

WAVERLY, NEBRASKA

COMMUNITY HOUSING STUDY - 2033.

MAY, 2023



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The Waverly, Nebraska Community Housing Study was prepared as a component of the **Waverly Comprehensive Planning Program**, funded by the **Nebraska Investment Finance Authority** and the **City of Waverly**. The **Study** was completed with the guidance and direction of the **Waverly Planning Commission** and **Planning Steering Committee**. The **Study** addresses the requirements set forth in *Nebraska Legislative Bill 866 (Table 7)*.

TABLE OF CONTENTS.

SECTION 1 – RESEARCH APPROACH & PLAN OBJECTIVES.

Introduction	1.1
Research Approach.....	1.2
Plan Objectives.....	1.3

SECTION 2 – CITIZEN PARTICIPATION PROGRAM.

Introduction.....	2.1
Waverly Planning Commission & Steering Committee.....	2.1
Community Opinion Survey.....	2.3
Workforce Housing Needs Survey.....	2.4

SECTION 3 – WAVERLY COMMUNITY PROFILE.

Introduction.....	3.1
Housing Market Area.....	3.2
Population Profile.....	3.3
Income Profile.....	3.6
Economic Profile.....	3.8
Housing Profile.....	3.9

SECTION 4 – HOUSING UNIT “TARGET” DEMAND & LAND USE ANALYSIS.

Introduction.....	4.1
Housing Demand Potential	4.1
Housing Target Demand.....	4.5
Housing Demand By Income Sector.....	4.8
Housing Demand Potential for Target Populations & Price Points/Housing Types.....	4.10
Housing Rehabilitation/Demolition Demand.....	4.14
Housing Land Use Needs.....	4.15

TABLE OF CONTENTS (Continued).

SECTION 5 – HOUSING DEVELOPMENT & PRESERVATION INITIATIVES.

Introduction.....	5.1
Affordable Housing Development & Preservation Initiatives.....	5.3

SECTION 6 – 10-YEAR AFFORDABLE HOUSING ACTION PLAN.

Introduction.....	6.1
Place-Based Development Components.....	6.2
Organizational/Operational Programs.....	6.3
Affordable Housing Rehabilitation/Preservation Programs.....	6.4
Affordable Housing for Elderly/Senior Populations.....	6.5
Affordable Housing for Families & Special Needs Populations.....	6.7

APPENDIX I – WAVERLY SURVEY RESULTS.

APPENDIX II – WAVERLY TABLE PROFILE.

APPENDIX III – AFFORDABLE HOUSING FUNDING SOURCES/PARTNERSHIPS.

SECTION 1: RESEARCH APPROACH & PLAN OBJECTIVES.



SECTION 1 **RESEARCH APPROACH & PLAN OBJECTIVES.**

INTRODUCTION.

This **Community Housing Study** provides statistical data identifying past, present and projected demographics, local housing needs/demand and specific initiatives for the promotion and development of affordable housing in the **City of Waverly, Nebraska**, for all population and income sectors. The **Waverly, Nebraska Community Housing Study** was conducted for the **City of Waverly, Nebraska**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm.

The **Waverly, Nebraska Community Housing Study** adheres to the guidelines presented in *Nebraska Legislative Bill 866*, requiring all Cities less than 50,000 population to prepare an “Affordable Housing Action Plan” on or before **January 1, 2024**, that promote the development of local affordable housing concepts/projects.



Section 1: Research Approach & Plan Objectives.

RESEARCH APPROACH.

The **Waverly Community Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the Community were derived from the U.S. Census and the 2016-2020 American Community Survey. 2020 Census “Redistricting Data” is also documented. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources. **A 10-year projection of affordable housing “target” demand is included in this Plan.**

To facilitate effective planning and implementation activities, housing demand projections were developed for five and 10 year periods. The implementation period for this Housing Study will be May, 2023, to May, 2033.

This **Housing Study** included both quantitative and qualitative research activities. The **qualitative activities** included a **comprehensive citizen participation program** consisting of Surveys, meetings with a locally-organized “**Planning Steering Committee,**” all in an effort to understand the issues and needs of Waverly residents. **Quantitative research activities** included the gathering of multiple sets of statistical and field data for the Community. The collection and analysis of this data allowed for the projection of the Community population and household base, income capacity and housing profile and demand.



PLAN OBJECTIVES.

“The purpose of the Waverly Community Housing Study is to establish a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for the City of Waverly, Nebraska. This will ensure that proper guidance is observed in the development of various affordable housing types for persons and families of all income sectors.”

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

- (1) **analyze past and present housing trends** in Waverly, with emphasis on determining the 10-year demand for affordable housing for specific population groups, income sectors and price points (products);
- (2) **provide a process for educating and energizing the leadership** of Waverly to take an active role in improving and creating modern and safe, both market rate and affordable, housing options;
- (3) identify program-specific affordable housing programs to address **the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs by introducing new and innovative housing programs** that are a “fit” for Waverly residents, to address both **immediate and long-term housing needs, with Place-Based Development Components;**
- (4) match housing development efforts with jobs created via commercial and industrial development efforts;
- (5) identify future **land use needs/projections** associated with affordable housing needs, as well as demands for affordable housing in Waverly, in conjunction with the determination of residential land use designation in the **Waverly, Nebraska Comprehensive Plan;**
- (6) determine the effectiveness of local **Zoning Regulations**, including recommended amendments/revisions that support housing development in Waverly; and
- (7) identify **local, State and Federal funding sources** with the potential to support affordable housing development in Waverly, Nebraska.

Section 1: Research Approach & Plan Objectives.

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

- ❖ **Citizen Participation Program.**
- ❖ **Waverly Community Profile.**
- ❖ **Housing Unit Target Demand & Land Use Analysis.**
- ❖ **Housing Development & Preservation Initiatives.**
- ❖ **10-Year Affordable Housing Action Plan.**

This **Community Housing Study** should be utilized by City staff and elected leadership, Waverly Planning Commission, Greater Waverly Area Foundation Fund, Waverly Chamber of Commerce, District 145-Waverly Public Schools, Community Action partnership of Lancaster and Saunders Counties, housing development corporations and other important for-profit and non-profit groups and organizations in Waverly and Lancaster County. This **Study** will also make the use of housing funds more effective and encourage investors to make better informed decisions that target the Community's needs and desires for new housing types. All of this will result in stability and growth for the **City of Waverly, Nebraska**.

SECTION 2: CITIZEN PARTICIPATION PROGRAM.



SECTION 2 **CITIZEN PARTICIPATION PROGRAM.**

INTRODUCTION.

The **Waverly Community Housing Study** included both qualitative and quantitative research activities. Discussed in this **Section** is the comprehensive **citizen participation program** that was implemented to gather the opinions of the Waverly citizenry, as well as local major employers regarding local housing issues, needs and opportunities. *Planning for the Community's future, as it relates to affordable housing for all income sectors, is most effective when it includes opinions from as many citizens as possible.*

WAVERLY PLANNING COMMISSION & STEERING COMMITTEE.

Preparation of this **Community Housing Study** included the input of the **Waverly Planning Commission** and a locally-based "**Planning Steering Committee,**" comprised of City staff, elected officials, representatives of major employers and non-profit organizations and local citizenry representing the Community. The collaboration of the Planning Commission and Steering Committee provided the Consultant with a foundation of knowledge to create **housing development and preservation initiatives** and a plan to implement recommended **Housing Development Programs** that addressed the housing interests of Waverly. The following housing issues were identified by Steering Committee members and will need to be addressed during the next 10 years, in conjunction with the Community goals set forth in the **Waverly, Nebraska Comprehensive Plan.**

The following documents housing issues, strengths, weaknesses and opportunities, as identified by the Waverly Planning Commission and Planning Steering Committee.

Section 2: Citizen Participation Program.

- *Waverly residents identified a need for a maintenance-free senior retirement community.*
- *Affordable rental housing options, specifically apartment style housing, are scarce in Waverly. Teachers, both new and existing, at District 145-Waverly Public Schools were identified as having the most difficult time finding housing in the Community.*
- *Both the Waverly Planning Commission and Planning Steering Committee agree that an assisted living facility supporting 36+ units would easily be supported by residents of the Waverly Community.*
- *City leadership should be cognizant of the risks and rewards regarding the speed that development, especially housing, is occurring in Waverly. Residential growth needs to involve multiple areas of housing need and not solely focus on single family housing.*
- *New housing developments in Waverly have generally occurred in the northern and southern portions of the Community. New housing sale prices are generally \$325,000 or higher.*
- *Waverly's oldest housing stock is generally located south and west of the Downtown. Evidence of moderate- to substantial rehabilitation is present in these neighborhoods.*
- *Local efforts are underway to address residential growth areas for Waverly, generally located east of the existing Community limits. This land is generally free of environmental barriers, but will need the support of public infrastructure.*



COMMUNITY OPINION SURVEY.

A Community-Wide “**Opinion Survey**” was made available to households in Waverly on pertinent local websites and social media outlets. A total of **201 Surveys** were completed and returned, providing valuable public input. **Survey** participants were asked to provide their opinion about a variety of Community issues, needs and opportunities, including barriers to obtaining affordable owner or rental housing and specific housing types greatly needed throughout the Community. The following summarizes the results of the housing portion of the **Survey**. The complete results of the **Survey**, including community growth, land use, zoning and community development opportunities are highlighted in the **Waverly, Nebraska Comprehensive Plan and “Appendix I” of this Study**.

- Utilizing a scale from 1 (“not needed”) to 3 (“greatly needed”) the following were identified by participants as the greatest housing needs in Waverly.
 - Single family housing (2.22).
 - Housing choices for first time homebuyers (2.22).
 - Senior independent living housing (2.08).
 - General rental housing (2.07).
- Participants were largely in support of utilizing local, State and/or Federal grant funds/dollars for the following programs:
 - Owner Housing Rehabilitation Program (74% support).
 - Renter Housing Rehabilitation Program (59% support).
 - Purchase, Demolition & Replacement of existing deteriorated housing (79% support).
 - Purchase-Rehab-Resale of vacant housing (75% support).
 - Down Payment Assistance to first-time homebuyers (53% support).
- A total of 72 participants, or 37 percent, identified a willingness to contribute or donate money to support a local community, economic or housing development activity.

Section 2: Citizen Participation Program.

WORKFORCE HOUSING NEEDS SURVEY.

The City of Waverly, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the Area's workforce. A total of **208 Surveys** were returned.

Survey participants were asked to provide information on such subjects as issues and barriers to obtaining affordable housing, place of employment, annual household income and in where participants would like to become either a homeowner or a renter. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in “**Appendix I**” of this **Housing Study**.

DEMOGRAPHICS.

- Participating employers included but were not limited to Waverly-District 145 Public Schools, Millard Lumber, and Smart Chicken.
- A total of 60, or 47 percent of all 128 participants lived inside the Corporate Limits of Waverly. An estimated 42 percent reside in the City of Lincoln.
 - Commute time to work:
 - 10 to 20 minutes (45 participants).
 - Less than 10 minutes (34 participants).

INCOME.

- Household income: (128 total participants).
 - \$100,000 to \$149,000 - 42 participants (32%).
 - \$75,000 to \$99,000 - 27 participants (21%).
- Monthly rent:
 - \$601 to \$1,250 - 12 participants (20%).

Section 2: Citizen Participation Program.

- Monthly mortgage:
 - \$1,001 to \$1,750 - 55 participants (48%).

BARRIERS TO AFFORDABLE HOUSING.

- For renters, the top issues or barriers experienced with obtaining affordable, suitable housing include the following:
 - Cost of rent (83%).
 - Lack of availability of decent rental units in your price range (55%).
 - Condition of existing rental housing (22%).
- For owners, the top issues or barriers experienced with obtaining affordable, suitable housing include the following:
 - Housing purchase prices/cost to own (67%).
 - Lack of sufficient homes for sale (46%).
 - Cost of utilities (23%).
- When asked what the most was that their family could afford for a home, 32 percent, or 25 participants identified a home purchase price between \$201,000 and \$300,000.
- When asked what the most was that their family could afford for monthly rent, 32 percent or 20 participants identified a range between \$1,101 and \$1,500.
- When asked what amenities would make Waverly a more attractive place to live or relocate, participants selected the following:
 - Restaurants - 81 participants (84%).
 - Retail/Shopping - 57 participants (59%).
 - Housing Choices - 47 participants (48%).

SECTION 3: WAVERLY COMMUNITY PROFILE.



SECTION 3

WAVERLY COMMUNITY PROFILE.

INTRODUCTION.

This **Section** of the **Waverly, Nebraska Community Housing Study** provides a population, income, economic and housing profile of the Community. Presented are both trend and projection analysis. Emphasis is placed on 10-year projections of change from **May, 2023, to May, 2033**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

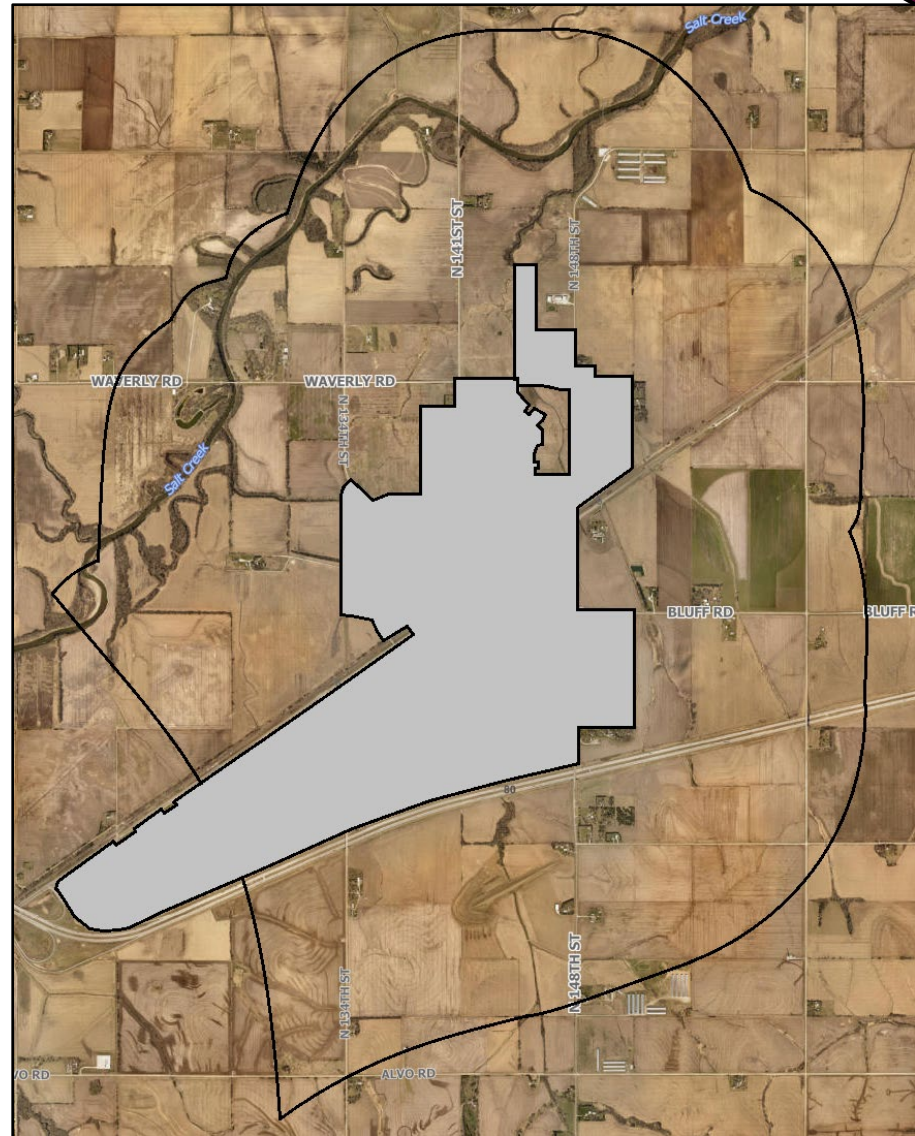
Population, income, economic and housing projections are critical in the determination of both housing demand and need in Waverly and are the foundation of all major planning decisions. A variety of data sources, including 2000 and 2010 U.S. Census data, 2020 Census “Redistricting Data,” the 2016-2020 American Community Survey, Nebraska Department of Labor and the Bureaus of Economic Analysis & Labor Statistics were documented. On-site field work and analysis of Community development and preservation activities also provided insight to quality of life and living conditions in **Waverly**. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing the Community with a future housing stock capable of meeting the needs of its citizens.

All statistical Tables are included in “Appendix II” of this Housing Study.

HOUSING MARKET AREA.

The **Housing Market Area** for the **City of Waverly** is divided into two geographic areas: a **Primary** and a **Secondary Housing Market Area**. The **Primary Housing Market Area (purple)** for **Waverly** includes the entire Community and its respective “One-Mile Planning Jurisdiction”. The **Secondary Housing Market Area** includes the entirety of the Lincoln Metropolitan Statistical Area (Lancaster and Seward Counties).

This **Secondary Market Area** provides additional support to the **City of Waverly’s** housing market area, as well as enhancing local economic development opportunities. In order for **Waverly** to continue to attract residents from the **Secondary Market Area**, the Community will need to provide a variety of housing types, owner and renter, at various price ranges, for all income levels and age groups with an emphasis on housing that is affordable for established income ranges.



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 2023 to 2033. 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 the community.

Population Trends and Projections.

The **City of Waverly** is a rapidly growing Community in northeast Lancaster County and is home to some of the County's largest employers. This includes, but is not limited to Tractor Supply Company-Waverly Distribution Center, Smart Chicken, Millard Lumber, District 145-Waverly Public Schools, Kamterter Products and Matheson Tri-Gas. These major employers, combined with aggressive housing development projects and leadership determined to maintain a high quality of life in **Waverly**, contribute significantly to the desirability to live within, or in close proximity to the Community.

The population from the 2000 and 2010 Decennial Censuses recorded an increase in population for the **City of Waverly**, increasing from 2,452, in 2000, to 3,277, in 2010, or by 33.6 percent. The rate of population growth in **Waverly** remained consistent by the 2020 Census, which documented a population of 4,279, or an increase of 30.6 percent from the 2010 Census. Local leadership attributes this increase to the large number of residential subdivisions being platted and developed, in both the northern and southern portions of **Waverly**, combined with a demand from young professionals and families in Lincoln to reside in a smaller Community, away from the City. A significant amount of housing construction involved single family homes, generally owned by persons of moderate to upper incomes. **The current (2023) estimated population for the City of Waverly is 4,532, representing an increase of 5.7 percent since 2020.**

Currently, the Waverly One-Mile Planning Jurisdiction maintains an estimated population of 91. Continued population growth in Waverly, as well as surrounding Communities, will contribute to additional population increases in the Jurisdiction through 2033.

Section 3: Waverly Community Profile.

The 10-year population projections identify continued population growth in Waverly. Three scenarios that take into account both total jobs created and employment secured via in-migration are presented and defined, below:

- **Low:** minimal engagement from City leadership, housing stakeholders and major employers; ultimately, letting the “free market” dictate community growth and development.
- **Medium:** continued regular activity from City leadership, housing stakeholders and major employers, including standard annexation procedures. This projection closely represents the current trend of development and growth in **Waverly** and is utilized in the projections documented in this **Housing Study**.
- **High:** increased activity from City leadership and housing stakeholders, including standard annexation procedures, the creation of new jobs and an increase in the amount of in-migration securing employment. This also includes collaboration with local, state and federal funding sources and existing major employers in implementing community, economic and housing development activities.
- **Community Growth Initiative (CGI):** high activity by **City of Waverly** leadership and housing stakeholders, including aggressive annexation procedures, the creation of new employment opportunities and capturing 20 percent of current commuter employees. This also includes collaboration with both public and private funding sources and major employers of **Waverly** and Lancaster County.

**TABLE 3.1
POPULATION TRENDS AND PROJECTIONS
WAVERLY, NEBRASKA
2000-2033**

		<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	2,452	--	--	--	--
	2010	3,277	+825	+33.6%	+82.5	+3.4%
	2020	4,279	+1,002	+30.6%	+100.2	+3.1%
	2023	4,532	+251	+5.7%	+83.6	+1.9%
Low	2033	5,371	+850	+18.5%	+85.0	+1.8%
Medium	2033	5,520	+999	+21.8%	+99.9	+2.2%
High	2033	5,667	+1,146	+25.3%	+114.6	+2.5%
CGI*	2033	6,778	+2,257	+49.8%	+225.7	+4.9%

*Includes an estimated population increase associated with a **Community Growth Initiative (CGI)**, via increased Full-Time Employment opportunities and the capture of up to 20% of the current Commuter Employee Population.

By 2033, the population of the City of Waverly is projected to increase between 18.5 and 49.8 percent, or ranging from 5,371 to 6,778. A “medium” population projection of 5,520 was utilized for this **Housing Study** for the projection of pertinent housing development objectives. Additionally, the population within the One-Mile Planning Jurisdiction is also projected to increase, ranging from 108 to 140 persons by 2033.

Section 3: Waverly Community Profile.

Age.

In 2023, the **City of Waverly** is experiencing an estimated median age of 34.7 years, a slight increase from the 2020 estimated median age of 34.3 years. **Median age is projected to continue to increase to 34.9 years by 2033.**

The “19 and Under” and “35 to 54” age cohorts were the largest population cohorts in **Waverly**, as per the 2000 and 2010 Censuses as well as the 2020 Estimate and remain the largest cohorts in the Community, today. This trend is projected to continue through 2028 and 2033.

The Waverly 55+ population is projected to increase by 2028, with the “55-64” age group projected to experience the largest population increase. It is important that a range of elderly services, amenities and appropriate housing be made available in Waverly to **encourage senior/elderly populations to remain in their respective housing situations and, ultimately, remaining a resident of the City of Waverly.**

Persons Per Household.

Persons per household remained stable in the **City of Waverly**, from 2000 to 2010, ranging between 2.87 and 2.90. The 2020 Census recorded an estimated 2.88 persons per household in **Waverly**. The average of 2.88 persons per household exist, today, in **Waverly**. This number is projected to continue to remain stable through 2023, at an estimated 2.86 persons per household.

INCOME PROFILE.

Information presented in the **Income Profile** of this **Housing Study** assists in determining the number of households within **Waverly** (and Lancaster County) having the financial capacity to occupy affordable housing. In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in the Community, in the future. Low cost and government subsidized housing are subject to Federal regulations, such as size and type, whereas upper income housing has few limitations.

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. In 2023, per capita income in Lancaster County is an estimated \$58,046, an increase of approximately 49.1 percent from the 2010 per capita income of \$38,928. **By 2033, per capita income in the County will increase an estimated 34 percent, to \$77,782.** By comparison, the State of Nebraska maintains a current estimated per capita income of \$64,517, with a projected 2033 per capita income of \$89,679.

The **median income** for all households in the **City of Waverly**, in **2023**, is estimated to be **\$87,694**. **By 2033, median income in Waverly will increase an estimated 12.7 percent, to \$89,874.** The **CGI projection estimates a total household income of \$101,336 by 2033.** The majority of Community residents are projected to have incomes at or above \$75,000.

Section 3: Waverly Community Profile.

Cost Burdened/Housing Problems.

A portion of households throughout the **City of Waverly** are considered to be “**Cost Burdened**” and/or experiencing various “**Housing Problems**”, as defined by the Department of Housing and Urban Development. 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.

In 2023, an estimated 128 owner households in Waverly, or 10 percent of all owner households, are cost burdened or have housing problems. By 2033, this number is expected to increase, slightly, to 133 households. Currently, an estimated **89 renter households** in the **Community of Waverly**, or 30.6 percent of all renter households, **are cost burdened or have housing problems. By 2033, an estimated 120 renter households will be of cost-burden status. Cost burdened households are projected to increase due to the rising costs associated with owning, renting and/or maintaining a place of residency in Waverly.**

The increase in cost burdened renter households may be attributed to a lack of affordable rental housing, especially for those of low- to moderate incomes, being constructed in the Community, combined with an absence of existing affordable rental housing, a lack of developer participation in local voucher programs for their prospective tenants and housing that is available for purchase or rent being either severely deteriorating or dilapidated and in extreme cases, experiencing health and safety issues such as mold, inadequate utilities, and deferred maintenance.

Section 3: Waverly Community Profile.

ECONOMIC PROFILE.

The following provides a general **Economic Profile** of the City of **Waverly**. Included is a review of relevant labor force data, annual employment trends and the identification of major employers.

The **City of Waverly** enjoys economic development benefits, in part, due to its location along the Interstate 80 Corridor and close proximity to the City of Lincoln. City Government and the Greater Waverly Area Foundation Fund has been instrumental in providing funding to a number of community and economic development activities that enhance the quality of life in the Community. **The largest employers in Waverly include District 145 Public Schools, Tractor Supply Company Distribution Warehouse, Smart Chicken, Matheson Linweld, Valmont, Millard Lumber and the Waverly Care Center.** A high percentage of the employees at these industries reside outside of Waverly and commute to work each day. The following provides a general **Economic Profile** of Waverly.

Employment Trends.

Between 2010 and 2023, the **unemployment rate** in Lancaster County ranged from a high of 4.2 percent to a low of 1.8 percent. During this period, the total number of **employed persons** increased by 23,215. By 2033, an estimated 198,277 persons will be employed in the County, with an unemployment rate maintaining 3.1 percent.

Employment By Type.

In 2023, an estimated 182,585 persons work in Lancaster County in a non-farm place of employment. The largest concentration of workers are employed in the Health Care & Social Assistance and State Government sectors, with an estimated 25.6 percent, or 46,785 total employees maintaining employment in these two sectors.





HOUSING PROFILE.

Households.

Currently, an estimated 1,570 households reside in the City of Waverly, consisting of an estimated 1,279 owner and 291 renter households. By 2033, owner households will account for an estimated 79.6 percent of all households in the Community. **Waverly** has experienced steady increase in the percentage of owner households in the Community since the 2000 Census.

Group quarters include both “institutionalized housing” such as skilled nursing centers and correctional facilities, as well as “non-institutionalized housing” including military barracks and college dormitories. Currently, the **City of Waverly** maintains a group quarters population of 46, at a local nursing home, a slight increase from the 2020 estimated of 43 persons. The population in group quarters is projected to increase to 97 by 2028, which takes into account the Community’s desire to not only continue to build housing, but create more opportunities for senior and elderly populations.

Section 3: Waverly Community Profile.

Housing Units/Vacancy & Occupancy.

In 2023, the City of Waverly consists of an estimated 1,579 housing units, consisting of approximately 1,286 owner and 293 rental units. Of these 1,579 units, less than 10 are vacant, resulting in an overall, estimated housing vacancy rate of 0.5 percent. The overall housing vacancy rate accounts for all vacant housing units in the Community, including units for sale, for rent, rented/sold but not currently occupied, seasonal/vacation housing, temporary housing for construction workers, and housing vacant due to other situations (used as storage, vacant and not actively being sold, owner temporarily residing in a group quarter housing program, etc.). The existing vacant housing units consist of an estimated seven owner and two to three rental units, equaling an owner housing vacancy rate of 0.5 percent and a rental housing vacancy rate of 0.7 percent. **This concludes that the Community of Waverly has a deficiency of appropriate housing stock.**

The City of Waverly should take a position to upgrade the housing stock during the next 10 years. This can be accomplished by, both, building new homes and rehabilitating (economically feasible) existing housing units. Housing units that are severely deteriorated or dilapidated could be targeted for substantial rehabilitation or, in extreme cases, demolition and replacement.

Housing Values & Gross Rent.

The cost of housing in any community is influenced by many factors, primarily the cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of the community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. The **City of Waverly** is challenged to organize necessary resources to meet the needs of their residents, including both financial and organizational resources. A continued effort to upgrade wages, at both existing and new employment settings, should be a top priority.

The **City of Waverly** maintains a current estimated median owner-occupied housing value of **\$230,286**, representing an increase of 11 percent from the 2020 estimated median value of \$207,400 and a 133.5 percent increase from the 2000 estimated median value of \$98,600. Median housing values are projected to increase by an estimated 55.1 percent **by 2033 to \$357,343.**

In 2023, the estimated **median gross rent** for the **City of Waverly** is **\$881**. This represents an increase of 6.1 percent from the 2020 estimated median rent of \$830 and a 71.7 percent increase from the 2000 estimated median rent of \$513. **The estimated median gross rent in Waverly is expected to increase by 124.5 percent, by 2033, to \$1,152.**

SECTION 4: **HOUSING UNIT “TARGET” DEMAND & LAND USE ANALYSIS.**



SECTION 4

HOUSING UNIT “TARGET” DEMAND & LAND USE ANALYSIS.

INTRODUCTION.

This Section of the Waverly, Nebraska Community Housing Study provides a Housing Unit “Target” Demand and Land Use Needs Analysis. The analysis includes the identification of housing demand for both new housing development and housing rehabilitation activities.

HOUSING DEMAND POTENTIAL.

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 the City of Waverly. **To effectively determine housing unit demand for Waverly, seven 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 of Waverly,**
- (5) development of affordable housing to secure current commuter workforce population,**

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

(6) determination of the local “pent-up” housing demand for existing residents,

(7) determination of local housing development capacity in the City of Waverly, during the next 10 years.

A determination of **housing unit rehabilitation and demolition demand for Waverly**, during the next 10 years, including moderate and substantial housing rehabilitation and demolition and replacement, was also included in the determination of housing unit target demand. Statistical tables regarding **Housing Unit “Target” Demand** are included in “**Appendix II**” of this **Plan**.

New Households.

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

The **Waverly** population is projected to increase during the next 10 years, due to the Community’s association with the Lincoln Metropolitan Statistical Area, recent housing development activity, expanding employment opportunities both within and in close proximity to the Community and primary transportation corridors.

Currently (2023), the estimated population for the Community of Waverly is 4,521 and is projected to increase to 5,506 by 2033. The potential exists for the Waverly population to increase to 6,761 by 2033, associated with a Community Growth Initiative via increased Full-Time Employment opportunities and the capture of up to 20 percent of the current Commuter Employee Population.

Overall, total households in Waverly are projected to increase by an estimated 321 households by 2033. Household increases are projected for both owner and renter households.

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

Cost Burdened Households.

According to HUD standards, a housing unit is considered to have problems if overcrowded (more than one person per room) and/or if the household lacks complete plumbing.

In 2023, an estimated 128 owner households in the City of Waverly, or 10 percent of all owner households, are cost burdened or have housing problems. By 2033, this number is expected to increase, slightly, to 133 households. Currently, an estimated 89 renter households in Waverly, or 30.6 percent of all renter households, are cost burdened or have housing problems. By 2033, an estimated 120 renter households will be of cost-burden status. Cost Burdened households are projected to increase due to the rising costs associated with owning, renting and/or maintaining a place of residency in Waverly.

Substandard Units/Overcrowded Conditions.

A substandard unit, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room, including bedrooms, within a housing unit. The 2010 Census and Lancaster County Assessor produced data identifying substandard housing units and housing units having overcrowded conditions.

- Housing structural conditions, provided by the County Assessor, identified **nine housing units in either “Fair” or “Poor” condition in the City of Waverly.** An additional 746 housing units were identified to be in “Average-” condition. During the next 10 years, these structures should be targeted for moderate to substantial rehabilitation or demolition and replacement. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- As per the 2016-2020 American Community Survey, 27 housing units in **Waverly** had overcrowded conditions and 14 units lacked complete plumbing.

Housing Vacancy Deficiency (Demand).

Housing vacancy deficiency is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, year-round and code acceptable housing units is less than 6 to 7 percent. A vacancy rate of 6 percent is the minimum rate recommended for the **City of Waverly**, to have sufficient housing available for new and existing residents.

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

An **adjusted housing vacancy rate** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities. Currently, the adjusted vacancy rate for Waverly is 0.5 percent, including a 0.5 percent adjusted vacancy rate for owner housing units and 0.7 percent adjusted vacancy rate for rental housing units. **The City of Waverly is experiencing a housing vacancy deficiency of both owner and rental housing.**

Current Commuter Workforce Population.

A large concentration of employees working in Waverly commute from other nearby communities. A variety of available housing options, both for purchase and for rent, would provide the Community the ability to capture a portion of commuting employees currently working in **Waverly**.

“Pent-Up” Housing Demand.

The **“Pent-Up” housing demand** is defined as those current residents of the Community needing and/or wanting to secure a different and/or affordable housing type during the next five and 10 years. This would include persons from all household types and income sectors of the Community, including elderly, families, special populations, etc., very-low to upper-income. This includes persons and families needing a different type of housing due to either a decrease or increase in family size, as well as households having the income capacity to build new and better housing. Most often, pent-up housing demand is created by renter households wanting to become a homeowner, or vice-a-versa.

Housing Development Capacity.

After the careful determination of housing need for each of the housing targets identified above, a local housing development capacity is calculated for the **City of Waverly** during the next 10 years. The calculation is based on the Community’s ability to organize for housing development, land availability, accessibility to general contractors and other building trades and building supply/materials.

HOUSING UNIT “TARGET” DEMAND.

Table 4.1 on Page 4.6 identifies the estimated **Housing Unit “Target” Demand**, for **Waverly, Nebraska** by 2033.

The total estimated **Housing Unit “Target” Demand** for the **City of Waverly**, from 2023 to 2033, includes a total of **420 housing units, including 300 owner and 120 rental units**, at an estimated development cost of **\$122.3 Million**, should be constructed in **Waverly**. An estimated 312 acres of land should be designated for new housing growth and development. Of the 2033 housing unit “target” demand of 420 total housing units, an estimated **296 units (240 owner, 86 rental)** should be targeted as part of a local initiative to promote the development of workforce housing.

An estimated **5 to 8 percent** of the total housing unit target demand, for 2033, should focus on **purchase-rehab-resale and/or re-rent housing activities**. This involves local entities purchasing existing housing that is in a deteriorating or dilapidated condition, utilizing local resources to rehabilitate the housing unit up to local development standards and codes and, finally, placing the rehabilitated unit on the market to be purchased or rented. Housing rehabilitation efforts in the **City of Waverly** could create housing opportunities at a more affordable cost, with minimal risk to both developers and prospective property owners. Target demand for housing rehabilitation and demolition/replacement is identified in this Section.

The “**High**” and “**CGI**” growth scenarios for the **City of Waverly** provide additional housing development opportunity. By 2033, the **High population projection of 5,653** will require the development of an estimated 592 housing units (402 owner, 190 rental), while the **CGI population projection of 6,761** will require the development of an estimated 902 housing units (594 owner, 308 rental).

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

**TABLE 4.1
HOUSING UNIT “TARGET” DEMAND
WAVERLY, NEBRASKA
2033**

	<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):	300	120	420^{1 & 4}	\$122.3
High (Pop. Projection):	402	190	592^{2 & 5}	\$170.4
CGI (Pop. Projection):	594	308	902^{3 & 6}	\$254.7

***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 Employment.
- “Pent Up” Housing Demand.
- **10-Year Housing Development Capacity.**

Housing Unit “Target” Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 5% to 8% of the Total Housing Demand).

- 1 - Estimated Workforce Housing Unit Demand: 296 Total Units (240 Owner, 86 Rental).**
- 2 - Estimated Workforce Housing Unit Demand: 473 Total Units (325 Owner, 148 Rental).**
- 3 - Estimated Workforce Housing Unit Demand: 721 Total Units (481 Owner, 240 Rental).**
- 4 - Estimated Land Designation (New Construction) Requirement (x3): 312 acres.**
- 5 - Estimated Land Designation (New Construction) Requirement (x3): 439 acres.**
- 6 - Estimated Land Designation (New Construction) Requirement (x3): 670 acres.**

Source: Hanna:Keelan Associates, P.C., 2023.

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

Table 4.2 identifies Housing Unit “Target” Demand, in relation to affordable housing needs (persons and families with an area median income of 80 percent or less) in the City of Waverly, by 2033. During the next 10 years, an estimated 420 housing units should be targeted in the Community of Waverly, of which 93 housing units (35 owner, 58 rental) should be designated as “affordable” housing units. This includes 33 owner and 55 rental units of new construction and two owner and three rental housing units as a component of a purchase-rehab-resale/re-rent program.

A population sector breakdown of the Affordable Housing Unit “Target” Demand highlights a need for 37 total elderly housing units, 40 total family housing units and 16 total units for persons with special needs by 2033.

TABLE 4.2 AFFORDABLE* HOUSING UNIT “TARGET” DEMAND (MEDIUM POPULATION PROJECTION) WAVERLY, NEBRASKA 2033		
	<u>Owner</u>	<u>Rental</u>
TOTAL UNITS:	35	58
New Construction:	33	55
Purchase-Rehab-Resale/Rent:	2	3
SECTOR:		
Elderly (55+):	9	28
Family:	19	21
Special Populations:	7	9

*Affordable Housing Units = < 80% Household AMI.
Source: Hanna:Keelan Associates, P.C., 2023.

HOUSING DEMAND BY INCOME SECTOR.

Table 4.3 identifies the current **Area Median Income (AMI)** for varied levels of AMI percentages, for households in the Lincoln Metropolitan Statistical Area (including the **City of Waverly**), up to eight person households (PHH), as per HUD. AMI is determined by finding the “100 percent” median income of households in a given geographic area, ranging in household size from one- to eight persons. That “median” amount of income is considered to be “100 percent” for a geographic area for each household size category. For example, in the Table below, a four-person family in the Lincoln MSA, with an annual family income of \$90,600 is considered to be making “100 percent of the local AMI”. This information allows for the eventual determination of “affordability” and associated **housing price points/products** for households of varied sizes.

	<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	\$19,050	\$21,800	\$24,500	\$27,200	\$29,400	\$31,600	\$33,750	\$35,950
50% AMI	\$31,750	\$36,250	\$40,800	\$45,300	\$48,950	\$52,550	\$56,200	\$59,800
60% AMI	\$38,100	\$43,500	\$48,960	\$54,360	\$58,740	\$60,360	\$67,440	\$71,760
80% AMI	\$50,750	\$58,000	\$65,250	\$72,500	\$78,300	\$84,100	\$89,900	\$95,700
100%AMI	\$63,500	\$72,500	\$81,600	\$90,600	\$97,900	\$105,100	\$112,400	\$119,600
125%AMI	\$79,375	\$90,625	\$102,000	\$113,250	\$122,375	\$131,375	\$140,500	\$149,500

Source: U.S. Department of Housing and Urban Development, 2023.

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

Table 4.4 identifies the **estimated Housing Unit “Target” Demand by income sector** for the **City of Waverly** by 2033. Up to **45 housing units (10 owner, 35 rental) by 2033** should be built for households of very low- and low- income, or **between 0 and 60 percent AMI**. Typically, rental housing units for these income groups are developed with the assistance of Local, State and Federal subsidies, such as Low-Income Housing Tax Credits (LIHTC), HUD Section 8 and State-wide housing trust funds, and can include purchase-rehab-resale or re-rent program. An additional activity could include rehabilitating existing low- to moderate income housing for increased marketability and safety of local tenants.

A total of **182 housing units (115 owner, 67 rental) by 2033** should be constructed for households of low- to moderate income, or **between 61 and 125 percent AMI**. This income bracket represents much of the housing development product, considered to be in the highest demand among young professionals and workforce populations, but also in the smallest supply due to a lack of supportive funding availability, land and development costs, etc.

For the 126%+ AMI category, a total of **175 owner and 18 rental housing units** should be built by **2033**. This category represents moderate- to upper income housing; generally, households with the financial capacity to purchase a lot and build a house on their own or rent a unit at local market rate.

TABLE 4.4
ESTIMATED HOUSING UNIT “TARGET” DEMAND BY
AMI (MEDIUM POPULATION PROJECTION)
WAVERLY, NEBRASKA
2033

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u> <u>AMI</u>	<u>31-60%</u> <u>AMI</u>	<u>61-80%</u> <u>AMI</u>	<u>81-125%</u> <u>AMI</u>	<u>126%+</u> <u>AMI</u>	
Owner:	0	10	25	90	175	300
Rental:	4	31	23	44	18	120

NOTE: Includes New Construction & Purchase-Rehab-Resale or Re-Rent.
 Source: Hanna:Keelan Associates, P.C., 2023.

HOUSING DEMAND POTENTIAL FOR TARGET POPULATIONS & PRICE POINTS/HOUSING TYPES.

Target populations include elderly, family and special needs populations, per **Area Median Income (AMI)**. The housing products in the **City of Waverly** include both owner and rental units of varied types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the right population sector. The majority of new housing options in Waverly should be directed towards family populations, especially the local workforce.

Table 4.5, Page 4.11, identifies **Housing Unit “Target” demand** in the **City of Waverly, for specific population groups** by 2033. An estimated total of **72 owner** and **43 rental units** should be constructed by **2033** for local **elderly (55+) populations**. This could include, but is not limited to single family housing, duplexes/triplexes and townhomes for purchase/rent, an assisted living facility, and a senior independent living community with maintenance-free living situations.

By **2033**, a total of **219 owner** and **66 rental housing units** should be developed for **family households**. Family housing includes a wide range of development concepts and generally includes all types.

A total of **nine owner** and **11 rental units** should be built by 2033 to meet the housing needs of local **special needs populations** or those with a cognitive and/or physical disability(ies). Unit development could potentially include an assisted living facility and group home housing for special needs populations striving to maintain a level of independence.

A majority portion of the housing demand totals for each of the above-mentioned population sectors should focus on housing that meets the needs of the local workforce in the City of Waverly. This includes an estimated 326 of the total 420 housing unit demand by 2033. A majority of workforce housing units should be designated towards family households.

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

**TABLE 4.5
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI
(MEDIUM POPULATION PROJECTION)
WAVERLY, NEBRASKA
2033**

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>Totals</u>	<u>Workforce Sector</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	2	7	23	40	72	24
Family	0	4	15	65	135	219	213
Special Populations¹	<u>0</u>	<u>4</u>	<u>3</u>	<u>2</u>	<u>0</u>	9	3
<u>Subtotals</u>	0	10	25	90	175	30	240
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	0	18	10	10	5	43	18
Family	0	10	11	32	13	66	63
Special Populations¹	<u>4</u>	<u>3</u>	<u>2</u>	<u>2</u>	<u>0</u>	11	5
<u>Subtotals</u>	4	31	23	44	18	120	86
Totals	4	41	48	130	197	420	326

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., 2023.

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

Table 4.6, Page 4.13 highlights proposed **housing types by price product** for the given AMI for the **City of Waverly**, by 2033. By 2033, the owner housing type in highest demand in the **Community of Waverly** is projected to be units with three+ bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price at or above \$441,200, with a total target demand for 155 owner housing units. Two- and three+-bedroom rental units (38 total) with an average affordable monthly rent between \$1,035 and \$1,559, present the greatest demand in the City. **Three+-bedroom units at an average purchase price at or above \$252,800 and an estimated average monthly rent cost at or above \$765 are the most needed housing types for the workforce population in Waverly.**



Section 4: Housing Unit “Target” Demand & Land Use Analysis.

**TABLE 4.6
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES
BY PRICE POINT (PRODUCT) RANGE BY AMI
(MEDIUM POPULATION PROJECTION)
WAVERLY, NEBRASKA
2033**

PRICE – PURCHASE COST RANGE (Area Median Income)

OWNER UNITS*	(0%-30%) \$0 to <u>\$124,100*</u>	(31%-60%) \$128,200 to <u>\$210,200*</u>	(61%-80%) \$214,500 to <u>\$306,500*</u>	(81%-125%) \$326,000 to <u>\$434,000*</u>	(126%+) <u>\$441,200*+</u>	<u>Totals</u>	Workforce <u>\$252,800*+</u>
2 Bedroom	0	3	7	15	25	50	10
3+ Bedroom	<u>0</u>	<u>7</u>	<u>18</u>	<u>70</u>	<u>155</u>	250	230
Totals	0	10	25	90	175	300	240

PRICE – RENT COST RANGE (Area Median Income)

RENTAL UNITS**	(0%-30%) \$0 to <u>\$525**</u>	(31%-60%) \$531 to <u>\$914**</u>	(61%-80%) \$945 to <u>\$1,025**</u>	(81%-125%) \$1,035 to <u>\$1,559**</u>	(126%+) <u>\$1,568**+</u>	<u>Totals</u>	Workforce <u>\$765+**</u>
1 Bedroom	1	4	4	6	5	20	4
2 Bedroom	1	12	8	16	6	43	30
3+ Bedroom	<u>2</u>	<u>15</u>	<u>11</u>	<u>22</u>	<u>7</u>	57	52
Totals	4	31	23	44	18	120	86

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

*Average Affordable Purchase Price, 3.0 PPHH, (25% Income/90% Debt Coverage, 30 years @ 6.5%), with Market Adjustment.

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

Source: Hanna:Keelan Associates, P.C., 2023.

HOUSING REHABILITATION/DEMOLITION DEMAND.

Table 4.7 identifies target rehabilitation and demolition needs in the City of Waverly by 2033. Up to 30 units by 2033 could be targeted for moderate rehabilitation in Waverly at an estimated cost of \$840,000. Moderate rehabilitation generally includes cosmetic improvements to a housing unit, including but not limited to paint, doors, windows, landscaping, etc.

Up to 14 units by 2033 could be targeted for substantial rehabilitation in Waverly at an estimated cost of \$ 476,000. Substantial rehabilitation focuses on the same elements of moderate rehabilitation, but also includes structural elements to a home that are in need of replacement, including bowing and/or sagging walls and roof lines and foundation issues.

Up to 10 housing units should be demolished by 2033 and replaced due to dilapidated conditions and the structure not being cost effective to rehabilitate. The estimated cost of this housing development process will range between \$210,000 and \$3.85 Million by 2033, depending on property acquisition and unit replacement potential.

TABLE 4.7 HOUSING UNIT REHABILITATION & DEMOLITION “TARGET” DEMAND & ESTIMATED COSTS WAVERLY, NEBRASKA 2033	
	<u># Units / Est. Costs</u>
- Moderate Rehabilitation	30 / \$840,000*
- Substantial Rehabilitation	14 / \$476,000*
- Demolition (Occupied/Replacement)	10 / \$210,000**
	\$650,000***
	\$3,850,000^
*Pending Appraisal Qualification.	
**Estimated Cost without Acquisition.	
***Estimated Cost with Acquisition.	
^Estimated Cost with Replacement.	
Source: Hanna:Keelan Associates, P.C., 2023.	

HOUSING LAND USE NEEDS.

It is imperative for any community to designate the appropriate amount of land to support new housing development projects, both within and adjacent, but outside a community’s corporate limits. Residential development projects generally encompass three types: (1) infill development in older, existing residential neighborhoods, (2) acquisition and development of large tracts of vacant land inside a community’s corporate limits for “large scale” development, and (3) acquisition and development of land as part of a designated future residential “growth area”

Infill housing development projects have the advantage of utilizing existing infrastructure and utilities, but may be challenged by the lot dimensions and setback requirements of local development code. Concepts including “narrow housing” and “stacked housing” may be the most appropriate housing type for infill development projects.

“Large scale” development projects involve the acquisition of tracts of undeveloped land and can be utilized for multiple residential related projects, including single family residential subdivisions, apartment complexes and senior housing “continuum of care” campuses. The appropriate zoning classification and future land use designation must be in place for these projects to occur. Additionally, these types of projects could have a more significant impact on a community’s tax base and have a greater ability to encourage the development of both traditional and unique housing concepts and prototypes, potentially satisfying multiple community housing needs at once.

Residential “Growth Areas” identifies land outside, but adjacent a community’s corporate limits, and being specifically designated for residential development. Land areas in this location may be the most affordable to purchase, but may not have appropriate utilities and infrastructure in place. Residential developments in growth areas typically include large lot subdivisions and acreages. **“Build-through” subdivisions** are encouraged, so as to be in conformance with local development code in the event of annexation.

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

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

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

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

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

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

Table 4.8, Page 4.18, identifies the estimated land use projections and housing types per age sector for the City of Waverly, Nebraska, by 2033. Popular housing types in Waverly will include single family units, town homes, duplexes/triplexes and apartment units. By 2028, for persons age 18 to 54 years, a total of 228 owner and 77 rental housing units should be targeted to accommodate young professionals and workforce families, special needs populations, existing/new employees and persons of low-, moderate- and upper-income. An estimated 78 acres will be needed for new and/or improved housing developments. An estimated 72 owner and 43 rental housing units should be designated for retirees, seniors and elderly populations by 2033.

To meet the “new” construction housing unit demand, by 2033, the City will need to designate up to 312 acres of land and meet the expectation of developing 104 of the 312 acres. A total of 297 acres should be designated for new housing construction with a goal to develop 99 of these acres with new housing. An estimated 195 acres should be designated for the new construction of workforce housing, with 65 acres being developed by 2033. Affordable housing designation should comprise 63 acres, with a development goal of 21 acres. These housing land use designation and development requirements can be interchangeable.

Section 4: Housing Unit “Target” Demand & Land Use Analysis.

TABLE 4.8 HOUSING UNIT “TARGET” DEMAND – HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR (MEDIUM POPULATION PROJECTION) WAVERLY, NEBRASKA 2033			
<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	160 / 8*	58
	Town Home Unit	36 / 10	9
	Duplex/Triplex Unit	24 / 35	9
	Apartment - 4+ Units***	0 / 24	2
Totals		228 / 77	78
55+ Years	Single Family Unit	28 / 10	10
	Patio Home Unit	12 / 0	3
	Town Home Unit	24 / 10	7
	Duplex/Triplex Unit	8 / 33	6
	Apartment - 4+ Units***	0 / 0	0
Totals		72 / 43	26
TOTAL UNITS / ACRES		300 / 20	104 / 312^^
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.		276 / 114	99 / 297^^
TOTAL WORKFORCE UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.		230 / 82	65 / 195^^
TOTAL AFFORDABLE^^^ UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.		33 / 55	21 / 63^^
*Includes Credit-To-Own Units. **Includes Housing for Families, Students and Persons with a Disability. ^Includes Public Right-of-Way. ^^Residential Land Use Plan Designation for New Construction, 3.0x Total Acres. ^^^Affordable Housing Units = <80% Household AMI. Source: Hanna:Keelan Associates, P.C., 2023.			

SECTION 5: **HOUSING DEVELOPMENT & PRESERVATION INITIATIVES.**



SECTION 5

HOUSING DEVELOPMENT & PRESERVATION INITIATIVES.

INTRODUCTION.

The following **Housing Development & Preservation Initiatives**, for the **City of Waverly, Nebraska**, address the housing issues, opportunities and needs of the Community and define the necessary housing activities for the successful implementation of selected both market rate and affordable housing programs or projects. These **Initiatives** are needed for the implementation of specific, both new housing development and existing housing preservation programs and are the product of both **qualitative and quantitative research activities** performed on the local level.

A **qualitative research** process provided important information for the formation of these **Housing Development & Preservation Initiatives**. A citizen participation and public input process included meetings with the **Waverly Planning Commission** and a local **Planning Steering Committee**, comprised of elected leadership, major employers and pertinent, local housing stakeholders, both public and private, and the implementation of a **Community “Opinion Survey”** for the general population and a **“Workforce Housing Needs Survey”** for employees of major employers.

Quantitative research included the analysis and projection of pertinent population, income, economic and housing data from local, State and National sources, all in an effort to understand past and present statistical trends and the projected **Housing Unit “Target” Demand** for the individuals and families of Waverly.

The combined qualitative and quantitative research efforts allowed the **Consultant, Planning Commission and the Planning Steering Committee** to prepare an **“Affordable Housing Action Plan”** that both identifies housing development projects that are a **“fit”** for the local market and adheres to the requirements set forth in *Nebraska Legislative Bill 866*.



Section 5: Housing Development & Preservation Initiatives.

Local leadership, housing stakeholders and Governmental entities have implemented a variety of housing initiatives that have been a significant benefit to the housing development in **Waverly**. Much of this new housing was driven by new and expanded economic development activities, annexation of undeveloped land areas for residential development and the implementation of existing housing development programs. It is recommended that all local, State and Federal housing development, rehabilitation, preservation and funding entities continue to provide housing choice and opportunity for both existing and prospective citizens of the Community.

Housing Development & Preservation Initiatives address the important components of housing program implementation. The following identifies three primary categories in addressing housing issues in Waverly.

- 1. Housing Development Partnerships & Education.**
 - **Housing Development Partnerships.**
 - **Housing Education.**

- 2. Housing Development, Rehabilitation & Preservation.**
 - **Housing Unit Target Demand & Budget.**
 - **Demand for Housing Types, Households & Income Sectors.**
 - **Residential Land Requirements.**
 - **Zoning Regulations for the Development of Innovative/Alternative/Reform Considerations.**
 - **Workforce Housing Demand.**
 - **Housing Rehabilitation & Preservation.**
 - **Elderly/Senior Affordable Housing.**
 - **Special Needs Housing.**
 - **Emergency Housing & Natural Disaster Preparedness.**
 - **Housing & Alternative Energy.**
 - **Impediments to Fair Housing Choice.**

- 3. Housing Study Implementation & Review.**
 - **Financing Activities for Housing Development in Waverly.**
 - **Housing Study Maintenance.**

AFFORDABLE HOUSING DEVELOPMENT & PRESERVATION INITIATIVES.

1. HOUSING DEVELOPMENT PARTNERSHIPS & HOUSING EDUCATION.

Housing Development Partnerships.

The creation and organization of both public and private **Housing Development & Preservation Partnerships (HDPPs)** in the **City of Waverly** is key to the successful production and improvement of the local housing stock and maximizing the opportunity to develop affordable housing for all price points for families and households at all income levels. Partnerships with **Southeast Nebraska Development District (SENDD)**, **Southeast Nebraska Affordable Housing Council (SENAHC)**, **local housing developers**, **general contractors**, **major employers** and other local housing-related organizations and stakeholders will expand the capacity and ability to create housing in **Waverly**. This process should be continued and refined to produce additional partners, such as major employers and foundations, to maximize the potential for both building new housing and preserving the existing housing stock throughout the Community.

The following are important Steps in producing an effective HDPPs program and process in the Community.

- Create a **“mission statement”** that meets the overall housing cause or purpose, as it relates to the identified housing of needs and demands of the Community. Recruit local persons and organizations (both public and private) that match the **“mission statement”**.
- Based upon selected **HDPPs** and associated **“mission statements”**, each **HDPPs** 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.

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. Housing for special populations should also be targeted to support populations with mental or physical disabilities.

Section 5: Housing Development & Preservation Initiatives.

- Train selected **HDPPs** to serve as local “**housing advocates**” in 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.
- Consider the development of a locally-based **municipal land bank program** to create an inventory of vacant, developable land for future residential development, including infill lot developments.



Section 5: Housing Development & Preservation Initiatives.

Housing Education.

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

- Utilize existing “**Housing Development Education Programs**” for **HDPPs**, with **SENDD** and **SENAHC**, complete with certification of pertinent housing development topics, including, but limited to housing need recognition, housing advocacy, housing financial planning and housing development.
- Train **HDPPs** to monitor and understand Local, State and Federal housing legislative proposals and policies that could impact both existing and future housing programs in the Community.
- **HDPPs** will need to fully understand the working connection between this **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 the Community. These other planning initiatives typically include the Comprehensive Plan and Zoning Regulations, Capital Improvement Plans, Public Facility/Utility Plans, Downtown Revitalization Studies, Hazard Mitigation Plans, etc.

2. HOUSING DEVELOPMENT, REHABILITATION & PRESERVATION.

Future affordable housing development in the **Community of Waverly** 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, 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 affordable 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 **Waverly** 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 Community.

Housing Unit Target Demand & Budget.

- **Section 4 of this Housing Study identifies an estimated Housing Unit “Target” Demand of 420 housing units, based on the 2033 medium population projection, including 300 owner and 120 rental housing units, requiring an estimated budget of \$122.3 Million.**
 - **Housing Unit “Target” Demand, based on the “High” and Community Growth Initiative” population projections, will require the development of 592 housing units (402 owner, 190 rental) and 902 housing units (594 owner, 308 rental), respectively.**



Section 5: Housing Development & Preservation Initiatives.

Demand for Housing Types, Households & Income Sectors.

- Housing construction in the **City of Waverly** will need to include the development of **up to 45 affordable housing units in Waverly (10 owner, 35 rental)** for persons of low income, or **between 0 and 60 percent AMI**. The recommended price product for this AMI range would be a purchase price less than \$124,100 and an affordable monthly rent less than \$914.
- For low to moderate income households, a total of **182 housing units (115 owner, 67 rental)** for persons/families, or **between 61 and 125 percent AMI** should be targeted for construction throughout the Community by 2033. An affordable price product for this AMI range would be an approximate purchase price range between \$214,500 and \$434,000. An affordable monthly rent, by 2033, should range from \$945 to \$1,559.
- A total of **193 housing units (175 owner, 18 rental)** for persons/families of moderate to upper income, or **at or above 126 percent AMI** should be targeted for construction throughout the Community by 2033. Price products will be at or above \$441,200 for owner housing units and at or above \$1,568 for rental housing units.
- In an effort to satisfy an **immediate housing need** in **Waverly**, consider allowing **non-traditional housing developments** on existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for single room occupancy rental units (for the purpose of housing availability for new major employers or temporary housing in the event of a natural disaster), accessory dwellings and developing homes specifically designed for lots typically not sized to local and/or national building and development codes. This could include the development of housing concepts and prototypes that include mixed use residential/commercial developments and single structure housing projects to increase housing density. Consider infill housing and accessory housing development programs including in-law suites, granny flats, conversion housing, single room occupancy housing and tiny homes as a means of creating more density in developed and older neighborhoods.

Section 5: Housing Development & Preservation Initiatives.

Residential Land Requirements.

- The **City of Waverly** will need to identify up to **312 acres by 2033** for the future development of “new” housing units. Of the 312 acres, an estimated 104 acres should be developed with new owner and rental housing units. This also includes up to 63 acres for affordable housing units and 195 acres for workforce-related housing. This land use demand is consistent with the residential land development recommendations set forth in the **Waverly, Nebraska Comprehensive Plan**. The Community should utilize existing **Zoning Regulations** to identify future residential land use needs.

Consideration of Zoning Reform-Housing.

The **City of Waverly** should review and consider, if deemed appropriate, the adoption of **Zoning Reforms**, currently being studied and adopted by American cities, in an effort to enhance and maximize the economics of housing developments, while producing additional housing units. The following summarizes the various Zoning Reforms being considered, all of which would require the official adoption of City policy to implement such.

- **Eliminating Single Family Housing, only, Zoning Districts**, to allow for properly planned duplex and triplex housing developments, within traditional Single Family Zoning Districts, to maximize the use of vacant residential sites or development of a larger parcel of land.
- **Reducing parking requirements for multi-family housing developments**, to maximize the use of the site, to, possibly, provide additional units or common areas for the tenants.
- **Addressing the “missing middle” housing issue**, by allowing Communities to reduce minimum lot sizes in selected areas, primarily, with vacant lots, to maximize, or increase the number of units per acre when developing infill housing.
- **Allowing ADUs**, whereby a Community allows homeowners to add an accessory dwelling unit in their backyard or in their unused garage, attic or basement.
- **Zoning for Adoptive Use**. Allowing existing commercial building rehabilitation activities to include adaptive use concepts, such as housing on above ground floor commercial and/or office space use. Includes encouraging “live/work” situations for local business owners and/or incubator businesses.

Section 5: Housing Development & Preservation Initiatives.

- **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 transitional housing.
- **“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.

Workforce Housing Demand.

- **The City of Waverly should develop an estimated 240 owner and 86 rental housing units for the local workforce, by 2033.** The successful implementation of workforce housing will depend on the creation of specific HDPPs to address specific work sectors. The involvement of **major employees as a participant in HDPPs** will be crucial in the successful implementation of various workforce housing programs. **The development of new workforce housing should target an owner workforce housing price product of \$252,800+ and a monthly rent of \$765+ by 2028.**
- The **City of Waverly** should consider the development of a **“Work/Live Residential Campus,”** consisting of workforce housing located in close proximity to one or several major employers.

Section 5: Housing Development & Preservation Initiatives.

Housing Rehabilitation & Preservation.

- Continue to implement comprehensive, community-wide program(s) of housing rehabilitation and preservation in the **City of Waverly**, including the demolition and replacement of dilapidated housing units. By 2033, an estimated **44 housing units**, both owner and rental, in **Waverly**, are in need of **moderate- to substantial rehabilitation**. An additional **10 housing units** are in a condition that may require **removal and replacement**.
- Identify housing units in need of **moderate rehabilitation**. This includes homes needing “cosmetic” and minor “structural” improvements such as new siding, windows, paint, roof surface, doors, etc.
- Identify housing units in need of **substantial rehabilitation** in **Waverly**. This includes homes needing the improvements identified above, but also includes repairs to structural and infrastructure elements of the house, such as foundation, baring walls and roof lines/ structural repairs and plumbing/electrical upgrades.
- Identify **occupied housing units** that should be **demolished and replaced** in **Waverly**. Housing not cost effective for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.



Elderly/Senior Affordable Housing.

- A **Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age will need to be implemented in the **Community of Waverly** 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 the local senior/retirement Community including assisted living and senior independent living facilities.

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.

Section 5: Housing Development & Preservation Initiatives.

- The **Community of Waverly** should target up to **115 elderly housing units** by 2028. This would include up to **72 owner and 43 rental units affordable to persons and families of 30+ percent AMI**. Local elderly housing providers should collaborate to address all facets of elderly housing and supportive service needs in **Waverly**, including the increasing need for in-home services, memory care, maintenance and repair of homes occupied by elderly households in the Community and additional affordable housing, both owner and rental, for elderly persons with and without supportive service needs.
- Continue to support programs and services regarding the benefits of safe and affordable senior housing. Develop a messaging platform and communications plan to highlight benefits and resident experiences. Promote programs and services designed to enhance emotional, physical and cognitive well-being, along with the benefits of recreation and leisure opportunities.

Special Needs Housing.

- Address the **housing needs of persons with a disability(ies)** in the **City of Waverly**, by planning and implementing fully accessible housing, both for rent and for sale. An estimated **nine owner and 11 rental housing units** should be planned and developed for **persons of special needs** in **Waverly**, by 2033. Successful programs should include transitional housing and group homes that encourage resident safety and/or handicap accessibility. Include supportive services where necessary. It is recommended that, at a minimum, 10 percent of new housing added to the housing stock should be fully accessible for persons with a physical and/or sensory disability.

Emergency Housing & Natural Disaster Preparedness.

- Prepare an **emergency housing “plan of action”** in an effort to assist the **City of Waverly** in providing temporary, short-term shelter to those affected by natural disaster, including post-disaster housing repair, reconstruction and/or household relocation plans.
- Local, State, Federal “disaster housing partners” will play a critical role in ensuring the provision of housing for persons and families affected by catastrophic natural disaster. Partners should include local governments, the office of the Lancaster County Emergency Manager, Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Nebraska Emergency Management Agency, Federal Emergency Management Agency and U.S. Department of Housing and Urban Development.

Section 5: Housing Development & Preservation Initiatives.

- Create and monitor a list of residential properties in Waverly requiring housing repair/rehabilitation or replacement, due to the 2019 flooding incident and assist in securing needed funding, above and beyond insurance assistance to aid families.
- Develop a City of Waverly “**Emergency Operations Plan**” that includes initiatives for providing temporary housing for persons and families affected by natural disaster.
- Encourage local landlords to allow persons and families displaced by natural disaster to temporarily reside in vacant, non-occupied housing units.
- Review and revise comprehensive planning, land use, zoning and subdivision regulation documents as a means of limiting or eliminating housing development in areas where a natural disaster, such as flooding, could frequently occur.

Housing & Alternative Energy.

- Encourage housing developers in the **City of Waverly** 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.
- **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.
- Promote the development of vocational **education opportunities** at **District 145-Waverly Public Schools** 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 Community’s **One-Mile Planning Jurisdiction.**
- Consider implementing a “**pilot**” **alternative energy program** at a developing residential subdivision in the Community. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.

Section 5: Housing Development & Preservation Initiatives.

- Promote the **rehabilitation of residential buildings throughout the Community** 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 **Community of Waverly** should strive 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.
- Address the **primary impediments to fair housing choice** throughout the Community. Respondents to both the **Housing Survey** and **Workforce Housing Needs Survey** identified impediments to fair housing for **homeowners** as housing prices and a lack of sufficient homes for sale. For **renter households**, impediments included the high cost of monthly rent and a lack of decent rental units at an affordable price range.
- The **Community of Waverly** should utilize existing **Fair Housing Policies** and **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.



3: HOUSING STUDY IMPLEMENTATION & REVIEW.

This **Housing Study** contains a variety of qualitative and quantitative information from local, State and Federal data sources and Survey implementation. 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 maintaining a resilient, sustainable Community.

Financing Activities for Housing Development.

- Housing developers doing business in the **City of Waverly** 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, 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, **HDPPs** in **Waverly** are encouraged to **establish or expand existing local, housing-related Foundations** for the purpose of financing housing development activities. Program concepts could include the following:
 - ✓ Investment funding for individual owner and rental housing rehabilitation programs.
 - ✓ Development of a community purchase-rehab-resale and re-rent program. Vacated housing on the real estate market in need of rehabilitation could be purchased by **HDPPs** or a local economic development entity, for the purpose of being rehabilitated into a viable, livable housing unit for persons and families generally of moderate income. The house is then put back on the market for sale by a local realtor or other housing-related agency.
 - ✓ Gap financing and/or developer incentives for the construction of new, affordable housing units.
 - ✓ Down payment and closing cost assistance via low- or no-interest loans for persons and families purchasing a home in **Waverly**. Housing purchase price maximums and household income thresholds can be determined by **HDPPs**.
 - ✓ First or second mortgage assistance for prospective or current homeowners, including reduced rate or deferred payment loans.

Section 5: Housing Development & Preservation Initiatives.

- Continue utilizing **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase, preparation and public facility/utility requirements.
- Establish an **affordable housing fund** with TIF surplus provided by new commercial and industrial projects, to serve as gap financing for selected housing projects.

Housing Study Maintenance.

- This **Community Housing Study** should be reviewed annually by local housing providers and partnerships, including the **City of Waverly**, Waverly Chamber of Commerce, Greater Waverly Area Foundation Fund, 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 the Community's needs and desires for new and improved housing types. All of this will result in stability and growth for the Community.
- Establish an **annual review process of local Comprehensive Planning** and associated **Zoning and Subdivision Regulation documents**. The Waverly Planning Commission, City Council 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.

SECTION 6:

10-YEAR AFFORDABLE HOUSING ACTION PLAN.



SECTION 6

10-YEAR AFFORDABLE HOUSING ACTION PLAN.

INTRODUCTION.

The greatest challenge for the **City of Waverly**, during the next **10 years, or by 2033**, will be to develop housing units for persons and families of all income sectors, including housing, both owner and rental for the elderly, young families and special needs households, with attention given to workforce households. **The housing programs listed in this Study have a specific focus on persons/families with incomes, both at or below 80 percent and 81 percent or more of Area Median Income.** The successful implementation of the **Action Plan** will involve a **five-step implementation process** including the following:

- 1) Coordination of local Housing Stakeholders, to create appropriate **Housing Development & Preservation Partnerships**, per specific affordable housing activities;
- 2) Plan and implement a variety of **community and economic development initiatives** to compliment a variety of new housing projects in **Waverly**, including highlighting housing development of a component of the **City's Economic Development Strategy & Action Plan**;
- 3) Secure **housing developers and contractors to work as a team** with local Housing Development & Preservation Partnerships in selecting, prioritizing and producing appropriate housing projects;
- 4) Secure both **public and private funding** to ensure both permanent housing and any required “gap”, or subsidy dollars needed for **housing projects**; and
- 5) Coordinate **new housing activities** with infrastructure installation.

PLACE-BASED DEVELOPMENT COMPONENTS.

Each **Housing Program** identified in this **Action Plan** should incorporate “**Place-Based**” **Development Components**, as identified by the Nebraska Investment Finance Authority, whereby development supports each community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.

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?

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

1. Create Local Housing Investment Funding Programs.

Purpose:

The City of Waverly, with assistance from local housing and economic development stakeholders in the Community, create a “pool” or “bank” of funds to invest in needed “gap” financing for local housing development and rehabilitation activities. This is coupled with encouraging the involvement of major employers and local/regional housing developers with assisting employees in obtaining affordable housing through first-time homebuyer and down payment assistance programs, as well as financial support to local developers constructing workforce housing.

Estimated Cost (annual fund drive): \$1,300,000.

2. Establish an Area-Wide Housing Disaster/Pandemic Recovery Program.

Purpose:

The City of Waverly, with the assistance of Lancaster County Emergency Management and Local Housing Stakeholders, create a locally-funded program designed to assist persons and families living in housing affected by natural disaster and/or COVID-19. In combination with State and Federal disaster grant programs, funding for this Program should include funding via local foundations, financial lending institutions and private donations.

Estimated Cost (annual): \$450,000.

AFFORDABLE HOUSING REHABILITATION/PRESERVATION PROGRAMS.

3. Owner/Rental Housing Rehabilitation/Preservation Program.

Purpose:

The City of Waverly, with the assistance of **Local Housing Contractors** and **Housing Stakeholders**, as well as personal investment among housing property owners/developers, should set a 2033 goal of **35 to 50 housing units** to receive moderate-to substantial rehabilitation. Identify Community block areas with excessive deterioration and dilapidation of housing units, especially areas where Tax Increment Financing can supplement a project.

Estimated Moderate Rehabilitation Cost: \$32,000 to \$42,000 per unit.
Estimated Substantial Rehabilitation Cost: \$43,000 to \$60,000 per unit.
Estimated Cost Subsidy: 40% to 80% per unit.

4. Owner/Rental Housing Demolition/Replacement Program.

Purpose:

The City of Waverly and **Local Housing Stakeholders**, with the assistance of **Local Housing Contractors** and personal investment among housing property owners/developers, should set a 2033 goal of **10 to 15 housing units**, to be purchased/donated, demolished and replaced with new, innovative affordable housing types, for families/elderly.

Estimated Purchase/Demolition/Construction Cost: \$265,000-\$332,000 per unit.
Estimated Cost Subsidy: 45% to 60% per unit.

AFFORDABLE & MARKET RATE HOUSING FOR ELDERLY/SENIOR POPULATIONS.

5. Elderly (55+ Years) Affordable Rental Housing Program.

Purpose:

Develop **one- or two-bedroom independent living, duplex/triplex, or apartment units, standard amenities and the potential for maintenance-free living options**, to meet the affordable rental housing needs of low- to moderate income elderly households (0% to 80% AMI). This **Program** would include a minimum of **30 units in Waverly, by 2033**, and should feature a variety of living options and on-site amenities.

Total Estimated Cost: \$5,350,000.
Estimated Cost Subsidy: 60% or \$3,210,000.

6. Elderly (55+ Years) Market Rate Rental Housing Program.

Purpose:

Develop **one- or two-bedroom independent living duplex/triplex, townhome or apartment units, standard amenities**, to meet the affordable rental housing needs of moderate- to upper income elderly households (81%+ AMI). This **Program** would include a minimum of **30 units in Waverly, by 2033**, and should feature a variety of living options and on-site amenities.

Total Estimated Cost: \$5,790,000.
Estimated Cost Subsidy: 30% or \$1,737,000.

7. Assisted Living Rental Housing Program.

Purpose:

Develop **one- and two-bedroom assisted living apartment units, standard amenities**, to meet the rental housing needs of moderate- to upper income elderly households (31%+ AMI). This **Program** would include a minimum of **30 units in Waverly, by 2033**.

Total Estimated Cost: \$6,960,000.
Estimated Cost Subsidy: 40% or \$2,784,000.

8. Elderly (55+ Years) Affordable Owner Housing Program.

Purpose:

Develop a minimum of **20 two+-bedroom owner units, duplexes/townhomes**, scattered site or in a designated residential subdivision/retirement community, with standard amenities, to meet the housing needs of low- to moderate income elderly households (31% to 80% AMI).

Total Estimated Cost: \$6,400,000.
Estimated Cost Subsidy: 40% or \$2,600,000.

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

Purpose:

Develop a minimum of **70 two+-bedroom owner units, single family units/townhomes**, scattered site or in a designated residential subdivision, with standard amenities, to meet the housing needs of moderate- to upper income elderly households (81%+ AMI).

Total Estimated Cost: \$21,350,000.
Estimated Cost Subsidy: 15% or \$3,200,000.

AFFORDABLE & MARKET RATE HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

10. Affordable/Market Rate Rental Housing Program.

Purpose:

Develop a minimum of **70 one-, two- or three-bedroom rental housing units, including single-room-occupancy units, duplex/triplex, townhome or general rental apartment units**, Community-wide, with standard amenities, to meet the rental housing needs of families, individuals and persons with special needs. **Program** should be combined with a **Workforce Employer Housing Assistance Program**.

Estimated Cost: \$12,300,000.

Estimated Cost Subsidy: 40% or \$12,760,000.

11. Affordable/Market Rate Homeownership Program.

Purpose:

Develop a minimum of **250 two+-bedroom owner housing units, single family/townhomes**, Community-wide, scattered sites or in a residential subdivision, with standard amenities, to meet the housing needs of families, individuals and persons with special needs. **Program** should be combined with a **Workforce Employer Housing Assistance Program**.

Estimated Cost: \$99,750,000.

Estimated Cost Subsidy: 20% or \$19,950,000.

APPENDIX I: WAVERLY SURVEY RESULTS.



Appendix I: Waverly Survey Results.

Waverly Citizen Survey
Survey Submits

267

1. How long have you lived in Waverly?

Answer Choice	Response Count	Response Percentage
Less than 1 Year	17	6%
1-5 Years	55	20%
6-10 Years	54	20%
11-20 Years	71	26%
21+ Years	63	23%
I do not live in Waverly	7	2%
Total Responses	267	

2. Including yourself, how many persons are there in your family/household?

Answer Choice	Response Count	Response Percentage
One	16	5%
Two	66	24%
Three	47	17%
Four	79	29%
Five	37	13%
Six or More	22	8%
Total Responses	267	

3. Which age groups are represented in your Household? Check all that apply.

Answer Choice	Response Count	Response Percentage
Less Than 18 Years	154	57%
18 to 24 Years	33	12%
25 to 34 Years	58	21%
35 to 44 Years	121	45%
45 to 54 Years	76	28%

Appendix I: Waverly Survey Results.

55 to 64 Years	40	14%
65 to 74 Years	23	8%
75 to 81 Years	5	1%
82+ Years	1	0%
Total Responses	267	

Do you work in Waverly?

Answer Choice	Response Count	Response Percentage
Yes	73	27%
No	194	72%
Total Responses	267	

4. Check all that apply.

Answer Choice	Response Count	Response Percentage
I am a graduate of District 145-Waverly Public Schools.	57	24%
I have children attending District 145-Waverly Public Schools.	154	64%
Public Schools were a factor in my decision to locate in Waverly.	161	67%
Total Responses	237	

5. Are there sufficient and safe routes to School for children?

Answer Choice	Response Count	Response Percentage
Yes	125	48%
No	132	51%
Total Responses	257	

6. Would you recommend District 145-Waverly Public Schools to parents?

Answer Choice	Response Count	Response Percentage
Yes	238	91%
No	23	8%

Appendix I: Waverly Survey Results.

Total Responses 261

7. What new public recreational opportunities should be considered for Waverly?

Connected trails allowing for easier access to get across town.

Pickleball courts

Dog park

Total Responses 189

8. What three new businesses would you like to see in Waverly?

Nicer food options

Drive-thru coffee shop

Not a new business, but a better Casey's

A good pizza place

A coffee shop

A full grocery store

Restaurant options, clothing, dollar general or family dollar

Total Responses 250

9. What three services would you like to see offered in the City of Waverly that are currently not available?

Nicer food options

Drive-thru coffee shop

Pet waste stations in parks

Eye doctor, Elderly living village, transport service.

Fiber optic internet

A noise barrier between residential and I80

Total Responses 161

Appendix I: Waverly Survey Results.

Please rate the quality/availability of the following Community Services & Public Amenities in or around your Town (4=Excellent, 3=Good, 2=Fair, 1=Poor).

Church

Answer Choice	Response Count	Response Percentage
1	12	4%
2	43	17%
3	101	41%
4	87	35%
Mean	3.08	
Median	3	
Total Responses	243	

Grocery Store

Answer Choice	Response Count	Response Percentage
1	16	6%
2	63	23%
3	131	49%
4	55	20%
Mean	2.85	
Median	3	
Total Responses	265	

Pharmacy

Answer Choice	Response Count	Response Percentage
1	12	4%
2	48	18%
3	118	45%
4	83	31%
Mean	3.04	
Median	3	
Total Responses	261	

Appendix I: Waverly Survey Results.

Fire Protection		Response Count	Response Percentage
Answer Choice			
	1	7	2%
	2	42	16%
	3	94	36%
	4	118	45%
Mean		3.24	
Median		3	
Total Responses		261	

City Offices		Response Count	Response Percentage
Answer Choice			
	1	16	6%
	2	65	25%
	3	123	47%
	4	53	20%
Mean		2.83	
Median		3	
Total Responses		257	

Parks/Recreation		Response Count	Response Percentage
Answer Choice			
	1	6	2%
	2	62	23%
	3	115	44%
	4	78	29%
Mean		3.02	
Median		3	
Total Responses		261	

Appendix I: Waverly Survey Results.

Wellness/Fitness Center

Answer Choice	Response Count	Response Percentage
1	69	27%
2	99	39%
3	58	23%
4	23	9%
Mean	2.14	
Median	2	
Total Responses	249	

Garbage Collection

Answer Choice	Response Count	Response Percentage
1	4	1%
2	16	6%
3	93	35%
4	150	57%
Mean	3.48	
Median	4	
Total Responses	263	

Local Government

Answer Choice	Response Count	Response Percentage
1	27	10%
2	83	32%
3	108	42%
4	36	14%
Mean	2.6	
Median	3	
Total Responses	254	

Appendix I: Waverly Survey Results.

Cable TV			
Answer Choice		Response Count	Response Percentage
	1	62	25%
	2	93	38%
	3	55	22%
	4	33	13%
Mean		2.24	
Median		2	
Total Responses		243	
Public Transit			
Answer Choice		Response Count	Response Percentage
	1	192	77%
	2	34	13%
	3	13	5%
	4	10	4%
Mean		1.36	
Median		1	
Total Responses		249	
Discount/Variety Store			
Answer Choice		Response Count	Response Percentage
	1	205	80%
	2	33	12%
	3	10	3%
	4	7	2%
Mean		1.29	
Median		1	
Total Responses		255	

Appendix I: Waverly Survey Results.

Downtown Businesses

Answer Choice	Response Count	Response Percentage
1	137	52%
2	81	31%
3	35	13%
4	7	2%
Mean	1.66	
Median	1	
Total Responses	260	

Senior Center

Answer Choice	Response Count	Response Percentage
1	100	44%
2	67	29%
3	50	22%
4	10	4%
Mean	1.87	
Median	2	
Total Responses	227	

Post Office

Answer Choice	Response Count	Response Percentage
1	23	8%
2	71	26%
3	106	40%
4	63	23%
Mean	2.79	
Median	3	
Total Responses	263	

Appendix I: Waverly Survey Results.

Restaurants/Cafes			
Answer Choice		Response Count	Response Percentage
	1	95	36%
	2	113	42%
	3	39	14%
	4	16	6%
Mean		1.91	
Median		2	
Total Responses		263	

Convenience Stores			
Answer Choice		Response Count	Response Percentage
	1	33	12%
	2	74	28%
	3	96	36%
	4	58	22%
Mean		2.69	
Median		3	
Total Responses		261	

Streets/Sidewalks			
Answer Choice		Response Count	Response Percentage
	1	23	8%
	2	69	26%
	3	135	51%
	4	33	12%
Mean		2.68	
Median		3	
Total Responses		260	

Appendix I: Waverly Survey Results.

Utilities			
Answer Choice		Response Count	Response Percentage
	1	38	14%
	2	60	23%
	3	117	45%
	4	41	16%
Mean		2.63	
Median		3	
Total Responses		256	

Retail Goods/Services			
Answer Choice		Response Count	Response Percentage
	1	83	32%
	2	118	45%
	3	41	15%
	4	15	5%
Mean		1.95	
Median		2	
Total Responses		257	

Employment Opportunities			
Answer Choice		Response Count	Response Percentage
	1	75	29%
	2	117	46%
	3	52	20%
	4	10	3%
Mean		1.99	
Median		2	
Total Responses		254	

Appendix I: Waverly Survey Results.

Recycling/Garbage Service

Answer Choice	Response Count	Response Percentage
1	34	13%
2	43	16%
3	80	31%
4	98	38%
Mean	2.95	
Median	3	
Total Responses	255	

Repair Services

Answer Choice	Response Count	Response Percentage
1	29	11%
2	84	33%
3	92	36%
4	44	17%
Mean	2.61	
Median	3	
Total Responses	249	

Entertainment/Theater

Answer Choice	Response Count	Response Percentage
1	222	86%
2	23	8%
3	5	1%
4	6	2%
Mean	1.2	
Median	1	
Total Responses	256	

Appendix I: Waverly Survey Results.

Library			
Answer Choice		Response Count	Response Percentage
	1	73	29%
	2	113	45%
	3	48	19%
	4	17	6%
Mean		2.04	
Median		2	
Total Responses		251	
Medical Clinic			
Answer Choice		Response Count	Response Percentage
	1	40	15%
	2	85	33%
	3	94	36%
	4	37	14%
Mean		2.5	
Median		3	
Total Responses		256	
Police Protection			
Answer Choice		Response Count	Response Percentage
	1	78	30%
	2	83	32%
	3	65	25%
	4	31	12%
Mean		2.19	
Median		2	
Total Responses		257	

Appendix I: Waverly Survey Results.

Banks			
Answer Choice		Response Count	Response Percentage
	1	10	3%
	2	50	19%
	3	112	43%
	4	85	33%
Mean		3.06	
Median		3	
Total Responses		257	

Schools			
Answer Choice		Response Count	Response Percentage
	1	8	3%
	2	20	7%
	3	92	35%
	4	142	54%
Mean		3.4	
Median		4	
Total Responses		262	

Child Care Opportunities			
Answer Choice		Response Count	Response Percentage
	1	7	2%
	2	53	20%
	3	102	40%
	4	93	36%
Mean		3.1	
Median		3	
Total Responses		255	

Appendix I: Waverly Survey Results.

Internet/Telecommunications Answer Choice	Response Count	Response Percentage
1	68	26%
2	95	36%
3	64	24%
4	32	12%
Mean	2.23	
Median	2	
Total Responses	259	

11. Please select the top three (3) most important business/industry sectors to the City of Waverly.

Answer Choice	Response Count	Response Percentage
Farming/Agriculture	112	45%
Food Processing	24	9%
Utilities	32	12%
Information	3	1%
Health	22	8%
Leisure/Hospitality/Tourism	18	7%
Government	15	6%
Medical/Emergency	63	25%
Automotive	18	7%
Retail	43	17%
Entertainment	31	12%
Financial Activities	7	2%
Professional & Business	28	11%
Education	150	60%
Home-Based Businesses	10	4%
Law Enforcement/Protection	71	28%
Fire Protection	70	28%
Other	7	2%
Total Responses	247	

Appendix I: Waverly Survey Results.

Which Transportation items need to be addressed in Waverly?

Traffic Safety Improvements

Answer Choice	Response Count	Response Percentage
1	28	10%
2	125	48%
3	107	41%
Mean	2.3	
Median	2	
Total Responses	260	

Pedestrian/Trails Connections

Answer Choice	Response Count	Response Percentage
1	34	13%
2	80	30%
3	146	56%
Mean	2.43	
Median	3	
Total Responses	260	

School Traffic Circulation

Answer Choice	Response Count	Response Percentage
1	33	12%
2	82	31%
3	144	55%
Mean	2.43	
Median	3	
Total Responses	259	

Appendix I: Waverly Survey Results.

Improved Traffic Control Signals/Signage

Answer Choice	Response Count	Response Percentage
1	49	19%
2	101	39%
3	104	40%
Mean	2.22	
Median	2	
Total Responses	254	

Improved Truck Routes

Answer Choice	Response Count	Response Percentage
1	40	15%
2	61	23%
3	159	61%
Mean	2.46	
Median	3	
Total Responses	260	

Railroad Crossing Improvements

Answer Choice	Response Count	Response Percentage
1	59	22%
2	93	36%
3	106	41%
Mean	2.18	
Median	2	
Total Responses	258	

Appendix I: Waverly Survey Results.

Highway Corridor Enhancement

Answer Choice	Response Count	Response Percentage
1	56	21%
2	116	45%
3	83	32%
Mean	2.11	
Median	2	
Total Responses	255	

Access Management/Frontage Roads

Answer Choice	Response Count	Response Percentage
1	98	38%
2	112	44%
3	42	16%
Mean	1.78	
Median	2	
Total Responses	252	

More Parking

Answer Choice	Response Count	Response Percentage
1	147	57%
2	80	31%
3	29	11%
Mean	1.54	
Median	1	
Total Responses	256	

Appendix I: Waverly Survey Results.

Congestion Reduction

Answer Choice	Response Count	Response Percentage
1	135	53%
2	81	31%
3	38	14%
Mean	1.62	
Median	1	
Total Responses	254	

Public Transit

Answer Choice	Response Count	Response Percentage
1	112	43%
2	82	32%
3	61	23%
Mean	1.8	
Median	2	
Total Responses	255	

The appearance of the City of Waverly can be improved with...

Street & Pedestrian Lighting

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	15	5%
2	21	8%
Neutral/No Opinion 3	104	40%
4	82	31%
Strongly Agree 5	37	14%
Mean	3.41	
Median	3	
Total Responses	259	

Appendix I: Waverly Survey Results.

Special Sales, Events and Welcome Banners

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	32	12%
2	30	11%
Neutral/No Opinion 3	91	35%
4	77	29%
Strongly Agree 5	27	10%
Mean	3.14	
Median	3	
Total Responses	257	

Crosswalk Enhancements

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	15	5%
2	24	9%
Neutral/No Opinion 3	90	35%
4	64	25%
Strongly Agree 5	62	24%
Mean	3.53	
Median	3	
Total Responses	255	

Appendix I: Waverly Survey Results.

Street Trees, Benches & Landscaping

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	17	6%
2	31	12%
Neutral/No Opinion 3	72	28%
4	86	33%
Strongly Agree 5	49	19%
Mean	3.47	
Median	4	
Total Responses	255	

Pedestrian Seating Areas and Sidewalk Cafes

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	16	6%
2	21	8%
Neutral/No Opinion 3	77	29%
4	88	34%
Strongly Agree 5	55	21%
Mean	3.56	
Median	4	
Total Responses	257	

Appendix I: Waverly Survey Results.

Vehicular Traffic Safety		Response Count	Response Percentage
Answer Choice			
	Strongly Disagree 1	11	4%
	2	24	9%
	Neutral/No Opinion 3	81	31%
	4	82	31%
	Strongly Agree 5	59	22%
Mean		3.6	
Median		4	
Total Responses		257	

Coordinated Traffic Control Lighting		Response Count	Response Percentage
Answer Choice			
	Strongly Disagree 1	17	6%
	2	39	15%
	Neutral/No Opinion 3	89	34%
	4	56	21%
	Strongly Agree 5	55	21%
Mean		3.36	
Median		3	
Total Responses		256	

Appendix I: Waverly Survey Results.

Directional Signage		Response Count	Response Percentage
Answer Choice			
	Strongly Disagree 1	23	9%
	2	49	19%
	Neutral/No Opinion 3	119	46%
	4	33	12%
	Strongly Agree 5	31	12%
Mean		3	
Median		3	
Total Responses		255	

Restoration/Preservation of Historic Buildings/Housing		Response Count	Response Percentage
Answer Choice			
	Strongly Disagree 1	35	13%
	2	37	14%
	Neutral/No Opinion 3	101	39%
	4	41	16%
	Strongly Agree 5	42	16%
Mean		3.07	
Median		3	
Total Responses		256	

Appendix I: Waverly Survey Results.

Gateway Entrance Signage and Advertising

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	36	14%
2	43	16%
Neutral/No Opinion 3	96	37%
4	55	21%
Strongly Agree 5	26	10%
Mean	2.97	
Median	3	
Total Responses	256	

Design Guidelines for Facades, Awnings, etc.

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	51	20%
2	46	18%
Neutral/No Opinion 3	95	37%
4	42	16%
Strongly Agree 5	20	7%
Mean	2.74	
Median	3	
Total Responses	254	

Appendix I: Waverly Survey Results.

Nuisance Enforcement/Property clean-up.

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	22	8%
2	29	11%
Neutral/No Opinion 3	75	29%
4	69	26%
Strongly Agree 5	62	24%
Mean	3.47	
Median	4	
Total Responses	257	

Housing Development/Rehabilitation

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	24	9%
2	29	11%
Neutral/No Opinion 3	85	33%
4	76	29%
Strongly Agree 5	43	16%
Mean	3.33	
Median	3	
Total Responses	257	

Appendix I: Waverly Survey Results.

The sustainability of the City of Waverly can be improved with...

Water, Sewer & Utility Replacement

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	21	8%
2	29	11%
Neutral/No Opinion 3	107	42%
4	56	22%
Strongly Agree 5	41	16%
Mean	3.26	
Median	3	
Total Responses	254	

Improved Streets, Sidewalks & Alleys

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	15	5%
2	35	13%
Neutral/No Opinion 3	91	35%
4	70	27%
Strongly Agree 5	43	16%
Mean	3.36	
Median	3	
Total Responses	254	

Appendix I: Waverly Survey Results.

Additional Pedestrian Safety Measures

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	9	3%
2	12	4%
Neutral/No Opinion 3	66	26%
4	77	30%
Strongly Agree 5	88	34%
Mean	3.88	
Median	4	
Total Responses	252	

Additional Parking for Businesses/in Downtown

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	39	15%
2	55	21%
Neutral/No Opinion 3	104	41%
4	37	14%
Strongly Agree 5	17	6%
Mean	2.75	
Median	3	
Total Responses	252	

Appendix I: Waverly Survey Results.

Burying Overhead Utility Lines

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	22	8%
2	23	9%
Neutral/No Opinion 3	90	36%
4	72	28%
Strongly Agree 5	43	17%
Mean	3.36	
Median	3	
Total Responses	250	

Business Retention, Recruitment & Expansion

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	7	2%
2	5	1%
Neutral/No Opinion 3	48	19%
4	82	32%
Strongly Agree 5	109	43%
Mean	4.12	
Median	4	
Total Responses	251	

Appendix I: Waverly Survey Results.

Marketing of Sales & Festivals

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	16	6%
2	22	8%
Neutral/No Opinion 3	72	28%
4	90	35%
Strongly Agree 5	54	21%
Mean	3.57	
Median	4	
Total Responses	254	

Coordinated Business Hours

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	28	11%
2	23	9%
Neutral/No Opinion 3	116	45%
4	56	22%
Strongly Agree 5	30	11%
Mean	3.15	
Median	3	
Total Responses	253	

Appendix I: Waverly Survey Results.

Designation of a “Historic District”

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	50	19%
2	41	16%
Neutral/No Opinion 3	91	36%
4	38	15%
Strongly Agree 5	32	12%
Mean	2.85	
Median	3	
Total Responses	252	

Increased Marketing of Vacant Buildings

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	28	10%
2	13	5%
Neutral/No Opinion 3	67	26%
4	88	34%
Strongly Agree 5	59	23%
Mean	3.54	
Median	4	
Total Responses	255	

Appendix I: Waverly Survey Results.

Development of an Incubator Business Program		
Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	23	9%
2	27	10%
Neutral/No Opinion 3	111	44%
4	57	22%
Strongly Agree 5	32	12%
Mean	3.19	
Median	3	
Total Responses	250	
Reducing utility costs with alternative energy sources		
Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	19	7%
2	27	10%
Neutral/No Opinion 3	61	24%
4	65	25%
Strongly Agree 5	82	32%
Mean	3.65	
Median	4	
Total Responses	254	

Appendix I: Waverly Survey Results.

New/Improved Parks/Rec/Trails

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	16	6%
2	23	9%
Neutral/No Opinion 3	48	18%
4	68	26%
Strongly Agree 5	98	38%
Mean	3.83	
Median	4	
Total Responses	253	

Nuisance Enforcement/Property clean-up.

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	18	7%
2	24	9%
Neutral/No Opinion 3	80	31%
4	67	26%
Strongly Agree 5	63	25%
Mean	3.53	
Median	4	
Total Responses	252	

Appendix I: Waverly Survey Results.

Update of City Equipment & Vehicles.

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	51	20%
2	47	18%
Neutral/No Opinion 3	109	43%
4	33	13%
Strongly Agree 5	10	4%
Mean	2.62	
Median	3	
Total Responses	250	

Infrastructure Improvements (Hydrants, water meters, water wells, sewer scoping, street replacement, etc.)

Answer Choice	Response Count	Response Percentage
Strongly Disagree 1	22	8%
2	32	12%
Neutral/No Opinion 3	109	43%
4	57	22%
Strongly Agree 5	32	12%
Mean	3.18	
Median	3	
Total Responses	252	

15. Where should future residential growth in Waverly take place?

Answer Choice	Response Count	Response Percentage
North	60	25%
South	27	11%
East	120	51%
West	28	11%
Total Responses	235	

Appendix I: Waverly Survey Results.

16. Should the Community of Waverly expand to include new commercial and entertainment facilities?		
Answer Choice	Response Count	Response Percentage
Yes	214	83%
No	43	16%
Total Responses	257	

If Yes, where should future commercial and entertainment facilities be developed?

Off of 148th	
West	
West land by The dentist.	
Total Responses	134

17. Do you support stricter enforcement of ordinances regarding parking, junk vehicles and property maintenance?

Answer Choice	Response Count	Response Percentage
Yes	186	72%
No	69	27%
Total Responses	255	

18. Do you own or rent your place of residence?

Answer Choice	Response Count	Response Percentage
Own	249	95%
Rent	12	4%
Total Responses	261	

Appendix I: Waverly Survey Results.

19. Describe the type of housing you currently reside in.

Answer Choice	Response Count	Response Percentage
House	250	95%
Mobile Home	0	0%
Apartment	2	0%
Town Home/Duplex	9	3%
Total Responses	261	

20. Are you satisfied with your current housing situation?

Answer Choice	Response Count	Response Percentage
Yes	241	92%
No	20	7%
Total Responses	261	

If No, why not?

With Lincoln so close we have no need for low income housing.

Upgrades would be nice

Not enough rental properties and those that are rentals are in very poor shape.

Total Responses	27
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21. How would you rate the condition of your home or place of residence?

Answer Choice	Response Count	Response Percentage
Excellent	165	63%
Good	81	31%
Fair-Needs Minor Repair	13	5%
Poor-Needs Major Repair	0	0%
Total Responses	259	

Appendix I: Waverly Survey Results.

Please rate the level of need for each housing type in Waverly.

Single Family Housing

Answer Choice	Response Count	Response Percentage
Not Needed 1	50	19%
Somewhat Needed 2	90	35%
Greatly Needed 3	111	44%
Mean	2.24	
Median	2	
Total Responses	251	

Rental Housing (General)

Answer Choice	Response Count	Response Percentage
Not Needed 1	78	30%
Somewhat Needed 2	86	33%
Greatly Needed 3	91	35%
Mean	2.05	
Median	2	
Total Responses	255	

Condominiums/Townhomes

Answer Choice	Response Count	Response Percentage
Not Needed 1	84	33%
Somewhat Needed 2	111	44%
Greatly Needed 3	56	22%
Mean	1.89	
Median	2	
Total Responses	251	

Appendix I: Waverly Survey Results.

Duplex/Triplex Housing		
Answer Choice		Response Count Response Percentage
	Not Needed 1	122 48%
	Somewhat Needed 2	87 34%
	Greatly Needed 3	40 16%
Mean		1.67
Median		2
Total Responses		249
Rehabilitation of Owner-occupied Housing		
Answer Choice		Response Count Response Percentage
	Not Needed 1	68 27%
	Somewhat Needed 2	132 52%
	Greatly Needed 3	51 20%
Mean		1.93
Median		2
Total Responses		251
Rehabilitation of Renter-occupied Housing		
Answer Choice		Response Count Response Percentage
	Not Needed 1	77 30%
	Somewhat Needed 2	119 47%
	Greatly Needed 3	55 21%
Mean		1.91
Median		2
Total Responses		251

Appendix I: Waverly Survey Results.

Housing Choices for First-Time Homebuyers

Answer Choice	Response Count	Response Percentage
Not Needed 1	50	19%
Somewhat Needed 2	92	36%
Greatly Needed 3	111	43%
Mean	2.24	
Median	2	
Total Responses	253	

Independent/Group Home Housing for Persons with a Mental/Physical Disability

Answer Choice	Response Count	Response Percentage
Not Needed 1	128	51%
Somewhat Needed 2	97	38%
Greatly Needed 3	25	10%
Mean	1.59	
Median	1	
Total Responses	250	

Senior Independent Living Housing " Owner & Rental

Answer Choice	Response Count	Response Percentage
Not Needed 1	59	23%
Somewhat Needed 2	121	47%
Greatly Needed 3	75	29%
Mean	2.06	
Median	2	
Total Responses	255	

Appendix I: Waverly Survey Results.

Licensed Assisted Living, with Specialized Services (i.e. health, food prep, recreation services, etc.)

Answer Choice	Response Count	Response Percentage
Not Needed 1	75	29%
Somewhat Needed 2	119	47%
Greatly Needed 3	59	23%
Mean	1.94	
Median	2	
Total Responses	253	

23a. Would you support the City of Waverly using State or Federal grant funds to conduct an owner housing rehabilitation program?

Answer Choice	Response Count	Response Percentage
Yes	187	73%
No	67	26%
Total Responses	254	

23b. Would you support the City of Waverly using State or Federal grant funds to conduct a renter housing rehabilitation program?

Answer Choice	Response Count	Response Percentage
Yes	148	58%
No	104	41%
Total Responses	252	

24. Would you support the City of Waverly establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house?

Answer Choice	Response Count	Response Percentage
Yes	201	79%
No	51	20%
Total Responses	252	

Appendix I: Waverly Survey Results.

25. Would you support the City of Waverly using grant dollars to purchase, rehabilitate and resell vacant housing in the Community?

Answer Choice	Response Count	Response Percentage
Yes	187	73%
No	66	26%
Total Responses	253	

26. Would you support the City of Waverly using State or Federal grant dollars to provide down payment assistance to first-time homebuyers?

Answer Choice	Response Count	Response Percentage
Yes	138	54%
No	117	45%
Total Responses	255	

27. As a Waverly resident, would you be willing to contribute or donate money to support a local Community, Economic or Housing development activity?

Answer Choice	Response Count	Response Percentage
Yes	83	33%
No	167	66%
Total Responses	250	

Appendix I: Waverly Survey Results.

Waverly Citizen Survey (267 total respondents)

Comments edited for clarity.

Are there sufficient and safe routes to School for children? If No, what could be done to improve the safety of children commuting to and from school?

- A better way to cross Highway 6 on foot/ bike.
- A crossing guard from Hamlow to Evendale.
- A crosswalk across Amberly by the MS & HS, a walkway across the overpass on Canongate, a walkway across Hwy 6.
- A light near the intersection at the High School on Amberly Rd/Cannongate.
- a path somewhere that goes over hwy 6.
- A pedestrian bridge or tunnel under Amberly road by the park would help kids avoid traffic.
- A pedestrian bridge over Hwy 6 would make it much safer for kids to cross. We don't allow our child to walk to school due to this but we do use the district 145 bus option.
- A pedestrian bridge over the tracks is needed.
- A pedestrian walk/bike path over 6 Highway. A walk/bike path to WIS and Hamlow.
- A pedestrian walking path on the bridge.
- A pedestrians bridge on canongate is necessary for me and my family to want to continue living where we do prior to our children starting school.
- A stop light OR 4 way stop at entrance to middle/High School (east driveway to the High School parking lot).
- A stop light or something similar on Highway 6 and 148th would help along with sidewalks on the west side of 148th.
- A walkable overpass over Hwy 6. More/better school bus options.
- A walking bridge over the train tracks. Reroute semi trucks off of Amberly.
- A walking path over the train tracks. Kids walking on the current overpass is extremely dangerous.
- A walking/biking overpass over the the tracks on Cannongate.
- A way for middle/High School students to safely cross Hwy 6.
- Add a walking path over the viaduct, place a stoplight at Cannongate.
- Amberly is dangerous for kids to walk along and drive on.
- Amberly Rd is a high traffic road. Not safe to cross 148th coming out of Evendale. Traffic needs patrolled better all throughout this community, kids and adults speed down Amberly, and in residential areas. Semis fly down 148th.
- Amberly road is an accident waiting to happen. Especially if coming over the overpass. I understand plans are in the works to improve this though.
- Amberly traffic during peak hours makes crossing to the schools dangerous. Rerouting truck traffic out of Waverly needs to be a priority.
- Better bike/walking paths from north side of town.
- Better crossing for Highway 6.
- Biggest issue is a safer crossing across the railroad tracks and Highway 6 - a pedestrian bridge would be ideal.
- Busses are too crowded.
- Canongate Road needs a safe walkway or alternate path for kids going to school.
- Crossing Amberly.
- Crossing amberly from the south is scary. Too many vehicles traveling too fast. Even w a light and crossing guard. Path over amberly would be safest and encouraging non local traffic to go to hwy 6 also best.
- Crossing guard at HWY 6 or dedicated pedestrian route from the north side of town.
- Crossing guards. High School intersection improvement.

Appendix I: Waverly Survey Results.

- Crossing the Highway, Amberly and 148th needs to be safer.
- Crosswalk lights at every crossing. Walking bridge over the tracks. Solution for amberly and cannongate.
- Crosswalks need attention. Get trucks off Amberly. Slow down traffic on 148th. Enforce safe drop off and pick up from schools.
- Don't allow trucks on the road in front of school during the times of kids going to school and leaving school.
- Either put stop lights at amberly rd and cannon gate, plus amberly rd and 146th. Or putting a safe walkway for kids to get across amberly rd.
- From the Northside to the MS/HS, the path to walk or ride bikes over the bridge is unsafe. The intersection at Amberly & Cannongate is very unsafe at high traffic times. I've had to find alternate routes for my kids which are indirect.
- Have a walking overpass bridge that goes over the railroad tracks and Highway.
- Help with crossing 148th street from the East in Evandale.
- Hwy 6/railroad tracks come to mind for children crossing.
- I would like to see a sidewalk on the bridge over hwy 6.
- Improve shared entrance to the High School and middle school. Consider a roundabout.
- Increase pedestrian safety on Canongate and intersection of 141st/6. Also, a light at 148th/6 as I a lot of people taking unnecessary chances at that intersection.
- Intersection in front of middle/high.
- It would be great to incorporate shoulders and sidewalks on the busier streets, allowing safer, more direct routes for kids to walk.
- It would be nice to have a walking/bike ramp that extends over the tracks and Highway to allow kids from Anderson North to safely walk/bike to school instead of the bus when they want to.
- Keeping semi trucks off of Amberly road during school hours, putting a stop sign at 143rd and Bailey.
- Kids from north side of Highway don't have safe way to walk or ride bikes.
- Kids from the north side have to cross HWY 6 and the train tracks.
- Light at 148th and Highway 6. Walkway on Cannongate.
- Many kids walk over the Canongate viaduct which has no walkway.
- More lights.
- More marking of school crossings on roads.
- More safety around railroad tracks, whistles, cross walkers available.
- More safety for all children walking to school. What's been done is still not enough.
- More sidewalks, more crosswalks with crossing signals. Highway 6 at 141St Street needs a lower speed limit and more traffic enforcement. At least once a day, I see a semi or other large work vehicle run a red light.
- More stop lights.
- Move the truck route from passing by three of our four schools.
- My children don't have to walk across the overpass, but I have driven over it and there is no decent path (a shoulder even) for children to walk in.
- My son will have to go from Evandale to the middle school next year and I worry about him having to cross Amberly. So many people don't stop at the crosswalks, even with the flashing lights.
- Need a safer alternative for children to cross hwy 6. A pedestrian overpass would be a great addition to Waverly.
- Need a walking bridge that connects to the overpass and goes over Amberly road.
- Need pedestrian overpasses.
- Need safer north-south pedestrian crossing over Highway 6 and the railroad.

Appendix I: Waverly Survey Results.

- Need something to make Cannongate safer. And the intersection at Cannongate and Amberly is horribly unsafe.
- No direct pedestrian access to Junior High School and High School from residential areas west of 140th Street and north of railroad tracks/Highway 6.
- No sidewalks on Cannongate or convenient way around to the schools.
- North side of the tracks has no real way for students to ride bikes or walk.
- Paying for bus services when there is no safe way for my children to get to school without it is ridiculous, they either have to cross a train track/hwy or walk on an overpass with no walkway. A ped bridge & a school zone on the Highway.
- Pedestrian bridge across Hwy 6.
- Pedestrian bridge crossing Highway 6 and railroad tracks. Adding walkway on viaduct on Cannongate. Generally dangerous for students going to middle school and High School by walking or in a car.
- Pedestrian bridge over Highway 6 to allow safe crossing for children on the north side of Waverly.
- Pedestrian bridge over railroad tracks. Traffic circle at Amberly and Cannongate.
- Pedestrian bridge over the railroad on Cannongate. Traffic light at Cannongate and Amberly. More monitoring of school zone speed limits.
- Pedestrian bridge to connect North and South side of Waverly.
- Pedestrian overpass walkways to cross Hwy 6 and train tracks.
- Pedestrian walkway over the railroad and Highway.
- Pedestrian crosswalk over Highway six or address pedestrian crosswalk to the overpass.
- Possibly more lights or better painted crosswalks on the roads. Crossing guards on the busier roads. There are so many kids that walk to school all over, anything would help make kids safer.
- Pretty much every thoroughfare is now pedestrian friendly (and more difficult for drivers) and the City shouldn't have to do more. Children need to be taught by parents to WATCH, not to just trust lights and stop signs.
- Protected crossings for bicycles and pedestrians across the railroad tracks and Highway 6. Crossing guards on 148th and Amberly have been beneficial. Traffic still ignores the flashing lights when crossing guards aren't present.
- Push-button crosswalk beacon at 143rd & Amberly. Pedestrian sidewalk on Cannongate overpass. Pedestrian overpass at 141st & Hwy 6. Crossing guards at more intersections between neighborhoods and Hamlow & WIS. Increase age of school permit drivers.
- Rail and Highway crossing.
- Real lights (red, yellow, green) at crosswalks. Ped Crossing over passes. Lower speed limits. Move the truck route!
- Redirect semi traffic on Amberly road. That road is way too busy. Having larger trucks makes it more dangerous.
- Round about at the entrance to the school off Amberly.
- Round about or signal operating between hours of 7:30am - 9am and 3:00-4:30pm...the rest of the time would be a stop sign and could be turned on for after football/basketball games.
- Roundabout at Amberly and Cannongate. Safer routes of travel across Hwy 6 for children....mark paths clearly, walking bridges across in several locations. Request railroad traffic to slow or not travel between 755-830am and 325-4pm.
- Safe walking alternative over the Highway.
- Safer passages over Highway 6. There aren't any sidewalks on the overpass. It's very unsafe.
- Safer walk/bike paths are needed.
- Sidewalk on Amberly that reaches all the way to the High School.
- Sidewalk on Cannongate bridge.
- Signal in front of High School (Amberly/Cannongate).
- Stop light after overpass to Waverly High School/middle school.

Appendix I: Waverly Survey Results.

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- Stop light at 148th and hwy 6. More clearly marked cross walks on major streets so advise cars to slow and pay attention.
- Stop light at Cannongate & Amberly road. Walkway over Hwy 6.
- Stop light or better yet a round about on Cannongate and Amberley rd. Less car parked on 143rd st as it is a main drive to both hamlow and wis for the majority of parents.
- Stop light used during school drop off and pick up times at the intersection of cannongate and Amberly.
- The bussing helps from North to South but that is the only safe option if living on north side.
- The crossing at hwy 6 and 141 is terrible. They need a walking bridge.
- The crossings on Heywood are busy and is even hard for an adult to cross with children let alone children by themselves. There needs to be a crosswalk guard there.
- The intersection at 143rd and Amberly is dangerous and needs a light to STOP traffic! Cars currently run the flashing light at 145th and Amberly, it's extremely dangerous!! The intersection coming out of the middle school is a nightmare!
- The kids either have to ride over the overpass or through wayne park which they have to cross Highway 6.
- The overpass on cannon gate needs a sidewalk or something.
- There is no safe way for the kids to use the overpass to get to school. There is no sidewalk. Going to 141st also isn't safe or time effective with trains and traffic running the red light. And crossing Amberly at Cannongate isn't safe.
- There isn't an efficient and safe route from the middle/High Schools to the north side of town, i.e. Jaycee Park. You have to either walk the overpass, which is EXTREMELY unsafe, or walk all the way through town, which is not efficient.
- There needs to be a cross walk person on heywood, in front of wis.
- There needs to be a dedicated overpass that includes sidewalk / bike access separate from the driving lanes. The current cannon gate is unsafe. There needs to be a dedicated pedestrian bridge at 141st that spans both the railroad and HW6.
- There needs to be a pedestrian bridge that crosses Hwy 6 at the stop light.
- There needs to be a safe pedestrian walkway bridge across the Highway!
- There needs to be a stoplight at the corner by the High School. Especially in the morning.
- There needs to be pedestrian bridge over Highway 6. Kids & families walking/riding bikes have to cross 4 lanes of traffic plus multiple railroad tracks. Extremely dangerous.
- There's got to be some sort of supervision on HEYWOOD street. There are so many students walking home and with young drivers out driving around recklessly, something is going to end up happening and it will be too late.
- There is no walkway over the tracks on 141 and it is unsafe to walk on overpass. Build a pedestrian bridge or have crosswalk guards at 141st and hwy 6 for before and after school.
- Use the greenspace (utility easements) that have recently been decommissioned to build a major bikepath/sidewalk through the Evandale neighborhood, and future development, connecting it to the existing sidewalk to the SW of the elementary school.
- Walk over bridge on Amberly and a light at Amberly and 143rd st.
- Walk overpass over hwy 6 for children.
- Walk way over bridge. Better signs on Highway for crossing at 141st. Traffic is too fast. Need the warning lights for truckers that light is changing. See way too many trucks blow through this red light. Even cars blow through it. Slow it down to 35mph.
- Walking bridge for safe options to traverse HWY 6 and railroad tracks. Additional mechanisms to control traffic for students that must cross Amberly Road. Current warning lights are ok, but some traffic does not respond to them.

Appendix I: Waverly Survey Results.

- Walking bridge over Canongate.
- walking bridge over Highway 6. have the police office watch the stoplight in the morning to help prevent people from running red-lights heading east and west. that happens a lot.
- Walking bridge over the overpass. And something done about the intersection of Amberly and Cannongate.
- Walking pass over railroad tracks from the north side towards the middle schools.
- Walkway over RR tracks and Hwy 6.
- Walkway over the tracks.
- Walkway over viaduct.
- We live in Aspen Park and it's not safe for kids to travel on canongate or crossing the railroad tracks/hwy 6. A walking path on Canongate would be amazing.
- We live in the Riley addition by Hamlow Elementary. The current crosswalk system across Ambely is still concerning as countless drivers do not pay attention to the crossing guard or the crosswalk lights and signs. It continues to be dangerous.
- We live just north of the overpass. I would love to see a safe walking path from there to the middle and High School.
- We live on the North side of 141st and there is no safe option for my kids to walk/bike to or from school. Crossing the Hwy is so dangerous as I see semi's run the red light daily. We need a walking overpass!
- We need a better way for kids to get across Highway 6 and the railroad tracks.
- We need a pedestrian bridge over the tracks and Hwy 6.
- We need a safe way for children to cross the tracks and Cornhusker.
- We need to lower the speed on Amberly. State law requires motorists to yield to pedestrians in or about to enter a crosswalk. With or without the flashers that were installed. I'd also suggest 4 way stops at 145th, 143th and Amberly.
- While there are safe routes, there are routes also not safe. The Hwy is so dangerous to cross during school and not. Cars are always running the red light and turning when they have crosswalk time.
- Would LOVE a bike route to the middle school. She wants to ride her bike which would take her 10 mins from our house.but not safe due to overpass.
- Yes and no. We live in Riley and while it's safer for our children to walk to school vs the people that live south of hwy 6. I still think could be safer with actual street lights that would stop traffic for the kids to walk across streets.

What new public recreational opportunities should be considered for Waverly?

- A bike path around town would be nice. We will need more ball fields soon as well.
- A bowling alley would be nice.
- A city pond stocked with fish to give kids something else to do other than play video games and the new pool if it ever gets built.
- A connection to the trails system that is closer than the 148th Street connection.
- A dog park.
- A dog run.
- A larger library.
- A new or bigger community center one with an indoor gym, a bigger and better library, and eventually we will need more schools.
- A skate park, safe updated park equipment.
- A soccer facility.
- A splash pad.

Appendix I: Waverly Survey Results.

- A YMCA in Wayne Park in partnership with Lincoln Y. Indoor and outdoor pool for year round use instead of 2 months. The Y leagues could use our facilities and bring the people here. After school programs would be a benefit. Community center too.
- A YMCA or similar facility would be amazing so we don't have to drive to Lincoln. A youth center for middle school and High School students to go to after school would be nice.
- A YMCA or something similar.
- Actually completing the new pool project. A ton of upkeep to the current pool if it will be optional even for another year. It is falling apart and gross. Clean bathrooms at all the city parks.
- Adult Football.
- An actual library. New swimming pool.
- An aquatic center that will accommodate the public. The current plan does not even double the capacity of the old pool built in the 1970s, when the population of Waverly has more than doubled. More, unobstructed, mile(s) long biking/running paths.
- An indoor facility (pool, basketball, tennis) that can be used all year. Not an outdoor pool that will be open less than 3 months of the year.
- Anything to give people especially kids something to do in Waverly.
- Aquatic center.
- Aquatic center. Basketball courts.
- Aquatic center, improved library.
- Baseball softball complex that is better taken care of. Bike trails.
- Better and more community park shelters and areas to gather.
- Better public sports facility. Baseball is good. Everything else is poor. Honestly something like ymca is greatly needed.
- Bike and walking path 5 + miles long.
- Bike path along Waverly Rd.
- Bike paths, especially along Waverly Rd.
- Bike trail, indoor swimming pool.
- Bike trails.
- Bowling alley
- Public indoor basketball/volleyball facility.
- Bowling alley, movie theater, mini golf, arcade, ANYTHING!
- Build the new pool. Dog run/park.
- Build the pool!!!!
- Catholic church.
- Community center with a court.
- Community center with indoor pool.
- Connected trails allowing for easier access to get across town.
- Day camps in summer.
- Dog park.
- Dog park.
- Dog park.
- Dog park.

Appendix I: Waverly Survey Results.

- Dog park.
- Dog Park.
- Dog park.
- Dog park and outdoor concert venue.
- Dog park.
- Dog Park.
- Dog park.
- Dog Park. YMCA Branch. Trail w/ integrated fitness stations.
- Dog park, bike trails.
- Dog park, walking/biking trails other than Wayne park, splash pad.
- Dog run.
- Drive in theatre.
- Expanding the community library.
- Extend the pathway to the north side of the tracks.
- Fenced-in dog park/run.
- Fitness center with the access to indoor pool/sauna, Basketball courts, etc.
- Fitness/body weight workout stations around Wayne Park.
- Get the new pool developed!
- Golf.
- Golf course.
- Golf course.
- Golf course.
- Golf course.
- Golf course.
- Golf course and Bowling alley.
- Golf course, Bowling alley and Movie theatre.
- Golf course, hike/bike trail.
- Golf course, overpriced water park.
- Golf course. Public fishing.
- Green space- improved trails.
- Gym that offers class only thing we have is snap and not cross fit, New business Catholic Church.
- Gym!! Library.
- Hiking trail.
- I feel that Waverly has a sufficient number of public recreational opportunities with Lawson Park and the Waverly Community Foundation facilities. Waverly is investing too much public money in a water park that is only used three months of the year.
- I know the there are plans for an improved swimming pool. This is a much-needed upgrade.
- I think the disc golf course should be expanded. My son, who lives here in town designed a course that would give an additional 9 holes.
- I think Waverly is pretty good at having recreational opportunities for our citizens.

Appendix I: Waverly Survey Results.

- I'm pretty impressed with the parks and rec in Waverly. No suggestions.
- Indoor basketball.
- Indoor facility for kids to play when too cold.
- Indoor play center for kids and teens.
- Indoor pool.
- Indoor pool/workout center.
- Indoor Rec area.
- Indoor recreation that you don't need a membership for where kids can go during summer other than the pool that does activities and engagement.
- It would be nice to see the new pool get off the ground and perhaps more walking trails.
- It would be very cool to have a outdoor archery range. 10-60+ yards as there are not many places that you can go to do this and an opportunity for leagues ect if 3d targets could be incorporated.
- It's doesn't make sense to spend all this money on a pool that can only be open 2-1/2 months a year. An indoor pool would have made so much more sense. We need a dog park. We need a bike path into Lincoln to connect with 84th at path.
- Just keep pushing to get the pool/aquatic center finished.
- Just maintain what we have.
- Large community center with basketball and volleyball courts, indoor walking track (especially needed for aging generation), senior center or combo youth/senior center for activities - could be connected to a stand alone library.
- Larger library and community Rec center.
- Let's finish getting our swimming pool built.
- Major bike walkway. Make the new devel north of Bluff Rd build a path, connecting through the easements in Evandale, connecting to the existing sidewalk through Wayne park SW of Hamlow. This would create a major recreation path and safe walkway for kids.
- Making sports complex better so Waverly can host tournaments.
- Mini golf.
- Miniature golf, pickelball, and a community fitness center with a pool, gym, & gather place for community organizations.
- More options for the younger generation to do. Bowling alley, movie theatre, laser tag, YMCA, mini golf etc. Things that young people can do year round.
- More parks and outdoor recreation areas.
- More parks near rylies development.
- More parks with green/open space. Walking, Biking trails. More for adult population.
- More restaurants capable of home delivery. No such options are currently available.
- More running trails.
- More safe walk/run/bike paths throughout city.
- More stuff for kids instead of vandalizing parks.
- More tennis courts and walking paths.
- More theatre, arts, music + better library.
- More walking & bicycle paths.
- More walking trails, splash pad after the new aquatic center is done.
- Move forward with completing the new pool. Bowling? Mini golf? We're so close to Lincoln I'm not sure what we need here.

Appendix I: Waverly Survey Results.

- Need a running/bike trail that goes around Waverly.
- New park at Wayne park or somewhere else with new equipment.
- new pool, splash pad in Lawson Park, more park shelters.
- New pool. Indoor basketball and volleyball gym.
- New pool. Splash pad and/or playground at Lawson Park to be used during baseball season.
- New updated pool and park area – does not need to be extravagant huge water parks . Just something new and updated (look at Stromsburg, Ne).
- No new public recreational opportunities are needed.
- None.
- None.
- None.
- Our family would love an area designated as a dog park. Also, bike trails would be great/bike park for jumps and tricks etc. A hotel with an indoor pool and conference rooms would do well here. Can we please find someone to open a sandwich shop?
- Outdoor workout equipment. Equipment and ground terrain designed for children with disabilities. Improve basketball courts. Add adjustable volleyball net on grassy terrain for children.
- Pedestrian trail system throughout community. Better indoor gym/recreational facilities for children and adults.
- Pickle ball.
- Pickle ball court.
- Pickle ball courts. Get the pool situation worked out.
- Pickleball courts.
- Pickleball courts updated.
- Pool.
- Pool.
- Pool.
- Public track for working out/running and walking. Dog park. Nice walking trail.
- Rec Center.
- Rec center.
- Rec Center for kids.
- Rec center, redevelopment of downtown, place for people to rent out for events, better tennis courts and pickle ball courts.
- Recreation center for teenagers, walking/running trails.
- Recreational building.
- Recreational center.
- Restaurants.
- Restaurants, shopping, bar. Weekend entertainment.
- Roller skating, basketball courts, bowling alley, movie theater anything!!
- Save the tax money and give us a rerun. Or just lower the taxes. We can engage in recreation on our own.
- Senior Citizen exercise classes.
- Skate park, water park.

Appendix I: Waverly Survey Results.

- Skate/BMX park, Golf Course, bike trail that connects to Lincoln.
- Sledding hill for winter, pickle ball courts, skate park, park that has exercise equipment.
- Splash pad. Connected walking paths.
- Splash pad. Pool.
- Splash pad, pedestrian walking/biking area over canongate bridge, more trails.
- Splash park.
- Start new pool.
- Swimming.
- Swimming pool.
- Swimming pool.
- Swimming pool.
- The Pool.
- There are so many activities for kids but nothing for empty nesters. Seriously, between the school and city facilities/parks I think there is enough for kids.
- There is enough activities since we spent 6 million+ on a swimming pool that only is open 2-3 months a year.
- There needs to be better trail systems atrioms town to link the parks for biking, walking, jogging. See comments above about needed safe pedestrian crossing to link north and south sides of town.
- Top golf, bowling alley or motorcycle flat track races.
- Trails, bowling alley, library (larger, more kids spaces).
- Walk paths, New pool and Updated parks and cleanliness.
- Walking paths around town. Bike trails round town. Golf course added to the town.
- Walking paths, some type of after school hangout for high-school aged kids.
- Walking trails that incorporate the entire city.
- Walking/biking trails around town.
- Water park, dog park.
- Waverly currently has everything my family would use.
- Waverly is in need of the new pool. My nieces and nephew live in Waverly, so I have frequented the pool throughout the summer.
- We need to concentrate on the water park. Maybe hire someone better to organize kids rec sports.
- We have a shortage of baseball/softball fields for multiple teams to practice on. Waverly needs new tennis courts. Hopefully the new aquatic center will happen sometime soon because the current pool is awful!!
- We should have a roller rink or a bowling alley or a drive in movie theater or putt putt golf.
- Well, take a look at Gretna. The population is not that much bigger than Waverly and yet the community came together to develop Gretna Crossing.
- Wider sidewalks for bike traffic and more bike trails.
- Winter men's basketball. Either league or some sort of pickup game. Would obviously have to work with the schools to get an open gym somewhere 1 night a week.
- Would be nice to get the new pool started and finished.
- Would love to see something for the kids to do. A YMCA? Karate? Hate driving to Lincoln for things. Only soccer option for middle school I hear is the expensive 400+ plus a year more select team. Would love a rec team.

Appendix I: Waverly Survey Results.

- YMCA.
- YMCA. Indoor basketball courts.
- youth activities like splash pad, walking/biking trails.
- Youth basketball (elementary age) and better gym/workout facility.

What three new businesses would you like to see in Waverly?

- Dollar General.
- 1) more sit down types of restaurants, family type, no attached bar. 2) a general merchandise type of store such as a Dollar General or a Walmart. 3) a small hardware store such as Wolfe Hardware in Havelock.
- 1. I am excited for the new Mexican restaurant to fill the old Subway, although I do miss having a sandwich place. 2. I have always been surprised that Waverly does not have a Dollar General. It would be nice for quick things that you need to grab.
- 1. Winery or upscale eatery (an adult place to meet for drinks or food), 2. Hotel/event space, 3. Restaurant with healthy food options.
- A bakery/drink shop, a family restaurant, a sandwich shop.
- A community center (similar to Hickman's), a sit-down restaurant to replace Honey Creek, a new True Value or other small hardware store like we used to have.
- A couple more sit down dining options. YMCA.
- A Dollar General, or similar store. A restaurant or bar, similar to the new Good Life bar in Gretna. Somewhere fun for kids to hang out/host birthday parties (like a bowling alley).
- a dollar store, another fast food place or restaurant, an upgraded/ bigger caseys.
- A full grocery store and more dining options.
- A full grocery store. Dollar tree. A decent restaurant.
- A full grocery store. Laundry mat. Cvs or walgreens. A bigger library for the kids.
- A good pizza place. A coffee shop. A full grocery store.
- A hardware or lumber store.
- A hardware store.
- A Hotel: along the interstate the options are N 27th or closer to Gretna. Another option close to Waverly is 84th and Holdrege. Tried to book for Waverly events and either full or rates increased to \$300/night. More restaurants in town.
- A new restaurant/bar. A new & bigger gym. A hotel out by shakers.
- A nice dine in restaurant, a donut shop, and a movie theater.
- A nicer sit-down restaurant. Brewery/taproom. Florist - or really any small retail space.
- A real pizza place (dominos, pizza hut, ect). A diner. An ice cream place that is open evenings and weekends reliably.
- A replacement for Honey Creek.
- A sit-down breakfast place!
- Ace Hardware or similar hardware/lawn& garden center. Dollar General or similar store.
- Amigos, Scooters, Dollar tree.
- An actual restaurant. A better bar. A dollar general type store.
- Another bar and grill. Mexican restaurant. Hardware store.

Appendix I: Waverly Survey Results.

- Another dining option, a better grocery store and a better gym.
- Another fast food option. Another sports bar. Variety store.
- Another option for sit down dining that's not fast food.
- Another restaurant would be great.
- Another restaurant, dollar store.
- Another sit down Restaurant. Scooters or Starbucks would be great! A lot of commuters would get coffee on their way out of town.
- Another sit down restaurant. Additional fast food. Dollar store equivalent.
- Another sit-down restaurant. A bar. A pizza place.
- Any food joints, dollar store and coffee place.
- Any new business would be welcome. Compared to other towns even those close to Lincoln we are lacking. Specifically restaurants and retail.
- At least one more bar. More food options.
- Authentic Mexican restaurant. A second bar.
- Auto Parts Store, Ace Hardware.
- Bakery, Mexican food, hardware store.
- bar with food, sit down dining, bigger grocery store and a dollar general.
- Bar, Family Restaurant, Commercial Shop Space.
- Bar/grill alternative to Trackage. Mexican restaurant.
- Better bar and restaurant. Good Mexican food. Breakfast place.
- Better hardware store ,Hotels , restaurants.
- Bowling Alley. Restaurants - finer dining. YMCA.
- Bowling, arcade, family activities.
- Cafe for coffee/breakfast/brunch. Sit down restaurant.
- Cafe/diner with breakfast/lunch/dinner, hardware store, general store (sundry/cleaning supplies/personal).
- Coffee shop and bakery. Massage Therapist and Spa. Ace Hardware.
- Coffee shop and bakery. Steakhouse. Jimmy Johns.
- Coffee shop. Bar. Another food option - pizza, Mexican, etc.
- Coffee Shop. Steak house. Discount Store.
- Coffee shop, dollar general or equivalent, hardware store.
- Coffee shop, Mexican restaurant, convenience store.
- Coffee. Sports bar. Gas station/fast food open late (past 10pm).
- Culver's, Target, Scooters.
- Dine in restaurants. Better fast food options. Small town bar and grill.
- Dog day care, Goodcents, pizza place.
- Dollar General or something similar. More Restaurants.
- Dollar General type store.
- Dollar General. Ace Hardware. Restaurant options.
- Dollar General. Scooters. More Fast Food.

Appendix I: Waverly Survey Results.

- Dollar general. Walmart. Hyvee.
- Dollar general, ace hardware, bbq restaurant.
- Dollar general, dining options.
- Dollar general, hardware store, pizza restaurant.
- Dollar general. More restaurants.
- Dollar Store. Restaurants.
- Dollar Tree or Dollar General. Restaurants. Hotel.
- Dollar tree, pizza place, family restaurant.
- Drive through coffee, internet cafes/study places, bowling alley, miniature golf, horse boarding/riding.
- Drive thru coffee shop, Mexican restaurant, sandwich shop(Picklemans).
- Dunkin donuts, hardware and a nice sit down restaurant.
- Family dining. Super Saver. Super Target.
- Family Dollar. Jimmy Johns or Mr Goodcents. Taco Inn.
- Family restaurant, Bakery, Coffee shop.
- Family restaurant. Hardware store.
- Family restaurant. Dollar general.
- Family restaurants.
- Fareway Meats, dine in restaurant, dollar general.
- Fast Food. Large Indoor Kids Playground. Bigger grocery store.
- Food.
- Food – Restaurants. Escape Room.
- Food options.
- Full sized grocery store. Dry cleaner. Restaurant.
- Giant hardware store. Bigger grocery store with a lot more options. More fast food choices.
- Godfathers pizza, want Subway back, more retirement housing options.
- Grocery store. Pizza restaurant. Hardware store.
- hardware store.
- Hardware store. More sit down restaurant choices. Drug store open when people need it.
- Hardware store. More upscale family restaurant.
- Hardware store, Gift shop and home goods, Subway, Taco Bell, party store, card shop.
- Hardware store, more restaurants, dollar general.
- Hardware store, more sit-down family restaurants.
- HoneyCreek like restaurants or Mexican style and family dollar, pizza/ wings other than trackside.
- Hotel. Dollar General. Family Restaurants.
- Hotel, family restaurants.
- Hotel, restaurant, home improvement store.
- Hotel, restaurants, and dollar general.

Appendix I: Waverly Survey Results.

- Hotels, more restaurants, shopping.
- Hyvee/Walmart Some type of sit down restaurant besides bar food. Chick-fil-a.
- I think everything that is currently here is being supported well. Anything more might have a hard time financially by a town the size of Waverly. Waverly does a great job for what it already has for population size.
- I would like to see restaurants a donut shop and a pizza place.
- Larger grocery store.
- Larger grocery store and a hardware store.
- Laundry, hardware store, restaurants.
- Lowes as there is not one on this side of town and they would have what tsc and others in town do not carry. A bicycle repair and sales shop to encourage bike use. Smoothie shop. Fitness area i.e.YMCA.
- Mexican food. Another sports bar. Hardware store.
- Mexican food. Sandwich shop. dollar store.
- Mexican food, Mr. Goodcents, a brewery.
- Mexican Restaurant.
- Mexican restaurant. Hardware store. Another sit down restaurant.
- Mexican restaurant. Hardware store. Somewhere to eat breakfast.
- Mexican Restaurant. Hotel.
- Mexican restaurant. More shopping clothing and gift type.
- Mexican Restaurant. Coffee shop. Quick oil change shop.
- Mexican Restaurant. Theater. Golf course.
- Mexican restaurant, hardware store, scooters coffee!
- Mexican restaurant, thrift/consignment store/Dollar Tree, plants/flowers store.
- Mexican restaurant. Breakfast /coffee cafe (dine in). Flower shop.
- Mexican restaurant. Convenience store on North side of tracks. Another sit down restaurant.
- Mexican restaurant. Domestic violence resource center. Dollar store.
- More bars & restaurants.
- More eating establishments, especially a sit down restaurant similar to Honey Creek. More fast food options. Perhaps a laundry facility for those who don't have laundry in their homes.
- More food choices. A good example would be the Main Street in Ashland they got shops several good food choices a winery. A hardware store when I want to buy something I do not need bulk.
- More food options- restaurant, it would be neat to open a cafe where people could go for coffee/breakfast/lunch foods. Another grocery store or to be able to get a bigger store?
- More food options, better hardware store (other than Tractor supply).
- More food options, especially sit down restaurant. Daycare and family activities (bowling alley).
- More food options, jet splash or similar car wash.
- More food places to eat and fast food.
- More restaurant choices. Bowling alley/fun center.

Appendix I: Waverly Survey Results.

- More restaurant options (sit down & fast food), dollar general and coffee/donut shop.
- More restaurant options- it's a bummer that several have closed in the past couple of years. Expanded hours at the pharmacy. HyVee! A better gym option. Allo.
- More restaurant options, a nicer bar, hardware store, coffee shop/bakery. It's so exciting to hear the new aquatic center will be built. It is so needed and will really benefit our families here in Waverly.
- More restaurant options. Larger grocery store. More Retail (Hardware specifically).
- More restaurants.
- More restaurants.
- More restaurants. Hardware store.
- More restaurants. Hardware store. Arcade.
- More restaurants. Hotel.
- More restaurants and another bar.
- More restaurants and coffee shops.
- More restaurants variety. Dollar tree or dollar general. Hotel by the interstate.
- More restaurants! Dollar general. More fast food establishments and more restaurants to eat.
- More restaurants, and a gym with a pool and or Hotel with a pool.
- More restaurants, and an alternate grocery store.
- More restaurants, kum n go, target.
- More restaurants, urgent care open on weekends, hardware store like ace hardware.
- More restaurants. Don't care what. Just need more options that are open in the evenings.
- More restaurants. Cannot wait for the new mexican place to open.
- More Restaurants.
- More Sit-Down Restaurants such as a steakhouse. Fitness Center. Thrift Store.
- Motel. Plumbing. Heating, air. Appliance repair.
- Motel, restaurants, rec center.
- New business needs to be limited. There is already too much growth in this town. Too many new people, too much crime. Limit the growth. Keep Waverly a small town.
- New sit down restaurants.
- Nicer food options. Drive-thru coffee shop. Not a new business, but a better Casey's.
- None.
- None.
- None.
- Pizza place, crafting shop.
- Pizza restaurant. Sit down restaurant.
- Pizza restaurant, a salon/spa and Trader Joes.
- Pizza, pizza, pizza.
- Places to eat.

Appendix I: Waverly Survey Results.

- Places to eat. Restaurants.
- Plumbing. Well drilling. Steel fabricator.
- Putt putt golf, more diverse set of restaurants/fast food, shopping center (non grocery).
- Quality food. Hardware.
- Restaurant.
- Restaurant. Another bar. Hardware store.
- Restaurant. Dollar store. Fast food.
- Restaurant. Dollar Store. Bar/Restaurant.
- Restaurant. Hardware.
- Restaurant. Modern gas station.
- Restaurant. Retail stores. Auto parts store.
- Restaurant. Shopping other than boutiques. New bar.
- Restaurant options, clothing, dollar general or family dollar.
- Restaurant. Dollar General. Starbucks.
- Restaurant, dollar general, hardware store.
- Restaurant, dollar tree/dollar general, scooters.
- Restaurant, fast food, hardware.
- Restaurant, large box store (Walmart or target).
- Restaurants.
- Restaurants.
- Restaurants.
- Restaurants.
- Restaurants. Dollar Store. Drive thru coffee.
- Restaurants. Hardware store. Discount store. Bowling alley.
- restaurants (any, non fast food), bigger grocery store.
- Restaurants (not fast food). Bakery/coffee shop.
- Restaurants and additional fast food options.
- Restaurants coffee shops.
- Restaurants. Larger grocery store. Larger convenience store.
- Restaurants. Spa. Car wash (Jetsplash).
- Restaurants!
- restaurants! (Sit down dinner option, breakfast/brunch, another fast food option such as Good Scents or amigos), fun center like bowling and/or mini golf.
- Restaurants!!!! Food places, hotel, a Dollar General would be nice.
- Restaurants!!!!!! Drive through coffee shop.
- Restaurants (sit down and fast food), small hardware store.
- Restaurants, dollar tree, thrift store.
- Restaurants, bigger grocery store, hardware store.

Appendix I: Waverly Survey Results.

- Restaurants, coffee shop, nice bar.
- Restaurants, coffee, donuts.
- Restaurants, Dollar General, ?
- Restaurants, hardware store and a ice cream shop which is open on a regular basis with evening hours.
- Restaurants, hardware store, another grocery/drug store.
- Restaurants, hardware store, auto parts store.
- Restaurants, hardware store, car parts.
- Restaurants, hardware store, discount store like a dollar general.
- restaurants, hotel.
- Restaurants, Quicklube/tire repair.
- Restaurants, shopping.
- Restaurants, shopping center, hardware store.
- Restaurants, would prefer additional sit down options as well as potentially fast food.
- Restaurants, bowling alley.
- Restaurants.
- Restaurants...
- Scooters.
- Scooters, Dairy Queen, Amigos.
- Scooters, Trader Joes, Target.
- Sit down (non-bar) dining options.
- Sit down family restaurant NOT A BAR. Coffee shop. GYMS.
- Sit down family restaurants. Dollar General. Bigger Caseys.
- Sit down non-fast food eating establishment, somewhere else to shop (ex dollar store etc), dog grooming/boarding.
- Sit down Restaurant. Dollar store.
- Sit down restaurant. Grocery. Convenience store.
- Sit down restaurant. Store. Dollar General? Maybe not Walmart but something better than our grocery store and U-Save so I wouldn't have to go to Lincoln. I don't see how I wouldn't have to go to Lincoln for meat though. Bar/Tavern/Wine-tasting.
- Sit down restaurant.
- Sit down restaurant, fast casual food, hotel.
- Sit down restaurants that are not fast food or bar food are non existent in this town. I can only assume that affordable space is limited as I have seen vacant space in the strip near Amberly and 6 for quite some time.
- Sit Down restaurants. Dollar general or family dollar. full service doctors office.
- Sit-down restaurant. Coffee shop. Tanning.
- Starbucks, indoor play center, 24 hr diner.
- Starbucks, or scooters. Somewhere to get coffee in the morning. Any cafe for breakfast, we loved honey creek.
- Steak house. Coffee shop. Discount/Variety store.
- steak house. orschlen. automotive store.

Appendix I: Waverly Survey Results.

- Taco inn.
- Taco place. Italian place. Another bar.
- Target, Mexican food, Sushi.
- Valentinos, Amigos, Scooters.
- Walmart Neighborhood Market. Bank of the West.
- Walmart or Dollar General, Texas Roadhouse or Family Restaurants, Panera or healthier fast food. ANYTHING!
- We need a hotel with restaurant and flexible event space for weddings, gatherings, lodging, etc. New restaurants with brewery, and a real hardware store. We also need a real gym.
- We need a variety of business including dining. We go into Lincoln for most things due to lack of support in Waverly. We can go to plattsmouth and see such a big business area compared to Waverly with a short drive to Bellevue and Omaha.
- We need another choice for bar/restaurant. Better fast food options. A breakfast place like Honey Creek would be great.
- We need more options for food.
- Whichever ones would be attracted by lower taxes.
- would like to see more restaurants, a new bar, and a place for teenagers to hang out - bowling alley, arcade - something along those lines.

What three services would you like to see offered in the City of Waverly that are currently not available?

- Drive in movie theater (which could bring in people from outside of town). Possibly other entertainment options.
- 1) small engine repair / mower blade sharpening. 2) television / electronics repair. 3) automobile dealer such as Sid Dillon.
- 1) We need a partially paid fire and EMS dept. 2) Trails, walking paths.
- 1. Better water. The water in the drinking fountains at the schools has a metallic taste. If the bottle fillers are used, they have filters, so the water has a better taste. 2. A round about at the intersection of Amberly and Cannon Gate.
- 1. Co-working space: I think there are a lot of people who work-from-home in Waverly - a space for them to connect might be appreciated. 2. Volunteer or Social Club: A way to connect with others in the community and give back. 3. Stronger downtown.
- 1. Recycling. 2. Sit down restaurant such as Mexican restaurant not a bar.
- A dedicated police department.
- A police department.
- A Police force.
- A police station!
- A post office.
- A senior center. A library that loans out tools, household items, etc. (things that you don't necessarily want to purchase for a one or two time use). A youth center (my kids grew up on military bases, this is something that all USAF bases have).
- Active city police.
- Activities for seniors.
- Actual bathrooms at the city parks....and the parks that do have bathrooms (wayne) the bathrooms need to be clean and updated. Bigger library!!!!
- Allo.
- Allo I know it is coming but the internet is unreliable. Also continuing up top we have no Healthy food options we have two fast food places anything after 5 pm your choices are the bar or fast food.

Appendix I: Waverly Survey Results.

- Allo but that's coming!!
- Allo fiber internet. Security at parks.
- Allo fiber internet which sounds like is coming. Not sure right now what else.
- Allo, bigger grocery store, golf course.
- Allo, more cable options.
- Amazon drop for returns. Car maintenance/oil change. Recycling site.
- An actual library facility.
- Another church option than Lutheran or Methodist, town police force or more police presence.
- Another grocery store.
- Auto service.
- Better internet, expanded library.
- Better internet/fiber optics.
- Better library.
- Better medical and dental facilities.
- Better recycling plan.
- Bigger tree dump site. Better upkeep on public bathrooms.
- Bike trail.
- Bus transportation, community volunteer days, fireworks displays on the 4th.
- Butcher shop. Mexican food. Police department.
- Can't think of any. I don't want my taxes to keep increasing.
- Can't think of any.
- Can't think of any.
- Carpet cleaning. Merry Maids or some type of professional cleaning service. Massage therapy and spa.
- Catholic Church.
- Catholic Church. Indoor pool.
- CHEAPER SEWER RATES. Fiber Internet.
- Cheaper water and sewer rates.
- Cheaper water bill. Indoor swimming pool.
- City law enforcement, indoor gym/workout center.
- City Police force.
- City provided trash. Public library / online access to books.
- City take care of all the trees they planted between the sidewalk and curb. I've read through the ordinance and the way I read it that's what's supposed to happen but now the city wants the owner to pay for half of the removal and get bids to do it.
- Commuter train to Lincoln/ Omaha. Bus service to Lincoln/ Omaha. Safe bike trail to Lincoln.
- Custom bakery, apparel print shop, eye doctor, barber.
- Different water. Laundry mat. Bus route.
- Dog boarding/grooming, police department.

Appendix I: Waverly Survey Results.

- Dollar store, theatre, mexican food.
- Dry Cleaner Drop-Off Site. Amazon/Fed-X/UPS Drop-Off Site. Printing/Copying Services.
- Dry cleaning, laundry mat.
- Eye doctor.
- Eye doctor, Elderly living village, transport service.
- Eye dr.
- Faster internet.
- Fiber internet.
- Fiber internet through the whole city, city golf course.
- fiber internet, 24 hour urgent care.
- Fiber internet, more businesses to provide competition for all services.
- Fiber internet, recycling.
- Fiber optic, cheaper water bill.
- Fitness Center with workout classes and space.
- Fitness such as Genesis with classes for adults. Yoga/Wellness studio.
- Free public recycling, similar to how it used to be behind honey creek.
- Full service fitness center with pool and group classes.
- Full time fire department, full time sheriff, cheaper water utilities.
- Full time police.
- Full time police. Full time fire.
- Get that pool done. Our own police department.
- GYMS. Tanning. Grocery stores.
- hardware store.
- Help for the homeless, retirement apartments.
- High speed internet.
- Hotel. A bowling alley. An arcade.
- Hotel, police, bigger grocery store.
- House Cleaning service. Carpet cleaning.
- I'm concerned about our level of capacity for the fire department. I'm noticing more and more medical calls that are require mutual aid and I've been told staffing is the issue. As Waverly continues to grow a full time police presence would be beneficial.
- I'm just glad of mayor finally let Allo in.
- I'm not sure.
- Internet (our neighborhood does not have reliable services available (Spectrum, Kinetic, NextLink, etc are not consistent). No other services come to mind.
- Jazzercise or Zumba classes. ELCA Lutheran church.
- Law.
- Library. Revitalize our downtown!!!!!!!

Appendix I: Waverly Survey Results.

- Local Public Safety Officer.
- Localized law enforcement, mental health.
- Lower taxes.
- Lower Water bills. We pay almost double what other towns pay.
- Make the library an actual city library.
- Maybe local police for better safety and know eye to keep the bad out.
- Medical clinic.
- More activities for adults and kids ie disc golf leagues, tennis leagues, parkway tree trimming and better City Maintenance ie. ditch mowing, tree removal and trimming in the creek areas.
- More Child Care Service. More elderly/retired community services. retail services.
- More dining. Bigger grocery store. Better shelter for park.
- More fast food options. A fancier bar. Rec center.
- More interconnection of bike paths in town and out to the High School/ runza area and north/south. Recycling, I know we lost this, but it would be nice to have it back. Composting, possibly in the tree dump.
- More Senior Activities.
- More senior activities.
- More senior items.
- more walking trails and dog run Indoor track.
- n/a.
- N/A.
- Na.
- Nicer food options. Drive-thru coffee shop. Pet waste stations in parks.
- No.
- No new services are needed.
- None.
- None since Allo is coming finally.
- None. I like the size and feel of Waverly as it is.
- On site police and hired support for fire and ent.
- Opportunities for homeschool families without religious affiliation.
- Optical, bigger fitness center.
- Own police.
- Paid FD/Police department. Dump open more outside of business hours. I feel sometimes the schools and businesses forget some work 8-5!
- paid fire and rescue.
- paid full time police force. Paid paramedics or EMT's.
- Pizza place and Mexican food. Hotel. Catholic church.
- Police.
- Police.

Appendix I: Waverly Survey Results.

- Police department. More food options.
- Police department. Recreation center. Senior center.
- Police Department.
- Police force and emergency workers that are stationed in Waverly.
- Police force, public transportation.
- Police officer.
- Police presence.
- Police. More trails for safe running and riding.
- Police, recreation center, restaurants.
- Police. Shooting range. Dog park.
- Post office.
- Public wifi at all city parks/lower income families.
- Public yard waste disposal site (I know that Waverly has a tree dump site already but the process to get keys and access to the site is more hassle than it's worth in most cases to use the site). Fiber internet.
- Recycling.
- Recycling.
- Recycling.
- Recycling.
- Recycling.
- Recycling center even if its just for cardboard, dog park.
- Recycling center. Dog park.
- Recycling, better parking for events.
- Recycling, community crops, dedicated police.
- Recycling, faster internet (Allo), more police presence.
- RECYCLING, RECYCLING, RECYCLING. Especially for glass; I pay to have my recycling picked up but still have to take glass in to Lincoln.
- Recycling, snow removal assistance for elderly, better support to Fire Dept.
- Motel. Plumbing. Heating, air.
- Scooters coffee shop.
- Senior center. Library supported by city. Retirement living facility.
- Shuttle to Lincoln. Neighborhood Watch programs.
- Sit down restaurant. Police.
- Something for young kids - activities/gym/somewhere to go on a rainy day. Better internet. Bar/keno/etc. More daycare.
- Swimming in High School.
- Take over HOAs.
- Uber.
- UPS/Fed EX. Longer Postal hours. Dry Cleaning.
- Water that is drinkable & not so expensive, a police department that is invested in our city & enforces ordinances other than speeding.
- Waverly police officers.

Appendix I: Waverly Survey Results.

Please provide additional comments regarding the future of Waverly, Nebraska:

- As Waverly grows, we need to look at developing our own police department and a permanent fire/emergency set up instead of volunteer.
- At the rate we are growing, we will definitely need more food, retail and entertainment options.
- Everybody wants to see Waverly grow grow grow. We moved out here 26 years ago because we wanted a small town and smaller school to send our children too. Do we need some improvements, yes. A couple more places to eat, a couple more shops but we don't need to become Lincoln.
- Fix the parking on the street situation. It is very bad in the town. Turns away younger generation home buyers.
- Growth needs be managed better...do not grow just to grow. Be smart and grow with purpose. Coordination with the school district should happen more regularly. Needs to be better at options other than building a pool that can be used for three months a year.
- I appreciate the businesses and individuals coming together for entertainment, i.e., Fire House, Camp Creek, Halloween with the businesses and tree lighting, etc.
- I believe most people reside in Waverly to escape the hustle and busy-ness of Lincoln and Omaha. I feel we need to keep the small town feel of Waverly and not focus overly on growth/expansion. Any costs associated with expansion shouldn't be the burden of current residents (ie the sewer line to nowhere). The majority of that burden should be covered by the developers and/or the new tenants.
- I don't feel the need to push growth. We are already growing!! We can't sustain too much growth in our utility systems, fire and police protection as is and our schools. All of those are already behind the growth that has happened. People choose Waverly because it isn't too big. Too Much growth without being able to support the infrastructure would result in diminished services and satisfaction.
- I don't think we need much housing growth as we are start g to lose the small town feel and connectivity of the community.
- I don't think it's the job of government to tell people what their house or property needs to look like, what they can have in their property if it is clean and orderly. Metal roofs should be an option for houses and garages due to the amount of storm damage we can get.
- I feel that as compared to other similarly sized local small towns such as Ashland and Gretna, Waverly falls behind.
- I love living in Waverly and truly think it's a great place to live. I've visited places like Hickman and Seward and love that they have more options in terms of stores and restaurants and they also have some nice walking trails. I would also love to see more options for community involvement or community activities. Advertise/post more for school and community events to get some town pride going! Update the downtown.
- I pay more than enough in taxes to the school. We pay so much we can't afford to also donate to the city. Something has to happen to lower these taxes so we can make our community better.
- I support adding a few businesses for those that live here but don't feel we need to continue to add more and more housing. The schools will not be able to keep up and we'll lose the quality education that everyone loves so much. We will lose the small town vibe which is why people are here.
- I wish we had a noise ordinance, I also think the 4th of July fireworks, days should be decreased.
- I would honestly like to see Waverly slow down on its growth as we moved her to be in a small town with a good educational experience. Due to how quickly the town is growing I feel it has caused the school to decline as its unable to keep up with the population demands.
- I would like to see the city doing more with the resources we have currently. While I understand the need for new equipment, infrastructure, etc., I would like to see a conscious effort to utilize the buildings, lots, equipment, vehicles, infrastructure, and people we already have. To me sustainability is about controlled growth and using the resources around you. Looking at modifying existing things or adding small changes instead of building and buying new. Creativity goes a long way.
- Improve amberly street and get rid of the junk yard at the gas station.
- I've lived in Waverly or just outside of Waverly for 48 years. I see no need to build the volume of housing that we are. Everyone that wants to live here doesn't need to live here.
- Keep us a smaller friendly town. As we've grown we're losing our neighborliness. Felt more personal 20 years ago. We really need affordable housing for the population that have aged in our community, so they have the option to stay and be here for grandkids, as they downsize in retirement. More buildings like the brick ones on north side in the cul-de-sac with the gazebo.

Appendix I: Waverly Survey Results.

- More businesses!! GYMS, small business!
- More commercial businesses, more businesses equal more in town employment. Safer roads. Loosen up on regulations for improvements. Enforce school drop off and pick up locations. Fix the water/sewer costs. Full time EMT 24/7. More police presence. Make school crosswalks more prominent and lawful. It's always saddened me that Waverly has no courthouse, no downtown and no visible history.
- More funding for arts and music in school. Keep it even with athletics.
- More is not always better. Many folks chose Waverly because it is not Lincoln. Improvements should be made with that in mind.
- Need more restaurant options.
- Need to focus most on new single family housing, and recreational activities for Waverly residents. I feel like the new aquatic center will be enjoyed mostly by Lincoln residents. I would rather improve the quality of the parks we already have.
- Need to have better ways for the kids to get to and from that have to cross 6 Highway or the train tracks. Places to shop to bring people into the town. Have festivals! Be proud of the town and show the support. Get the park and Rex to communicate better about what is happening. Have more items to do in town.
- no more building. please please keep this the small town I grew up in. All of this growth is ruining the small town feel and we have absolutely nothing in this town to offer except housing. Invest in something the kids here can do and stop building more houses.
- No more half million dollar homes please.
- Our city government needs to be smart about growth. Growth just to grow, isn't always the smartest idea. If all we're going to do is keep adding houses without growing our businesses or public services (police), then we're failing. It's no wonder citizens tax dollars are going to Lincoln, we don't have any options to spend our money here in town. Our sales tax needs to stay here!
- Please build a pedestrian bridge on canongate.
- Please do something about the cost and quality of the water.
- Something needs to be done about kids driving golf carts and 4wheelers around town. Sheriff taking care of complaints from neighbors of not real nice people in rental homes.
- Stop with the taxes. We just had the Waverly School District raise taxes on us again and we can't afford it. We pay over \$7000/year in property tax and are stuck sending our daughter to the public school system with no ability to pay to send her elsewhere. We can't breathe under the stifling taxation. The local government needs to downsize and leave development to the private sector.
- Thanks for all you do! We pray that you will have the wisdom to make the best decisions for the improvement our community.
- The city can not accommodate large housing increases. Build up businesses and parks before adding large capacity neighborhoods please.
- The city is growing that's a fact. We need more businesses, but the prices per square foot are higher here than in south Lincoln, which stops growth.
- The city of Waverly needs to do something to attract business owners to want to bring their businesses here to our community, especially restaurants!!
- The future growth of Waverly needs to facilitate government transparency with any tax levy that is specific to and identifies need. The government should be providing this information annually to the property owners in order to ensure what has historically been approved, to ensure that the citizens receive accountability for tax collected. Sales tax was approved for community improvements, continues to be collected, yet fire department facilities remain yet to be built.
- The golf carts and four wheelers are everywhere in this town. Some people let kids drive them and some don't have lights on them at night. We had a four wheeler drive on our sidewalk in front of our house. Looks to me that people can't be responsible and laws about golf carts/four wheelers need to change. Waverly also has many sidewalks but people choose to walk in the middle of the street.
- The interstate noise is a issue for homeowners living around the interstate. Please consider building a sound barrier along the interstate.
- The last thing we need in Waverly is more development. Waverly used to be a quaint agriculture based small town. Now it's full of city folk who are far more concerned with policing other people than they are themselves. Let people live their lives on their property as they see fit.

Appendix I: Waverly Survey Results.

- The Water Bills are outrageous. water bills do not need to be raised now. We pay more here than most towns of the same size. It is getting pretty ridiculous here. They also need to get better police patrols. We have crime in the city, but they spend 90% of their time writing traffic tickets and ignore the 12 year olds, or the people driving golf carts while holding a baby and 3 kids in back not restrained.
- There already seems to be tremendous growth, but since we are part of that, having built and moved here last year, I support things that make it possible for others as well.
- Very much need a traffic light at 148th and Hwy 6.
- Water rates are way too high.
- Waverly has grown and the use of golf carts has increased a lot. Too many kids driving them, adults drinking and driving the golf carts around town, golf carts in use at night without lights and the rules are not enforced. Either enforce the rules or get rid of the golf carts.
- Waverly is an OK place to live if you have kids because of the quality and quantity of nearby schools. It's also good for church if you are Lutheran or Methodist. But if you are older, are of a different religious faith, would like to dine out or be entertained, it really has nothing to offer other than a reasonable proximity to both Lincoln and Omaha. We have lived here for a long time because of our granddaughters being in Omaha but now that they are adults we will move to Omaha or Lincoln.
- Waverly needs LESS industry and more retail. Waverly is a perfect bedroom community for people driving to Lincoln and Omaha for work. We do not need industry to run down housing values and attract people who want to live in trashy homes. Quit zoning for industry. We have far more than we need.
- Waverly needs to maintain a higher standard to keep the riff raff from Lincoln and Omaha out. As we grow I hope we don't sacrifice public safety to save a few bucks.
- We don't need a new pool in the Wayne Park. This should be built north of Waverly near the Lawson Ball fields. Way too congested for this size of pool in a park. And, this takes away open green park space.
- We have enough housing, we need to focus on growing our public services, schools, and business to accommodate the growth that has already occurred. We should not be adding more housing until other things are addressed to be able to gable growth.
- We love it here! Hoping to see more businesses and easy access to needed shopping and housing for our future senior years so that we do not need to go to Lincoln.
- We love Waverly. But knowing how fast it's growing we have to catch up business wise ASAP.
- We need a Waverly police department since Waverly has and will continue to expand. Need more restaurants/food options. And the sidewalks need attention, especially on the north side of town.
- We need better fire and police force. We are moving away from being a small town and are moving toward a bigger town and need to keep residents safe. We need a paid fire department and a larger police presence.
- We need more community organization to bring in new volunteers from New residents. We need sound and safety barrier and better access to law enforcement, fire, and emts. It takes far too long for people to get help. Our volunteers do the best they can but they need help if we keep growing. School district has had a major culture shift with the new people moving in. Not necessarily positive. Keep our small town caring community intact.
- With Waverly growing so fast we need better city administrator and city council, A full time paid police force and a paid paramedics or EMT's. A new fire station since this building is too small and not to have city offices with fire department. Being truthful with the community as to where the tax money and such goes to not just one project (swimming pool)! Donation money and equipment fund be used for fire department only! These funds being used for fire department equipment.
- Would like to see more community support and try to keep more people from having to leave town for basic things. More healthcare options. Pediatrician office.

Appendix I: Waverly Survey Results.

- Years ago, a sales tax was passed by the citizens of Waverly. Many times it was stated that these funds would be used for a new fire station as the city grows. No sales tax dollars have yet gone for a new fire station. Instead, sales tax dollars are going for recreation (aquatic center) instead of public safety. It is time to invest in public safety. Waverly is large enough and growing fast enough to invest in its own police force and paid paramedics for emergency medical services.

Appendix I: Waverly Survey Results.

Workforce Housing Needs Survey
 Survey Submits 128

Place of Employment (included, but not limited to...)
 Waverly school district 145
 Smart Chicken
 Millard Lumber
 Total Responses 118

Where do you reside?

Answer Choice	Response Count	Response Percentage
Inside the City of Waverly Corporate Limits	60	47%
Less than One Mile from Waverly	0	0%
1-5 Miles from Waverly	1	0%
City of Lincoln, Nebraska	54	42%
Rural/Unincorporated Lancaster County	2	1%
Other	10	7%
Total Responses	127	

If Other, where and why?

Alvo/Eagle area
 Eagle, have been there 10 years
 family farm
 Total Responses 11

Number of persons in your household?

Answer Choice	Response Count	Response Percentage
1	9	7%
2	33	25%

Appendix I: Waverly Survey Results.

	3	22	17%
	4	37	28%
	5+	27	21%
Total Responses		128	

Do you commute into Waverly for work?

Answer Choice	Response Count	Response Percentage
Yes	70	54%
No	58	45%
Total Responses	128	

How far do you commute for work?

Answer Choice	Response Count	Response Percentage
No Commute/Work From Home	12	9%
Less Than 10 Minutes	34	27%
10-20 Minutes	45	36%
21-30 Minutes	24	19%
31-40 Minutes	8	6%
41-50 Minutes	2	1%
51-60 Minutes	0	0%
61+ Minutes	0	0%
Total Responses	125	

What is your current annual total household income?

Answer Choice	Response Count	Response Percentage
Less Than \$50K	15	11%
\$50K-\$74K	15	11%
\$75K-\$99K	27	21%
\$100K-\$149K	42	32%

Appendix I: Waverly Survey Results.

\$150K-\$199K	19	14%
\$200K-\$249K	6	4%
\$250K-\$299K	1	0%
\$300K or More	3	2%
Total Responses	128	

Do you currently rent or own your home?

Answer Choice	Response Count	Response Percentage
Rent	19	14%
Own	109	85%
Total Responses	128	

If you are a RENTER, How much are you currently paying for your monthly rent?

Answer Choice	Response Count	Response Percentage
No Rent Payment	33	64%
Less Than \$400	2	3%
\$400-\$600	2	3%
\$601-\$800	4	7%
\$801-\$950	1	1%
\$951-\$1,100	3	5%
\$1,101-\$1,250	4	7%
\$1,251-\$1,500	0	0%
\$1,501-\$1,750	1	1%
\$1,751-\$1,999	0	0%
\$2,000+	1	1%
Total Responses	51	

Appendix I: Waverly Survey Results.

If you are an OWNER, what is your monthly mortgage payment?

Answer Choice	Response Count	Response Percentage
Paid in Full	13	11%
Less Than \$400	1	0%
\$400-\$600	1	0%
\$601-\$800	0	0%
\$801-\$1,000	12	10%
\$1,001-\$1,250	20	18%
\$1,251-\$1,500	21	18%
\$1,501-\$1,750	14	12%
\$1,751-\$2,000	10	9%
\$2,001-\$2,500	13	11%
\$2,501-\$2,999	3	2%
\$3,000+	3	2%
Total Responses	111	

Are you satisfied with your current housing situation?

Answer Choice	Response Count	Response Percentage
Yes	110	85%
No	18	14%
Total Responses	128	

If No, please explain.

House is too small.

Looking for an acreage

looking to relocate closer to waverly, possibly more rural

Total Responses	18
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Appendix I: Waverly Survey Results.

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer Choice	Response Count	Response Percentage
Lack of handicap accessible housing	0	0%
Lack of adequate public transportation	0	0%
Lack of knowledge of fair housing rights	2	11%
Cost of rent	15	83%
Restrictive zoning/building codes	0	0%
Job status	2	11%
Attitudes of landlords & neighbors	2	11%
Lack of availability of decent rental units in your price range	10	55%
Use of background checks	0	0%
Excessive application fees and/or rental deposits	3	16%
Cost of utilities	2	11%
Lack of educational resources about tenant responsibilities	0	0%
Age of existing rental housing	2	11%
Condition of existing rental housing	4	22%
Other	0	0%
Total Responses	18	

Appendix I: Waverly Survey Results.

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer Choice	Response Count	Response Percentage
Lack of handicap accessible housing	2	2%
Lack of adequate public transportation	1	1%
Lack of knowledge of fair housing rights	2	2%
Housing purchase prices/cost to own	53	67%
Restrictive zoning/building codes	8	10%
Job status	6	7%
Attitudes of immediate neighbors	12	15%
Mortgage lending application requirements	5	6%
Excessive down payment/closing costs	17	21%
Cost of utilities	18	23%
Lack of educational resources about homeowner responsibilities	4	5%
Cost of homeowners insurance	7	8%
Lack of sufficient homes for sale	36	46%
Age of existing housing	8	10%
Condition of existing housing	8	10%
Inability to get a loan	2	2%
Other	6	7%
Total Responses	78	

Appendix I: Waverly Survey Results.

Where would you like to rent or purchase a home?

Answer Choice	Response Count	Response Percentage
Inside the City of Waverly Corporate Limits	27	36%
Less than One Mile from Waverly	3	4%
1-5 Miles from Waverly	19	26%
City of Lincoln, Nebraska	7	9%
Rural/Unincorporated Lancaster County	11	15%
Other	6	8%
Total Responses	73	

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

Answer Choice	Response Count	Response Percentage
Single Family	46	59%
Attached Townhouse or Duplex/Triplex Unit	4	5%
Residential Acreage	23	29%
Mobile Home	0	0%
Patio Home/Slab Home	2	2%
Tiny Home	0	0%
Upper Level/Downtown	0	0%
Apartment	0	0%
Senior Living Community	2	2%
Total Responses	77	

Appendix I: Waverly Survey Results.

How many bedrooms would your family need?

Answer Choice	Response Count	Response Percentage
1	1	1%
2	3	3%
3	37	47%
4+	37	47%
Total Responses	78	

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

Answer Choice	Response Count	Response Percentage
Less Than \$100K	4	5%
\$100K-\$200K	19	24%
\$201K-\$300K	25	32%
\$301K-\$400K	16	20%
\$401K-\$500K	10	12%
\$501K+	4	5%
Total Responses	78	

Appendix I: Waverly Survey Results.

What is the most your family could afford for monthly rent?

Answer Choice	Response Count	Response Percentage
Less Than \$400	0	0%
\$400-\$600	3	5%
\$601-\$800	2	3%
\$801-\$950	8	13%
\$951-\$1,100	7	11%
\$1,101-\$1,250	10	16%
\$1,251-\$1,500	10	16%
\$1,501-\$1,750	6	10%
\$1,751-\$1,999	8	13%
\$2,000+	6	10%
Total Responses	60	

What amenities would make Waverly a more attractive place to live or relocate?

Answer Choice	Response Count	Response Percentage
Child Care	24	25%
Education	22	22%
Retail/Shopping	57	59%
Restaurants	81	84%
Housing Choices	47	48%
Entertainment	41	42%
Leisure & Recreation Activities	45	46%
Medical Care Services	22	22%
Other	3	3%
Total Responses	96	

Appendix I: Waverly Survey Results.

Waverly Workforce Survey (128 total respondents)

Comments edited for clarity.

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

- House is too small.
- It's very affordable, but I would like to reside within the Waverly community.
- Living cost due to school and community projects.
- Looking for an acreage.
- looking to relocate closer to Waverly, possibly more rural.
- Not because I wanted my own house and one that was bigger and had a yard.
- Right now I am very lucky to have an affordable house to rent, but I know that is near impossible for most people. Rent is REALLY high in this town, and there are not many homes available for rent often.
- Speed limits need to be reduced on North 140th and electrical poles cause blindspots when backing out of my driveway.
- Taxes are too high.
- too far from my job, rent is way too high.
- Too small.
- We have 7 people in an apartment. We cannot afford the houses here in Waverly.
- We wanted to live in Waverly, but it is so expensive to move we will just make the best of it.
- Wish we could have found a home with a 3-car garage and one more bathroom, but we scooped up what we could get to get into Waverly... but other than that it's awesome and what we wanted.
- Would like something a little bigger but needs to be affordable.
- Would like to move outside of city limits.
- Would like to move to Waverly, but can't afford due to interest rates and pricing.
- Would like to move to Waverly.

APPENDIX II: WAVERLY TABLE PROFILE.



**TABLE 1A
POPULATION TRENDS AND PROJECTIONS
WAVERLY, NEBRASKA
2000-2033**

	<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	2,452	--	--	--	--
	2010	3,277	+825	+33.6%	+82.5	+3.4%
	2020	4,279	+1,002	+30.6%	+100.2	+3.1%
	2023	4,532	+251	+5.7%	+83.6	+1.9%
Low	2033	5,371	+850	+18.5%	+85.0	+1.8%
Medium	2033	5,520	+988	+21.8%	+99.9	+2.2%
High	2033	5,667	+1,146	+25.3%	+114.6	+2.5%
CGI*	2033	6,778	+2,257	+49.8%	+225.7	+4.9%

*Includes an estimated population increase associated with a *Community Growth Initiative (CGI)*, via increased Full-Time Employment opportunities and the capture of up to 20% of the current Commuter Employee Population.

Source: 2000, 2010 Census & 2020 Census Redistricting Data.
Hanna:Keelan Associates, P.C., 2023.

**TABLE 1B
POPULATION TRENDS AND PROJECTIONS
WAVERLY PLANNING JURISDICTION, NEBRASKA
2020-2033**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2020	81	--	--	--	--
	2023	91	+10	+12.3%	+5	+6.2%
Low	2033	108	+17	+18.6%	+1.7	+1.9%
Medium	2033	114	+23	+25.2%	+2.3	+2.5%
High	2033	118	+27	+29.6%	+2.7	+2.9%
CGI*	2033	140	+49	+53.8%	+4.9	+5.4%

*Includes an estimated population increase associated with a *Community Growth Initiative (CGI)*, via increased Full-Time Employment opportunities and the capture of up to 20% of the current Commuter Employee Population.

Source: 2000, 2010 Census & 2020 Census Redistricting Data.
Hanna:Keelan Associates, P.C., 2023.

Appendix II: Waverly Table Profile.

**TABLE 2
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
WAVERLY, NEBRASKA
2000-2033**

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020*</u>	<u>2023</u>	<u>2033**</u>	<u>2023-2033 Change</u>
19 and Under	883	1,151	+268	1,512	1,577	1,833	+256
20-34	473	626	+153	790	833	1,021	+188
35-54	733	918	+185	1,192	1,243	1,513	+270
55-64	161	281	+120	402	443	578	+135
65-74	94	162	+68	233	261	344	+83
75-84	57	103	+46	120	146	204	+58
85+	51	36	-15	30	29	27	-2
Totals	2,452	3,277	+825	4,279	4,532	5,520	+988
Median Age	32.0	32.8	+0.8	34.3	34.7	34.9	+0.6

*Estimate.
 **Based on Medium Population Projection.
 Source: 2000 & 2010 Census, 2020 Census Redistricting Data.
 Hanna:Keelan Associates, P.C., 2023.

**TABLE 3
SPECIFIC HOUSEHOLD CHARACTERISTICS
WAVERLY, NEBRASKA
2000-2033**

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
2000	2,452	49	2,403	838	2.87
2010	3,277	50	3,227	1,113	2.90
2020	4,279	43	4,236	1,469	2.88
2023	4,532	46	4,486	1,574	2.85
2033*	5,520	97	5,423	1,896	2.86
2033 CGI	6,778	110	6,668	2,315	2.88

*Based on Medium Population Projection.
Source: 2000 & 2010 Census, 2020 Census Redistricting Data.
Hanna:Keelan Associates, P.C., 2023.

**TABLE 4
TENURE BY HOUSEHOLD
WAVERLY, NEBRASKA
2000-2033**

<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	838	665	79.4%	173	20.6%
2010	1,113	910	81.8%	203	18.2%
2020	1,469	1,198	81.6%	271	18.4%
2023	1,574	1,282	81.5%	292	18.5%
2033*	1,896	1,509	79.6%	387	20.4%
2033 CGI	2,315	1,754	75.8%	561	24.2%

*Based on Medium Population Projection.
Source: 2000 & 2010 Census, 2020 Census Redistricting Data.
Hanna:Keelan Associates, P.C., 2023.

TABLE 5
HOUSEHOLDS BY HOUSEHOLD SIZE
WAVERLY, NEBRASKA
2020 ESTIMATE*

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>
194	546	216	247	110	35	26

*Estimate subject to margin of error.
Source: 2016-2020 American Community Survey.

**TABLE 6
HOUSEHOLD INCOME BY AGE GROUP
TRENDS AND PROJECTIONS*
WAVERLY, NEBRASKA
2010-2033**

<u>Income Group</u>	<u>2010*</u>	<u>2020*</u>	<u>2023</u>	<u>2033**</u>	<u>2033 CGI</u>	<u>% Change 2023-2033^</u>
<u>All Households</u>						
Less than \$10,000	10	44	30	14	14	-53.3%
\$10,000-\$19,999	33	13	13	8	8	-38.5%
\$20,000-\$34,999	168	88	71	63	63	-11.3%
\$35,000-\$49,999	126	101	107	109	117	+1.9%
\$50,000-\$74,999	287	345	378	390	418	+3.2%
\$75,000-\$99,999	237	238	267	306	413	+14.6%
<u>\$100,000 or More</u>	<u>242</u>	<u>545</u>	<u>708</u>	<u>1,006</u>	<u>1,282</u>	<u>+42.2%</u>
Totals	1,103	1,374	1,574	1,896	2,315	+20.4%
Median Income	\$61,210	\$81,818	\$87,694	\$98,874	\$101,336	+12.7%
<u>Households 65+ Yrs.</u>						
Less than \$10,000	5	6	6	3	3	-50.0%
\$10,000-\$19,999	18	13	11	7	7	-36.4%
\$20,000-\$34,999	32	15	12	8	8	-33.3%
\$35,000-\$49,999	30	41	48	46	46	-4.2%
\$50,000-\$74,999	34	205	73	77	77	+5.5%
\$75,000-\$99,999	6	42	50	59	59	+18.0%
<u>\$100,000 or More</u>	<u>14</u>	<u>48</u>	<u>60</u>	<u>93</u>	<u>93</u>	<u>+55.0%</u>
Totals	139	370	260	293	293	+12.7%
Median Income	\$42,250	\$63,414	\$65,022	\$71,295	\$71,295	+9.6%

* Specified Data Used. 2020 Estimate subject to margin of error.

**Based on Medium Population Projection.

^Does not include CGI.

Source: 2006-2010 American Community Survey.

2016-2020 American Community Survey.

Hanna:Keelan Associates, P.C., 2023.

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

<u>Year</u>	Lancaster County		State of Nebraska	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2010	\$38,928	--	\$41,248	--
2011	\$40,478	+4.0%	\$45,674	+10.7%
2012	\$42,396	+4.7%	\$46,670	+2.2%
2013	\$42,086	-0.7%	\$46,653	-0.0%
2014	\$43,449	+3.2%	\$48,957	+5.0%
2015	\$45,296	+4.3%	\$50,556	+3.3%
2016	\$45,654	+0.8%	\$49,360	-2.4%
2017	\$47,387	+3.8%	\$50,204	+1.7%
2018	\$49,449	+4.4%	\$52,023	+3.6%
2019	\$50,510	+2.1%	\$53,419	+2.7%
2020	\$52,887	+4.7%	\$56,869	+6.5%
2021	\$56,137*	+6.1%	\$62,095	+9.2%
2023	\$58,046	+3.4%	\$64,517	+3.9%
2033	\$77,782	+34.0%	\$89,679	+39.0%
2010-2023	\$38,928-\$58,046	+49.1%	\$41,248-\$64,517	+56.4%
2023-2033	\$58,046-\$77,782	+34.0%	\$64,517-\$89,679	+39.0%

*Estimate
Source: Bureau of Economic Analysis, 2023.
Hanna:Keelan Associates, P.C., 2023.

**TABLE 8
RACE AND HISPANIC ORIGIN
WAVERLY, NEBRASKA
2000, 2010 & 2020***

<u>Race</u>	<u>2000</u>		<u>2010</u>		<u>2020 Est.*</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	2,374	96.8%	3,217	98.2%	3,892	98.8%
Black	15	0.6%	5	0.1%	2	0.0%
Native American	22	0.9%	5	0.1%	4	0.1%
Asian	0	0.0%	9	0.3%	0	0.0%
<u>Other</u>	<u>41</u>	<u>1.7%</u>	<u>41</u>	<u>1.3%</u>	<u>43</u>	1.1%
Totals	2,452	100.0%	3,277	100.0%	3,941	100.0%
Hispanic Origin	21	0.9%	47	1.4%	295	7.5%

*Specified Data Used. Subject to margin of error.
Source: 2010 Census. 2016-2020 American Community Survey.

TABLE 9	
PERSONS RECEIVING SOCIAL SECURITY INCOME	
LANCASTER COUNTY, NEBRASKA	
2020	
<u>Social Security Income-2020</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	38,730
Wives & Husbands	1,595
Children	625
<u>Survivor Benefits</u>	
Widows & Widowers	2,540
Children	1,505
<u>Disability Benefits</u>	
Disabled Persons	5,800
Wives & Husbands	40
Children	1,145
Total	51,980
<u>Aged 65 & Older</u>	
Men	17,940
Women	23,405
Total	41,345
<u>Supplemental Security Income-2020</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	1,035
Blind and Disabled	4,513
Total	5,548
Source: Department of Health and Human Services, Social Security Administration, 2023.	

**TABLE 10
ESTIMATED HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
WAVERLY, NEBRASKA
2010-2033**

	2010*	2018*	2023	2033**
<u>Owner Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0%-30% AMI	4 / 4	35 / 20	34 / 20	30 / 17
31%-50% AMI	35 / 20	30 / 25	29 / 24	27 / 15
51%-80% AMI	85 / 40	70 / 25	86 / 31	99 / 35
<u>81%+ AMI</u>	<u>735 / 70</u>	<u>820 / 39</u>	<u>1,133 / 53</u>	<u>1,353 / 66</u>
Totals	859 / 134	955 / 109	1,282 / 128	1,509 / 133
	2010*	2018*	2023	2033**
<u>Renter Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0%-30% AMI	20 / 10	45 / 15	31 / 15	24 / 18
31%-50% AMI	15 / 10	65 / 35	61 / 35	70 / 49
51%-80% AMI	120 / 40	65 / 25	67 / 27	82 / 35
<u>81%+ AMI</u>	<u>85 / 0</u>	<u>125 / 10</u>	<u>133 / 12</u>	<u>211 / 18</u>
Totals	240 / 60	300 / 85	292 / 89	387 / 120

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

*Specified Data Used.

**Based on Medium Population Projection.

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

Hanna:Keelan Associates, P.C., 2023.

**TABLE 11
EMPLOYMENT DATA TRENDS AND PROJECTIONS
LANCASTER COUNTY, NEBRASKA
2010-2033**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2010	155,716	--	4.2%
2011	157,591	+1,875	4.0%
2012	161,556	+3,965	3.6%
2013	163,096	+1,540	3.5%
2014	162,752	-344	3.0%
2015	162,978	+226	2.6%
2016	164,151	+1,173	2.8%
2017	165,762	+1,611	2.6%
2018	170,079	+4,317	2.7%
2019	172,276	+2,197	2.8%
2020	169,507	-2,769	4.2%
2021	174,272	+4,765	2.4%
2022*	178,931	+4,659	1.8%
2033	198,277	+19,346	3.1%
2010-2033	155,716-198,277	+42,561	4.2%-3.1%

*Estimate as of April, 2022.
Source: Nebraska Department of Labor, Labor Market Information, 2023.
Hanna:Keelan Associates, P.C., 2023.

TABLE 12	
WORKFORCE EMPLOYMENT BY TYPE	
LANCASTER COUNTY, NEBRASKA	
APRIL, 2022	
<u>Workforce</u>	
Non-Farm Employment (Wage and Salary)	182,585
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	143
Construction.	9,893
Manufacturing.	12,948
Wholesale Trade.	3,720
Retail Trade.	17,651
Transportation & Warehousing.	10,204
Information.	3,362
Finance & Insurance.	8,618
Real Estate & Rental/Leasing.	1,922
Professional, Scientific & Technical Services.	9,186
Management of Companies & Enterprises.	2,100
Administrative/Support/Waste.	7,358
Educational Services.	10,399
Health Care & Social Assistance.	24,471
Arts, Entertainment & Recreation.	2,209
Accommodation & Food Service.	11,394
Other Services (except Public Administration).	6,609
Federal Government.	3,334
State Government.	22,314
Local Government.	14,749
*Data not available because of disclosure suppression.	
Source: Nebraska Department of Labor, Labor Market Information, 2022.	

Appendix II: Waverly Table Profile.

**TABLE 13
TRAVEL TIME TO WORK
WAVERLY, NEBRASKA
2020 ESTIMATE***

9 Minutes or Less	10-19 Minutes	20-29 Minutes	30-39 Minutes	40 Minutes or More
288	262	909	188	157

*Subject to margin of error.
Source: 2016-2020 American Community Survey.

**TABLE 14
INFLOW/OUTFLOW JOB COUNTS (ALL JOBS)
WAVERLY, NEBRASKA
2020**

	Count	Share
Employed in Waverly	2,485	100.0%
Employed in Waverly but Living Outside	2,317	93.2%
Employed and Living in Waverly	168	6.8%
Living in Waverly	1,804	100.0%
Living in Waverly but Employed Outside	1,636	90.7%
Living and Employed in Waverly	168	9.3%

*Subject to margin of error.
Source: Census Longitudinal Employment-Household Dynamics 2023.

**TABLE 15
HOUSING STOCK PROFILE / UNITS IN STRUCTURE
WAVERLY, NEBRASKA
2010 & 2020 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**	1,003	85	70	0	1,158
2020**	1,249	73	74	0	1,396

*Includes mobile homes and trailers.
 **Specified Data Used. Estimates subject to margin of error.
 Source: 2006-2010 American Community Survey
 2016-2020 American Community Survey.

**TABLE 16
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
WAVERLY, NEBRASKA
2010 & 2020 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*	1,103	1,103	100.0%	0	0.0%	7	0.6%
2020*	1,374	1,360	99.0%	14	1.0%	27	2.0%

*Specified Data Used. Estimates subject to margin of error.
 Source: 2006-2010 American Community Survey
 2016-2020 American Community Survey.

**TABLE 17
HOUSING STOCK OCCUPANCY / VACANCY STATUS
WAVERLY, NEBRASKA
2010 & 2020**

	<u>2010</u>	<u>2012**</u>	<u>2023</u>
a) Housing Stock	1,152 (O=935; R=217)	1,162 (O=951; R=211)	1,583 (O=1,286; R=293)
b) Vacant Housing Stock	39	18	9
c) Occupied Housing Stock	1,113	1,144	1,574
Owner Occupied	910	938	1,282
Renter Occupied	203	206	292
d) Housing Vacancy Rate	3.4% (39)	1.5% (18)	0.5% (9)
Owner Vacancy	2.7% (25)	1.5% (14)	0.5% (7)
Renter Vacancy	6.5% (14)	1.9% (4)	0.7% (2)

*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.

**Includes Waverly Community Housing Study, 2012 Data.

Source: 2010 American Community Survey, City of Waverly, 2023.
Hanna:Keelan Associates, P.C., 2023.

Appendix II: Waverly Table Profile.

**TABLE 18
OWNER OCCUPIED HOUSING VALUE
WAVERLY, NEBRASKA
2000-2033**

	<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*	9	324	231	51	16	631
Median Value	\$98,600					
2020*	9	32	236	214	606	1,097
Median Value	\$207,400					
2023	\$230,286					
2033	\$357,343					

*Specified Data Used. 2020 estimate subject to margin of error.
Source: 2000 Census, 2016-2020 American Community Survey.
Hanna:Keelan Associates, P.C., 2023.

**TABLE 19
GROSS RENT
WAVERLY, NEBRASKA
2000-2033**

	<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*	28	13	47	59	26	173
Median Rent	\$513					
2020*	24	15	5	30	203	277
Median Rent	\$830					
2023	\$881					
2033	\$1,152					

*Specified Data Used. 2020 estimate subject to margin of error.
Source: 2000 Census, 2016-2020 American Community Survey.
Hanna:Keelan Associates, P.C., 2023.

Appendix II: Waverly Table Profile.

TABLE 20 SELECTED RENTAL HOUSING OPTIONS WAVERLY, NEBRASKA 2023					
<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
Liberty Estates	2010	2-Bd: 22	HUD	30% of Income	100%
N 146 th Cir. & Oldfield Sts.		3-Bd: 2	LIHTC	2-Bd: \$565	N/A
402-434-3344				3-Bd: \$585	
North Meadows Apartments	1979	1-Bd: 16	USDA-RD	30% Income	100%
11141 N 137 th Street		2-Bd: 8	Elderly		N/A
402-937-2130					
Northland Waverly Apartments	1978	25 Units*	USDA-RD	30% of Income	100%
14020 Lancashire Street	1995	1-Bd: 3	Family	1-Bd: \$604	Yes (12, ground floor)
402-786-7380		2-Bd: 14	Elderly	2-Bd: \$683	
		3-Bd: 8		3-Bd: \$721	
Reese Estates	2011	15 units	HUD	30% of Income	N/A
Scattered Sites		3-Bd	LIHTC		
402-805-4905					
Waverly Care Center	1989	54	Adult & Long-	N/A	85%
11041 N 137 th Street		Total Bed	Term Care/		No
402-786-2626			Hospice		
Source: Nebraska Investment Finance Authority, 2023. U.S. Department of Agriculture-Rural Development, 2023. U.S. Department of Housing and Urban Development, 2023. Hanna:Keelan Associates, P.C., 2023.					

**TABLE 21
HOUSING UNIT “TARGET” DEMAND
WAVERLY, NEBRASKA
2033**

	<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):	300	120	420^{1 & 4}	\$122.3
High (Pop. Projection):	402	190	592^{2 & 5}	\$170.4
CGI (Pop. Projection):	594	308	902^{3 & 6}	\$254.7

***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 Employment.
- “Pent Up” Housing Demand.
- **10-Year Housing Development Capacity.**

Housing Unit “Target” Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 5% to 8% of the Total Housing Demand).

1 - Estimated Workforce Housing Unit Demand: 296 Total Units (240 Owner, 86 Rental).
2 - Estimated Workforce Housing Unit Demand: 473 Total Units (325 Owner, 148 Rental).
3 - Estimated Workforce Housing Unit Demand: 721 Total Units (481 Owner, 240 Rental).
4 - Estimated Land Designation (New Construction) Requirement (x3): 312 acres.
5 - Estimated Land Designation (New Construction) Requirement (x3): 439 acres.
6 - Estimated Land Designation (New Construction) Requirement (x3): 670 acres.

Source: Hanna:Keelan Associates, P.C., 2023.

Appendix II: Waverly Table Profile.

TABLE 22
AREA HOUSEHOLD INCOME (AMI)
LINCOLN METROPOLITAN STATISTICAL AREA, NEBRASKA
(INCLUDING CITY OF WAVERLY)

2023

	<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	\$19,050	\$21,800	\$24,500	\$27,200	\$29,400	\$31,600	\$33,750	\$35,950
50% AMI	\$31,750	\$36,250	\$40,800	\$45,300	\$48,950	\$52,550	\$56,200	\$59,800
60% AMI	\$38,100	\$43,500	\$48,960	\$54,360	\$58,740	\$60,360	\$67,440	\$71,760
80% AMI	\$50,750	\$58,000	\$65,250	\$72,500	\$78,300	\$84,100	\$89,900	\$95,700
100%AMI	\$63,500	\$72,500	\$81,600	\$90,600	\$97,900	\$105,100	\$112,400	\$119,600
125%AMI	\$79,375	\$90,625	\$102,000	\$113,250	\$122,375	\$131,375	\$140,500	\$149,500

Source: U.S. Department of Housing and Urban Development, 2022.

TABLE 23
ESTIMATED HOUSING UNIT “TARGET” DEMAND BY
AMI (MEDIUM POPULATION PROJECTION)
WAVERLY, NEBRASKA

2033

	<u>Income Range</u>					
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	<u>Totals</u>
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner:	0	10	25	90	175	300
Rental:	4	31	23	44	18	120

NOTE: Includes New Construction & Purchase-Rehab-Resale or Re-Rent.

Source: Hanna:Keelan Associates, P.C., 2023.

TABLE 24
AFFORDABLE* HOUSING UNIT “TARGET” DEMAND
(MEDIUM POPULATION PROJECTION)
WAVERLY, NEBRASKA
2033

	<u>Owner</u>	<u>Rental</u>
TOTAL UNITS:	35	58
New Construction:	33	55
Purchase-Rehab-Resale/Rent:	2	3
SECTOR:		
Elderly (55+):	9	28
Family:	19	21
Special Populations:	7	9

*Affordable Housing Units = < 80% Household AMI.
 Source: Hanna:Keelan Associates, P.C., 2023.

TABLE 25
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI
(MEDIUM POPULATION PROJECTION)
WAVERLY, NEBRASKA
2033

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	2	7	23	40	72	24
Family	0	4	15	65	135	219	213
Special Populations¹	<u>0</u>	<u>4</u>	<u>3</u>	<u>2</u>	<u>0</u>	9	3
Subtotals	0	10	25	90	175	30	240
RENTAL UNITS*							
Elderly (55+)	0	18	10	10	5	43	18
Family	0	10	11	32	13	66	63
Special Populations¹	<u>4</u>	<u>3</u>	<u>2</u>	<u>2</u>	<u>0</u>	11	5
Subtotals	4	31	23	44	18	120	86
Totals	4	41	48	130	197	420	326

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., 2023.

TABLE 26
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES
BY PRICE POINT (PRODUCT) RANGE BY AMI
(MEDIUM POPULATION PROJECTION)
WAVERLY, NEBRASKA
2033

PRICE – PURCHASE COST RANGE (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Workforce
OWNER	\$0 to	\$128,200 to	\$214,500 to	\$326,000 to			
UNITS*	\$124,100*	\$210,200*	\$306,500*	\$434,000*	\$441,200**+		\$252,800*+
2 Bedroom	0	3	7	15	25	50	10
<u>3+ Bedroom</u>	<u>0</u>	<u>7</u>	<u>18</u>	<u>70</u>	<u>155</u>	250	230
Totals	0	10	25	90	175	300	240

PRICE – RENT COST RANGE (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Workforce
RENTAL	\$0 to	\$531 to	\$945 to	\$1,035 to			
UNITS**	\$525**	\$914**	\$1,025**	\$1,559**	\$1,568***+		\$765+**
1 Bedroom	1	4	4	6	5	20	4
2 Bedroom	1	12	8	16	6	43	30
<u>3+ Bedroom</u>	<u>2</u>	<u>15</u>	<u>11</u>	<u>22</u>	<u>7</u>	57	52
Totals	4	31	23	44	18	120	86

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

*Average Affordable Purchase Price, 3.0 PPHH, (25% Income/90% Debt Coverage, 30 years @ 6.5%), with Market Adjustment.

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

Source: Hanna:Keelan Associates, P.C., 2023.

Appendix II: Waverly Table Profile.

TABLE 27 HOUSING UNIT “TARGET” DEMAND – HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR WAVERLY, NEBRASKA 2033			
<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	160 / 8*	58
	Town Home Unit	36 / 10	9
	Duplex/Triplex Unit	24 / 35	9
	Apartment - 4+ Units***	0 / 24	2
Totals		228 / 77	78
55+ Years			
	Single Family Unit	28 / 10	10
	Patio Home Unit	12 / 0	3
	Town Home Unit	24 / 10	7
	Duplex/Triplex Unit	8 / 33	6
	Apartment - 4+ Units***	0 / 0	0
Totals		72 / 43	26
TOTAL UNITS / ACRES		1,098 / 814	300 / 20
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.		768 / 692	276 / 114
TOTAL WORKFORCE UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.		508 / 425	230 / 82
TOTAL AFFORDABLE^^^ UNITS/ACRES FOR NEW CONSTRUCTION, ONLY.		118 / 248	33 / 55
*Includes Credit-To-Own Units. **Includes Housing for Families, Students 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. ^^^Affordable Housing Units = <80% Household AMI. Source: Hanna:Keelan Associates, P.C., 2023.			

Appendix II: Waverly Table Profile.

**TABLE 28A
HOUSING STRUCTURES
CONDITIONS SURVEY
WAVERLY, NEBRASKA
2023**

Good	265
Average +	228
Average	177
Average -	746
Fair	8
Poor	1
Total	1,425

Source: Lancaster County Assessor, 2023.

**TABLE 28B
HOUSING STRUCTURES
CONDITIONS SURVEY
WAVERLY, NEBRASKA
2023**

1 Excellent	873
2 Good	445
3 Fair	54
4 Poor	6
5 Dilapidated	0
Total	1,378

Source: Hanna:Keelan Associates, P.C., 2023.

**TABLE 29
HOUSING UNIT REHABILITATION &
DEMOLITION “TARGET” DEMAND & ESTIMATED COSTS
WAVERLY, NEBRASKA
2033**

	# Units / Est. Costs
- Moderate Rehabilitation	30 / \$840,000*
- Substantial Rehabilitation	14 / \$476,000*
- Demolition (Occupied/Replacement)	10 / \$210,000**
	\$650,000***
	\$3,850,000^

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

Source: Hanna:Keelan Associates, P.C., 2023.

APPENDIX III: AFFORDABLE HOUSING FUNDING SOURCES/PARTNERSHIPS.



APPENDIX III

AFFORDABLE HOUSING FUNDING SOURCES/PARTNERSHIPS.

INTRODUCTION.

Appendix III of this Waverly, Nebraska Community Housing Study provides a discussion of **affordable housing funding sources and partnerships** for the City of Waverly. Included is a discussion of various affordable housing development options, funding opportunities and important partnerships for the successful implementation of housing initiatives in Nebraska Communities, today. The City can consider these and other successful affordable housing models in the development of housing.

FUNDING SOURCE & PARTNERSHIPS.

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

LOCAL FUNDING OPTIONS.

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).

Appendix III: Affordable Housing Funding Sources/Partnerships.

A City or Village with a CRA or CDA has the authority to use TIF for commercial, industrial and residential redevelopment activities. The CRA/CDA can utilize TIF for public improvements and gain the revenue associated with these improvements. The tax increment is the difference between the taxes generated on an existing piece of property and the taxes generated after the redevelopment occurs. One hundred percent (100%) of the increment can be captured for up to 15 years, by the CRA and used for public improvements in a designated Redevelopment Area. Every Community in Nebraska is eligible to utilize TIF, after a CRA or CDA has been established and a Blight and Substandard Determination Study has been completed by the Community. TIF may be used for infrastructure improvements, public façade improvements in the Downtown and to purchase land for commercial or industrial development and for the development of workforce housing. **Additionally, “Nebraska Legislative Bill 496” allows for TIF funds to assist in funding the development of workforce housing.**

The City of Waverly has an established CDA and associated Redevelopment Areas. The CDA has experience in utilizing TIF for a variety of community and economic development projects, including affordable housing.

Other Local Options.

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 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.

Appendix III: Affordable Housing Funding Sources/Partnerships.

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 & 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**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

- \$25.9 Million – Community Development Block Grant
- \$7.7 Million – HOME Investment Partnership Fund
- \$683,130 – Housing Opportunities for Persons with AIDS
- \$1.0 Million – Emergency Solutions Grant Program
- \$5.9 Million – Federal Housing Trust Fund
- \$12.7 Million – Nebraska Affordable Housing Trust Fund
- \$1.2 Million – Nebraska Homeless Shelter Assistance Trust Funds

NDED administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to local Community and County municipalities for financing housing, planning and public works projects. All Nebraska Counties and Communities are an eligible applicant for CDBG funds. **The City of Waverly receives an annual allocation of CDBG funds, from the Department of Housing and Urban Development, as an “entitlement community”**. 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.

Appendix III: Affordable Housing Funding Sources/Partnerships.

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 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.

Rural Workforce Housing Land Development Program provides funds for activities such as acquiring vacant properties, demolishing dilapidated structures, or installing water lines. The intent of the program is to help municipalities prepare land for affordable housing construction.

DED awarded \$10,000,000 in American Rescue Plan Act funds through the **Qualified Census Tract (QCT) Recovery Program** – Greater Nebraska.

Appendix III: Affordable Housing Funding Sources/Partnerships.

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

The City of Waverly is a member of the **Southeast Nebraska Development District (SENDD)** and the **Southeast Nebraska Affordable Housing Council**, which provides local affordable housing development planning coordination and development activities to southeast Nebraska, including the City of Waverly and Lancaster County. SENDD provides assistance to members on a variety of issues of regional significance, including transportation planning, strategic planning and needs assessments, grant assistance for economic development and planning efforts for environmental issues.

Middle Income Workforce Housing Investment Fund.

In 2020, the “**Middle Income Workforce Housing Investment Act**” (*Legislative Bill 866*) was adopted to supply matching grants to non-profit development entities with a background in housing development. This funding opportunity is only available to communities in Douglas, Lancaster and Sarpy Counties and must take place in a qualified Census Tract. Construction of new owner-occupied housing after-construction appraised value, or a housing rehabilitation project that exceeds 50 percent of a unit’s before-construction assessed value, must range from \$125,000 to \$275,000. The housing project must not benefit from low-income housing tax credit or state or federal subsidy programs.

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) handled the annual allocation of the credits for the 2015 through 2022 tax years. The NHTC ended in December 2022, but there are efforts to reinstate it.

Appendix III: Affordable Housing Funding Sources/Partnerships.

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).

Appendix III: Affordable Housing Funding Sources/Partnerships.

Nebraska Investment Finance Authority (NIFA).

NIFA is a major provider of funding for affordable housing development in Nebraska. The primary program is the **Section 42 Low Income Housing Tax Credits (LIHTC)** utilized to help finance both new construction and rehabilitation of existing rental projects. **LB 884-State Low-Income Housing Tax Credit** is another source of funding for affordable housing administered by NIFA in a process similar to that of the LIHTC process.

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

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

CROWN utilizes the LIHTC program as one financing tool. Other sources of financing may be HOME funds, NAHTF, Federal Home Loan Bank funding, local government grants and loans and traditional development financing sources. **CRANE** (Collaborative Resources Alliance for Nebraska) is a LIHTC set-a-side program for targeted resources, for community development and housing programs. NIFA also provides the Single Family Mortgage Program – This program provides a less than current market interest rate for First-time Homebuyers in Nebraska. Local lender participation is encouraged in this Program.

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

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

Appendix III: Affordable Housing Funding Sources/Partnerships.

The CHDO/Community Action Agency serving the Community of Waverly is the Community Action Partnership of Lancaster and Saunders Counties (CAPLSC). The Nebraska Housing Developers Association is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, Economic and Housing Development Grant administration is provided by both CAPLSC and SENDD.

Blueprint Nebraska.

A collaboration of State-wide business, industry and civic leaders, released a 2019 ‘**Blueprint Nebraska**’ 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/zoning administration, taxation, infrastructure development, etc.;
2. Reviewing and Revising State-Administered Program;
3. Establishing a Housing Health Index, to measure the housing stock in each community, for example;
4. Reviewing/Revising Regional and Local Programs; and
5. Formalizing curriculum for community leaders to elevate the Housing Intelligence of a community.

Nebraska Strategic Housing Framework.

In partnership with the Nebraska Department of Economic Development, the Nebraska Investment Finance Authority is completing a **Nebraska Strategic Housing Framework** report, addressing the State-wide affordable housing needs. The report is due for completion in December, 2022. The report identifies the need for 35,000 affordable housing units. The report is also driven by four “Pillars” to address affordable housing development goals and strategies:

- Pillar 1) Financial Support & Incentives for Development.
- Pillar 2) Education & Policy.
- Pillar 3) Special Populations & Safety Net.
- Pillar 4) Workforce & Community Capacity.

Appendix III: Affordable Housing Funding Sources/Partnerships.

Nebraska Department of Environment and 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 and Human Services (NDHHS).

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

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.

Appendix III: Affordable Housing Funding Sources/Partnerships.

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 FUNDING.

Federal Home Loan Bank.

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

Appendix III: Affordable Housing Funding Sources/Partnerships.

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 FUNDING.

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

Appendix III: Affordable Housing Funding Sources/Partnerships.

- **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.
- **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.

Appendix III: Affordable Housing Funding Sources/Partnerships.

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

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

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.

Appendix III: Affordable Housing Funding Sources/Partnerships.

- 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.
- 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.

Appendix III: Affordable Housing Funding Sources/Partnerships.

In February, 2021, the State of Nebraska approved \$200 Million to support the State’s “Emergency Rental Assistance Program.” Eligible renter households of specified incomes will be those that are unable to pay past due or future rent and utilities as a result of the COVID-19 Pandemic. Funds will be paid to landlords on behalf of the tenants. Currently, \$158 Million is available to assist Nebraska low-income households. Current funding was available through September, 2022, with another round currently being determined.

As of October, 2022, a total of \$9.2 Million in award funding was dispersed throughout Sarpy County, benefitting a total of 4,130 recipients.

American Rescue Plan Act (ARPA).

The State of Nebraska has appropriated \$111.2 Million for use by non-entitlement units of government to be used in a variety of methods as a means of combatting fiscal losses relating to the COVID-19 Pandemic. Local governments can utilize ARPA funds to replace lost public sector revenue in water, sewer and broadband infrastructure, which could ultimately support new housing development. Applications for grant funding are available on the State of Nebraska website.

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.