

Community Housing Study with Strategies for Affordable Housing.



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Ashland Area Economic
Development Corporation.

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SEPTEMBER, 2017

ASHLAND, NEBRASKA

**ASHLAND, NEBRASKA
COMMUNITY HOUSING STUDY WITH
STRATEGIES FOR AFFORDABLE HOUSING - 2022.**

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The Ashland, Nebraska Community Housing Study with Strategies for Affordable Housing was funded by the Nebraska Investment Finance Authority Housing Study Grant Program, with matching funds from the Ashland Area Economic Development Corporation (AAEDC). The Housing Study was completed with the guidance and direction of AAEDC.

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SECTION 1

**Purpose of Study,
Research Approach &
Community Background.**

ASHLAND, NEBRASKA

SECTION 1 **PURPOSE OF STUDY,** **RESEARCH APPROACH &** **COMMUNITY BACKGROUND.**

INTRODUCTION.

This **Community Housing Study** provides statistical data and narrative information identifying a **housing profile** and **analysis of “target” housing goals** for the **City of Ashland, Nebraska**. The **Study** describes past, present and projected demographics, economic and housing conditions in the Community, as well as a **“Housing Action Plan,”** identifying recommended housing projects for the near future. A **five-year time line** of projections was implemented for this **Housing Study**.

This **Community Housing Study** was conducted for the **Ashland Area Economic Development Corporation (AAEDC)** by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. An organized **Housing Steering Committee**, consisting of local elected officials, economic and community development personnel and the folks from the general citizenry of Ashland all provided invaluable information. Funding for the **Community Housing Study** was provided by AAEDC and a **Housing Study Grant** awarded by the **NEBRASKA INVESTMENT FINANCE AUTHORITY**.



PURPOSE OF STUDY.

“The purpose of this Housing Study is to create a ‘housing vision,’ a ‘target’ housing goal and a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for the City of Ashland and to ensure that proper guidance is observed in developing various housing types for persons and families of all income sectors.”

The **Objectives** of this **Housing Study** include:

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

This **Housing Study** is prepared in a manner that thoroughly addresses all of the preceding **Objectives**. Public opinion, Community trends and projections and future housing needs are detailed in the following sections of this **Housing Study**:

- ♦ **Comprehensive Citizen Participation Program.**
- ♦ **Ashland Community Profile.**
- ♦ **Community-Wide Housing Needs Analysis & Target Housing Demand/Goal.**
- ♦ **Housing Goals & Action Steps.**
- ♦ **Five-Year Housing Action Plan.**
- ♦ **Housing Development Implementation, Affordable Housing Concepts & Funding Sources/Partnerships.**

This **Community Housing Study** should be utilized by representatives of AAEDC, Ashland Chamber of Commerce, Ashland Housing Authority, Ashland-Greenwood Public School District, Ashland Area Foundation, City of Ashland and other important for-profit and non-profit groups and organizations. Local developers and contractors have recently expressed interest in committing funds for housing development and could also utilize this **Study** for proposing appropriate housing programs for the Community of Ashland.

This **Study** will also make the use of housing funds more effective and encourage investors to make better informed decisions that target Ashland’s needs and desires for new housing types. All of this will result in stability and growth for the Community of Ashland.

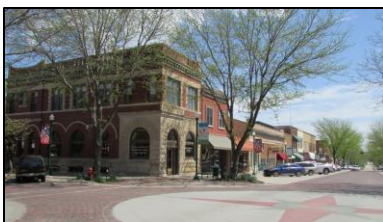
RESEARCH APPROACH.

This **Community Housing Study** included both quantitative and qualitative research activities. **Qualitative** activities included a comprehensive Community citizen participation program consisting of the implementation of three Surveys, meetings with the Ashland Housing Steering Committee, and a Community Housing “Listening Session” with the local citizenry. **Quantitative** research activities included the collection of statistical and field data including, but not limited to the 2000 and 2010 U.S. Censuses, 2011-2015 American Community Survey, Nebraska Department of Economic Development and Department of Labor and the U.S. Department of Housing and Urban Development. The analysis of this data allowed for the projection of the Ashland population and household database, income and housing profile and projection.

To facilitate effective both short- and long-range planning and implementation activities, demographic and housing projections were developed for a five-year period. The implementation period for this Housing Study is five years; September, 2017, to September, 2022.

COMMUNITY BACKGROUND.

The City of Ashland is located in southeastern Saunders County, Nebraska, near the intersection of U.S. Highway 6 and Nebraska State Highway 66. A large portion of the Community lies north of Salt Creek, which runs parallel to Highway 6. Highway commercial businesses and an older residential neighborhood are located along Highway 6. The Interstate 80 Corridor travels from southwest to northeast approximately five miles southeast of Ashland.



The Community of Ashland is characterized by its proximity to several well-known attractions, amenities services and the Downtown Business District. Local attractions include Eugene T. Mahoney State Park, Strategic Air Command Aerospace Museum, Wildlife Safari Park, Linoma Beach Campground, Camp Ashland Military Training Site, Ashland Golf Club, Iron Horse Golf Club and Quarry Oaks Golf Club. Additionally, the City of Ashland is the midway point between the metropolitan Cities of Omaha and Lincoln, Nebraska, and located within the Omaha Metropolitan Statistical Area. Downtown Ashland, located at the intersection of Highway 66 and Silver Street, in the eastern portion of the Community, is home to several localized businesses and professional services. Most Downtown businesses are situated along Silver Street, which also provides a large portion of the Downtown parking. Combined, these attributes provide a strong, attractive economic profile for future community, economic and housing development in Ashland.

From a housing perspective, the oldest housing units in Ashland are located in the eastern portions of the Community, generally along and south of the Highway 6 Corridor and surrounding the Downtown. Modern housing construction begins to appear progressing west and north of the Downtown with the newest housing located in western Ashland. Several developing residential subdivisions are located in close proximity to Ashland including Iron Horse, Sabre Heights, Woodland Hills and Whitetail Estates. Vacant lots are available for development in each of these subdivisions.

Multifamily housing programs in Ashland include Golden Apartments and Ashland Park Apartments I and II. Oxbow Living Center and the Ashland Care Center provide independent living, assisted living and skilled nursing care for elderly and frail elderly persons in the Community.



Developers have enjoyed success in creating affordable housing opportunities in Ashland. In 2011, NIFA awarded LIHTC funding to Dana Point Development for an eight unit single-family home rental development located in the Clove Hill Subdivision in Ashland. Construction was completed in 2012. The City of Ashland was the sponsor of HOME funds for this project that were awarded by the Nebraska Department of Economic Development. In 2012, the City of Ashland teamed with Southeast Nebraska Development District (SENDD) and was awarded an owner-occupied rehabilitation grant. Seven single family homes with household incomes of 80 percent or less than the area median income were renovated. The project was completed in 2014.



While there has been recent success by local individuals to build housing, more aggressive efforts are necessary in the next five years to ensure housing development serves all incomes. **Community leadership describe the local housing market as having very few houses listed for purchase and no rental houses or apartments in good condition.** Sound, decent and affordable housing is rented or purchased by word of mouth, even before those housing units are listed in the local newspaper.



SECTION 2

**Comprehensive Citizen
Participation Program.**

ASHLAND, NEBRASKA

SECTION 2

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

INTRODUCTION.

The following **Section** highlights the **citizen participation program** implemented for the Ashland Community Housing Study, to gather the opinions of the local citizenry regarding housing issues and needs. *Planning for the Community's future is most effective when it includes opinions from as many citizens as possible.*

The **Citizen Participation Program** for this Housing Study process included the formation of an **Ashland Housing Steering Committee**, consisting of local elected officials, business owners, realtors and general citizenry from both the Community and nearby rural subdivisions. The methods used to gather information from the citizens of Ashland included a **Community Housing "Listening Session"** and the implementation of three important Surveys: a "**Citizen Housing Survey**," a "**Workforce Housing Needs Survey**" and a "**Continuum of Care for Elderly Persons Household Survey**". Surveys were distributed utilizing local websites, as well as hard copies at key Community locations.

ASHLAND HOUSING STEERING COMMITTEE.

The **Housing Steering Committee** was organized to provide valuable information regarding current housing stock condition, current development trends and future housing needs in the Community. An additional activity involved Community promotion and participation in the Survey process. The first meeting of the Steering Committee was held in February, 2017. **The following highlights Steering Committee comments regarding the strengths, weaknesses and opportunities for housing development in Ashland.**

- ◆ The Housing Steering Committee would like the City to take a more aggressive approach towards housing development, including the annexation of available, developable land to expand the Ashland tax base and to make the Community a more attractive place to live, work and raise a family.
- ◆ The Committee wants Ashland to remain competitive with nearby comparable Communities, such as Waverly and Gretna, for housing and economic development opportunities by local contractors and developers. Steering Committee members expressed an interest in the development of single family duplexes or row-style townhomes.

- ◆ More retirement housing is needed in Ashland. Nursing, assisted living and independent living housing/facilities are available, but more will be needed to support the retiring Baby Boomer generation. Senior duplexes were identified as a housing type of interest to Steering Committee members.
- ◆ Housing Steering Committee members were not satisfied with the quality of rental housing in Ashland.
- ◆ The greatest demand for housing in Ashland are starter homes for young professionals and the Millennial generation. Several homes in the \$350,000+ price range are what are currently being constructed, which many first-time homebuyers cannot afford.
- ◆ Growth of the student population at Ashland-Greenwood Public Schools has been steady and manageable. The increasing population of the Community has led to school facilities approaching their maximum capacity. Future housing development will continue to bring new families and children into the Community which could put a strain on the provision of educational services.

CITIZEN HOUSING SURVEY.

The Ashland “Citizen Housing Survey” asked participants to provide information regarding various aspects of the Community, including housing, their current living situation, condition of their dwelling unit and what families could afford for monthly rent or a monthly house payment. A total of **252 Surveys** were completed. The following summarizes the results of the **Survey**. The complete **Survey** results are available in **Appendix I**.

- ◆ A total of **161 Survey** participants lived in the City of Ashland, with an additional 38 residing in rural Saunders County, 21 from rural Cass County, 14 residing in another Community and 18 providing no (resident location) response. A large number of participants were employed in the Education, Health Care/Social, Professional/Technical and Government sectors. The highest number of Survey participants were between 35 and 44 years of age.
- ◆ **Survey** participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing. The most common barriers identified when obtaining affordable **owner housing** included, housing prices, cost of utilities and a lack of sufficient homes for sale. The most common barriers faced when obtaining affordable **rental housing** included, a lack of available, decent rental housing; attitudes of landlords and immediate neighbors and costs of rent and utilities.
- ◆ **A total of 29 participants were not satisfied with their current housing situation.** Reasons included, their home was too small, in need of substantial updating and being located too far from their place of employment.

- ◆ **Top housing needs** identified in the Survey in Ashland included, but were not limited to, housing for middle income families and single parent families, single family housing, rehabilitation of renter-occupied housing, housing choices for first-time homebuyers, three+-bedroom apartments or homes and retirement housing for low-income elderly persons.
- ◆ **Top housing needs for elderly persons** included single family homes, independent living one- and two-bedroom apartments with services and townhomes for purchase or for rent.
- ◆ Top-rated support services included food/Meals-On-Wheels, law enforcement, general and emergency transportation and volunteer opportunities.
- ◆ **A total of 50 Survey participants identified an interest in purchasing a home in Ashland**, with **67 participants** having the ability to afford a home priced at or above \$175,000. A total of **42 Survey participants** identified the ability to afford a monthly rent at or above \$1,000.
- ◆ **50.3 percent** of the Survey respondents supported using State or Federal grant funds to conduct an owner housing rehabilitation program.
- ◆ **38.1 percent** of the Survey respondents supported using State or Federal grant funds to conduct a rental housing rehabilitation program.
- ◆ **64.7 percent** of the Survey respondents supported establishing a local program that would purchase and tear down dilapidated houses and make the lots available for a family or individual to build a house.
- ◆ **60.3 percent** of the Survey respondents supported using grant dollars to purchase, rehab and resell vacant housing in the Community.
- ◆ **45.6 percent** of the Survey respondents supported using State or Federal grant dollars to provide down payment assistance to **first-time homebuyers**.

COMMUNITY CITIZEN HOUSING SURVEY FOR ASHLAND, NEBRASKA
Ashland Area Economic Development Corporation (AAEDC) is preparing a Community Housing Study to determine both present and future housing needs in Ashland, during the next five years. The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds provided by AAEDC. An important activity of the Housing Study is to ask you, a local resident, about the housing needs of your Community. Please complete the following Survey, by FRIDAY, APRIL 21st.

TOTAL SURVEYS: 252

1. Where do you reside?
 Ashland (161) Rural Saunders County (38) Rural Cass County (21) Other (14)

2. If you do not live in Ashland, are you interested in moving to the Community?
 Yes (22) No (62)

3. Which of the following sectors are you employed?
 Government (18) Finance (21)
 Non-Profit Organization (5) Manufacturing (9)
 Retail & Wholesale Trade (13) Agricultural/Forestry/Natural Resources (5)
 Real Estate (5) Administrative (9)
 Information (2) Health Care/Social (30)
 Education (36) Utilities/Construction (8)
 Leisure & Hospitality (0) Professional/Technical (28)
 Transportation (7) Mining (0)
 Accommodation & Food (6) Arts/Entertainment (3)
 Retired (7) Other (26)

4. I commute (to 44) from (146) Ashland for work. Less Than 10 Minutes 10-20 Minutes
 21-30 Minutes 31-40 Minutes 41-50 Minutes 51-60 Minutes 61+ Minutes

5. Gender? 91 Male 145 Female

6. What is your current age?
 Under 25 25-34 35-44 45-54 55-64 65-74 75-84 85+

7. Which type of housing do you currently live in?
 Single Family House (own) (202)
 Single Family House (rent) (17) Manufactured/Mobile Home (own) (3)
 Duplex/Triplex (own) (0) Manufactured/Mobile Home (rent) (0)
 Duplex/Triplex (rent) (2) Rental Apartment (9)
 Townhome (own) (4) Condominium (0)
 Townhome (rent) (0) Other (1)

8. Number of persons in your household? 1 = 3 2 = 29 3 = 42 4 = 61 5+ = 83

9. Please indicate your household income range, for 2016, before taxes. Less Than \$25K = 7, \$25K-\$40K = 12, \$40K-\$60K = 26, \$60K-\$80K = 32, \$80K-\$100K = 33, \$100K-\$125K = 14, \$125K+ = 78

WORKFORCE HOUSING NEEDS SURVEY.

The Ashland Area Economic Development Corporation, in cooperation with local major employers, conducted a Workforce Housing Needs Survey to determine the specific renter and owner housing needs of the Community's workforce. A total of 92 Surveys were completed.

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

- ◆ Survey respondents included 76 homeowners and 14 renters. A total of 13 participants were not satisfied with their current housing situation. Reasons included, their home was too small, in need of substantial updating and/or being too far from their place of employment. A total of 15 Survey participants indicated an interest in purchasing a home in Ashland.
- ◆ A total of 13 Survey respondents identified the ability to afford a home priced at or above \$175,000 and \$225,000. An additional 15 participants could afford a home priced at or above \$225,000.
- ◆ Most Survey participants identified an ability to afford a monthly rent at or above \$1,100.
- ◆ The most common barriers identified when obtaining affordable owner housing included, housing prices, a lack of sufficient homes for sale and the cost of real estate taxes.
- ◆ The most common barriers faced when obtaining affordable rental housing included, the high cost of rent and a lack of decent rental units at an affordable price range.

Workforce Housing Needs Survey

Ashland Area Economic Development Corporation (AAEDC) is preparing a Community Housing Study to determine both present and future workforce housing needs in Ashland, during the next five years. The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from AAEDC. We would appreciate you completing and returning the following Survey to your employer by **FRIDAY, APRIL 21st**.

TOTAL SURVEYS: 92

- Place of Employment? _____
- Where do you currently reside?
 Ashland (41) Rural Saunders County (9) Rural Cass County (5) Other (35)
 If Other, where and why? _____
 If outside of Ashland, would you be interested in moving to the Community?
 ___15_ Yes **29** No
- Do you commute to Ashland for work? **46** Yes 33 No
 If yes, how far is your commute?
 ___10_ Less Than 10 Minutes **13** 10-20 Minutes ___21_ 21-30 Minutes
 ___7_ 31-40 Minutes ___1_ 41-50 Minutes ___0_ 51-60 Minutes ___0_ 61+ Minutes
- Number of Persons in your household? 1 = 5 2 = 33 3 = 18 **4 = 19** 5+ = 15
- Do you rent or are you a homeowner? ___14_ Rent ___76_ Own
- How much is your monthly rent or mortgage payment? Less Than \$500 = 11, \$500-\$650 = 3, \$651-\$800 = 5, \$801-\$950 = 12, \$951-\$1,100 = 10, \$1,101-\$1,250 = 18, **\$1,250+ = 27**
- Are you satisfied with your current housing situation? **76** Yes ___13_ No
 If no, why? _____
- What is your current annual total household income?
 ___4_ Less than \$35K ___3_ \$35K-\$50K ___15_ \$51K-\$70K ___16_ \$71K-\$85K **48** \$86K+
- As a renter or homeowner, what is the #1 issue or barrier you experience with obtaining affordable, suitable housing for your household?

For Renters		For Owners	
0	Lack of handicap accessible housing	2	Lack of handicap accessible housing
0	Lack of adequate public transportation	0	Lack of adequate public transportation
2	Lack of knowledge of fair housing rights	0	Lack of knowledge of fair housing rights
10	Cost of rent	21	Housing prices
1	Restrictive zoning/building codes	9	Restrictive zoning/building codes
0	Job status	2	Job status
0	Attitudes of landlords & neighbors	2	Attitudes of immediate neighbors
12	Lack of availability of decent rental units in your price range	5	Mortgage lending application requirements
1	Use of background checks	7	Excessive down payment/closing costs
4	Excessive application fees and/or rental deposits	12	Cost of utilities
2	Cost of utilities	2	Lack of educational resources about homeowner responsibilities
1	Lack of educational resources about tenant responsibilities	6	Cost of homeowner's insurance
		13	Lack of Sufficient Homes for Sale
		31	Cost of Real Estate Taxes
	Other: _____		Other: _____

CONTINUUM OF CARE FOR ELDERLY PERSONS HOUSEHOLD SURVEY.

A “Continuum of Care for Elderly Persons Household Survey” was made available on various Community websites and select locations around Ashland, to assist in determining the specific immediate, short- and long-term housing and Community service needs of the Community’s elderly population. A total of **32 Surveys** were completed.

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

- ◆ Survey respondents consisted of 30 identified owners.
- ◆ Participants identified anticipating future residency in either a duplex unit, two-bedroom apartment unit or a single family home to satisfy their housing needs within the next five years.

**Continuum of Care for
Elderly Persons Household Survey
Ashland, Nebraska**

The Ashland Area Economic Development Corporation (AAEDC) is currently conducting a Community Housing Study, to determine both the short- and long-term housing needs of persons and families in Ashland. The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from AAEDC. The Study will include the identification of housing and service needs of elderly persons in the Community. Please complete and return this Survey, with your name and contact information to the drop box/Envelope by FRIDAY, APRIL 21st.

1) Sex: Male 15 Female 15 TOTAL SURVEYS: 32

2) Location/
Age Status: Where do you currently live?
18 Ashland 3 Rural Saunders County 4 Rural Cass County
5 Other (Please identify): _____

What is your current age?
Under 45 1 45-54 2 55-64 7 65-74 14 75-84 4 85+ 2

Are you currently retired? Yes 18 No 12
If no, do you plan on retiring in Ashland? Yes 12 No 1

3) Family Status: How many people live in your household? 1 = 5, 2 = 22, 3+ = 3

4) Disability Status: How many people 55+ years live in your household? 0 = 1, 1 = 6, 2 = 23, 3+ = 0

Do you or anyone in your household have a disability or any special assistance needs (Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)? Yes 1 No 31

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

5) Please indicate your household income range, for 2016.
Less Than \$50K = 3, \$50K-\$100K = 11, \$100K+ = 6.

6) Are you receiving any retirement benefits? If so, please identify.
 Yes (19)
 No (10)

7) Do you own or rent where you live now?
 Own (30)
 Rent (0)

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

<u>3.5</u> Social/Rec. Activities	<u>2.4</u> Continuing Education	<u>1.8</u> Entertainment Options
<u>3.2</u> Church	<u>2.7</u> Discount/Variety Store	<u>3.6</u> Library
<u>3.2</u> Grocery Store	<u>1.6</u> Hospital	<u>2.3</u> Medical Clinic
<u>3.2</u> Pharmacy	<u>3.1</u> Downtown Businesses	<u>3.4</u> Police Protection
<u>3.4</u> Fire Protection	<u>2.9</u> Senior Center	<u>3.5</u> Bank
<u>3.0</u> City/Village Offices	<u>3.3</u> Post Office	<u>3.6</u> Schools
<u>2.8</u> Parks/Recreation	<u>2.4</u> Restaurant/Cafe	Other: _____

9) Are you satisfied with your current housing situation? 30 Yes 0 No
If no, please explain:

- ◆ A majority of participants felt living in a Retirement Housing Campus was “somewhat appealing”.
- ◆ Church, Library, Post Office, Bank and Schools were identified by Survey participants as the top Community services in Ashland.
- ◆ The top support services included Food/Meals-On-Wheels, Transportation/Auto Repair and Law Enforcement.

COMMUNITY HOUSING “LISTENING SESSION”.

The **Housing Steering Committee** sponsored a **Community Housing “Listening Session”** at the Ashland Community Resource Center. Attendees provided input on local planning and development issues and offered solutions to alleviate weaknesses or threats to the quality of life in Ashland. The following highlights both **priority housing issues and needs for the City**, as expressed by those in attendance.

- ◆ Vacant lots exist in the Sabre Heights and Iron Horse residential subdivisions that could assist in alleviating housing issues in Ashland. Phase III of Sabre Heights is proposed to include 34 residential lots.
- ◆ **More rental housing is greatly needed in Ashland.** Participants of the Housing listening Session expressed their concern with the condition of existing rental apartments in Ashland. Most rental properties are occupied before they can be advertised for new tenants. This suggests a rental housing shortage exists in the Community.
- ◆ The City of Ashland has ordinances determining which zoning district townhomes can be developed in.
- ◆ Homes in need of moderate to substantial rehabilitation are generally located around the Downtown. A few homes have recently been demolished making vacant lots with existing infrastructure available.
- ◆ Ashland is competing with the nearby comparable-sized Communities of Gretna and Waverly for contractors and housing trades.
- ◆ Annexation of undeveloped land for residential development needs to be a priority activity in Ashland in an effort to remain competitive for new housing development programs.



SECTION 3
Ashland Community
Profile.

ASHLAND, NEBRASKA

SECTION 3

ASHLAND COMMUNITY PROFILE.

INTRODUCTION.

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

The analysis and projection of demographic variables are the basis of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring. The projection of pertinent demographic variables in Ashland included a five-year period, **September, 2017, to September, 2022**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

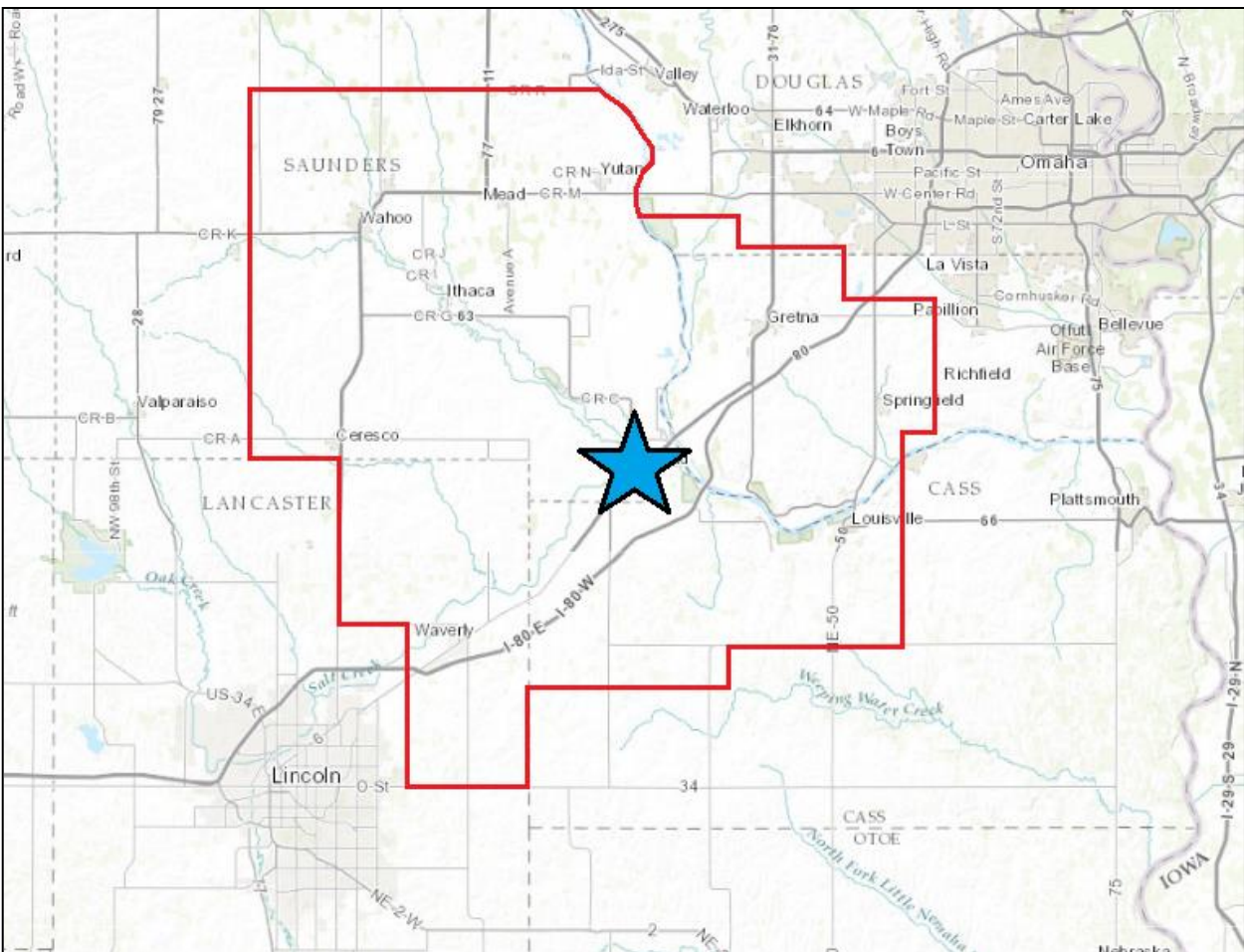
The following narrative provides population, income, economic and housing trends and projections for the Community of Ashland. All statistical **Tables** are included in **Appendix II** of this **Community Housing Study**.



EFFECTIVE (HOUSING) MARKET AREA.

The **Effective (Housing) Market Area** for Ashland, Nebraska, is divided into two segments, a Primary and a Secondary Housing Market Area. The **Primary Housing Market Area** includes all of the City of Ashland (blue star). The **Secondary Housing Market Area (red boundary line)** includes all of Saunders County, as well as portions of Cass, Sarpy and Lancaster Counties. All of Saunders County is part of the **Omaha Metropolitan Statistical Area**. The City of Ashland is also in close proximity to the **Lincoln Metropolitan Statistical Area**.

The **Secondary Housing Market Area** could provide added stability to the population of Ashland. In order for the Community to attract residents from the Secondary Area, City officials, in partnership with local housing stakeholders, funders and economic and community development entities should provide a variety of housing types, both owner and renter, at various price ranges, for all income levels and age groups.



POPULATION PROFILE.

Population Trends and Projections, Age Distribution and Persons Per Household.

The previous two Decennial Censuses (2000 and 2010) recorded a population increase in the City of Ashland of 191 persons, or an estimated 19.1 percent from 2,262 in 2000 to 2,453 in 2010. Currently (2017), the population of Ashland is an estimated 2,590. The 2022 population is anticipated to range between a “low” population of 2,636 and a “high” population of 2,795, dependent upon the creation of new housing and employment opportunities. A “medium” population of **2,710**, an increase of 120 persons, or 4.6 percent is projected for **2022**, was utilized for this **Housing Study**.

An Economic Development (ED) “Boost” scenario, consisting of 138 additional Full-Time Employment opportunities in Ashland, would result in an estimated 2022 population of 2,902, an increase of 12 percent, or 312 persons, during the next five years. An increasing population base contributes to the need for new and improved housing of various types, for all income sectors of the Community.

Ashland’s population increase is due to young professionals and families moving to the Community. The age group that experienced the largest increase was the “19 and Under” age group, followed by the “20-34” age group, which increased by an estimated 66 and 59 persons, respectively. The “19 and Under” age group currently has, and is projected to be, the largest segment of the population by 2022, to a total population of 768. The age groups projected to experience the largest increase are the “20-34” and “55-64” age groups, both increasing by an estimated 26 persons by 2022.

The “65+” age groups are projected to increase by 2022. This includes retirees, elderly and frail elderly populations. This is due to a population that is “aging in place” and in need of independent retirement or elderly/frail elderly housing, including senior apartments, duplexes and triplexes. Assisted living and long-term care facilities are currently available in the Community.

The current median age in Ashland is estimated to be 36.4 years. By 2022, the median age is projected to decrease to an estimated 35.9 years.

Persons per household decreased in Ashland, from 2000 to 2010. Currently, the average number of persons per household is an estimated 2.50. By 2022, average persons per household in Ashland is projected to increase to 2.53. **The ED “Boost” scenario projects a persons per household ratio of 2.54 by 2022.** As more housing options become available in the City of Ashland, the number of persons per household will continue to decrease.

INCOME PROFILE.

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

Per Capita Income and Households Cost Burdened with Housing Problems.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. Per capita income is presented for Saunders County, Nebraska, which is reflective of the per capita income situation in Ashland. In 2017, per capita income in Saunders County is an estimated \$48,272, an increase of 75.4 percent from 2002, (\$27,552). **By 2022, per capita income in Saunders County is projected to increase an estimated 6 percent, to \$51,156.**

The **median income** for all households in Ashland, in 2017, is estimated to be \$56,168. The Community's (household) median income is projected to increase to \$60,793, or 8.2 percent by 2022. **For households with persons 65+ years of age, the median income in 2017 is an estimated \$25,026. By 2022, this median income is expected to increase to \$25,471, or 1.8 percent.**

The Ashland ED “Boost” scenario would result in a median household income of an estimated \$62,238 for all households.

A number of households in Ashland are considered to be “**Cost Burdened**” and/or have one or more “**Housing Problems,**” as defined by the U.S. Department of Housing and Urban Development. A **cost burdened** household is a household paying 30 percent or more of their income on housing costs, which may include mortgage, rent, utilities and property taxes. A household is considered to have **housing problems** if the housing unit is overcrowded (more than one person per room) and/or if the household lacks complete plumbing.

An estimated 100 owner and 131 renter households in Ashland are currently cost burdened and/or experiencing housing problems. By 2022, an estimated 95 owner and 125 renter households are projected to be cost burdened, and/or be experiencing housing problems.

ECONOMIC PROFILE.

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

Employment Trends/Employment By Type.

Between 2000 and 2010, the number of employed persons in Saunders County declined by 582. The unemployment rate also increased from 2.5 percent to 4.8 percent. Since 2010, this trend has reversed, with an estimated 10,109 employees in 2010, to an estimated 10,631 employees in 2017. This trend of increasing employment is projected to continue through 2022, reaching an estimated 10,915 employees. This represents an increase of 284 employees, or 2.7 percent.

A total of 322 employees from Ashland traveled nine minutes or less to their place of employment, according to estimates from the 2011-2015 American Community Survey. An estimated 250 employees traveled 40 minutes or more.

An estimated 5,948 persons in Saunders County are employed in a non-farm business or industry. The largest employers in the County are State Government, Retail Trade and Construction.

The City of Ashland largely consists of an agriculturally-based economy. The Community is also characterized by its proximity to several well-known attractions, amenities services and the Downtown Business District. Area attractions include, but are not limited to Eugene T. Mahoney State Park, Strategic Air Command Aerospace Museum, Wildlife Safari Park, Linoma Beach Campground, Camp Ashland Military Training Site, Ashland Golf Club and Iron Horse Golf Club. Additionally, the City of Ashland is the midway point between the metropolitan Cities of Omaha and Lincoln, Nebraska, and is located within the Omaha Metropolitan Statistical Area. These two major Cities have the ability to provide Ashland residents with additional shopping, entertainment and professional service needs and activities.

The Ashland Chamber of Commerce and Ashland Area Economic Development Corporation provide many opportunities for business and industrial growth and development, as well as the coordination of community activities and festivals.

HOUSING PROFILE.

Households.

Currently, an estimated **1,003 total households exist in Ashland, consisting of 648 owner and 355 renter households.** By 2022, renter households will account for an estimated 37.7 percent of the households in the Community. **Ashland is projected to experience an increase in both renter and owner households during the next five years, a total of 37 households.**

Group quarters population includes persons residing in housing situations that includes dormitories, nursing care centers, correctional facilities, etc. The number of persons in group quarters in the Community, currently estimated at 78, is expected to decline, slightly, during the next five years to 76.

The ED “Boost” scenario projects an estimated 1,110 total households for the City of Ashland, by 2022, consisting of 690 owner and 420 renter households.

Housing Units/Vacancy & Occupancy.

Currently, Ashland has an estimated **1,109 housing units**, consisting of approximately **707 owner and 402 rental units.** Of these 1,109 units, approximately 106 are vacant, resulting in an overall estimated housing vacancy rate of 9.5 percent. An estimated 49 owner and 57 rental units are vacant, resulting in an owner vacancy rate of 6.9 percent and an renter vacancy rate of 14.1 percent.

The determination of an **Adjusted Housing Vacancy Rate (AHVR)** is the most useful statistical tool in identifying **vacant, available housing** in a Community. The **AHVR** includes only vacant units that are available year-round for rent or purchase, meeting current housing code and having modern amenities. A vacancy rate of 6 to 7 percent is the minimum rate recommended for Ashland, to allow for sufficient housing available for both new and existing residents. **The 2017 overall AHVR for Ashland is an estimated 2.7 percent, which includes an AHVR for owner housing of 1.9 percent and 3.9 percent for rental housing units. This concludes that the Community is experiencing a “Housing Vacancy Deficiency.”**

To impact this vacancy deficiency, Ashland will need to continue a good rate of housing production during the next five years. This can be accomplished by building new homes and rehabilitating (economically worthy) existing housing units.

Tables 4.1 and 4.2 highlight a survey of rental properties and vacancy rates by unit type, conducted by the Nebraska Investment Finance Authority, for Saunders County, from 2002 to 2016. A total of 28 rental properties participated in the 2016 Survey, totaling 317 rental housing units. The Survey identified a total of 40 available units, resulting in a 2016 vacancy rate of 3.15 percent in Saunders County. There were 42 single family homes included with only one available unit and a vacancy rate of 2.1 percent. In addition there were 255 apartments with seven available units and a vacancy rate of 3.9 percent.

TABLE 4.1
SURVEY OF RENTAL PROPERTIES
SAUNDERS COUNTY, NEBRASKA
2002-2016

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	3	94	3.2	6.5
2003	4	90	5.6	27.6
2004	6	179	5.6	63.8
2005	18	222	11.7	57.8
2006	15	222	7.2	136.6
2007	15	522	17.6	39.6
2008	26	246	8.1	48.2
2009	21	223	8.5	30.1
2010	29	250	8.8	29.3
2011	28	263	4.6	42.8
2012	38	338	5.3	48.5
2013	36	359	5.0	56.0
2014	28	349	2.3	70.0
2015	28	429	3.3	25.0
2016	28	317	3.2	32.8

Source: Nebraska Investment Finance Authority, 2017.

TABLE 4.2
VACANCY RATES BY UNIT TYPE
SAUNDERS COUNTY, NEBRASKA
2016

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	42	1	2.1
Apartments	255	7	3.9
Mobile Homes	0	0	3.0
“Other” Units	0	0	0.0
<u>Not Sure of Type</u>	<u>20</u>	<u>2</u>	<u>3.3</u>
Total Units	317	10	3.15

Source: Nebraska Investment Finance Authority, 2017.

Housing Structural Conditions.

A **Housing Structural Conditions Survey**, identified in **Table 4.3** was implemented for Ashland, via field observations, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. The housing structural conditions survey identified **422 total housing structures needing moderate rehabilitation and 82 additional structures in need of substantial rehabilitation.** Additionally, 10 structures were identified as not being cost effective to rehabilitate and should be demolished and replaced. During the next five years, these structures should be targeted for substantial rehabilitation or demolition. Units in poor condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a focus on the local workforce populations.

Excellent	165
Good	135
Average (Moderate Rehabilitation Needed)	422
Fair (Substantial Rehabilitation Needed)	82
<u>Poor (Demolition & Replacement)</u>	<u>10</u>
Total	814

Source: Hanna:Keelan Associates, P.C., 2017.

Housing Values & Gross Rent.

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

Currently, the **Ashland median owner housing value** is an estimated **\$120,173**. By 2022, the estimated **median housing value** is projected to increase an estimated 9.5 percent to **\$131,606**. The current estimated **median gross rent** for Ashland is **\$785**. The **median gross rent** is projected to increase an estimated 7.6 percent to **\$845**, by 2022.

Affordable Housing Stock.

With the population and number of housing units projected to increase in Ashland, by 2022, it is important that appropriate, affordable housing stock of various types be available in the Community, including housing for new and existing families, retirees, the elderly and persons with a mental and/or physical disability(ies). Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families, as well as an active role in housing rehabilitation for homes that are cost effective for such activity.

A total of six affordable rental housing programs, as well as Oxbow Living Center and the Ashland Care Center were reviewed as available rental housing options in Ashland. These **Programs** comprise 230 total units of affordable housing, as well as assisted living and skilled nursing units/beds. Additionally, some of these **Programs** receive funding from both private and public sectors, including the Nebraska Investment Finance Authority, the Department of Housing and Urban Development and United States Department of Agriculture-Rural Development. Currently, two of the **Programs** is experiencing an occupancy rates of 95 percent or higher, with one experiencing 100 percent occupancy.



The **Ashland Housing Authority (AHA)** manages Golden Apartments, which provides HUD Section 8 affordable rental housing vouchers to low-income persons and families.



SECTION 4

**Community-Wide Target
Housing Demand/Needs
Analysis.**

ASHLAND, NEBRASKA

SECTION 4

COMMUNITY-WIDE HOUSING NEEDS ANALYSIS & HOUSING TARGET DEMAND/GOAL.

INTRODUCTION.

This Section of the Community Housing Study with Strategies for Affordable Housing provides an analysis of housing demand and needs for Ashland, Nebraska. The analysis includes the identification of a **housing “target” demand** for both new housing development and housing rehabilitation activities in Ashland, Nebraska, as well as the identification of suitable land both within and outside the Corporate Limits of the Community for future housing development and target areas for housing rehabilitation.

HOUSING DEMAND POTENTIAL.

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

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

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

Currently (2017), the population of the Community of Ashland is estimated to be 2,590 and is expected to experience a “medium” population of 2,710, by 2022. **An Economic Development (ED) “Boost” scenario, consisting of a population growth of 312, or 12 percent in Ashland, would result in a 2022 population of 2,902.** An increasing population base contributes to the need for new and improved housing of various types and for all income sectors of the Community.

Substandard Units/Overcrowded Conditions.

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

As per recent field work analysis and observation, **92 total housing structures are in need of either substantial rehabilitation or demolition.** Units needing demolished should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.

As per the **2011-2015 American Community Survey**, an estimated 16 housing units in Ashland have overcrowded conditions, while none lack complete plumbing.

“Cost Burdened” Households.

Owner and renter households experiencing cost burden are paying more than 30 percent of their income towards housing costs, including maintenance and mortgage payments. **Currently, an estimated 23 percent, or 231 of the total 1,003 households in Ashland are considered cost burden.** This equals an estimated 100 owner and 231 renter households. By 2022, the number of renter and owner cost burdened households is projected to decline, slightly. Action should continue to be taken to create more affordable housing units in the Community.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

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

Currently, the City of Ashland has an overall estimated housing vacancy rate of 9.5 percent. The overall AHVR is an estimated 2.7 percent. This includes a 1.9 percent owner housing vacancy rate and a 3.9 percent renter housing vacancy rate. This identifies a housing vacancy deficiency in both owner and rental housing in the Community.

(3) “PENT-UP” HOUSING DEMAND.

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

HOUSING TARGET DEMAND/GOAL.

Table 4.1, Page 4.4, identifies the **estimated housing target demand for Ashland by 2022**. Community leadership and local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout the Community.

The total estimated **five-year housing target demand is 100 units, including an estimated 58 owner and 42 rental units**. The total estimated **development cost is \$19.5 Million**. This housing demand is utilized in the remaining tables highlighted in this Section, as it is necessary to identify a target demand that could potentially alleviate various existing housing issues in the Community, including overcrowding, cost burden and lack of housing choice.

This will allow current housing development trends to remain consistent through the next five years. Housing Programs should include both, new construction and purchase/ rehab/resale or re-rent activities.

Ashland should also be prepared for a potential **Economic Development “Boost”** in population through new employment opportunities or major employers locating or relocating to the Community. A scenario population growth of **312 persons**, contributing to an additional **138 full-time employees**, would result in a **housing target demand** of up to **136 housing units** by 2022, including **70 owner and 66 rental housing units**.

Housing development should include both new construction and purchase/rehab/resale or re-rent activities. Additionally, a portion of the 2022 housing target demand should include a housing development initiative for Downtown Ashland, which has the potential to support an estimated 12 housing units, including four owner and eight rental units.

TABLE 4.1
ESTIMATED HOUSING TARGET DEMAND
CITY OF ASHLAND, NEBRASKA
2022

<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
58	42	100**	\$19.5
70^	66^	136^	\$25.7^

*Based upon **new households**, providing affordable housing for **10% of cost burdened households, replacement of 40%** of housing stock experiencing plumbing, overcrowded conditions (as per HUD Definition), absorb **housing vacancy deficiency** by creating a **7% vacancy rate** consisting of structurally sound housing units and build for **1.75% “pent-up” demand**, based upon local capacity and availability of land and financial resources. **Includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 35% of the Total Housing target demand)**

****Includes Downtown Housing Potential:**

12 Units; 4 Owner & 8 Rental Units.

^Economic Development (ED) Boost.

Source: Hanna:Keelan Associates, P.C., 2017.

HOUSING TARGET DEMAND BY INCOME SECTOR.

Table 4.2 presents the estimated household Area Median Income, per household size for Saunders County, Nebraska, including the City of Ashland.

	<u>1-4 PHH</u>	<u>5-8 PHH</u>
30% AMI	\$23,130	\$28,920
50% AMI	\$38,550	\$48,200
60% AMI	\$46,275	\$57,825
80% AMI	\$61,700	\$77,100
100%AMI	\$77,100	\$96,400
125%AMI	\$96,375	\$120,500

Source: Hanna:Keelan Associates, P.C., 2017.

Table 4.3 identifies the estimated year-round housing target demand, for Ashland, for 2022, by income sector. A total target demand of approximately 100 new units, consisting of 58 owner and 42 rental units, should be targeted by 2022. Both owner and rental housing units should focus on aiding families who have an Area Median Income (AMI) of 31 percent or higher. Owner housing at or below 80 percent AMI should include purchase-rehab-resale or re-rent activities for existing housing. Housing at or below 60 percent AMI will likely require a local, State or Federal subsidy from prospective tenants.

	<u>Income Range</u>					
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	<u>Totals</u>
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner:	0	4	8	20	26	58
Rental:	0	12	12	13	5	42

NOTE: Includes New Construction & Purchase-Rehab-Resale or Re-Rent.
Source: Hanna:Keelan Associates, P.C., 2017.

HOUSING DEMAND: SPECIFIC POPULATION GROUPS & PRICE PRODUCTS.

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

Table 4.4, Page 4.7, identifies housing target demand for Ashland for specific population groups, by 2022. In Ashland, 100 units will be needed by 2022, consisting of 58 owner and 42 rental units. This includes an estimated 34 total units for elderly (55+) populations, 59 total units for families and seven total units for special populations, or those with a mental or physical disability(ies). An estimated 60 housing units, consisting of 41 owner and 19 rental units should be built for the local workforce population.

Table 4.5, Page 4.8, identifies proposed housing types by price product per Area Median Income (AMI) for Ashland, by 2022. The owner housing type most needed will be units with three+ bedrooms, for persons or households at or above 81 percent AMI with an average affordable purchase price at or above \$190,500. This includes three+-bedroom units for persons at 81 to 125 percent AMI (affordable purchase price: \$190,500) and for persons at or above 126 percent+ AMI (affordable purchase price: \$240,900+).

Two- and three-bedroom rental units, with an average affordable monthly rent between \$585 and \$845, present the greatest demand in the Community. **Three-bedroom units at an average purchase price of \$174,500 and three-bedroom units at an estimated average monthly rent cost of \$765 are the most needed housing types for the workforce population in Ashland.**

TABLE 4.4
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
CITY OF ASHLAND, NEBRASKA
2022

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	2	8	6	16	4
Family	0	2	4	12	20	38	36
Special Populations¹	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>1</u>
Subtotals	0	4	8	20	26	58	41
RENTAL							
UNITS							
Elderly (55+)	0	8	6	4	0	18	0
Family	0	2	5	9	5	21	19
Special Populations¹	<u>0</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>0</u>
Subtotals	0	12	12	13	5	42	19
TOTALS	0	16	20	35	31	100	60

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

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

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

Source: Hanna:Keelan Associates, P.C., 2017.

TABLE 4.5
HOUSING DEMAND – TARGET PRICE PRODUCTS
CITY OF ASHLAND, NEBRASKA
2022

Owner Units*	PRICE – PURCHASE COST (Area Median Income)					TOTALS	Work Force \$174,500*
	(0%-30%) \$115,000*	(31%-60%) \$135,000*	(61%-80%) \$154,500*	(81%-125%) \$190,500*	(126%+) \$240,900*+		
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	0	2	3	4	4	13	4
<u>3+ Bedroom</u>	<u>0</u>	<u>2</u>	<u>5</u>	<u>16</u>	<u>22</u>	<u>45</u>	<u>37</u>
TOTALS	0	4	8	20	26	58	41

Rental Units**	PRICE – PURCHASE COST (Area Median Income)					TOTALS	Work Force \$765**
	(0%-30%) \$535**	(31%-60%) \$585**	(61%-80%) \$645**	(81%-125%) \$845**	(126%+) \$935**+		
1 Bedroom ¹	0	2	2	0	0	4	0
2 Bedroom ¹	0	5	5	6	2	18	4
<u>3+ Bedroom</u>	<u>0</u>	<u>5</u>	<u>5</u>	<u>7</u>	<u>3</u>	<u>20</u>	<u>15</u>
TOTALS	0	12	12	13	5	42	19

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

Source: Hanna:Keelan Associates, P.C., 2017.

ENERGY SOLUTIONS FOR HOUSING.

Housing developers are taking advantage of several “**tools of implementation,**” such as personal wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant. It is important for the City of Ashland to support and promote these tools for use in new housing development programs, both single- and multifamily. Local Zoning Regulations should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas. The following policies should be considered in the development of energy efficient housing in Ashland:

- ◆ **First, promote the use of conservation methods. Reduce consumption of energy in residential sectors.**
- ◆ Utilize local Zoning Regulations and building codes to control the placement and operation of alternative energy systems.
- ◆ Require compliance with a “Conditional Use Permit” process so that established conditions are met by the applicant.
- ◆ Promote the development of vocational education opportunities at Ashland-Greenwood Public Schools to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.
- ◆ Promote the expanded use of solar and geothermal exchange energy systems for applications throughout the Ashland One-Mile Planning Jurisdiction.
- ◆ Consider implementing a “pilot” alternative energy program at a developing residential subdivision. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- ◆ Promote the rehabilitation of residential buildings utilizing weatherization methods and energy efficient or “green building” materials in conformance to the “LEED” Certified Building techniques.
- ◆ Expand awareness of available incentives that could assist in replacing old lighting fixtures, or heating and cooling systems with new energy efficient systems that reduce consumption and energy costs.



SITE ANALYSIS PROCESS.

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

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

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

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

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

Family Housing

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

Notes: Wkg = Within Walking Distance
M = Miles

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

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

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

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

RESIDENTIAL LAND USE PROJECTIONS.

Table 4.6 identifies the estimated **land use projections and housing types per age sector** in the Community of Ashland, Nebraska, by 2022. New housing types should include single family, patio home, duplex/triplex, town home and apartment units. The land use projections support a short-term time frame of development.

An estimated, minimum, **34 acres of land** will need to be identified to complete the housing developments throughout the Community, as per the proposed **housing target demand of 100 new housing units**. An estimated 34 housing units should be developed for the 55+ age group. This would require an estimated 9.4 acres. An estimated 66 housing units will need to be developed for non-elderly families (18 to 54 years, including special populations), requiring an estimated 25 acres.

TABLE 4.6
HOUSING LAND USE PROJECTIONS/PER HOUSING TYPE &
AGE SECTOR
CITY OF ASHLAND, NEBRASKA
2022

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	32 / 8*	18.6
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	8 / 0	4.0
	Duplex/Triplex Units	0 / 10	2.3
	Apartment - 4+ Units***	<u>2 / 6</u>	<u>0.75</u>
Totals		42 / 24	24.975
55+ Years	Single Family Unit	4 / 0	1.9
	Patio Home Unit	4 / 0	1.5
	Town Home Unit	6 / 4	2.8
	Duplex/Triplex Units	0 / 12	2.8
	Apartment - 4+ Units***	<u>2 / 2</u>	<u>0.4</u>
Totals		16 / 18	9.4
TOTALS		58 / 42	34.375
*Includes Lease- or Credit-To-Own Units.			
**Includes housing for special populations			
***Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2017.			

NEW HOUSING DEVELOPMENT AREAS.

The City of Ashland should identify all vacant residential lots in the Community for potential owner and/or rental housing development. **The infill of existing, vacant lots with available public infrastructure is highly recommended** as a first step towards strengthening and revitalizing the housing stock of the Community. Lots are considered “developable” if they are free from natural and man-made constraints to growth such as floodplains, steep topography and areas in close proximity to current developing areas and Community amenities. Infill residential development has the advantage of utilizing existing infrastructure and utilities in regards to the construction of new (replacement) housing and, ultimately, strengthens the value of surrounding properties and the neighborhood as a whole. The *Ashland Comprehensive Plan’s Future Land Use Map*, presented on **Page 4.15**, should be utilized to determine the most suitable housing development density and type when conducting an infill residential development program.

Housing Steering Committee members expressed a great need for the Community of Ashland to be more aggressive in land annexation to alleviate housing shortage issues and remain competitive with surrounding comparable Communities for population and tax base. Several developing subdivisions are located outside of the Corporate Limits of Ashland. One of these subdivisions, Sabre Heights, is located adjacent the western Corporate Limit line of Ashland and should be considered for annexation. The newest Phase of the Sabre Heights Subdivision consists of 34 residential lots.

The Ashland City Council recently approved the annexation of the Whitetail Run, located south of the Highway 6 Corridor in southwestern Ashland. This Subdivision will provide land area for up to 150 new houses.

The *Future Land Use Map* also highlights undeveloped parcels of land, currently serving agricultural purposes, surrounding the Community of Ashland. A large portion of this agricultural land could be annexed to support future residential development in the Community. These undeveloped parcels are located north, northwest, west and southeast of Ashland and are largely free from any natural and/or manmade barriers. Additional areas of undeveloped land are located east of the Highway 6 Corridor, in close proximity to the Iron Horse, Woodland Park and Whitetail Run Subdivisions. The Future Land Use Map also identifies the location of low, medium and high density residential development in Ashland.

FUTURE LAND USE MAP – COMPREHENSIVE PLAN ASHLAND, NEBRASKA

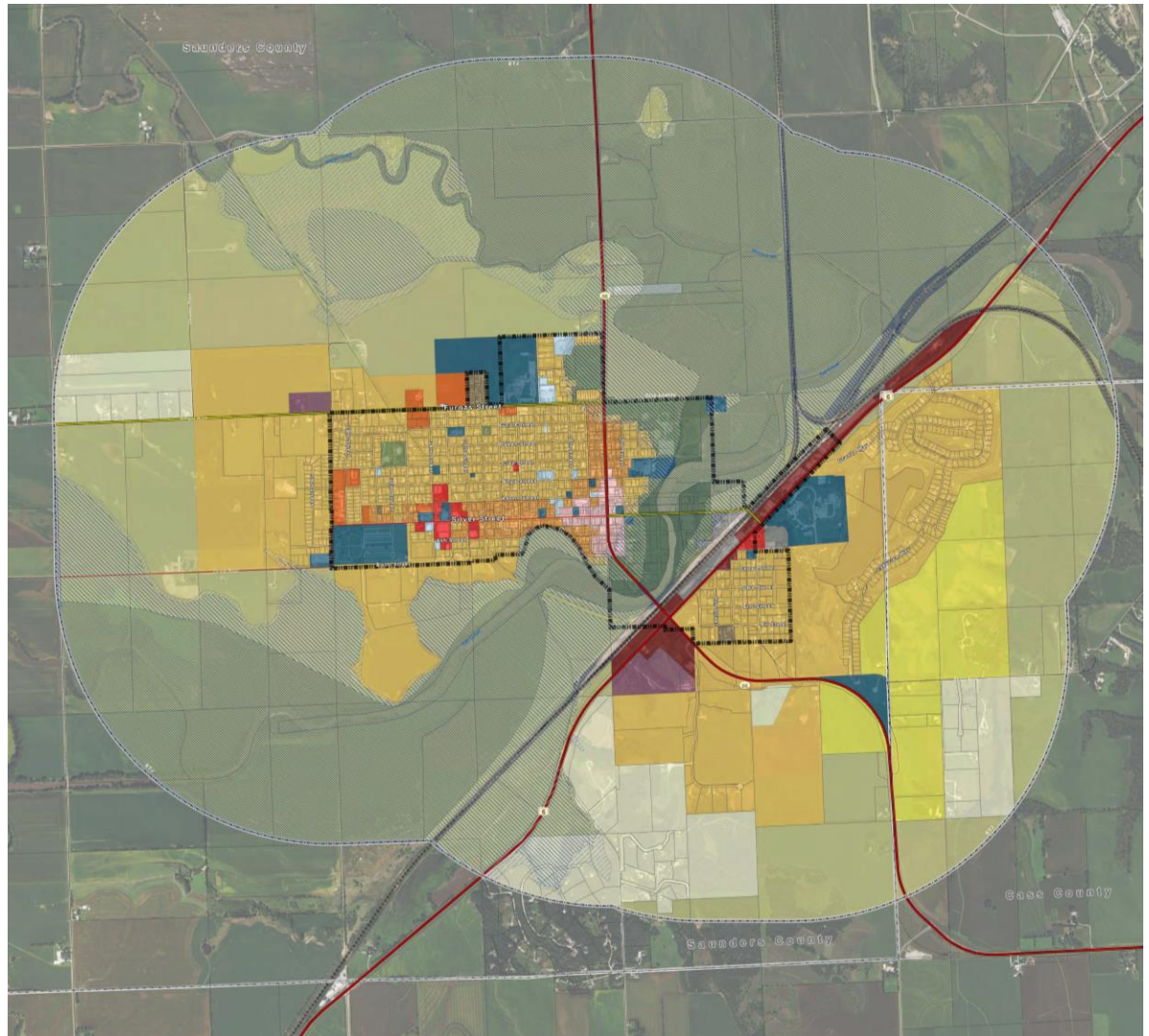
Legend

Future Land Use

- Transitional Agricultural
- Residential Estate
- Low Density Residential
- Medium Density Residential
- High Density Residential
- Mobile Home Family
- Residential Transition
- General Commercial
- Downtown Commercial
- Highway Commercial
- Flex Space
- Light Industrial
- Parks
- Semi Public
- Public
- Floodway
- 100 yr Floodplain
- 500 yr Floodplain

Reference Items

- City Limit
- Ashland ETJ
- Major Arterial
- Other Arterial
- Collector
- Local Roads
- Railroad
- County Line



**HOUSING REHABILITATION &
DEMOLITION DEMAND.**

Table 4.7 identifies the **rehabilitation and demolition target demand for Ashland, by 2022**. The data presented is based on information collected through on-site field analysis. **A total of 208 units should be targeted for moderate rehabilitation in Ashland, at an estimated cost of \$8.3 Million, while an estimated 116 units, pending appraisal qualification, should be substantially rehabilitated at an estimated cost of \$5.2 Million. Up to 17 housing units should be considered not cost effective for rehabilitation and should be demolished.** The estimated cost of demolition will range, depending on acquisition of the housing units, between an estimated \$380,000 and \$1.4 Million.

TABLE 4.7 REHABILITATION/DEMOLITION TARGET DEMAND & ESTIMATED COSTS CITY OF ASHLAND, NEBRASKA 2022	
	# Units / Est. Costs
- Moderate Rehabilitation	208 / \$8.3 Million
- Substantial Rehabilitation	116 / \$5.2 Million*
- Demolition	17 / \$380,000** \$1.4 Million***
*Pending Appraisal Qualification.	
**Estimated Cost without Acquisition.	
***Estimated Cost with Acquisition.	
Source: Hanna:Keelan Associates, P.C., 2017.	

The Ashland Area Economic Development Corporation should take a proactive role in housing development and rehabilitation activities in the Community, including a partnership with Ashland Housing Authority, Ashland Chamber of Commerce, Southeast Nebraska Development District and Community Action Partnership of Lancaster and Saunders Counties.

HOUSING REDEVELOPMENT & REHABILITATION AREAS.

Ashland has been active in rehabilitating its existing housing stock, or demolishing housing that is not cost effective for rehabilitation. The City is highly encouraged to continue to invest money in housing rehabilitation activities for the betterment of current and future residents.

The need for moderate and/or substantial rehabilitation or preservation of existing housing is important for the Community of Ashland. The field analysis completed as an activity of this **Community Housing Study** included an assessment of the condition of the existing housing stock. Overall, the housing stock throughout Ashland is in average condition with a significant number of units needing, at least, moderate rehabilitation. Pockets of deteriorated housing, to the extent of needing moderate or substantial rehabilitation, or in some cases, demolition, do exist in the Community, and are identified in the **Illustration on Page 4.18**.

A large area of housing in need of moderate to substantial rehabilitation is located north and west of Downtown Ashland, specifically located between 12th and 21st Streets, extending south and southeasterly from Clay Street to the Salt Creek environs. Many of the Community's oldest dwellings were constructed in this area. Streets are also in need of paving or resurfacing, as well as storm water drainage improvements.

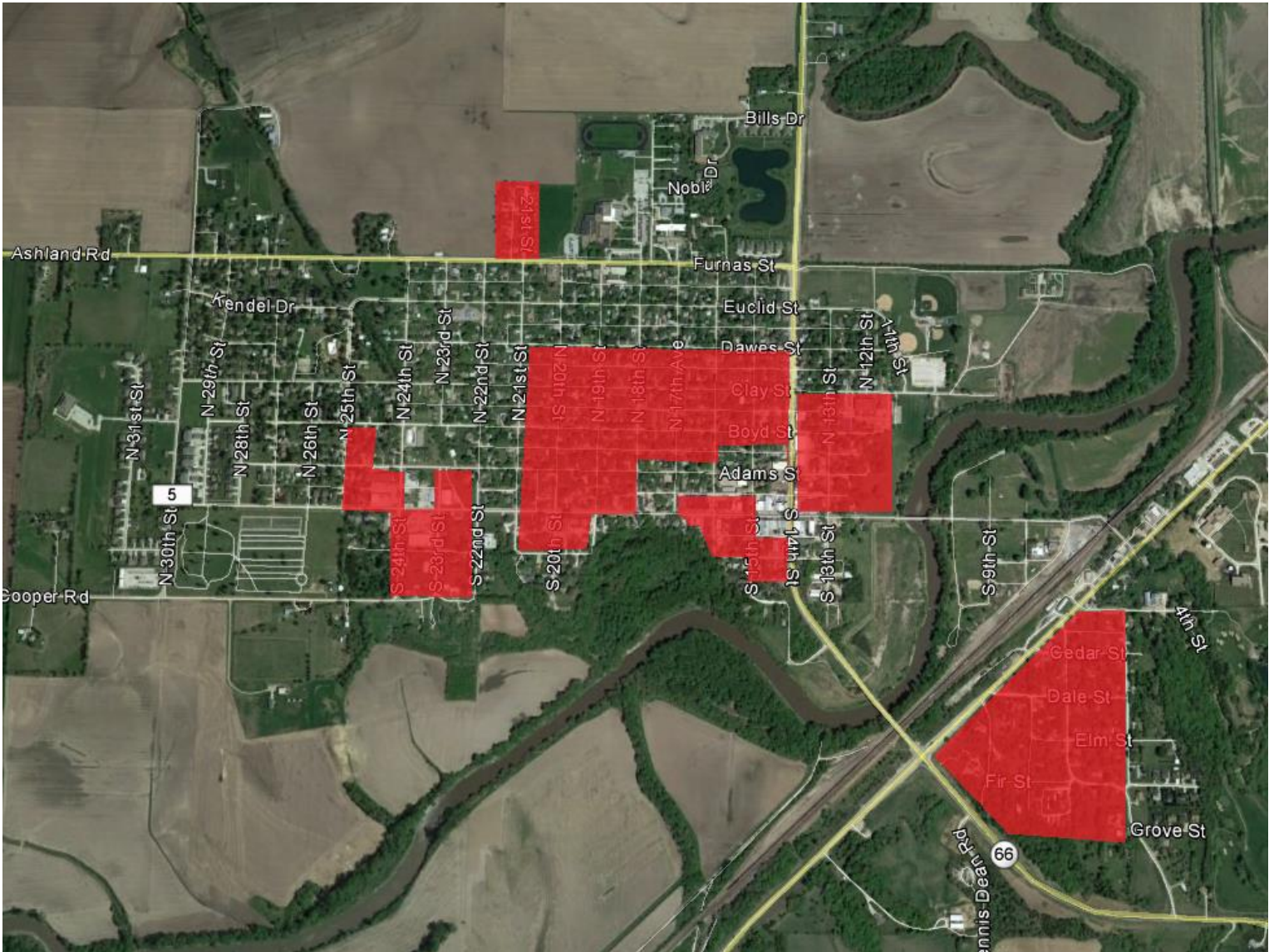
A second region in need of housing rehabilitation extends into the Salt Creek environs west of the Downtown between 22nd and 25th Streets. Housing conditions in this area need mostly moderate rehabilitation in combination with street and storm water drainage improvements, especially to streets located south of Silver Street.

The residential area in extreme southeast Ashland, bound by Highways 6 and 66, as well as 6th Street on the east, is a neighborhood in need of substantial rehabilitation. Most of the dwellings were constructed in the early 1900s with several needing substantial rehabilitation or, in extreme cases, demolition and replacement. A mobile home park exists in the southwest portion of the neighborhood, southwest of Fir and 7th Streets, with many individual mobile homes in a deteriorated or dilapidated condition. All streets and driveways in this area are gravel/dirt surfaced and in poor condition.

A third area includes a mobile home park located on the north side of Furnas Street at the northern Corporate Limits of Ashland. Nearly all of the 31 mobile homes in this Park are in need of substantial rehabilitation. Approximately half, or 15 mobile homes are potentially not cost-effective for rehabilitation and should be evaluated for removal and replacement. Additionally, the Park contains very narrow individual lots. Privately maintained streets and driveways are also in dilapidated condition.

To assist with housing rehabilitation and other public improvements, the City of Ashland has **two** designated “**Redevelopment Areas**,” including the Downtown Ashland area, Highway 6 Corridor and the proposed Whitetail Run Subdivision. Tax Increment Financing (TIF) could be utilized in these Areas. TIF should serve as a financial incentive to encourage new housing and rehabilitation activities by assisting in financing needed public improvements, such as water/sewer/stormwater drain replacement, street and sidewalk enhancements and other public rehabilitation projects.

HOUSING REDEVELOPMENT/ REHABILITATION AREAS ASHLAND, NEBRASKA



LEGEND

 HOUSING REHABILITATION TARGET AREAS

HANNA:KEELAN ASSOCIATES, P.C.
COMMUNITY PLANNING & RESEARCH

* Lincoln, Nebraska * 402.464.5383 *



SECTION 5

**Community-Wide
Housing Goals &
Action Steps.**

ASHLAND, NEBRASKA

SECTION 5 **COMMUNITY-WIDE** **HOUSING GOALS & ACTION STEPS.**

INTRODUCTION.

The following Ashland “Housing Goals & Action Steps” reflect both citizen input via Surveys, Community Housing Listening Sessions and meetings with the Ashland Housing Steering Committee, and pertinent local housing statistical data and projections. Citizen Participation activities provided several opportunities for input from various individuals, organizations, groups and Community leadership, regarding the existing and future housing needs of the Community.

Both qualitative and quantitative research activities aided in the identification and prioritization of housing needs in Ashland. The following presents the specific Goals included for Housing Goals and Action Steps

Goal 1: Community-Wide Housing Development Initiative.

Goal 2: New Housing Developments.

Goal 3: Rehabilitation/Preservation of Existing Owner and Rental Housing Stock.

Goal 4: Downtown Housing Opportunities.

Goal 5: Financing Activities for Housing Development in Ashland.

Goal 6: Impediments to Fair Housing Choice.

Goal 7: Housing Study Review and Implementation.

HOUSING GOALS & ACTION STEPS.

Goal 1: Community-Wide Housing Development Initiative.

Implement a **housing development initiative** for Ashland, as a primary economic development activity.

A core activity of this Initiative will be the development of a Community-Wide Housing Partnership, comprised of both public and private sectors, to monitor and encourage housing development throughout Ashland. The **Housing Partnership** would work directly with both local and State housing stakeholders and funders to encourage the development of specific housing programs that meet the needs of the Community’s both current and future residents. Emphasis should be placed on various housing types constructed for the local workforce, young families, the elderly, veterans and populations with special needs.



- **Action Step 1:** The Partnership should be created and maintained by the **Ashland Area Economic Development Corporation (AAEDC)** Potential partners should include, but not be limited to the **Ashland Housing Authority (AHA)**, **Ashland Chamber of Commerce (ACOC)**, **Community Action Partnership of Lancaster and Saunders Counties (CAPLSC)** the **City of Ashland (City)**, **Southeast Nebraska Development District (SENDD)**, **Southeast Nebraska Affordable Housing Council (SENAHC)** and **Aging Partners (AP)**.

The **Housing Partnership** should also include local major employers, private land development corporations, community foundations and non-profit organizations and other local “housing stakeholders” directly involved with selling and leasing real estate, builders and suppliers and representatives of organizations providing housing and related services to the elderly, families, special populations and homeless and near-homeless persons.

With the Community projected to increase in population through 2022, it is critical that the Community be prepared to implement housing development, directed by “plans of action”. These “plans of action” would include the identification of vacant lots both within the Ashland Corporate Limits and adjacent but, currently, outside the Community for the development of new housing types. Housing developed outside the Corporate Limits should be designed as rural “build through” residential subdivisions that could eventually be annexed. A purchase/rehab/resell or re-rent program involving existing vacant housing should also be implemented.



- **Action Step 2:** The **Housing Development Initiative** should include pursuing a housing target goal of **100 new housing units by 2022**, including **58 owner** and **42 rental housing units**, to meet current demand and support future population growth. Reaching the housing target goal for housing in Ashland, by 2022, would add an estimated **\$19.5 Million** to the local residential property tax base. **The estimated land required to meet the housing target goal would be 34.3 acres.**

The potential exists for the Community to experience an “**Economic Development Boost**,” by 2022, which would equal an estimated 12 percent population growth. This **Boost** would require the creation of an estimated 138 additional full-time employment opportunities. This **Boost** would increase the housing target goal in Ashland to an estimated **136 housing units**, including **70 owner** and **66 rental housing units**, for an investment of \$25.7 Million.

- **Action Step 3:** All new housing developments in the City of Ashland should be developed in a manner that supports **place-based development**. **Components of place-based development** include **sociability, access and linkage, uses and activities, and comfort and image**. Additional information regarding place-based development is highlighted in the **Five-Year Housing Action Plan**.
- **Action Step 4:** The **Community-Wide Housing Partnership** should assist with and expand the Community’s **Continuum of (Housing) Residential Care Programs**, directed at persons and families 55+ years of age. These Programs would address several facets of senior/elderly housing and supportive services needs to coincide with a projected growth in population. Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with and without supportive services. **The Housing partnership should team with Oxbow Living center, Ashland Care Center and Aging Partners in developing housing services for the local elderly and retiree populations.**
 - Independent living housing types for the 55 to 75 year age group should include smaller, space efficient detached single family houses, patio homes and attached townhomes of 1,400 to 1,800 square feet.
 - The development and/or continuation of modern programs of assisted and long-term care living should be on the elderly housing agenda for the Community.
 - Existing retirement and elderly rental housing facilities, both affordable and market rate (private pay) in Ashland maintain high occupancy levels, some with a waiting list. Additional facilities may need to be considered and developed during the next five years.



Participants of the “Continuum of Care for Elderly Persons Household Survey” and the “Citizen Housing Survey” identified “Single Family Housing,” “Town Homes for Purchase or Rent” as the top housing needs in Ashland for persons 55+ years of age.

- **Action Step 5:** The **Community-Wide Housing Partnership** should take the lead role to design and implement a local and Community-wide **Workforce Housing Assistance Program**. The purpose of this Program would be to encourage and directly involve major employers with assisting their employees in obtaining affordable housing. Assistance could include, but not be limited to, locating and negotiating the purchase of a home, to providing funding assistance for the purchase and/or rehabilitation of a house. Funding assistance could be, for example, a \$5,000 to \$15,000 grant and/or low-interest loan to persons and families for closing costs, down payment, assistance, etc.

Participants of the “Workforce Housing Needs Survey” and the “Citizen Housing Survey” identified the following as barriers to affordable housing in Ashland:

- **Cost of rent.**
 - **Attitudes of landlords and neighbors.**
 - **Lack of availability of decent rental units in your price range.**
 - **Cost of Utilities.**
 - **Housing Prices.**
 - **Lack of sufficient homes for sale.**
 - **Cost of real estate taxes.**
- **Action Step 6:** Establish a **Housing Land Bank Program**, to ensure the availability of land for future housing developments and to attract Community residential development efforts.
 - **Action Step 7:** The **Housing Partnership** should consider effective marketing strategies to attract developers and contractors to the Community.

Goal 2: New Housing Developments.

The **Housing Partnership** should address the needs of both owner and renter households of all age and income sectors, with varied, affordable price products.

- **Action Step 1:** Build new owner and rental housing units in Ashland that are affordable for low- to middle income workforce families and households that are cost-burdened. Affordable homes, particularly those with three+-bedrooms, are in demand in the Community. Consider expanding existing, or creating new **Credit- or Lease-To-Own Housing Programs** and a **Spec-House Risk Sharing Program**.



- **Action Step 2: Owner housing units** should be constructed in Ashland, with emphasis on single family homes. **The average affordable purchase price of a home in Ashland should be at or above \$174,500 for workforce families. The price product in highest demand in Ashland includes homes at or above \$190,500.** Owner housing should generally consist of three+-bedrooms, with the exception of housing for retirees, which would typically be two-bedroom units.

A total of 97 participants of the “Citizen Housing Survey” would like to purchase a home in Ashland. A total of 67 participants also identified having the ability to afford a home priced at or above \$175,000.

- **Action Step 3:** Rental units should be constructed in Ashland, with emphasis on town home, duplex and apartment units for the elderly and local workforce households. **Rental housing price products in the Community should rent at or above the average affordable monthly rent of \$765 for workforce families. The price product in highest demand in Ashland ranges from \$585 to \$845.** One- and two-bedroom rental units would favor persons and families with an Area Median Income (AMI) between 31 and 80 percent, while those with an AMI of 81 percent or greater would favor two+-bedroom units. **A total of 30 participants of the Citizen Survey and 18 participants of the Workforce Housing Needs Survey identified the ability to afford a monthly rent at or above \$1,100. The Housing Steering Committee also stressed a need for better quality rental housing units in the Community.**

Future affordable rental housing in Ashland will require the creative use of available “tools of credit enhancement” to buy down both development and operational costs. These “tools” could come in the form of grants, low-interest loans, mortgage insurance, tax increment financing or land and/or cash donations. New affordable rental units will need an average credit enhancement of 35 to 45 percent.



- **Action Step 4:** Plan and develop additional, both **owner and rental housing for Special Populations**, or persons with a mental and/or physical disability. **A target number of seven units, including four owner and three rental units should be developed. Units should be developed for persons between 31 and 80 percent AMI.**
- **Action Step 5:** Housing development projects in Ashland should coincide with public facility, utility and infrastructure improvements, emphasizing alternative transportation methods, such as multi-use trails and transit services. Access to necessary amenities of public use, as well as proper water, sewer, storm water and electrical utility installation are important for prolonged sustainability in residential neighborhoods. The planning and use of **alternative energy systems** should be a goal of the Community for future residential developments.

- **Action Step 6:** Develop unique solutions to create residential developments, both on existing vacant lots as infill, and on land adjacent the Corporate Limits of Ashland, in an effort to make vacant land available for expanded residential growth. **Available tracts of vacant land, best suited for residential development within and adjacent the Corporate Limits, are located in the north, northwest, western and southeast portions of Ashland.** These areas are generally free from any development barriers, including floodplains, railroads, highways and topographic barriers.

The current addition of the Sabre Heights Subdivision provides 34 residential lots for development. The Whitetail Run Subdivision, recently annexed into the City, will provide land area for up to 150 new houses. It is critical that the Housing Partnership carefully analyze and promote the development of these existing, as well as future subdivisions to ensure affordable housing that is suitable for persons of all incomes is available.

- **Action Step 7:** The **Community-Wide Housing Partnership** should explore unique housing concepts for infill housing development, including single and two-story housing for families of all income ranges. Architectural designs should closely resemble that of existing housing units in the neighborhood.
- **Action Step 8:** Employ proper, modern planning practices for the development of housing units in rural subdivisions. **This would include the design of modern infrastructure systems. Input received from the Housing Surveys, Housing Steering Committee meetings and the Community Housing Listening Session all identified a need for additional housing for workforce families in Ashland.** Several industries that have recently located or expanded in the Community have put a strain on the availability of housing for the local workforce.
- **Action Step 9:** In an effort to meet **immediate housing needs** in Ashland, the Community should consider allowing non-traditional housing developments on existing residential lots. As an example, this could include allowing for the conversion of owner occupied housing to allow for single room occupancy rental units, accessory apartments and the development of “granny flats” and “tiny homes” on lots not sized to code.



- **Action Step 10:** Public and private sectors should create a “**shared cost**” program to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments. Tax Increment Financing is an excellent source of financing for public infrastructure systems.

Goal 3: Rehabilitation/Preservation of Existing Owner/Rental Housing Stock.

Housing rehabilitation programs and activities in Ashland should strive to protect and preserve the existing housing stock.

- **Action Step 1: Housing rehabilitation programs**, for both owner and rental housing units, should be expanded in Ashland. **An estimated 208 housing units in Ashland are in need of moderate rehabilitation.** This includes both cosmetic structural improvements to the house, such as new siding, windows, doors, paint, landscaping, roofing, etc. **An estimated 116 housing units are in need of substantial rehabilitation**, which includes additional, needed structural repairs to roofs, walls and foundations. Rehabilitation of existing homes will benefit the Community tax base and, if a home is for sale, be more attractive to potential Ashland residents.
- **Action Step 2:** As needed, the Community should establish a policy of condemning and demolishing housing of a dilapidated state, not cost effective to rehabilitate. **An estimated 17 housing units in the City of Ashland should be considered for demolition.** Vacated land could be placed in a **Community-Wide Land Bank Program** to be used for future owner and rental housing development needs.
- **Action Step 3:** Ashland should recognize and make a concentrated effort to **preserve housing of historical significance**, as an effort to preserve Community history.
- **Action Step 4:** To ensure a **clean and safe residential environment**, the ongoing maintenance of private residential properties is needed, i.e. trash removal, junk cars, etc. **Implement annual, or bi-annual Community clean-up activities in Ashland.**



Goal 4: Downtown Housing Opportunities. Continue to Expand and develop housing/living opportunities in Downtown Ashland.

- **Action Step 1:** The **Community-Wide Housing Partnership** should advocate and aid in facilitating housing development in Downtown Ashland to attract young professionals and families to urban living. Of the (five-year) target housing goal of 100 new housing units, an estimated 12 could potentially be developed in Downtown Ashland. This includes four owner and eight rental housing units.
- **Action Step 2:** Combine the efforts and funding resources of the City and the **Community-Wide Housing Partnership** to expand residential development in the Downtown. Several Downtown commercial buildings in Ashland could be adaptively reused or retrofitted for upper level housing, to diversify the local housing market and emphasize the Downtown as a vibrant commercial and residential center. The City of Ashland should utilize various public sources of funding including, but not limited to Tax Increment Financing, Historic Tax Credits, Community Development Block Grant funds and Energy Efficiency grants.
- **Action Step 3:** The **Community-Wide Housing Partnership** should plan and implement a comprehensive **Downtown Housing & Redevelopment Initiative** that strategically matches local housing development activities with the development of additional commercial, service and entertainment businesses in Downtown Ashland.



Goal 5: Financing Activities for Housing Development in Ashland.

Housing developers should consider both public and private funding sources when constructing new housing stock.

- **Action Step 1:** Housing developers should be encouraged to secure any and all available tools of financing assistance for both the development and preservation of housing in Ashland. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs, as well as the City of Ashland. **The Community-Wide Housing Partnership will need to develop and/or continue relationships with developers, contractors and funders to enhance housing development activities in the Community.**
- **Action Step 2:** **Tax Increment Financing opportunities in Ashland should include housing development activities.** This can assist developers in financing new housing developments, specifically for land purchase and preparation, as well as public facility and utility requirements.

Goal 6: Impediments to Fair Housing Choice.

The AHA should continue to identify and eliminate **all barriers and impediments to fair housing choice**, including those identified in Goal 1, Action Step 4. Both public and private sectors of the Community should play a role in this process. This would include the involvement of local Government, schools, churches and the private sector.

- **Action Step 1:** Address the primary impediments to fair housing choice in Ashland, including, **for homeowners**, the costs of utilities and homeowners insurance, as well as the excessive down payment and closing costs and a lack of sufficient homes for sale. For **renter households**, impediments include the high cost of monthly rent and a lack of decent rental units at an affordable price range.
- **Action Step 2:** Create and support the efforts of a **Community-wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. **Activities of the Advisory Group could include the following:**
 - Creating an “Action Plan” to identify strategies to further affordable housing opportunities.
 - Hosting a “Housing Fair” for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
 - Promote “Equal Housing Opportunities” on flyers, brochures and local newspapers.
 - Assist **AHA** in enforcing fair housing policies and submitting complaints of discrimination to the Nebraska Equal Opportunity Commission.
- **Action Step 3:** Continue to implement **Fair Housing Policies** and **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.
- **Action Step 4:** For **persons with a disability(ies)**, supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. These new units should be fully accessible for persons with physical and/or sensory disabilities.
- **Action Step 5:** Develop housing for **minorities** needing safe and affordable housing.
- **Action Step 6:** **Support bilingual** and **impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- **Action Step 7:** Routinely inspect rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.

Goal 7: Housing Study Review and Implementation.

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

- **Action Step 1:** The City of Ashland and the AHA should collaboratively establish an **annual review process of the Housing Study**. The Community-Wide Housing Partnership, local elected officials, governmental volunteers, community and economic development groups and local housing stakeholders and funders should be involved in this review.
- **Action Step 2:** The **Housing Study** review should coincide with an annual review of the Community's Comprehensive Plan, currently being developed. Both documents are imperative to future development and qualities of life offered in the City of Ashland.
- **Action Step 3:** The **Housing Study** should be made available, via several media outlets, to allow for public and private sector review and input.



SECTION 6
Five-Year
Housing Action Plan.

ASHLAND, NEBRASKA

SECTION 6 FIVE-YEAR HOUSING ACTION PLAN.



INTRODUCTION.

The greatest challenge for the City of Ashland, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special populations, with attention given to workforce households. Overall, Ashland should target **100 new units; 58 owner units and 42 rental units, by 2022.**

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

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

PRIMARY HOUSING PARTNERS.

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

AHP = Federal Home Loan Bank-Affordable Housing Program.

NIFA = Nebraska Investment Finance Authority-Section 42 Low Income Housing Tax Credit (LIHTC), LB 884-State Low-Income Housing Tax Credit (SLIHTC), First-Time Homebuyer (Programs) & Workforce Housing Initiative.

HTC = Historic Tax Credits (State & Federal).

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

HOME = HOME Program (NDED).

NAHTF = Nebraska Affordable Housing Trust Fund (NDED), including LB 518 Funds.

OE = Owner Equity.

CPF = Conventional Private Financing.

TEBF = Tax Exempt Bond Financing.

CITY = City of Ashland.

ME = Major Employers.

TCS/DI = Tax Credit Syndicator/Direct Investor.

CDFI = Community Development Financial Institution.

AAEDC = Ashland Area Economic Development Corporation.

AC-WHP = Ashland Community-Wide Housing Partnership.

ACDA = Ashland Community Development Agency (Tax Increment Financing (TIF)).

ACOC = Ashland Chamber of Commerce.

AP = Aging Partners (Agency on Aging).

CAPLSC = Community Action Partnership of Lancaster and Saunders Counties.

SENDD = Southeast Nebraska Development District.

SENAHC = Southeast Nebraska Affordable Housing Council.

AHA = Ashland Housing Authority.

PD = Private Developer.

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

PLACE-BASED DEVELOPMENT COMPONENTS.

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

ACCESS AND LINKAGES:

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

COMFORT AND IMAGE:

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

USES AND ACTIVITIES:

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

SOCIABILITY:

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

HOUSING PROGRAMS.

The following **Housing Action Plan** presents the “**priority**” **Housing Programs** proposed for the **City of Ashland** during the next five years. **Programs** include activities associated with organizational, operational and development requirements to ensure that the creation of housing is an ongoing community and economic process, producing housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the local housing stock. The **Plan** defines a **purpose**, **estimated cost** and recommended **partners** for each **Housing Program** and an estimated **cost subsidy**, or an estimated percent of a **Program’s** ability to secure funding from local, State and/or Federal funding sources.

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost/Partners.</u>
1.	Establish an Ashland Community-Wide Housing Partnership (AC-WHP) to promote and guide housing development activities in the Community.	A Community-Wide organization, created by the City, ACDA, AAEDC, AHA, SENAHC, SENDD and ACOC , to plan and implement affordable housing programs. To include the input and involvement of existing Ashland housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services.	\$15,000 (Selected Partners).
2.	Create an Ashland Land Bank Program.	Secure land for future housing developments throughout Ashland.	\$110,000 Annually. AC-WHP.
3.	Community-Wide Housing Investment Club.	With the guidance of the Ashland Community-Wide Housing Partnership , organize local funding and housing stakeholders to create a bank of funds to invest in needed gap financing for local housing developments.	\$195,000 Annually. AC-WHP.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost/Partners.</u>
4.	Establish a Workforce Housing Initiative with an Employer's Housing Assistance Program , encouraging major employers in the Ashland Community to become directly involved with assisting their employees in obtaining affordable housing.	To encourage Major Employers in Ashland to partner and financially assist in developing housing programs identified in this Housing Action Plan, including first-time homebuyer and down payment assistance programs and collaboration of major employers to complete needed workforce housing projects.	\$200,000 Annually. ME.
5.	Expand elderly housing and related supportive services through a local Continuum of (Housing) Residential Care Program in the Community, directed at persons and families 55+ years of age.	Elderly housing assistance programs provided by the Ashland Community-Wide Housing Partnership , to address all facets of elderly housing needs and associated support services in Ashland, including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation and modification.	\$190,000 Annually. AC-WHP, AP & CAPLSC.
6.	Plan and implement an annual Ashland Housing Summit .	The Ashland Community-Wide Housing Partnership , with the assistance of local funders should conduct an annual presentation of housing accomplishments and opportunities in Ashland.	\$1,500 Annually. AC-WHP.

HOUSING PRESERVATION.

	<u>Activity/Purpose.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
7.	Community-Wide Housing Code Inspection and Rental Licensing Program , to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a Nuisance Abatement Program .	\$200,000.	50% or \$100,000.	CITY, AC-WHP, SENDD, PD.
8.	Single Family Owner Housing Rehabilitation Program, 40 Units , moderate rehabilitation at \$32,000 to \$38,000 per unit in Ashland, by 2022 to meet the needs of low- to moderate-income households.	\$1,400,000.	80% or \$1,120,000.	AC-WHP, SENDD, CAPLSC, CDBG, HOME, NAHTF, ACDA (TIF) & OE.
9.	Purchase and Demolition of 10 substandard, dilapidated housing units, in Ashland, by 2022. Credit property to the Land Bank for purpose of redevelopment.	\$781,000.	80% or \$625,000.	AC-WHP, SENDD, ME, CDBG, NAHTF, ACDA (TIF) & OE.
10.	Single Family Purchase-Rehab-Resale/Re-Rent Program, 20 Units , 3+ bedroom houses, standard amenities, in Ashland, by 2022 to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI).	\$3,100,000.	70% or \$2,170,000.	AC-WHP, SENAHC, SENDD, CAPLSC, ME, PD, CDBG, HOME, NAHTF, ACDA (TIF), CPF & OE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
11.	Elderly Rental Housing Initiative, 12 Units: Scattered Site, mixed income, 2 bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of low- to moderate-mixed-income elderly households (31%+ AMI).	\$2,200,000.	70% or \$1,540,000.	AC-WHP, PD, AHA, AP, LIHTC, TCS/DI, CDFI, HOME, NAHTF, AHP, HUD, ACDA (TIF), CPF & PF.
12.	Elderly Homeownership Initiative, 10 Units: Scattered Site, Mixed Income, 2 & 3 bedroom single family, patio home, townhome and duplex units, standard amenities, complete accessibility design, to meet the needs of moderate-income elderly households (81%+ AMI).	\$2,500,000.	35% or \$875,000.	AC-WHP, PD, AP, HOME, NAHTF, ACDA (TIF) & CPF.
13.	Housing Rehabilitation/ Modification Initiative, 20 Units: Standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), <i>Elderly and Special Population Households, with a Person(s) with a Disability.</i>	\$958,000.	75% or \$739,000.	AC-WHP, AP, SENAHC, SENDD, CAPLSC, CDBG, HOME, NAHTF, ACDA (TIF) & OE.

HOUSING FOR FAMILIES.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
14.	<p>Single Family Rental, CROWN Rent-To-Own Program, Eight Units: Scattered Site, Mixed Income, 3+ bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI).</p>	\$1,560,000.	70% or \$1,100,000.	AC-WHP, ME, PD, LIHTC, TCS/DI, CDFI, AHP, NAHTF, HOME, ACDA (TIF) & CPF.
15.	<p>General Rental Housing Program, 10 Units: Scattered Site, Mixed Income, apartments, duplexes, triplexes and townhomes consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (51% to 125% AMI).</p>	\$1,800,000.	70% or \$1,260,000.	AC-WHP, ME, PD, LIHTC, TCS/DI, CDFI, AHP, NAHTF, HOME, ACDA (TIF) & CPF.
16.	<p>Family Homeownership Initiative, 32 Units: Mixed Income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). Units could also focus on utilizing a Purchase-Rehab-Resale or Re-rent Program.</p>	\$7,100,000.	25% or \$1,775,000.	AC-WHP, PD, ME, SENDD, SENAHC, LIHTC, CDBG, NAHTF, HOME, ACDA (TIF) & CP.
17.	<p>Owner/Rental Housing Initiative for Special Populations, Six Units: Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI).</p>	\$990,000.	90% or \$891,000.	AC-WHP, LHD, PD, SENDD, CDBG, NAHTF, HOME, LIHTC, TCS/DI, CDFI, ACDA (TIF), AHP & CPF.
18.	<p>Downtown Ashland Housing Initiative, 12 Units (Four Owner, Eight Rental): Mixed income, mixed family type, scattered site or upper floors of existing commercial buildings, 1 & 2-bedroom apartments, 100% AMI Households.</p>	\$2,520,000.	70% or \$1,764,000.	AC-WHP, ACDA (TIF), HTC, PD, CDBG, HOME, LIHTC, NAHTF, AHP, TCS/DI, CDFI & CPF.



SECTION 7

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

ASHLAND, NEBRASKA

SECTION 7 ***HOUSING DEVELOPMENT IMPLEMENTATION, AFFORDABLE HOUSING CONCEPTS & FUNDING SOURCES/PARTNERSHIPS.***

INTRODUCTION.

Section 7 of this **Community Housing Study** provides a discussion of **housing development and funding partnerships** for the City of Ashland. This includes a presentation and discussion of various affordable housing development and financing options, successfully being implemented in Nebraska, today. The Community of Ashland can consider these and other successful affordable housing models in the development of needed housing.

HOUSING DEVELOPMENT IMPLEMENTATION.

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

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

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

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

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

AFFORDABLE HOUSING CONCEPTS.

An estimated housing target demand of 100 new units, including 58 owner and 42 rental units exists in Ashland, by 2022. An Economic Development “Boost” in Ashland, via job creation and population increase, would result in a five-year target housing goal for 136 housing units, including 70 owner and 66 rental housing units. Up to 35 acres of vacant land will need to be made available within and adjacent the Ashland Corporate Limits for the suitable development of various, needed housing types.

Identifying locations of new housing development is important for Ashland. The City has restrictions on where new development can take place, such as river beds and flood plains. **The *Future Land Use Map*, included in the *Ashland Comprehensive Plan*, identifies areas of new housing development adjacent, but outside the Corporate Limits of Ashland. These areas are located northwest, west, southwest and southeast of the Community.**

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

The Community could target up to 208 housing structures for moderate rehabilitation, 116 structures for substantial rehabilitation and an estimated 17 housing structures that should be targeted for demolition. The demolition or removal of dilapidated or severely deteriorated housing structures will create additional vacant land for the Community that can be used for the development of new and creative housing concepts.

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

Although reasonably modest by design, all in an effort to maximize the use of tax dollars, the single family home CROWN units provide all necessary living space for a family of up to six persons. This includes three-bedrooms on the first floor, with the opportunity of an additional bedroom(s) in the basement, one bath, on the upper level, with the potential for another in the lower level, a great or family room, with additional space in the basement for family activities, a kitchen and dining area and, at least, a single stall garage. The square footage of these affordable single family homes typically ranges from 1,100 to 1,300 square feet. These homes are usually constructed on lots of 8,000 to 10,000 square feet, allowing for ample yard space.

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

Net monthly rents for affordable single family homes range from \$845 to \$935, based on rental comparables and the level of affordability of the target population in the Community. Typically, CROWN single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI). In a CROWN Program, a small percentage of the net monthly rent is set-a-side for use by the tenant as a down payment to eventually purchase a home.

Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the NDED. Households of 50 to 120 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost of existing homes, typically, range from \$110,000 to \$150,000. In a First-Time Homebuyers Program, the household is provided down-payment assistance ranging from 5 to 20 percent of the purchase price.

Duplex/triplex rental housing is a popular affordable housing program in Nebraska for both, older adults, 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for duplex/triplex rental housing have traditionally ranged from \$585 to \$845, depending upon the local housing economics of the subject community.

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

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

Housing Alternatives.

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

1) Infill Housing.

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

2) “Accessory” Housing.

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



3) Conversion Housing.

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

FUNDING SOURCES/PARTNERSHIPS.

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

LOCAL FUNDING OPTIONS/DEVELOPMENT PARTNERSHIPS

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

Local Tax Base Options.

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

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

The City of Ashland has a CDA and, currently, has two designated “Redevelopment Areas”. Tax Increment Financing (TIF) could be utilized as an incentive to encourage new housing and rehabilitation activities, as well as assist with the cost of public infrastructure installation.

Other Local Options.

Local Housing Authority – Public Housing Authorities or Agencies can sponsor affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in the Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects. **The Ashland Housing Authority provides affordable housing units for local residents in a rental housing program. Golden Apartments consists of 24 one-bedroom units for elderly persons.**

Local Major Employers and/or Community Foundation Assistance.

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

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

Local Lender Participation.

Local and regional lending institutions serving a particular community or county should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing of local housing programs.

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

STATE PROGRAMS.

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

Nebraska Department of Economic Development (NDED).

The proposed **2017 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$10.4 Million Community Development Block Grant
 \$3 Million HOME Investment Partnership Fund
 \$941,814 Emergency Shelter Grant Program
 \$3 Million Homeless Shelter Assistance Trust Funds
 \$9.6 Million Nebraska Affordable Housing Trust Fund
 \$370,412 Housing Opportunities for Persons with AIDS

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

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

The Ashland Area Economic Development Corporation and Ashland Chamber of Commerce promote community development through business growth and retention, development site availability and the coordinating of local events and Community relations among residents and employers.

Nebraska Affordable Housing Trust Fund (NAHTF).

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

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

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

Nebraska Historic Tax Credit (NHTC).

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

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

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

- ◆ Incentives for redevelopment of historic properties and districts across the State.
- ◆ Private investment in historic buildings, downtowns, and neighborhoods.
- ◆ New uses for underutilized and substandard buildings.
- ◆ Jobs and economic development in Nebraska communities, both rural and urban.
- ◆ Creation of housing units.

- ◆ Revitalized communities through preservation of historically significant buildings and districts.
- ◆ More heritage tourism in communities.

Basic provisions of the NHTC:

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

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA).

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

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

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

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

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

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

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

Midwest Housing Equity Group (MHEG).

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

Midwest Housing Development Fund (MHDF).

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

Community Housing Development Corporation (CHDO)/Community Action Partnership/Economic Development District.

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

The **Southeast Nebraska Affordable Housing Council** serves as the CHDO for the City of Ashland and Saunders County in providing affordable housing. The Community Action Partnership serving the Ashland Area is **Community Action Partnership of Lancaster and Saunders Counties**. The **Nebraska Housing Developers Association** is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, economic and housing development grant writing administration is available with **Southeast Nebraska Development District**.

Nebraska Energy Office (NEO).

Low-Income Weatherization Assistance Program – This Federally funded program assists people with low-incomes by making energy improvements to their homes. The program is a State-wide effort carried out primarily by Nebraska Community Action Partnerships. The weatherization program concentrates on energy improvements which have the greatest impact on making recipient’s homes more energy efficient, thereby lowering their energy consumption. Eligible weatherization measures include caulking, weather stripping, ceiling, wall and floor insulation and furnace repair.

Nebraska Department of Health and Human Services (NDHHS).

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

REGIONAL FUNDING.

Federal Home Loan Bank.

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

FEDERAL FUNDING

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

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

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

U.S.D.A. Rural Development (RD).

- a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available**
- b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.
- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for **“special populations.”**
- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**

e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

Other Federal Funding.

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



APPENDIX I

Ashland Survey Results.

ASHLAND, NEBRASKA

COMMUNITY CITIZEN HOUSING SURVEY FOR ASHLAND, NEBRASKA

Ashland Area Economic Development Corporation (AAEDC) is preparing a **Community Housing Study** to determine both present and future housing needs in Ashland, during the next five years. **The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds provided by AAEDC.** An important activity of the **Housing Study** is to ask you, a local resident, about the housing needs of your Community. Please complete the following Survey, by **FRIDAY, APRIL 21ST**.

TOTAL SURVEYS: 252

1. Where do you reside?

- Ashland (161) Rural Saunders County (38) Rural Cass County (21) Other (14)

2. If you do not live in Ashland, are you interested in moving to the Community?

- Yes (22) **No (62)**

3. Which of the following sectors are you employed?

- | | |
|--|--|
| <input type="checkbox"/> Government (18) | <input type="checkbox"/> Finance (21) |
| <input type="checkbox"/> Non-Profit Organization (5) | <input type="checkbox"/> Manufacturing (9) |
| <input type="checkbox"/> Retail & Wholesale Trade (13) | <input type="checkbox"/> Agricultural/Forestry/Natural Resources (5) |
| <input type="checkbox"/> Real Estate (5) | <input type="checkbox"/> Administrative (9) |
| <input type="checkbox"/> Information (2) | <input type="checkbox"/> Health Care/Social (30) |
| <input type="checkbox"/> Education (36) | <input type="checkbox"/> Utilities/Construction (8) |
| <input type="checkbox"/> Leisure & Hospitality (0) | <input type="checkbox"/> Professional/Technical (28) |
| <input type="checkbox"/> Transportation (7) | <input type="checkbox"/> Mining (0) |
| <input type="checkbox"/> Accommodation & Food (6) | <input type="checkbox"/> Arts/Entertainment (3) |
| <input type="checkbox"/> Retired (7) | <input type="checkbox"/> Other (26)_____ |

**4. I commute (to (44) from (146)) Ashland for work. _67_ Less Than 10 Minutes _17_ 10-20 Minutes
41 21-30 Minutes _63_ 31-40 Minutes _17_ 41-50 Minutes _1_ 51-60 Minutes _0_ 61+ Minutes**

5. Gender? _91_ Male **145 Female**

6. What is your current age?

- Under 25 _1_ 25-34 _54_ **35-44 _99_** 45-54 _55_ 55-64 _19_ 65-74 _8_ 75-84 _1_ 85+ _1_

7. Which type of housing do you currently live in?

- | | |
|--|--|
| <input checked="" type="checkbox"/> Single Family House (own) (202) | <input type="checkbox"/> Manufactured/Mobile Home (own) (3) |
| <input type="checkbox"/> Single Family House (rent) (17) | <input type="checkbox"/> Manufactured/Mobile Home (rent) (0) |
| <input type="checkbox"/> Duplex/Triplex (own) (0) | <input type="checkbox"/> Rental Apartment (9) |
| <input type="checkbox"/> Duplex/Triplex (rent) (2) | <input type="checkbox"/> Condominium (0) |
| <input type="checkbox"/> Townhome (own) (4) | <input type="checkbox"/> Other (1)_____ |
| <input type="checkbox"/> Townhome (rent) (0) | <input type="checkbox"/> |

8. Number of persons in your household? 1 = 3 2 = 29 3 = 42 4 = 81 **5+ = 83**

9. Please indicate your household income range, for 2016, before taxes. Less Than \$25K = 7, \$25K-\$40K = 12, \$40K-\$60K = 26, \$60K-\$80K = 32, \$80K-\$100K = 33, \$100K-\$125K = 14, **\$125K+ = 78**

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

For Renters		For Owners	
0	Lack of handicap accessible housing	2	Lack of handicap accessible housing
0	Lack of adequate public transportation	4	Lack of adequate public transportation
2	Lack of knowledge of fair housing rights	1	Lack of knowledge of fair housing rights
10	Cost of rent	63	Housing prices
1	Restrictive zoning/building codes	31	Restrictive zoning/building codes
3	Job status	10	Job status
6	Attitudes of landlords & neighbors	13	Attitudes of immediate neighbors
12	Lack of availability of decent rental units in your price range	10	Mortgage lending application requirements
1	Use of background checks	17	Excessive down payment/closing costs
3	Excessive application fees and/or rental deposits	50	Cost of utilities
6	Cost of utilities	6	Lack of educational resources about homeowner responsibilities
0	Lack of educational resources about tenant responsibilities	22	Cost of homeowners insurance
4	Other: _____	69	Lack of sufficient homes for sale

11. Are you satisfied with your current housing situation? **152** Yes No

If no, please explain: _____

12. Which of the following housing types are needed in your Community? Please Check (√).

	Greatly Needed	Somewhat Needed	Not Needed
▪ Housing For:	-----	-----	-----
1. Lower-Income Families	57	61	32
2. Middle-Income Families	111	44	7
3. Upper-Income Families	16	58	71
4. Single Parent Families	67	64	14
5. Existing / New Employees	36	76	25
▪ Single Family Housing	69	69	9
▪ Rental Housing (General)	50	69	25
▪ Manufactured Homes	9	52	73
▪ Mobile Homes	7	19	115
▪ Condominiums/Townhomes	30	90	29
▪ Duplex Housing	28	78	35
▪ Apartment Complexes (3 to 12 Units per Complex)	30	75	34
▪ Rehabilitation of Owner-occupied Housing	56	62	26
▪ Rehabilitation of Renter-occupied Housing	59	54	28
▪ Housing Choices for First-Time Homebuyers	86	54	12
▪ Single Family Rent-To-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	35	68	34
2. Long-Term 6 to 15 Years	34	65	36
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	15	73	48
2. Long-Term 6 to 15 Years	15	64	54
▪ One Bedroom (Apartment or House)	16	64	54
▪ Two Bedroom (Apartment or House)	37	72	26
▪ Three+ Bedroom (Apartment or House)	73	48	15
▪ Independent Living Housing for Persons with a Mental/Physical Disability	19	71	46
▪ Group Home Housing for Persons with a Mental/Physical Disability	13	56	65
▪ Housing in Downtown	9	42	83
▪ Retirement Housing – Rental	35	57	45
▪ Retirement Housing – Purchase (Owner occupant)	32	71	34
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	59	58	26
2. Middle-income Elderly Persons	51	65	25
3. Upper-income Elderly Persons	22	69	47
▪ Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	20	65	52
▪ Single-Room-Occupancy Housing (Boarding Homes)	2	35	95
▪ Short-Term Emergency Shelters – 30 Days or Less	11	46	77
▪ Long-Term Shelters – 90 Days or Less	3	32	98
▪ Transitional Housing (3-12 month temporary housing)	4	43	84
▪ Housing for Persons with Chronic Mental Illness	6	34	93
▪ Other (specify):			

If you are currently a renter and would like to become a homeowner, or if you are currently an owner and desire to upgrade or change housing in the next five years, please complete the following questions.

13.a. Where would you like to purchase a home?

Ashland (50) Rural Saunders County (30) Rural Cass County (5) Other (13)

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

97 Single Family 2 Attached Townhouse or Duplex-Type Unit
1 Mobile Home 0 Patio Home/Slab Home 24 I plan to remain where I am.

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

0 One 6 Two 46 Three **67 Four +**

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

2 Less than \$50K 12 \$50K-\$100K 15 \$100K-\$120K 8 \$120K-\$135K
16 \$135K-\$175K 18 \$175K-\$225K **49 \$225K+**

13.e. What is the most your family could afford for monthly rent? 1 Less than \$400

3 \$400 to \$500 7 \$500 to \$600 11 \$600 to \$700 11 \$700 to \$800
6 \$800 to \$900 11 \$900 to \$1,000 12 \$1,000 to \$1,100 **30 \$1,100+**

14. Do you support your Community in using State and/or Federal grant funds to conduct:

... an owner housing rehabilitation program? **127 Yes** 44 No

... a renter housing rehabilitation program? **96 Yes** 74 No

15. Do you support your Community in establishing a local program that would purchase and remove dilapidated houses, making lots available for a family or individual to build owner or rental housing? **163 Yes** 13 No

16. Do you support your Community in securing State and/or Federal grant dollars to purchase, rehabilitate and resale vacant housing? **152 Yes** 19 No

17. Do you support your Community in securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers? **115 Yes** 58 No

If you are 55+ years of age, please continue here with Questions 18 - 21. If not, please skip to Question #22.

18. Which of the following additional housing types are needed in Ashland, for persons 55+ years of age, during the next five years. Check your top three (3).

16 Single Family Home	<u>6</u> Apartment - Purchase
<u>15</u> Duplex – Rent w/ Services	<u>10</u> Assisted Living Housing
<u>8</u> Duplex - Purchase	16 Independent Living One Bedroom Apartment – Rent w/ Services
18 Town Home - Rent	<u>15</u> Independent Living Two Bedroom Apartment – Rent w/ Services
17 Town Home – Purchase	Other _____
<u>7</u> Nursing Home/Long-Term Care	

19. Please rate the quality of the following Support Services for Seniors in Ashland.

(1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent).

- | | |
|---|---|
| <input type="checkbox"/> 1.8 Case Management/Legal Aid | <input type="checkbox"/> 2.2 Auto Repair |
| <input type="checkbox"/> 1.6 Cultural/Language Assistance | <input type="checkbox"/> 2.0 Finance Assistance/Management |
| <input type="checkbox"/> 2.0 Continuing Education Opportunities | <input type="checkbox"/> 1.8 Health Services (Mental, Physical, etc.) |
| <input type="checkbox"/> 1.6 Employment Opportunities/Training | <input checked="" type="checkbox"/> 3.0 Law Enforcement |
| <input type="checkbox"/> 2.4 Adult Day Care Services | <input type="checkbox"/> 2.3 Senior Social & Recreation Activities |
| <input type="checkbox"/> 1.5 Alcohol/Drug Abuse Services | <input type="checkbox"/> 2.2 Housing (Permanent, Transitional, etc.) |
| <input checked="" type="checkbox"/> 2.3 Food/Meals-On-Wheels | <input type="checkbox"/> 1.7 Home Repair/Rehabilitation Services |
| <input type="checkbox"/> 2.0 Home Health | <input checked="" type="checkbox"/> 2.5 Transportation (General, Emergency, etc.) |
| <input type="checkbox"/> 1.7 Memory Care | <input checked="" type="checkbox"/> 2.4 Volunteer Opportunities |
| <input type="checkbox"/> 1.6 Counseling Services | <input type="checkbox"/> 2.0 Veteran & Homeless Services |
| <input type="checkbox"/> 1.7 Aids for Disabilities | Other: _____ |
| <input type="checkbox"/> 2.2 Lawn Care/Snow Removal | |

20. If you plan to change your housing in five years, which of the following housing types would you be most interested in moving to? Check your top three (3).

- | | |
|---|--|
| <input checked="" type="checkbox"/> 23 Single Family Home | <input type="checkbox"/> 1 Apartment - Purchase |
| <input type="checkbox"/> 2 Duplex – Rent w/ Services | <input type="checkbox"/> 1 Assisted Living Housing |
| <input type="checkbox"/> 7 Duplex - Purchase | <input type="checkbox"/> 1 Independent Living One Bedroom Apartment – Rent w/ Services |
| <input type="checkbox"/> 2 Town Home - Rent | <input type="checkbox"/> 4 Independent Living Two Bedroom Apartment – Rent w/ Services |
| <input type="checkbox"/> 14 Town Home – Purchase | Other _____ |
| <input type="checkbox"/> 2 Nursing Home/Long-Term Care | |

21. Considering the list in Question #18, please identify the top three Support Service needs in Ashland.

22. Please provide any additional comments regarding the future of housing in Ashland:

Workforce Housing Needs Survey

Ashland Area Economic Development Corporation (AAEDC) is preparing a **Community Housing Study** to determine both present and future workforce housing needs in Ashland, during the next five years. **The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from AAEDC.** We would appreciate you completing and returning the following **Survey** to your employer by **FRIDAY, APRIL 21ST**.

1. Place of Employment? _____ **TOTAL SURVEYS: 92**

2. Where do you currently reside?

Ashland (41) Rural Saunders County (9) Rural Cass County (5) Other (35)

If Other, where and why? _____

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

__15__ Yes **29 No**

3. Do you commute to Ashland for work? **46 Yes** __33__ No

If yes, how far is your commute?

__10__ Less Than 10 Minutes **13 10-20 Minutes** __21__ 21-30 Minutes

__7__ 31-40 Minutes __1__ 41-50 Minutes __0__ 51-60 Minutes __0__ 61+ Minutes

4. Number of Persons in your household? 1 = 5 2 = 33 3 = 18 **4 = 19** 5+ = 15

5. Do you rent or are you a homeowner? __14__ Rent __76__ Own

6. How much is your monthly rent or mortgage payment? Less Than \$500 = 11, \$500-\$650 = 3, \$651-\$800 = 5, \$801-\$950 = 12, \$951-\$1,100 = 10, \$1,101-\$1,250 = 18, **\$1,250+ = 27**

7. Are you satisfied with your current housing situation? **76 Yes** __13__ No

If no, why? _____

8. What is your current annual total household income?

__4__ Less than \$35K __3__ \$35K-\$50K __15__ \$51K-\$70K __16__ \$71K-\$85K **48 \$86K+**

9. As a renter or homeowner, what is the #1 issue or barrier you experience with obtaining affordable, suitable housing for your household?

For Renters		For Owners	
0	Lack of handicap accessible housing	2	Lack of handicap accessible housing
0	Lack of adequate public transportation	0	Lack of adequate public transportation
2	Lack of knowledge of fair housing rights	0	Lack of knowledge of fair housing rights
10	Cost of rent	21	Housing prices
1	Restrictive zoning/building codes	9	Restrictive zoning/building codes
0	Job status	2	Job status
2	Attitudes of landlords & neighbors	2	Attitudes of immediate neighbors
12	Lack of availability of decent rental units in your price range	5	Mortgage lending application requirements
1	Use of background checks	7	Excessive down payment/closing costs
4	Excessive application fees and/or rental deposits	12	Cost of utilities
2	Cost of utilities	2	Lack of educational resources about homeowner responsibilities
1	Lack of educational resources about tenant responsibilities	6	Cost of homeowner's insurance
		13	Lack of Sufficient Homes for Sale
		31	Cost of Real Estate Taxes
	Other: _____		Other: _____

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

10.a. Where would you like to purchase a home?

Ashland (17) Rural Saunders County (9) Rural Cass County (2) Other (1)

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

36 Single Family 2 Attached Townhouse or Duplex-Type Unit
0 Mobile Home 0 Patio Home/Slab Home 8 I plan to remain where I am.

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

1 One 7 Two **19 Three** 18 Four +

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

2 Less than \$50K 2 \$50K-\$100K 5 \$100K-\$120K 1 \$120K-\$135K
6 \$135K-\$175K 13 \$175K-\$225K **15 \$225K+**

10.e. What is the most your family could afford for monthly rent? 0 Less than \$400

3 \$400 to \$500 1 \$500 to \$600 1 \$600 to \$700 4 \$700 to \$800
2 \$800 to \$900 5 \$900 to \$1,000 1 \$1,000 to \$1,100 **18 \$1,100+**

**Continuum of Care for Elderly Persons Household Survey
Ashland, Nebraska**

The Ashland Area Economic Development Corporation (AAEDC) is currently conducting a **Community Housing Study**, to determine both the short- and long-term housing needs of persons and families in Ashland. **The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from AAEDC.** The Study will include the identification of housing and service needs of elderly persons in the Community. Please complete and return this Survey, with your name and contact information to the drop box/Envelope by **FRIDAY, APRIL 21ST**.

1) **Sex:** Male 15 Female 15 **TOTAL SURVEYS: 32**

2) **Location/ Age Status:** Where do You currently live?
18 Ashland 3 Rural Saunders County 4 Rural Cass County
5 Other (Please identify): _____

What is your current age?
 Under 45 1 45-54 2 55-64 7 65-74 14 75-84 4 85+ 2

Are you currently retired? **Yes 18** No 12
 If no, do you plan on retiring in Ashland? **Yes 12** No 1

3) **Family Status:** How many people live in your household? 1 = 5, **2 = 22**, 3+ = 3
 How many people 55+ years live in your household? 0 = 1, 1 = 6, **2 = 23**, 3+ = 0

4) **Disability Status:** Do you or anyone in your household have a disability or any special assistance needs (Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)? Yes 1 **No 28**

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

5) Please indicate your household income range, for 2016.
 Less Than \$50K = 3, **\$50K-\$100K = 11**, \$100K+ = 6.

6) Are you receiving any retirement benefits? If so, please identify.
 Yes (19)
 No (10)

7) Do you own or rent where you live now?
 Own (30)
 Rent (0)

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

<u>2.8</u> Social/Rec. Activities	<u>2.4</u> Continuing Education	<u>1.8</u> Entertainment Options
<u>3.5</u> Church	<u>2.7</u> Discount/Variety Store	<u>3.6</u> Library
<u>2.2</u> Grocery Store	<u>1.6</u> Hospital	<u>2.3</u> Medical Clinic
<u>3.2</u> Pharmacy	<u>3.1</u> Downtown Businesses	<u>3.4</u> Police Protection
<u>3.4</u> Fire Protection	<u>2.9</u> Senior Center	<u>3.5</u> Bank
<u>3.0</u> City/Village Offices	<u>3.3</u> Post Office	<u>3.6</u> Schools
<u>2.8</u> Parks/Recreation	<u>2.4</u> Restaurant/Cafe	_____ Other: _____

APPENDIX I ASHLAND SURVEY RESULTS

9) Are you satisfied with your current housing situation? **30 Yes** ___0___No
 If no, please explain:

10) Do You plan on changing housing in the future?
 One Year ___0___Yes
 Two Years ___1___Yes
 Three to Five Years ___5___Yes
 Six to 10 Years ___5___Yes
I plan to remain where I am ___17___

If yes to Question #10, which of the following types of housing do You anticipate needing?
 Check your top three (3).

3 Single Family Home	___1___Apartment - Purchase
___1___Duplex - Rent	___2___Assisted Living Housing
3 Duplex - Purchase	___0___One Bedroom Apartment - Rent
___1___Town Home - Rent	3 Two Bedroom Apartment - Rent
___2___Town Home - Purchase	Other_____
___1___Nursing Home/Long-Term Care	

11) Which of the following additional housing types are needed in the Community, for persons 55+ years of age, during the next five years. Check your top three (3).

___3___Single Family Home	___0___Apartment - Purchase
___4___Duplex - Rent	___7___Assisted Living Housing
___4___Duplex - Purchase	___4___One Bedroom Apartment - Rent
___8___Town Home - Rent	___6___Two Bedroom Apartment - Rent
16 Town Home - Purchase	Other_____
___7___Nursing Home/Long-Term Care	

12) How appealing is living at a Retirement Housing Campus to You?
 ___3___Very appealing **18 Somewhat appealing** ___7___Not appealing

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

___2.3___Case Management/Legal Aid	2.8 Transportation/Auto Repair
___2.1___Cultural/Language Assistance	___2.1___Finance Assistance/Management
___2.3___Continuing Education Opportunities	___2.0___Health Services (Mental, Physical, etc.)
___2.2___Employment Opportunities/Training	3.3 Law Enforcement
___2.3___Adult Care Services	___2.2___Senior Social & Recreation Activities
___2.0___Alcohol/Drug Abuse Services	___2.5___Housing (Permanent, Transitional, etc.)
2.5 Food/Meals-On-Wheels	___2.8___Emergency Transportation
___2.2___Home Health Care	___2.7___Volunteer Opportunities
___2.1___Counseling Services	___2.3___Veteran Services
___2.0___Aids for Disabilities	___1.6___Homeless Services
___2.1___Home Repair/Rehabilitation Services	Other:_____

14) Considering the list of Supportive Services in Question 13, what are the three (3) most critical Services at this time, for persons 55+ years residing in Ashland?

15) Are there any community/support systems not provided in the City of Ashland that require you to travel to another Community? If Yes, please identify the Community and the Service.
 Yes (10)
 No (8)



APPENDIX II
Ashland Table Profile.

ASHLAND, NEBRASKA

**TABLE 1
POPULATION TRENDS AND PROJECTIONS
ASHLAND, NEBRASKA
2000-2022**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	2,262	--	--	--	--
	2010	2,453	+191	19.1%	+191.0	+19.1%
	2017	2,590	+137	5.6%	+19.6	+0.8%
Low	2022	2,636	+46	1.8%	+9.2	+0.4%
Medium	2022	2,710	+120	4.6%	+24.0	+0.9%
High*	2022	2,795	+205	7.9%	+41.0	+1.6%
ED Boost*	2022	2,902	+312	12.0%	+62.4	+2.4%

City of Ashland Census Population Estimates: 2011 = 2,475; 2012 = 2,492; 2013 = 2,511; 2014 = 2,542; 2015=2,558.

City of Ashland 2011-2015 American Community Survey (ACS) Population Estimate: 2,419 (+/- 156).

*Population estimated due to an *Economic Development (ED) Boost* via increased job creation and housing development. “High 2022 = 102 Additional FTE Positions in the next five years. “ED Boost” 2022 = 138 Additional FTE positions in the next five years.

Source: 2000, 2010 Census.
2011-2015 Census Population Estimates.
2011-2015 American Community Survey.
Hanna:Keelan Associates, P.C., 2017.

**TABLE 2
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
ASHLAND, NEBRASKA
2000-2022**

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2017</u>	<u>2022</u>	<u>2017-2022 Change</u>
19 and Under	630	696	+66	745	768	+23
20-34	404	463	+59	494	520	+26
35-54	622	672	+50	716	736	+20
55-64	195	232	+37	268	294	+26
65-74	186	185	-1	184	196	+12
75-84	135	132	-3	122	128	+6
<u>85+</u>	<u>90</u>	<u>73</u>	<u>-17</u>	<u>61</u>	<u>68</u>	<u>+7</u>
Totals	2,262	2,453	191	2,590	2,710	+120
Median Age	37.8	37.0	-0.8	36.4	35.9	-0.5

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2017.

**TABLE 3
SPECIFIC HOUSEHOLD CHARACTERISTICS
CITY OF ASHLAND, NEBRASKA
2000-2022**

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
2000	2,262	95	2,167	877	2.47
2010	2,453	85	2,368	951	2.49
2017	2,590	78	2,512	1,003	2.50
2022	2,710	76	2,634	1,040	2.53
2022*	2,902	81	2,821	1,110	2.54

2011-2015 ACS Group Quarters Population Estimate:
City of Ashland: 80 (+/-80).

2011-2015 ACS Households Estimate:
City of Ashland: 992 (+/- 82).

*ED Boost Projection.

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2017.

**TABLE 4
TENURE BY HOUSEHOLD
CITY OF ASHLAND, NEBRASKA
2000-2022**

<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
		<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
2000	877	629	71.7%	248	28.3%
2010	951	640	67.3%	311	32.7%
2017	1,003	648	64.6%	355	35.4%
2022	1,040	665	63.8%	375	36.1%
2022*	1,110	701	63.2%	409	36.7%

2011-2015 ACS Tenure Estimate:
City of Ashland: Total – 992 (Owner – 599; Renter – 393).

*ED Boost Projection.

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2017.

**TABLE 5
HOUSEHOLDS BY HOUSEHOLD SIZE
CITY OF ASHLAND, NEBRASKA
2015 ESTIMATE***

<u>1</u> <u>Person</u>	<u>2</u> <u>Persons</u>	<u>3</u> <u>Persons</u>	<u>4</u> <u>Persons</u>	<u>5</u> <u>Persons</u>	<u>6</u> <u>Persons</u>	<u>7+</u> <u>Persons</u>
285	422	113	89	41	30	12

*Estimate subject to margin of error. Total 2015 estimated households = 992.

Source: 2011-2015 American Community Survey.
Hanna:Keelan Associates, P.C., 2017.

**TABLE 6
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
CITY OF ASHLAND, NEBRASKA
2000-2022**

<u>Income Group</u>	<u>2000*</u>	<u>2015 Est.*</u>	<u>2017</u>	<u>2022</u>	<u>2022 ED Boost</u>	<u>% Change 2017-2022^</u>
<u>All Households</u>						
Less than \$10,000	57	52	51	49	49	-3.9%
\$10,000-\$19,999	81	139	130	141	149	+8.5%
\$20,000-\$34,999	168	117	110	93	100	-15.5%
\$35,000-\$49,999	167	170	172	177	189	+2.9%
\$50,000 or More	404	524	540	580	623	+7.4%
Totals	877	992	1,003	1,040	1,110	+3.7%
Median Income	\$40,441	\$54,318	\$56,168	\$60,793	\$62,238	+8.2%
<u>Households 65+ Yrs.</u>						
Less than \$10,000	7	25	27	32	32	+18.5%
\$10,000-\$19,999	21	101	112	140	140	+25.0%
\$20,000-\$34,999	26	21	20	18	18	-11.0%
\$35,000-\$49,999	19	40	43	51	51	+18.6%
\$50,000 or More	44	86	92	107	107	+16.3%
Totals	117	273	294	348	348	+18.4%
Median Income	\$26,571	\$25,208	\$25,026	\$25,471	\$25,471	+1.8%

* Specified Data Used. 2015 Estimate subject to margin of error.

^Does not include ED Boost.

Source: 2000 Census, 2011-2015 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2017.

**TABLE 7
PER CAPITA PERSONAL INCOME
SAUNDERS COUNTY, NEBRASKA / STATE OF NEBRASKA
2002-2022**

<u>Year</u>	<u>Saunders County</u>		<u>State of Nebraska</u>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2002	\$27,522	--	\$30,696	--
2003	\$28,899	+5.0%	\$32,611	+6.2%
2004	\$30,682	+6.2%	\$33,768	+3.5%
2005	\$31,003	+1.0%	\$34,772	+3.0%
2006	\$31,264	+0.8%	\$35,982	+3.5%
2007	\$34,127	+9.2%	\$38,484	+7.0%
2008	\$37,027	+8.5%	\$40,626	+5.6%
2009	\$37,302	+0.7%	\$39,226	-3.4%
2010	\$36,581	-1.9%	\$40,023	+2.0%
2011	\$41,206	12.6%	\$43,820	+9.5%
2012	\$40,976	-0.6%	\$45,578	+4.0%
2013	\$44,104	+7.6%	\$46,254	+1.5%
2014	\$44,188	+0.2%	\$47,757	+3.2%
2017	\$48,272	+9.2%	\$50,014	+4.7%
2002-2017	\$27,522-\$48,272	+75.4%	\$30,696-\$50,014	+62.9
2017-2022	\$48,272-\$51,156	+6.0%	\$50,014-\$58,564	+17.0%

Source: Nebraska Department of Economic Development, 2017
Hanna:Keelan Associates, P.C., 2017.

TABLE 8	
PERSONS RECEIVING SOCIAL SECURITY INCOME	
SAUNDERS COUNTY, NEBRASKA	
2014	
<u>Social Security Income-2014</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	3,005
Wives & Husbands	145
Children	35
<u>Survivor Benefits</u>	
Widows & Widowers	290
Children	80
<u>Disability Benefits</u>	
Disabled Persons	480
Wives & Husbands	5
Children	80
Total	4120
<u>Aged 65 & Older</u>	
Men	1,505
Women	1,730
Total	3,235
<u>Supplemental Security Income-2014</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	11
Blind and Disabled	172
Total	183

N/A=Not Available.

Source: Department of Health and Human Services,
 Social Security Administration, 2017
 Hanna:Keelan Associates, P.C., 2017.

**TABLE 9
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
CITY OF ASHLAND, NEBRASKA
2000-2022**

Income Range	2000* # / #CB-HP	2013* # / #CB-HP	2017 # / #CB-HP	2022 # / #CB-HP
0%-30% AMI	45/37	40/25	20/20	18/16
31%-50% AMI	74/42	65/15	50/7	32/4
51%-80% AMI	113/37	135/50	118/55	119/59
81%+ AMI	420/27	460/20	460/18	485/16
Totals	652/143	700/110	648/100	654/95

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

*Specified Data Used.

Source: 2000, 2013 CHAS Data, huduser.org.
Hanna:Keelan Associates, P.C., 2017.

**TABLE 10
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
CITY OF ASHLAND, NEBRASKA
2000-2022**

Income Range	2000* # / #CB-HP	2013* # / #CB-HP	2017 # / #CB-HP	2022 # / #CB-HP
0%-30% AMI	82/59	110/65	119/67	124/65
31%-50% AMI	34/8	65/65	75/62	88/59
51%-80% AMI	46/8	60/0	64/2	69/1
81%+ AMI	85/12	85/0	97/0	105/0
Totals	247/87	320/130	355/131	386/125

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

*Specified Data Used.

Source: 2000, 2013 CHAS Data, huduser.org.
Hanna:Keelan Associates, P.C., 2017.

**TABLE 11
CIVILIAN LABOR FORCE AND EMPLOYMENT
TRENDS AND PROJECTIONS
SAUNDERS COUNTY, NEBRASKA
2000-2022**

	<u>2000</u>	<u>2010</u>	<u>2017*</u>	<u>2022</u>
Civilian Labor Force	11,196	10,614	10,908	11,224
Unemployment	277	505	277	309
Rate of Unemployment	2.5%	4.8%	2.5%	2.7%
Employment	10,919	10,109	10,631	10,915
		<u>Change in Employment</u>		
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>
2000-2010	-582	-58	-5.2%	-0.5%
2017-2022	+284	+56.8	+2.7%	+0.5%

*Estimate as of April, 2017.
Source: Nebraska Department of Labor, Labor Market Information, 2017.
Hanna:Keelan Associates, P.C., 2017.

**TABLE 12
TRAVEL TIME TO WORK
CITY OF ASHLAND, NEBRASKA
2015 ESTIMATE***

<u>9 Minutes or Less</u>	<u>10-19 Minutes</u>	<u>20-29 Minutes</u>	<u>30-39 Minutes</u>	<u>40 Minutes or More</u>
322	166	140	326	250

* Subject to margin of error.
Source: 2011-2015 American Community Survey Estimate.
Hanna:Keelan Associates, P.C., 2017.

**TABLE 13
WORKFORCE EMPLOYMENT BY TYPE
SAUNDERS COUNTY, NEBRASKA
2016**

<u>Workforce</u>	
Non-Farm Employment (Wage and Salary)	5,948
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	N/A
Utilities.	N/A
Construction.	573
Manufacturing.	416
Wholesale Trade.	227
Retail Trade.	612
Transportation & Warehousing.	274
Information.	20
Finance & Insurance.	318
Real Estate & Rental/Leasing.	27
Professional, Scientific & Technical Services.	185
Management of Companies & Enterprises.	65
Administrative/Support/Waste.	126
Educational Services.	N/A
Health Care & Social Assistance.	540
Arts, Entertainment & Recreation.	94
Accommodation & Food Service.	362
Other Services (except Public Administration).	210
Federal Government.	101
State Government.	1,284
Local Government.	271

N/A=Data not available because of disclosure suppression.
Source: Nebraska Department of Labor, Labor Market Information, 2017.
Hanna:Keelan Associates, P.C., 2017.

**TABLE 14
HOUSING STOCK PROFILE / UNITS IN STRUCTURE
CITY OF ASHLAND, NEBRASKA
2000 & 201 ESTIMATE**

<u>Year</u>	<u>Number of Units</u>				<u>Total</u>
	<u>1 Unit</u>	<u>2-9 Units</u>	<u>10+ Units</u>	<u>Other*</u>	
2000	696	124	48	53	921
2015**	762	187	82	42	1,073

*Includes mobile home or trailer.

**Specified Data Used. 2015 estimate subject to margin of error.

Source: 2000 Census, 2011-2015 American Community Survey.

Hanna:Keelan Associates, P.C., 2017.

**TABLE 15
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
CITY OF ASHLAND, NEBRASKA
2000 & 2015 ESTIMATE**

	<u>Totals</u>	<u>Complete Plumbing</u>		<u>Lack of Complete Plumbing</u>		<u>Units with 1.01+ Persons per Room</u>	
		<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>
2000	878	874	99.5%	4	0.5%	31	3.5%
2015*	992	995	100%	0	0.0%	16	1.6%

*Specified Data Used. 2015 estimate subject to margin of error.

Source: 2000 Census, 2011-2015 American Community Survey.

Hanna:Keelan Associates, P.C., 2017.

TABLE 16	
ESTIMATED YEAR UNITS BUILT*	
CITY OF ASHLAND, NEBRASKA	
2017	
<u>Year</u>	<u>Housing Units</u>
2015 to Present	36
2010 to 2014	46
2000 to 2009	126
1990 to 1999	86
1980 to 1989	67
1970 to 1979	229
1960 to 1969	101
1950 to 1959	124
1940 to 1949	18
<u>1939 or Before</u>	<u>276</u>
Subtotal	1,109
<u>Units Lost (2015 to Present)</u>	<u>(0)</u>
Total Est. Units – 2017	1,109
% 1939 or Before	24.9%
% 1959 or Before	37.7%
*Specified Data Used; subject to margin of error.	
Source: City of Ashland, 2017;	
2011-2015 American Community Survey.	
Hanna:Keelan Associates, P.C., 2017.	

**TABLE 17
HOUSING STOCK OCCUPANCY / VACANCY STATUS
ASHLAND, NEBRASKA
2000, 2010 & 2017**

	<u>2000</u>	<u>2010</u>	<u>2017</u>
a) Housing Stock	930	1,060	1,109
	(O-661; R-269)	(O-687; R-373)	(O-707; R-402)
b) Vacant Housing Stock	53	109	106
c) Occupied Housing Stock	877	951	1,003
Owner Occupied	629	640	648
Renter Occupied	248	311	355
d) Housing Vacancy Rate	5.7% (53)	10.3% (109)	9.5% (106)
Owner Vacancy	4.8% (32)	6.8% (47)	6.9% (49)
Renter Vacancy	7.8% (21)	16.6% (62)	14.1% (57)
e) Adjusted Vacancy Rate*	2.0% (19)	3.8% (38)	2.7% (30)
Adjusted Owner Vacancy*	1.6% (11)	2.4% (17)	1.9% (14)
Adjusted Renter Vacancy*	2.8% (8)	5.6% (21)	3.9% (16)

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

2011-2015 ACS Total Housing Unit Estimate: 1,073 (+/- 93).

2011-2015 ACS Vacant Housing Unit Estimate: 81 (+/- 51).

Source: 2000, 2010 Census; City of Ashland, 2017.
Hanna:Keelan Associates, P.C., 2017.

**TABLE 18
OWNER OCCUPIED HOUSING VALUE
CITY OF ASHLAND, NEBRASKA
2000-2022**

	<u>Less than</u> <u>\$50,000</u>	<u>\$50,000</u> <u>to \$99,999</u>	<u>\$100,000</u> <u>to \$149,999</u>	<u>\$150,000</u> <u>to \$199,999</u>	<u>\$200,000</u> <u>or More</u>	<u>Totals</u>
2000*	689	2,909	988	371	228	5,185
Median Value	\$81,300					
2015*	452	1,871	1,553	1,026	851	5,753
Median Value	\$115,600					
2017	\$120,173					
2022	\$131,606					

*Specified Data Used. 2015 estimate subject to margin of error.

Source: 2000 Census, 2011-2015 American Community Survey.

Hanna:Keelan Associates, P.C., 2017.

**TABLE 19
GROSS RENT
CITY OF ASHLAND, NEBRASKA
2000-2022**

	Less than <u>\$300</u>	\$300 to <u>\$399</u>	\$400 to <u>\$499</u>	\$500 to <u>\$699</u>	\$700 or <u>More</u>	<u>Totals</u>
2000*	54	30	58	63	16	221
Median Rent	\$440					
2015*	50	19	26	54	228	377
Median Rent	\$745					
2017	\$785					
2022	\$845					

*Specified Data Used. 2015 estimate subject to margin of error.
Source: 2000 Census, 2011-2015 American Community Survey.
Hanna:Keelan Associates, P.C., 2017.

**TABLE 20
SURVEY OF RENTAL PROPERTIES
SAUNDERS COUNTY, NEBRASKA
2002-2015**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	3	94	3.2	6.5
2003	4	90	5.6	27.6
2004	6	179	5.6	63.8
2005	18	222	11.7	57.8
2006	15	222	7.2	136.6
2007	15	522	17.6	39.6
2008	26	246	8.1	48.2
2009	21	223	8.5	30.1
2010	29	250	8.8	29.3
2011	28	263	4.6	42.8
2012	38	338	5.3	48.5
2013	36	359	5.0	56.0
2014	28	349	2.3	70.0
2015	28	429	3.3	25.0
2016	28	317	3.2	32.8

Source: Nebraska Investment Finance Authority, 2017.

TABLE 21
VACANCY RATES BY UNIT TYPE
SAUNDERS COUNTY, NEBRASKA
2016

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	42	1	2.1
Apartments	255	7	3.9
Mobile Homes	0	0	3.0
“Other” Units	0	0	0.0
<u>Not Sure of Type</u>	<u>20</u>	<u>2</u>	<u>3.3</u>
Total Units	317	10	3.15

Source: Nebraska Investment Finance Authority, 2017.

TABLE 22
HOUSING STRUCTURAL CONDITIONS SURVEY
ASHLAND, NEBRASKA
2017

Excellent	165
Good	135
Average (Moderate Rehabilitation Needed)	422
Fair (Substantial Rehabilitation Needed)	82
<u>Poor (Demolition & Replacement)</u>	<u>10</u>
Total	814

Source: Hanna:Keelan Associates, P.C., 2017.

**TABLE 23
ESTIMATED HOUSING TARGET DEMAND
CITY OF ASHLAND, NEBRASKA
2022**

<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
58	42	100**	\$19.5
70^	66^	136^	\$25.7^

*Based upon **new households**, providing affordable housing for **10% of cost burdened households, replacement of 40%** of housing stock experiencing plumbing, overcrowded conditions (as per HUD Definition), absorb **housing vacancy deficiency** by creating a **7% vacancy rate** consisting of structurally sound housing units and build for **1.75% “pent-up” demand**, based upon local capacity and availability of land and financial resources. **Includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 35% of the Total Housing Target Demand)**

****Includes Downtown Housing Potential:**
12 Units; 4 Owner & 8 Rental Units.

^Economic Development (ED) Boost.

Source: Hanna:Keelan Associates, P.C., 2017.

**TABLE 24
AREA HOUSEHOLD INCOME (AMI)
SAUNDERS COUNTY, NEBRASKA
2017**

	<u>1-4 PHH</u>	<u>5-8 PHH</u>
30% AMI	\$23,130	\$28,920
50% AMI	\$38,550	\$48,200
60% AMI	\$46,275	\$57,825
80% AMI	\$61,700	\$77,100
100%AMI	\$77,100	\$96,400
125%AMI	\$96,375	\$120,500

Source: Hanna:Keelan Associates, P.C., 2017.

**TABLE 25
ESTIMATED HOUSING TARGET DEMAND BY INCOME SECTOR
CITY OF ASHLAND, NEBRASKA
2022**

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81-125% AMI</u>	<u>126%+ AMI</u>	
Owner:	0	4	8	20	26	58
Rental:	0	12	12	13	5	42

NOTE: Includes New Construction & Purchase-Rehab-Resale or Re-Rent.
Source: Hanna:Keelan Associates, P.C., 2017.

**TABLE 26
HOUSING LAND USE PROJECTIONS/PER HOUSING TYPE &
AGE SECTOR
CITY OF ASHLAND, NEBRASKA
2022**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	32 / 8*	18.6
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	8 / 0	4.0
	Duplex/Triplex Units	0 / 10	2.3
	Apartment - 4+ Units***	2 / 6	0.75
Totals		42 / 24	24.975
55+ Years	Single Family Unit	4 / 0	1.9
	Patio Home Unit	4 / 0	1.5
	Town Home Unit	6 / 4	2.8
	Duplex/Triplex Units	0 / 12	2.8
	Apartment - 4+ Units***	2 / 2	0.4
Totals		16 / 18	9.4
TOTALS		58 / 42	34.375
*Includes Lease- or Credit-To-Own Units. **Includes housing for special populations ***Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2017.			

**TABLE 27
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
CITY OF ASHLAND, NEBRASKA
2022**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	2	8	6	16	4
Family	0	2	4	12	20	38	36
Special Populations¹	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>1</u>
Subtotals	0	4	8	20	26	58	41
RENTAL							
UNITS							
Elderly (55+)	0	8	6	4	0	18	0
Family	0	2	5	9	5	21	19
Special Populations¹	<u>0</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>0</u>
Subtotals	0	12	12	13	5	42	19
TOTALS	0	16	20	35	31	100	60

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

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

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

Source: Hanna:Keelan Associates, P.C., 2017.

**TABLE 28
HOUSING DEMAND – TARGET PRICE PRODUCTS
CITY OF ASHLAND, NEBRASKA
2022**

PRICE – PURCHASE COST (Area Median Income)

Owner Units*	(0%-30%) \$115,000*	(31%-60%) \$135,000*	(61%-80%) \$154,500*	(81%-125%) \$190,500*	(126%+) \$240,900*+	TOTALS	Work Force \$174,500*
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	0	2	3	4	4	13	4
<u>3+ Bedroom</u>	<u>0</u>	<u>2</u>	<u>5</u>	<u>16</u>	<u>22</u>	<u>45</u>	<u>37</u>
TOTALS	0	4	8	20	26	58	41

PRICE – PURCHASE COST (Area Median Income)

Rental Units**	(0%-30%) \$535**	(31%-60%) \$585**	(61%-80%) \$645**	(81%-125%) \$845**	(126%+) \$935***	TOTALS	Work Force \$765**
1 Bedroom ¹	0	2	2	0	0	4	0
2 Bedroom ¹	0	5	5	6	2	18	4
<u>3+ Bedroom</u>	<u>0</u>	<u>5</u>	<u>5</u>	<u>7</u>	<u>3</u>	<u>20</u>	<u>15</u>
TOTALS	0	12	12	13	5	42	19

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

Source: Hanna:Keelan Associates, P.C., 2017.

**TABLE 29
REHABILITATION/ DEMOLITION TARGET DEMAND &
ESTIMATED COSTS
CITY OF ASHLAND, NEBRASKA
2022**

	<u># Units / Est. Costs</u>
- Moderate Rehabilitation	208 / \$8.3 Million
- Substantial Rehabilitation	116 / \$5.2 Million*
- Demolition	17 / \$380,000** \$1.4 Million***

*Pending Appraisal Qualification.

**Estimated Cost without Acquisition.

***Estimated Cost with Acquisition.

Source: Hanna:Keelan Associates, P.C., 2017.

**TABLE 30
SELECTED RENTAL HOUSING OPTIONS
ASHLAND, NEBRASKA
2017**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
Ashland Care Center 1700 Furnas Street 402-944-7031	N/A	NF Beds: 97	Skilled Nursing	N/A	N/A
Ashland Park Apts I 2801 Clay Street 402-230-9770	1990	24 Total Units	USDA-RD NIFA (LIHTC) Family	30% of Income \$500-\$689	91% Yes
Ashland Park Apts II 604 North 19 th Street 402-230-9770	1991	12 Total Units	USDA-RD NIFA (LIHTC) Family	30% of Income \$500-\$689	75% Yes
Clove Hill Estates CROWN Scattered Sites 402-995-1779	2012	8 Total Units	NIFA (LIHTC) Family	N/A	100% N/A
Golden Apts 2401 Adams Street 402-944-7332	N/A	1-Bd: 24	HUD Elderly	30% of Income	N/A
Oxbow Living Center 1617 Bills Drive 402-944-3400	N/A	Studio: 18 Studio Dlx: 25 1-Bd: 24 2-Bd: 11	Assisted Living	Studio: \$3,000 Studio Dlx: \$3,415 1-Bd: \$3,690 2-Bd: \$4,285	83% No

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

Source: Nebraska Investment Finance Authority, 2017. U.S. Department of Agriculture-Rural Development, 2017
U.S. Department of Housing and Urban Development, 2017
Hanna:Keelan Associates, P.C., 2017.