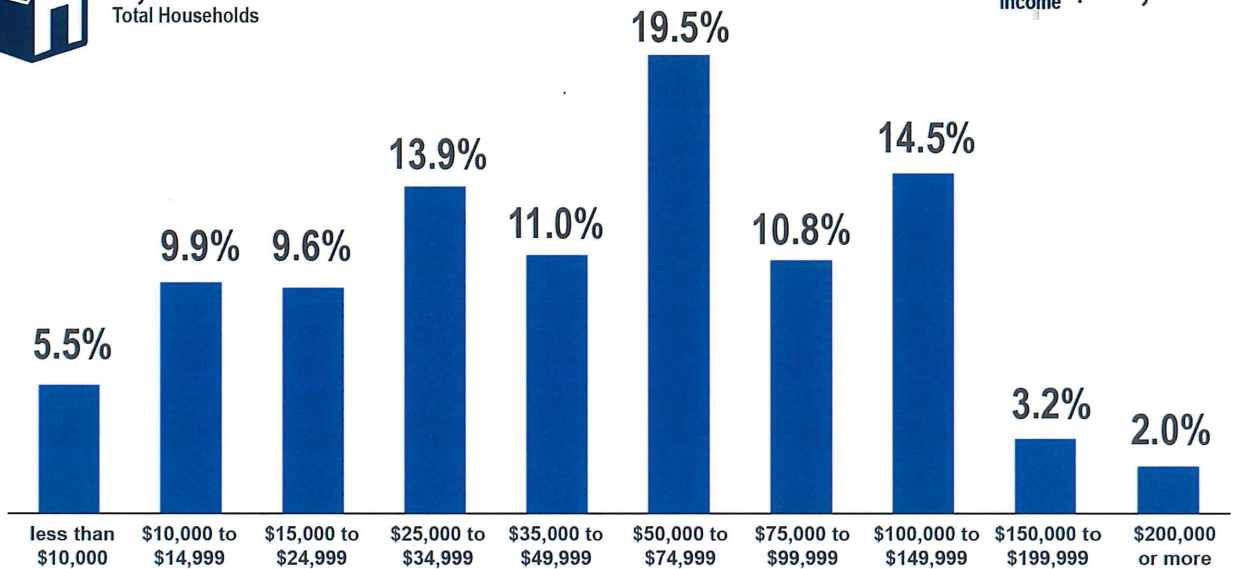
Figure 8. Wahoo Household Income - 2014

HOUSEHOLD INCOME



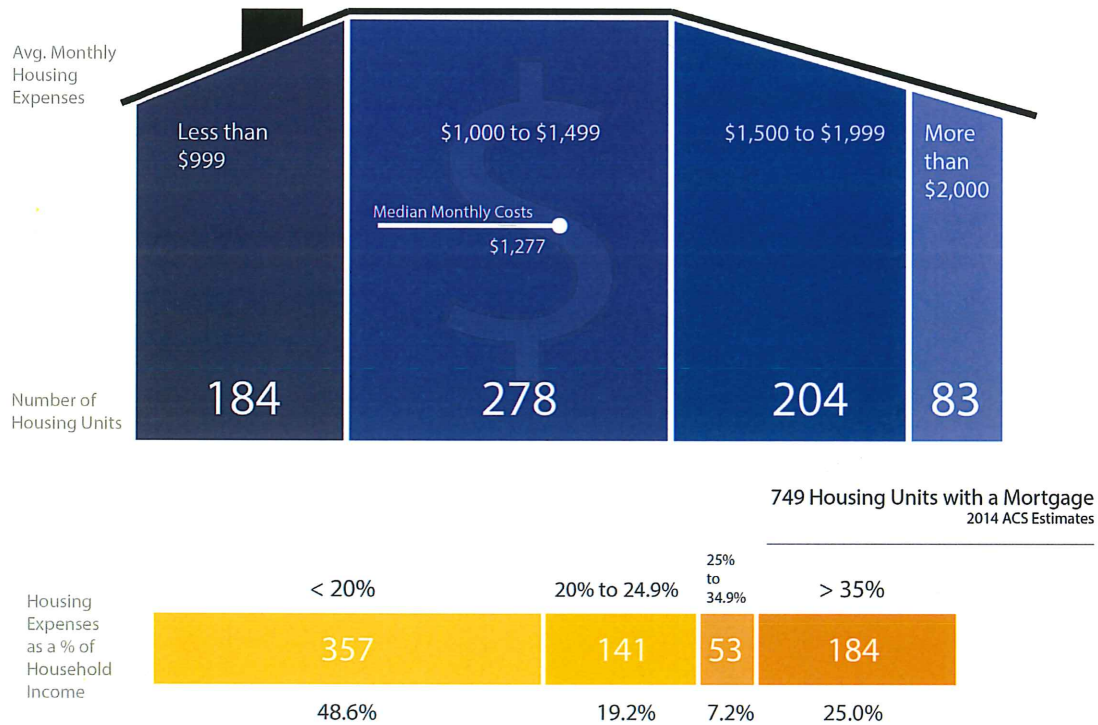
1,786
Total Households

Median Household Income **\$50,069**
Mean Household Income **\$61,085**



Income Source	Percentage of Households	Mean Income
Earnings	71.2%	\$66,171
Social Security	33.4%	\$16,003
Retirement Income	12.1%	\$22,469

Figure 9. Wahoo Homeowner Costs

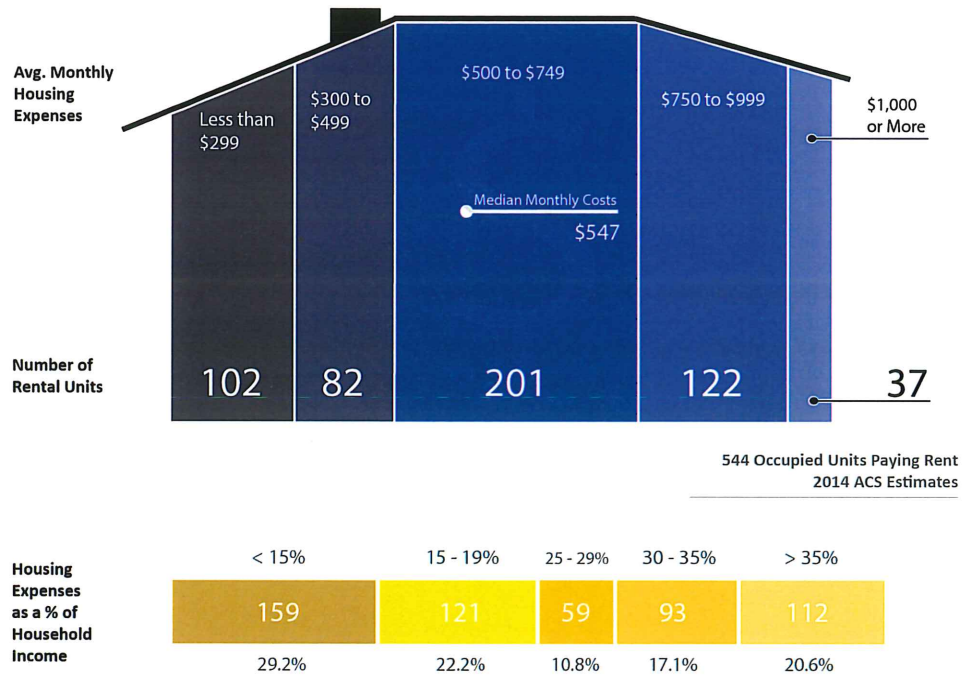


The relationship between income and housing is further explored in Figures 9 and 10. The U.S. Census defines monthly housing costs as the total cost of owning or renting a home; mortgage (rent), taxes, insurance, and utility costs. A monthly housing costs in excess of 35% of household median income is considered to be a burden to the household.

Of owners in Wahoo, the median monthly cost of ownership was \$1,277 in 2014. When compared to the communities of Blair (\$1,260), Plattsmouth (\$1,163), and Seward (\$1,312), Wahoo is very in the middle. For Wahoo home owners, this represents 30.6% of the monthly median household income (2014 data).

67.8% of households in Wahoo pay less than 25% of their household income on housing costs. Any additional household income is seen as beneficial to the community. It is assumed that income not spent on housing can be applied towards savings, and other, more discretionary spending that can benefit the community. Having such a high percentage of households well below the burden level is a positive indicator of the economic potential of the community.

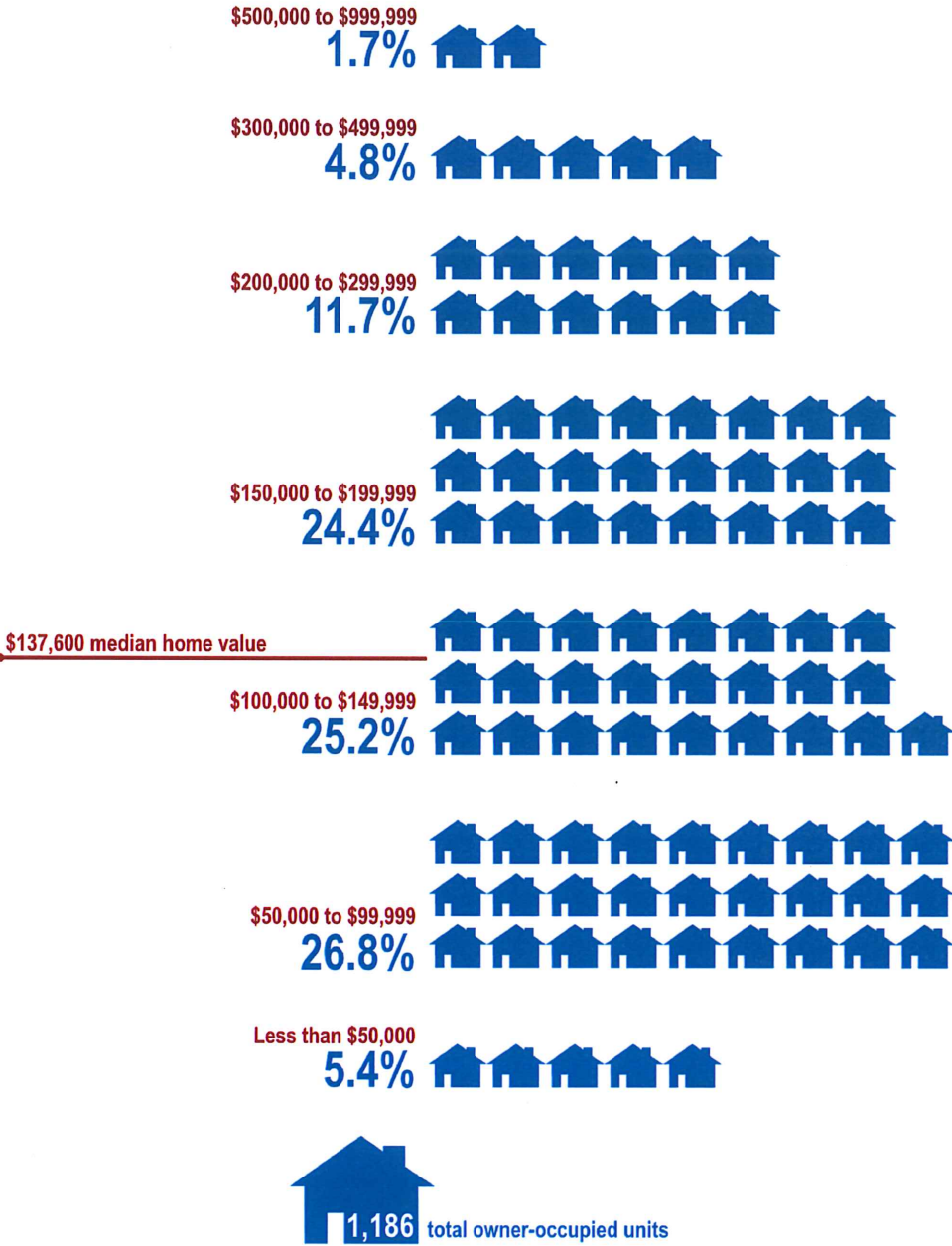
Figure 10. Wahoo Renter Costs



The monthly housing cost of renters is depicted in Figure 10. Over 50% of renter households in Wahoo pay less than 20% of their household income on renting costs. Low rental costs are a positive indicator for a community as renters can utilize savings to transition into home ownership. There are many benefits for home ownership including accumulation of wealth via an appreciable asset. High homeownership rates also provide stability to residential neighborhoods. Quality and affordable rental opportunities can be a large asset for a community. On average, the estimated median monthly housing costs for renters was below \$550 in 2014.



Figure 11. Wahoo Owner-Occupied Unit Value



Increasing demands of a growing population, combined with relatively low growth in housing development have led to a relatively high median home value of \$137,600. This is higher than the statewide estimate of approximately \$130,000. When considering the median home values of comparable communities, Wahoo is in line with Seward (\$137,000), lower than Blair (\$144,000), and higher than Plattsmouth (\$106,000).

Comparing home values with household income levels offers a good indication of the overall economic quality of life in a community. Wahoo’s relatively high income amongst its workforce is also supported by high home values.

Figure 12. Wahoo Commute Times



The location of Wahoo to Omaha and Lincoln have led to consistent increases in the commuting population. The average commuting time for a Wahoo resident has increased nearly 40% since 2000. As transportation improvements and overall connectivity to the Metro areas increases, Wahoo will become much more of an attractive alternative for a commuting workforce.

This relationship has many benefits, the greatest of which is that it allows Wahoo residents to maximize their earning potential with access to many more employment opportunities than could be supported by Wahoo alone. One downside is that the commuting population tends to spend a greater portion of their income outside of their resident community. A higher number of commuters generally have an impact on retail leakage to outside sources.

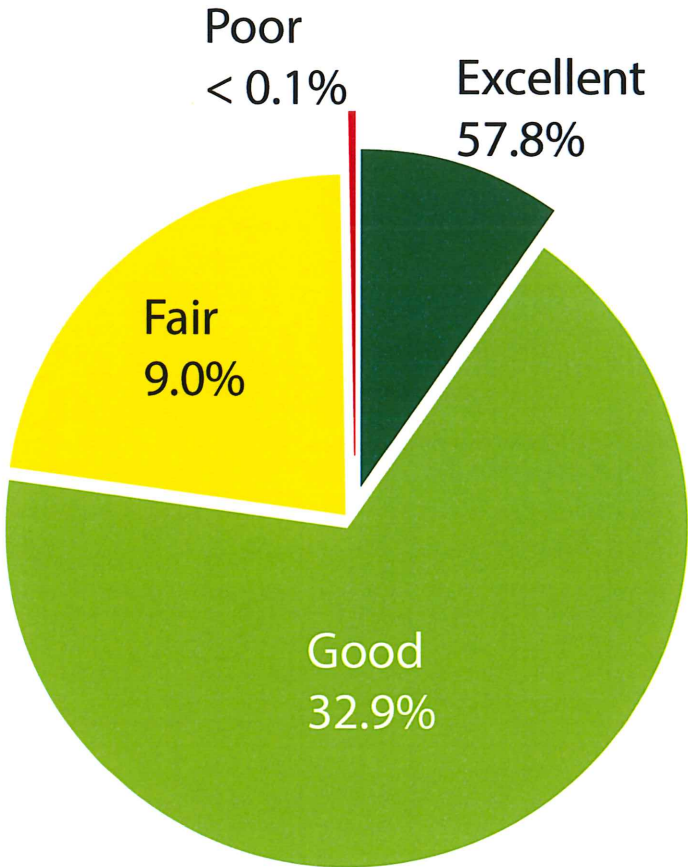
Housing Conditions

A field survey of housing conditions was conducted through the Spring of 2017. Housing units visible from the Right of Way were analyzed on structural integrity utilizing federal Housing and Urban Development guidelines:

- Excellent** – no improvements needed
- Good** – Improvements that a typical homeowner could repair
- Fair** – Improvements required that would likely be contracted
- Poor** – Significant structural repairs needed

The analysis generated several observations that affect the housing market in Wahoo. First, the growth in the community yields a high number of new homes with high structural ratings. Second, the rate of construction proves to make accurately accounting for vacant lots difficult in real-time. Lots are quickly purchased and built, making the analysis a simple snapshot at a static moment in time.

Figure 13. Wahoo Housing Condition Rating



Community Engagement

The Wahoo Housing Study was conducted simultaneously to the city's update of the Wahoo Comprehensive Plan. As such, this plan was included in the public participation process of the larger comprehensive plan. A successful plan must represent the citizen's needs and vision for the future. The over-arching goal of the public participation process is to provide a variety of opportunities for the public to become involved in the decision-making process. Community members are well-informed and have intimate knowledge to make the most of Wahoo's potential.

Throughout the day of March 30, 2016 a series of focus group meetings were conducted to discuss select topics of interest to the community. These meetings involved select stakeholders involved professionally or personally in the fields of: business and economic development; housing; and parks and recreation. The general public was also welcome to participate in these conversations.

Each group of stakeholders was asked questions regarding their views on the community in general, with respect to their respective fields, and about goals and projects they see as beneficial to the community. The discussion of the Housing Focus Group is detailed below.

Housing Focus Group

The housing focus group consisted of community stakeholders, property owners, and professionals in the housing field; realtors, developers, and builders. The aim of this discussion was to pinpoint the market needs and opportunities addressing housing development in the Wahoo area.

Community Assets

- School systems
- Local grocery stores
- Local churches
- Medical facilities
 - Saunders Medical Center
 - Clinics
- Parks and recreation
- Library
- People
- Small town quality of life
- Affordability
- Safety

Community Weaknesses

- Lack of affordable housing
 - To own
 - To rent
- Housing diversity
 - No condominium or townhome developments
- Lack of local retail
- Development process
 - Restrictive zoning
 - Cooperation from utility providers
 - Building inspection process

Barriers to Housing Development

- Infrastructure costs
- Floodplain prevalence
- Land costs and availability
- High real estate taxes
- Lack of appraisal comparables

Housing Market Needs

- Market rate priced homes (\$175,000 to \$200,000)
- Acreage development opportunities
- Affordable housing (\$100,000 to \$125,000)
- Mixed income housing
 - Blending affordable housing with market or luxury housing

Desired Residential Growth Areas

- North Chestnut Street
- South of Wahoo Elementary School
- Country Club area
- Intersection of 23rd and Chestnut Streets

Magic Wand

- Cloverleaf interchange at the intersection of Highways 77 and 92
- Youth and family event facilities and entertainment
 - Bowling alley
 - Movie theater
 - Athletic facilities

Town Hall Meeting

On March 30, 2016, a Town Hall Workshop held to solicit input regarding key areas of the community from the public at-large. This input was aimed to guide the direction and recommendations of the Comprehensive Plan update and Chestnut Street Design project. Various stations were utilized to engage the public regarding topics associated with established community priorities. Citizen participants were free to move throughout the stations to learn and provide input on the subject points. These stations included:

- Land Use
- Parks and Recreation
- Infrastructure and Utilities
- Chestnut Street Corridor

The input from each station is detailed below.

Land Use Station

- The expressway and Lake Wanhoo provide opportunity for commercial development to the north
- Truck stop/Service Station
- Bait and Tackle shop
- There needs to be a buffer zone between industrial development to the east and existing neighborhoods.
- The Airport should be utilized as an anchor for industrial and commercial development.
- The major transportation corridors (Chestnut St., Highway 77, Expressway) should be developed with design standards for aesthetic improvement.
- Areas for townhomes and condos needed.

Parks and Recreation Station

- Park amenities are needed to support new development in South Wahoo.
- For the most part, people are very happy with existing park facilities. The greatest need currently lies in trail development.

Chestnut Street Corridor Station

- Community members would like to see consistency along the corridor.
- Some sort type of streetscape element (light poles, banners, etc.), material (red brick), branding, etc. to make the Chestnut a cohesive corridor.
- General concerns about maintenance and sightlines but recognized the benefits of vegetation.
- Wants the streetscape to be welcoming and give a good impression of the community for residents and visitors.

Projections

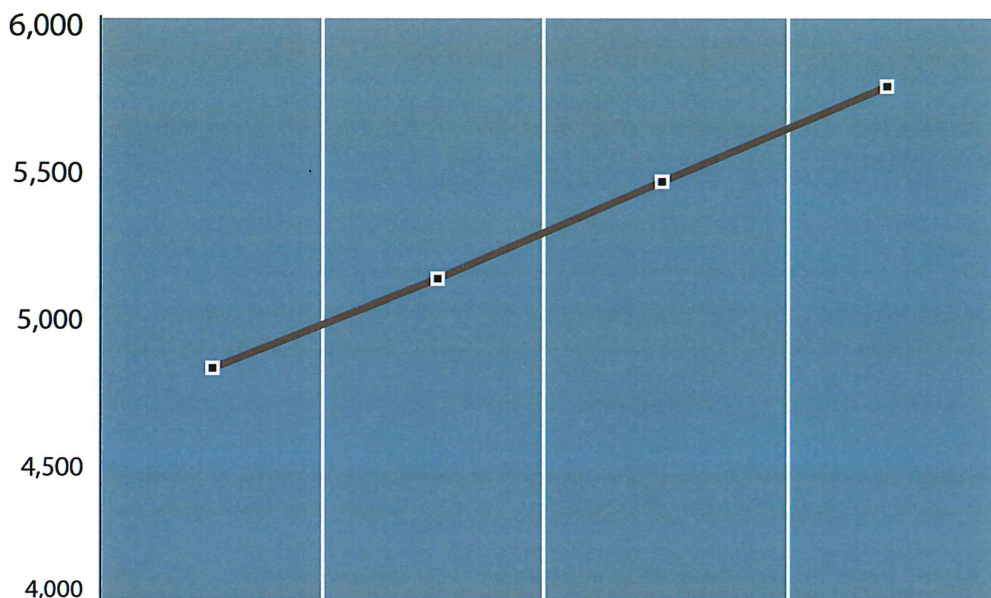
Population Projections

Wahoo's growth projection is primarily based on an Age Cohort Survival Projection. By utilizing the existing age cohort data combined with regional birth, mortality, and migration rates, age cohort analysis allows for the projection of future population. The assumptions lie in sustained trends in these criteria for the next 20 years.

Projections note steady growth of about 6% every 5 years until 2035. Wahoo ability to grow is contingent on its ability to provide adequate housing opportunities.

Figure 14. Wahoo Population Projection - Age Cohort Analysis

Projected Population



Year	2020	2025	2030	2035
Population	4,801	5,105	5,436	5,760
Population Change	--	304	331	324
Percent Growth	--	6.3%	6.5%	6.0%

Housing Projections

Figure 15. Wahoo Housing Need Projections

	2010*	2020	2025	2030	2035
Owner Population	3,131	3,235	3,441	3,664	3,882
Renter Population	1,183	1,565	1,664	1,772	1,878
Owner Units	1,214	1,254	1,334	1,420	1,505
Renter Units	587	775	824	877	930

* 2010 Decennial Census

The demand for number of units, both owner-occupied and renter-occupied, is calculated based off the current occupancy rate for each tenure. Census estimates that 67.4% of Wahoo residents lived in homes they owned. 32.6% of residents rented their home.

This ratio was utilized to estimate the projected population of owners and renters based off the projected population described earlier in this chapter. These population numbers were further divided by the average household size of both owner occupied and renter occupied units. This number equates to the total number of owner and renter housing units required to house the estimated future population.



Housing Demand by Income

The aggregate market for housing is comprised of many submarkets, each defined by tenure and price ranges. To analyze conditions in each submarket, the demand for housing (measured by the number of households), is compared with the supply of housing (measured by the number of owner-occupied units). This model assumes that those renting would move into ownership for a unit of appropriate value.

The households in a market can be categorized into groups according to the household's income. Similarly, homes can be divided into corresponding categories to each income group based on trends and recommended price points of affordability. According to the 2014 American Community Survey, the majority of home owners in Wahoo have a home valued at around 250% of their annual household income.

The number of households in each income category is compared to the number of homes in each corresponding value category. Where there are more homes than household, a surplus exists; where there are more households than homes, a deficit exists. Categories of relatively high deficits should be prioritized for immediate development.

Figure 16. Wahoo Housing Needs by Value

Annual Household Income	# of Wahoo Households*	Wahoo Home Values	Wahoo Housing Supply*	Surplus/Deficit
Less than \$25,000	447	Less than \$50,000	64	-383
\$25,000 to \$49,999	445	\$50,000 to \$99,999	318	-127
\$50,000 to \$74,999	349	\$100,000 to \$149,999	299	-50
\$75,000 to \$99,999	193	\$150,000 to \$199,999	289	96
\$100,000 to \$149,999	259	\$200,000 to \$299,999	139	-120
\$150,000 or More	93	\$300,000 or More	77	-16

Implementation

Vision Implementation Plan

Implementation refers to the objectives, policies, and actions that have been identified to carry out the vision of this study. It includes actions designed to improve the long-range planning process, strengthen links between the plan and budgeting, establish a process reporting system to monitor the progress and schedule for updating and amending the plan in the future.

The successful utilization of this study is contingent on the implementation of the goals and objectives identified in this section and the Wahoo Comprehensive Plan. It is up to the community stakeholders in Wahoo to champion the projects envisioned to the implementation of it. What happens with the plan, how it is used in day-to-day decision making, and the extent to which it is followed over time will all influence the success of the plan. This plan is a guidance document meant to address housing issues related to the community's goals for growth set forth in its Comprehensive Plan. It is not the end of the planning process, but the beginning of a coordinated effort to direct growth and development in ways that are important to the citizens of Wahoo.



Goal 1:

Explore options and opportunities for the extension of infrastructure on a speculative basis to lower developer costs of housing projects.

Objectives and Action Steps:**OBJECTIVE 1****EVALUATE AND PRIORITIZE POTENTIAL GROWTH AREAS ON THE COMMUNITY PERIPHERY****ACTION STEPS**

- Utilizing the Future Land Use Plan, identify land areas in preferred growth areas.
- Evaluate land areas based on their proximity to existing infrastructure, transportation connectivity, and environmental factors for their ability to be marketed and developed.
- Identify and communicate intent to landowners, community investors, and partners to evaluate the option or acquisition cost of land areas.
- Prioritize land areas on their ability to be acquired and developed as well as commitment from project stakeholders.
- Procure the services of the city engineer for cost estimates of infrastructure extension to prioritized areas.
- Perform a cost-benefit analysis to determine the economic impact of the infrastructure extensions based on potential development.

OBJECTIVE 2**DESIGN INFRASTRUCTURE EXTENSIONS.****ACTION STEPS**

- Hold an informational meeting on expansion plans.
- Acquire necessary rights-of-way and easements for utility corridors
- Develop preliminary design plans for expansion.
- Solicit political/public support for the development and construction of the infrastructure extensions.
- Prepare plans and specifications for infrastructure.
- Hold a stakeholder meeting to solicit comment on the project designs.
- Make necessary revisions.
- Finalize plans and specifications.
- Programming of public funds for the construction of the project.

OBJECTIVE 3**UNDERTAKE LONG-TERM IMPROVEMENTS AND EXPANSIONS TO THE UTILITY SYSTEM IN THE COMMUNITY.****ACTION STEPS**

- Utilize the City Engineer to evaluate the physical condition and capacity of the utility system in Wahoo.
- Meet with major utility users in the service area to determine their future needs, concerns, and expectations.
- Calculate the impact of recommended upgrades on the projected utility rate.
- Utilize the Capital Improvement Plan to coordinate underground utility upgrades and establish subterranean utility priorities.
- Secure appropriate financing to make long-term improvements to the subterranean utility system,

coordinating electric improvements with fiber-optic conduit and other utility upgrades.

- Authorize the City Engineer to proceed with plans and specifications for long-term improvements.

Responsible Group/Agency

City Administrator, City Engineer, Utilities Department, Property Owners, Wahoo Economic Development Corp., Community Investors, City Council

Potential Resources

General Funds, Capital Improvement Budget, Municipal Bonds, CDBG, USDA-RD

Goal 2:

Adopt and enforce a property maintenance code to protect and enhance the existing housing stock.

Objectives and Action Steps:

OBJECTIVE 1

FACILITATE POPULATION GROWTH WITH A HIGHER QUALITY HOUSING BY RENOVATING AND REPAIRING THE EXISTING HOUSING STOCK

ACTION STEPS

- Utilizing numerous methods, including self-reporting, nuisance complaints, surveys, and foreclosures, identify the number of units needing rehabilitation.
- Create incentive package of available funding resources including: state and federal resources, lending funds, and property owner's equity.
- Implement systematic improvements according to funding agencies' guidelines.
- Establish a volunteer-labor pool to assist in voluntary home improvements for low-income, elderly, or handicapped owners.
- Develop and maintain nuisance abatement and property maintenance ordinances that include a third-party, or task-force review of properties and assesses property owners for cleanup and improvements.
- Continue to secure grants/financial assistance to develop both owner and renter housing rehabilitations/repair programs for low and moderate income households to upgrade their homes to minimum housing quality standards.
- Promote maximum energy efficiency housing standards and provide/promote incentives for implementation.

OBJECTIVE 2

IMPROVE NEIGHBORHOODS AND PROVIDE HOUSING OPPORTUNITIES BY EXPANDING EFFORTS TO ACQUIRE AND DEMOLISH DILAPIDATED HOUSING AND UNDER-UTILIZED LOTS TO PROMOTE THE VACATED PROPERTY FOR REDEVELOPMENT.

ACTION STEPS

- Set an annual goal for single-lot redevelopments. Goals should equate approximately 0.1% of the total housing stock.
- Explore funding opportunities to identify external resources to assist in voluntary acquisition and redevelopment construction.
- Build condemnation guidelines into programming for third-party nuisance abatement review to identify prioritized properties.

Responsible Group/Agency

Building Inspector; Southeast Nebraska Economic Development District; Housing Authority; Churches and Faith Community; City Administration, Planning Commission, City Council.

Potential Resources

Nebraska Department of Economic Development; Nebraska Investment Finance Authority; Nebraska Energy Office; General Funds; LB840 Funds; Private Cash/In-Kind Fundraising

Recommendations

This section seeks to expand upon the Vision Implementation Plan and the Wahoo Comprehensive Plan. Special needs, policies, and projects were identified in the public participation process, and discussions with the City, Planning Commission, and other community stakeholders. This section will explore that input with guidance for addressing special topics relating to 's housing needs.

Affordable Housing

Affordable housing has proven to be a struggle for many communities in recent years. Due to factors such as land costs, cost of construction labor and materials, availability of local developers and contractors, etc., the cost of housing construction is such that it is difficult to develop new single family residential units at prices available to low-to-moderate income consumers. There are a number of strategies to support quality housing opportunities at prices around \$125,000 to \$180,000. The consensus being that this price range would facilitate the most growth among young professionals and families, helping stimulate additional growth in Wahoo.

INCENTIVES

Wahoo's relatively high household income limits its accessibility to state and federal grant programs. However, outside programs are still available. Increasingly more housing grant or loan programs for housing development or rehabilitation are made available to state-median income households. The Nebraska Investment Finance Authority (NIFA) and the Nebraska Department of Economic Development (DED) both offer a number of housing incentive programs available for home-ownership and rental opportunities. It is important for the city to maintain relationships and an awareness of these programs to better utilize and promote them.

Not only should these programs be accessed by the City as direct developers, but many of the programs are available directly to private developers to encourage affordable housing development. Integrating mixed-income neighborhoods throughout the community was established as a priority in the Comprehensive Plan. By facilitating the use of these resources for private development, Wahoo can encourage affordable housing throughout market-rate developments.

Tax Increment Financing (TIF) is a local redevelopment tool that can be an effective incentive for prioritized housing needs. TIF utilizes the incremental tax increase generated by a redevelopment project to finance the improvements needed to create the project. By placing guidelines on the utilization of TIF towards special housing needs (affordable housing, senior housing, rentals, etc.), the City can encourage the private sector to invest in housing areas that wouldn't otherwise be feasible or profitable. By the City's adopted TIF Policy, housing is a low-priority use for TIF. For this reason, its use for housing should only be considered when a project accompanies a greater economic development project or can be documented by the developer to have long-term financial and social benefits for the community.

Policies

The strict application of zoning regulations can often be a barrier towards the development of a diverse housing stock. The separation of uses and developments can discourage the mixed-use districts and mixed-income neighborhoods that foster affordable housing. Wahoo has been taking measures to review existing regulations to ensure that they not only accommodate a diverse housing stock, but encourage it throughout the community.

The Wahoo Planning Commission should facilitate discussions with property owners and potential developers of multi-family housing in Wahoo. This is a pro-active approach and it is recommended these types of discussions are held on a regular basis. Wahoo should consider an annual Housing Workshop, where area stakeholders can meet with City leadership and policy makers to have a programmed discussion of housing topics, issues, and opportunities.

The Planning Commission has also explored the utilization of Planned Unit Developments (PUD's) as a zoning tool to encourage unique housing styles. By allowing maximum flexibility towards zoning districts, PUD's can facilitate neighborhoods and housing styles that may not fit within a traditional residential zoning classification. PUD's can be an effective tool to accommodate:

- mixed-housing neighborhoods
- mixed-use neighborhoods
- clustered development
- cottage-style housing
- condominiums
- live/work units, etc.

Figure 15 (page 18) depicts the forecasted need for housing based on current tenure trends in Wahoo. By balancing the development of rental opportunities with ownership housing units, Wahoo can facilitate transitional housing, and more affordable housing options for families, young professionals, and seniors. The Future Land Use Plan of the Wahoo Comprehensive Plan provides opportunities for multi-family development in key transportation corridors. Wahoo should encourage higher-density multi-family developments in the Medium Density Residential and Mixed-Use land uses. These areas were identified based on their high level of transportation access and to provide adequate buffers from more intensive commercial developments towards lower density residential uses.

Almost one-third of the housing stock in Wahoo was built prior to 1939. It is important that the community take measures to protect and enhance its existing housing stock. In lieu of direct affordable housing development, maintaining an adequate base of its older housing can be an effective manner of providing affordable housing options in Wahoo. There are a number of measures that the community can undertake to foster reinvestment in the existing housing stock. Beyond outside financial incentives

(NIFA, DED), there are a number of direct-to-homeowner incentives that Wahoo can help promote.

Between power rebates and tax credits/deductions for energy efficiency improvements, Wahoo can develop and distribute marketing material to help homeowners navigate their options.

Home improvements do not solely have to be encouraged with financial incentives. Making resources available to homeowners willing to invest in their properties can encourage improvements to the housing stock. Community clean-up days that provide drop-offs or pickup of building materials and clutter can help facilitate improvements and maintenance of homes.

Attracting and promoting local construction contractors can help reduce the cost of transporting skilled labor from outside of Wahoo. The city should utilize the Commercial and Industrial land uses established in the Comprehensive Plan Future Land Use Plan to attract skilled professions to the community.

Conclusion

A community should seek to study their housing stock approximately every three to five years in order to maintain accurate information, as well as maintain current trends and projections. With the pace of Wahoo's growth and upcoming housing developments, the City should look to the release of the 2020 Decennial Census as a target date for a new housing study. The new Census datasets will provide the community and its leaders the most current and accurate demographic, housing, and economic data.

