

Schuyler Housing Study



Schuyler, Nebraska
January, 2018



Acknowledgements

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Nebraska Investment Finance Authority**



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Executive Summary

Schuyler, the county seat of Colfax County in east-central Nebraska, is located within proximity of two Metropolitan Statistical Areas, being 54 miles from the City of Omaha and 66 miles from the City of Lincoln. Schuyler's close proximity to the City of Columbus (14 miles) impacts its local economy and housing market.

The community is served by two highways (U.S. Highway 30 Expressway and Nebraska Highway 15.) The local housing market is fueled by the community's employment base, with Cargill Meat Solutions being the community's largest employer. The plant currently employs more than 2,000 people.

Study Process

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

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

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

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

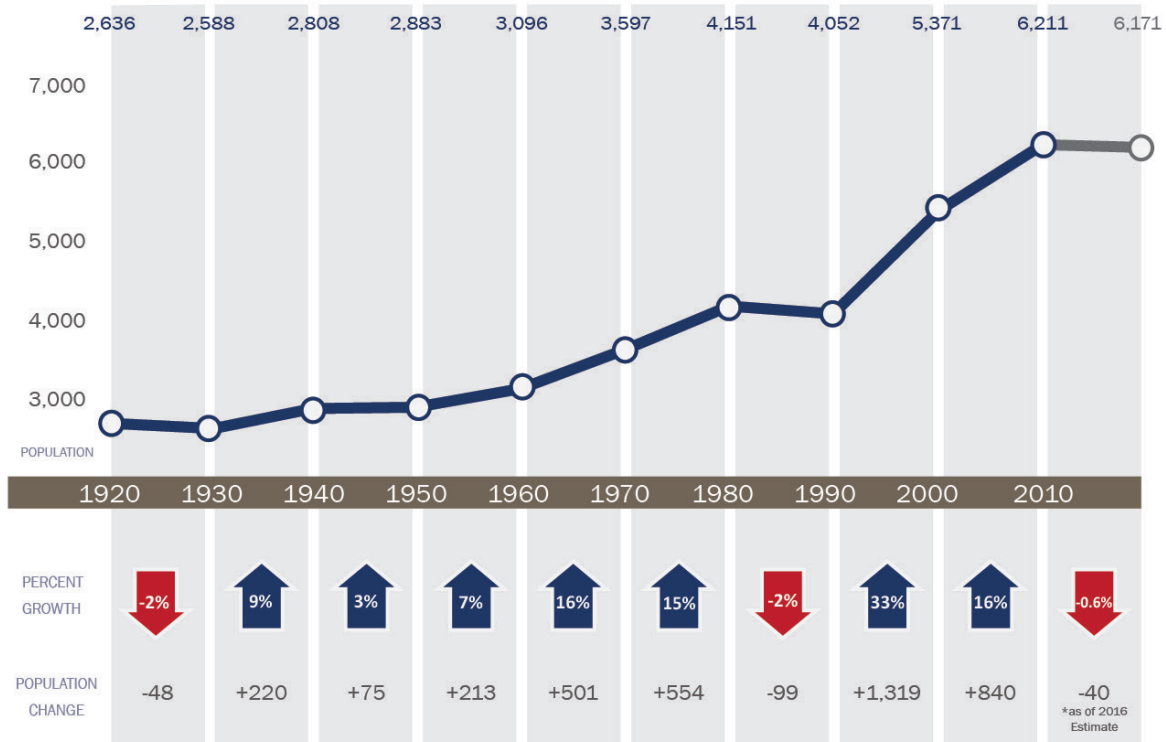
Stakeholder Input: In conjunction with highlighted community data, stakeholder input is utilized in the final step of the planning process. An implementation plan that complements the recommendations of the Comprehensive Plan was developed based on input gained throughout the planning process and targeted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

Community Profile

Population

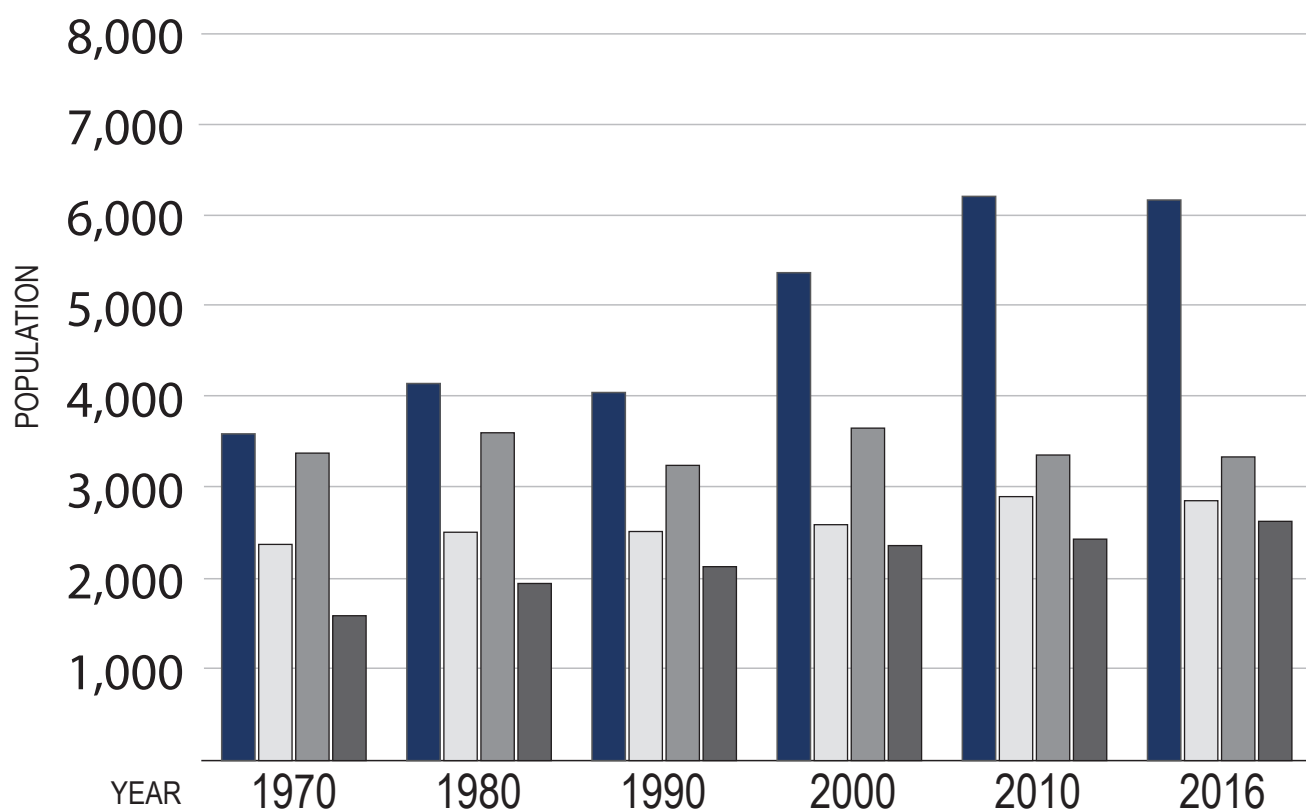
Population trends allow a community to understand how it's grown. The relationship between a community's recent growth with how it's historically grown is an important facet of population projections. More recent trends influence immediate needs and future decisions. The relationship between historic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

Figure 1. Historic Growth



Source: US Decennial Census; 2016 ACS

Schuyler's historical growth notes good growth over the past several decades with a 16% increase from 2000 to 2010. With Schuyler's proximity to both Columbus and Fremont, this growth is expected to continue. Growth trends are used to calculate future population growth of the community. The goal of this housing study is to identify strategies to develop housing that will accommodate and facilitate growth trends, while managing the rate of growth at an appropriate level.

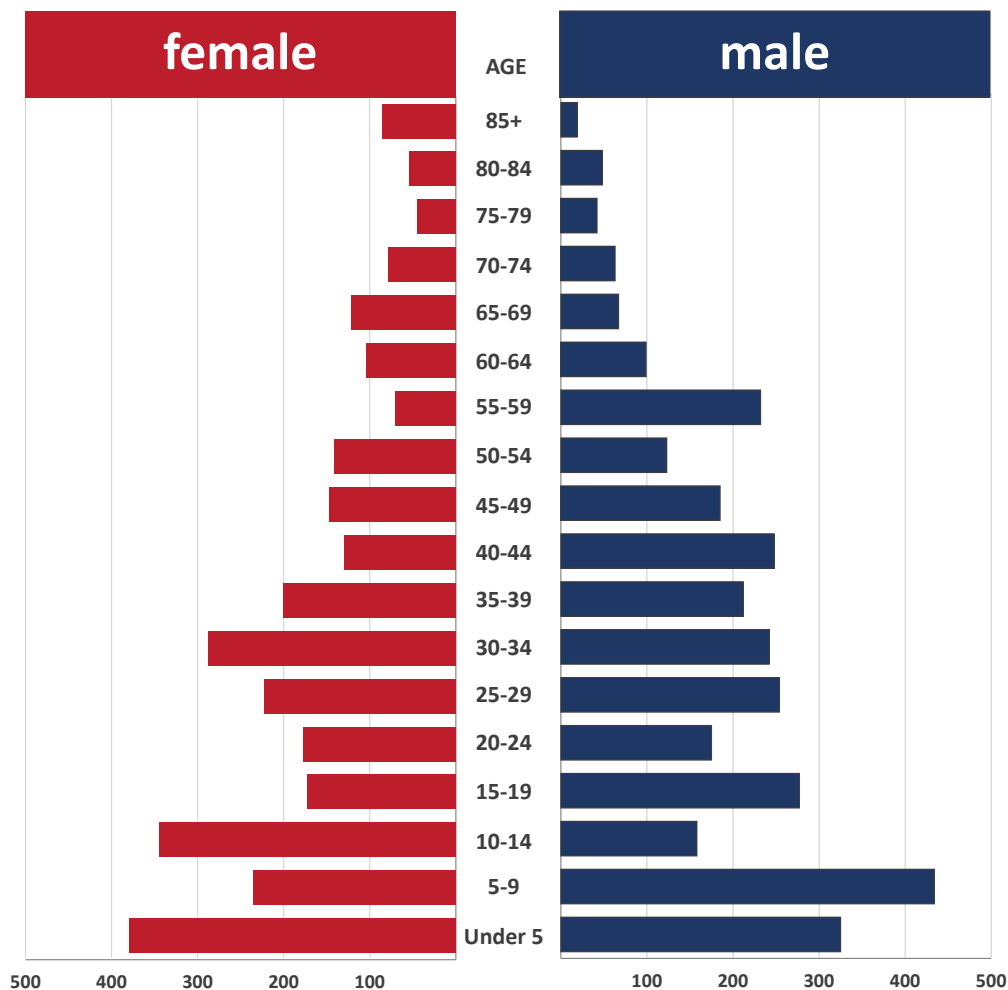
Figure 2. Comparison Population Trends

Source: US Decennial Census; 2016 ACS

Comparing Schuyler's growth with comparable cities gives context to its growth and current population. Comparable cities are selected on factors such as proximity, current population, and geographic situation. The communities of David City, West Point, and Madison were identified as comparable communities. While smaller in population, all three communities are in a similar geographic situation; with each lying approximately 30-40 minutes from either the cities of Columbus or Fremont. This proximity allows for a commuting population and the possibility of residents to access a much larger job market.

For the past 40 years, Schuyler's growth rate has far exceeded that of its comparable cities.

Figure 3. Age Cohort

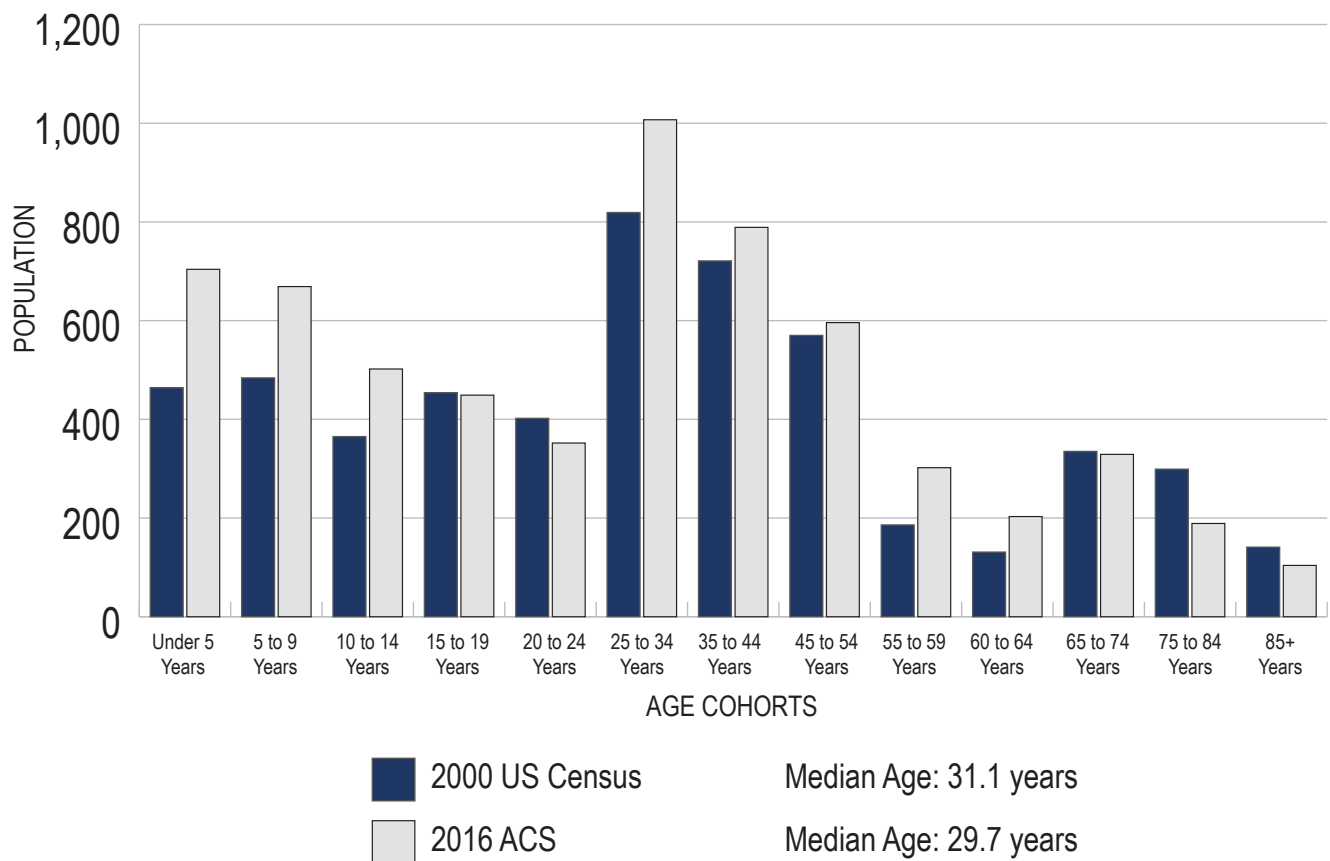


Source: 2010 US Decennial Census

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

The largest segment of the population is in the younger cohort (under 19 and peak childbearing age groups (25-39). Services such as childcare facilities and the local school district will need to be expanded to accommodate the current population and potential growth as a result.

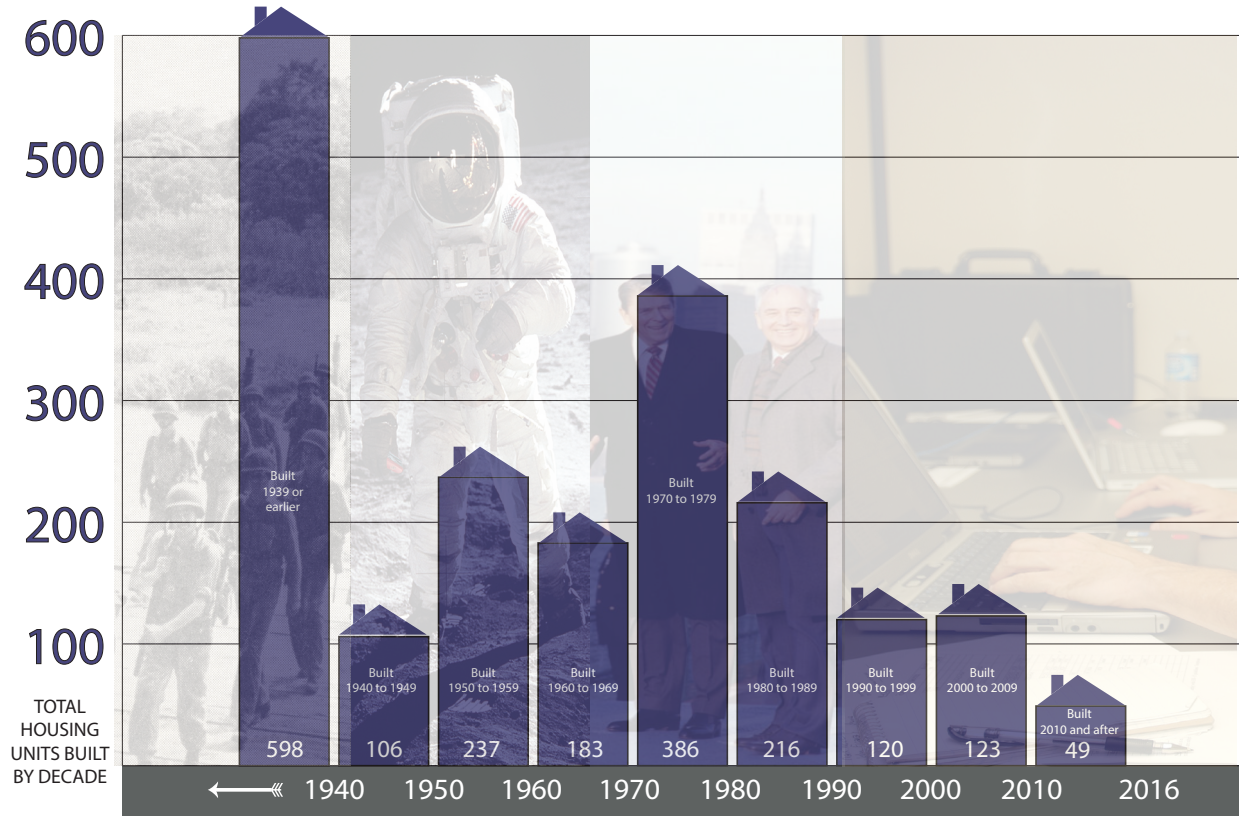
Figure 3 also depicts the success Schuyler has had in attracting young adults, specifically the 30 to 34 age group. This is another important age group in forecasting Schuyler's future needs. This age group is one that generally will have, or soon be starting families and having children. This is indicated in a large portion of the population under the age of five. Young adults and families are largely attracted to quality of life amenities and quality schools. By supporting and investing in these areas, Schuyler can continue to be an attractive option to families.

Figure 4. Age Cohort Trends

Since the 2000 US Census, the median age decreased slightly. A large jump in population under the age of 14 coincided with a proportional increase in young adults aged 25 to 44. The only cohorts to have experienced a decrease during this period are 20 to 24 years and the two oldest age groups.

Existing Housing Analysis

Figure 5. Housing Stock Ages



Source: 2016 ACS

While Schuyler has experienced expansive growth over the past 30 years, the development of new housing has not kept pace. Nearly a third of the homes was built prior to 1940 while less than a quarter of the homes was built since 1990. The largest period of growth was 1970 to 1980. The ability of Schuyler to maintain population growth will be contingent on its ability to provide quality and diverse housing stock.

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

Figure 7. Housing Trends

HOUSEHOLDS	1990	2000	2016
City Population	4,052	5,371	6,171
Total Households	1,729	1,748	1,839
Persons in Households	3,943	5,292	6,123
Persons per Households	2.06	3.03	3.33
Family Households	1,011	1,215	1,349
Family Household Percentage	58.5%	69.5%	73.4
Family Average Size	3.20	3.52	3.74
Family with own children under 18	518	659	802
Married with own children under 18	428	503	579
UNITS	1990	2000	2016
Total Housing Units	1,729	1,856	1,944
Single Family Units	1,381	1,370	1,456
Duplex/Multiple Family	224	294	323
Mobile Home	114	141	165
Boat, RV, Van, etc.	10	-	-
Occupied Housing Units	1,630	1,748	1,839
Owner-occupied Units	1,192	1,239	1,197
Renter-occupied Units	438	509	642
Vacant Housing Units	99	108	105
Owner-occupied vacancy rate	2.1%	1.6%	0.0
Renter-occupied vacancy rate	6.2%	7.5%	0.0

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

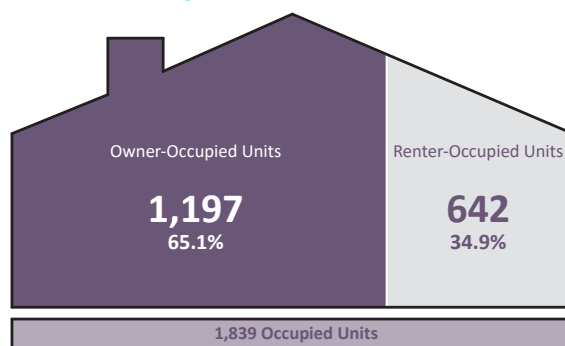
*2012-16 ACS 5-YEAR ESTIMATES, Selected Housing Characteristics (DP04)

Schuyler has closely followed the national trend of an increasing population while family and household size decline. This increases demand on housing development as less population is served in each household. An increasing amount of housing is required to support even a flat population growth trend. A community growing like Schuyler experiences exponential increase in housing demand. Schuyler's relatively low vacancy rate among owner-occupied units showcases the demand for new housing development in the area.

Again echoing national trends the percentage of owner-occupied units of all occupied housing units has decreased slightly. In 1990 69.1% of occupied units were owner-occupied.

In 2010, that number decreased to 66.8%. In other words, approximately two-thirds of occupied units in Schuyler are owner-occupied. The other third are renter-occupied units.

This lack of growth in the housing stock proportionate to the increase in population has led to a decrease in housing vacancies in the community. While a zero percent vacancy rate in renter-occupied housing is unlikely (numbers likely fall in the margin of error), the overall rate of vacant housing is low. These trends showcase the level of demand for owner and rental housing in Schuyler.

Figure 6. Occupancy Tenure

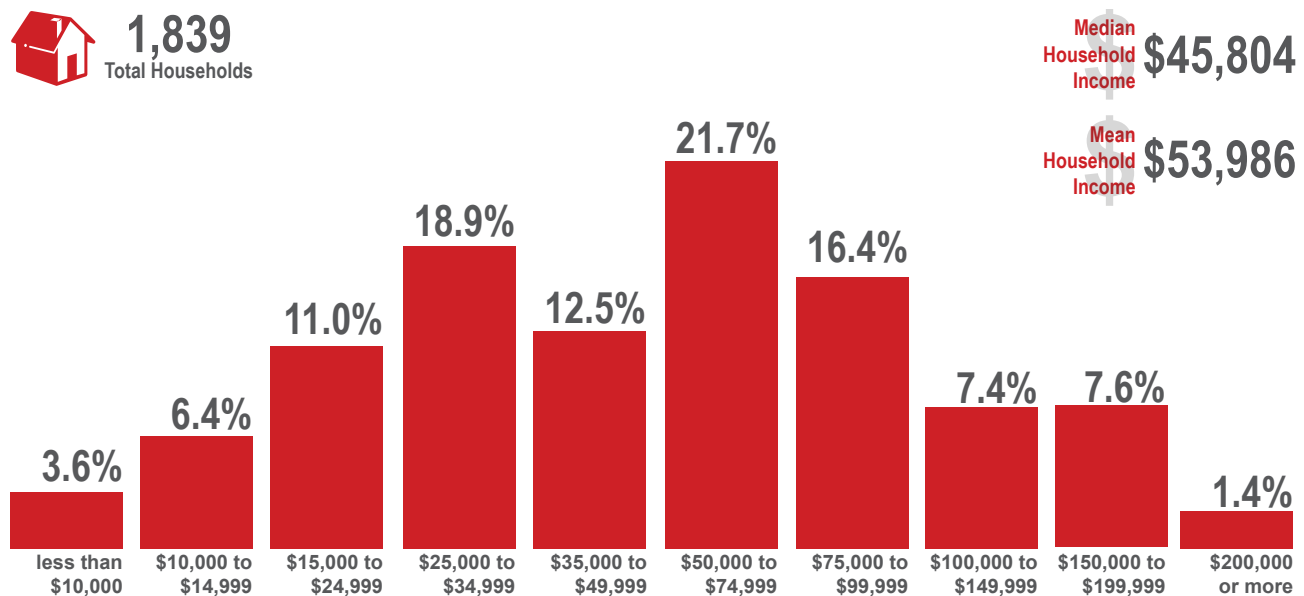
Source: 2016 ACS

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

Income is a major, if not the definitive, factor in terms of housing choice for a resident. The distribution of Schuyler's population into income levels as well as income source is displayed in Figure 8. Schuyler's median household income of \$45,804 is well supported by the distribution of population in higher income levels. Schuyler's median income compares just below the estimated Nebraska median household income of \$54,384 in 2016. Showing a high level of income independence, over three-quarters of households in Schuyler receive their income from earnings, rather than public assistance or personal retirement savings.

Figure 8. Household Income

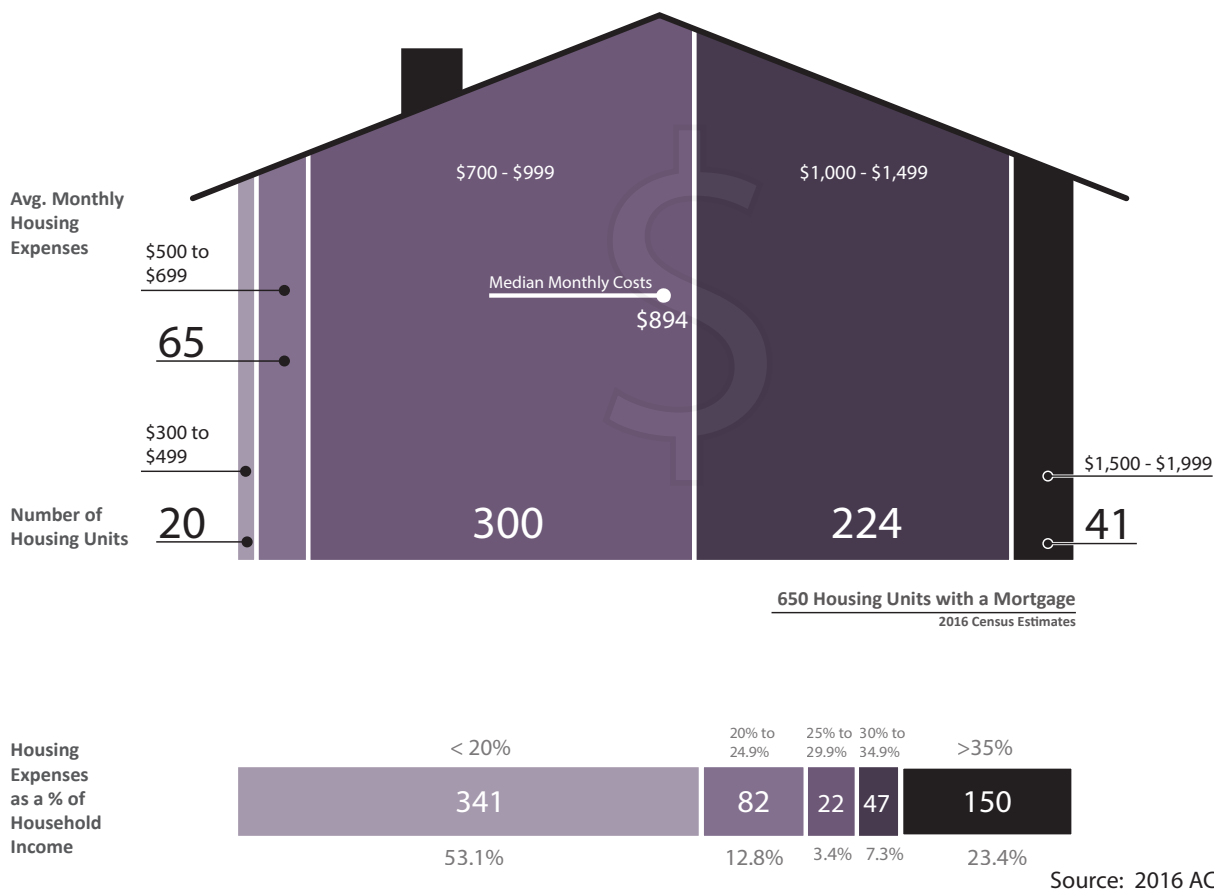
HOUSEHOLD INCOME



Income Source	Percentage of Households	Mean Income
Earnings	82.4%	\$56,660
Social Security	25.0%	\$14,856
Retirement Income	6.7%	\$20,674

Source: 2016 ACS

Figure 9. Homeowner Costs

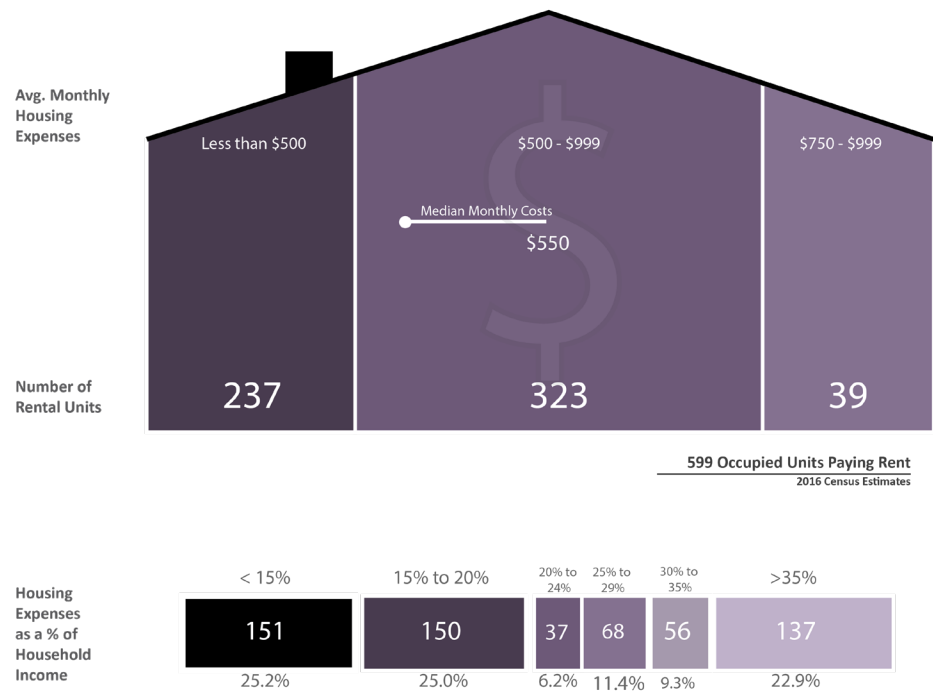


The relationship between income and housing is further explored in Figure 9. The U.S. Census defines monthly housing costs as the total cost of owning or renting a home; mortgage (rent), taxes, insurance, and utility costs. A monthly housing costs in excess of 35% of household median income is considered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

Of owners in Schuyler, the median monthly cost of ownership was \$894 in 2016. When compared to the communities of David City (\$1,113), West Point (\$908), and Madison (\$784), Schuyler is in the middle.

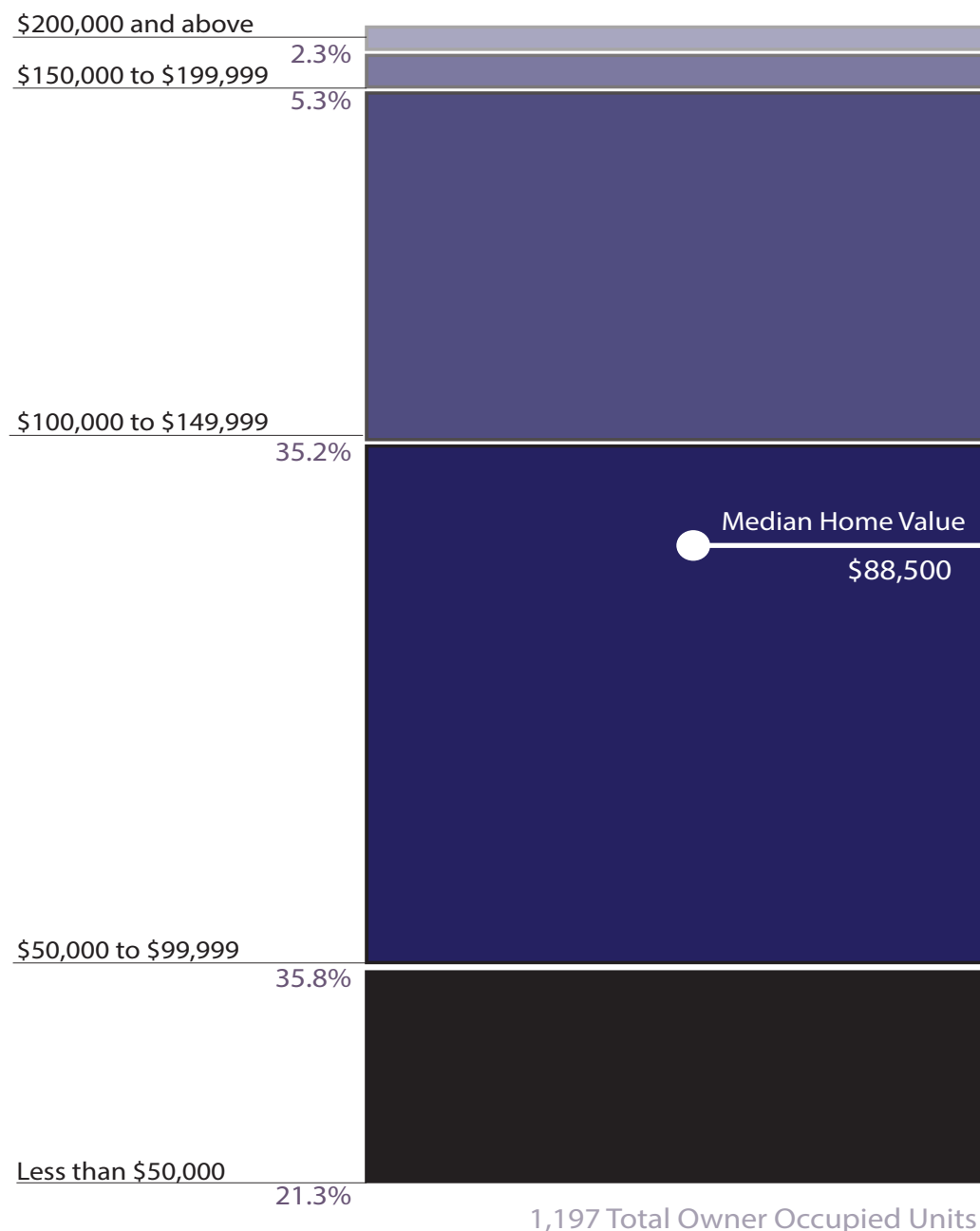
66% of households in Schuyler pay less than 25% of their household income on housing costs. Any additional household income is seen as beneficial to the community. It is assumed that income not spent on housing can be applied towards savings, and other, more discretionary spending that can benefit the community. Having such a high percentage of households well below the burden level is a positive indicator of the economic potential of the community.

Figure 10. Renter Costs



Source: 2016 ACS

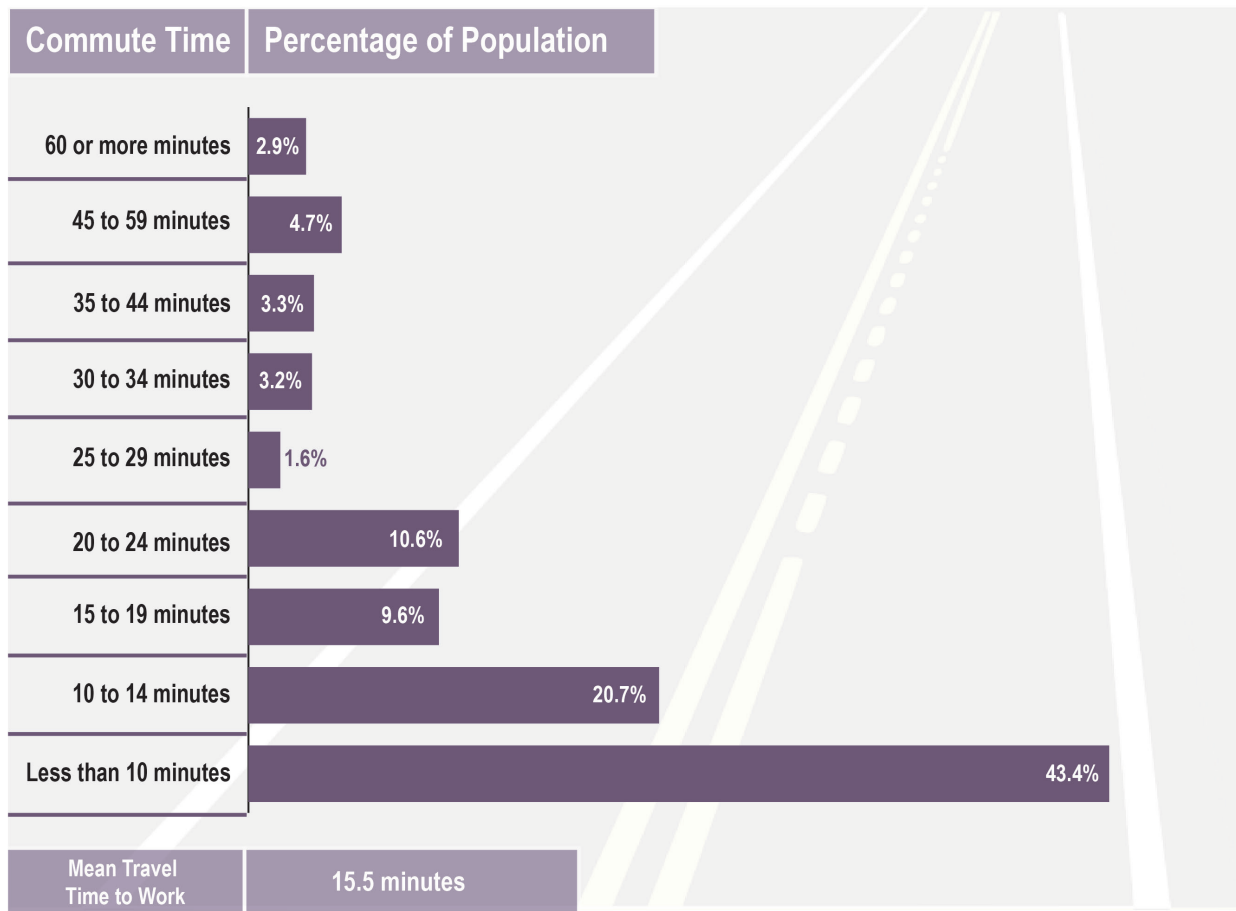
The monthly housing cost of renters is depicted in Figure 10. 56.4% of renter households in Schuyler pay less than 25% of their household income on renting costs. However, 22.9% are paying more than 35% of their household income on renting costs. Low rental costs are a positive indicator for a community as renters can utilize savings to transition into home ownership. There are many benefits for home ownership including accumulation of wealth via an appreciable asset. High homeownership rates also provide stability to residential neighborhoods. Quality and affordable rental opportunities can be a large asset for a community. On average, the estimated median monthly housing costs for renters was \$550 in 2016.

Figure 11. Owner-Occupied Unit Value

Source: 2016 ACS

Increasing demands of a growing population, combined with relatively low growth in housing development have kept the median home value of \$88,500 strong for the region. This is lower than the statewide estimate of approximately \$137,300. When considering the median home values of comparable communities, Schuyler is less than David City (\$104,400) and West Point (\$109,400), and slightly higher than Madison (\$83,900).

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

Figure 12. Commute Times

Source: 2016 ACS

Over 61% of the workforce drives 14 minutes or less to work. This indicates that Schuyler has numerous employment opportunities that allows residents to work within the community. This is a great benefit as the population tends to spend a greater portion of their income inside of their resident community. A higher number of commuters generally have an impact on retail leakage to outside sources.

Housing Conditions

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

Excellent – No improvements needed

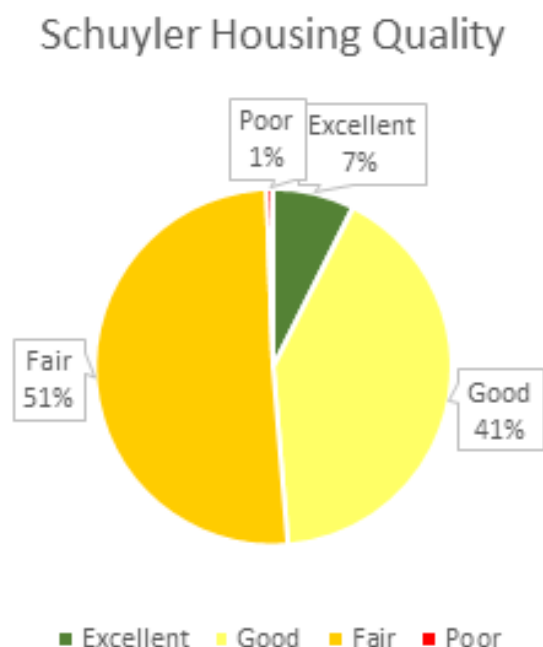
Good – Improvements that a typical homeowner could repair

Fair – Improvements required that would likely be contracted

Poor – Significant structural repairs needed

The analysis generated several observations that affect the housing market in Schuyler. The vast majority of properties are rated Good to Fair in condition. From local input, the prevalence of floodplain in Schuyler causes signification challenges for new construction and maintenance or investment into the existing housing stock. First, financing for properties within the floodplain is difficult, or impossible. Second, the premiums that come with flood insurance drains disposable income for property owners. The opportunity cost that comes with the insurance is often at the expense of investments into the properties themselves.

Figure 13. Housing Condition Rating



Community Engagement

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

Throughout the day of October 6, 2016 a series of focus group meetings were conducted to discuss select topics of interest to the community. These meetings involved select stakeholders involved professionally or personally in the fields of: business and economic development; faith and philanthropic; housing; and parks and recreation. The general public was also welcome to participate in these conversations.

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

Housing Focus Group

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

Strengths

Progressive

Good schools and facilities

Location

- good transportation access and connectivity

- 60 mi from Lincoln, 60 mi from Omaha, 15 mi from Columbus

People willing to work to make it a better place

Cargill, QC, Benedictine Mission

Proximity to agriculture and industrial manufacturing in Columbus

Weaknesses

Floodplain – insurance is expensive

One industry town- too dependent

Cultural divide – things are improving but still have a ways to go

Barriers to Housing Development

Income level

Shortage of types and price points of housing

Lack of housing for elderly population

Immigrant income earners are here but family isn't yet

Cost of land

A lot of lots available

Farmers aren't wanting to move into town any more

Older farmers are building new houses outside town
 Children live in older farmhouse
 People want to live by the water
 *What does Humphrey have that Schuyler doesn't??
 People don't want to move here because "it's not what it used to be"
 Driving is different now
 People will do a 15-20 minute drive multiples times a day
 Willing to drive more/ further
 People are worried that if they build a 200K house that it won't sell
 People don't want to live on streets with a diversity of housing types
 Loss of tradesmen (plumbers, electricians, contractors)
 Limited open hours of hardware store
 Wages haven't kept up with housing costs
 Costco chicken plant could take people away
 Have a lot of young teachers come to Schuyler – get married and leave
 Young couples- finding job for spouse is hard

Strategies

Need more events, bring in more activities
 Build maintenance-free housing
 Incentive program or low interest loans to residents to improve or paint housing

Housing Market Needs

Apartments for teacher/young professionals
 Move-up houses
 3 generations of people living in a home
 Young families want 2-3 bedroom apartments
 But hard to sell 3 bedroom rentals to developers
 Not much need for 1 bedroom apartments
 Large complexes won't work because certain nationalities don't want to live next to one another
 Has to meet market rate
 Rentals
 1 bed- \$400
 3 bed - \$600
 House-\$550-700
 Ownership
 200K for 2 bed 2 bath (not a lot of people)
 \$140-180K
 \$90-120K (a lot of need)
 \$80K goes REALLY FAST
 Hispanic population want 90K ranch style- like small community

What Would Bring People

Fiber optic
 Expand trail system
 Child development centers (4-6 year olds)
 More daycare services (current daycares are full)
 Businesses get together to develop a childcare service (CDBG to match)

In 20 years....

Is Cargill going to be here?

Ag economy could change

Bedroom community is not something to strive for but it is a last resort

Other

Latino 99.9% of buyers

Walker? – builds basements

60 lots have infrastructure

Lift station

Elementary school was built 7 years ago

Waiting for FEMA to come to conclusion about levee and floodplain

Magic Wand

Tear down condemned buildings

Build levee on the south side of town

Improvement District

Divided by property benefit

High speed internet

Trail system

Day Care/Child Development Center

The following are housing related comments received from focus groups other than housing:

Facilities & Services Focus Group

Services Available or Needed

Need more adequate and affordable housing

Schuyler is somewhat of a bedroom community for Columbus

Magic Wand

Affordable, adequate housing for all that desire it

Partnering with Habitat for Humanity

More transitional housing (apartments, rental houses, duplexes)

Loft apartments downtown (upper level of library next year?)

Immigrant group home - few adults and HS students

Market rate housing for teachers

Could afford market rate

Not in floodplain!

Can't find housing in Schuyler

Economic Development Focus Group

Weaknesses

Housing availability

Areas for Development

Residential growth

- Northwest corridor

- South of new bypass can be served easily

Housing Needs

Need both single family and short term rental properties (not available now)

Levee certification process could open up opportunity for development

\$130k homes, anything higher will have multiple families living in it because they cannot afford anything higher

Need market rate multi-family housing

Magic Wand

All management of major employers live in town

Code enforcement (cars on lawn, dilapidated properties)



Town Hall Meeting

On October 20, 2016, a Town Hall Workshop was held to solicit input regarding key areas of the community from the public at-large. This input was aimed to guide the direction and recommendations of the Comprehensive Plan update. Various stations were utilized to engage the public regarding topics associated with established community priorities. Citizen participants were free to move throughout the stations to learn and provide input on the subject points. These stations included:

- Land Use
- Parks and Recreation
- Utilities & Infrastructure

The input from each station is detailed below.

Land Use Station

One of the main themes heard from the public was that connectivity throughout the community is poor. The railroad and Old Highway 30 are barriers for north/south access for all modes of transport. This will become an increasing problem as the population grows older and ADA accessibility becomes a larger need. The idea for local transit services for seniors received a lot of support.

Even downtown is largely disconnected from the northern portion of the community. As development moves north along Highway 15 towards the bypass, downtown should remain a priority for commercial development. Highway 15 (Colfax St.) has the potential to be an important aesthetic and civic corridor from north to south with the key civic uses (schools, hospital, library, downtown) along that route. Streetscaping and pedestrian-scaled design could make the corridor an attractive and welcoming amenity for the community.

However, the bypass (Hwy 30) also provides a great economic development asset for Schuyler. The limited access points provide a good opportunity to develop highway commercial and industrial tracts to promote economic investment in Schuyler. The desired commercial developments for areas in and out of downtown Schuyler include restaurants and family-oriented recreation. Participants would like to see forms of assistance for entrepreneurs seeking to invest in restaurants and construction contracting businesses.

Parks and Recreation Station

One of the main topics of conversation at the Parks & Recreation Station at the Town Hall meeting was desired improvements and changes to the existing parks in Schuyler. Participants also discussed many new facilities and amenities they desired, such as trails, more soccer fields, and even a multi-sports complex.

Utilities & Infrastructure

The main topic of conversation at the Utilities & Infrastructure Station at the Town Hall meeting was the floodplain and levee system in Schuyler. However, traffic flow and water quality and quantity were also topics of discussion at the Utilities & Infrastructure Station.

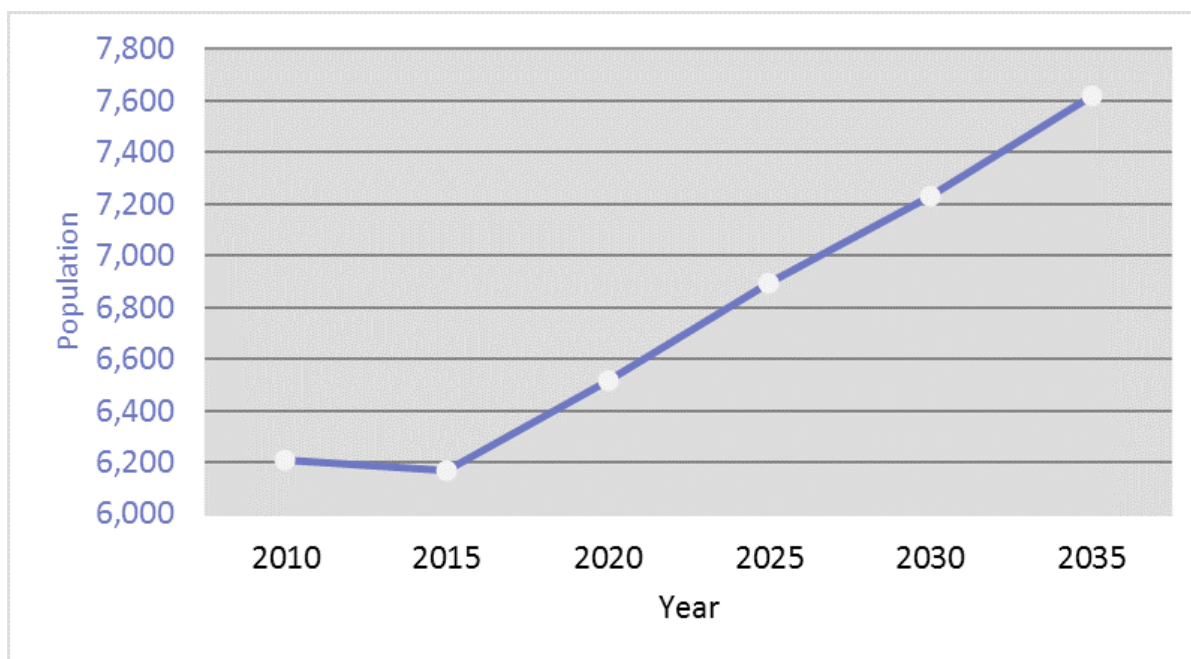
Projections

Population Projections

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

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

Figure 14. Population Projection - Age Cohort Analysis



Year	2010	2015	2020	2025	2030	2035
Projected Population	6,211	6,171	6,515	6,895	7,229	7,617
Population Change	-	-40	344	380	334	388
Percent Growth	-	-0.6%	5.6%	5.8%	4.8%	5.4%

Housing Projections

Figure 15. Housing Need Projections

		2010*	2015	2020	2025	2030	2035
Owner Population		4,111	4,202	4,437	4,695	4,923	5,187
Renter Population		2,041	1,969	2,078	2,200	2,306	2,430
Owner Units		1244	1273	1344	1,423	1,492	1,572
Renter Units		584	564	595	630	661	696
		*2010 Decennial Census					

The demand for number of units, both owner-occupied and renter-occupied, is calculated based off the current occupancy rate for each tenure. Census estimates that 68.1% of Schuyler residents lived in homes they owned. 31.9% of residents rented their home.

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

Housing Demand by Income

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

The households in a market can be categorized into groups according to the household's income. Similarly, homes can be divided into corresponding categories to each income group based on trends and recommended price points of affordability. According to the 2014 American Community Survey, the majority of home owners in Schuyler have home valued at around 175% of their annual household income.

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

Figure 16. Housing Needs by Value

Annual Household Income	# of Schuyler Households*	Schuyler Home Values	Schuyler Housing Supply*	Surplus/Deficit
Less than \$25,000	430	Less than \$50,000	224	-206
\$25,000 to \$49,999	504	\$50,000 to \$99,999	567	63
\$50,000 to \$74,999	530	\$100,000 to \$149,999	377	-153
\$75,000 to \$99,999	231	\$150,000 to \$199,999	40	-191
\$100,000 to \$149,999	130	\$200,000 to \$299,999	26	-104
\$150,000 or More	32	\$300,000 or More	7	-25

Implementation

Vision Implementation Plan

Implementation refers to the objectives, policies, and actions that have been identified to carry out the vision of this study. It includes actions designed to improve the long-range planning process, strengthen links between the plan and budgeting, establish a process reporting system to monitor the progress and schedule for updating and amending the plan in the future. The successful utilization of this study is contingent on the implementation of the goals and objectives identified in this section and the Schuyler Comprehensive Plan. It is up to the community stakeholders in Schuyler to champion the projects envisioned to the implementation of it. What happens with the plan, how it is used in day-to-day decision making, and the extent to which it is followed over time will all influence the success of the plan.

Goal 1:

Add an average of 20 new housing units per year for the next 20 years.

OBJECTIVE:

Provide an environment that encourages and promotes the construction of new specialized (senior) housing units in the city.

ACTION STEPS

- Sponsor a meeting with private developers, general contractors, local residents, city officials, and Housing Resource Agencies to present and discuss the results of a current Schuyler Housing Study. Engage local, state, regional, and federal partners to discuss unused opportunities available to the City of Schuyler.
- Determine the feasibility of constructing owner-occupied, rental and specialized housing within the city.
- Foster a cooperative relationship between the City Council, private developers, general contractors and Housing Resource Providers to ascertain the resource needs of the partners and how to cooperatively meet the needs of the community.
- Review development pro-forma to determine the need for construction related city and/or public sector subsidies.

Responsible Group/Agencies

Local lenders, Mayor, City Council, Schuyler Community Development., housing stakeholders, senior citizens

Potential Resources

Local monies, Community Development Block Grant (CDBG), NIFA Programs, U.S.D.A. Rural Development Programs, private funds, Fannie Mae Programs and local lending institutions.

OBJECTIVE:

Provide an environment that encourages and promotes residential development in Schuyler.

ACTION STEPS

- Review the current Housing Study and review the recommendations and action plans as to whether they are still applicable to the current market.
- In conjunction with the school district, prepare marketing materials that highlight the strengths of the community and attractiveness to potential new residents.
- Hold a Housing Developers/Builders Summit to discuss housing demand opportunities and local policies.
- Actively solicit potential housing developers within the region.
- Review the Subdivision Regulations for applicability with desired development standards.
- Develop public/private partnerships, where necessary, to facilitate new housing development.
- Consider all public financing options that may be used to promote, incentivize, and stimulate housing development on infill properties and new developments including the use of TIF.
- Prepare an inventory of available infill properties and the desired housing types and sizes for each.

Responsible Groups/Agencies

Planning Commission, Community Development Committee, Habitat for Humanity, Mayor, City Council

Potential Resources

Nebraska Department of Economic Development, USDA - Rural Development, Nebraska Investment Finance Authority, Tax Increment Financing



Goal 2:

Affordable housing should be well-connected with key employment and civic areas throughout Schuyler.

OBJECTIVE:

Promote development of moderately priced housing.

ACTION STEPS

- Review existing zoning and building codes to ensure flexibility to develop diverse housing options, including; townhouses, accessory-use dwellings, condominiums, ADA accessible housing, corporate housing, etc.
- Market opportunities in Schuyler to developers specializing in special-needs or affordable housing.
- Review and package financial incentives for housing rehabilitation, i.e. owner-occupied rehabilitation, rental rehabilitation; prioritize older and blighted housing stock for implementation.
- Utilize tax increment financing (TIF) to incentivize and stimulate housing development, prioritizing affordability and special needs housing.

Responsible Groups/Agencies

Planning Commission, Community Development Committee, Habitat for Humanity, City Council, Schuyler Community Development

Potential Resources

Nebraska Department of Economic Development, USDA - Rural Development, Nebraska Investment Finance Authority, Tax Increment Financing

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Recommendations

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

Affordable Housing

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

INCENTIVES

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

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

Tax Increment Financing (TIF) is a local redevelopment tool that can be an effective incentive for prioritized housing needs. TIF utilizes the incremental tax increase generated by a redevelopment project to finance the improvements needed to create the project. By placing guidelines on the utilization of TIF towards special housing needs (affordable housing, senior housing, rentals, etc.), the City can encourage the private sector to invest in housing areas that wouldn't otherwise be feasible or profitable. It is recommended that the City develop and adopt TIF guidelines that promotes its use in the community core, but also for specialized housing projects.

Policies

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

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

Figure 15 (page 20) depicts the forecasted need for housing based on current tenure trends in Schuyler. By balancing the development of rental opportunities with ownership housing units, Schuyler can facilitate transitional housing, and more affordable housing options for families, young professionals, and seniors. The Future Land Use Plan of the Schuyler Comprehensive Plan provides opportunities for multi-family development in key transportation corridors. Schuyler should encourage higher-density multi-family developments in the Medium Density Residential and Mixed-Use land uses. These areas were identified based on their high level of transportation access and to provide adequate buffers from more intensive commercial developments towards lower density residential uses.

The majority of the housing stock in Schuyler was built prior to 1939. It is important that the community take measures to protect and enhance its existing housing stock. In lieu of direct affordable housing development, maintaining an adequate base of its older housing can be an effective manner of providing affordable housing options in Schuyler. There are a number of measures that the community can undertake to foster reinvestment in the existing housing stock. Beyond outside financial incentives (NIFA, DED), there are a number of direct-to-homeowner incentives that Schuyler can help promote. Successful rehabilitation efforts for the existing Schuyler housing stock will likely hinge on the removal of residential areas from the 100-year floodplain.

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

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

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

Conclusion

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

