

Wahoo Housing Needs Study Update



Wahoo, Nebraska



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JEO CONSULTING GROUP

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Table of Contents

Acknowledgements.....	II
Table of Contents.....	III
Table of Figures.....	IV
Table of Tables.....	V
Executive Summary.....	VI
Study Process.....	VII
Background Overview.....	VII
Community Profile.....	1
Population.....	1
Existing Housing Analysis.....	5
Housing Conditions.....	11
Economic Characteristics.....	13
Workforce Housing.....	13
Community Engagement.....	15
Housing Advisory Committee.....	15
Stakeholder Interviews.....	16
Business Retention and Expansion Visits.....	18
Projections.....	19
Population Projections.....	19
Housing Projections.....	19
Implementation.....	21
Recommendations.....	27
Conclusion.....	30

Table of Figures

Figure 1	Wahoo Historic Population	1
Figure 2	Comparison Population Trends	2
Figure 3	Wahoo Population Cohort - 2020	3
Figure 4	Net Change in Age Cohorts, 2010 to 2020	4
Figure 5	Wahoo Livability Index	4
Figure 6	Wahoo Housing Stock Ages	5
Figure 7	Wahoo Occupancy Tenure	6
Figure 8	Wahoo Household Income - 2022	7
Figure 9	Wahoo Homeowner Costs	8
Figure 10	Wahoo Housing Expenses as Percentage of Household Income	8
Figure 11	Wahoo Renter Costs	9
Figure 12	Wahoo Rent as Percentage of Household Income	9
Figure 13	Wahoo Owner-Occupied Unit Value	10
Figure 14	Wahoo Housing Condition Rating	12
Figure 15	Wahoo Employment by Industry	13
Figure 16	Wahoo Commute Times	14
Figure 17	Wahoo Population Projection through 2045	19
Figure 18	Wahoo Future Land Use Map	29

Table of Tables

Table 1	Comparison Communities Population Percent Changes by Decade	2
Table 2	Wahoo Housing Snapshot	6
Table 3	Wahoo Household Income Source.....	7
Table 4	Wahoo Housing Need Projections	20
Table 5	Wahoo Housing Needs by Value	20

Executive Summary



Wahoo, the county seat of Saunders County in east-central Nebraska is within commuting distance from both Omaha and Lincoln. 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 2022 population of the MSA is 1,003,863. The proximity to the Omaha and Lincoln Metros provides Wahoo with a unique set of opportunities and challenges that will be explored throughout this plan.

Residential units in Wahoo



Study Process

The previous Wahoo Housing Study was developed in conjunction with an update to the City's 2017 Comprehensive Plan. Within the context of the planning process, community engagement included a series of housing advisory committee meetings and engaging select stakeholders that represent housing, the city, and economic development.

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 identifies a potential market for future residents of the community and examines the appropriate housing options needed 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 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 development in making policy and investment decisions.

STAKEHOLDER INPUT: In conjunction with highlighted community data, stakeholder input consisted of a diverse group of citizens serving on a Housing Advisory Committee and one-on-one interviews with Wahoo employers. The recommendation and implementation portion of this plan is built from the previous housing study and was developed based on input gained through the planning process and identified opportunities and the stakeholder input. This implementation plan also includes strategies for addressing issues that may currently prohibit housing development in the community.

Background Overview

The 2017 Wahoo Housing Study indicated that the continual growth of the city would increase housing demand and that community leaders should review their housing stock every three to five years for accurate and up-to-date information and projections. Based on the data collected from the US Census, public participation meetings, and the stakeholder's group, affordable and mixed-income housing were considered top priorities for Wahoo. The 2017 Housing Plan also recommended a set of policies to promote a more diverse housing stock.

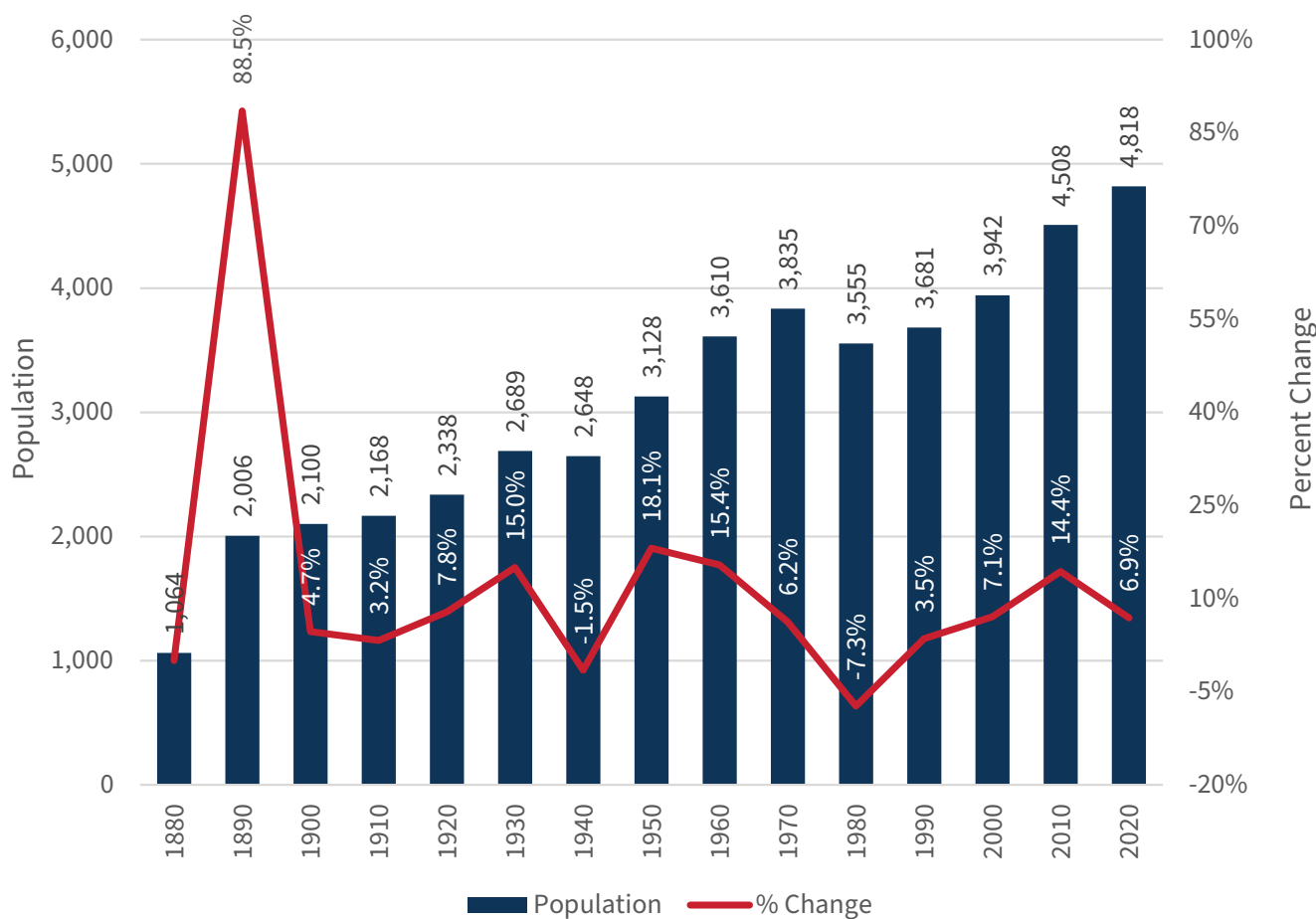
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Community Profile

Population

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

Figure 1 Wahoo Historic Population

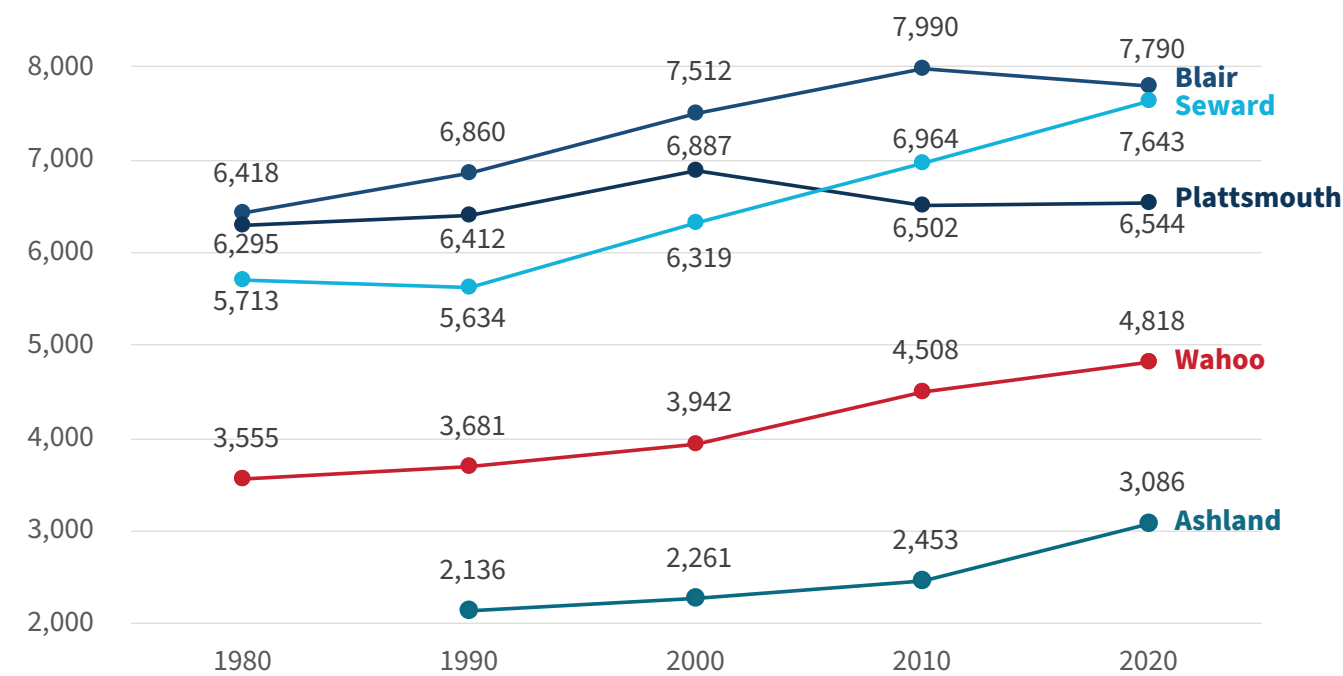


Source: US Census Bureau

Wahoo's historical growth over recent years notes a positive trend with a 6.9% increase from 2010 to 2020. With Wahoo's geographic proximity to both the Omaha-Council Bluffs and Lincoln MSA, this trend is expected to continue. Growth trends are used to calculate future population growth of a community. The goal of this housing study is to identify strategies that encourage the development of housing which accommodates and supports the population growth taking place in the community, while also strategically managing the growth rate at an appropriate level.

Comparing Wahoo’s growth with comparable cities gives context to its experienced growth and current population. Comparable cities are selected on factors such as proximity, current population, and geographic situation. The communities of Ashland, Blair, Plattsmouth, and Seward, Nebraska were identified as comparable communities for this study. All four communities are in a similar geographic situation – with each lying approximately 20-30 minutes from either the cities of Omaha or Lincoln, Nebraska. This proximity allows for a significant commuting population and the possibility for residents to access a much larger job market. Based on the findings of this study, for the past 40 years, Wahoo’s growth rate has rivaled or exceeded that of its comparable cities with the exception of Ashland between 2010 and 2020 (Figure 2).

Figure 2 Comparison Population Trends



Source: US Census Bureau

Table 1 Comparison Communities Population Percent Changes by Decade

	Wahoo	Ashland	Blair	Plattsmouth	Seward
1980 to 1990	3.5%	N/A	6.9%	1.9%	-2.3%
1990 to 2000	7.1%	5.9%	9.5%	7.4%	8.4%
2000 to 2010	14.4%	8.5%	6.4%	-5.6%	4.8%
2010 to 2020	6.9%	25.8%	-2.5%	0.6%	7.2%

Source: US Census Bureau

Community Profile

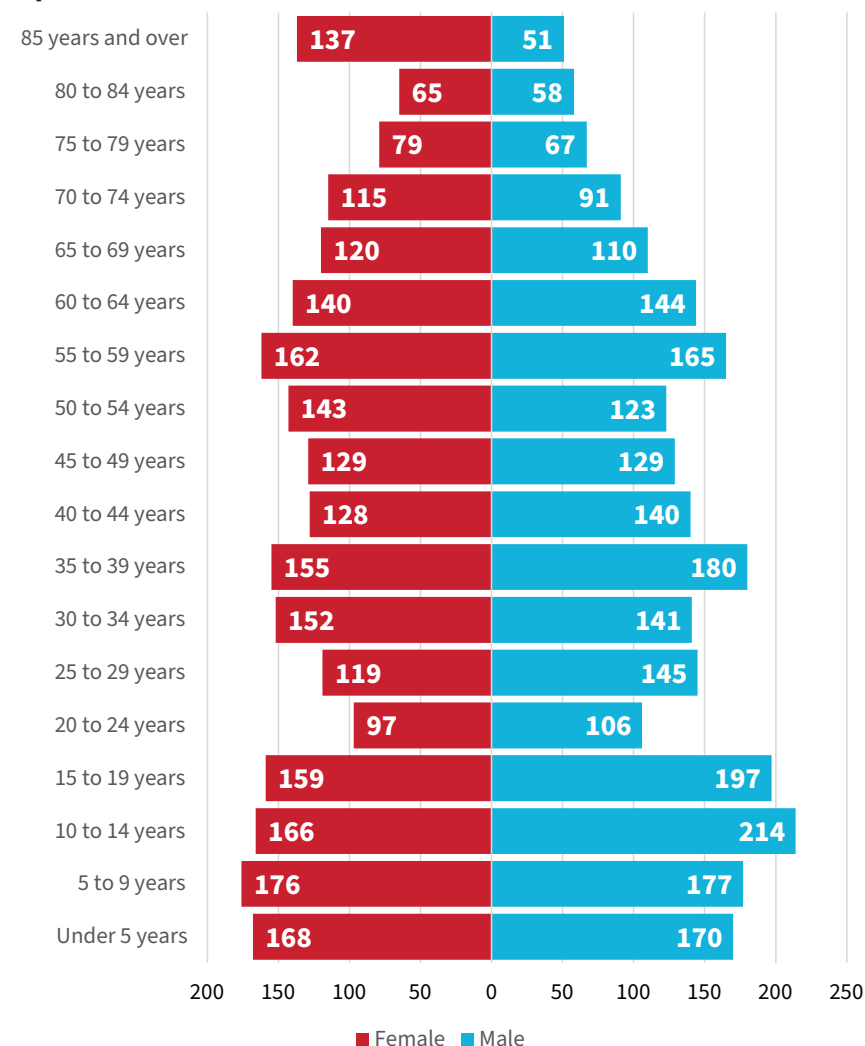
Age structure analysis provides a snapshot of the current population of a community by its respective age cohorts and gender. It also serves as a baseline for future population projections by allowing the viewer to track age groups through time compared with area birth, mortality, and migration rate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

As depicted in Figure 3, the largest segments of the population in Wahoo are the age four cohorts of 19 years and younger and adults aged 35 to 39. This is significantly different than previous years which consistently experienced a larger overall increase in the 45 to 59 age range. Together, these two trends indicate a significant population increase for family households within the community, consisting of young parents and elementary school aged children.

This segment of the population is significant for community planning because generally this indicates a population of citizens who will remain in the community for the next decade or two. Their general needs of the community consist of childcare, medical services, food and retail shopping, and recreation amenities.

Figure 4 depicts the success Wahoo has had in attracting these young adults and family households, specifically the 35 to 44 age group. 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 and support its growing population of this segment.

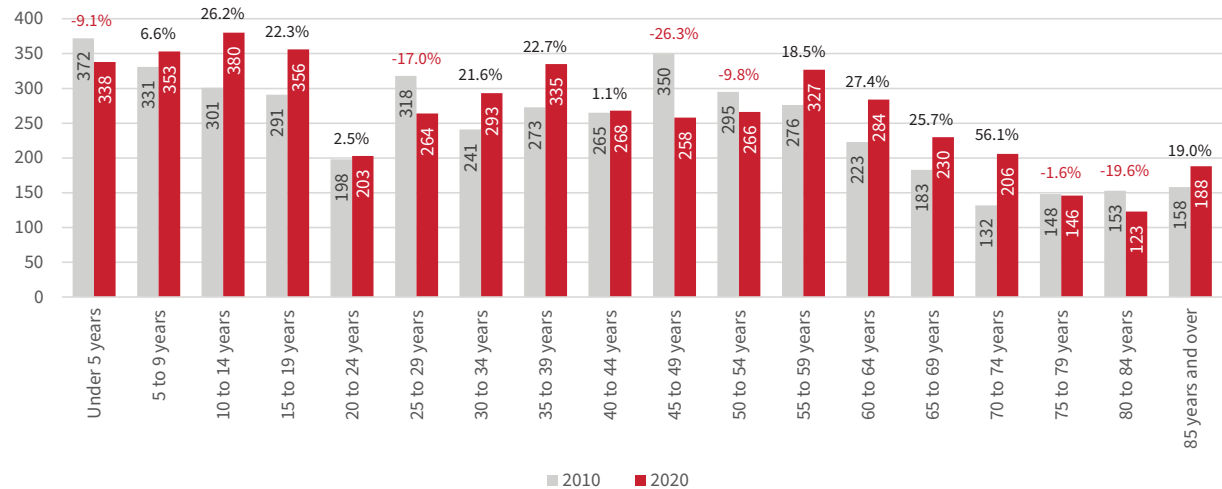
Figure 3 Wahoo Population Cohort - 2020



Source: 2020 Decennial Census

Since the 2010 US Census, the median age of Wahoo has decreased slightly, from 38.7 years to 38.2 years in 2020. As stated previously, a large jump in population under the age of ten coincided with a proportional increase in young adults aged 35 to 39. These increases were further supported by a decrease in population of citizens aged 45 to 54.

Figure 4 Net Change in Age Cohorts, 2010 to 2020

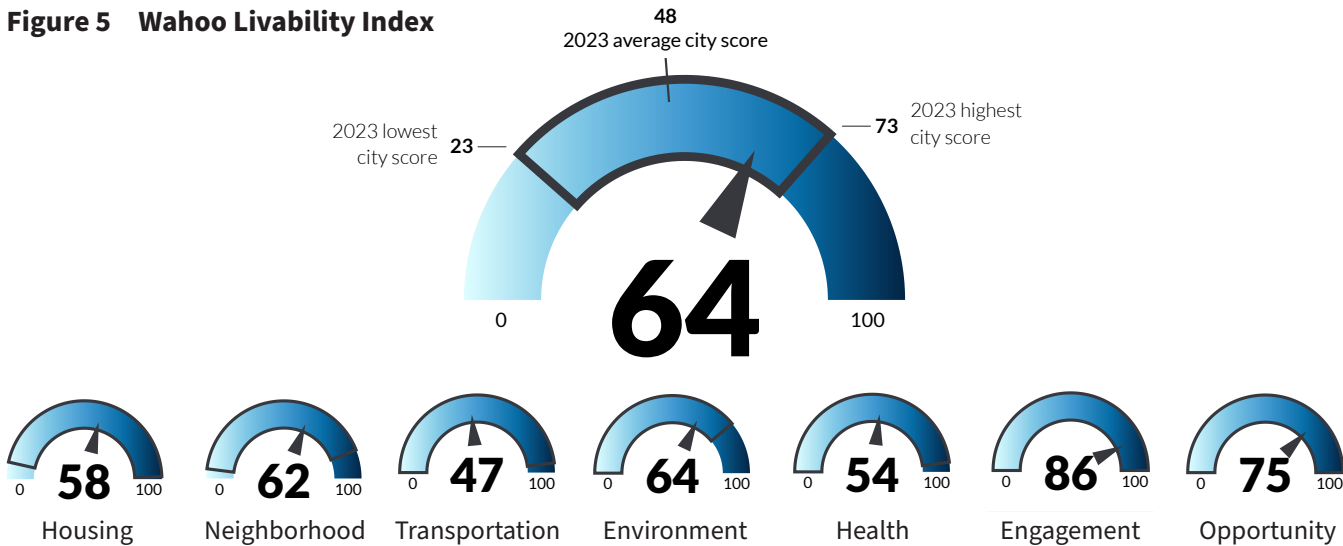


Source: US Census Bureau

The AARP website has a livability index that provides scores for communities based on the types of services and amenities that influence the quality of life in an area. The seven categories that go into the overall score are housing, neighborhood, transportation, environment, health, engagement, and opportunity. Community scores use a zero to 100 scale—if the score is above 50 then the community has more livability-friendly practices than average and a higher quality of life.

Figure 5 illustrates that Wahoo’s livability score is 64, meaning it is in the top half of communities in the US. Engagement, opportunity, and housing are the highest categories, meaning Wahoo has a strong sense of civic engagement, equal chance to earn a living wage, and options of quality housing.

Figure 5 Wahoo Livability Index



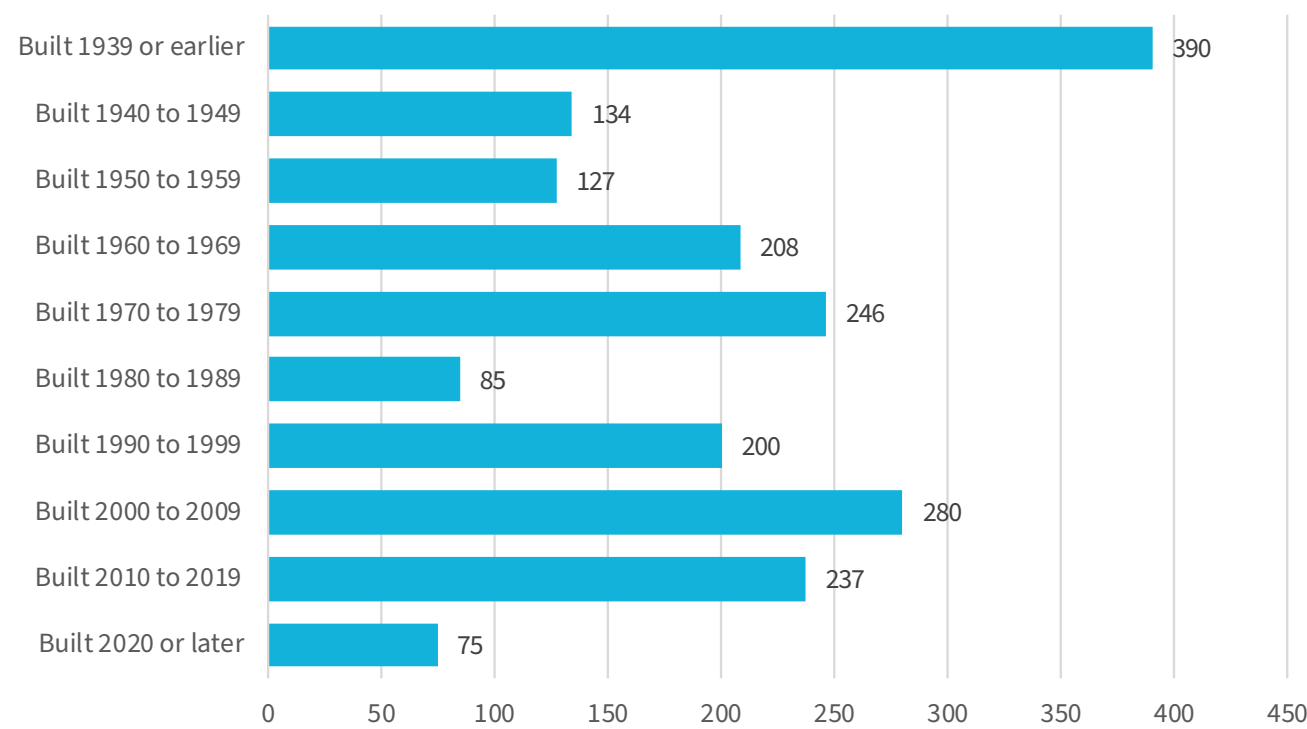
Source: AARP Livability Index

Existing Housing Analysis

In the most recent decade since 2023, housing development has increased coinciding with population growth and trends in the community. Since the completion of the 2017 housing needs study, 103 new units have been added to the city’s housing stock, bringing the total to just under 2,000 housing units – 96.5% of which are occupied.

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 (median year of unit built is 1976), rehabilitation of aging units will be important to maintain affordable housing units within the community core.

Figure 6 Wahoo Housing Stock Ages



Source: 2022 5-Year Estimates, JEO adjusted with city building permits

Table 2 presents demographic and housing data from the US Census and 2022 American Community survey for the years 2000, 2010, 2020, and 2022. Persons per household have been increasing over the years, most recently increasing from 2.43 in 2020 to 2.5 in 2022. This increase is consist with the current trend of increases in young families with children in the household (under the age of 18).

The moderate growth in the housing stock proportionate to the increase in population has led to a decrease in housing vacancies. A decrease in vacant housing indicates a competitive real estate market that makes it more difficult for residents to find a home. While a zero percent vacancy rate in owner-occupied housing in 2022 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 not only owner but, more importantly, rental housing.

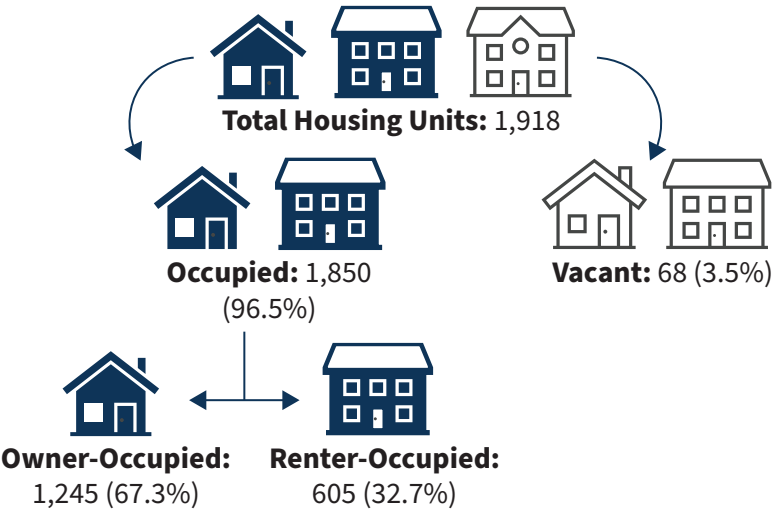
Of the 1,850 housing units occupied in Wahoo in 2022, 67.3% were owner-occupied and 32.7% were renter-occupied (Figure 7). At nearly a two-thirds ratio, the relationship between owner-occupied units and renter-occupied units is ideal in Wahoo. In the last decade, rental properties have become sparser compared to single family and other owner-occupied units. To maintain the healthy two-thirds ratio, a stronger investment in renter-occupied units will have to be supported by future housing development in the community. 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.

Table 2 Wahoo Housing Snapshot

Households	2000	2010	2020	2022
Population	3,942	4,508	4,520	4,832
Total Households	1,482	1,801	1,733	1,850
Persons in Households	3,538	3,131	4,316	4,628
Persons per Households	2.39	2.40	2.43	2.50
Family Households	959	1,131	1,129	1,265
Family Household Percentage	64.7%	62.8%	63.7%	68.4%
Family Average Size	3.12	3.08	3.11	3.02
Family with individuals under 18 years	458	549	737	707
Married with individuals under 18 years	395	415	536	438
Units				
Total Housing Units	1,570	1,962	1,878	1,918
Occupied Housing Units	1,482	1,801	1,773	1,850
Owner-occupied	1,063	1,214	1,228	1,245
Renter-occupied	419	587	545	605
Vacant Housing Units	88	161	105	68
Owner-occupied vacancy rate	1.6%	2.6%	0.0%	0.0%
Renter-occupied vacancy rate	5.4%	10.7%	10.5%	4.1%

Sources: 2000, 2010 Decennial Census; 2020, 2022 5-Year Estimates

Figure 7 Wahoo Occupancy Tenure



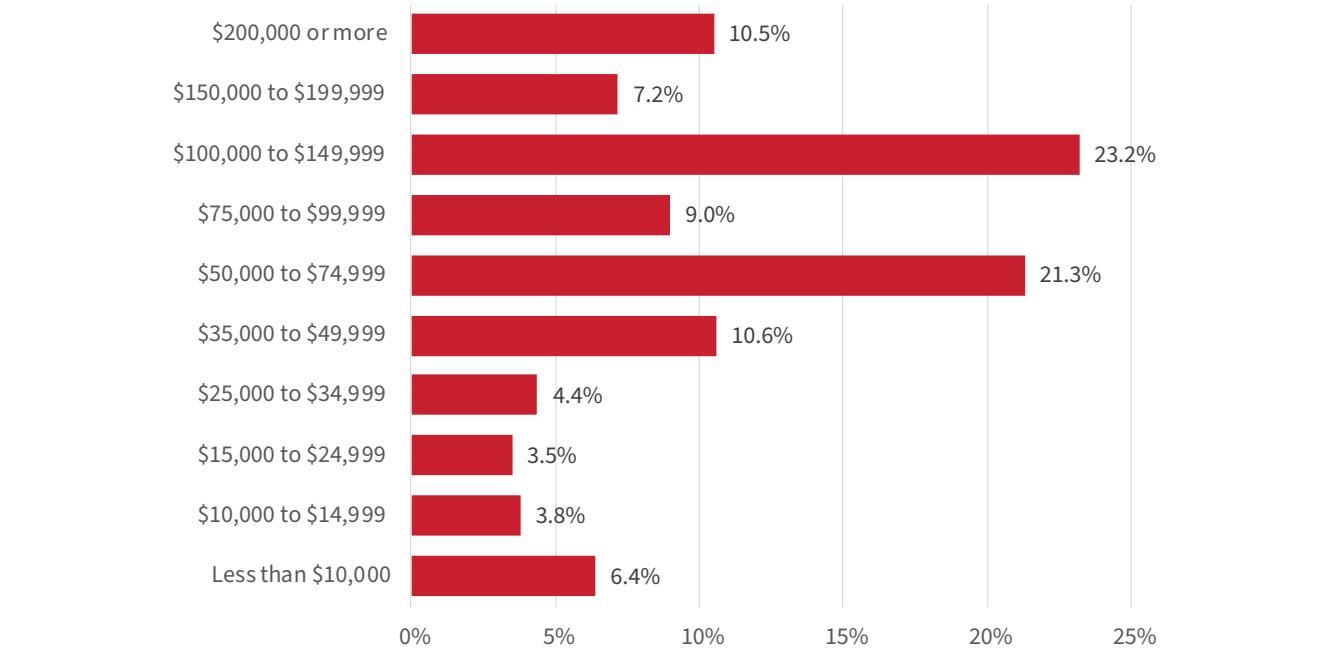
Source: 2022 5-Year Estimates

Wahoo’s 4.1% vacancy rate for renter-occupied housing is low, indicating that there is a high demand for rental units in the area. A healthy renter-occupied vacancy rate ensures an available housing stock for new or transitioning residents.

Income is a major, if not the definitive, factor in terms of housing choice for a resident. Figure 8 and Table 3 display the distribution of Wahoo’s population by income and source, respectively. The median income in Wahoo is \$75,052, which is higher than the estimated statewide median income of \$69,597.

About 2.2% of households receive public assistance, with the mean earnings of \$2,090 (Table 3). There are an estimated 10.4% of people in Wahoo fall below the poverty line, meaning they earned less than \$13,590 in 2022. Those living under the poverty level are more likely to have a larger percentage of their income go towards housing costs. Access to affordable housing can help residents increase their economic mobility.

Figure 8 Wahoo Household Income - 2022



Source: 2022 5-Year Estimates

Table 3 Wahoo Household Income Source

Income Source	Percentage of Households	Mean Earnings
Earnings	79.4%	\$108,753
Social Security	31.1%	\$20,294
Retirement Income	17.1%	\$28,398
Cash Public Assistance	2.2%	\$2,090

Source: 2022 5-Year Estimates

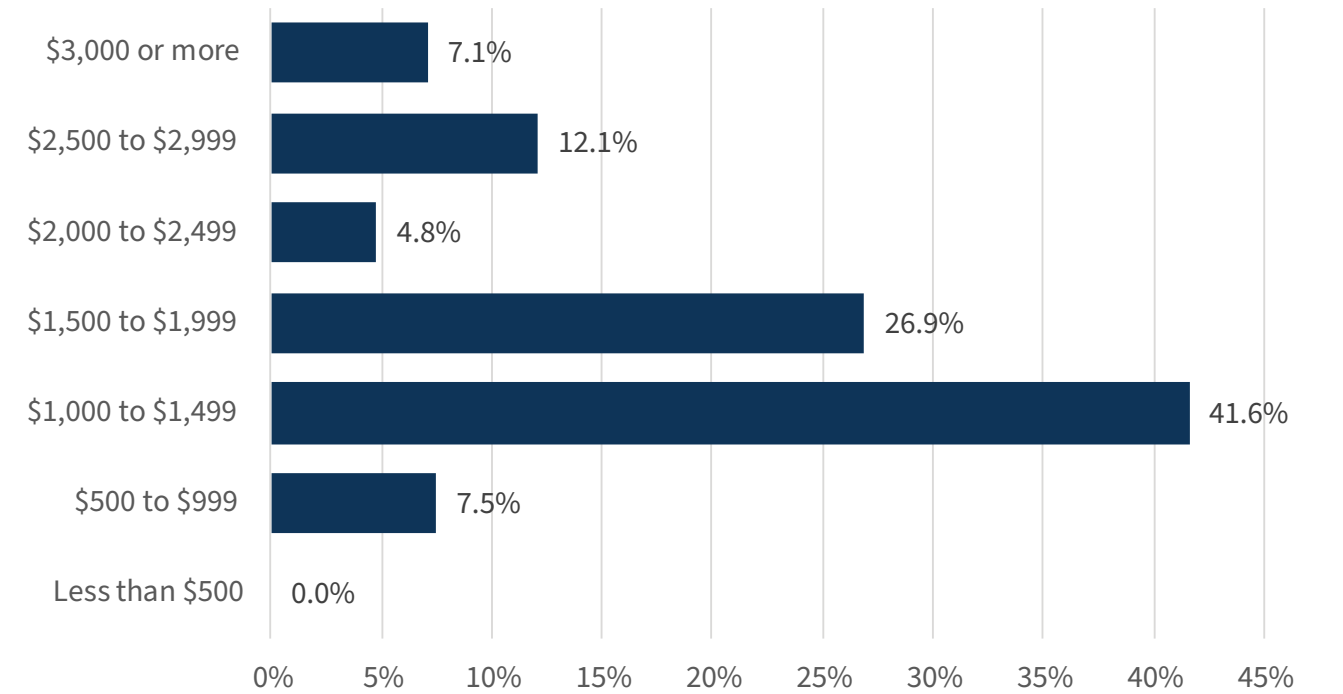
Existing Housing Analysis

The relationship between income and housing is further explored in Figures 9 through 12. 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. Monthly housing costs in excess of 35% of household median income is considered to be a financial burden to the household.

Of homeowners in Wahoo, the median monthly cost of ownership was \$1,524 in 2022. When compared to the communities of Ashland (\$1,586), Blair (\$1,596), Plattsmouth (\$1,466), and Seward (\$1,575), Wahoo is on the more affordable side. For Wahoo homeowners, this represents about 24.4% of the median household income based on 2022 data.

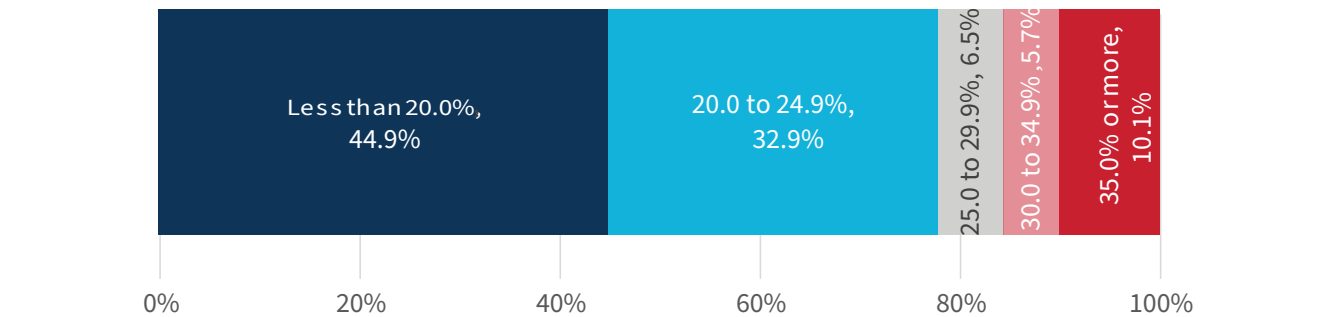
Over three-quarters (77.8%) of households in Wahoo pay less than 25% of their household income on housing costs (2022 data). Any additional household income is seen as beneficial to the community as it is assumed that income not spent on housing can be applied towards savings, and other, more discretionary 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 9 Wahoo Homeowner Costs



Source: 2022 5-Year Estimates

Figure 10 Wahoo Housing Expenses as Percentage of Household Income



Source: 2022 5-Year Estimates

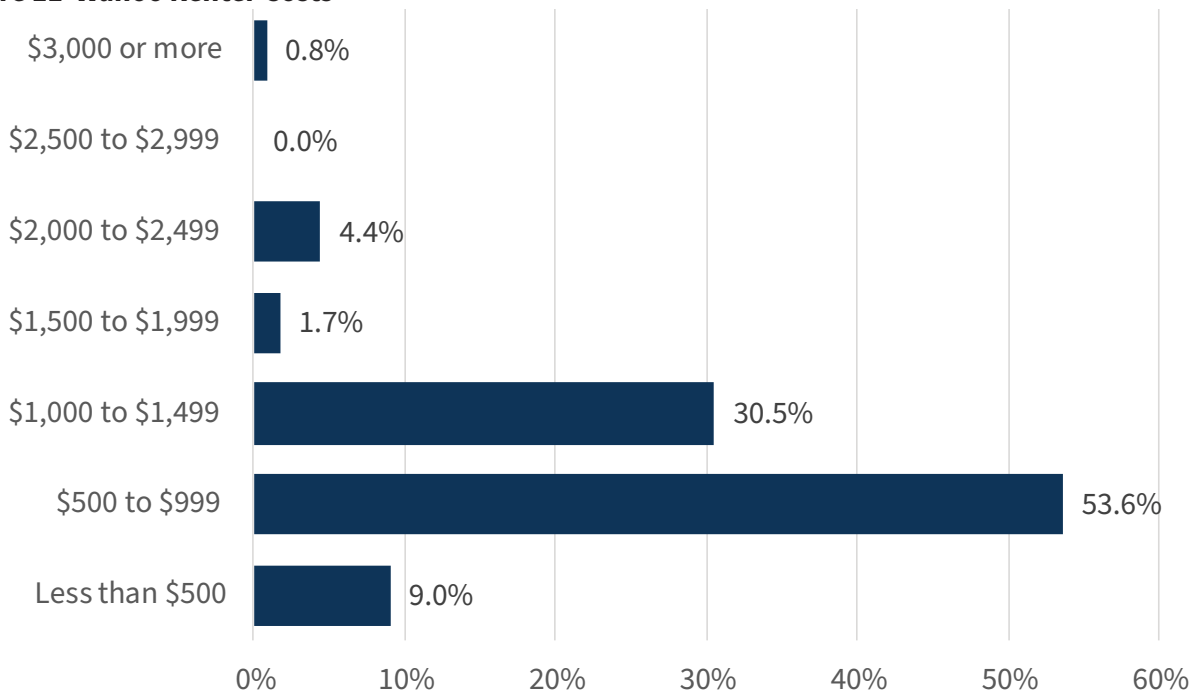
Existing Housing Analysis

The monthly housing cost of renters is depicted in Figure 11. Over half (57.0%) of renter households in Wahoo pay less than 25% 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 homeownership. Quality and affordable rental opportunities can be a large asset for a community. On average, the estimated median monthly housing costs for renters was \$924 in 2022.

The median monthly cost of renters in Ashland is \$802, Blair and Plattsmouth are \$983, and Seward is \$932. Wahoo's median rent price is slightly lower compared to most of the comparison communities, indicating a more affordable market of rental units.

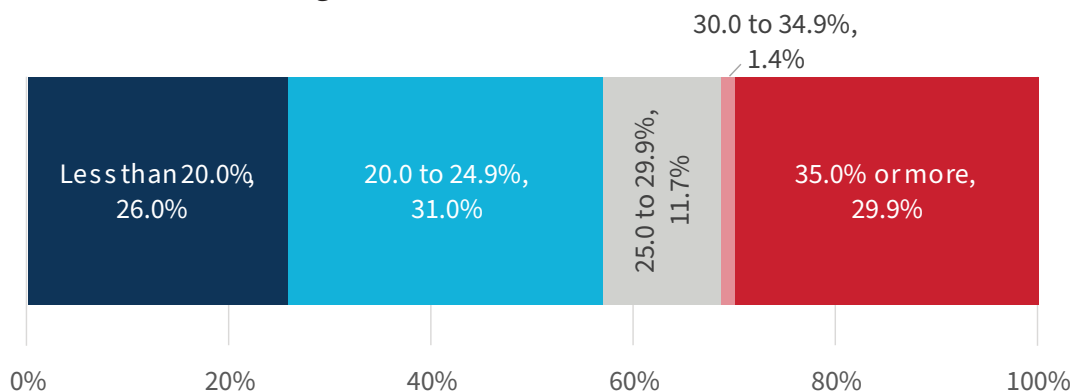
Feedback from community members and national trends indicate a decline in renter-occupied vacancy rates and an increase in rent prices. The median monthly renter costs for Wahoo from the 2017 housing needs study was \$547, approximately a 169% increase compared to 2022 data. Safeguarding lower-cost rental units can be beneficial in providing affordable options for Wahoo's workforce.

Figure 11 Wahoo Renter Costs



Source: 2022 5-Year Estimates

Figure 12 Wahoo Rent as Percentage of Household Income



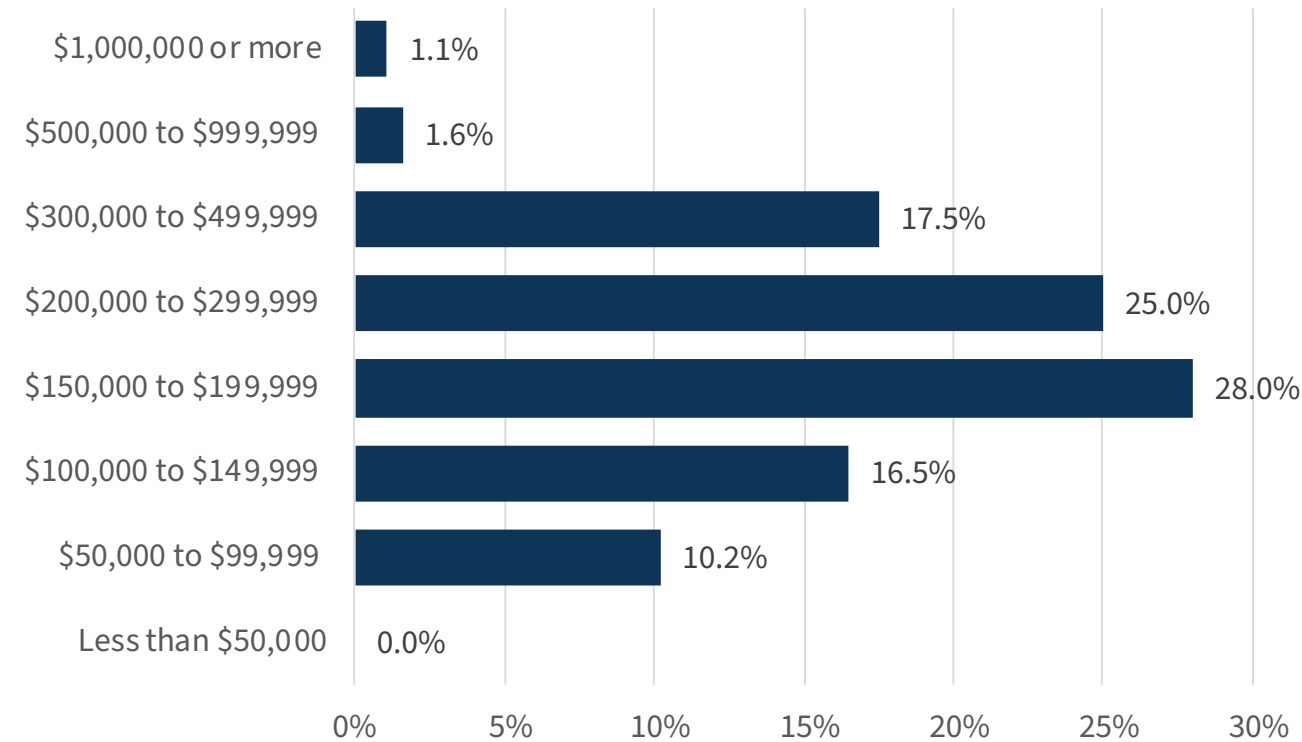
Source: 2022 5-Year Estimates

Existing Housing Analysis

Recent population growth trends, combined with new investments to Wahoo’s housing stock and external factors (such as construction costs) have led to a notable increase in median home value. According to 2014 data provided in the 2017 housing needs study, Wahoo’s median home value was \$137,600. In 2022 that value has increased to \$191,200. This is significantly lower than the statewide estimate of approximately \$232,400. When considering the median home values of comparable communities, Wahoo is lower than Ashland (\$223,200), Seward (\$208,400) and Blair (\$199,700), but higher than Plattsmouth (\$156,900).

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 higher home values. Encouraging higher-income earners to move into housing units they can afford can help open up housing units for first-time buyers.

Figure 13 Wahoo Owner-Occupied Unit Value



Source: 2022 5-Year Estimates

Housing Conditions

A field survey of housing conditions was conducted in Spring of 2021. Housing units visible from the public right of way were analyzed on structural integrity utilizing federal Housing and Urban Development guidelines:

- Good – No apparent improvements needed
- Fair – Improvements that a typical homeowner could repair
- Poor – Improvements required that would likely be contracted
- Dilapidated – Significant structural repairs needed

The images below are examples of housing conditions used as a foundation for the field survey. The first two images are examples in Wahoo, and the latter two images are sourced from other communities.



Good



Fair



Poor

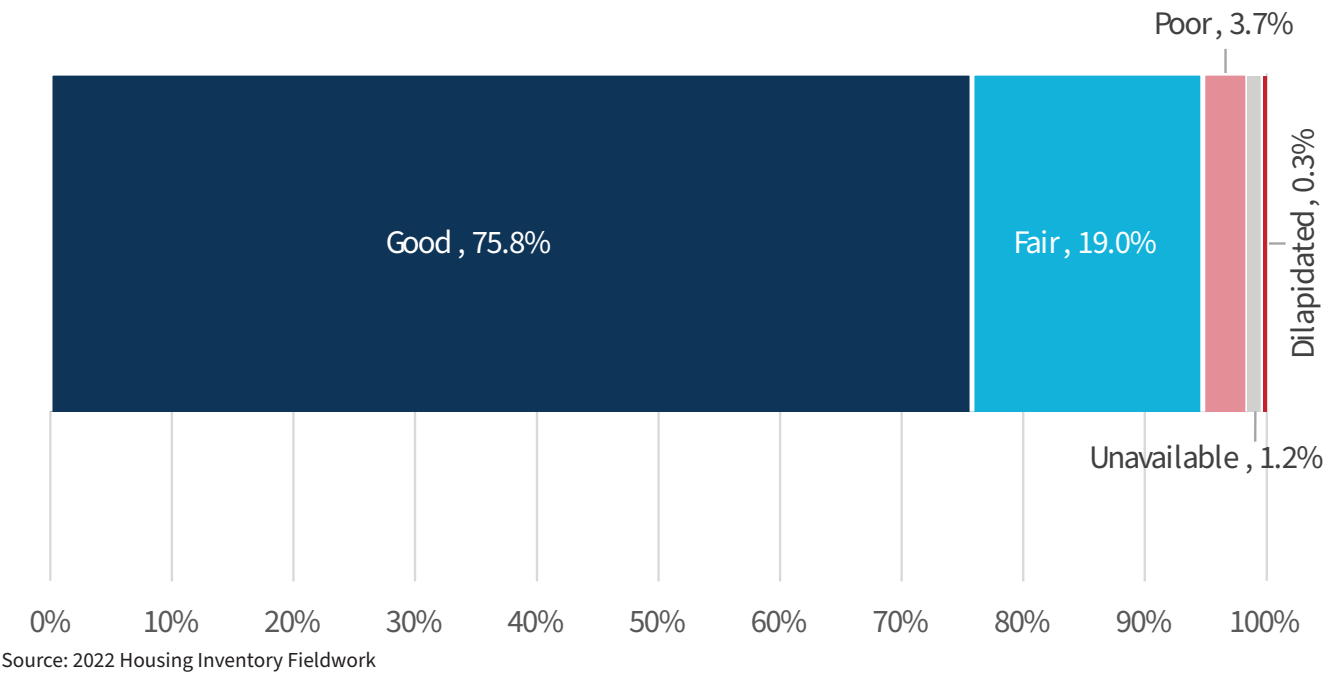


Dilapidated

Existing Housing Analysis

Over 95% of Wahoo’s housing stock was rated in good or fair condition from the inventory fieldwork. This indicates that Wahoo has a good supply of quality housing units. The amount of quality housing units has a direct correlation to the overall health of community and coincides with the AARP Livability Index score for Wahoo in the previous chapter. Continuous maintenance and upkeep of the current housing stock through code enforcement and rehabilitation programs can ensure a healthy stock of quality housing units.

Figure 14 Wahoo Housing Condition Rating



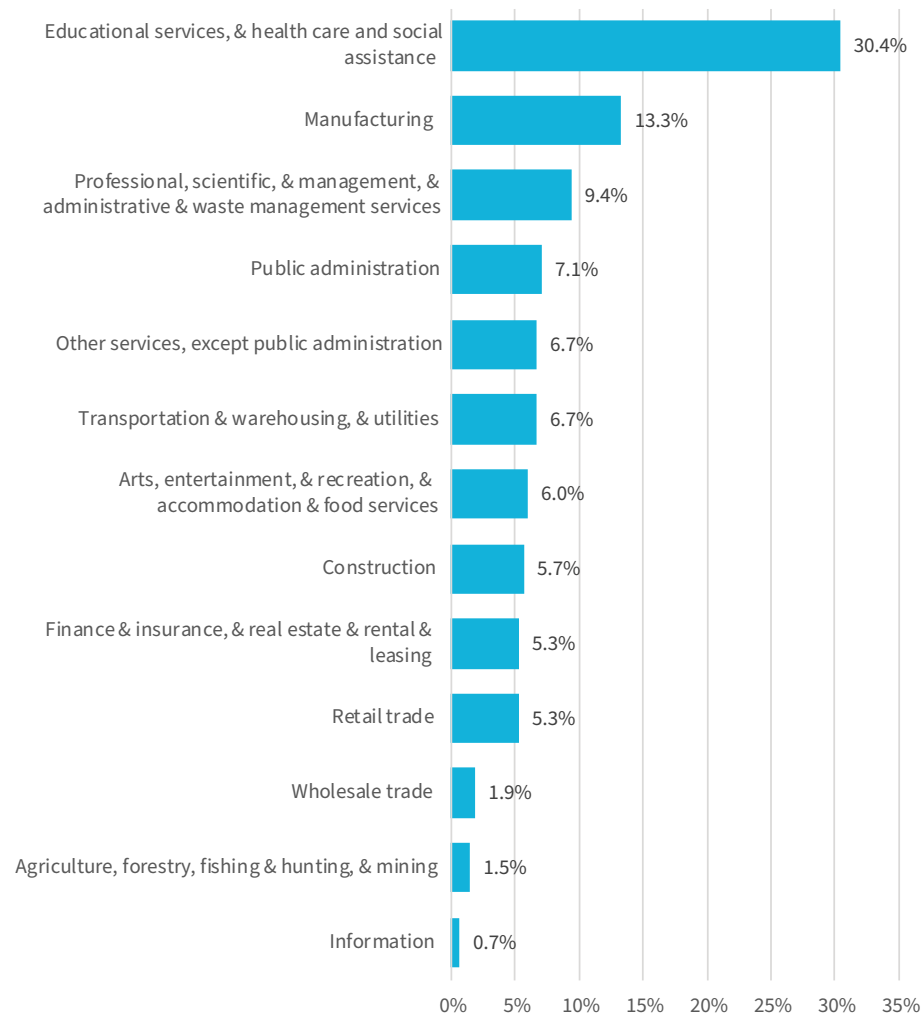
Economic Characteristics

Workforce Housing

The 2017 Wahoo Comprehensive Plan stated one of its goals is to provide different housing types. This involves providing both affordable and workforce housing throughout different neighborhoods for the different needs of the population and economic base. Over 30% of Wahoo’s working population is within the education, health care, and social services industry (Figure 15). Providing adequate and affordable housing options can help reduce commute times and increase economic activity if residents are spending more time in the community.

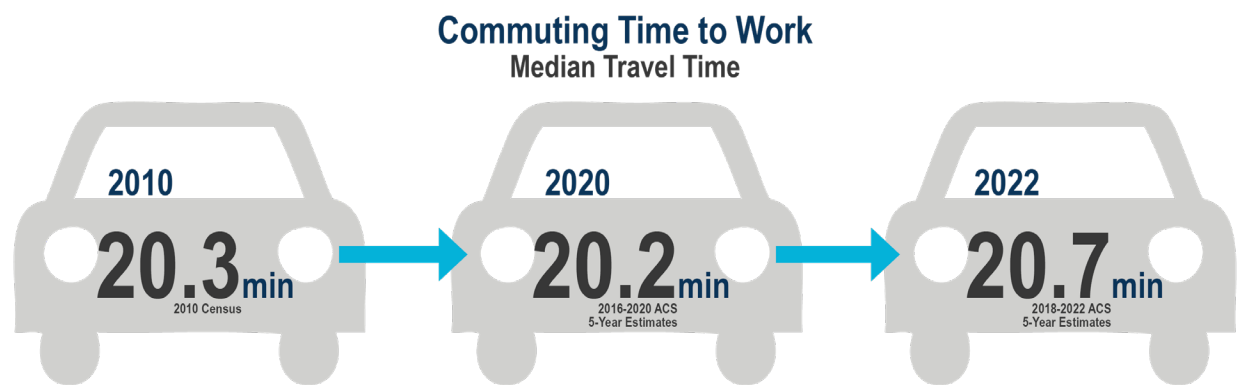
Workforce housing is often considered as affordable housing, which are housing units with a sale or rental price within the means of a household within low- to middle-income housing level. The typical threshold a household would spend on housing needs for it to be considered affordable is no more than 30% of its gross income. The Nebraska Investment Finance Authority published a housing framework in 2022 that says a significant shortage of workforce housing rental units exists in most counties, including Saunders County. Wahoo employers have expressed that employees have found it difficult to relocate closer to their job due to the limited supply of affordable units.

Figure 15 Wahoo Employment by Industry



Source: 2022 5-Year Estimates

Figure 16 Wahoo Commute Times



Wahoo’s proximity to Omaha and Lincoln have led to consistent increases in the commuting population. The average commuting time for a Wahoo resident has remained relatively consistent at 20 minutes since 2010. As transportation improves and overall connectivity to the Metropolitan 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 more employment opportunities than could be supported in 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.

Community Engagement

The 2024 Wahoo Housing Study Update was conducted in response to the rapid development happening within the community. The recent boost in development has encouraged city leaders to revisit their housing plan to ensure development is meeting the needs of current and future residents and potentially find new areas to expand on. A successful plan must represent the citizen's needs and vision for the future. The overarching goal of the community engagement process was to provide a variety of opportunities for the public to become involved in the decision-making process.

Housing Advisory Committee

The housing advisory committee was comprised of 14 city staff and stakeholders in Wahoo with knowledge of housing trends and needs. Two housing advisory committee meetings were convened on the Mondays of June 17 and 24, 2024 to discuss select topics of interest related to housing and review the updated housing trends.

During the first meeting, the committee was asked questions on population trends for Wahoo, desired housing conditions for new and current residents, and potential barriers to housing. The list of questions and general themes that were brought up during conversation are listed below.

1. What have you heard regarding people seeking to move to Wahoo?

There has been a continuous demand of people wanting to move to Wahoo. People who work in Wahoo and live elsewhere are interested in moving into Wahoo but are having trouble finding available homes. Affordable housing for individuals or the working population is a popular demographic of people looking for a place in Wahoo.

2. What reasons are employees sharing about wanting to relocate to Wahoo?

Employees prefer not to drive longer distances for work and would like to live closer to their place of employment. Some older individuals would like to move closer to their adult children and grandchildren. Many people are attracted to the amenities Wahoo has to offer—good quality of life, great school systems, and the public spaces available (pool, library, civic center, parks and trails).

3. What housing characteristics are current and future residents seeking (ownership, rental, number of bedrooms, price points, amenities, etc.)?

There is a demand for all types and characteristics. One major characteristic is that it has to be affordable or within the price range for low- to middle-income households. It is more difficult to find a home to purchase, so some people also look for rentals.

Additional amenities to the housing supply (garage, pool, 3 bedroom/2 bathroom, pet-friendly rentals) would be ideal; however, many people are willing to take the best that they are offered.

Increasing the options for grocery and retail to meet the needs of current and future Wahoo residents can help make the city more attractive and elevate the quality of life. More options like townhomes and condos would be nice additions to the housing supply.

4. Are there barriers to housing in Wahoo? If so, what are they?

Missing middle housing options is a current issue, especially with the limited number of first-second time homes (around \$250,000-350,000). Workforce housing that is affordable for people earning between \$40,000 and \$60,000 is in high demand. There is potential for smaller multi-plex apartments that have 1-, 2-, and 3-bedroom units. If the recent development of subdivisions continues, they will sell, which might open more opportunities for new or prospective homeowners.

5. What type of housing (single family, missing middle, multi-family) is most in need and appropriate for Wahoo?

There are homes that are being sold through private deals, which makes it hard to physically see what homes are for sale. Incoming residents would need to know who to talk to for a better understanding of housing availability.

The price of housing and current interest rates make homeownership difficult, especially for single people, younger borrowers, and low- to middle-income households. Higher interest rates make it harder for households to move onto the next level of housing price value, so entry-level or mid-range houses are rarely put on the market. Housing units are also selling quickly.

Stakeholder Interviews

A series of one-on-one or small group conversations were had with a variety of community stakeholders, including local businesses, realtors, developers, and builders. The goal of these discussions were to identify housing market needs and opportunities for housing development. A total of 12 stakeholders were contacted. The recurring themes of these conversations are summarized below.

1. What issues have you heard from existing or future employees finding housing?

There are not a lot of houses on the market or houses within price points people can afford. New staff members who live out of town are finding it difficult to find a place that fits their needs. Most of the time, people take what they can at the time. There are employees who already live in Wahoo and did not have to relocate for the job. In some cases, potential employees have declined positions because they could not find a place to stay in Wahoo and did not want to make the commute.

2. How has this impacted your business?

In some cases, applicants already live in Wahoo, so housing is not a major concern. Those who are searching for a home would most likely need a realtor who knows what is selling in the “quiet market.” Some employers have established solutions to bridge the gap for employees who are unable to find housing in Wahoo. When trying to recruit, some businesses lose quality candidates who cannot find affordable housing in Wahoo.

3. What barriers exist today that hinder housing growth and development in and around Wahoo?

There are not enough affordable housing options for working individuals and families. The prices and interest rates are either too high or the property requires costly improvements. New lot developments would take time and be too costly with construction costs. Historically, there have not been enough subdivisions in Wahoo—there are some that have been built that have helped with housing supply. There is also a labor shortage of local builders to help increase housing stock.

4. What should be changed to eliminate this barrier so that growth and development can occur?

This is a complex problem that cannot be solved by building low-cost housing or short-term solutions. If there is a system that allows a trickle effect that helps purchases lots for development or offers low-cost interest for people looking for homes, then that can encourage more units to go on the market. Allowing high schools to partner with trade schools to increase labor supply will be a slow approach, but that can help increase the number of local builders to increase housing supply.

Changing the perception of what types of housing are and what housing developments are coming into town can help overcome the hurdle of slow growth and encourage more people to move to town.

5. What type of housing is needed in Wahoo? (Style? Amenities? Price?)

Having multiple bedrooms (three to four) for families or single parents would be ideal, along with a garage that can fit two cars if there are multiple people living in the unit.

Wahoo can accommodate small apartment complexes rather than only single-family units. There needs to be a supply of senior-living units (accessible homes or townhomes). Offering more renter-occupied units, especially for populations not wanting to handle the maintenance of a home.

Additional amenities like a pool aren't necessary when it comes to selling a property. Many people prefer to transition out of apartment living and move into a starter home once they become more established.

6. What location in Wahoo's jurisdiction has the most growth potential for residential development?

All areas that are outside of the floodplain have potential for residential development. Heritage Heights and the northern part or outskirts of Wahoo are popular areas for growth. The central part of Wahoo may not offer the quieter atmosphere that people are searching for and there are limited areas for Wahoo to grow within. The larger acres in the southern part of Wahoo can be too costly for low- to middle-income homebuyers. Rural subdivisions can potentially be an option for acreage lots.

5. Other ideas?

If we keep looking at traditional builds for housing, then Wahoo will not grow. Innovative ideas like container or modular housing that are successful can further “sell” Wahoo.

The population growth and more families coming into town indicates that housing demand will continue to increase over time.

There is a housing shortage—the real question is how do we get to the solution. Increasing labor supply, encouraging people to move into higher value units for others to move into entry-level housing can encourage a more natural solution and correct the supply-demand issue. Building community-focused or mixed-use development with apartments, townhomes, and small commercial properties in an area would be nice for Wahoo.

Business Retention and Expansion Visits

During March and April of 2024, the Wahoo Chamber and Economic Development office partnered with Nebraska Public Power District to conduct business retention and expansion visits with businesses in and around Wahoo. The topic of housing was discussed in every conversation; specific comments included:

- » Need housing both rental and to own. Affordable housing for teachers and staff. Currently 10-15% of staff live “outside” the school district boundary, which is the largest in the county.
- » Finding it difficult to find employees at times. Major thing to improve is affordable housing.
- » For other businesses, finding and retaining employees is not too difficult; they pay well and offer a great culture. However, employees cannot find good housing in Wahoo. Most employees have to commute in.
- » Love the work ethic and quality of workers – agricultural/mechanical backgrounds. No issues finding labor. But housing, especially rentals and apartments, is an issue at times.
- » Staffing is biggest issue. Childcare is tight and housing prices are too high for 50% of employees.
- » #1 Issue: housing for employees, particularly multi-family and affordable housing.

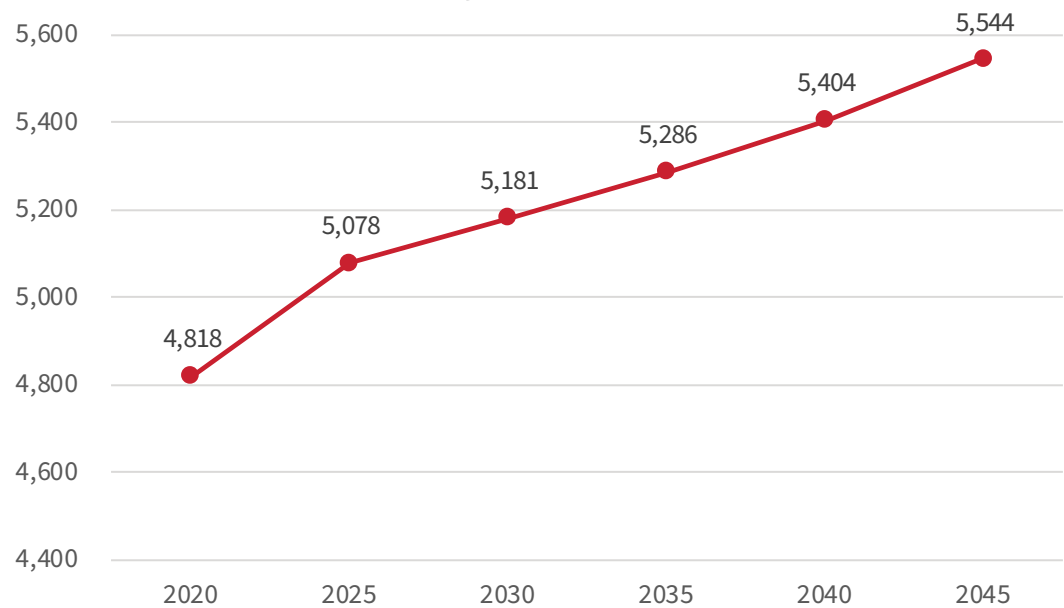
Projections

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 data was further adjusted to account for the substantial increase in housing stock and estimated population between 2020 and 2023. The assumptions rely on sustained trends in these criteria for the next 20 years.

Projections suggest average growth of around 3% every five years until 2045 (Figure 17). The large increase in population between 2020 and 2025 accounts for the adjusted population and housing growth, which is expected to taper over time. Wahoo’s ability to grow is contingent on its ability to provide adequate housing opportunities for its population.

Figure 17 Wahoo Population Projection through 2045



Source: 2020 Decennial Census, JEO adjusted

Housing Projections

The demand for number of units, both owner- and renter-occupied, is calculated based off the current occupancy rate for each tenure. Adjusted Census data shows that about 69% of Wahoo residents lived in homes they own, and 31% of residents rent their place of residence.

This ratio was utilized to estimate the projected population of owners and renters based off the projected population described earlier. These population estimates 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. Based on population projections, this would amount to a need of 1,559 owner units and 659 renter units by 2045.

Table 4 Wahoo Housing Need Projections

	2020*	2025	2030	2035	2040	2045
Owner Population	3,339	3,519	3,590	3,663	3,745	3,842
<i>Change in Owner Pop.</i>		+180	+72	+73	+82	+97
Renter Population	1,479	1,559	1,591	1,623	1,659	1,702
<i>Change Renter Pop.</i>		+80	+32	+32	+36	+43
Owner Units	1,284	1,353	1,462	1,490	1,521	1,559
<i>Change in Owner Units</i>		+69	+109	+28	+31	+37
Renter Units	565	595	616	628	642	659
<i>Change in Renter Units</i>		+30	+21	+12	+14	+16

*2020 Decennial Census, JEO adjusted

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 will eventually 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 2022 American Community Survey, the majority of homeowners in Wahoo have a home valued at around 255% of their annual household income.

Table 5 compares the number of households in each income category to the number of homes in each corresponding value category. Where there are more owner-occupied housing units than household, a surplus exists; where there are more households than housing units, a deficit exists. Categories of relatively high deficits should be prioritized for immediate development. Wahoo has a notable housing deficit in housing units that cost less than \$150,000.

Table 5 Wahoo Housing Needs by Value

Annual Household Income	# of Wahoo Households	Wahoo Home Values	Wahoo Housing Supply	Surplus/Deficit
Less than \$25,000	252	Less than \$50,000	0	-252
\$25,000 - \$49,999	278	\$50,000 - \$99,999	127	-151
\$50,000 - \$74,999	394	\$100,000 - \$149,999	206	-188
\$75,000 - \$99,999	167	\$150,000 - \$199,999	349	182
\$100,000 - \$149,999	430	\$200,000 - \$299,999	311	-119
\$150,000 or More	329	\$300,000 or More	252	-77

Source: 2022 5-Year Estimates

Implementation

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 study and budgeting, establish a process reporting system to monitor the progress and schedule for updating and amending the study in the future.

This study is a guidance document meant to address housing issues related to the community's goals for growth set forth in the 2017 Wahoo 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 Wahoo community. The successful utilization of this study is contingent on the implementation of the goals and objectives identified in this section. It is up to the community stakeholders in Wahoo to champion the projects envisioned to the implementation of it.

The following section highlights the goals, objectives, and action steps from the 2017 housing needs assessment. Completed action items are followed with a description of what has been done to achieve the overall goal. Further recommendations on encouraging housing growth and maintenance are described after.

Residential units in Wahoo



Goal 1: Explore options and opportunities for the extension of infrastructure on a speculative basis to lower developer costs of housing projects.

Objective 1 - To evaluate and prioritize potential growth areas on the community periphery.		
Action Item	Status	Notes
Utilizing the Future Land Use Plan, identify land areas in preferred growth areas.	Completed	In 2024 the City of Wahoo completed an Annexation Study which identified multiple areas for annexation and provided evaluation tools for determining which areas will be best or most useful for the Council to proceed with annexation.
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.	Completed	Conversations in the community certainly centered around a few primary locations for development. In 2020 Wahoo's Economic Development Office held a strategic planning workshop to help the new Director determine priorities for her office and the result from the group that met was housing. With many community leaders present at that meeting, the wheels started turning and conversations helped get the ball rolling and encourage landowners to invest or allow investment in their property.
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.	Completed	In July 2019 the City hired a new Utilities General Manager. One of his first undertakings was completion of system studies/master planning. With this completed, investment has been made in making these identified projects become reality. The Board of Public Works (BPW) has been proactive in their investment in engineering to be ahead of the developments instead of reactive to requests.
Perform a cost-benefit analysis to determine the economic impact of the infrastructure extensions based on potential development.	Completed	Each development has been evaluated individually as they have happened. With the North Highlands development project, the City worked with economists from the Nebraska Public Power District (NPPD) to do a cost-benefit analysis of that development to help city leaders determine whether a public investment or participation in a housing development would have significant or support a return to the community. This study was impactful in changing the thinking from "we are being taken advantage of for the benefit of the developer's pocket" to "we must accept developers are typically in the business of developing to make money... so we need to work to make solutions to our housing needs a win-win situation."

Objective 2: To design Infrastructure extensions.		
Action Item	Status	Notes
Hold an informational meeting on expansion plans.		
Acquire necessary rights-of-way and easements for utility corridors.	Completed	The BPW has just recently completed right of way (ROW) acquisition for a utility corridor on the city limit's side of the Expressway to provide for redundancy in all systems. They are now in the final design phases. It is expected that SRF loans will be used to complete a portion of the construction of these improvements. It is not intended for development, but it will assist in making development more attractive in those areas.
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: To undertake long-term improvements and expansions to the utility system in the community.		
Action Item	Status	Notes
Utilize the City Engineer to evaluate the physical condition and capacity of the utility system in Wahoo.	Completed	Master Planning has been done.
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.		

Goal 2: Adopt and enforce a property maintenance code to protect and enhance existing housing stock.

Objective 1 - To facilitate population growth with a higher quality housing by renovating and repairing the existing housing stock.		
Action Item	Status	Notes
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.		

Implementation

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.	Completed	Wahoo Utilities does have energy efficiency rebate programs available to customers through NPPD.
Promote maximum energy efficiency housing standards and provide/promote incentives for implementation.	Completed	The City applied for and received Community Development Block Grant (CDBG) Housing Rehab funds in 2019 that provided assistance to 19 lower-income homeowners to rehabilitate their owner-occupied, single family housing unit. These substantial improvements were completed in 2023. In addition, Wahoo participated in a county-wide grant application through the Nebraska Investment Finance Authority (NIFA) for similar housing rehab funds that provided funding for five homes to be brought up to current housing standards.

Objective 2 - To 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 Items	Status	Notes
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.	Completed	While no specific goals were set or identified or aimed for, there have been several new homes built in infill areas: former Saunders Co. Hospital area, former West Ward school property, lots on Hackberry Street that have been unimproved for over 25 years.
Evaluate and explore policies that can facilitate the development of accessory dwelling units and other missing middle housing.		

Recommendations

The recommendations section seeks to expand upon the Implementation Plan. Special needs, policies, and projects were identified in the community engagement process. This portion of the chapter will explore that input with guidance for addressing special topics relating to Wahoo's housing needs.

Affordable Housing

There are a number of strategies to support quality housing opportunities at prices around \$250,000 to \$350,000. The consensus being that this price range would facilitate the most growth among young professionals and families, helping stimulate additional growth in Wahoo. 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, and availability of local developers and contractors, 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. Infill development, mixed-housing neighborhoods, and incentives to develop affordable units are strategies that can be implemented to boost lower cost units for current and future residents.

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. 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 2017 Comprehensive Plan. By accessing 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 property tax increase generated by a redevelopment project to finance the public cost needed to create the project. By placing guidelines on the utilization of TIF towards special housing needs (affordable housing, senior housing, rentals), 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 development 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. Wahoo has approved TIF projects to add to or renovate the housing supply.

TIF utilizes the incremental property tax increase generated by a redevelopment project to finance the public cost needed to create the project.

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 and accessory dwelling units 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.

Balancing the development of rental opportunities with ownership housing units can facilitate transitional housing, and more affordable housing options for families, young professionals, and seniors.

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

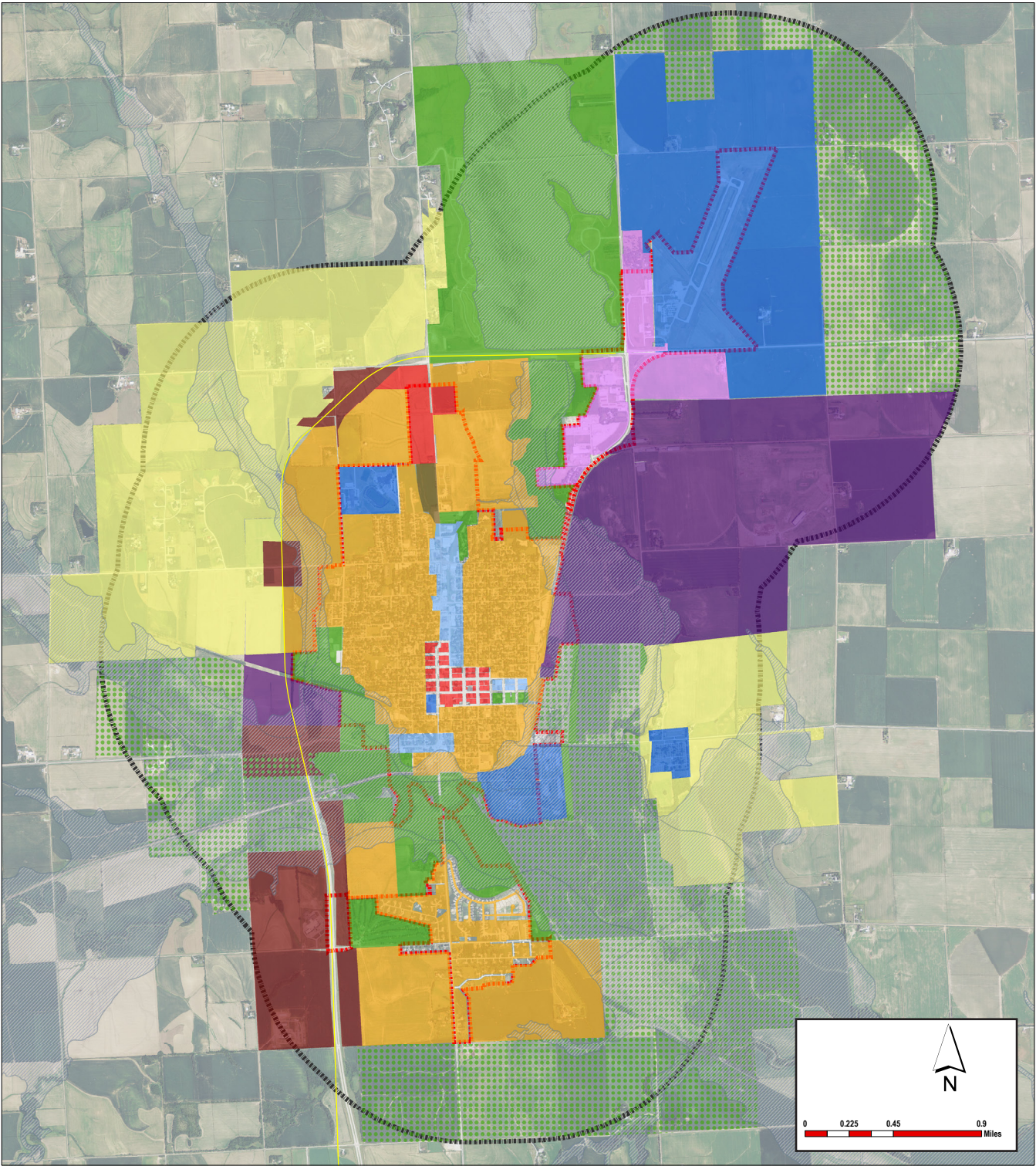
- Mixed-housing neighborhoods
- Mixed-use neighborhoods
- Clustered development
- Cottage-style housing
- Condominiums
- Live/work units, etc.

Table 2 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. The 2024 Wahoo Annexation Study utilized this map, along with zoning regulation and recent developments to identify areas that are most appropriate and least appropriate for annexation. Areas to the north and south part of Wahoo were designated as most appropriate for annexation and residential development.

Over half of the housing stock in Wahoo was built prior to 1980. 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.

Figure 18 Wahoo Future Land Use Map



Legend

Future Land Use

<all other values>	High Density Residential	Public/Quasi-Public
Future Land	Highway Commercial	
Agricultural	Industrial	
Commercial	Low Density Residential	
Flex	Medium Density Residential	
	Mixed Use	
	Parks and Recreation	

Preliminary Future Land Use

Created by: K. Anderson
Date: February 2016

This map was prepared using information from record drawings supplied by JEO and/or other applicable city, county, federal, or public or private entities. JEO does not guarantee the accuracy of this map or the information used to prepare this map. This is not a scaled plat.

Implementation

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

The City of Wahoo 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 next Decennial Census in 2030 as a target date to begin the process of conducting a new housing study. The new Census datasets will provide Wahoo and its leaders the most current and accurate demographic, housing, and economic data.

Residential units in Wahoo

