

ASHLAND, NEBRASKA

COMMUNITY HOUSING STUDY

With Strategies for Affordable Housing.





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Consultant:

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

*COMPREHENSIVE PLANS & ZONING * HOUSING STUDIES *
DOWNTOWN, NEIGHBORHOOD & REDEVELOPMENT PLANNING *
CONSULTANTS FOR AFFORDABLE HOUSING DEVELOPMENTS**

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*Ashland, Nebraska Community Housing Study
With Strategies for Affordable Housing.*



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ASHLAND, NEBRASKA COMMUNITY HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING.

INTRODUCTION.

This **Community Housing Study** includes available 2020 Census “Redistricting Data,” five-year projections of pertinent population, income, economic and housing data, as well as Housing Unit “Target” Demand and a **“Five-Year Affordable Housing Action Plan”** identifying recommended future housing projects.

The **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. **AAEDC and local elected leadership all provided invaluable information in the completion of this Community Housing Study.**

RESEARCH APPROACH.

The **Ashland, Nebraska Community Housing Study** is comprised of information obtained from both public and private sources. All 2000, 2010 and available 2020 demographic, economic and housing data for Ashland was derived from the U.S. Census and the 2015-2019 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources.

To facilitate effective planning and implementation activities, housing demand projections were identified for a five year period. The implementation period for this Housing Study will be September, 2022, to September, 2027.

“The purpose of this Housing Study is to establish a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs in Ashland, utilizing appropriate public and private funding sources and local leadership. The Study will provide proper guidance in the development of various affordable housing types for persons and families of all income sectors.”

ABOUT ASHLAND.

The City of Ashland is located at the junction of Highways 6 and 66, in east Nebraska. Located approximately halfway between Lincoln and Omaha, Ashland was established as a railroad center when the Burlington and Missouri River Railroad Corridor was built in 1870. To this day, the City continues to be an economic hub in eastern Nebraska, having experienced population growth between 2010 and 2020. Economic development is a community priority and has sparked a housing building boom in recent years.

Most of Ashland's oldest housing stock are generally located in the eastern portions of the Community, along and south of the Highway 6 Corridor, as well as surrounding the Downtown core. Newer housing development has generally taken place in the southeastern portions of the Community.



HOUSING IN ASHLAND.

Since the completion of the 2017 Community Housing Study, the City of Ashland has remained active in both the development, rehabilitation and annexation of housing and residential developments throughout the Community. Several residential related projects are being proposed, developed, or currently under construction. Ashland Area Economic Development Corporation (AAEDC) has been involved in a variety of housing activities, developing partnerships to assist in the success of various housing programs. The following housing organizations have been actively providing housing opportunities in Ashland.

Housing Organizations/Programs

- **Ashland Area Economic Development Corporation (AAEDC)** is the primary economic development corporation in Ashland. AAEDC's mission is to advance growth in the Ashland Area through the attraction of new business, retention of existing businesses and promotion of the Community by providing support that enables development and enhances the community region.
- The **Ashland Housing Authority** provides affordable housing at Golden Apartments. This facility has 24 one-bedroom units and is currently at 100 percent occupancy.
- In 2019, Saunders County partnered with the **Southeast Nebraska Development District (SENDD)** to receive a \$547,000 grant from the Nebraska Affordable Housing Trust Fund (NAHTF) for owner-occupied rehabilitation of 18 units in Saunders County, including seven in Ashland.
- **Ashland Affordable Housing Partners** constructed 12 new townhomes in 2019 of which nine are affordable units for families with income qualifications. These townhomes are all four-bedroom units.



Current Housing Development Projects

- **Greystone Estates** – In 2018, the preliminary plat for this subdivision was approved and five units were constructed. Additionally, two units were constructed in 2019, with one unit constructed in 2020. This subdivision is in Cass County, but within the Planning Jurisdiction of Ashland.
- **Iron Horse Subdivision** – Development of the Iron Horse Subdivision started in 1999, when it was originally platted for 250 lots, of which 155 have been built on. Ashland is considering annexing an additional 210 lots within this subdivision in 2022.
- **Whitetail Estates** – In 2018, infrastructure improvements were constructed and in 2019 the first units were constructed as part of Phase One. Phase One has been completed with the development of 50 units. Three housing units were recently constructed in 2021 as part of Phase Two. Phase Two consists of 25 total lots.
- **Sabre Heights** – This development has a total of 134 lots of which the majority have been developed. The first units were built in 2001 and the last three, built in 2021.



- **Accessible Housing Units** – A proposed plan for a development north of Ashland West Apartments would include 20 townhomes. This development is currently under construction.



Future Housing Development Projects.

- **Ice House Ridge** – A groundbreaking ceremony was held in January, 2022. This planned unit development will have 170 lots in a three-phase process including commercial development along Furnas Street. The development will include a variety of housing types including townhomes.
- **Broken Wheel Subdivision** – This subdivision will include six, six-acre lots on Ashland Road and County Road 6.
- **Senior Housing Development** – A senior housing development of up to 60 homes is proposed south of Iron Horse Park and includes the former historic Beetison House. The Beetison House was recently lost in a fire and then, demolished.





POPULATION PROFILE.

The analysis and projection of local demographics are at the center of all planning decisions. This process assists in the understanding of important changes which have and will occur from 2022 to 2027. Estimating population is critical to a community planning process, especially as it relates to the provision of housing. Further, projecting population growth and/ or decline of a community is extremely complex. Projections are based upon various assumptions about the future, and must be carefully analyzed and continually reevaluated, due to the changing economic and social structure of a community. Statistical tables regarding population are included in “**Appendix I**” of this **Housing Study**.

- The 2000 and 2010 Decennial Censuses recorded a population increase in the City of Ashland, of 192 persons, or an estimated 8.5 percent from 2,261 to 2,453. **2020 Census “Redistricting Data” identified a population of 3,086, representing an increase of 633 or 25.8 percent from 2010.** Currently (2022), the population of Ashland is an estimated **3,158**, taking into account trend analysis, new housing construction and the recent annexation of residential areas. A “medium” population of 3,369, an increase of 211 persons, or 6.7 percent is projected for 2027.
- **Population scenarios** are presented as part of a “**Community Growth Initiative (CGI)**” for Ashland. **This Initiative includes** an estimated increase in **Full-Time Employment (FTE) positions** and **securement** of additional **current commuter employees** during the next five years. The **Medium, High and CGI population projections** only take into account population increases within the **Ashland Corporate Limits** as it exists today.
- Population outside the Corporate Limits but within the Planning Jurisdiction is identified in **Table 1B** in **Appendix I**. Currently, the total population is estimated to be 1,008 with a projected 2027 population of 1,199. In 2022, the combined population of the City of Ashland and the Planning Jurisdiction is an estimated 4,166.
- AAEDC Staff identified a total of four residential subdivisions, in various stages of the permitting, approval and development process that are proposed for annexation. Thus, the potential for additional population increases exist beyond the CGI for the City of Ashland.
- The “19 and Under” and “35-54” age cohorts have been the largest age cohorts in the City of Ashland since the 2000 Census and continue to maintain that status today. The “35-54” age cohort experienced the largest population increase from 2000 to 2020, increasing by an estimated 328 persons.

- By 2027, the “19 and Under” and “35-54” age cohorts will remain the largest in Ashland with an estimated 950 and 994 persons, respectively. The “35-54” age cohort is projected to continue to experience the largest population increase in Ashland, increasing by an estimated 61 persons, or from 933 to 994 by 2027. This age cohort is largely represented by local workforce populations, of which most commute outside the City for employment.
- **The current estimated median age in Ashland, 36.9 years, is projected to remain the same by 2027.**
- **Persons per household** decreased in Ashland, from 2000 to 2010, but increased between 2010 and 2020. Currently, the number of persons per household is an estimated 2.42. By 2027, persons per household in Ashland is projected to remain stable at an estimated 2.43.

**TABLE 1A
POPULATION TRENDS AND PROJECTIONS
ASHLAND, NEBRASKA
2000-2027**

			<u>Total</u>		<u>Annual</u>	
	<u>Year</u>	<u>Population</u>	<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	2,261	--	--	--	--
	2010	2,453	+192	+8.5%	+19.2	+0.9%
	2020	3,086	+633	+25.8%	+63.3	+2.6%
	2022	3,158	+72	+2.3%	+36.0	+1.15%
Low	2027	3,230	+160	+5.0%	+32.0	+1.0%
Medium	2027	3,369	+211	+6.7%	+42.2	+1.34%
High	2027	3,404	+246	+7.8%	+49.2	+1.56%
CGI*	2027	3,452	+294	+9.3%	+58.8	+1.86%

*Includes an estimated population increase in the next five years, associated with a *Community Growth Initiative*, via an increase in Full-Time Employment (FTE) positions in the Community and the securement of additional current commuter employees.

Source: 2000, 2010 & 2020 Census.
Hanna:Keelan Associates, P.C., 2022.



INCOME PROFILE.

Information presented in the **Income Profile** of this **Community 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. Statistical tables regarding income are included in “**Appendix I**” of this **Housing Study**.

- Per capita income is presented for Saunders County, Nebraska, which is reflective of the per capita income situation in Ashland. Currently, per capita income in Saunders County is an estimated \$61,785, an increase of 64.5 percent from 2010, (\$37,554). **By 2027, per capita income in Saunders County is projected to increase an estimated 21.5 percent, to \$75,069.**
- The **median income** for all households in Ashland, in 2022, is estimated to be \$56,467. The Community’s (household) median income is projected to increase to \$57,269, or by 1.4 percent by 2027. The **CGI** scenario would result in a median household income, in Ashland, of \$55,870 by 2027.
- Currently, an estimated 58 percent of all households in Ashland have incomes at or above \$50,000.
- For households with persons 65+ years of age, the median income in 2022 is an estimated \$49,633. By 2027, this median income is expected to increase to \$50,566, or 1.9 percent.
- As of 2019, an estimated 4,360 Social Security Income beneficiaries reside in Saunders County. An estimated 3,625, or 83 percent are 65+ years of age.
- A total of 209 persons in the County received Supplemental Security Income in 2019.
- By 2027, an estimated 77 owner and 125 renter households are projected to be cost burdened, and/or be experiencing housing problems. A cost burdened household is one paying 30 percent or more of their income on housing costs, which may include mortgage, rent, utilities and property taxes. A household is considered to have housing problems if the housing unit is overcrowded (more than one person per room) and/or if the household lacks complete plumbing.

ECONOMIC PROFILE.

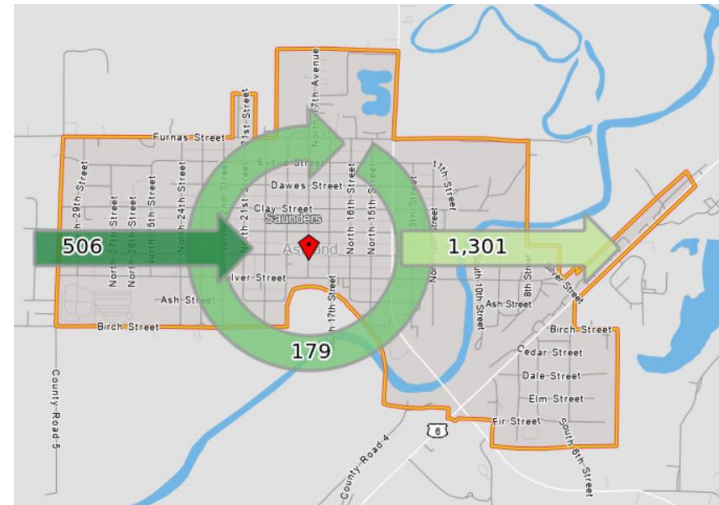
The following discussion provides a general **Economic Profile** of Ashland, Nebraska, including, but not limited to relevant labor force data, annual employment trends, workforce sector. Statistical tables regarding local economics are included in “**Appendix I**” of this **Housing Study**.

The City of Ashland largely consists of an agriculturally based economy, with non-farm employment predominantly consisting of Local Government, Retail Trade, Construction and Health Care & Social Assistance sectors. Additionally, Ashland is in close proximity to several well-known attractions including but not limited to Iron Horse Golf Club, Eugene T. Mahoney State Park, Wildlife Safari Park, Strategic Air Command & Aerospace Museum, Ashland Golf Club and Linoma Lighthouse Campground. Ashland’s proximity to both Lincoln and Omaha provides residents with additional shopping, entertainment and professional service needs and activities.

Ashland enjoys many economic development benefits that are provided by local community and economic development entities and the Nebraska Department of Economic Development. Ashland implements the provisions set forth in the Local Option Municipal Economic Development Act, also known as LB840, to utilize local tax dollars for economic development purposes. The City of Ashland is recognized as a “Leadership Certified Community” which means, as per the Nebraska Department of Economic Development, *“display a high level of economic development readiness. It signifies a strong infrastructure, among many other great qualities.”*



- Since 2010, employment in Saunders County has increased from an estimated 10,643 employees in 2010, to an estimated 10,746 employees in 2020. This trend of increasing employment is projected to continue through 2027, reaching an estimated 10,816 employees. This represents an increase of 70 employees, or 0.7 percent.
- A total of 331 employees in the County traveled nine minutes or less to their place of employment, according to estimates from the 2019 American Community Survey. An estimated 83 employees traveled 40 minutes or more.
- The Center for Economic Studies, through the U.S Census, estimates that in 2019, an estimated 1,480 Ashland residents were employed; 179 in town, 1,301 elsewhere. An additional 506 local employed persons commuted to Ashland for work.
- In 2021, the Creative Arts District Designation Program was developed by the Nebraska Arts Council with approval of the Nebraska Legislature. The Program identifies and certifies creative districts in communities across the State to enhance the arts and strengthen economic development. In June 2022, Ashland received the first Creative Arts District Designation in the state which includes a \$10,000 starter grant. Ashland will also be able to apply for an additional \$250,000 through the Creative District Development Grant.





HOUSING PROFILE.

Statistical tables regarding housing stock information are included in “**Appendix I**” of this **Housing Study**.

- Currently, an estimated **1,260 total households** exist in **Ashland**, consisting of **864 owner** and **396 renter households**. By 2027, renter households will account for an estimated 32 percent of the households in the Community.
- **Ashland** is projected to experience an **increase** in both **owner** and **renter households** during the next five years.
- The “**CGI**” scenario projects an estimated **1,365 total households** for the **City of Ashland**, by 2027, consisting of **928 owner** and **437 renter households**.
- The number of persons in “group quarters” in the Community, currently estimated at 105, is expected to increase, slightly, during the next five years to 109. Group quarters population includes persons living in “institutionalized” or “non-institutionalized” group home living situations including nursing homes.
- **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. **The AHVR for Ashland is currently less than one percent.**
- Owner-occupied housing value, in Ashland, is an estimated \$176,615, an increase of 12.9 percent from the 2019 estimated value of \$156,400. By 2027, housing values will increase an estimated 21.5 percent to \$214,662.
- Gross rent, in Ashland, is an estimated \$860, an increase of 11.8 percent from the 2019 estimated value of \$769. By 2027, housing values will increase an estimated 19.7 percent to \$1,029.
- As per information provided by the Saunders County Assessor’s Office, a total of 63 housing units in Ashland have a condition rating of “Poor” or “Very Poor”. These units are likely in need of either substantial rehabilitation or, in extreme cases, demolition and replacement.
- A total of seven selected affordable rental housing programs in Ashland were reviewed. Five of Ashland’s affordable rental housing programs maintain a sustained occupancy rate at or above 90 percent, with four programs currently maintaining 100 percent occupancy. A total of five affordable rental housing programs/providers maintain waiting lists of prospective buyers.

A survey of rental properties and vacancy rates by unit type was conducted by the Nebraska Investment Finance Authority, for Saunders County, from 2010 to 2020. A total of 16 rental properties participated in the 2020 Survey, totaling 211 rental housing units. The Survey identified a total of 22 available units, resulting in a 2020 vacancy rate of 10.4 percent in Saunders County. There were 36 single family homes included with only three available units and a vacancy rate of 8.3 percent. In addition there were 153 apartments with 19 available units and a vacancy rate of 12.4 percent.

- Currently, Ashland has an estimated **1,278 housing units**, consisting of approximately **877 owner** and **401 rental units**. Approximately 18 are vacant, resulting in an overall estimated housing vacancy rate of 1.4 percent. The overall vacancy rate includes any and all vacant housing units such as those that are seasonal housing units.
- **The Adjusted Housing Vacancy Rate (AHVR) for Ashland is an estimated 0.9 percent, which includes an AHVR for owner housing of 1 percent and 1.2 percent for rental housing units. This concludes that the Community is experiencing a “Housing Vacancy Deficiency” of both owner and rental housing.**

**TABLE 2
HOUSING STOCK OCCUPANCY / VACANCY STATUS
ASHLAND, NEBRASKA
2010 & 2022**

	<u>2010</u>	<u>2022</u>
a) Housing Stock	1,155	1,278
	(O = 809; R = 346)	(O = 877; R = 401)
b) Vacant Housing Stock	147	18
c) Occupied Housing Stock	1,008	1,260
Owner Occupied	697	864
Renter Occupied	311	396
d) Housing Vacancy Rate	12.7% (147)	1.4% (18)
Owner Vacancy	13.8% (112)	1.2% (11)
Renter Vacancy	10.1% (35)	1.7% (7)
e) Adjusted Vacancy Rate*	4.8% (55)	0.9% (12)
Adjusted Owner Vacancy*	5.0% (41)	1.0% (9)
Adjusted Renter Vacancy*	4.0% (14)	1.2% (5)

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

Source: 2010 Census; City of Ashland, 2022.
Hanna:Keelan Associates, P.C., 2022.



HOUSING UNIT TARGET DEMAND.

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 in Ashland. **To effectively determine housing unit demand for Ashland, EIGHT separate components were reviewed. These included;**

- (1) housing demand based upon expected new population/ households, during the next five years, including new housing construction and annexation of residential properties,**
- (2) need for affordable housing units for persons/families considered to be “cost burdened,”**
- (3) replacement of occupied housing in a “deteriorated to dilapidated” condition,**
- (4) address the owner and rental housing “vacancy deficiency” in the Community,**
- (5) development of housing to secure current commuter employees,**
- (6) determination of the local “pent-up” housing demand for existing residents,**
- (7) determination of need for seasonal housing demand, and**
- (8) determination of local housing development capacity of the Community, during the next five years.**

A determination of **housing unit rehabilitation and demolition demand for the City of Ashland**, during the next five years, including both moderate and substantial housing rehabilitation and demolition and replacement, was also included in the determination of housing unit target demand in Ashland. Statistical tables regarding **Housing Unit Target Demand** are included in “**Appendix I**” of this **Housing Study**.

- **Table 3, Page 15, identifies Housing Unit Target Demand**, based upon the scenarios of population increase, in Ashland by 2027. Based on the 2027 “medium” population projection of 3,369, the total **Housing Unit Target Demand** in Ashland is **99 housing units, including 65 owner and 34 rental units**, at an estimated development cost of **\$25.6 Million. An estimated 28 acres of land should be designated for new residential developments.** *These figures only account for new construction within the Ashland Corporate limits and do not take into account the annexation of existing housing units in the one-mile planning jurisdiction.*

- Included with the 99 housing units needed in Ashland, is an estimated additional **five owner** and **three rental housing units** for the local **Downtown**, providing a unique living opportunity in the Community. Additionally, a total of **41 owner** and **21 rental housing units** should be built to support the local **workforce**.
- The 2027 projected “**High**” and “**CGI**” populations of 3,404 and 3,452, respectively, would require the development of **104 housing units (68 owner, 36 rental)** and **110 housing units (71 owner, 39 rental)** respectively. Estimated budgets would range between an estimated **\$26.8 Million** and **\$28.2 Million**.



**TABLE 3
HOUSING UNIT “TARGET” DEMAND
ASHLAND, NEBRASKA
2027**

	<u>Owner</u>	<u>Rental</u>	<u>Est. Total Housing Unit Target Demand*</u>	<u>Est. Required Housing Unit Target Demand Budget (Millions)</u>
Medium (Pop. Projection):	65	34	99**	\$25.6
High (Pop. Projection):	68	36	104^	\$26.8
CGI (Pop. Projection):	71	39	110^	\$28.2

*Housing Unit “Target” Demand, based on:

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employees.
- “Pent Up” Housing Demand.
- Seasonal Housing Unit Demand.
- Five-Year Housing Development Capacity.


^Includes Increased FTE Positions in the Community by 2027.

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 20% to 24% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand: Eight Total Units (five Owner, three Rental).**

****Estimated Workforce Housing Unit Demand: 62 Total Units (41 Owner, 21 Rental).**

Source: Hanna:Keelan Associates, P.C., 2022.

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- Approximately eight owner and 14 rental housing units should focus on households of very-low to low income (0% to 60% AMI). Households within this income range comprise the majority of the individuals and families being cost burdened and/or unemployed or working at lower paying jobs. This also includes the majority of persons and families in Ashland potentially economically disadvantaged due to the recent COVID-19 Pandemic. **Most, if not all housing at or below 60 percent AMI will need to be involved in either a purchase-rehab-resale/re-rent or subsidized housing development program, due to the high cost of new construction and associated required both purchase prices and rent costs.**
 - The greatest demand for **new owner housing** in Ashland will be for households with incomes at or above 126 percent AMI, including persons and families with the capacity to purchase a lot and build a home without financial subsidy assistance. The greatest demand for new renter housing in Ashland will be for households with incomes between 31 and 80 percent AMI.
 - An estimated 28 total housing units (20 owner, eight rental) should be developed for Elderly/Senior Populations (55+ years) in Ashland.
 - A total of eight housing units (three owner, five rental) will need to be developed for Ashland's Special Populations, including persons with a housing need due to a cognitive and/or mobility disability.
 - The owner housing type in highest demand in Ashland will be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price at or above \$365,700. Two or three-bedroom+ rental units, with an AMI between 31 and 80 percent and an average affordable monthly rent between \$460 and \$995, present the greatest demand in the Community. **Three-bedroom owner units at a purchase price of \$210,000+ and three+-bedroom rental units with a monthly rent of \$685+ are the most needed housing types for the workforce population in Ashland, during the next five years.**



FUTURE LAND USE.

The current Comprehensive Plan (2014) identifies residential growth areas that are viable for residential development to the west and south of the City. These areas are identified for future low-density residential development as identified in the **2014 Comprehensive Plan Future Land Use Map** on Page 17.

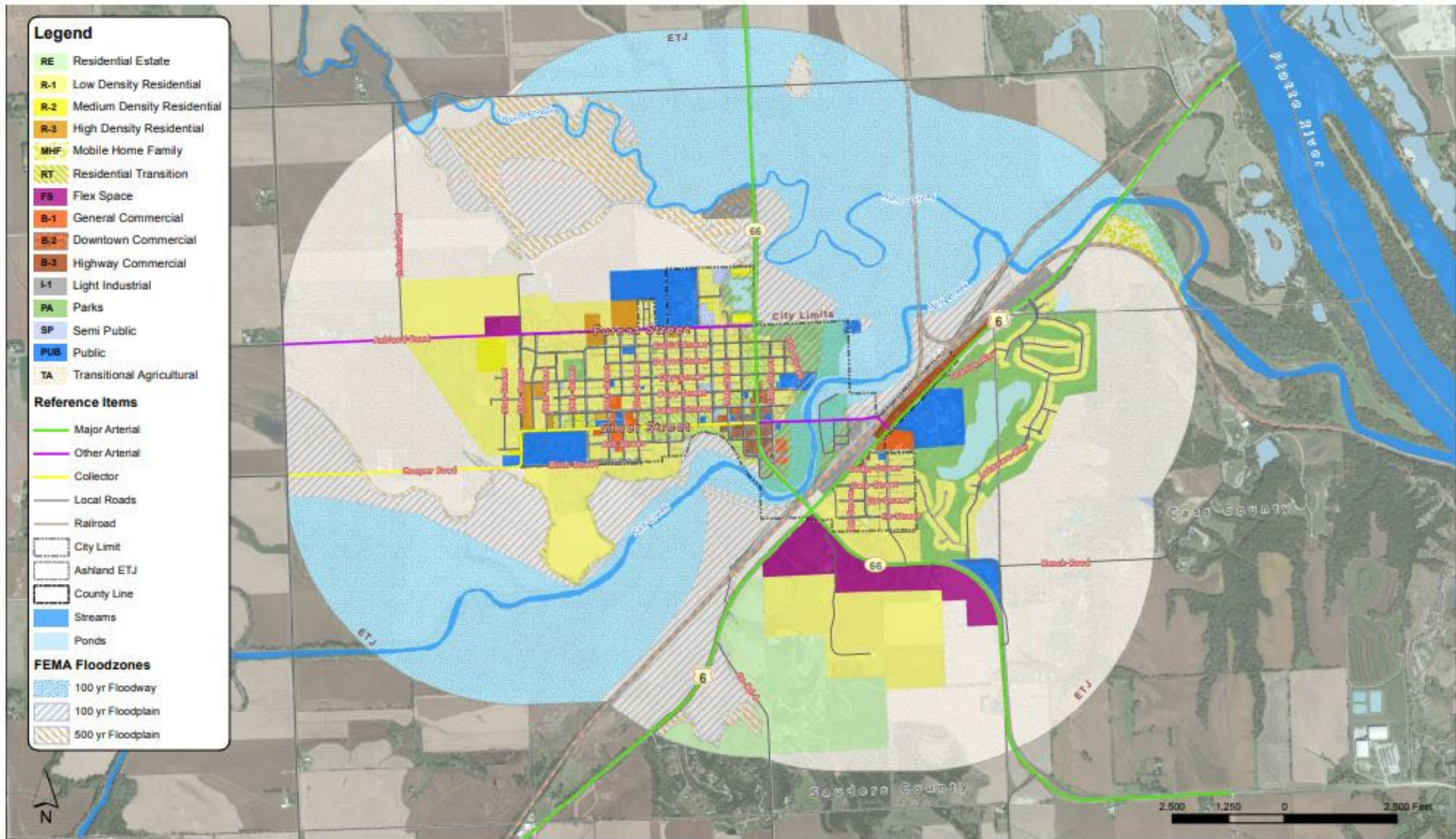
Whitetail Estates “Phase 3” is in the planning stages, while the Iron Horse subdivision has proposed a third Phase of development, but has not submitted an application. A future senior housing development is proposed south of Iron Horse. Greystone Estates is located in Cass County, but within the Planning Jurisdiction of Ashland. This subdivision includes eight units that were built between 2018 and 2020.

ASHLAND REDEVELOPMENT AREAS:

Tax Increment Financing (TIF) has been utilized to fund structural rehabilitation activities and public infrastructure improvements throughout the City of Ashland. The City will want to focus on improving aging structures (including existing housing units), utility mains and public utilities/infrastructure throughout the Community of Ashland. The upper levels of Downtown commercial buildings could be rehabilitated and used as residential apartments and condos, in conformance with the priorities set forth in this **Community Housing Study**. TIF monies coupled with various local, State and Federal funding sources will be critical in the Community’s effort to achieve its redevelopment goals.

Areas along Highway 6 have been designated as both “blighted” and “substandard” to utilize TIF to incentivize commercial and residential development. In 2017, Whitetail Run was annexed, bringing up to 150 lots into the City. Additionally, Sabre Heights was annexed by the City of Ashland, bringing approximately 90 lots into the City in 2019. Ashland should continue to annex subdivisions developing near the Corporate Limits to alleviate housing shortages.

Ashland’s Community Development Agency should arrange and manage a variety of funding sources and development/redevelopment activities, along with the implementation of improvements within the City’s designated “Redevelopment Areas.”



Future Land Use Map
ASHLAND, NEBRASKA

HOUSING DEVELOPMENT INITIATIVES.


The following **Community-Wide Housing Development Initiatives** address the housing issues, opportunities and needs of the **City of Ashland** and define the necessary housing activities for the successful implementation of selected housing programs or projects. These **Initiatives** are needed for the implementation of specific, both new housing development and existing housing preservation programs.

The following **Housing Development Initiatives** are the product of both **qualitative and quantitative research activities** performed in preparation of the **Community Housing Study**.

Qualitative research activities included meetings with the **AAEDC Board of Directors**, comprised of local leadership and pertinent, local housing stakeholders, both public and private, and the implementation of both a **Community “Housing Survey”** and a **“Workforce Housing Needs Survey.”** The **Surveys** provided important information for the formation of **Housing Development Initiatives**.

Quantitative research activities included the discovery, analysis and projection of pertinent population, economic and housing data, all in an effort to understand the recent past, present and future **Housing Unit Target Demand** for the individuals and families of **Ashland, Nebraska**.





Housing Development Initiatives address the important components of housing program implementation. The following identifies Three Primary Categories of Housing Development Initiatives to address the estimated Housing Unit Demand in the City of Ashland by 2027.

- 1. Housing Development Partnerships & Housing Education.**
 - **Housing Partnerships.**
 - **Housing Education.**
- 2. Housing Development, Rehabilitation & Preservation.**
 - **Housing Unit Target Demand & Budget.**
 - **Demand for Housing Types, Households & Income Sectors.**
 - **Residential Land Requirements.**
 - **Workforce Housing Demand.**
 - **Zoning (Density) Review/Update, to allow for the Development of Innovative/Alternative Housing Types.**
 - **Housing Rehabilitation & Preservation.**
 - **Downtown Housing.**
 - **Special Needs Housing, including Homeless & Near-Homeless Needs.**
 - **Housing & Alternative Energy.**
 - **Impediments to Fair Housing Choice.**
- 3. Housing Study Implementation & Review.**
 - **Financing Activities for Housing Development in Ashland.**
 - **Housing Study Maintenance.**

Since the completion of the existing Ashland Housing Study, in 2017, the City of Ashland leadership, housing stakeholders and local Governmental entities have built an estimated 77 housing units in the Community. Much of this new housing was driven by new and expanded economic development activities and overall lack of appropriate, affordable housing. The current “adjusted” housing vacancy rate (AHVR) in Ashland is an estimated 0.9 percent, below the suggested AHVR of 6 percent.



1. HOUSING DEVELOPMENT PARTNERSHIPS & HOUSING EDUCATION.

Housing Development Partnerships.

The maintenance and creation of **Housing Development Partnerships (HDPS)** is key to the successful production and improvement of the local housing stock. Since the completion of the **existing Housing Study (2017)**, the **City and Ashland Area Economic Development Corporation (AAEDC)** have initiated **HDPS** capable of creating housing in the Community. This process should be continued and refined to produce additional **HDPS** to maximize the potential for both building new housing and preserving the existing housing stock in **Ashland**.

Under the leadership and guidance of the **AAEDC**, the continued organizing of **HDPS** should be aimed at selected housing programs, both profit and not-for-profit housing development endeavors. This being the case, **HDPS** should include the participation of both local public and private sector entities, having an interest and/or stake in meeting the housing needs and demands of all income and family sector types needed in **Ashland**.

Creating “housing project or program specific” HDPS will maximize the opportunity to produce safe, decent and affordable, both owner and rental housing, of all price points, for persons and households of all income level. HDPS should take a lead role in both the identifying and securing financing for housing development and preservation programs in the Community of Ashland.

Associated with the creation of **HDPS** would be a process or program to monitor and evaluate “housing outcomes” in Ashland, during the next five years. This could be accomplished with the creation of a **Housing Inventory Index**, comprised of both housing and housing-related indices, such as education, health and parks & recreation.



The following are important Steps in producing an effective HDPS program and process in Ashland.

- **Step 1:** Define potential **HDPS** with a “**mission statement**” that meets the selected housing cause or purpose, as it relates to the identified housing of needs and demands of **Ashland**.
- **Step 2:** Recruit local persons and organizations that meet or match the defined “**mission statement**” of each **HDPS**.

HDPS should, first and foremost, be comprised of existing Ashland area organizations, including, but not limited to (the guidance and direction of) AAEDC and selected private and public sector entities. These entities should include, but are not limited to the local governmental entities, including the Ashland Community Redevelopment Authority, Ashland Housing Authority and Chamber of Commerce, Southeast Nebraska Development District, as well as the City of Ashland and local realtors, major employers, homebuilders and home remodelers, realtors, local banks, insurance companies hospital/health facilities, the local Public School District and both local and State-wide Foundations.

- **Step 3:** Based upon selected **HDPS** and associated “**mission statements**”, each **HDPS** will select and prioritize housing programs for both new construction and housing preservation (rehabilitation), with an accompanying timeline for implementation, and identify “most appropriate” funding tools for the completion of each selected housing.
- **Step 4:** Train local “**housing advocates**” to assist selected **HDPS** with meeting the local housing needs and, specially, serve as caseworkers for individuals and families unable to have the either the income and/or knowledge to help themselves in securing safe, affordable housing.

Housing Education.

Elevating the “housing intelligence” of Ashland HDPS will be beneficial to the success of any housing program. Housing intelligence will be supplemented by providing the appropriate learning systems for educating HDPS and their members on the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs in the Community. The following Steps for providing “housing intelligence” are recommended.

- **Step 1:** Create a local “**Housing Development Education Program**” for HDPS, complete with certification of pertinent housing development topics, including, but limited to housing need recognition, housing advocacy, housing financial planning and housing development.
- **Step 2:** Train HDPS to monitor and understand Local, State and Federal housing legislative proposals and policies that could impact both existing and future housing programs in the **City of Ashland**.
- **Step 3:** HDPS will need to fully understand the working connection between the **Ashland Community Housing Study** and other, current, local planning initiatives that will, in some capacity, have an impact on the future development, rehabilitation and preservation of both the current and future housing stock in **Ashland**. These other planning initiatives typically include the Comprehensive Plan and Zoning & Subdivision Regulations, the Capital Improvement Plan, Public Facility/Utility Plans, Redevelopment Plans, a Downtown Revitalization Study, Hazard Mitigation Plans, etc. associated with the City of Ashland and/or Saunders County.





2. HOUSING DEVELOPMENT, REHABILITATION & PRESERVATION.

Future housing development in the City of Ashland will need to be directed at meeting the housing needs and wants of all household and income sectors, including families, the elderly or retiree, the local workforce, veterans, minority groups and populations with special needs, from the very-low to the upper income family. Such an effort will require housing programs to be planned and implemented for new construction, housing rehabilitation and the preservation and/or replacement of housing for families residing in substandard/dilapidated housing.

Future housing development efforts should serve to address health, safety and social issues, as well as provide economic development opportunities. It should be the right of all persons and families in Ashland to live in safe, decent and affordable housing. The results of new housing developments and the moderate- to substantial rehabilitation of existing housing will elevate the quality of life in the City of Ashland.

Housing Unit “Target” Demand & Budget.

- **The findings for the Housing Study identify an estimated Ashland Housing Unit Target Demand for 99 units, consisting of an estimated 65 owner units and 34 rental housing units. With the possibility of adding 55 new full-time employment opportunities and the securement of existing commuter employees in the next five years, via an accelerated Community Growth Initiative (CGI), the City of Ashland could support an estimated Housing Unit Target Demand for 110 units, by 2027. The total budget to develop the projected 99 Housing Unit Target Demand in Ashland is an estimated \$25.6 Million.**

An estimated 75 to 80 percent of the Housing Demand for Ashland should be new construction, with the remaining housing need accomplished via a planned purchase-rehab-resale/re-rent of existing housing program.



Demand for Housing Types, Households & Income Sectors.

- An estimated **18 owner and 26 rental housing units** proposed for the City of **Ashland**, by 2027, will need to be available for persons or families of the lowest- to moderate **Area Median Incomes (AMI)**. A subsidy or local/regional housing funding program will likely need to be utilized.
- Future housing programs in **Ashland** will be needed for persons and families of **all household type and income sector**. A total of three owner and five rental housing units, for persons at or below 80 percent AMI, should be constructed or rehabilitated to meet the housing needs of **persons/families and persons with special needs**.
- The **estimated average cost** for the majority of additional **owner units** needed in **Ashland**, during the next five years, should be priced at or above **\$194,700**. The monthly cost for the majority of **future rental housing** in **Ashland** should be priced at or above **\$460**.

A **Community-Wide Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age will need to be established in the City of **Ashland** to address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Partnerships should be created with Azria Health Ashland and Oxbow Living Center in an effort to address the various housing needs to the local elderly population.

Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.

Residential Land Requirements.

- The City of **Ashland** will have a need to both identify and designate an estimated **34 acres** of land for the future development of new housing units, by 2027. Of the 34 acres, an estimated **28 acres** should be designated for new owner and rental housing units. This land use demand will require the City to revisit, review and, if necessary, modify the **City's Comprehensive Plan and Zoning Regulations** to identify additional future residential land use needs. Include exploring the need to modify Zoning Regulations (Residential Districts) to address the **“missing middle” housing issue** in the **Community**, to address the development practice of providing density bonuses.



Workforce Housing Demand.

- **Ashland** will have a **workforce housing demand** for a minimum **62 units** by 2027, to provide housing opportunities for both existing and new employees during the next five years. This would include an estimated **41 owner units** and **21 rental housing units**.
- The successful implementation of workforce housing will depend on the creation of specific **Housing Development Partnerships (HDPS)** to address specific work sectors. The involvement of major employees as a participant in HDPS will be crucial in the successful implementation of various workforce housing programs.
- The **AAEDC in partnership with major employers should propose a program to recruit non-resident employees to relocate to Ashland. A five-year goal would be to secure up to 5 percent of the existing commuter employee population.**

Downtown Housing.

- The potential is there to **create additional Downtown housing, primarily units above the first floor of existing commercial buildings.** The majority of these units would be rental, developed as a result of a building conversion, re-use/repurpose program.
- A **Downtown Housing Initiative**, with a detailed schedule of design and implementation is needed to ensure housing opportunities in the Downtown. A total of **eight housing units**, including **five owner** and **three rental units** should be developed utilizing upper-level spaces of existing commercial buildings. In addition to new housing, the Community of Ashland should continue to utilize programs of redevelopment implementation, including strategies for building structural rehabilitation and beautification, with additional recommendations for Downtown housing development, infrastructure improvements and business recruitment and retention initiatives.



Zoning (Density) Review/Update, to allow for the Development of Innovative/Alternative Housing Types.

- **Existing Community Zoning Regulations** should be reviewed/updated to ensure that any “new” innovative Zoning concepts exist to maximize affordable housing development opportunities. This would include the review/evaluation of density standards, lot sizes, set-backs, street widths, etc. to allow for the development of the following innovative/alternative housing unit types;
- **Accessory Housing**, also known as “In-Law Suites” or “Granny Flats,” provide additional affordable housing opportunities in communities. Accessory Housing structures are typically constructed on established built residential lots, typically of 600 sq. ft. or less. These units must meet all local Building/Housing Code requirements;
- **Tiny Houses**, a residential development concept currently being considered in many communities, today, is an inexpensive affordable housing option. Tiny Houses, constructed as small as 200 sq. ft., are being built in both open, vacant lots and planned subdivisions, equipped with all amenities necessary to meet local Building/Housing Code requirements;
- **Single Room Occupancy (SRO) Housing**, typically developed as expanded dormitory-style housing, consisting of six, eight or more units per building, SRO housing is a suitable housing type for young professionals entering the workforce, as well as families in housing transitional; **and**
- **“Work/Live Residential Campus,”** consisting of workforce housing of varied types and price points developed in close proximity to one or several major employers in a “walkable” campus setting.

Housing Rehabilitation & Preservation.

- An estimated **125 existing housing units** in Ashland would qualify for **moderate- to substantial rehabilitation**, by **2027**. An additional, estimated **29 housing units** are of a physical condition that would not economically warrant any level of rehabilitation and should be considered for **demolition**. Several of these units are currently occupied.
- Housing units purchased and, then, demolished would provide land availability to build a new housing unit(s). Such land could be placed in an established **County-Wide or Regional Land Bank Program to be repurposed for housing**.
- The **Community of Ashland** should strive to preserve the existing housing stock, with emphasis on **1) housing that is currently occupied and 2) housing units of historic significance**.
- **Ashland** should continue to employ the benefits of the **Nebraska Community Development Law**, specifically **Tax Increment Financing**, mixed with other pertinent State housing funding sources, to evaluate, plan and **implement housing redevelopment projects**.



Housing & Alternative Energy.

- Encourage housing developers in **Ashland** to take advantage of “**tools of alternative energy 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.
- Promote the use of **modern energy conservation methods** to reduce the consumption of energy in residential sectors.
- **Utilize local Zoning Regulations and building codes** to control the placement and operation of alternative energy systems. 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.

Require compliance with a “Conditional Use Permit” process so that documented conditions are met by the applicant.

- Promote the development of vocational **education opportunities** at both **Public and Private School Systems** to educate the 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 Planning Jurisdiction.**
- Consider implementing a “**pilot**” **alternative energy program** at a developing residential subdivision in and/or around the **City of Ashland.** 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** in **Ashland** 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 in housing units with new energy efficient systems that reduce consumption and energy costs.



Impediments to Fair Housing Choice.

- The City of **Ashland** should establish a plan to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of the Community should play a role in this process, including local government, schools, churches and the private sector.
- 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. The Ashland Housing Authority should take the lead role in this important housing activity. **Activities of the Advisory Group could include the following:**
 - Create an **“Action Plan”** to identify strategies to further affordable housing opportunities.
 - Host 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.
- Address the **primary impediments to fair housing choice** in the **City of Ashland**. Respondents to the **Ashland Housing Survey** identified impediments to fair housing for **homeowners** as lack of sufficient homes for sale, housing prices, condition and age of housing stock. For **renter households**, impediments included the lack of decent rental units at an affordable price range, high cost of monthly rent, condition and age of existing rental housing.
- The **City of Ashland**, in partnership with the **Ashland Housing Authority**, should adopt (by ordinance) and implement a **Fair Housing Policy** 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.
- The **Community of Ashland** should address the **housing needs of persons with a disability(ies)**, by planning and implementing fully accessible housing, both for rent and for sale. Include supportive services where necessary. It is recommended that, at a minimum, **10 percent of all new housing** added to the housing stock should be fully accessible for persons with a physical and/or sensory disability.
- The **Community of Ashland** should **support bilingual** and **impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- As a form of **Fair Housing Enforcement**, the **City of Ashland** should establish an administrative process/program of routinely inspecting rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.




3: HOUSING STUDY IMPLEMENTATION & REVIEW.

This **Community Housing Study** contains a variety of qualitative and quantitative information from local, State and Federal data sources, Survey implementation, and meetings with the AAEDC Board of Directors. Documented statistics and citizen input provide a clear and concise understanding of local housing needs that will assist local governments and organizations (public, private and non-profit) in creating and maintain resilient, sustainable Community.

Financing Activities for Housing Development in Ashland.

- **Housing developers** doing business in the **City of Ashland** should consider **both public and private funding sources** when constructing new or improving the local housing stock and, thus, be encouraged to pursue securing any and all available tools of financing assistance to do so. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Midwest Housing Development Fund, USDA Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs.
- First and foremost, the **City of Ashland** is encouraged to **establish or expand existing local Foundations** for the purpose of providing gap financing for housing development activities.
- **The City of Ashland** should utilize **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase, preparation and public facility/utility requirements.
- In 2017, the “**Rural Workforce Housing Investment Act**” (Legislative Bill 518) was adopted to allow non-profit housing developers to secure funding from the **Rural Workforce Housing Fund (RWHF)**. This allows the non-profit developer to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations. Projects must be within municipalities in Counties with populations less than 100,000. Grants must show a “50 percent” match fund.



Housing Study Maintenance.

- The **Ashland Community Housing Study** should be reviewed annually by local housing providers and partnerships, including the City, AAEDC and the Ashland Housing Authority, local business leadership and School systems, local Foundations and other important for-profit and non-profit groups and organizations and local housing stakeholders.
- **Engaging local organizations and housing stakeholders** in the planning and implementation of new housing programs will 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 and improved housing types. All of this will result in stability and growth for the Community.
- The **City of Ashland** needs to maintain a current and modern Comprehensive Plan, as well as Zoning and Subdivision Regulation documents, in an effort to continue efficient, sustainable housing development. These documents are critical to the City as it strives to maintain a strong quality of life and enhance local community sustainability and resiliency. *A proactive City Council and Planning Commission will have the ability to effectively govern and direct housing development/redevelopment activities with current documents.*
- The **City of Ashland** should establish an **annual review process of their Comprehensive Plan** and associated **Zoning and Subdivision Regulations**. The Planning Commission, elected officials and local governmental volunteers and community and economic development groups should all be involved in this review. This will ensure a consistent vision for community and economic growth and development throughout Ashland.



FIVE-YEAR AFFORDABLE HOUSING ACTION PLAN.

The greatest challenge for the **Community of Ashland**, during the next five years, will be to develop housing units for workforce persons and families, elderly households and special populations. Overall, Ashland should target up to **99 to 110 new housing units; this includes 65 to 71 owner and 34 to 39 rental units, by 2027.** The target demand for Workforce Housing is 62 units; 41 owner and 21 rental units.

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

Important to the cause for future housing activities in **Ashland** would be the continued creation of local, State and Regional public and private partnerships with the **Ashland Area Economic Development Corporation (AAEDC)** taking the lead role and being accompanied by private sector developers, major employers and City leadership. ***“The bigger the circle of Partnerships, the better the delivery of housing.”***



PLACE-BASED DEVELOPMENT

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

ACCESS AND LINKAGES:

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

COMFORT AND IMAGE:

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

USES AND ACTIVITIES:

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

SOCIABILITY:

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



HOUSING DEVELOPMENT PROGRAMS.

The **Affordable Housing Action Plan** presents a list of **Housing Programs** recommended for consideration by the **Community of Ashland** during the next five years. These **Programs** include activities associated with the organizational or operational requirements to ensure housing development exists as an ongoing community and economic process, providing housing units for both elderly and non-elderly households, local workforce, persons with special needs and the preservation or rehabilitation of the local housing stock. Each **Program** defines a purpose and estimated cost and, where relevant, the estimated cost subsidy.

The maintenance of **Housing Development Partnerships (HDPS)** will be key to the successful implementation of the **Affordable Housing Action Plan** and the following **Housing Development Programs**. The **Community of Ashland** has a track record of organizing **HDPS** capable of creating housing in the City. This process should be continued and refined to produce additional **HDPS** to maximize the potential for both building new and preserving existing housing stock in the City of **Ashland**.

Creating “housing project or program specific” HDPS will maximize the opportunity to produce safe, decent and affordable, both owner and rental housing, of all required price points, for persons and households of all income levels. HDPS should take a lead role in both identifying and securing financing for housing development and preservation programs in the Community of Ashland.

HDPS should, first and foremost, be comprised of existing **Ashland area organizations**, including, but not limited to (the guidance and direction of) the **Ashland Area Economic Development Corporation (AAEDC) and selected private and public sector entities**. These entities should include, but are not limited to the Ashland Chamber of Commerce, Ashland Housing Authority, Community Action Partnership of Lancaster and Saunders Counties, Aging Partners, Southeast Nebraska Development District (SENDD), as well as the City of Ashland and local realtors, major employers, homebuilders and home remodelers, realtors, local banks, insurance companies hospital/health facilities, the local Public School District and both local and State-wide Foundations.

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

1. Maintain Local Housing Investment Funding Programs.

Purpose:

Ashland Area Economic Development Corporation (AAEDC) in partnership with **City of Ashland leadership**, should organize and maintain local funding events and contributions to create a “**pool**” or “**bank**” of funds to invest in needed housing gap financing for local developments. Continue to encourage the involvement of major employers and local/regional housing developers with assisting employees in obtaining affordable housing through both first-time homebuyer and down payment assistance programs. Financial support to local developers constructing workforce housing should be a priority.

Estimated Fund Raising Effort (annual): \$300,000 to \$350,000.

2. Housing Inventory Index.

Purpose:

AAEDC and local **housing stakeholders** should create a **Housing Inventory Index** to: (1) track housing development successes and (2) assist local residents with securing needed housing types.

Estimated Cost (annual operational): \$5,500 to \$7,500.

3. Land Bank Program.

Purpose:

AAEDC and the **City of Ashland** should create, or obtain membership in a **land bank program** with communities in Saunders County. **Land banks** can be used as a strategic tool to acquire undeveloped or dilapidated properties and convert such into land for both future housing development and redevelopment activities throughout the **Community of Ashland**.

Estimated Cost (annual operational): \$150,000.

4. Plan and implement an annual “Housing Summit” Program.

Purpose:

AAEDC, **Community leadership, housing providers, local funders and government**, should conduct an annual presentation of housing accomplishments, opportunities and proposed housing development/redevelopment and rehabilitation program activities in Ashland. Encourage participation from local, State and National housing developers, grantors and funders to participate and share new, innovative programs and grant opportunities to supplement housing development activities.

Estimated Cost (annual): \$3,000 to \$4,500.



HOUSING REHABILITATION/PRESERVATION PROGRAMS.

5. Owner/Rental Housing Rehabilitation/Preservation Program.

Purpose:

AAEDC, with the assistance of local **Housing Stakeholders** and **Leadership**, provide technical and financial assistance to housing property owners/developers, to provide moderate- to substantial rehabilitation to up to **36 housing units** by 2027. Identify block areas with excessive deterioration and dilapidation of housing units. This could also include utilizing a Purchase-Rehab-Resale and/or Re-Rent Program to provide housing for low- to moderate-income family households (31% to 80% AMI).

Estimated Moderate Rehabilitation Cost: \$25,000 to \$35,000 per unit.
Estimated Substantial Rehabilitation Cost: \$35,000 to \$42,000 per unit.
Estimated Cost Subsidy: 60% to 80% per unit.

6. Owner/Rental Housing Demolition/Replacement Program.

Purpose:

AAEDC, with the assistance of local **Housing Stakeholders** and **Leadership**, establish a 2027 goal of up to **10 housing units** to be purchased/donated, demolished and replaced with new, innovative housing types, for low- to moderate income family and elderly households, **occupied deteriorated/dilapidated housing units**.

Estimated Purchase/Demolition/Construction Cost: \$394,000 per unit.
Estimated Cost Subsidy: 45% to 60% per unit.



HOUSING FOR ELDERLY/SENIOR POPULATIONS.

7. Continuum of Care & Housing Needs.

Purpose:

Establish a **Program** to accurately monitor the housing and associated support services of the elderly households in Ashland.

Estimated Cost (annual operational): \$25,000 to \$35,000.

8. Affordable (low- to moderate income) Elderly (55+ Years) Rental Housing Program.

Purpose:

Develop one- and two-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities, to meet the rental housing needs of elderly households (**31%+ AMI**). **Program** should include **up to 12 units** and could be coupled with a **Purchase-Rehab or Re-Rent Housing Program**.

Total Estimated Cost: \$2,220,000.
Estimated Cost Subsidy: 60% or \$1,332,000.

9. Elderly (55+ Years) Owner Housing Program.

Purpose:

Develop single family, patio and townhome units, standard amenities, to meet the needs of elderly households (**81%+ AMI**). **Program** should include **up to 16 units**.

Total Estimated Cost: \$5,760,000.
Estimated Cost Subsidy: 25% or \$1,440,000.

HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

10. Affordable Ownership & Rental Housing Program.

Purpose:

Develop two- or three-bedroom duplex/triplex, townhome or single-family housing units, both owner and rental units, standard amenities, to meet the **workforce housing needs** of Ashland, Nebraska. Program should include up to **21 owner units** and **21 rental units**, for households at **31% to 125% AMI**. Program should be combined with a **Workforce Employer Housing Assistance Program**. Could include both **new construction** and **Purchase-Rehab-Resale/Re-Rent Activities**.

Estimated Cost: \$10,200,000.

Estimated Cost Subsidy: 55% or \$5,610,000.

11. Moderate- to Upper-Income Homeownership Initiative.

Purpose:

Single family units, 3+ bedroom owner units, via new construction with standard amenities, to meet the housing needs of **moderate- to upper income family households (126%+ AMI)**. Ownership program should include **up to 22 units**. Program should be combined with a **Workforce Employer Housing Assistance Program**.

Estimated Cost: \$7,800,000.

Estimated Cost Subsidy: 15% or \$1,170,000.

12. Special Needs Population Affordable Housing Program.

Purpose:

Selected, local **HDPS** plan, and develop up to **three owner units** and **five rental units** for **persons with special needs**. Could include both **new construction** and **Purchase-Rehab-Resale/Re-Rent units**.

Estimated Cost: \$1,200,000.

Estimated Cost Subsidy: 75% or \$900,000.

13. Downtown Housing Program.

Purpose:

AAEDC in partnership with **local business/property owners and housing developers**, design and implement a **Downtown Housing Initiative** in Ashland, using a process of rehabilitating/repurposing vacant upper story building spaces. The **Initiative** should include up to **five owner and three rental housing units**.

Estimated Cost: \$1,920,000.

Estimated Cost Subsidy: 45% or \$864,000.



FUNDING SOURCES & HOUSING PARTNERS.

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.

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).

Currently, the Community of Ashland has two designated “Redevelopment Areas,” including the Downtown, that are prime locations for potential development and redevelopment activities by the Ashland Community Development Agency. The Community would benefit greatly from being actively involved in providing TIF for new housing development projects.

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 once a CRA or CDA has been established and a Blight and Substandard Determination Study has been completed by the Community.

TIF may be used for infrastructure improvements, public façade improvements in the Downtown, to purchase land for commercial or industrial development and for the development of workforce housing. **The recent passing of “Nebraska Legislative Bill 496” will allow for the development of workforce housing utilizing local TIF funds.**



Other Local Options.

Local Housing Authority/Agency – 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 one rental housing program. Golden Apartments consist of 24 one-bedroom units at 100 percent occupancy.

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.

The **Ashland Area Foundation** is focused on community fundraising and projects that benefit the community and surrounding area. Currently, the project that is the focus of the Ashland Area Foundation is the construction of the future Ashland Performing Arts Center. Recent projects include the Ashland Public Library, Community Resource Center, Downtown Improvement, Fire Squad, Cemetery, Ashland Historical Society and the Ashland Youth Ball Association.

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 County-wide housing programs.**

Community Action Partnership of Lancaster and Saunders Counties – is an equal housing opportunity agency that provides management of affordable rental properties and home buyer education workshops.



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 Department of Environment and Energy (NDEE) 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 **2022 Annual Action Plan**, currently under review by HUD, prepared and administered by NDED, has the following, approximate allocations of State and Federal funds available for housing activities. Each of the following programs are described below.

- \$25.8 Million – Community Development Block Grant
- \$6.5 Million – HOME Investment Partnership Fund
- \$753,854 – Housing Opportunities for Persons with AIDS
- \$1.0 Million – Emergency Solutions Grant Program
- \$4.9 Million – Federal Housing Trust Fund
- \$12.8 Million – Nebraska Affordable Housing Trust Fund
- \$1.1 Million – Nebraska Homeless Shelter Assistance Trust Funds

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



NDED also administrates **HOME** Program 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.

NDED is allocating **CDBG Disaster Recovery (CDBG-DR)** funds to support Nebraska's disaster relief, long-term recovery and restoration efforts as a result of the 2019 flooding disaster. HUD has allocated \$108.9 million to the fund, which Nebraska local government will be able to apply for. NDED's CDBG-DR webpage will be continually updated to serve as an informational resource in the coming months for potential grantees.

The primary goals of the **Housing Opportunities for Persons with AIDS (HOPWA) Program** is to help provide activities that serve persons with HIV/AIDS throughout the State of Nebraska. Activities of **HOPWA** include short-term rent/mortgage assistance, permanent housing replacement and supportive services.

The **Emergency Solutions Grant Program (ESG)** resources are allocated to non-profit agencies throughout Nebraska to provide ESG-eligible homeless and at-risk of homelessness services for the Nebraska Balance of State Continuum of Care (CoC) system.

Federal Housing Trust Fund (HTF) resources are primarily used for rental development and acquisition, rental rehabilitation and operating assistance and operating reserves for extremely low-income persons at or below 30% AMI. As identified within the *AP-30: Methods of Distribution and the HTF Allocation Plan*, funds are distributed to projects through the following set-asides: LIHTC 9%, Targeted Needs and Permanent Housing.

The **Nebraska Affordable Housing Trust Fund (NAHTF)** is available to assist in funding affordable housing programs. The Trust Fund is administered by **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.

Primary uses of the **Nebraska Homeless Shelter Assistance Trust Fund (HSATF)** include overnight shelter, permanent housing in facilities, permanent housing placement, rapid re-housing, rental assistance services, short term or transitional housing facilities, supportive services and transitional housing services. **HSATF** resources may be utilized to supplement **ESG** activities and provide matching funds.



Rural Workforce Housing Fund (RWHF).

In 2017, the “**Rural Workforce Housing Investment Act**” (Legislative Bill 518) was adopted to allow non-profit housing developers to allocate funds from the NAHTF into a **Rural Workforce Housing Investment Fund (RWHF)**. This Fund is also administered by NDED. The Fund 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. Grants must document a 50 percent 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 NHTC 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, 2018, 2019, 2020, 2021 and 2022 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-Affordable Housing Tax Credit (AHTC) is another source of funding for affordable housing administered by NIFA in a process similar to that of the LIHTC program.

A popular **LIHTC Program is 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 affordable for low-income residents;
2. Develop strong public/private partnerships to solve housing problems;
3. Offer renters a real plan to own a home; and
4. Restore unused, vacant in-fill lots to become a neighborhood asset.

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

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



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

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

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

On its website, NIFA provides a list of LIHTC properties providing emergency housing to displaced individuals due to severe winter storms, straight-line winds and flooding disasters.

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

Community Action Partnership of Lancaster and Saunders Counties serves as a CHDO, as well as the Community Action Partnership organization for the City of Ashland, providing housing and weatherization programs, community social services, emergency services, family development and nutrition programs.

The Nebraska Housing Developers Association is a State-wide organization providing important housing capacity building and support for local housing development corporations.



Blueprint Nebraska.

Blueprint Nebraska, a collaboration of State-wide business, industry and civic leaders, released a **2019 ‘Blueprint’ report** to propel sustained economic prosperity for all Nebraskans. The Blueprint includes the creation of a **Nebraska Housing Partnership**, with five “Concurrent Tracks to Build Nebraska.” These five tracks include:

1. **Developing Model Codes/Practices** for building and zoning administration, taxation, infrastructure development, etc.;
2. Reviewing and Revising **State-Administered Programs**;
3. Establishing a **Housing Health Index**, to measure the housing stock in each community;
4. Reviewing/Revising **Regional and Local Programs**; and
5. Formalizing curriculum for community leaders to elevate the **Housing Intelligence** of a community.

Nebraska Department of Environment & Energy.

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 & Human Services.

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.



Nebraska Realtors Association’s Homebuyer’s Assistance Foundation.

The **Home Buyer’s Assistance Foundation** is a nonprofit organization dedicated to supporting first-time homebuyers in Nebraska, with an emphasis on low and moderate income individuals and communities. The Foundation also works to offer housing relief in times of natural disaster. Following the 2019 flooding disaster, the Foundation, in partnership with the National Association of Realtors, assisted families and individuals with mortgage payments and rental costs due to home displacement in Nebraska up to \$1,000.

Nebraska Disaster Behavioral Health Project.

The goal of the **Disaster Behavioral Health Project** is to develop human infrastructure in Nebraska to effectively mitigate or respond to the psycho-social consequences of terrorism and disaster. The project aims to enhance state-level capacity for a coordinated response to mental health and substance abuse service needs in the event of an emergency or disaster. Behavioral health training and educational opportunities are available to local emergency managers, volunteers and community leaders via conferences, webinars and online training materials.

Nebraska Department of Veterans’ Affairs – Nebraska Veterans Aid (NVA).

Nebraska Veterans Aid (NVA) was established in 1921 to assist veterans and their dependents who experience a financial hardship, including those related to natural disasters. Following the 2019 flooding disaster, qualifying individuals were eligible to receive assistance with food, clothing, emergency housing and other eligible flood-related expenses.

Housing.ne.gov – Housing Listing and Locator Service Partnership.

Housing.NE.gov is a service created via collaboration and partnership between Assistive Technology Partnership (ATP), NDED, NIFA, NDHHS, Nebraska Rentwise, Region V Systems, HUD, USDA-RD, the Nebraska Chapter of the National Association of Housing and Redevelopment Officials (NAHRO), Omaha and Lincoln Housing Authorities and the Hotline for Disability Services, which allows Nebraskans to locate available housing that best fits their needs either through the website or via a toll-free number. Individuals can easily search for housing utilizing different criteria and access helpful websites. Tools for renters include an affordability calculator, a rental checklist and renter rights and responsibilities information.

Property owners and managers, including Housing Authorities, can use this service to manage their property listing free of charge. The organizing agencies involved in this partnership are encouraging all owners and onsite managers of rental housing to register and begin listing their properties on www.Housing.NE.Gov.



REGIONAL PROGRAMS.

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.

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 also 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 and 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.




FEDERAL PROGRAMS.

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 mixed or pooled with other public funding sources, as well as conventional financing.

U.S. Department of Housing & Urban Development

- **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 and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.
- **HUD 203(b)** provides mortgage insurance for a person to purchase or refinance a principal residence. The mortgage loan is funded by a lending institution, such as a mortgage company, bank or savings and loan association and the mortgage is insured by HUD.
- **Section 203(k) Rehab Mortgage Insurance** enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.
- **Section 811 Supportive Housing for Persons with Disabilities Program** – Through the Section 811 program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.
- **Section 202 Multifamily Health Care Program** – Helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.


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- **Single Family Homeownership/Housing Counseling Agencies** – HUD provides free assistance through local housing counseling agencies where consumers can access information and counseling in regards to buying a home, refinancing a mortgage, saving a home from foreclosure and more.

U.S. Department of the Treasury

- **Community Development Financial Institutions Fund (CDFI Fund)** – The CDFI Fund was established by the Riegle Community Development and Regulatory Improvement Act of 1994. Its purpose is to promote economic revitalization and community development in low-income communities through investment in and assistance to CDFIs. The following are national, regional or local CDFIs that provide community development in Nebraska.
 - Native360 Loan Fund Inc. is a Native CDFI whose mission is to provide affordable credit, capital, technical assistance and related programs to help build strong and self-sufficient Native American business owners. Native360 serves Nebraska, Iowa and southeast South Dakota.
 - The Nebraska Enterprise Fund is a local CDFI that supports underserved communities by providing micro and small businesses with access to training, technical assistance and capital.
 - Midwest Housing Development Fund, Inc. is a regional CDFI that provides nontraditional financing needs for the creation, development and rehabilitation of affordable rental housing in the community.
 - Community Reinvestment Fund, Inc. is a national CDFI that provides products and services aimed at increasing the flow of capital to historically underinvested communities in the country.
 - Mercy Community Capital is a national CDFI that focuses on funding affordable housing and essential community infrastructure projects that support affordable housing.

USDA Rural Development (USDA-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.

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- 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.

Federal Emergency Management Agency (FEMA).

The State of Nebraska is part of FEMA’s “Region VII” coverage area, which also includes the States of Iowa, Kansas and Missouri. FEMA Region VII works with local, State and Tribal emergency management officials and private sector entities to respond to natural disasters and protect human life and property from any and all natural disasters and hazards. After a federal disaster declaration is made, information is delivered via website to those in the affected area. Region VII consists of five divisions:

- a) **Response** – Established at a regional “watch center,” awareness and analysis and the coordination and implementation of federal responses to major disaster areas is key. Preparation of an Incident Management Assistance Team to plan necessary operations and logistics to a disaster area ensures prompt response to help those in need.
- b) **Recovery** – Provides federal assistance to individuals, households and public facilities located within a declared disaster area.
- c) **Mitigation** – Reduces property loss due to flooding via outreach provision, including affordable flood insurance and other programs that encourage safe community development and reduction of loss of life and property due to natural disaster.
- d) **National Preparedness** – Coordinates and develops tools necessary to prepare for hazards and natural disasters among all levels of government, as well as private non-governmental agencies and Communities.

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- e) **Mission Support** – Ensures functional efficiency among critical business operations, including functions with key partners and customer service to persons and families affected by natural disaster.
 - f) **Grants** – Oversees that disaster and non-disaster grants are in compliance with public law.

Federal Covid-19 Supplemental Appropriations-CARES Act.

The State of Nebraska received approximately \$10.8 Billion of assistance for combatting economic distressed caused by the Coronavirus Pandemic. In June, 2020, a plan for the expenditure of these funds was announced, including the following:

- Community CARES program administered through the Department of Health and Human Services to provide food security, housing, and behavioral health care: \$85 million.
- Reimbursements to state and local government for coronavirus-related expenses: \$180 million.
- Agriculture & businesses: \$392 million.
- Small business stabilization: \$230 million
- Livestock producers stabilization: \$100 million
- Rural broadband remote access grant program: \$40 million
- Workforce retraining initiative: \$16 million
- Admin support to all business programs: \$5 million
- Gallup business stabilization and growth training: \$1 million
- Unemployment Trust Fund and potential General Fund Budget Flexibility: \$427 million

Other Federal Funding.

Other funding products that may serve to be useful in the development of affordable housing include the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the (Historic) Rehabilitation Tax Credit, available via the Historic Preservation Act.

APPENDIX I

ASHLAND TABLE PROFILE.



**TABLE 1A
POPULATION TRENDS AND PROJECTIONS
ASHLAND, NEBRASKA
2000-2027**

	<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	2,261	--	--	--	--
	2010	2,453	+192	+8.5%	+19.2	+0.9%
	2020	3,086	+633	+25.8%	+63.3	+2.6%
	2022	3,158	+72	+2.3%	+36.0	+1.15%
Low	2027	3,230	+160	+5.0%	+32.0	+1.0%
Medium	2027	3,369	+211	+6.7%	+42.2	+1.34%
High	2027	3,404	+246	+7.8%	+49.2	+1.56%
CGI*	2027	3,452	+294	+9.3%	+58.8	+1.86%

*Includes an estimated population increase, in the next five years, associated with a **Community Growth Initiative**, via an increase in Full-Time Employment (FTE) positions in the Community and the securement of additional current commuter employees.

Source: 2000, 2010 & 2020 Census.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 1B
POPULATION TRENDS AND PROJECTIONS
ASHLAND, NEBRASKA PLANNING JURISDICTION
2010-2027**

<u>Subdivision</u>	<u>Year</u>	<u>Population*</u>	<u>Change</u>	<u>Total</u>		<u>Annual</u>	
					<u>Percent</u>	<u>Change</u>	<u>Percent</u>
Greystone Estates	2010	0	--	--	--	--	--
	2020	23	+23	+2,300.0%	+2.3	+230.0%	
	2022	31	+8	+34.8%	+4.0	+17.4%	
	2027	31	+0	+0.0%	+0.0	+0.0%	
Iron Horse	2010	257	--	--	--	--	
	2020	416	+159	+61.9%	+15.9	+6.2%	
	2022	430	+14	+3.4%	+7.0	+1.7%	
	2027	473	+43	+10.0%	+8.6	+2.0%	
Sabre Heights**	2010	105	--	--	--	--	
	2020	245	+140	+133.0%	+14.0	+13.3%	
	2022	262	+17	+6.9%	+8.5	+3.5%	
	2027	262	+0	+0.0%	+0.0	+0.0%	
Whitetail Estates**	2010	0	--	--	--	--	
	2020	54	+54	+5,400.0%	+5.4	+540.0%	
	2022	128	+74	+137.0%	+37.0	+68.5%	
	2027	208	+80	+62.5%	+16.0	+12.5%	
Rural Residences	2010	86	--	--	--	--	
	2020	111	+25	+29.1%	+2.5	+2.9%	
	2022	157	+46	+41.4%	+23.0	+20.7%	
	2027	225	+68	+43.3%	+13.6	+8.7%	
Total	2010	448	--	--	--	--	
	2020	849	+401	+89.5%	+40.1	+9.0%	
	2022	1,008	+159	+18.7%	+79.5	+9.4%	
	2027	1,199	+191	+18.9%	+38.2	+3.8%	

*Estimated persons per household: 2.85.

**Whitetail Estates annexed in April 2017 and Sabre Heights annexed in December 2019.

Source: Saunders County Assessor.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 2
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
ASHLAND, NEBRASKA
2000-2027**

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2022</u>	<u>2027</u>	<u>2022-2027 Change</u>
19 and Under	635	696	+61	877	894	950	+56
20-34	407	463	+56	606	623	667	+44
35-54	575	672	+97	903	933	994	+61
55-64	214	232	+18	289	294	315	+21
65-74	198	185	-13	199	197	211	+14
75-84	136	132	-4	147	148	158	+10
85+	96	73	-23	64	69	74	+5
Totals	2,261	2,453	+192	3,086	3,158	3,369	+211
Median Age	37.7	37.0	0.7	36.9	36.9	36.9	+0.0

*Estimated data, subject to margin of error.
Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2022.

TABLE 3
SPECIFIC HOUSEHOLD CHARACTERISTICS
ASHLAND, NEBRASKA
2000-2027

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
2000	2,261	95	2,166	860	2.52
2010	2,453	85	2,368	1,008	2.34
2020	3,086	105	2,981	1,237	2.41
2022	3,158	105	3,053	1,260	2.42
2027	3,369	109	3,260	1,341	2.43
2027 CGI	3,452	106	3,346	1,365	2.45

Source: 2000, 2010 Census.
 Hanna:Keelan Associates, P.C., 2022.

TABLE 4
TENURE BY HOUSEHOLD
ASHLAND, NEBRASKA
2000-2027

<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	860	619	72.0%	241	28.0%
2010	1,008	697	69.1%	311	30.9%
2020	1,237	849	68.6%	388	31.4%
2022	1,260	864	68.6%	396	31.4%
2027	1,341	915	68.2%	426	31.8%
2027 CGI	1,365	928	68.0%	437	32.0%

Source: 2000, 2010 Census.
 Hanna:Keelan Associates, P.C., 2022.

1	2	3	4	5	6	7+
<u>Person</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>
350	395	126	93	52	8	31

*Estimate subject to margin of error. Total 2019 estimated households = 1,055.
Source: 2015-2019 American Community Survey.

**TABLE 6
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
ASHLAND, NEBRASKA
2000-2027**

<u>Income Group</u>	<u>2010*</u>	<u>2019 Est.*</u>	<u>2022</u>	<u>2027</u>	<u>2027 CGI</u>	<u>% Change 2022-2027^</u>
All Households						
Less than \$10,000	48	74	42	35	40	-16.7%
\$10,000-\$19,999	139	140	57	50	53	-12.3%
\$20,000-\$34,999	187	172	200	212	215	+6.0%
\$35,000-\$49,999	162	102	224	247	254	+10.3%
<u>\$50,000 or More</u>	<u>472</u>	<u>567</u>	<u>737</u>	<u>797</u>	<u>803</u>	<u>+8.1%</u>
Totals	1,008	1,055	1,260	1,341	1,365	+6.4%
Median Income	\$45,463	\$54,135	\$56,467	\$57,269	\$55,870	+1.4%
Households 65+ Yrs.						
Less than \$10,000	10	48	9	8	9	-11.1%
\$10,000-\$19,999	69	94	28	25	27	-10.7%
\$20,000-\$34,999	39	65	42	45	46	+7.1%
\$35,000-\$49,999	49	57	68	75	77	+10.3%
<u>\$50,000 or More</u>	<u>72</u>	<u>99</u>	<u>112</u>	<u>121</u>	<u>122</u>	<u>+8.0%</u>
Totals	239	363	259	274	281	+5.8%
Median Income	\$40,151	\$36,430	\$49,633	\$50,566	\$50,093	+1.9%

* Specified Data Used. 2019 Estimate subject to margin of error.

^Does not include CGI.

Source: 2010-2019 American Community Survey.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 7
PER CAPITA INCOME
SAUNDERS COUNTY, NEBRASKA / STATE OF NEBRASKA
2010-2027**

<u>Year</u>	Saunders County		State of Nebraska	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2010	\$37,554	--	\$40,920	--
2011	\$42,960	+14.4%	\$45,426	+11.0%
2012	\$42,365	-1.4%	\$46,562	+2.5%
2013	\$44,466	+5.0%	\$46,596	+0.1%
2014	\$44,674	+0.5%	\$48,953	+5.1%
2015	\$47,235	+5.7%	\$50,725	+3.6%
2016	\$47,866	+1.3%	\$49,615	-2.2%
2017	\$49,710	+3.9%	\$50,645	+2.1%
2018	\$51,349	+3.3%	\$52,890	+4.4%
2019	\$53,414	+4.0%	\$54,515	+3.1%
2020	\$56,892	+6.5%	\$58,587	+7.5%
2022	\$61,785	+8.6%	\$62,922	+7.4%
2010-2022	\$37,554-\$61,785	+64.5%	\$40,920-\$62,922	+53.8%
2022-2027	\$61,785-\$75,069	+21.5%	\$62,922-\$74,563	+18.5%

Source: Bureau of Economic Analysis, 2022.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 8
RACE AND HISPANIC ORIGIN
ASHLAND, NEBRASKA
2010 & 2019***

Race	2010		2019 Est.*	
	Number	% of Total	Number	% of Total
White	1,779	98.1%	2,456	97.3%
Black	5	0.3%	8	0.3%
Native American	3	0.2%	0	0.0%
Asian	4	0.2%	29	1.1%
Other	22	1.2%	30	1.2%
Totals	1,813	100.0%	2,523	100.0%
Hispanic Origin	65	3.6%	109	4.3%

*Specified Data Used. Subject to margin of error.
Source: 2010 Census. 2015-2019 American Community Survey.

TABLE 9	
PERSONS RECEIVING SOCIAL SECURITY INCOME	
SAUNDERS COUNTY, NEBRASKA	
2019	
<u>Social Security Income-2019</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	3,365
Wives & Husbands	120
Children	35
<u>Survivor Benefits</u>	
Widows & Widowers	255
Children	95
<u>Disability Benefits</u>	
Disabled Persons	410
Wives & Husbands	5
<u>Children</u>	<u>75</u>
Total	4,360
<u>Aged 65 & Older</u>	
Men	1,685
<u>Women</u>	<u>1,940</u>
Total	3,625
<u>Supplemental Security Income-2019</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	42
<u>Blind and Disabled</u>	<u>167</u>
Total	209
Source: Department of Health and Human Services, Social Security Administration, 2022.	

**TABLE 10
ESTIMATED HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
ASHLAND, NEBRASKA
2010-2027**

	2010*	2018*	2022	2027
Owner Inc. Rng.	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0%-30% AMI	35 / 15	35 / 35	31 / 25	27 / 21
31%-50% AMI	125 / 70	25 / 4	22 / 7	19 / 6
51%-80% AMI	105 / 35	110 / 55	98 / 41	83 / 35
81%+ AMI	<u>90 / 35</u>	<u>85 / 4</u>	<u>75 / 17</u>	<u>65 / 15</u>
Totals	355 / 155	255 / 98	226 / 90	194 / 77
	2010*	2018*	2022	2027
Renter Inc. Rng.	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0%-30% AMI	85 / 65	95 / 50	98 / 55	104 / 58
31%-50% AMI	40 / 25	70 / 60	74 / 52	78 / 55
51%-80% AMI	110 / 0	100 / 20	105 / 11	111 / 12
81%+ AMI	<u>45 / 0</u>	<u>40 / 0</u>	<u>42 / 0</u>	<u>44 / 0</u>
Totals	280 / 90	305 / 130	319 / 118	337 / 125

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

*Specified Data Used.

Source: 2006-2010, 2014-2018 CHAS Data.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 11
EMPLOYMENT DATA TRENDS AND PROJECTIONS
SAUNDERS COUNTY, NEBRASKA
2010-2027**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2010	10,643	--	4.8%
2011	10,688	+45	4.6%
2012	10,717	+29	4.2%
2013	10,727	+10	4.0%
2014	10,621	-106	3.5%
2015	10,584	-37	3.1%
2016	10,527	-57	3.1%
2017	10,517	-10	2.8%
2018	10,690	+173	2.9%
2019	10,858	+168	2.8%
2020	10,746	-112	3.7%
2022*	10,766	+20	3.6%
2027	10,816	+50	3.4%
2027 CGI	10,871	+55	3.3%
2010-2027^	10,643-10,816	+173	4.8%-3.4%

*Estimate as of May, 2021.

^Does not include CGI.

Source: Nebraska Department of Labor, Labor Market Information, 2022.

Hanna:Keelan Associates, P.C., 2022.

TABLE 12
WORKFORCE EMPLOYMENT BY TYPE
SAUNDERS COUNTY, NEBRASKA
MAY, 2021

Workforce

Non-Farm Employment (Wage and Salary)	5,940
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	*
Construction.	555
Manufacturing.	383
Wholesale Trade.	246
Retail Trade.	707
Transportation & Warehousing.	302
Information.	69
Finance & Insurance.	325
Real Estate & Rental/Leasing.	34
Professional, Scientific & Technical Services.	167
Management of Companies & Enterprises.	*
Administrative/Support/Waste.	156
Educational Services.	240
Health Care & Social Assistance.	450
Arts, Entertainment & Recreation.	120
Accommodation & Food Service.	317
Other Services (except Public Administration).	221
Federal Government.	89
State Government.	201
Local Government.	1,314

*Data not available because of disclosure suppression.
 Source: Nebraska Department of Labor, Labor Market Information, 2022.

**TABLE 13
TRAVEL TIME TO WORK
ASHLAND, NEBRASKA
2019 ESTIMATE***

9 Minutes or Less	10-19 Minutes	20-29 Minutes	30-39 Minutes	40 Minutes or More
331	185	109	120	83

*Subject to margin of error.
Source: 2015-2019 American Community Survey.

**TABLE 14
INFLOW/OUTFLOW JOB COUNTS (ALL JOBS)
ASHLAND, NEBRASKA
2018**

	Count	Share
Employed in Ashland	685	100.0%
Employed in Ashland but Living Outside	506	73.9%
Employed and Living in Ashland	179	26.1%
Living in Ashland	1,480	100.0%
Living in Ashland but Employed Outside	1,301	87.9%
Living and Employed in Ashland	179	12.1%

*Subject to margin of error.
Source: Census Longitudinal Employment-Household Dynamics 2022.

**TABLE 15
HOUSING STOCK PROFILE / UNITS IN STRUCTURE
ASHLAND, NEBRASKA
2010 & 2019 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>	
2010	849	117	67	48	1,081
2019**	788	226	107	56	1,177

*Includes mobile homes and trailers.
 **Specified Data Used. 2019 estimate subject to margin of error.
 Source: 2010 Census, 2015-2019 American Community Survey.

**TABLE 16
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
ASHLAND, NEBRASKA
2010 & 2019 ESTIMATE**

	<u>Complete Plumbing</u>			<u>Lack of Complete Plumbing</u>			<u>Units with 1.01+ Persons per Room</u>	
	<u>Totals</u>	<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>	
2010	1,008	998	99.0%	10	1.0%	6	0.6%	
2019*	1,055	1,055	100.0%	0	0.0%	33	3.1%	

*Specified Data Used. 2019 estimate subject to margin of error.
 Source: 2010 Census, 2015-2019 American Community Survey.

TABLE 17 ESTIMATED YEAR UNITS BUILT* ASHLAND, NEBRASKA 2022	
<u>Year</u>	<u>Housing Units</u>
Oct. 2017 to present	65
2014 to Sept. 2017	48
2010 to 2013	10
2000 to 2009	182
1990 to 1999	121
1980 to 1989	118
1970 to 1979	188
1960 to 1969	119
1950 to 1959	48
1940 to 1949	47
<u>1939 or Before</u>	<u>339</u>
Subtotal	1,285
<u>Units Lost (Oct. 2017 to Present)</u>	<u>7</u>
Total Est. Units – 2022	1,278
% 1939 or Before	26.4%
% 1959 or Before	33.8%
*Specified Data Used; subject to margin of error.	
Source: City of Ashland, 2022; 2015-2019 American Community Survey. Hanna:Keelan Associates, P.C., 2022.	

**TABLE 18
HOUSING STOCK OCCUPANCY / VACANCY STATUS
ASHLAND, NEBRASKA
2010 & 2022**

	<u>2010</u>	<u>2022</u>
a) Housing Stock	1,155 (O = 809; R = 346)	1,278 (O = 877; R = 401)
b) Vacant Housing Stock	147	18
c) Occupied Housing Stock	1,008	1,260
Owner Occupied	697	864
Renter Occupied	311	396
d) Housing Vacancy Rate	12.7% (147)	1.4% (18)
Owner Vacancy	13.8% (112)	1.2% (11)
Renter Vacancy	10.1% (35)	1.7% (7)
e) Adjusted Vacancy Rate*	4.8% (55)	0.9% (12)
Adjusted Owner Vacancy*	5.0% (41)	1.0% (9)
Adjusted Renter Vacancy*	4.0% (14)	1.2% (5)

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

Source: 2010 Census; City of Ashland, 2022.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 19
OWNER OCCUPIED HOUSING VALUE
ASHLAND, NEBRASKA
2000-2027**

	<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,000</u>	<u>\$200,000 or More</u>	<u>Totals</u>
2000*	100	288	136	20	6	550
Median Value	\$86,000					
2019*	29	107	130	186	146	598
Median Value	\$156,400					
2022	\$176,615					
2027	\$214,662					

*Specified Data Used. 2019 estimate subject to margin of error.
Source: 2000 Census, 2015-2019 American Community Survey.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 20
GROSS RENT
ASHLAND, NEBRASKA
2000-2027**

	<u>Less than \$300</u>	<u>\$300 to \$399</u>	<u>\$400 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Totals</u>
2000*	54	44	44	58	21	221
Median Rent	\$440					
2019*	70	24	14	78	271	457
Median Rent	\$769					
2022	\$860					
2027	\$1,029					

*Specified Data Used. 2019 estimate subject to margin of error.
Source: 2000 Census, 2015-2019 American Community Survey.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 21
SURVEY OF RENTAL PROPERTIES
SAUNDERS COUNTY, NEBRASKA
2010-2020**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
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	24.8
2016	28	317	3.2	63.0
2017	25	269	3.3	83.4
2018	32	361	5.0	41.5
2019	25	202	3.0	21.0
2020	16	211	10.4	31.7

Source: Nebraska Investment Finance Authority, 2022.

**TABLE 22
VACANCY RATES BY UNIT TYPE
SAUNDERS COUNTY, NEBRASKA
2020**

<u>Type of Units</u>	<u>Total Units</u>	<u>Vacant Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	36	3	8.3%
Apartments	153	19	12.4%
Mobile Homes	0	0	0.0%
“Other” Units	0	0	0.0%
Not Sure of Type	<u>22</u>	<u>0</u>	<u>0.0%</u>
Total Units	211	22	10.4%

Source: Nebraska Investment Finance Authority, 2022.

TABLE 23
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
SAUNDERS COUNTY, NEBRASKA
2010-2020

<u>Fiscal Year</u>	<u>Average Sale Price</u>
2010	\$133,255
2011	\$130,924
2012	\$185,779
2013	\$161,870
2014	\$165,584
2015	\$161,267
2016	\$160,454
2017	\$185,948
2018	\$187,623
2019	\$209,666
2020	\$216,650
Change (2010-2020)	+\$83,395 (+62.6%)

Source: Nebraska Investment Finance Authority, 2022.

TABLE 24 SELECTED RENTAL HOUSING OPTIONS ASHLAND, NEBRASKA 2022					
<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
Ashland Affordable	2019	12	Mixed Income	8 Affordable: \$640	100%
Housing Partners LLC		Total Units		4 Market Rate: \$800	
2400 Euclid Street					
Ashland Care Center	1971	NF Beds: 97	Skilled	\$260-\$400/day	78%
1700 Furnas Street			Nursing		No
402-944-7031					
Ashland Park Apts I	1990	24	USDA-RD	30% of Income	100%
2801 Clay Street		Total Units	NIFA (LIHTC)	1-Bd: \$595	Yes, 3
1-402-332-2888			Family	2-Bd: \$665	
				3-Bd: \$715	
Ashland Park Apts II *N/A	1991	12	USDA-RD	30% of Income	75%
604 North 19 th Street		Total Units	NIFA (LIHTC)	\$500-\$689	Yes
402-230-9770			Family		
Clove Hill Estates CROWN	2012	8	NIFA (LIHTC)	3-Bd: \$736/month	100%
Scattered Sites		Total Units	Family		Yes, 56
402-805-4905					
Golden Apartments	N/A	1-Bd: 24	HUD	30% of Income	100%
2401 Adams Street			Elderly		Yes, 16
402-944-7332					
Oxbow Living Center	2008	Studio: 18	Assisted Living	Studio: \$3,515	90%
1617 Bills Drive		Studio Dlx: 25		Studio Dlx: \$3,995	Yes, 1
402-944-3400		1-Bd: 24		1-Bd: \$4,385	
		2-Bd: 11		2-Bd: \$5,405	
N/A = Not Available. AL = Assisted Living. NF = (Skilled) Nursing Facility. Ind = Independent Senior Living. *= Information from previous Housing Study (2017) Source: Nebraska Investment Finance Authority, 2022. U.S. Department of Agriculture-Rural Development, 2022. U.S. Department of Housing and Urban Development, 2022. Hanna:Keelan Associates, P.C., 2022					

**TABLE 25
HOUSING UNIT TARGET DEMAND
ASHLAND, NEBRASKA
2027**

	<u>Owner</u>	<u>Rental</u>	<u>Est. Total Housing Unit Target Demand*</u>	<u>Est. Required Housing Unit Target Demand Budget (Millions)</u>
Medium (Pop. Projection):	65	34	99**	\$25.6
High (Pop. Projection):	68	36	104^	\$26.8
CGI (Pop. Projection):	71	39	110^	\$28.2

*Housing Unit Target Demand, based on:

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employees.
- “Pent Up” Housing Demand.
- Five-Year Housing Development Capacity.

^Includes Increased FTE Positions in the Community by 2027.

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 20% to 24% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand: Eight Total Units (five Owner, three Rental).**

****Estimated Workforce Housing Unit Demand: 62 Total Units (41 Owner, 21 Rental).**

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 26
AREA HOUSEHOLD INCOME (AMI)
SAUNDERS COUNTY, NEBRASKA (INCLUDING CITY OF ASHLAND)
2021

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$17,400	\$19,900	\$22,400	\$24,850	\$26,850	\$28,850	\$30,850	\$32,850
50% AMI	\$29,000	\$33,150	\$37,300	\$41,400	\$44,750	\$48,050	\$51,350	\$54,650
60% AMI	\$34,800	\$39,780	\$44,760	\$49,680	\$53,780	\$57,660	\$61,620	\$65,580
80% AMI	\$46,400	\$53,000	\$59,650	\$66,250	\$71,550	\$76,850	\$82,150	\$87,450
100%AMI	\$58,000	\$66,300	\$74,600	\$82,800	\$89,500	\$96,100	\$102,700	\$109,300
125%AMI	\$72,500	\$82,875	\$93,250	\$103,500	\$111,875	\$120,125	\$128,375	\$136,625

Source: U.S. Department of Housing and Urban Development, 2021.

TABLE 27
HOUSING UNIT TARGET DEMAND BY AMI (MEDIUM PROJECTION)
CITY OF ASHLAND, NEBRASKA
2027

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner:	3	5	10	17	30	65
Rental:	2	12	12	8	0	34

NOTE: Includes New Construction & Purchase-Rehab-Resale or Re-Rent.
 Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 28
HOUSING UNIT TARGET DEMAND – POPULATION SECTORS BY AMI
ASHLAND, NEBRASKA
2027**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	4	6	10	20	4
Family	1	4	6	11	20	42	36
Special Populations¹	<u>2</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	3	1
Subtotals	3	5	10	17	30	65	41
RENTAL UNITS*							
Elderly (55+)	0	2	4	2	0	8	0
Family	0	8	7	6	0	21	19
Special Populations¹	<u>2</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>0</u>	5	2
Subtotals	2	12	12	8	0	34	21
Totals	5	17	22	25	30	99	62

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2022.

**TABLE 29
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES
BY PRICE POINT (PRODUCT) RANGE BY AMI
ASHLAND, NEBRASKA
2027**

	PRICE – PURCHASE COST RANGE (Area Median Income)					Totals	Workforce \$210,000*+
	(0%-30%) \$0 to \$112,650*	(31%-60%) \$116,406 to \$190,800*	(61%-80%) \$194,700 to \$235,300*	(81%-125%) \$242,200 to \$362,800	(126%+) \$365,700*+		
OWNER UNITS*							
2 Bedroom	1	1	4	4	8	18	4
3+ Bedroom	2	4	6	13	22	47	37
Totals	3	5	10	17	30	65	41
	PRICE – RENT COST RANGE (Area Median Income)					Totals	Workforce \$685+**
	(0%-30%) \$0 to \$442**	(31%-60%) \$460 to \$890**	(61%-80%) \$865 to \$995**	(81%-125%) \$1,050 to \$1,295**	(126%+) \$1,310**+		
RENTAL UNITS**							
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	1	4	4	2	0	11	2
3+ Bedroom	1	8	8	6	0	23	19
Totals	2	12	12	8	0	34	21

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price, 3.0 PPHH, (25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 30 HOUSING UNIT TARGET DEMAND – ESTIMATED HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR ASHLAND, NEBRASKA 2027			
<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	31 / 8*	12.5
	Town Home Unit	12 / 8	4.2
	Duplex/Triplex Unit	0 / 8	1.5
	Apartment - 4+ Units***	2 / 2	0.2
Totals		45 / 26	18.4
55+ Years	Single Family Unit	9 / 0	2.9
	Town Home Unit	8 / 0	1.7
	Duplex/Triplex Unit	0 / 7	1.3
	Apartment - 4+ Units***	3 / 1	0.2
Totals		20 / 8	6.1
TOTAL UNITS / ACRES		65 / 34	24.5
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.		52 / 28	20.0 / 60.0
*Includes Credit-To-Own Units. **Includes housing for families, and persons with a disability. ***Includes housing in Downtown. ^Includes Public Right-of-Way. ^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.			
Source: Hanna:Keelan Associates, P.C., 2022.			

**TABLE 31
HOUSING STRUCTURES
CONDITIONS SURVEY
ASHLAND, NEBRASKA
2022**

Very Good	10
Above Normal	77
Normal	726
Below Normal	93
Poor	45
<u>Very Poor</u>	<u>18</u>
Total	969

Source: Saunders County Assessor, 2022.

**TABLE 32
HOUSING UNIT REHABILITATION &
DEMOLITION TARGET DEMAND & ESTIMATED COSTS
ASHLAND, NEBRASKA
2027**

	<u># Units / Est. Costs</u>
- Moderate Rehabilitation	69 / \$2,139,000*
- Substantial Rehabilitation	56 / \$2,128,000*
- Demolition (including Occupied/Replacement)	29 / \$696,000**
	29 / \$2,871,000***
	10 / \$3,940,000^

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

Source: Hanna:Keelan Associates, P.C., 2022.

APPENDIX II

ASHLAND SURVEY RESULTS.



APPENDIX II: SURVEY RESULTS

SURVEY SUMMARY

As part of a qualitative research approach, the City of Ashland participated in a **Housing Survey** and a **Workforce Housing Needs Survey**. **The Ashland Housing Survey was completed by 64 participants and the Workforce Housing Needs Survey was completed by 44 participants. The following summarizes the results of each Survey.** The complete tabulated results of each Survey are also included in this Appendix.

ASHLAND HOUSING SURVEY.

DEMOGRAPHICS.

The majority of participants were female and between the ages of 35 and 44 years old. Younger families and populations are more likely to be involved in local, neighborhood-based community development activities that enhance local quality of life.

- Gender:
 - 44, or 69 percent of respondents identified as female.
 - 19, or 30 percent identified as male.
 - One, or 1 percent preferred not to answer.
- Age:
 - **35-44** years (20 or 31%).
 - **25-34** years (17 or 27%).
 - **55-64** years (15 or 23%).
 - Average age = 41.8 years.

RESIDENCY.

A majority of Survey participants resided within the City of Ashland Corporate Limits, many of whom are experiencing, or have experienced on a firsthand basis, the housing issues in the Community. This allows City and economic development leadership to more accurately determine housing need and implement local, grassroots-based housing programs that will benefit current residents.

- Place of Residence:
 - The majority (**52 or 81 percent**) of survey respondents live **inside the City of Ashland Corporate Limits.**
 - **Six (9 percent)** respondents live **one to five miles from Ashland.**
 - **Three (5 percent)** respondents live in an **“Other” Location.**
 - **Two (3 percent)** respondents live **less than one mile from Ashland.**
 - **One (2 percent)** respondent lives in **Rural/Unincorporated Cass County.**

INCOME.

The majority of respondents had a household income ranging from \$100,000 to \$149,000, followed by households with income ranging from \$50,000 to \$74,000. Of the ten participants identified as a renter, 30 percent were not able to afford their rent. An additional 20 percent of renters were paying the maximum rent they could afford. The majority of homeowners have paid, in full, their home.

- Household Income:
 - **\$100K to \$149K** had 15 respondents (23%).
 - **\$50K to \$74K** had 13 respondents (20%).
 - **\$75K to \$99K** had 10 respondents (16%).
 - Average household income: \$106,533.
- The majority (**four or 40%**) out of 10 renters paid **more than \$1,101**. **Three** of the 10 renters **can not** afford their rent and an additional two renters pay the maximum amount they can afford. The majority (**three or 30%**) selected **\$801 to \$950** as the maximum rent category that they could afford.
- The majority (**17 or 32%**) out of 54 owners have **paid in full** for their home. **Eight** homeowners pay between **\$1,501 and \$2,000** for their monthly mortgage. The majority (**12 or 22%**) of participants selected **more than \$400,000** as the most they could afford for a home.
- Only five, or eight percent of 64 total respondents experienced a loss of employment income due to the COVID-19 pandemic. Of the 10 respondents, five, or 50 percent experienced delayed construction, three, or 30 percent experienced deferred rent or mortgage payments and two, or 20 percent experienced delayed relocation due to COVID-19.

BARRIERS TO AFFORDABLE HOUSING.

The majority (50 or 78%) of participants were satisfied with their housing situation, but experience dissatisfaction with certain housing issues. These housing issues are largely due to the cost to rent or purchase a home and a lack of homes available to satisfy current market demands.

Housing choice for first time homebuyers was noted as a great need in the Community, as well as single family housing and general (affordable market rate) rental housing. The City could benefit from building more housing affordable to families within specific income ranges, as well as maintaining and upgrading its current housing stock.

- Satisfied with Current Housing Situation:
 - Yes (50 or 78%).
 - No (14 or 22%).
- The majority (27 or 42 percent) of 64 total respondents planned to change their housing situation in the next five years.
 - Of the 64 respondents, 13, or 20 percent wanted to move inside the City limits.
 - Of the 64 respondents, 24, or 38 percent wanted to move into a single-family house.
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **renters** selected the following:
 - Lack of suitable available rental units.
 - Eight, or 80 percent of total 10 renters.
 - Cost of rent.
 - Seven, or 70 percent of total 10 renters.
- Of the 12 respondents who live outside the City of Ashland Corporate limits, **five, or 42 percent** of respondents expressed interest in moving to the City, four, or 33 percent of respondents did not want to move to the City and three, or 25 percent did not respond.
- When asked which housing types were most greatly needed in Ashland, respondents selected the following: (1=not needed, 5=greatly needed).
 - Housing choice for first-time homebuyers with an average score of 4.54.
 - Single-family housing with an average score of 4.38.
 - Rental housing-general with an average score of 4.32.
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **owners** selected the following:
 - Housing purchase prices/cost to own.
 - 21, or 39 percent of total 54 owners.
 - Lack of sufficient homes for sale.
 - 19, or 35 percent of total 54 owners.
 - Excessive down payment/closing costs.
 - 13, or 24 percent of total 54 owners.

FUNDING/FINANCING PROGRAMS.

The participants were supportive of using Local, State and Federal grant funds to conduct an owner and rental housing rehabilitation program as well as a using grant funds to purchase, rehabilitate and resell vacant housing. Local residents supporting these types of initiatives and funding programs confirms the desire of the Ashland citizenry to see community betterment programs be implemented that are directed towards housing stock improvements and creating improved living situations for both existing and prospective residents.

- 49, or 85 percent of the 58 total respondents were in support of using grant funds to conduct an owner housing rehabilitation program.
- 47, or 81 percent of the 58 total respondents were in support of using grant funds to conduct a renter housing rehabilitation program.
- 47, or 81 percent of the 58 total respondents were in support of the City using grant dollars to purchase, rehabilitate and resell vacant housing in the community.
- 46, or 78 percent of the 59 total respondents were in support of a local program that would purchase dilapidated houses, tear them down and make the lots available for families to build a house.
- 42, or 72 percent of the 58 total respondents were in support of the City using grant dollars to provide down-payment assistance to first-time home buyers.

SERVICES FOR SENIORS.

When asked to rate support services for Seniors in their Community, participants selected the following:

- High Quality.
 - Law Enforcement.
 - Volunteer Opportunities.
 - Emergency Transportation.
- Low Quality.
 - Cultural/Language Assistance.
 - Counseling Services.
 - Aides for Disabilities.
 - Home Repair/Rehabilitation Services.

If you plan to change your housing situation in the next five years, which housing type would you be interested in? (12 Respondents: 55+ years old).

- Single-Family Home.
- Townhome-Purchase.
- Duplex-Rent and Two-Bedroom-Rent.

WORKFORCE HOUSING NEEDS SURVEY.

EMPLOYMENT.

A total of 44 participants completed a **Workforce Housing Needs Survey**. Places of employment were varied with a few retired persons. Of the 26 respondents, 11, or 42 percent commute into Ashland.

- Of the 44 total respondents, 11 commuted into Ashland, 15 did not commute into Ashland and 18 did not respond.
 - Of the 11 respondents that commuted into Ashland, the majority (eight or 73%) commuted less than 10 minutes.

INCOME.

The majority (36 or 82%) of Survey participants were homeowners. A majority (12 or 33%) of homeowners have paid, in full, their home. A total of six, or 17 percent of homeowners either pay between \$1,501 and \$2,000 or pay more than \$2,000 in monthly mortgage costs. The monthly mortgage cost of the majority of participants identifies what type of housing is affordable in the Community. A majority of renters pay more than \$1,101 for monthly rent.

- 36, or 82 percent own their home and eight rent their home.
 - 12, or 33 percent of owners have paid in full.
 - Six, or 17 percent of owners pay \$1,501 to \$2,000.
 - Six, or 17 percent of owners pay \$2,001+.
 - Three, or 38 percent of renters pay \$1,101+.
- Top responses to the question on household income range was:
 - \$50K to \$74K (10 or 23 percent).
 - \$100K to \$149K (Eight or 18 percent).
 - \$150K to \$199K (Eight or 18 percent).
- Only seven, or 16 percent of 44 total respondents experienced a loss of employment income due to the COVID-19 pandemic.
 - Of those seven participants, the majority (five) did not receive any pay.
- When asked which housing issues participants experienced due to the COVID-19 pandemic, participants selected the following:
 - Of 10 total respondents, four selected deferred rent or mortgage payment.
 - Three selected delayed construction.
 - Two selected delayed relocation.
 - One selected “other”.

RESIDENCY/BARRIERS TO AFFORDABLE HOUSING.

The majority (five or 56%) of participants of the Workforce Housing Needs Survey **did not** desire to move into the City of Ashland. Some of the concerns addressed by participants included a lack of rental housing units and houses for sale that were suitable for occupancy, as well as the cost to rent or purchase a home. Another major issue included the condition of available rental housing stock as well as the cost of utilities.

- Place of Residence:
 - Inside Ashland Corporate Limits (35 or 80%).
 - One to five miles from Ashland (Six or 14%).
- Of nine respondents that live outside Ashland Corporate limits, only one, or 11 percent wanted to move into the City, three gave no response and five, or 56 percent did not want to move into the City.
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **renters** selected the following:
 - Lack of suitable available rental units.
 - Cost of rent.
 - Condition of housing.
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **owners** selected the following:
 - Lack of sufficient homes for sale.
 - Housing purchase prices/cost to own.
 - Cost of utilities.

HOUSING SURVEY RESULTS

Where do you reside?		
Inside City of Ashland Corporate Limits	52	81%
Less than One Mile from Ashland	2	3%
1-5 Miles from Ashland	6	9%
Rural/Unincorporated Cass County	1	2%
Other: Lincoln (2), Gretna (1)	3	5%
Totals	64	100%

Gender?		
Male	19	30%
Female	44	69%
Prefer Not to Share	1	1%
Totals	64	100%

What is your current age?		
18-24	0	0%
25-34	17	27%
35-44	20	31%
45-54	3	5%
55-64	15	23%
65-74	5	8%
75-84	4	6%
85+	0	0%
Totals	64	100%

Number of Persons in your Household?		
1 person	11	17%
2 people	19	30%
3 people	9	14%
4 people	15	23%
5+	10	16%
Totals	64	100%

Please indicate your household income range?		
Less than \$50K	7	12%
\$50K to \$74K	13	22%
\$75K to \$99K	10	17%
\$100K to \$149K	15	25%
\$150K to \$199K	9	15%
\$200K to \$249K	4	7%
\$250K to \$299K	1	1%
\$300K or more	1	1%
Totals	60	100%

If you do not live in the Ashland City Limits, are you interested in moving to the Community?		
Yes	5	56%
No	4	44%
Totals	9	100%

Are you satisfied with your current housing situation?		
Yes	50	78%
No	14	22%
Totals	64	100%

Which type of housing do you currently live in?		
Single family house (own)	49	77%
Single family house (rent)	7	11%
Duplex/triplex (own)	3	5%
Duplex/triplex (rent)	0	0%
Townhome (own)	0	0%
Townhome (rent)	0	0%
Manufactured/mobile home (own)	0	0%
Manufactured/mobile home (rent)	1	1%
Rental Apartment	2	3%
Condominium	0	%
Acreage	2	3%
Other	0	%
Totals	64	100%

FOR RENTERS:

What are some of the issues or barriers your experience with obtaining affordable, suitable housing for your household? Please check all that apply.		
Lack of handicap accessible housing	0	0%
Lack of adequate public transportation	0	0%
Lack of knowledge of fair housing rights	0	0%
Cost of rent	7	70%
Restrictive zoning/building codes	0	0%
Job status	0	0%
Attitudes of landlords & neighbors	4	40%
Lack of availability of decent rental units in your price range	8	80%
Use of background checks	1	10%
Excessive application fees and/or rental deposits	2	20%
Cost of utilities	0	0%
Lack of educational resources about tenant responsibilities	0	0%
Age of existing rental housing	3	30%
Condition of existing rental housing	4	40%
Other: Pets	1	10%
Totals	10	100%

How much are you currently paying for your monthly rent?		
No rent payment	1	10%
Less than \$400	2	20%
\$400 to \$600	0	0%
\$601 to \$800	2	20%
\$801 to \$950	1	10%
\$951 to \$1,100	0	0%
\$1,101+	4	40%
Totals	10	100%

What is the most your family could afford for monthly rent?		
No Rent Payment	0	0%
Less than \$400	0	0%
\$400 to \$600	0	0%
\$601 to \$800	2	22%
\$801 to \$950	3	34%
\$951 to \$1,100	2	22%
\$1,101+	2	22%
Totals	9	100%

FOR OWNERS:

What are some of the issues or barriers your experience with obtaining affordable, suitable housing for your household? Please check all that apply.		
Lack of handicap accessible housing	2	5%
Lack of adequate public transportation	2	5%
Lack of knowledge of fair housing rights	3	8%
Housing purchase prices/cost to own	21	57%
Restrictive zoning/building codes	6	16%
Job status	1	3%
Attitudes of immediate neighbors	3	8%
Mortgage lending application requirements	3	8%
Excessive down payment/closing costs	8	22%
Cost of utilities	13	35%
Lack of educational resources about homeowner responsibilities	1	3%
Cost of homeowners insurance	7	19%
Lack of sufficient homes for sale	19	51%
Age of existing housing	4	11%
Condition of existing housing	8	22%
Inability to get a loan	1	3%
Other: Property tax (3)	5	14%
Totals	37	100%

What is your monthly mortgage?		
Paid in Full	17	33%
Less than \$400	0	0%
\$400 to \$600	2	4%
\$601 to \$800	2	4%
\$801 to \$1,000	4	8%
\$1,001 to \$1,250	7	14%
\$1,251 to \$1,500	4	8%
\$1,501 to \$2,000	8	15%
\$2,001 or more	7	14%
Totals	51	100%

What is the most your family could afford for a home?		
Less than \$100K	2	5%
\$100K to \$175K	9	21%
\$176K to \$250K	8	18%
\$251K to \$300K	5	11%
\$301K to \$350K	4	9%
\$351K to \$400K	4	9%
\$401K or more	12	27%
Totals	44	100%

Are you, or has anyone in your household, experienced a loss of employment income due to the COVID-19 pandemic?		
Yes	5	8%
No	59	92%
Totals	64	100%

If yes, are you receiving pay for the time your are not working?		
Yes, I use paid leave	1	20%
Yes, I receive full pay but do not have to take leave	1	20%
Yes, I receive partial pay	1	20%
No, I do not receive pay	2	40%
Totals	5	100%

Over the past three months, have you paid your rent or mortgage on time?		
Yes	52	96%
No	0	0%
Payment was deferred	2	4%
Totals	54	100%

How confident are you that your household will be able to pay your next rent or mortgage payment on time?		
No confidence	0	0%
Slight confidence	0	0%
Moderate confidence	4	8%
High confidence	45	92%
Payment is/will be deferred	0	0%
Totals	49	100%

Which of the following housing issues have you experienced as a result of the COVID-19 pandemic? Check all that apply.		
Deferred rent/mortgage payment	3	30%
Delayed housing construction	5	50%
Delayed relocation	2	20%
Difficulty obtaining a mortgage loan or other financial assistance	0	0%
Other	0	0%
Totals	10	100%

Please rate the level of need for each housing type in your Community. *Please Check (✓).*

Single Family Housing		
1 (Not needed/Sufficient supply exists)	3	5%
2	1	1%
3	6	10%
4	10	17%
5 (Greatly needed)	40	67%
Totals	60	100%
Average Score	4.38	

Rental Housing (General)		
1 (Not needed/Sufficient supply exists)	2	3%
2	2	3%
3	9	15%
4	10	16%
5 (Greatly needed)	39	63%
Totals	62	100%
Average Score	4.32	

Condominiums/townhomes		
1 (Not needed/Sufficient supply exists)	6	10%
2	9	15%
3	16	27%
4	14	23%
5 (Greatly needed)	15	25%
Totals	60	100%
Average Score	3.38	

Duplex/triplex Housing		
1 (Not needed/Sufficient supply exists)	7	12%
2	8	14%
3	20	34%
4	9	16%
5 (Greatly needed)	14	24%
Totals	58	100%
Average Score	3.26	

Rehabilitation of owner-occupied housing		
1 (Not needed/Sufficient supply exists)	7	12%
2	5	9%
3	15	27%
4	10	18%
5 (Greatly needed)	19	34%
Totals	56	100%
Average Score	3.52	

Rehabilitation of renter-occupied housing		
1 (Not needed/Sufficient supply exists)	7	13%
2	4	7%
3	15	27%
4	11	20%
5 (Greatly needed)	18	33%
Totals	55	100%
Average Score	3.53	

Housing choices for first-time homebuyers		
1 (Not needed/Sufficient supply exists)	2	3%
2	2	3%
3	2	3%
4	9	15%
5 (Greatly needed)	44	76%
Totals	59	100%
Average Score	4.54	

Independent/Group home housing for persons with a mental/physical disability		
1 (Not needed/Sufficient supply exists)	4	7%
2	6	11%
3	24	43%
4	8	14%
5 (Greatly needed)	14	25%
Totals	56	100%
Average Score	3.39	

Senior independent living housing (Owner & Rental)		
1 (Not needed/Sufficient supply exists)	3	6%
2	5	9%
3	17	30%
4	17	30%
5 (Greatly needed)	14	25%
Totals	56	100%
Average Score	3.61	

Appendix II: Survey Results.

Licensed assisted living with specialized services		
1 (Not needed/Sufficient supply exists)	8	15%
2	8	15%
3	18	34%
4	9	17%
5 (Greatly needed)	10	19%
Totals	53	100%
Average Score	3.09	

Are you planning to change your housing situation in the next five years?		
Yes	27	53%
No	24	47%
Totals	51	100%

Why are you planning to change your current housing situation?		
Need local affordable housing	4	16%
Need larger housing	9	36%
Present home in poor state of repair	2	8%
Need senior/elderly housing	0	0%
Need specially adapted home	0	0%
Need to be closer to relatives who are in the area	1	4%
Need independent housing	0	0%
Need to “downsize”	2	8%
Need to be closer to employment	0	0%
Need to be closer to a dependent	0	0%
Death, divorce, or other change in family structure requiring a move	0	0%
Other	7	28%
Totals	25	100%

Where would you like to purchase or rent a home?		
Inside City of Ashland Corporate Limits	13	41%
Less than One Mile from Ashland	6	19%
1-5 Miles from Ashland	6	19%
Rural/Unincorporated Cass County	4	12%
Other	3	9%
Totals	32	100%

Which one of the following housing types would you most like to purchase?		
Single family	24	67%
Attached townhome or duplex/triplex	1	3%
Residential acreage	6	17%
Mobile home	0	0%
Patio home/slab home	0	0%
Tiny home	1	3%
Upper level/downtown	0	0%
Apartment	1	3%
Senior living Community	3	7%
Totals	36	100%

How many bedrooms would your family need?		
One	2	5%
Two	11	31%
Three	11	31%
Four+	12	33%
Totals	36	100%

Do you support your community using State or Federal grant funds to conduct an owner housing rehabilitation program?		
Yes	49	84%
No	9	16%
Totals	58	100%

Do you support your community using State or Federal grant funds to conduct a rental housing rehabilitation program?		
Yes	47	81%
No	11	19%
Totals	58	100%

Do you support your community using State or Federal grant funds to purchase and remove dilapidated housing for new development?		
Yes	46	78%
No	13	22%
Totals	59	100%

Do you support your community using State or Federal grant funds to purchase, rehab, and resell vacant housing?		
Yes	47	81%
No	11	19%
Totals	58	100%

Do you support your community using State or Federal grant funds to assist with down payment assistance for first time homebuyers?		
Yes	42	72%
No	16	28%
Totals	58	100%

(55+ Years old) Please rate the quality of the following support services for senior in your community.
 (Excellent = 4, Good = 3, Fair = 2, Poor = 1)

Case management/legal aid		
1 (Poor)	5	24%
2	7	33%
3	5	24%
4 (Excellent)	4	19%
Totals	21	100%
Average Score	2.38	

Cultural/Language assistance		
1 (Poor)	7	33%
2	10	48%
3	3	14%
4 (Excellent)	1	5%
Totals	21	100%
Average Score	1.90	

Continuing Education Opportunities		
1 (Poor)	5	24%
2	10	48%
3	5	24%
4 (Excellent)	1	4%
Totals	21	100%
Average Score	2.10	

Appendix II: Survey Results.

Employment Opportunities/Training		
1 (Poor)	5	24%
2	9	43%
3	5	24%
4 (Excellent)	2	9%
Totals	21	100%
Average Score	2.19	

Adult Care Services		
1 (Poor)	5	23%
2	8	36%
3	7	32%
4 (Excellent)	2	9%
Totals	22	100%
Average Score	2.27	

Health Services (mental, physical, etc)		
1 (Poor)	10	45%
2	6	27%
3	3	14%
4 (Excellent)	3	14%
Totals	22	100%
Average Score	1.95	

Food/Meals-on-Wheels		
1 (Poor)	3	13%
2	12	55%
3	5	23%
4 (Excellent)	2	9%
Totals	22	100%
Average Score	2.27	

Appendix II: Survey Results.

Home Health & Memory Care		
1 (Poor)	6	27%
2	7	32%
3	7	32%
4 (Excellent)	2	9%
Totals	22	100%
Average Score	2.23	

Counseling Services		
1 (Poor)	9	41%
2	8	36%
3	3	14%
4 (Excellent)	2	9%
Totals	22	100%
Average Score	1.91	

Aides for disabilities		
1 (Poor)	9	41%
2	8	36%
3	3	14%
4 (Excellent)	2	9%
Totals	22	100%
Average Score	1.91	

Home repair/rehabilitation services		
1 (Poor)	8	36%
2	9	41%
3	4	18%
4 (Excellent)	1	5%
Totals	22	100%
Average Score	1.91	

Appendix II: Survey Results.

Transportation/ auto repair		
1 (Poor)	6	27%
2	7	32%
3	5	23%
4 (Excellent)	4	18%
Totals	22	100%
Average Score	2.32	

Finance assistance/management		
1 (Poor)	6	27%
2	10	45%
3	3	14%
4 (Excellent)	3	14%
Totals	22	100%
Average Score	2.14	

Housing (permanent, transitional, etc.)		
1 (Poor)	5	24%
2	10	48%
3	4	19%
4 (Excellent)	2	9%
Totals	21	100%
Average Score	2.14	

Law enforcement		
1 (Poor)	3	14%
2	2	9%
3	9	41%
4 (Excellent)	8	36%
Totals	22	100%
Average Score	3.00	

Appendix II: Survey Results.

Senior social/recreation activities		
1 (Poor)	7	32%
2	8	36%
3	5	23%
4 (Excellent)	2	9%
Totals	22	100%
Average Score	2.09	

Emergency Transportation		
1 (Poor)	5	23%
2	5	23%
3	6	27%
4 (Excellent)	6	27%
Totals	22	100%
Average Score	2.59	

Volunteer opportunities		
1 (Poor)	3	14%
2	4	18%
3	10	45%
4 (Excellent)	5	23%
Totals	22	100%
Average Score	2.77	

Specialized services (veteran, homeless, etc.)		
1 (Poor)	7	32%
2	11	50%
3	2	9%
4 (Excellent)	2	9%
Totals	22	100%
Average Score	1.95	

(55+ Years Old) If you are planning to change your housing situation in the next five years, which of the following housing types would you be most interested in moving to?		
Single family	7	58%
Duplex (rent)	3	25%
Duplex (purchase)	2	17%
Townhome (rent)	2	17%
Townhome (purchase)	3	25%
Nursing home/long-term care	0	0%
Apartment (purchase)	0	0%
Assisted living housing	1	8%
One-bedroom apt. (rent)	0	0%
Two-bedroom apt. (rent)	3	25%
Tiny home	0	0%
Upper level/downtown	0	0%
Other	0	0%
Totals	12	100%

WORKFORCE HOUSING NEEDS SURVEY RESULTS

Where do you currently reside?		
Inside City of Ashland Corporate Limits	35	80%
Less than One Mile from Ashland	1	2%
1-5 Miles from Ashland	6	14%
Rural/Unincorporated Saunders County	1	2%
Other: Thomas Lake	1	2%
Totals	44	100%

If you do not live inside the Ashland Corporate Limits, are you interested in moving to the Community?		
Yes	1	17%
No	5	83%
Totals	6	100%

Do you commute into Ashland for work?		
Yes	11	42%
No	15	58%
Totals	26	100%

How far do you commute for work?		
No commute/work from home	0	0%
Less than 10 minutes	8	73%
10-20 minutes	1	9%
21-30 minutes	0	0%
31-40 minutes	0	0%
41-50 minutes	2	18%
51-60 minutes	0	0%
61+ minutes	0	0%
Totals	11	100%

Appendix II: Survey Results.

Number of Persons in your Household?		
1 person	3	6%
2 people	15	34%
3 people	6	14%
4 people	14	32%
5+	6	14%
Totals	44	100%

Do you currently rent or own your home?		
Rent	8	18%
Own	36	82%
Totals	44	100%

If you are a renter, how much are your currently paying for your monthly rent?		
No rent payment	0	0%
Less than \$400	1	12%
\$400 to \$600	1	12%
\$601 to \$800	1	12%
\$801 to \$950	1	13%
\$951 to \$1,100	1	13%
\$1,101+	3	38%
Totals	8	100%

If you are an owner, what is your monthly mortgage payment?		
Paid in Full	12	33%
Less than \$400	0	0%
\$400 to \$600	0	0%
\$601 to \$800	1	3%
\$801 to \$1,000	4	11%
\$1,001 to \$1,250	3	8%
\$1,251 to \$1,500	4	11%
\$1,501 to \$2,000	6	17%
\$2,001 or more	6	17%
Totals	36	100%

Are you satisfied with your current housing situation?		
Yes	34	77%
No	10	23%
Totals	44	100%

Please indicate your household income range?		
Less than \$50K	7	17%
\$50K to \$74K	10	24%
\$75K to \$99K	6	14%
\$100K to \$149K	8	19%
\$150K to \$199K	8	19%
\$200K to \$249K	3	7%
\$250K to \$299K	0	0%
\$300K or more	0	0%
Totals	42	100%

Are you, or has anyone in your household, experienced a loss of employment income due to the COVID-19 pandemic?		
Yes	7	16%
No	37	84%
Totals	44	100%

If yes, are you receiving pay for the time you are not working?		
Yes, I use paid leave	0	0%
Yes, I receive full pay but do not have to take leave	0	0%
Yes, I receive partial pay	1	17%
No, I do not receive pay	5	83%
Totals	6	100%

Over the past three months, have you paid your rent or mortgage on time?		
Yes	32	94%
No	1	3%
Payment was deferred	1	3%
Totals	34	100%

How confident are you that your household will be able to pay your next rent or mortgage payment on time?		
No confidence	0	0%
Slight confidence	2	6%
Moderate confidence	3	8%
High confidence	30	86%
Payment is/will be deferred	0	0%
Totals	35	100%

Which of the following housing issues have you experienced as a result of the COVID-19 pandemic?		
Deferred rent/mortgage payment	4	40%
Delayed housing construction	3	30%
Delayed relocation	2	20%
Difficulty obtaining a mortgage loan or other financial assistance	0	0%
Other	1	10%
Totals	10	100%

FOR RENTERS:

What are some of the issues or barriers your experience with obtaining affordable, suitable housing for your household? Please check all that apply.		
Lack of handicap accessible housing	0	0%
Lack of adequate public transportation	1	14%
Lack of knowledge of fair housing rights	0	0%
Cost of rent	6	86%
Restrictive zoning/building codes	2	29%
Job status	2	29%
Attitudes of landlords & neighbors	4	57%
Lack of availability of decent rental units in your price range	6	86%
Use of background checks	3	43%
Excessive application fees and/or rental deposits	2	29%
Cost of utilities	1	14%
Lack of educational resources about tenant responsibilities	0	0%
Age of existing rental housing	1	14%
Condition of existing rental housing	5	71%
Other: Pets	1	14%
Totals	7	100%

FOR OWNERS:

What are some of the issues or barriers your experience with obtaining affordable, suitable housing for your household? Please check all that apply.		
Lack of handicap accessible housing	0	0%
Lack of adequate public transportation	1	5%
Lack of knowledge of fair housing rights	3	14%
Housing purchase prices/cost to own	10	45%
Restrictive zoning/building codes	4	18%
Job status	1	5%
Attitudes of immediate neighbors	2	9%
Mortgage lending application requirements	1	5%
Excessive down payment/closing costs	6	27%
Cost of utilities	7	32%
Lack of educational resources about homeowner responsibilities	2	9%
Cost of homeowners insurance	3	14%
Lack of sufficient homes for sale	10	45%
Age of existing housing	3	14%
Condition of existing housing	3	14%
Inability to get a loan	1	5%
Other:	3	14%
Totals	22	100%

Appendix II: Survey Results.

Where would you like to purchase or rent a home?		
Inside City of Ashland Corporate Limits	10	44%
Less than One Mile from Ashland	2	9%
1-5 Miles from Ashland	7	30%
Rural/Unincorporated Saunders County	1	4%
Rural/Unincorporated Cass County	1	4%
Other: Lincoln (1)	2	9%
Totals	23	100%

Which one of the following housing types would you most like to purchase?		
Single family	14	59%
Attached townhome or duplex/triplex	2	8%
Residential acreage	6	25%
Mobile home	0	0%
Patio home/slab home	0	0%
Tiny home	0	0%
Upper level/downtown	0	0%
Apartment	1	4%
Senior living Community	1	4%
Totals	24	100%

How many bedrooms would your family need?		
One	2	8%
Two	4	17%
Three	10	42%
Four+	8	33%
Totals	24	100%

What is the most your family could afford for a home?		
Less than \$100K	2	8%
\$100K to \$175K	6	24%
\$176K to \$250K	3	12%
\$251K to \$300K	2	8%
\$301K to \$350K	4	16%
\$351K to \$400K	2	8%
\$401K or more	6	24%
Totals	25	100%

What is the most your family could afford for monthly rent?		
No Rent Payment	5	24%
Less than \$400	1	5%
\$400 to \$600	0	0%
\$601 to \$800	3	14%
\$801 to \$950	3	14%
\$951 to \$1,100	3	14%
\$1,100+	6	29%
Totals	21	100%

HOUSING SURVEY COMMENTS.

Comments edited for clarity.

Are you satisfied with your current housing situation? If no, please explain.

- Currently living with a roommate and would like to buy my own updated smaller place in town.
- I would rather my rent goes to an investment instead of someone else's pocket. Our driveway is made of white rock gravel, no garage, and the bedrooms are small. We have two teenagers and their rooms are tiny. We pay around \$0.90 per square foot. (1600sq ft, \$1200/mo).
- Living with my aunt because nothing is available.
- Too expensive.
- We would love to buy, and there are new homes being built, but nothing near or in Ashland is affordable. We will have to move to another town if we can't find a place to buy.
- Would like a little more updated apartment on ground level.

WORKFORCE HOUSING NEEDS SURVEY COMMENTS.

Comments edited for clarity.

Are you satisfied with your current housing situation? If no, please explain.

- I would like to upgrade to a larger home.
- I would love to own a home in or near Ashland, but there is nothing available.
- It was supposed to be a starter home but has ended up being more long-term because of the small housing market. Housing in Ashland seems to be lower end (started home or low income) or higher income (\$400,000+). There is very little in between and what is available would not be an upgrade but a lateral move.
- It's not my landlords but rather my ex, who rents as head of household and I'm just a tenant and I've been looking for over a year for something equal or lesser to rent that would take a chance on a single mom on a waitress's salary; even though I cover full rent and utilities at my current location.
- Just don't like driving on the gravel roads.
- More storage and activity area on ground level.
- Renting sucks. We have owned a home before and would like to again, but it is difficult for non "upper middle class" households to buy a home in the Ashland area.
- Want to live in country.