

# UTICA, NEBRASKA



## “10-YEAR COMMUNITY VISION” 2011-2021

### COMMUNITY HOUSING STUDY “Executive Summary”

*“A plan to provide suitable and  
affordable housing to Utica’s family  
and elderly households.”*

**Prepared For:**  
**Village of Utica, Nebraska**

**Prepared By:**  
**HANNA·KEELAN ASSOCIATES, P.C.**  
**COMMUNITY PLANNING & RESEARCH**

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

\*Lincoln, Nebraska\* 402.464.5383 \*

\* Becky Hanna, Tim Keelan, Lonnie Dickson, AICP, Keith Carl \*

**APRIL, 2011**

# UTICA, NEBRASKA COMMUNITY HOUSING STUDY

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## VILLAGE BOARD MEMBERS

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Don Olson – President              Roger Meyer  
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Alan Koski - Chair                      Adam Simmerman  
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Rebecca Sandman – Village Clerk

The **Utica, Nebraska Community Housing Study** was funded by the **Nebraska Investment Finance Authority (NIFA)** and the **Village of Utica Planning Commission (VUPC)**.

The Housing Study was completed with guidance and direction from **VUPC**.

The Housing Study was completed by **Hanna:Keelan Associates, P.C.**, a professional Community Planning and Research Consulting Firm, based in Lincoln, Nebraska.

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

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

*\*Lincoln, Nebraska\* 402.464.5383 \**

*\* Beckv Hanna, Tim Keelan, Lonnie Dickson, AICP, & Keith Carl \**

## ■ INTRODUCTION ■

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This **Community Housing Study** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for the **Village of Utica, Nebraska**. The Study describes the past, present and projected demographics, economic and housing conditions in the Community, as well as a “**Housing Action Plan,**” identifying recommended housing programs during the next 10 years.

This **Community Housing Study** was conducted for the **Village of Utica Planning Commission** by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. **Members of the Planning Commission, local elected officials and real estate and business professionals, as well as the Citizens of Utica, all provided invaluable information.**

## ■ PURPOSE OF STUDY ■

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The **purpose of this Community Housing Study** is threefold: (1) **analyze** the recent **past and present housing situation** in **Utica**, with emphasis on the need for workforce, elderly and both rental and owner housing options; (2) **identify** the future **target housing needs** for the **Community**; and (3) **provide a process for educating and energizing the leadership** of the **Village of Utica** to take a more active role in improving and creating new, modern and safe market rate and affordable housing options.

### ***QUALITATIVE INPUT***

The **Community Housing Study** included the participation of the Village of Utica leadership, with emphasis on those directly involved with community and economic development and the local housing industry. Planning Commission meetings allowed Hanna:Keelan to share statistical data and receive informed input from the participants, regarding populations, households, housing needs, opportunities and challenges, as well as local economic issues. The Housing Study process also included the implementation of **two** important **housing surveys**.

## ■ HOUSING NEEDS & WANTS SURVEY ■

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The Utica “Community Housing Needs & Wants Survey” was distributed to households in the Community. A total of **93 Surveys** were returned, including 89 surveys from Utica residents and four surveys from residents of rural Seward County. Survey participants were asked to give their opinion about specific housing types and housing areas of greatest need in the Community. In addition, a component of the Survey allowed participants to offer individual comments regarding housing needs. The following summarizes the results of the Survey. Complete results of the Survey, along with Comments on specific Community needs are available in the **Appendix**.

### UTICA SURVEY RESULTS

#### *Top Housing Needs*

- Housing for Low-Income Families
- Apartment Complexes (3 to 12 Units per Complex)
- Housing Choices for First-Time Homebuyers
- Three-Bedroom (Apartment or House)
- Retirement Housing for Low-Income Elderly Persons
- Licensed Assisted Living w/ Specialized Services

#### *Additional Questions*

- 71 percent of the Survey respondents favored the Village of Utica using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 58.1 percent of the Survey respondents supported the Village of Utica using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **85 percent of the Survey respondents favored the Village of Utica 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.**
- **85 percent of the Survey respondents supported the Village of Utica using grant dollars to purchase, rehab and resell vacant housing in the Community.**
- 77.4 percent of the Survey respondents favored the Village of Utica using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

## ■ WORKFORCE HOUSING NEEDS SURVEY ■

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The Village of Utica Planning Commission, in cooperation with major employers in the Utica area, conducted a **Workforce Housing Needs Survey**, to determine the specific renter and owner housing needs of the Area's workforce. A total of **105 Surveys** were returned.

Survey participants were asked to supply information on such subjects as issues and barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or a renter. The following are highlights that were developed from the Survey. The entire Survey results are available in the **Appendix**.

- Employees from the following businesses that participated in the survey include, but are not limited to, Breeza Fans, Utica Community Care Center, Centennial Public Schools and Volzke Corp.
- Survey participants included 83 homeowners and 22 renters. **Nine participants were not satisfied with their current housing situation.** Reasons included the participants current home being too small or in need of substantial updating or being too far away from their place of employment.
- **Only 36.2 percent, or 38 Survey respondents resided in Utica.** A majority of persons living outside of Utica reside in rural Seward or York Counties.
- The majority of respondents could afford monthly house payments, not including house insurance and property taxes, at or above \$345.

Survey participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing for their families. The most common barriers faced when obtaining affordable **owner housing** included **the cost of housing prices and utilities and the high cost of down payments and closing costs.** The most common barriers faced when obtaining affordable **rental housing** included **the high cost of rent and a lack of decent rental units in a prospective renter's price range.**

■ **PRIORITY HOUSING ACTIVITIES** ■

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The **Priority Housing Activities** of the **Village of Utica** were derived from the results of both qualitative and quantitative housing planning research activities. The following is a review of these priorities for the Community.

**TABLE A**  
**PRIORITY HOUSING NEEDS**  
**UTICA, NEBRASKA**  
**2021**

<u>Population Group</u>	<u>Type of Activity/Housing Needed</u>
First-Time Homebuyers.	a) Down Payment Assistance Program. b) Housing Purchase/Rehabilitation/ Resale.
Low- and Moderate-Income Family Households (Workforce Housing for New/Existing Employees).	a) Credit-To-Own (CROWN) Housing Program (3+-Bedroom Units). b) Entry-Level Single Family Housing. c) Housing Rehabilitation
Low- and Moderate-Income Elderly Households.	a) Housing Rehabilitation/with Handicap Accessibility. b) Duplex Rental Housing.
Middle- to Upper-Income Elderly Persons & Families.	a) Housing Rehabilitation. b) Additional Single Family Housing, both within the Community and the Planning Jurisdiction.
Housing Administration & Implementation.	a) Housing Demolition. b) Land Trust/Land Bank Program for Future Residential Development. c) Code Enforcement. d) Resource Development.

Source: Hanna:Keelan Associates, P.C., 2011

■ **POPULATION PROFILE** ■

**Table B** identifies **population trends and projections** for the Village of Utica, from 1990 to 2021. **The 2010 Census recorded a population of 861 in Utica.**

The current estimated population for Utica is 873. Based on population projections, the population of Utica for 2021 is expected to range from 880 persons, an increase of seven persons, or 0.8 percent, to 906 persons, an increase of 33 persons or 3.7 percent. **The medium population projection of 894 was used for further calculations within this Housing Study.**

**TABLE B**  
**POPULATION TRENDS AND PROJECTIONS**  
**UTICA, NEBRASKA**  
**1990-2021**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	1990	718	--	--	--	--
	2000	844	+126	+17.5%	+12.6	+1.8%
	<b>2011</b>	<b>873</b>	<b>+29</b>	<b>+3.4%</b>	<b>+2.9%</b>	<b>+0.4%</b>
<b>Low</b>	<b>2021</b>	<b>880</b>	<b>+7</b>	<b>+0.80%</b>	<b>+0.7%</b>	<b>+0.08%</b>
<b>Medium</b>	<b>2021</b>	<b>894</b>	<b>+21</b>	<b>+2.4%</b>	<b>+2.1%</b>	<b>+0.4%</b>
<b>High</b>	<b>2021</b>	<b>906</b>	<b>+33</b>	<b>+3.7%</b>	<b>+3.3%</b>	<b>+0.37%</b>

Source: 1990, 2000 Census; 2001-2009 Census Estimates  
 Census Estimates: 2001 - 847; 2002 - 849; 2003 - 847; 2004 - 847; 2005 - 831; 2006 - 828;  
 2007 - 815; 2008 - 820; 2009 - 814.

NOTE: 2010 Census - 861  
 Hanna:Keelan Associates, P.C., 2011

■ HOUSING TARGET DEMAND & ESTIMATED COST ■

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Table 4.1 identifies the **estimated housing target demand** in Utica, by 2021. This target demand provides the Community with the number of housing units to undertake, during the next 10 years. Local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals and outcomes that will effectively increase the quality of the housing stock in Utica.

The total estimated **housing target demand** for Utica, by 2021, is **36 housing units, including 24 owner and 12 rental units**. The total housing target demand would have an estimated cost of \$5.6 Million.

<b>TABLE C</b>			
<b>ESTIMATED HOUSING TARGET DEMAND</b>			
<b>UTICA, NEBRASKA</b>			
<b>2021</b>			
<b>Target Demand*</b>		<b>Total</b>	<b>Est.</b>
<b><u>Owner</u></b>	<b><u>Renter</u></b>	<b><u>Demand</u></b>	<b><u>Required</u></b>
<b>24</b>	<b>12</b>	<b>36</b>	<b><u>Budget</u></b>
			<b>\$5.6 Million</b>
<p>*Based upon new households, providing affordable housing for 20% of cost burdened households, with housing problems, replacement of 20% substandard (HUD) housing stock, absorb housing vacancy deficiency by creating 5% vacancy rate consisting of structurally sound housing units, build for Pent-Up demand.</p>			
<p>Source: Hanna:Keelan Associates, P.C., 2011</p>			

**■ HOUSING DEMOLITION/REHABILITATION DEMAND ■**

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**Table D** identifies **housing rehabilitation/demolition demand** in Utica, by 2021. An estimated 29 housing structures in Utica are in need of either moderate or substantial rehabilitation, by 2021, at an estimated cost of \$1.1 Million. An additional 10 total housing units, scattered throughout the Village, should be considered for demolition, during the next 10 years.

<b>TABLE D</b>	
<b>HOUSING REHABILITATION/DEMOLITION DEMAND</b>	
<b>UTICA, NEBRASKA</b>	
<b>2021</b>	
<b><u># Rehabilitated / Est. Cost*</u></b>	<b><u>Demolition</u></b>
<b>29 / \$1.1 Million</b>	<b>10</b>
*Based upon field inspections and age of housing.	
Source: 2000 Census	
Hanna:Keelan Associates, P.C., 2011	

**■ HOUSING DEMAND PER POPULATION SECTOR/  
PROPOSED TYPES BY PRICE PRODUCTS ■**

Table E identifies housing demand in the Village of Utica for specific population groups and proposed housing types, by Area Median Income (AMI), by 2021. Sector populations include elderly, family and special needs populations.

By 2021, 36 additional, new housing units are targeted for Utica, consisting of 24 owner and 12 renter units. An estimated 10 owner and six renter units should be targeted for elderly households, 55+ years of age, with 12 owner housing units and four renter units targeted for non-elderly families. An estimated two owner and two renter housing units in Utica should be built for persons with a special need(s), by 2021. **An estimated 13 owner units and six renter units will be needed for low- to moderate-income workforce households in Utica.**

**TABLE E  
HOUSING DEMAND – TARGET POPULATIONS  
UTICA, NEBRASKA  
2021**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)				TOTALS	Workforce
	0%-30%	31%-50%	51%-80%	81%+		Sector 55%-125%
Elderly (55+)	0	0	0	10	10	3
Family	0	0	6	6	12	10
Special Populations <sup>1</sup>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>2</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>16</b>	<b>24</b>	<b>13</b>
<b>RENTAL</b>						
<b>UNITS</b>						
Elderly (55+)	0	2	2	2	6	2
Family	0	0	4	0	4	4
Special Populations <sup>1</sup>	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>4</b>	<b>6</b>	<b>2</b>	<b>12</b>	<b>6</b>
<b>Totals</b>	<b>0</b>	<b>4</b>	<b>14</b>	<b>18</b>	<b>36</b>	<b>19</b>

\* Includes Credit- or Lease-To-Own units.

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

Source: Hanna:Keelan Associates, P.C., 2011

**Table F** identifies **proposed housing types, by price product, by Area Median Income (AMI)**, for Utica, by 2021. The owner housing type most needed will be three-bedroom units, priced between \$112,000 and \$299,000. The rental unit most needed in Utica, by 2021, will be two-bedroom units, with a monthly rent between \$301 and \$480 and three-bedroom units with a monthly rent between \$370 and \$765.

Owner units for the Village’s workforce population should consist of three-bedroom units and be priced between \$85,000 and \$185,000. Renter units for the Village’s workforce population should consist of two- and three-bedroom units and be priced between \$425 and \$770.

**TABLE F  
HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT  
UTICA, NEBRASKA  
2021**

	<u>PRICE – PURCHASE COST (Area Median Income)</u>				
	(31%-50%)	(51%-80%)	(81%+)		Work Force (55%-125%)
<b>OWNER</b>	<b>\$45,000-</b>	<b>\$85,000-</b>	<b>\$112,000-</b>		<b>\$85,000-</b>
<b>UNITS</b>	<b>\$85,000</b>	<b>\$132,000</b>	<b>\$299,000</b>	<b>TOTALS</b>	<b>\$185,000</b>
2 Bedroom	0	2	4	6	0
<u>3+ Bedroom</u>	<u>0</u>	<u>6</u>	<u>12</u>	<u>18</u>	<u>13</u>
<b>Totals</b>	<b>0</b>	<b>8</b>	<b>16</b>	<b>24</b>	<b>13</b>

	<u>PRICE – PURCHASE COST (Area Median Income)</u>				
	(31%-50%)	(51%-80%)	(81%+)		Work Force (55%-125%)
<b>RENTAL</b>	<b>\$301-\$480</b>	<b>\$370-\$765</b>	<b>\$645-\$875</b>		<b>\$425-\$770</b>
<b>UNITS</b>	<b>\$301-\$480</b>	<b>\$370-\$765</b>	<b>\$645-\$875</b>	<b>TOTALS</b>	<b>\$425-\$770</b>
2 Bedroom	4	2	2	8	2
<u>3+ Bedroom</u>	<u>0</u>	<u>4</u>	<u>0</u>	<u>4</u>	<u>4</u>
<b>Totals</b>	<b>4</b>	<b>6</b>	<b>2</b>	<b>12</b>	<b>6</b>

Source: Hanna:Keelan Associates, P.C., 2011

**■ THE 10-YEAR HOUSING ACTION PLAN ■**

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The greatest challenge for Utica, during the next 10 years, will be to develop proposed housing units for the low- to moderate-income, elderly and family households, with special attention given to workforce households. Overall, the Village of Utica should strive to build 24 owner units and 12 rental units, by 2021.

A proposed **10-Year Housing Action Plan**, for Utica, is identified with this **Community Housing Study**, to give clarity and direction to the development of additional housing units in Utica. The Action Plan identifies specific housing activities and estimated cost.

*Village of Utica, Nebraska*  
**10-YEAR HOUSING ACTION PLAN**

	<b>HOUSING ACTIVITY</b>	<b><i>Housing Implementation</i></b> <b>PURPOSE</b>	<b>EST. COST</b>
1.	Implement a <b>Utica housing capacity building / education / promotional program</b> to local interests.	Working with Southeast Nebraska Development District (SENDD), Southeast Nebraska Affordable Housing Council (SENAHC) and Blue Valley Community Action Partnership (BVCAP), educate Community housing interests on the local housing situation and potential and to recruit both profit and non-profit housing developers.	\$2,000 Annually
2.	<b>Utica Housing Fair – Annual.</b>	Working with SENDD, SENAHC and BVCAP, showcase existing and potential housing programs and housing sites in Utica.	\$500 Annually
3.	<b>Housing Inspection Program in Utica</b> to focus on both rental and owner properties.	Working with SENDD, SENAHC and BVCAP, implement an inspection of both owner and rental housing properties, to insure code enforcement and the availability of safe housing.	\$15,000 Annually
4.	Create a <b>Utica Workforce Housing Initiative/ Employers Assistance Program.</b>	Working with Seward County Economic Development (SCED), SENDD, SENAHC and BVCAP, public schools, local business and industry, Community and County Governments, provide additional housing in the Community. Included in the Initiative would be an Employment Assistance Program, to assist employees in securing proper housing and, eventually, becoming homeowners.	\$2,000 Annually

***Housing Implementation***

	<b>HOUSING ACTIVITY</b>	<b>PURPOSE</b>	<b>EST. COST</b>
5.	<b>Utica Land Trust/Land Bank Program.</b>	Working with SCED, SENDD, SENAHC and BVCAP, create a local Land Trust or Land Bank Program, to secure land for future housing needs. Encourage the use of local funding and resources.	\$75,000 Annually
6.	<b>Community Housing Investment Club.</b>	Invest in creating gap financing for local housing development.	\$50,000 Annually
7.	<b>Utica Housing Program Website.</b>	Provide a resource for finding available owner and rental housing and buildable lots in Utica.	\$4,000 Annually

***Housing Developments Elderly/Special Population Rental/Owner Units***

	<b>HOUSING ACTIVITY</b>	<b>PURPOSE</b>	<b>EST. COSTS</b>
8.	Construct up to <b>six units of rental housing (three duplexes)</b> for households 55+ years, at low- to moderate-income (31% to 80% AMI).	To provide duplex housing for elderly households, offering two-bedroom units.	\$920,000
9.	Up to <b>eight single family units</b> for households 55+ years, at moderate to upper-income (81%+ AMI).	To provide a new homeownership opportunity for older adults.	\$1,100,000
10.	Develop up to <b>one duplex, two rental units</b> for families with a person(s) with a disability(ies).	To provide affordable housing opportunities to elderly families and special populations.	\$210,000
11.	<b>Develop a 10 to 12 unit Assisted Living Facility</b> , with supportive services.	Plan a new and modern Assisted Living Facility for near-independent and frail-elderly residents.	\$1,600,000

**Family Rental/  
Owner Housing**

	<b>HOUSING ACTIVITY</b>	<b>PURPOSE</b>	<b>EST. COSTS</b>
12.	Up to <b>16 single family housing units</b> for moderate- to upper-income families (81%+ AMI).	To provide two- and three-bedroom affordable housing for families of varied middle- to upper-income levels. Possibly combine with local Workforce Housing Initiative. Units should include at least four CROWN (Credit-To-Own) Program units. Could include a Purchase-Rehab-Resale Program and/or First-Time homebuyer-Down Payment Assistance Program.	\$2,850,000
13.	Up to <b>six family renter units</b> for individuals/families @ 50% to 81% AMI.	To provide affordable two- and three-bedroom units for persons/families of low- to moderate-income. Possibly combine with local Workforce Housing Initiative. Units could also serve as renter housing for persons with a disability(ies).	\$750,000

**Housing Rehabilitation Program**

	<b>HOUSING ACTIVITY</b>	<b>PURPOSE</b>	<b>EST. COSTS</b>
14.	<b>Purchase and demolish up to 10 housing structures</b> , by 2021.	To provide land for replacement housing, while removing dilapidated, unsafe housing stock in Utica.	\$490,000
15.	Provide a <b>moderate rehabilitation program</b> for up to <b>20 housing units</b> , in Utica, by 2021, either owner or renter units.	To upgrade housing for low- to medium-income families.	\$815,000
16.	Provide a <b>substantial rehabilitation program</b> for up to <b>10 housing units</b> , in Utica, by 2021, either owner or renter units.	To substantially upgrade housing of low- to medium-income families.	\$430,000

## ■ AFFORDABLE HOUSING DEVELOPMENT OPTIONS & RESIDENTIAL LAND NEEDS ■

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The Village of Utica has been targeted for at least **36 new housing units, by 2021**. This includes 24 owner units and 12 renter units. In addition, the Village should consider the development of an **Assisted Living Facility of 10 to 12 units**, with appropriate supportive services.

A limited amount of vacant land is available in the Community of Utica that would be suitable for the development of various, needed housing types. **Additional housing units could be part of a dilapidated housing demolition program or a planned rural subdivision outside the Corporate Limits of Utica. Favorable areas for residential subdivision development are located immediately east and west of the Corporate Limits of Utica. Future Land Use Maps for Utica and the Village's One-Mile Planning Jurisdiction are included on pages 15 and 16**

Housing developments for the Village should include renter units/apartments for low- to moderate income individuals and families and additional single family owner housing opportunities, including a Credit-To-Own (CROWN) owner housing program. The Village of Utica has been targeted for approximately 36 new housing units, consisting of 24 owner units and 12 rental units. **Officials with the Village of Utica and the Utica Planning Commission have identified a major need for more owner and rental housing opportunities in the Village. The Village is currently updating its Comprehensive Plan and Zoning Regulations, which will identify new, future residential areas for development. The Illustration on page 17 identifies target areas for housing development and rehabilitation in the Village of Utica.**

Utica has also targeted an estimated 29 housing structures for moderate to substantial rehabilitation and an estimated 10 housing structures for demolition. The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land for the Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be set aside in a Land Trust/Land Bank Program.

The Village of Utica is in the process of officially declaring portions of the Village as blighted and substandard. This declaration will identify a designated "Redevelopment Area," where Tax Increment Financing (TIF) can be used for various public improvement and development projects. **A Map identifying the Utica Redevelopment Area is presented on pages 18.**

# FUTURE LAND USE MAP

CORPORATE LIMITS  
UTICA, NEBRASKA



**LEGEND**

- |                           |                         |
|---------------------------|-------------------------|
| PARKS/RECREATION          | MULTIFAMILY RESIDENTIAL |
| PUBLIC/QUASI-PUBLIC       | COMMERCIAL              |
| SINGLE FAMILY RESIDENTIAL | INDUSTRIAL              |
| MOBILE HOME RESIDENTIAL   | RAILROAD CORRIDOR       |

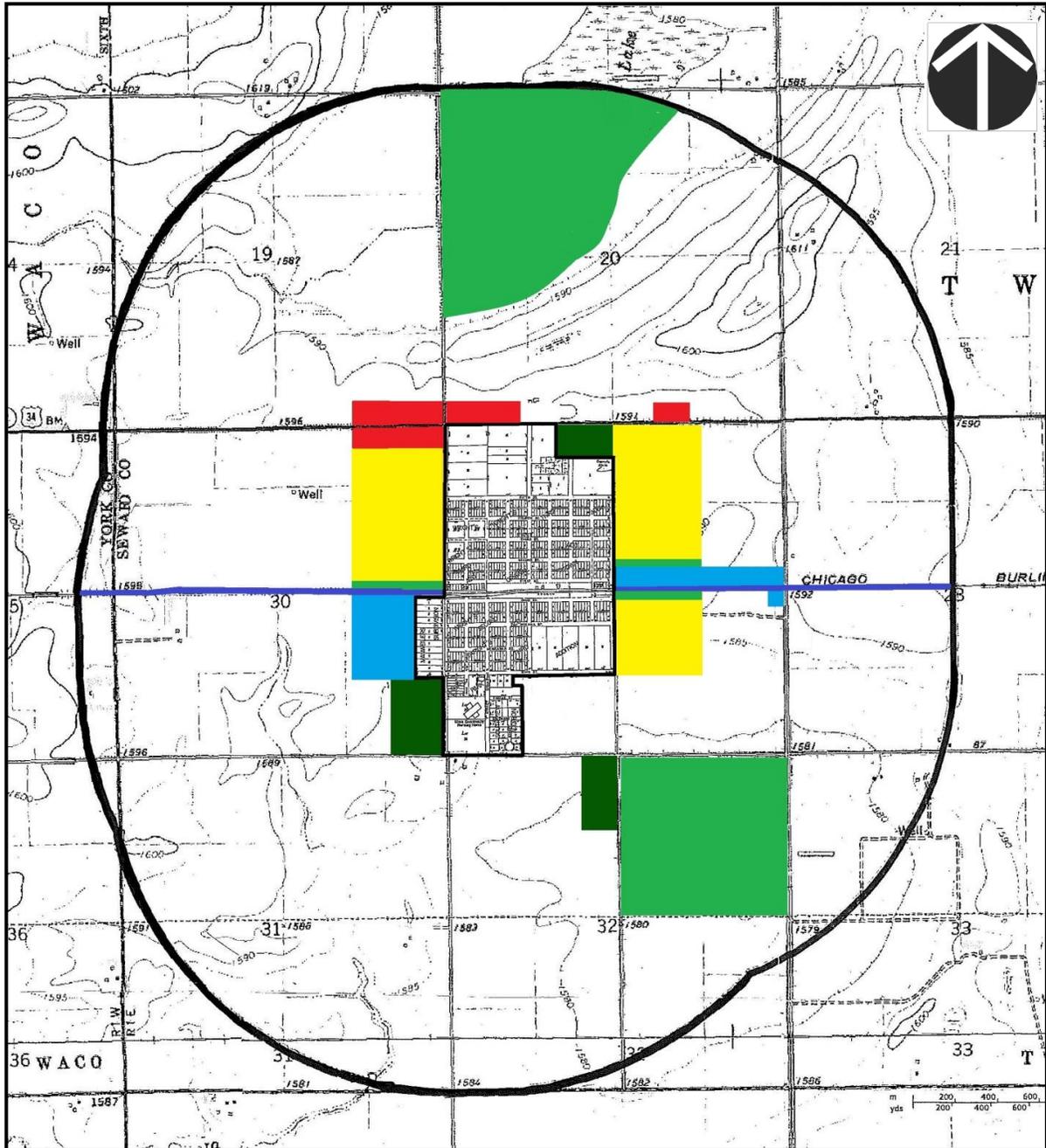
**HANNA:KEELAN ASSOCIATES, P.C.**  
**COMMUNITY PLANNING & RESEARCH**

\*Lincoln, Nebraska\* 402.464.5383 \*

# FUTURE LAND USE MAP

## PLANNING JURISDICTION

### UTICA, NEBRASKA



**LEGEND**

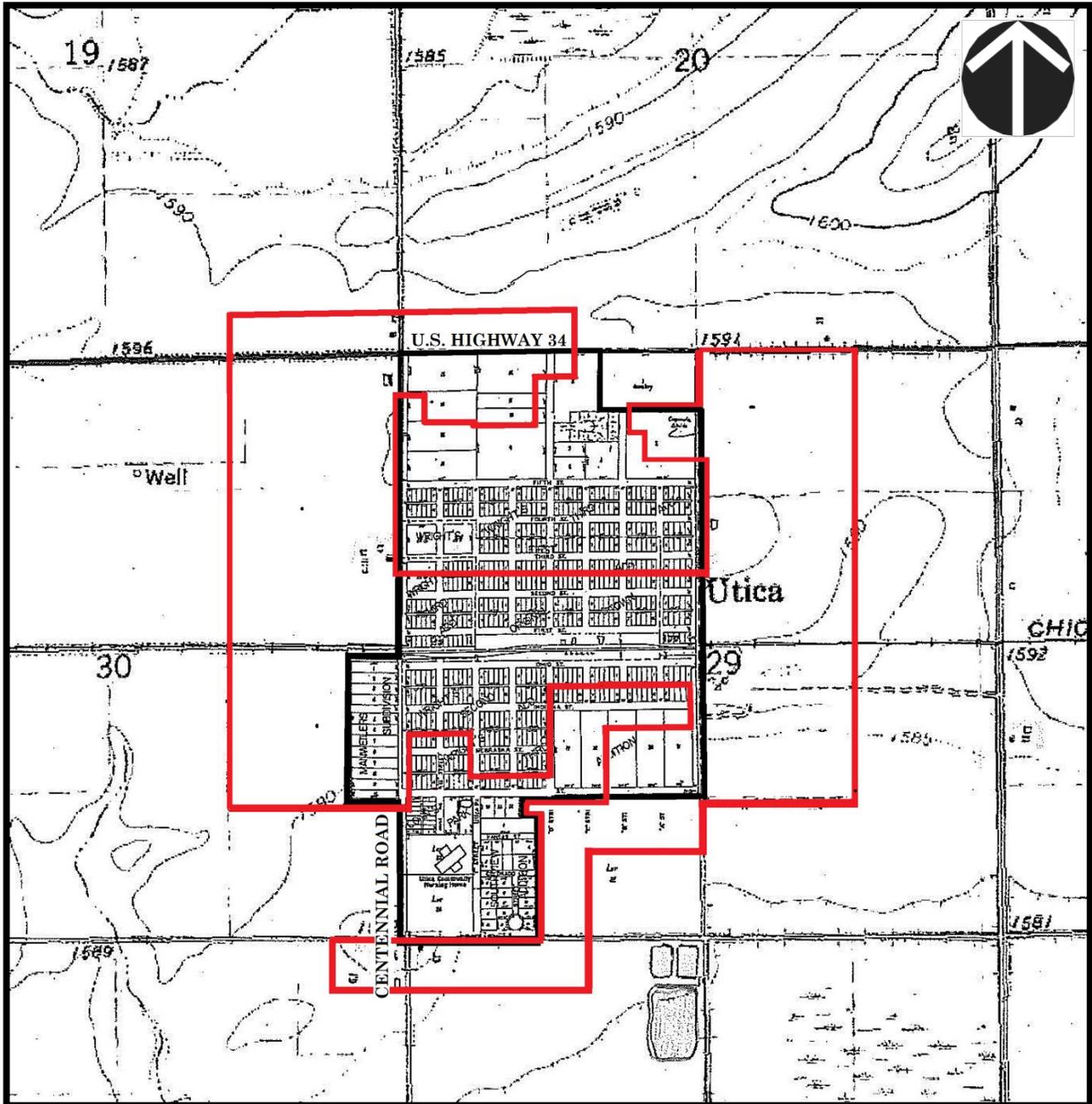
- |                           |                                |
|---------------------------|--------------------------------|
| VACANT/AGRICULTURAL       | COMMERCIAL                     |
| PARKS/RECREATION          | INDUSTRIAL                     |
| PUBLIC/QUASI-PUBLIC       | RAILROAD CORRIDOR              |
| SINGLE FAMILY RESIDENTIAL | ONE-MILE PLANNING JURISDICTION |

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# REDEVELOPMENT AREA PLANNING JURISDICTION UTICA, NEBRASKA



**LEGEND**

-  REDEVELOPMENT AREA BOUNDARY
-  VILLAGE OF UTICA CORPORATE LIMITS

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Meadowlark Pointe Assisted Living, Cozad, NE (38 units)



Good Samaritan Estates,  
Albion, NE (28 units)

Good Samaritan Hillcrest Terrace, Alma, NE (16 units)

**RENTAL DUPLEXES – GRAND ISLAND, NEBRASKA**



**CREDIT-TO-OWN (CROWN) – O'NEILL, NEBRASKA**



# UTICA, NEBRASKA



## “10-YEAR COMMUNITY VISION” 2011-2021

### COMMUNITY HOUSING STUDY

*“A plan to provide suitable and  
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Mitchell Stuhr                          Jerry Springer  
Harold Luebbe                          Lynn Hoops  
LaVern Stuhr                              Alan Koski

Andy Fehlhafer – Board of Adjustment  
Rebecca Sandman – Village Clerk

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The **Community Housing Study** was completed with guidance and direction of the **Village of Utica Planning Commission**.

The **Community Housing Study** was completed by **Hanna:Keelan Associates, P.C.**, a professional Community Planning and Research Consulting Firm, based in Lincoln, Nebraska.

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

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

*\*Lincoln, Nebraska\* 402.464.5383 \**

*\* Beckv Hanna, Tim Keelan, Lonnie Dickson, AICP, & Keith Carl \**

## TABLE OF CONTENTS

	<u>Page</u>
<b>Table of Contents</b> .....	<b>i</b>
<b>List of Tables</b> .....	<b>ii</b>
 <b>SECTION 1 – OVERVIEW OF RESEARCH ACTIVITIES &amp; EXPECTED OUTCOMES</b>	
Introduction/Research Approach.....	1.1
Purpose of Study/Summary.....	1.2
 <b>SECTION 2 – COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM</b>	
Housing Needs & Wants Survey.....	2.1
Workforce Housing Needs Survey.....	2.3
Summary Statements.....	2.4
Priority Housing Activities.....	2.6
 <b>SECTION 3 – POPULATION, INCOME, ECONOMIC &amp; HOUSING PROFILE</b>	
Housing Market Area.....	3.1
Housing Observations.....	3.2
Population Profile.....	3.3
Income Profile.....	3.6
Economic Profile.....	3.12
Housing Stock & Conditions.....	3.17
Owner And Renter Housing Costs.....	3.20
Local Affordable Housing Options.....	3.22
Housing Demand Situation.....	3.23
 <b>SECTION 4 – HOUSING DEMAND/NEEDS ANALYSIS</b>	
Housing Demand Potential.....	4.1
Housing Demand By Income Sector.....	4.4
Housing Demand Per Population Sector/ Proposed Types By Price Products.....	4.6
10-Year Housing Action Plan.....	4.8
 <b>SECTION 5 – AFFORDABLE HOUSING CONCEPTS &amp; FINANCING/PARTNERSHIPS</b>	
Site Analysis Process.....	5.1
Affordable Housing Development Options & Residential Land Needs.....	5.3
Housing Financial Resources.....	5.20
 <b>APPENDIX</b>	
Survey Results	

## LIST OF TABLES

<b><u>Table</u></b>	<b><u>Page</u></b>
2.1 Priority Housing Needs Utica, Nebraska 2021.....	2.7
3.1 Population Trends And Projections Utica, Nebraska 1990-2021.....	3.3
3.2 Population Age Distribution Trends And Projections Utica, Nebraska 1990-2021.....	3.4
3.3 Specific Households Characteristics Utica, Nebraska 1990-2021.....	3.5
3.4 Tenure By Household Utica, Nebraska 1990-2021.....	3.5
3.5 Per Capita Income Seward County, Nebraska/State of Nebraska 1999-2021.....	3.6
3.6 Households By Income Group Utica, Nebraska 2000.....	3.7
3.7 Household Income By Age Group – Trends And Projections Utica, Nebraska 1990-2021.....	3.8
3.8 Estimated Owner Households By Income Cost Burdened With Housing Problems Utica, Nebraska 2000/2011/2021.....	3.9
3.9 Estimated Renter Households By Income Cost Burdened With Housing Problems Utica, Nebraska 2000/2011/2021.....	3.10

## LIST OF TABLES – CONTINUED

<b><u>Table</u></b>	<b><u>Page</u></b>
3.10 Persons Receiving Social Security Income Seward County, Nebraska 2000.....	3.11
3.11 Workforce Employment By Type Seward County, Nebraska 2007-2009.....	3.12
3.12 Travel Time To Work Utica, Nebraska 2000.....	3.13
3.13 Employment Data Trends And Projections Seward County, Nebraska 2000-2021.....	3.14
3.14 Civilian Labor Force And Employment Trends And Projections Seward County, Nebraska 1990-2021.....	3.15
3.15 Employment in Place Utica, Nebraska 2000.....	3.16
3.16 Housing Stock Profile/Units In Structure Utica, Nebraska 1990 & 2000.....	3.17
3.17 Housing Stock Profile Defining Substandard Housing – HUD Utica, Nebraska 2000.....	3.17
3.18 Estimated Year Structure Built Utica, Nebraska 2011.....	3.18
3.19 Estimated Housing Stock Vacancy/Occupancy Status Utica, Nebraska 2000 & 2011.....	3.19

## LIST OF TABLES – CONTINUED

<b><u>Table</u></b>	<b><u>Page</u></b>
3.20 Gross Rent Utica, Nebraska 1990/2000/2011/2021.....	3.20
3.21 Owner Occupied Housing Values Utica, Nebraska 1990/2000/2011/2021.....	3.21
3.22 Housing Structural Condition Survey Utica, Nebraska 2011.....	3.21
3.23 Selected Rental Housing Options Utica, Nebraska 2011.....	3.22
4.1 Estimated Housing Target Demand Utica, Nebraska 2021.....	4.3
4.2 Housing Rehabilitation/Demolition Demand Utica, Nebraska 2021.....	4.3
4.3 Estimated Year-Round Housing Demand By Income Sector Utica, Nebraska 2021.....	4.4
4.4 Housing Land Use Projections/Per Housing Type/Age Sector Utica, Nebraska 2021.....	4.5
4.5 Housing Demand – Target Populations Utica, Nebraska 2021.....	4.6
4.6 Housing Demand – Specific Types By Price Product Utica, Nebraska 2021.....	4.7
<b>Village of Utica, Nebraska 10-Year Housing Action Plan.....</b>	<b>4.8</b>

# ***SECTION 1***



## **Overview of Research Activities & Expected Outcomes**

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# ***OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES***

## **■ INTRODUCTION ■**

---

This **Community Housing Study** provides statistical and narrative data identifying a **housing profile and demand analysis for the Village of Utica, Nebraska**. The Study describes the past, present and projected demographics, economic and housing conditions in the Community, as well as a “**Housing Action Plan,**” identifying recommended housing programs during the next 10 years.

This **Community Housing Study** was conducted for the **Village of Utica Planning Commission** by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. **Members of the Planning Commission, local elected officials and real estate and business professionals, as well as the Citizens of Utica, all provided invaluable information.**

## **■ RESEARCH APPROACH ■**

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This **Community Housing Study** is comprised of information obtained from both public and private sources. All 1990 and 2000 demographic, economic and housing data for the Village of Utica was derived from the U.S. Census. Initial 2010 Census was also utilized. The projection of demographic, economic and housing data was completed by the Consultant, with the use of Census estimates for 2001 through 2009 and the 2010 Census.

**To facilitate both short- and long-range planning, housing demand projections were developed for a 10-year period. Therefore, the implementation period for this Housing Study will be April, 2011 to April, 2021.**

## ■ PURPOSE OF STUDY ■

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The **purpose of this Community Housing Study** is threefold: (1) **analyze** the recent **past and present housing situation** in **Utica**, with emphasis on the need for workforce, elderly and both rental and owner housing options; (2) **identify** the future **target housing needs** for the **Community**; and (3) **provide a process** for **educating and energizing the leadership** of the **Village of Utica** to take a more active role in improving and creating new, modern and safe market rate and affordable housing options.

### **QUALITATIVE INPUT**

The **Community Housing Study** included the participation of the Village of Utica leadership, with emphasis on those directly involved with community and economic development and the local housing industry. Planning Commission meetings allowed Hanna:Keelan to share statistical data and receive informed input from the participants, regarding populations, households, housing needs, opportunities and challenges, as well as local economic issues. The Housing Study process also included the implementation of **two** important **housing surveys**.

## ■ SUMMARY ■

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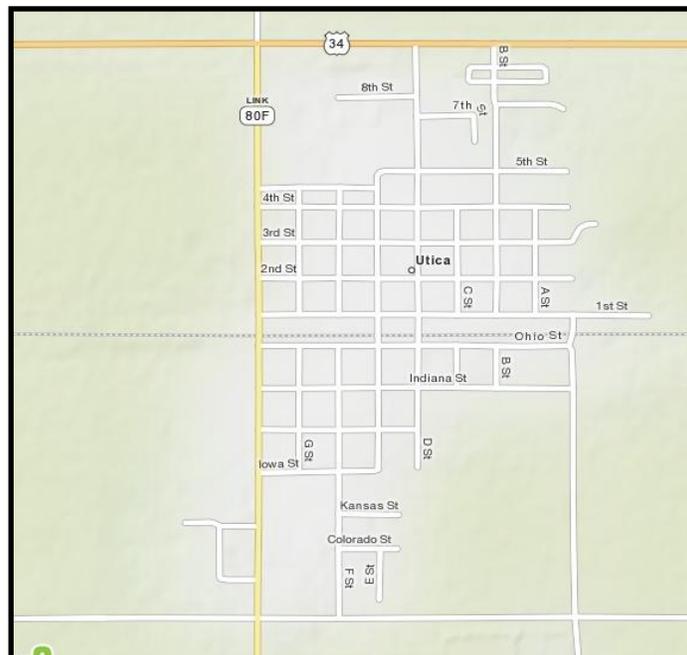
The Village of Utica will have an estimated population of at least 894, by 2021, an increase of 21 persons, or 2.4 percent from the current (2011) estimated population of 873 persons. Utica should strive to develop up to **36 new housing units, by 2021**. Approximately 24 units should be for owner households, consisting of a blend of entry-level to upper income single family units, mostly for younger households, including members of the local workforce. Up to 12 rental units should be built in the next 10 years to accommodate the housing needs of families, elderly and special population households, as well as the housing needs of local workforce families. An estimated 16.7 acres of land will be needed for residential development in Utica, during the next five years.

**Additional housing units could be built outside the Corporate Limits of Utica, but within the Village One-Mile Planning Jurisdiction, by 2021. These housing units would be best suited for a planned rural subdivision to eventually be annexed by the Village.**

The Community should also concentrate on improving the existing housing stock in Utica, during the 10-year implementation period. This would include rehabilitating up to 29 housing units and demolishing at least 10 units that are in a deteriorated/dilapidated condition.

The most critical housing issues in Utica are to promote the development and improvement of housing for the local workforce households, along with the rehabilitation of owner- and renter-occupied units. Other priority housing needs in Utica include providing housing opportunities for the elderly, first time homebuyers and middle-income persons and families, including new housing units of various types, with two+-bedrooms. Future population and household growth in Utica will be driven by new and expanded economic development and public service activities, not only in Utica but throughout Seward County.

### LOCATION MAP UTICA, NEBRASKA



# ***SECTION 2***



## **Citizen Participation Program**

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# ***COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM***

## **■ INTRODUCTION ■**

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The **Utica Community Housing Study** included both qualitative and quantitative research activities. Discussed in this Section is the **citizen participation program** used to gather the opinions of the Utica citizenry regarding housing issues and housing needs. *Planning for the Community’s future is accurate and most effective when it includes opinions from as many community citizens as possible.* The methods used to gather information from the citizens of Utica included Planning Commission meetings and two important Community Surveys, a “**Housing Needs & Wants**” Survey and a “**Workforce Housing Needs**” Survey.

## **■ HOUSING NEEDS & WANTS SURVEY ■**

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The Utica “**Community Housing Needs & Wants Survey**” was distributed to households in the Community. A total of **93 Surveys** were returned, including 89 surveys from Utica residents and four surveys from residents of rural Seward County. Survey participants were asked to give their opinion about specific housing types and housing areas of greatest need in the Community. In addition, a component of the Survey allowed participants to offer individual comments regarding housing needs. The following summarizes the results of the Survey. Complete results of the Survey, along with Comments on specific Community needs are available in the **Appendix**.

### **UTICA SURVEY RESULTS**

#### ***Top Housing Needs***

- Housing for Low-Income Families
- Apartment Complexes (3 to 12 Units per Complex)
- Housing Choices for First-Time Homebuyers
- Three-Bedroom (Apartment or House)
- Retirement Housing for Low-Income Elderly Persons
- Licensed Assisted Living w/ Specialized Services

***Additional Questions***

- 71 percent of the Survey respondents favored the Village of Utica using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 58.1 percent of the Survey respondents supported the Village of Utica using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **85 percent of the Survey respondents favored the Village of Utica 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.**
- **85 percent of the Survey respondents supported the Village of Utica using grant dollars to purchase, rehab and resell vacant housing in the Community.**
- 77.4 percent of the Survey respondents favored the Village of Utica using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

## ■ WORKFORCE HOUSING NEEDS SURVEY ■

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The Village of Utica Planning Commission, in cooperation with major employers in the Utica area, conducted a **Workforce Housing Needs Survey**, to determine the specific renter and owner housing needs of the Area's workforce. A total of **105 Surveys** were returned.

Survey participants were asked to supply information on such subjects as issues and barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or a renter. The following are highlights that were developed from the Survey. The entire Survey results are available in the **Appendix**.

- Employees from the following businesses that participated in the survey include, but are not limited to, Breeza Fans, Utica Community Care Center, Centennial Public Schools and Volzke Corp.
- 
- Survey participants included 83 homeowners and 22 renters. **Nine participants were not satisfied with their current housing situation.** Reasons included the participants current home being too small or in need of substantial updating or being too far away from their place of employment.
- **Only 36.2 percent, or 38 Survey respondents resided in Utica.** A majority of persons living outside of Utica reside in rural Seward or York Counties.
- The majority of respondents could afford monthly house payments, not including house insurance and property taxes, at or above \$345.

Survey participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing for their families. The most common barriers faced when obtaining affordable **owner housing** included **the cost of housing prices and utilities and the high cost of down payments and closing costs.** The most common barriers faced when obtaining affordable **rental housing** included **the high cost of rent and a lack of decent rental units in a prospective renter's price range.**

## ■ SUMMARY STATEMENTS ■

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The Village of Utica provided several opportunities for input from various individuals, organizations, groups and community leaders, regarding the existing and future housing situation in the Village. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in the Community. In addition to statistical information addressing housing needs, the three Housing Surveys and Planning Commission meetings provided an opportunity to build consensus regarding future housing activities.

The following provides “*Summary Statements*” regarding the future of housing activities in Utica.

- ◆ A number of owner and renter housing units in Utica are in **need of substantial rehabilitation or demolition**. The general clean-up or demolition of dilapidated properties in Utica needs to be continued. An organized effort could produce an inventory of available vacant land with access to infrastructure for redevelopment purposes. The newly-vacated land can be set aside in a **Land Trust/Land Bank Program**. This, in itself, is an economic development activity, which will stabilize the population, improve the quality of life for many families and enhance the attractiveness of the Community.
- ◆ **Retirement housing options** for low- to moderate-income elderly persons, as well as accessible housing for persons with a disability(ies) should be a top priority in Utica. The development of affordable housing units should include **duplex housing** that consists of two-bedrooms or units that provide support services for the elderly or special needs population, including an assisted living facility with specialized services. Such housing will provide older adults and persons with a disability(ies) with adequate housing options.
- ◆ Utica currently has a **lack of decent, affordable owner housing units for first-time homebuyers**, specifically for persons and families of low- to moderate-income. A **Credit-to-Own (CROWN) Program**, consisting of five to six homes would be appropriate in Utica to provide greater access to homeownership for families. Other housing types for families could include duplexes for rent and single family homes consisting of two+-bedrooms, also aimed at the low- to moderate-income populations.

- ◆ **Employ proper, modern planning practices to the development of rural housing units.** This includes the range of developments via rural subdivision guidelines and procedures, which includes modern infrastructure systems. Once developed, these rural subdivisions could be annexed into the Village.
- ◆ The Village of Utica should **review building, housing, land use and public infrastructure policies, annually,** and consider implementing an “occupancy permit” program for both existing and new housing, as well as for rental and owner housing. Such policies should be revised, if policies act as a barrier to the maintenance and development of safe and decent housing. During this review, the Village may want to consider the expansion of available land for housing developments in Utica, by implementing planned annexation activities.
- ◆ Utilize all available **Federal, State and Local funding sources,** including, but not limited to CDBG, NAHTF, HOME and Tax Increment Financing, to assist in funding housing programs.
- ◆ Any economic development activity in Utica should be **tied directly to a housing initiative.** As new jobs are created in the Utica area and Seward County and existing jobs are maintained, it is important to determine and act on the housing needs of the employees, including what employees can afford and what level of responsibility local employers, government and groups involved with housing have, to see that these housing needs are met.
- ◆ Creating housing development strategies will help **secure lenders, investors, contractors and local, State and Federal organizations to assist with housing planning and development in Utica.** These organizations include Southeast Nebraska Development District, Southeast Nebraska Affordable Housing Council and Community Action Partnership of Lancaster and Seward Counties. A local housing educational program would assist local interests in understanding and utilizing existing affordable housing financial programs. This should also include housing education and opportunities for homebuyers and renters.

■ **PRIORITY HOUSING ACTIVITIES** ■

The **Priority Housing Activities** of the **Village of Utica** were derived from the results of both qualitative and quantitative housing planning research activities. The following is a review of these priorities for the Community.

**TABLE 2.1**  
**PRIORITY HOUSING NEEDS**  
**UTICA, NEBRASKA**  
**2021**

<u>Population Group</u>	<u>Type of Activity/Housing Needed</u>
First-Time Homebuyers.	a) Down Payment Assistance Program. b) Housing Purchase/Rehabilitation/Resale.
Low- and Moderate-Income Family Households (Workforce Housing for New/Existing Employees).	a) Credit-To-Own (CROWN) Housing Program (3+-Bedroom Units). b) Entry-Level Single Family Housing. c) Housing Rehabilitation
Low- and Moderate-Income Elderly Households.	a) Housing Rehabilitation/with Handicap Accessibility. b) Duplex Rental Housing.
Middle- to Upper-Income Elderly Persons & Families.	a) Housing Rehabilitation. b) Additional Single Family Housing, both within the Community and the Planning Jurisdiction.
Housing Administration & Implementation.	a) Housing Demolition. b) Land Trust/Land Bank Program for Future Residential Development. c) Code Enforcement. d) Resource Development.

Source: Hanna:Keelan Associates, P.C., 2011

# ***SECTION 3***



**Housing Observations &  
Population, Income,  
Economic & Housing Profile**

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## ■ HOUSING OBSERVATIONS ■

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The Village of Utica, Nebraska is located in western Seward County, approximately five miles north of Interstate 80 between the Cities of Seward and York, Nebraska. The Community is located at the intersection of Highways 34 and 34F, which connects the Community to Interstate 80 and provides quick and easy access to a variety of services and facilities. The 2010 Census recorded a population of 861 an increase of 17 residents since 2010.

- ❑ An estimated 17 new housing units have been constructed in the Community since April, 2000. Many of the newer units in Utica are located on newer subdivisions located in the northern and southern portions of the Village
- ❑ Vacant parcels of land are scattered throughout Utica. Larger parcels are also available in the northern, southern and southwestern portions of the Community for future housing development projects.
- ❑ Overall, a majority of the housing stock in Utica is in good condition, but housing units that are deteriorated and dilapidated are scattered throughout Utica. These units are in need of moderate to substantial rehabilitation or demolition.
- ❑ Future housing growth and development in the Village of Utica should focus on infill development in subdivisions located in the northern and southern portions of the Community. Housing growth outside of Utica should be focused on vacant, agricultural lands east and west of the Corporate Limits of Utica.
- ❑ The Community has shown a need for additional housing units for both owners and renters, for families and the elderly. Future projects could include duplexes for the elderly, a possible assisted living facility with specialized support services, a First-Time Homebuyers program and Credit-To-Own (CROWN) housing units.

■ POPULATION PROFILE ■

**Table 3.1** identifies **population trends and projections** for the Village of Utica, from 1990 to 2021. **The 2010 Census recorded a population of 861 in Utica.**

The current estimated population for Utica is 873. Based on population projections, the population of Utica for 2021 is expected to range from 880 persons, an increase of seven persons, or 0.8 percent, to 906 persons, an increase of 33 persons or 3.7 percent. **The medium population projection of 894 was used for further calculations within this Housing Study.**

**TABLE 3.1  
POPULATION TRENDS AND PROJECTIONS  
UTICA, NEBRASKA  
1990-2021**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	1990	718	--	--	--	--
	2000	844	+126	+17.5%	+12.6	+1.8%
	<b>2011</b>	<b>873</b>	<b>+29</b>	<b>+3.4%</b>	<b>+2.9%</b>	<b>+0.4%</b>
<b>Low</b>	<b>2021</b>	<b>880</b>	<b>+7</b>	<b>+0.80%</b>	<b>+0.7%</b>	<b>+0.08%</b>
<b>Medium</b>	<b>2021</b>	<b>894</b>	<b>+21</b>	<b>+2.4%</b>	<b>+2.1%</b>	<b>+0.4%</b>
<b>High</b>	<b>2021</b>	<b>906</b>	<b>+33</b>	<b>+3.7%</b>	<b>+3.3%</b>	<b>+0.37%</b>

Source: 1990, 2000 Census; 2001-2009 Census Estimates  
 Census Estimates: 2001 - 847; 2002 - 849; 2003 - 847; 2004 – 847; 2005 - 831; 2006 – 828;  
 2007 - 815; 2008 – 820; 2009 – 814.

NOTE: 2010 Census – 861.  
 Hanna:Keelan Associates, P.C., 2011

**Table 3.2** identifies the **age distribution** in Utica, from 1990 to 2000 and from 2011 to 2021. In 2011, Utica is experiencing an estimated median age of 37.9 years. The median age in Utica is projected to increase to 39.6 years, or by 1.7 years, by 2021.

The largest decline in population in the Village, from 2011 to 2021, is expected to occur with the 19 and under age group, with a loss of an estimated 16 persons. The largest increase in population is expected to occur with the 35 to 54 age group, a gain of 14 people, from 2011 to 2021.

**TABLE 3.2  
POPULATION AGE DISTRIBUTION  
TRENDS AND PROJECTIONS  
UTICA, NEBRASKA  
1990-2021**

<u>Age Group</u>	<u>1990</u>	<u>2000</u>	<u>Change</u>	<u>2011</u>	<u>2021</u>	<u>2011-2021 Change</u>
19 and Under	180	258	+78	289	273	-16
20-34	103	114	+11	111	106	-5
35-54	138	220	+82	242	256	+14
55-64	69	70	+1	76	82	+6
65-74	104	74	-30	55	63	+8
75-84	79	65	-14	54	60	+6
85+	45	43	-2	46	54	+8
<b>Totals</b>	<b>718</b>	<b>844</b>	<b>+126</b>	<b>873</b>	<b>894</b>	<b>+21</b>
<b>Median Age</b>	<b>45.5</b>	<b>39.3</b>	<b>-6.2</b>	<b>37.9</b>	<b>39.6</b>	<b>+1.7</b>

Source: 1990, 2000 Census  
Hanna:Keelan Associates, P.C., 2011

**Table 3.3** identifies **specific household characteristics** of the Village of Utica, from 1990 to 2021. The number of households in Utica is projected to increase by an estimated 12, from 2010 to 2021. During the next 10 years, persons per household are projected to decrease slightly in Utica.

Group quarters consist of living quarters that are not considered a household, such as dormitories, nursing care centers and correctional facilities. Currently, there are 31 persons in Utica residing in a Group Quarters facility.

**TABLE 3.3**  
**SPECIFIC HOUSEHOLD CHARACTERISTICS**  
**UTICA, NEBRASKA**  
**1990-2021**

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
1990	718	45	673	293	2.30
2000	844	35	809	326	2.48
<b>2011</b>	<b>873</b>	<b>31</b>	<b>847</b>	<b>348</b>	<b>2.42</b>
<b>2021</b>	<b>894</b>	<b>36</b>	<b>858</b>	<b>360</b>	<b>2.38</b>

Source: 1990, 2000 Census  
 Hanna:Keelan Associates, P.C., 2011

**Table 3.4** identifies **tenure by household** for Utica, from 1990 to 2021. The Village of Utica is currently (2011) comprised of an estimated 348 households, consisting of 264 owner and 84 renter households. By 2021, owner households will account for an estimated 75.9 percent of the total households in Utica, resulting in 273 owner and 87 renter households. The percentage of owner households is projected to increase, while the percentage of renter occupied households is projected to decrease slightly in Utica, from 2010 to 2021.

**TABLE 3.4**  
**TENURE BY HOUSEHOLD**  
**UTICA, NEBRASKA**  
**1990-2021**

<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>
1990	293	235	80.2%	58	19.8%
2000	326	250	76.7%	76	23.3%
<b>2011</b>	<b>348</b>	<b>264</b>	<b>75.8%</b>	<b>84</b>	<b>24.2%</b>
<b>2021</b>	<b>360</b>	<b>273</b>	<b>75.9%</b>	<b>87</b>	<b>24.1%</b>

Source: 1990, 2000 Census  
 Hanna:Keelan Associates, P.C., 2011

■ INCOME PROFILE ■

Information presented in the **Income Section** of this **Community Housing Study** assists in determining the number of households within the Village of Utica that have the financial capacity to afford housing. In addition, income analysis serves as an indicator in determining the size, type and style of housing needed in the community during the next 10 years. Low cost and government subsidized housing are subject to Federal regulations, such as size and type, whereas market rate housing has no such limitations.

**Table 3.5** identifies **per capita income trends and projections** for Seward County and the State of Nebraska, from 1999 to 2021. Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally between the residents of the area.

In 2011, per capita income in Seward County is an **estimated \$39,934**. By 2021, per capita income will increase in the County an estimated 26.3 percent, to \$50,445.

**TABLE 3.5**  
**PER CAPITA INCOME TRENDS AND PROJECTIONS**  
**SEWARD COUNTY, NEBRASKA / STATE OF NEBRASKA**  
**1999-2021**

<u>Year</u>	<u>Seward County</u>		<u>State of Nebraska</u>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
1999	\$23,376	--	\$26,569	--
2000	\$26,674	+14.1%	\$28,598	+7.6%
2001	\$27,723	+3.9%	\$29,902	+4.6%
2002	\$27,368	-1.3%	\$30,314	+1.3%
2003	\$29,435	+7.6%	\$32,126	+6.0%
2004	\$30,376	+3.2%	\$33,265	+3.5%
2005	\$30,968	+1.9%	\$34,318	+3.1%
2006	\$31,758	+2.5%	\$35,713	+4.1%
2007	\$35,370	+11.4%	\$37,899	+6.1%
2008	\$36,920	+4.4%	\$39,182	+3.4%
<b>2011</b>	<b>\$39,934</b>	<b>+8.2%</b>	<b>\$40,927</b>	<b>+4.4%</b>
<b>1999-2011</b>	<b>\$23,376-\$39,934</b>	<b>+70.8%</b>	<b>\$26,569-\$40,927</b>	<b>+54.1%</b>
<b>2010-2021</b>	<b>\$39,934-\$50,445</b>	<b>+26.3%</b>	<b>\$40,927-\$49,018</b>	<b>+19.8%</b>

Source: Bureau of Economic Analysis, 2011  
 Hanna:Keelan Associates, P.C., 2011

**Table 3.6** identifies **households by income group** for the Village of Utica, for 2000. In 2000, median income in Utica for all households was projected at \$40,139. A majority of “All Households” had incomes of \$50,000 or more, accounting for 32.8 percent of all households.

**TABLE 3.6**  
**HOUSEHOLDS BY INCOME GROUP\***  
**UTICA, NEBRASKA**  
**2000**

<b>Household Income</b>	<b>All Households</b>		<b>Renter Households</b>		<b>Elderly (55+) Households</b>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Less than \$10,000	26	8.1%	10	14.7%	24	14.4%
\$10,000-\$19,999	60	18.8%	16	23.5%	47	28.1%
\$20,000-\$34,999	46	14.4%	14	20.6%	24	14.4%
\$35,000-\$49,999	83	25.9%	15	22.1%	33	19.7%
<u>\$50,000 or More</u>	<u>105</u>	<u>32.8%</u>	<u>13</u>	<u>19.1%</u>	<u>39</u>	<u>23.4%</u>
<b>Totals</b>	<b>320</b>	<b>100.0%</b>	<b>68</b>	<b>100.0%</b>	<b>167</b>	<b>100.0%</b>
<b>Median Income</b>	<b>\$40,139</b>		<b>\$28,570</b>		<b>\$27,812</b>	

\* Specified Data Used.

Source: 2000 Census

Hanna:Keelan Associates, P.C., 2011

**Table 3.7** identifies **household incomes** for the Village of Utica, from 1990 to 2000 and from 2011 to 2021. The median income of all households in Utica, in 2010, was an estimated \$48,250. The household income is projected to increase to \$54,590, or by 13.1 percent, by 2021. Approximately 50 percent of the 360 total households in Utica are expected to be in the \$50,000 or more income group.

For households with persons **age 65+ years**, the median income, in 2011, was \$35,470. By 2021, the median income for older adult households is expected to increase to \$43,325, or by 22.1 percent.

<b><u>Income Group</u></b>	<b><u>1990*</u></b>	<b><u>2000*</u></b>	<b><u>2011</u></b>	<b><u>2021</u></b>	<b><u>% Change 2010-2021</u></b>
<b><u>All Households</u></b>					
Less than \$10,000	60	26	14	9	-35.7%
\$10,000-\$19,999	71	60	44	26	-40.9%
\$20,000-\$34,999	76	46	30	16	-46.7%
\$35,000-\$49,999	30	83	112	129	+15.1%
\$50,000 or More	47	105	148	180	+21.6%
<b>Totals</b>	<b>284</b>	<b>320</b>	<b>348</b>	<b>360</b>	<b>+3.4%</b>
<b>Median Income</b>	<b>\$21,618</b>	<b>\$40,139</b>	<b>\$48,250</b>	<b>\$54,590</b>	<b>+13.1%</b>
<b><u>Households 65+ Yrs.</u></b>					
Less than \$10,000	38	24	10	7	-30.0%
\$10,000-\$19,999	41	42	28	16	-42.8%
\$20,000-\$34,999	26	19	22	10	-54.5%
\$35,000-\$49,999	10	22	32	48	+50.0%
\$50,000 or More	19	19	32	56	+75.0%
<b>Totals</b>	<b>134</b>	<b>126</b>	<b>124</b>	<b>137</b>	<b>-4.1%</b>
<b>Median Income</b>	<b>\$17,072</b>	<b>\$19,284</b>	<b>\$35,470</b>	<b>\$43,325</b>	<b>+22.1%</b>
* Specified Data Used.					
Source: 1990, 2000 Census					
Hanna:Keelan Associates, P.C., 2011					

The following **Tables** examine **cost burdened households with housing problems** in the Village of Utica. A cost burdened household is any household paying 30 percent or more of their income on housing costs, which may include mortgage, rent, utilities, and property taxes. A household is considered to have housing problems if the household is overcrowded (more than one person per room) or if the household lacks complete plumbing.

**Table 3.8** identifies **estimated owner households by income, cost burdened with housing problems** in the Village of Utica, for 2000, 2011 and 2021. In 2011, an estimated 49 owner households, or 18.6 percent are currently cost burdened with housing problems. **By 2021, an estimated 43 owner households will be cost burdened with housing problems.**

<b>TABLE 3.8</b>			
<b>ESTIMATED OWNER HOUSEHOLDS BY INCOME</b>			
<b>COST BURDENED WITH HOUSING PROBLEMS</b>			
<b>UTICA, NEBRASKA</b>			
<b>2000/2011/2021</b>			
<b>Income Range</b>	<b>2000*</b>	<b>2011</b>	<b>2021</b>
	<b># / #CB-HP</b>	<b># / #CB-HP</b>	<b># / #CB-HP</b>
0%-30% AMI	26 / 22	22 / 20	22 / 18
31%-50% AMI	35 / 16	31 / 14	26 / 11
51%-80% AMI	50 / 8	51 / 8	54 / 8
<u>81%+ AMI</u>	<u>154 / 8</u>	<u>160 / 7</u>	<u>173 / 6</u>
<b>Totals</b>	<b>275 / 54</b>	<b>264 / 49</b>	<b>273 / 43</b>

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

\*Specified Data Used  
 Source: 2000 CHAS Tables  
 Hanna:Keelan Associates, P.C., 2011

**Table 3.9 identifies estimated renter households by income, cost burdened with housing problems** in the Village of Utica, for 2000, 2011 and 2021. In 2011, an estimated nine renter households, or 10.7 percent are currently cost burdened with housing problems. **By 2021, an estimated seven renter households will be cost burdened with housing problems.**

<b>TABLE 3.9</b>			
<b>ESTIMATED RENTER HOUSEHOLDS BY INCOME</b>			
<b>COST BURDENED WITH HOUSING PROBLEMS</b>			
<b>UTICA, NEBRASKA</b>			
<b>2000/2011/2021</b>			
	<b>2000*</b>	<b>2011</b>	<b>2021</b>
<b><u>Income Range</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0%-30% AMI	16 / 8	<b>10 / 6</b>	4 / 4
31%-50% AMI	20 / 4	<b>15 / 3</b>	<b>6 / 3</b>
51%-80% AMI	22 / 0	<b>24 / 0</b>	<b>28 / 0</b>
<b><u>81%+ AMI</u></b>	<b><u>32 / 0</u></b>	<b><u>35 / 0</u></b>	<b><u>39 / 0</u></b>
<b>Totals</b>	<b>90 / 12</b>	<b>84 / 9</b>	<b>87 / 7</b>

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

\*Specified Data Used  
 Source: 2000 CHAS Tables  
 Hanna:Keelan Associates, P.C., 2011

**Table 3.10** identifies persons in Seward County, Nebraska, **receiving Social Security Income**, for 2000. A total of 2,895 persons in Seward County received Social Security Income in 2000. Approximately 81.9 percent, or 2,370 persons were over the age of 65, of which 980 persons were male and 1,390 persons were female.

<b>TABLE 3.10</b>	
<b>PERSONS RECEIVING SOCIAL SECURITY INCOME</b>	
<b>SEWARD COUNTY, NEBRASKA</b>	
<b>2000</b>	
<u>Social Security Income-2000</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	1,930
Wives & Husbands	255
Children	10
<u>Survivor Benefits</u>	
Widows & Widowers	360
Children	80
<u>Disability Benefits</u>	
Disabled Persons	185
Wives & Husbands	10
<u>Children</u>	<u>65</u>
<b>Total</b>	<b>2,895</b>
<u>Aged 65 &amp; Older</u>	
Men	980
<u>Women</u>	<u>1,390</u>
<b>Total</b>	<b>2,370</b>
<u>Supplemental Security Income-2009</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	N/A
<u>Blind and Disabled</u>	<u>N/A</u>
<b>Total</b>	<b>N/A</b>

N/A=Not Available.

Source: Department of Health and Human Services,  
 Social Security Administration, 2011  
 Hanna:Keelan Associates, P.C., 2011

■ ECONOMIC PROFILE ■

The following statistical and narrative discussion provides an **Economic Profile** of the Village of Utica and Seward County. Included in this analysis is a review of relevant labor force data, annual employment trends, commuter data and the identification of major employers.

**Table 3.11** identifies **workforce employment by type** for Seward County, from 2007 to 2009. Overall, non-farm employment (wage and salary) decreased by 7.3 percent, between 2007 and 2009. The largest increases occurred in the Financial Activities, Other Services and Retail Trade Sectors. The largest decreases were experienced in the State Government, Leisure & Hospitality and Wholesale Trade Sectors.

**TABLE 3.11**  
**WORKFORCE EMPLOYMENT BY TYPE**  
**SEWARD COUNTY, NEBRASKA**  
**2007-2009**

<b>Workforce</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>% Change 2007-2009</b>
<b>Non-Farm Employment (Wage &amp; Salary)</b>	<b>6,275</b>	<b>5,938</b>	<b>5,812</b>	<b>-7.3%</b>
<b>Goods-Producing</b>	1,406	1,361	1,273	<b>-9.5%</b>
Service-Providing	4,689	4,577	4,539	<b>-3.2%</b>
Trade, Trans, Ware, Util**	*	*	1,188	<b>N/A</b>
Total Trade	799	764	803	<b>+0.5%</b>
Wholesale Trade	227	211	199	<b>-12.3%</b>
Retail Trade	572	553	604	<b>+5.6%</b>
Information	*	39	45	<b>N/A</b>
Financial Activities	275	284	309	<b>+12.4%</b>
Professional & Business	*	*	209	<b>N/A</b>
Education & Health	914	921	983	<b>+7.5%</b>
Leisure & Hospitality	455	449	393	<b>-13.6%</b>
Other Services	238	244	256	<b>+7.5%</b>
<b>Total Government</b>	<b>1,338</b>	<b>1,135</b>	<b>1,157</b>	<b>-13.5%</b>
Federal	59	60	58	<b>-1.7%</b>
State	255	80	50	<b>-80.4%</b>
Local	1,025	995	1,049	<b>+2.3%</b>

\*Data not available due to disclosure suppression

\*\* Trade, Transportation, Warehousing & Utilities

NA = NOT AVAILABLE

Source: Nebraska Department of Labor, Labor Market Information, 2011

Hanna:Keelan Associates, P.C., 2011

**Table 3.12** illustrates the **travel time to work** for residents of Seward County and the Village of Utica, in 2000. Approximately 213 (58.4 percent) of Utica’s employed residents traveled less than 20 minutes to work or worked at home, while approximately 18.1 percent, or 66 residents traveled 30 minutes or more.

<b>TABLE 3.12</b>					
<b>TRAVEL TIME TO WORK</b>					
<b>UTICA, NEBRASKA</b>					
<b>2000</b>					
<b><u>9 Minutes</u></b>	<b><u>10-19</u></b>	<b><u>20-29</u></b>	<b><u>30-39</u></b>	<b><u>40 Minutes</u></b>	<b><u>Work</u></b>
<b><u>or Less</u></b>	<b><u>Minutes</u></b>	<b><u>Minutes</u></b>	<b><u>Minutes</u></b>	<b><u>or More</u></b>	<b><u>at Home</u></b>
145	57	86	18	48	11
Source: 2000 Census Hanna:Keelan Associates, P.C., 2011					

**Table 3.13** identifies the most current and projected **employment data** available for Seward County. The unemployment rate ranged from a high of 4.1 percent and a low of 2.3 percent, between 1999 and 2009. During this period, the number of employed persons decreased by 405.

Currently, an estimated 8,692 employed persons exist in Seward County. The County currently has an estimated unemployment rate of 3.8 percent. By 2021, it is estimated that the unemployment rate will decrease to 3.6 percent.

**TABLE 3.13  
EMPLOYMENT DATA TRENDS AND PROJECTIONS  
SEWARD COUNTY, NEBRASKA  
2000-2021**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2000	9,022	--	2.3%
2001	9,185	+163	2.8%
2002	8,971	-214	3.0%
2003	8,945	-26	3.3%
2004	9,087	+142	3.1%
2005	8,955	-132	3.2%
2006	9,007	+52	2.7%
2007	8,677	-330	2.7%
2008	8,767	+90	3.3%
2009	8,617	-150	4.1%
<b>2011</b>	<b>8,692</b>	<b>+75</b>	<b>3.8%</b>
<b>2021</b>	<b>9,088</b>	<b>+396</b>	<b>3.6%</b>
<b>2000-2021</b>	<b>9,022-9,088</b>	<b>+66</b>	<b>2.3%-3.6%</b>

Source: Nebraska Department of Labor, Labor Market Information, 2011  
Hanna:Keelan Associates, P.C., 2011

**Table 3.14** identifies **civilian labor force and employment trends and projections** for Seward County, Nebraska, from 1990 to 2021. In 2011, an estimated 9,022 persons are in the civilian labor force in Seward County. This number is expected to increase by 393 persons, or 4.4 percent, by 2021. Total employment for Seward County is also projected to increase, from 8,692 in 2011, to an estimated 9,088 in 2021, representing a 4.6 percent increase.

**TABLE 3.14**

**CIVILIAN LABOR FORCE AND EMPLOYMENT  
TRENDS AND PROJECTIONS  
SEWARD COUNTY, NEBRASKA  
1990-2021**

	<u>1990</u>	<u>1995</u>	<u>2000</u>	<u>2011</u>	<u>2021</u>
Civilian Labor Force	8,339	9,565	9,263	<b>9,022</b>	<b>9,415</b>
Unemployment	177	212	217	<b>330</b>	<b>327</b>
Rate of Unemployment	2.1%	2.2%	2.3%	<b>3.8%</b>	<b>3.6%</b>
Employment	8,163	9,354	9,046	<b>8,692</b>	<b>9,088</b>
<b><u>Change in Total Employment</u></b>					
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-1995	+1,191	+238.2	+14.6%	+2.9%	
1995-2001	-308	-61.6	-3.3%	-0.7%	
<b>2011-2021</b>	<b>+396</b>	<b>+39.6</b>	<b>+4.6%</b>	<b>+0.5%</b>	

Source: Nebraska Department of Labor, Labor Market Information, 2011  
Hanna:Keelan Associates, P.C., 2011

**Table 3.15** identifies **employment in place** for the Village of Utica, for 2000. As of 2000, 31.2 percent, or 114 employed residents of Utica worked in the Village, while approximately 251, or 68.8 percent of employed Utica residents worked outside of the Village. Additionally, 135 residents of Utica, or 37.6 percent traveled beyond Seward County, or beyond the State of Nebraska for employment.

**TABLE 3.15  
EMPLOYMENT IN PLACE  
UTICA, NEBRASKA  
2000**

<u>Place of Employment</u>	<u>Village of Utica Residents</u>	
	<u>Number</u>	<u>Percent</u>
State of Nebraska	363	99.4%
Seward County	230	63.0%
Village of Utica	114	31.2%
Outside Village of Utica	251	68.8%
Outside Seward County	133	37.0%
<u>Outside State of Nebraska</u>	<u>2</u>	<u>0.6%</u>
<b>Totals</b>	<b>365</b>	<b>100.0%</b>

Source: 2000 Census  
Hanna:Keelan Associates, P.C., 2011

■ HOUSING STOCK & CONDITIONS ■

The **Housing Stock & Conditions Section** of this **Community Housing Study** presents information that will assist in the determination of the housing demand for the Village of Utica. Included in this analysis is a review of the current housing stock, substandard housing, occupancy and vacancy status and the cost of housing.

A **housing stock profile/units in structure analysis** for the Village of Utica, for 1990 and 2000, is presented in **Table 3.16**. According to the 2000 Census, Utica consisted of 347 units. Of the Village’s 347 units, approximately 90 percent, or 308 structures consisted of a single unit.

**TABLE 3.16**  
**HOUSING STOCK PROFILE / UNITS IN STRUCTURE**  
**UTICA, NEBRASKA**  
**1990 & 2000**

<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>	
1990	277	15	0	19	<b>311</b>
2000	312	17	0	18	<b>347</b>

\*Includes mobile home or trailer.  
 Source: 1990, 2000 Census  
 Hanna:Keelan Associates, P.C., 2011

**Housing Conditions, Substandard Housing**

Substandard housing, as defined by HUD, as per the 2000 Census, included (1) housing units lacking complete plumbing and (2) housing units with 1.01+ persons per room. **Table 3.17** identifies the **general condition of housing**, in the Village of Utica, in 2000, as per this definition. **As of the 2000 Census, the Village of Utica had two units that lacked complete plumbing and four units that were considered overcrowded.**

**TABLE 3.17**  
**HOUSING STOCK PROFILE**  
**DEFINING SUBSTANDARD HOUSING – HUD**  
**UTICA, NEBRASKA**  
**2000**

<u>Total</u>	<u>Complete Plumbing</u>		<u>Lack of Complete Plumbing</u>		<u>Units with 1.01+ Persons per Room</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
494	492	99.6%	2	0.4%	4	0.8%

Source: 2000 Census  
 Hanna:Keelan Associates, P.C., 2011

**Table 3.18** profiles the **estimated year housing units built** for the Village of Utica, as of 2011. Records indicate that an estimated 362 housing units exist in Utica for 2011, of which 34.8 percent were built in or before 1939 and 52.1 percent were built in or before 1959. The largest increase in housing, in Utica, occurred between 1970 and 1979, when 40 housing units were constructed.

<b>TABLE 3.18</b>	
<b>ESTIMATED YEAR STRUCTURE BUILT</b>	
<b>UTICA, NEBRASKA</b>	
<b>2011</b>	
<u>Year</u>	<u>Housing Units</u>
April, 2000 to Present	17
1999 to March, 2000	6
1995 to 1998	30
1990 to 1994	19
1980 to 1989	28
1970 to 1979	40
1960 to 1969	32
1950 to 1959	34
1940 to 1949	30
<u>1939 or Before</u>	<u>128</u>
<b>Subtotal</b>	<b>364</b>
<u>Units Lost (2000 to Present)</u>	<u>(2)</u>
<b>Total Est. Units – 2011</b>	<b>362</b>
% 1939 or Before	34.8%
% 1959 or Before	52.1%
Source: Village of Utica, 2010; 2000 Census Hanna:Keelan Associates, P.C., 2011	

**Table 3.19** identifies the **estimated housing stock occupancy/vacancy status** in the Village of Utica for 2000 and 2011. As of 2011, Utica is comprised of an estimated 362 housing units, consisting of an estimated 278 owner units and 84 renter units. Of the 362 units, approximately 14 are vacant, resulting in an estimated overall housing vacancy rate of 3.8 percent. The 14 vacant housing units consist of an estimated seven owner units and seven renter units, equaling an overall owner housing vacancy rate of 8.3 percent and an overall renter housing vacancy rate of 1.9 percent.

The **Adjusted Housing Vacancy Rate** only considers year-round vacant units that are available for rent or purchase, meeting current housing code and modern amenities. **The 2011 adjusted housing vacancy rate, for the Village of Utica, is an estimated 1.9 percent, with an adjusted owner housing vacancy rate of 1 percent and a 4.7 percent adjusted renter housing vacancy rate.**

<b>TABLE 3.19</b>		
<b>HOUSING STOCK OCCUPANCY / VACANCY STATUS</b>		
<b>UTICA, NEBRASKA</b>		
<b>2000 &amp; 2011</b>		
	<u>2000</u>	<u>2011</u>
<b>a) Housing Stock</b>	<b>347</b>	<b>362</b>
	(O=270; R=77)	(O=278; R=84)
<b>b) Vacant Housing Stock</b>	<b>22</b>	<b>14</b>
<b>c) Occupied Housing Stock</b>	<b>325</b>	<b>348</b>
Owner Occupied	257	271
Renter Occupied	68	77
<b>d) Housing Vacancy Rate</b>	<b>6.3% (22)</b>	<b>3.8% (14)</b>
Owner Vacancy	4.8% (13)	<b>2.5% (7)</b>
Renter Vacancy	11.7% (9)	<b>8.3% (7)</b>
<b>e) Adjusted Vacancy Rate*</b>	<b>1.7% (6)</b>	<b>1.9% (7)</b>
Owner Adjusted Vacancy*	1.9% (5)	1.0% (3)
Renter Adjusted Vacancy*	1.3% (1)	4.7% (4)
* Includes <b>only</b> 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, or units not meeting current housing code.		
Source: 2000 Census; Village of Utica, 2011 Hanna:Keelan Associates, P.C., 2011		

■ OWNER AND RENTER HOUSING COSTS ■

The cost of housing in any County or 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 tie these housing opportunities into an applicable format and secure the appropriate resources. The Village of Utica is challenged to organize needed resources to meet the needs of their residents, including both financial, as well as, organizational resources. A continued effort to upgrade wages, at both existing and new employment settings, should be a top priority.

**Table 3.20** identifies **gross rent** for the Village of Utica, from 1990 to 2021. In 2011, the estimated median gross rent for Utica is \$512. The estimated median gross rent, in Utica, is expected to increase by an estimated 22.7 percent, to \$628, by 2021.

**TABLE 3.20**  
**GROSS RENT**  
**UTICA, NEBRASKA**  
**1990/2000/2011/2021**

	<b>Less than <u>\$200</u></b>	<b>\$200 to <u>\$299</u></b>	<b>\$300 to <u>\$399</u></b>	<b>\$400 to <u>\$599</u></b>	<b>\$600 or <u>More</u></b>	<b><u>Totals</u></b>
<b>1990*</b>	15	16	18	5	0	<b>54</b>
<b>Median Value</b>	<b>\$293</b>					
<b>2000*</b>	9	13	15	20	11	<b>68</b>
<b>Median Value</b>	<b>\$400</b>					
<b>2011</b>	<b>\$512</b>					
<b>2021</b>	<b>\$628</b>					

\* Specified Data Used.

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2011

**Table 3.21** identifies **owner occupied housing values** for the Village of Utica, from 1990 to 2021. The Utica median housing value, estimated to be \$100,200 for 2011, will increase by an estimated 27.5 percent, to \$127,800, by 2021.

<b>TABLE 3.21</b>					
<b>OWNER OCCUPIED HOUSING VALUE</b>					
<b>UTICA, NEBRASKA</b>					
<b>1990/2000/2011/2021</b>					
	<b>Less than \$50,000</b>	<b>\$50,000 to \$99,999</b>	<b>\$100,000 to \$149,999</b>	<b>\$150,000 or More</b>	<b>Totals</b>
<b>1990*</b>	150	56	4	2	<b>212</b>
<b>Median Value</b>	<b>\$38,600</b>				
<b>2000*</b>	38	156	26	2	<b>222</b>
<b>Median Value</b>	<b>\$69,700</b>				
<b>2011</b>	<b>\$100,200</b>				
<b>2021</b>	<b>\$127,800</b>				

\* Specified Data Used.  
 Source: 1990, 2000 Census  
 Hanna:Keelan Associates, P.C., 2011

**Table 3.22** identifies the results of a **Housing Structural Condition Survey**, conducted in Utica in 2011. The total number of housing structures surveyed in Utica was 336. A total of 264 structures were determined to be in good condition while at least five structures were considered to be in dilapidated condition (not cost effective to be rehabilitated) and potentially in need of demolition.

<b>TABLE 3.22</b>	
<b>HOUSING STRUCTURAL CONDITION SURVEY</b>	
<b>UTICA, NEBRASKA</b>	
<b>2011</b>	
Rating 1 – Good Condition	264
Rating 2 – Fair Condition; Moderate Rehab Needed	53
Rating 3 – Deteriorated; Substantial Rehab Needed	14
<u>Rating 4 – Dilapidated; Demolition Recommended</u>	<u>5</u>
<b>Total</b>	<b>336</b>

Source: Hanna:Keelan Associates, P.C., 2011

■ LOCAL AFFORDABLE HOUSING OPTIONS ■

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Currently, only **eight affordable rental housing units** currently exist in one program in the Village of Utica. This program is funded by the United States Department of Agriculture-Rural Development and the U.S. Department of Housing and Urban Development. **Table 3.23** identifies this rental program as having a sustained occupancy rate of 88 percent, with no current waiting list.

**TABLE 3.23**  
**SELECTED RENTAL HOUSING OPTIONS**  
**UTICA, NEBRASKA**  
**2011**

<u>Name &amp; Address</u>	<u>Year</u>	<u>Number of Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>	<u>Waiting List</u>
Southview Plaza Apartments 1285 F Street (402) 534-3432	1983	1-Bd: 8	USDA-RD HUD Elderly Section 8	30% Income	88%	No

Source: Property Managers, 2011  
Hanna:Keelan Associates, P.C. 2011

## ■ HOUSING DEMAND SITUATION ■

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In Utica, there have been approximately 17 new housing units built since 2000. Most of the owners of these new homes were previous homeowners or renters within the area desiring to relocate into a new or larger home. More business development for the Village could mean an increase in the construction of new homes and/or apartments, accompanied by more aggressive efforts to rehabilitate the current housing stock.

Some of the housing needs expressed in Utica, as identified in the Housing Needs & Wants Survey, include more owner and renter housing options for low- and moderate income families and elderly persons, along with additional housing choices for first-time homebuyers. There is a growing need for starter homes and workforce housing in Utica, especially homes in the \$110,000 to \$130,000 range. Many survey participants felt that the high costs of utilities and housing prices are the barriers preventing people from owning a home. The construction of new homes in Utica could help to meet the needs of households wishing to purchase a home in a lower price range. Residential rural subdivision development outside the Corporate Limits of Utica could provide additional housing construction opportunities for families looking to move to the Utica area. These rural subdivisions could be annexed into the Village in the future.

A Credit-To-Own (CROWN) Housing Program, consisting of five to six units in the Village of Utica would greatly assist persons and families interested in becoming homeowners. These homes could be placed on newly subdivided land in the Community, or serve as an infill development project where large, vacant tracts of land exist. These homes should also consist of three+ bedrooms to accommodate large families.

Currently, Utica is without a licensed assisted living facility for its elderly and frail elderly residents. **In order to retain its elderly population, Utica should consider developing a new and modern assisted living facility, by 2021, of up to 10 units with supportive/specialized services.**

**The Village of Utica needs to implement a housing code enforcement program, which would include the use of both a modern Building and Housing Code and “Occupancy Permit” inspection program, for both owner and renter housing units and both existing and new housing units.**

# ***SECTION 4***



## **Housing Demand/Needs Analysis**

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# ***HOUSING DEMAND/NEEDS ANALYSIS***

## **■ INTRODUCTION ■**

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This Section of the **Community Housing Study** provides a **housing needs/demand analysis and a 10-Year “Housing Action Plan” for the Village of Utica**. The needs/demand analysis includes the identification of the target housing demand in Utica, the latter based on need and financial and organizational resources. Also included is the identification of targeted housing rehabilitation needs in Utica.

Preceding the **10-Year Housing Action Plan** is a presentation of housing expectations, for Utica, as per income category and price product. The 10-Year Housing Action Plan provides a listing of recommended housing programs to pursue, by 2021, including cost estimates.

## **■ HOUSING DEMAND POTENTIAL ■**

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

### **(1) HOUSING VACANCY DEFICIENCY (DEMAND)**

**Housing vacancy deficiency** is defined as the number of vacant units lacking in a community, whereby the total percentage of vacant, available, code acceptable housing units is less than 5 to 6 percent. **A vacancy rate of 5 to 6 percent is the minimum rate recommended for a community to have sufficient housing available for both new and existing residents**. The determination of housing vacancy deficiency in the Village of Utica considered a 5 percent vacancy of the current year-round housing stock, minus the current estimated year-round vacant units, in good or fair condition, meeting today’s housing code standards.

An **Adjusted Housing Vacancy Rate** considers only available vacant units meeting housing codes. Currently, **the adjusted vacancy rate for Utica is 1.9 percent.** This being the case, **Utica has a major overall vacancy deficiency (demand) in relation to owner and renter housing units, which have an estimated adjusted vacancy rate of 1 and 4.7 percent, respectively.**

**(2) HOUSING DEMAND-NEW HOUSEHOLDS, REPLACEMENT & AFFORDABLE DEMAND**

**New households, the replacement of substandard housing** and the assistance that a community provides 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.

**Substandard Unit**

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.

**Households Cost Burden**

Households experiencing **renter or owner cost burden** are paying more than 30 percent of their income towards housing costs. Consideration is also given to the number of new households, demolitions, and any other projects in the planning stage for the designated community.

**(3) “PENT-UP” HOUSING DEMAND**

The **“pent-up” housing demand for current residents in the Community, desiring and having the capacity to afford alternative housing, must also be considered.** In essence, this includes estimating the housing demand potential, during the planning period, for those households currently residing in the Village. This includes the consideration of households changing tenant status from owner to renter or vice-a-versa, households changing types of housing (i.e. larger home or apartment, smaller living quarters, single family housing to townhouses, etc.). Pent-up demand is calculated utilizing data associated with development and household tenure trends and qualitative data received from local citizenry and real estate occupancy trends.

**Housing Target Demand**

**Table 4.1** identifies the **estimated housing target demand** in Utica, by 2021. This target demand provides the Community with the number of housing units to undertake, during the next 10 years. Local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals and outcomes that will effectively increase the quality of the housing stock in Utica.

The total estimated **housing target demand** for Utica, by 2021, is **36 housing units, including 24 owner and 12 rental units**. The total housing target demand would have an estimated cost of \$5.6 Million.

<b>TABLE 4.1</b>			
<b>ESTIMATED HOUSING TARGET DEMAND</b>			
<b>UTICA, NEBRASKA</b>			
<b>2021</b>			
<b>Target Demand*</b>		<b>Total</b>	<b>Est.</b>
<b><u>Owner</u></b>	<b><u>Renter</u></b>	<b><u>Demand</u></b>	<b><u>Required</u></b>
<b>24</b>	<b>12</b>	<b>36</b>	<b><u>Budget</u></b>
			<b>\$5.6 Million</b>
*Based upon new households, providing affordable housing for 20% of cost burdened households, with housing problems, replacement of 20% substandard (HUD) housing stock, absorb housing vacancy deficiency by creating 5% vacancy rate consisting of structurally sound housing units, build for Pent-Up demand.			
Source: Hanna:Keelan Associates, P.C., 2011			

**(4) HOUSING REHABILITATION DEMAND**

**Table 4.2** identifies **housing rehabilitation/demolition demand** in Utica, by 2021. An estimated 29 housing structures in Utica are in need of either moderate or substantial rehabilitation, by 2021, at an estimated cost of \$1.1 Million. An additional 10 total housing units, scattered throughout the Village, should be considered for demolition, during the next 10 years.

<b>TABLE 4.2</b>	
<b>HOUSING REHABILITATION/DEMOLITION DEMAND</b>	
<b>UTICA, NEBRASKA</b>	
<b>2021</b>	
<b><u># Rehabilitated / Est. Cost*</u></b>	<b><u>Demolition</u></b>
<b>29 / \$1.1 Million</b>	<b>10</b>
*Based upon field inspections and age of housing.	
Source: 2000 Census	
Hanna:Keelan Associates, P.C., 2011	

**■ HOUSING DEMAND BY INCOME SECTOR ■**

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**Table 4.3** identifies the **estimated year-round housing demand by income sector** for Utica, by 2021. Approximately 36 new units should be targeted, consisting of 24 owner units and 12 rental units. New owner units should focus on addressing the needs and demands of individuals and families who have an Area Median Income (AMI) of 51 percent or higher. New renter units should focus on meeting the needs of individuals and families at 31 percent AMI or higher.

**TABLE 4.3**  
**ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR**  
**UTICA, NEBRASKA**  
**2021**

<u>Tenure</u>	<u>Income Range</u>				<u>Totals</u>
	<u>0-30% AMI</u>	<u>31-50% AMI</u>	<u>51-80% AMI</u>	<u>81%+ AMI</u>	
<b>Owner</b>	0	0	8	16	<b>24</b>
<b>Renter</b>	0	4	6	2	<b>12</b>

Source: Hanna:Keelan Associates, P.C., 2011

**Table 4.4** identifies estimated housing **land use projections/per housing type by age sector** in the Village of Utica, by 2021. Overall, the Village will require an estimated 16.7 acres of land for residential development.

Approximately 64.1 percent of needed, future residential land, or 10.7 acres should be used to develop single family units for households in the 18 to 54 years age group. This will include both owner and rental units consisting entirely of single family units. Single family units could also be part of a Credit- or Lease-To-Own housing program.

Approximately 35.9 percent of the residential land needed in Utica, by 2021, should be used to develop owner and renter units for households at 55+ years of age. A mixture of housing types is identified for older adult populations, including duplex and single family units.

**TABLE 4.4  
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR  
UTICA, NEBRASKA  
2021**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
<b>18 to 54 Years</b>	Single Family Unit	16 / 6*	10.7
	Patio Home Unit	0 / 0	0
	Town Home Unit	0 / 0	0
	Duplex Unit	0 / 0	0
	Apartment - 3+ Units	0 / 0	0
<b>Totals</b>		<b>16 / 6</b>	<b>10.7 Acres</b>
<b>55+ Years</b>	Single Family Unit	8 / 0	4.5
	Patio Home Unit	0 / 0	0
	Town Home Unit	0 / 0	0
	Duplex Unit	0 / 6	1.5
	Apartment - 3+ Units	0 / 0	0
<b>Totals</b>		<b>8 / 6</b>	<b>6.0 Acres</b>
<b>Total Units / Acres</b>		<b>24 / 12*</b>	<b>16.7 Acres</b>
<b>*Includes Credit- or Lease-To-Own Units.</b>			
Source: Hanna:Keelan Associates, P.C., 2011			

**■ HOUSING DEMAND PER POPULATION SECTOR/  
PROPOSED TYPES BY PRICE PRODUCTS ■**

Table 4.5 identifies **housing demand** in the Village of Utica for **target population groups and proposed housing types, by Area Median Income (AMI)**, by 2021. Sector populations include elderly, family and special needs populations.

By 2021, 36 additional, new housing units are targeted for Utica, consisting of 24 owner and 12 renter units. An estimated 10 owner and six renter units should be targeted for elderly households, 55+ years of age, with 12 owner housing units and four renter units targeted for non-elderly families. An estimated two owner and two renter housing units in Utica should be built for persons with a special need(s), by 2021. **An estimated 13 owner units and six renter units will be needed for low- to moderate-income workforce households in Utica.**

<b>TABLE 4.5 HOUSING DEMAND – TARGET POPULATIONS UTICA, NEBRASKA 2021</b>						
<b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b>						
<b>OWNER UNITS</b>	<b>0%-30%</b>	<b>31%-50%</b>	<b>51%-80%</b>	<b>81%+</b>	<b>TOTALS</b>	<b>Workforce Sector 55%-125%</b>
<b>Elderly (55+)</b>	0	0	0	10	10	3
<b>Family</b>	0	0	6	6	12	10
<b>Special Populations<sup>1</sup></b>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>2</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>0</b>	<b>8</b>	<b>16</b>	<b>24</b>	<b>13</b>
<b>RENTAL</b>						
<b>UNITS</b>						
<b>Elderly (55+)</b>	0	2	2	2	6	2
<b>Family</b>	0	0	4	0	4	4
<b>Special Populations<sup>1</sup></b>	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>4</b>	<b>6</b>	<b>2</b>	<b>12</b>	<b>6</b>
<b>Totals</b>	<b>0</b>	<b>4</b>	<b>14</b>	<b>18</b>	<b>36</b>	<b>19</b>

\* Includes Credit- or Lease-To-Own units.  
<sup>1</sup> Any person with a special housing need due to a cognitive and/or mobility disability.

Source: Hanna:Keelan Associates, P.C., 2011

**Table 4.6** identifies **specific housing types, by price product, by Area Median Income (AMI)**, for Utica, by 2021. The owner housing type most needed will be three-bedroom units, priced between \$112,000 and \$299,000. The rental unit most needed in Utica, by 2021, will be two-bedroom units, with a monthly rent between \$301 and \$480 and three-bedroom units with a monthly rent between \$370 and \$765.

Owner units for the Village’s workforce population should consist of three-bedroom units and be priced between \$85,000 and \$185,000. Renter units for the Village’s workforce population should consist of two- and three-bedroom units and be priced between \$425 and \$770.

**TABLE 4.6**

**HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT  
UTICA, NEBRASKA  
2021**

**PRICE – PURCHASE COST (Area Median Income)**

	(31%-50%)	(51%-80%)	(81%+)		Workforce (55%-125%)
<b>OWNER</b>	<b>\$45,000-</b>	<b>\$85,000-</b>	<b>\$112,000-</b>		<b>\$85,000-</b>
<b>UNITS</b>	<b>\$85,000</b>	<b>\$132,000</b>	<b>\$299,000</b>	<b>TOTALS</b>	<b>\$185,000</b>
2 Bedroom	0	2	4	6	0
3+ Bedroom	0	6	12	18	13
<b>Totals</b>	<b>0</b>	<b>8</b>	<b>16</b>	<b>24</b>	<b>13</b>

**PRICE – PURCHASE COST (Area Median Income)**

	(31%-50%)	(51%-80%)	(81%+)		Workforce (55%-125%)
<b>RENTAL</b>	<b>\$301-\$480</b>	<b>\$370-\$765</b>	<b>\$645-\$875</b>		<b>\$425-\$770</b>
<b>UNITS</b>				<b>TOTALS</b>	
2 Bedroom	4	2	2	8	2
3+ Bedroom	0	4	0	4	4
<b>Totals</b>	<b>4</b>	<b>6</b>	<b>2</b>	<b>12</b>	<b>6</b>

Source: Hanna:Keelan Associates, P.C., 2011

**■ THE 10-YEAR HOUSING ACTION PLAN ■**

The greatest challenge for Utica, during the next 10 years, will be to develop proposed housing units for the low- to moderate-income, elderly and family households, with special attention given to workforce households. Overall, the Village of Utica should strive to build 24 owner units and 12 rental units, by 2021.

A proposed **10-Year Housing Action Plan**, for Utica, is identified with this **Community Housing Study**, to give clarity and direction to the development of additional housing units in Utica. The Action Plan identifies specific housing activities and estimated cost.

*Village of Utica, Nebraska*  
**10-YEAR HOUSING ACTION PLAN**

	<u>Housing Implementation</u>	
HOUSING ACTIVITY	PURPOSE	EST. COST
1. Implement a <b>Utica housing capacity building / education / promotional program</b> to local interests.	Working with Southeast Nebraska Development District (SENDD), Southeast Nebraska Affordable Housing Council (SENAHC) and Blue Valley Community Action Partnership (BVCAP), educate Community housing interests on the local housing situation and potential and to recruit both profit and non-profit housing developers.	\$2,000 Annually
2. <b>Utica Housing Fair – Annual.</b>	Working with SENDD, SENAHC and BVCAP, showcase existing and potential housing programs and housing sites in Utica.	\$500 Annually
3. <b>Housing Inspection Program in Utica</b> to focus on both rental and owner properties.	Working with SENDD, SENAHC and BVCAP, implement an inspection of both owner and rental housing properties, to insure code enforcement and the availability of safe housing.	\$15,000 Annually
4. Create a <b>Utica Workforce Housing Initiative/ Employers Assistance Program.</b>	Working with Seward County Economic Development (SCED), SENDD, SENAHC and BVCAP, public schools, local business and industry, County Government, provide additional housing in the Community of Utica. Included in the Initiative would be an Employment Assistance Program, to assist employees in securing proper housing and, eventually, becoming homeowners.	\$2,000 Annually

***Section 4 – Housing Demand/Needs Analysis***

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***Housing Implementation***

	<b>HOUSING ACTIVITY</b>	<b>PURPOSE</b>	<b>EST. COST</b>
5.	<b>Utica Land Trust/Land Bank Program.</b>	Working with SCED, SENDD, SENAHC and BVCAP, create a local Land Trust or Land Bank Program, to secure land for future housing needs. Encourage the use of local funding and resources.	\$75,000 Annually
6.	<b>Community Housing Investment Club.</b>	Invest in creating gap financing for local housing development.	\$50,000 Annually
7.	<b>Utica Housing Program Website.</b>	Provide a resource for finding available owner and rental housing and buildable lots in Utica.	\$4,000 Annually

***Housing Developments Elderly/Special Population Rental/Owner Units***

	<b>HOUSING ACTIVITY</b>	<b>PURPOSE</b>	<b>EST. COSTS</b>
8.	Construct up to <b>six units of rental housing (three duplexes)</b> for households 55+ years, at low- to moderate-income (31% to 80% AMI).	To provide duplex housing for elderly households, offering two-bedroom units.	\$920,000
9.	Up to <b>eight single family units</b> for households 55+ years, at moderate to upper-income (81%+ AMI).	To provide a new homeownership opportunity for older adults.	\$1,100,000
10.	Develop up to <b>one duplex, two rental units</b> for families with a person(s) with a disability(ies).	To provide affordable housing opportunities to elderly families and special populations.	\$210,000
11.	<b>Develop a 10 to 12 unit Assisted Living Facility</b> , with supportive services.	Plan a new and modern Assisted Living Facility for near-independent and frail-elderly residents.	\$1,600,000

**Family Rental/  
Owner Housing**  
**PURPOSE**

	<b>HOUSING ACTIVITY</b>	<b>PURPOSE</b>	<b>EST. COSTS</b>
12.	Up to <b>16 single family housing units</b> for moderate- to upper-income families (81%+ AMI).	To provide two- and three-bedroom affordable housing for families of varied middle- to upper-income levels. Possibly combine with local Workforce Housing Initiative. Units should include at least four CROWN (Credit-To-Own) Program units. Could include a Purchase-Rehab-Resale Program and/or First-Time homebuyer-Down Payment Assistance Program.	\$2,850,000
13.	Up to <b>six family renter units</b> for individuals/families @ 50% to 81% AMI.	To provide affordable two- and three-bedroom units for persons/families of low- to moderate-income. Possibly combine with local Workforce Housing Initiative. Units could also serve as renter housing for persons with a disability(ies).	\$750,000

**Housing Rehabilitation Program**  
**PURPOSE**

	<b>HOUSING ACTIVITY</b>	<b>PURPOSE</b>	<b>EST. COSTS</b>
14.	<b>Purchase and demolish up to 10 housing structures</b> , by 2021.	To provide land for replacement housing, while removing dilapidated, unsafe housing stock in Utica.	\$490,000
15.	Provide a <b>moderate rehabilitation program</b> for up to <b>20 housing units</b> , in Utica, by 2021, either owner or renter units.	To upgrade housing for low- to medium-income families.	\$815,000
16.	Provide a <b>substantial rehabilitation program</b> for up to <b>10 housing units</b> , in Utica, by 2021, either owner or renter units.	To substantially upgrade housing of low- to medium-income families.	\$430,000

# ***SECTION 5***



**Affordable Housing Concepts  
&  
Financing/Partnerships**

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# ***AFFORDABLE HOUSING CONCEPTS & FINANCING/PARTNERSHIPS***

## **■ INTRODUCTION ■**

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**Section 5** of this **Community Housing Study** provides a discussion of **site analysis and affordable housing concepts** for the Village of Utica, Nebraska. As housing programs are implemented in the Community, potential sites for future housing developments will need to be identified. Proper site selection will greatly enhance the marketability of housing in the Market Area.

Also included is a presentation and discussion of various affordable housing development options, successfully being implemented. The Village of Utica can consider these and other successful affordable housing models in the development of needed housing.

## **■ SITE ANALYSIS PROCESS ■**

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

Physical capabilities, age and household structure establish the priority for particular amenities. The services/amenities of households for the elderly and physically or mentally disabled differ from those needed by young and middle-aged families. Facilities are prioritized into categories: Primary and Secondary Services.

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

## Residential Site Analysis Criteria

### Housing for the Elderly and Disabled

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

### Family Housing

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

Notes: Wkg = Within Walking Distance  
M = Miles

## ■ AFFORDABLE HOUSING DEVELOPMENT OPTIONS & RESIDENTIAL LAND NEEDS ■

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The Village of Utica has been targeted for at least **36 new housing units, by 2021**. This includes 24 owner units and 12 renter units. In addition, the Village should consider the development of an Assisted Living Facility of 10 to 12 units, with appropriate supportive services.

A limited amount of vacant land is available in the Community of Utica that would be suitable for the development of various, needed housing types. **Additional housing units could be part of a dilapidated housing demolition program or a planned rural subdivision outside the Corporate Limits of Utica. Favorable areas for residential subdivision development are located immediately east and west of the Corporate Limits of Utica. Future Land Use Maps for Utica and the Village’s One-Mile Planning Jurisdiction are included on pages 5.5 and 5.6**

Housing developments for the Village should include renter units/apartments for low- to moderate income individuals and families and additional single family owner housing opportunities, including a Credit-To-Own (CROWN) owner housing program. The Village of Utica has been targeted for approximately 36 new housing units, consisting of 24 owner units and 12 rental units. **Officials with the Village of Utica and the Utica Planning Commission have identified a major need for more owner and rental housing opportunities in the Village. The Village is currently updating its Comprehensive Plan and Zoning Regulations, which will identify new, future residential areas for development. The Illustration on page 5.7 identifies target areas for housing development and rehabilitation in the Village of Utica.**

Utica has also targeted an estimated 29 housing structures for moderate to substantial rehabilitation and an estimated 10 housing structures for demolition. The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land for the Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be set aside in a Land Trust/Land Bank Program.

The Village of Utica is in the process of officially declaring portions of the Village as blighted and substandard. This declaration will identify a designated “Redevelopment Area,” where Tax Increment Financing (TIF) can be used for various public improvement and development projects. **A Map identifying the Utica Redevelopment Area is presented on pages 5.8.**

# FUTURE LAND USE MAP

CORPORATE LIMITS  
UTICA, NEBRASKA



**LEGEND**

- |                           |                         |
|---------------------------|-------------------------|
| PARKS/RECREATION          | MULTIFAMILY RESIDENTIAL |
| PUBLIC/QUASI-PUBLIC       | COMMERCIAL              |
| SINGLE FAMILY RESIDENTIAL | INDUSTRIAL              |
| MOBILE HOME RESIDENTIAL   | RAILROAD CORRIDOR       |

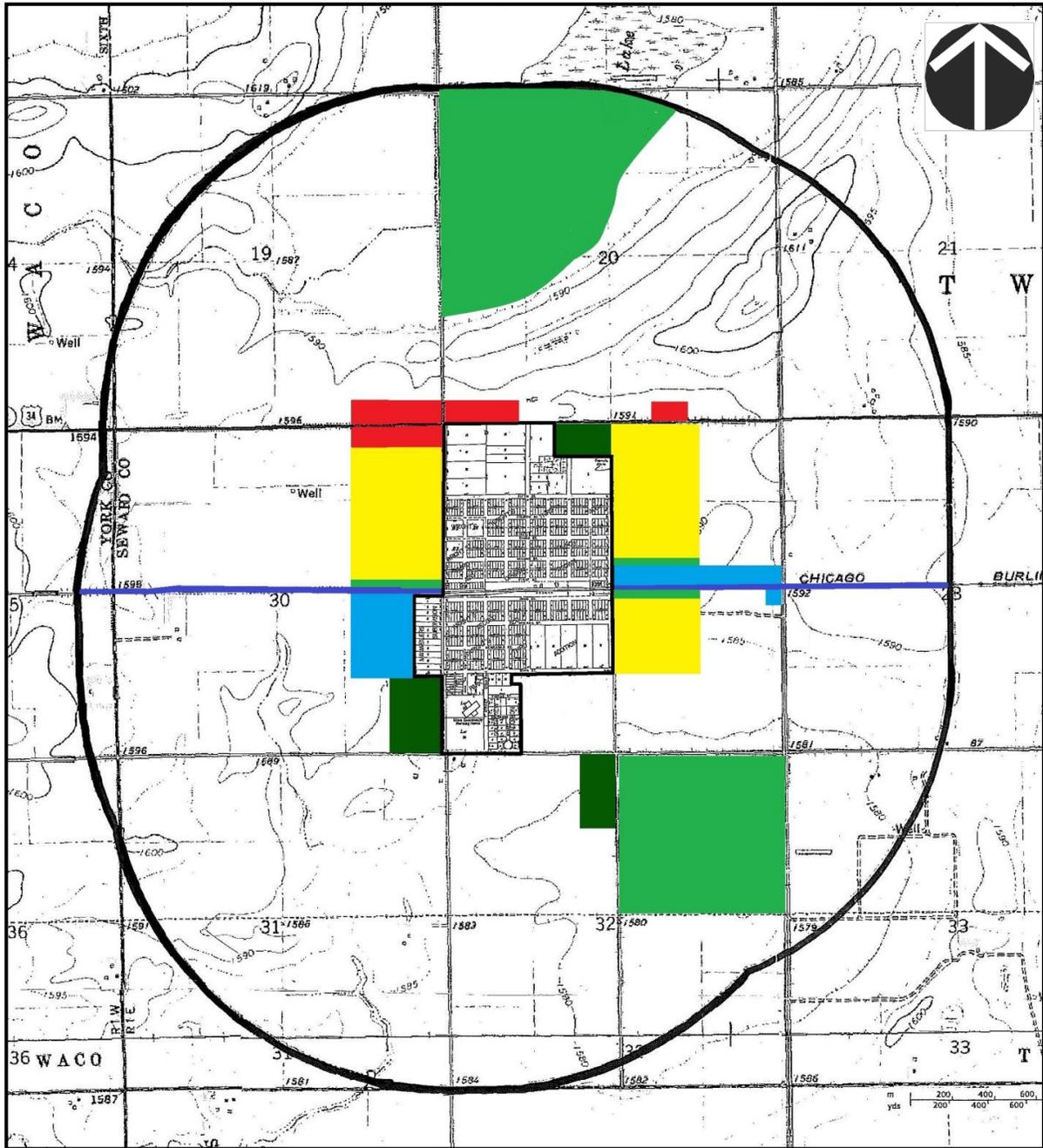
**HANNA:KEELAN ASSOCIATES, P.C.**  
**COMMUNITY PLANNING & RESEARCH**

\*Lincoln, Nebraska\* 402.464.5383 \*

# FUTURE LAND USE MAP

## PLANNING JURISDICTION

### UTICA, NEBRASKA



**LEGEND**

	VACANT/AGRICULTURAL		COMMERCIAL
	PARKS/RECREATION		INDUSTRIAL
	PUBLIC/QUASI-PUBLIC		RAILROAD CORRIDOR
	SINGLE FAMILY RESIDENTIAL		ONE-MILE PLANNING JURISDICTION

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

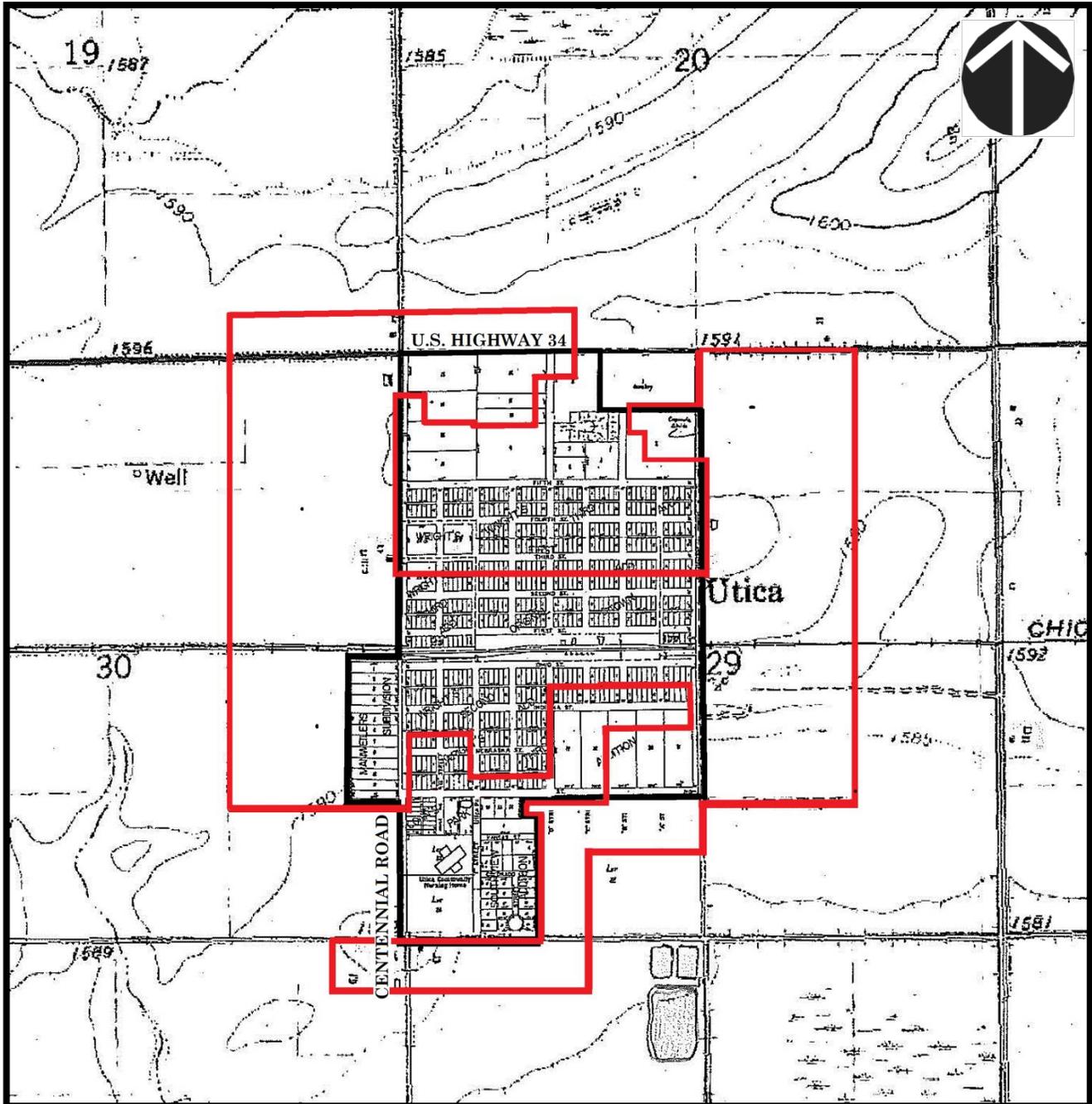
\*Lincoln, Nebraska\* 402.464.5383 \*

# HOUSING GROWTH AND AREAS FOR HOUSING REHABILITATION

UTICA, NEBRASKA



# REDEVELOPMENT AREA PLANNING JURISDICTION UTICA, NEBRASKA



**LEGEND**

-  REDEVELOPMENT AREA BOUNDARY
-  VILLAGE OF UTICA CORPORATE LIMITS

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

\*Lincoln, Nebraska\* 402.464.5383 \*

The following affordable housing development options are provided as a courtesy by Excel Development Group (Housing Concepts) and Mesner Development Company (Single Family Housing Concepts) and their respective architectural design teams.

**Single family homes** are presented as examples of Credit-, or Lease-To-Own, affordable housing options. This development concept has been successfully implemented in several Nebraska Communities, including Auburn, Nebraska City, O’Neill and York. This housing option is typically funded with Low-Income Housing Tax Credits, provided by the Nebraska Investment Finance Authority, with the CROWN or Credit-To-Own Program, HOME Funds and/or Nebraska Affordable Housing Trust Funds, available with the Nebraska Department of Economic Development (NDED) and/or Affordable Housing Program funds, provided by the Federal Home Loan Bank. Also included in funding affordable single family homes is conventional financing and Tax Increment Financing.

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

**Nebraska Bar-None, or Prairie Gold Homes are available to be used with a CROWN Program.** Photos of a CROWN Credit-To-Own housing development in O’Neill, Nebraska, are provided as an example of a housing type that the Village can develop over the next five years.

Net monthly rents for affordable single family homes range from \$450 to \$675, based on rental comparables and the level of affordability of the target population in the community being served. Typically, Credit- or Lease-To-Own single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI). In a lease-to-own type program, a small percentage of the net monthly rent is set-a-side for the eventual use by the tenant as a down payment to eventually purchase a home.

Affordable single family housing options (**Pages 5.11-5.20**) can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the NDED. Households of 50 to 80 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost for the homes, typically, range from \$95,000 to \$130,000. In a First-Time Homebuyers Program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of the purchase price.

**Duplex/triplex rental housing** are a popular affordable housing program, in Nebraska, for both older adults, 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for duplex/triplex rental housing have traditionally ranged from \$350 to \$575, depending upon the local housing economics of the subject community.

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

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

**Page 5.21 contains examples of Assisted Living Facilities, in Nebraska Communities.**

## NEW CONSTRUCTION LEASE-TO-OWN HOMES

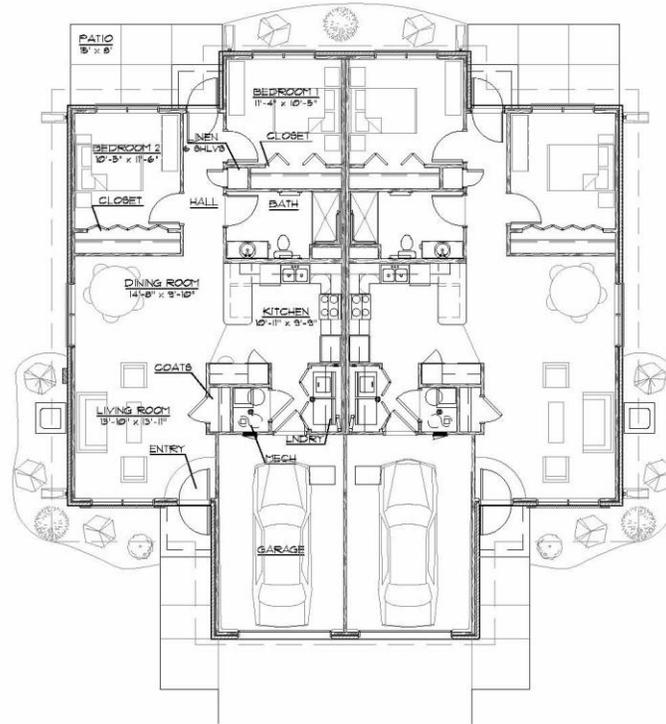


*Section 5 – Affordable Housing Concepts & Financing/Partnerships*

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LIBERTY ESTATES, L.L.C.



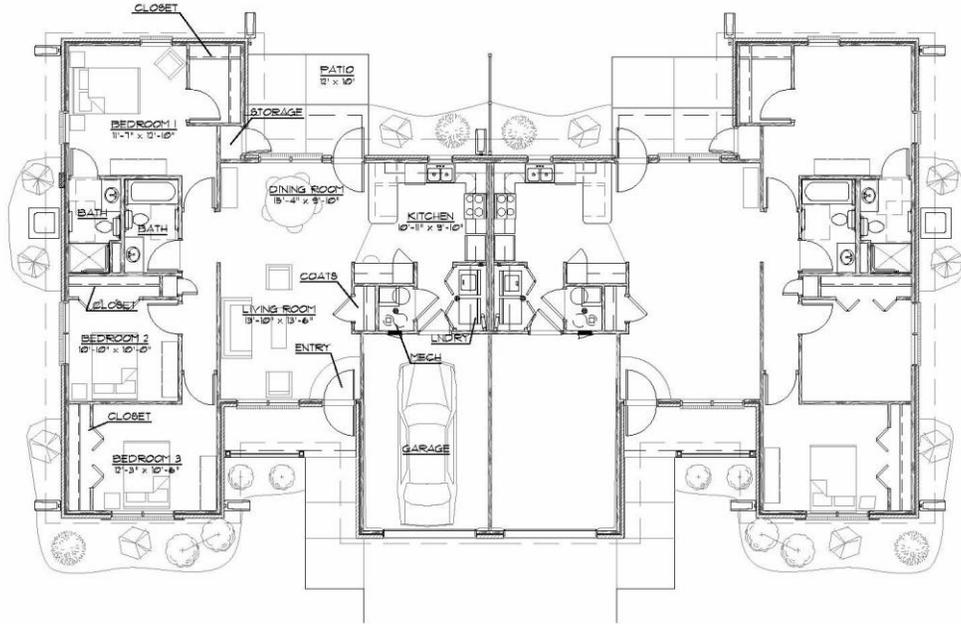
**2 BEDROOM FLOOR PLAN**  
SCALE: 1/4" = 1'-0"  
983 SQFT



**2 BEDROOM FRONT ELEVATION**  
SCALE: 1/4" = 1'-0"

ARCHITECTURAL DESIGN ASSOCIATES, P.C. **ADA**

LIBERTY ESTATES, L.L.C.



**3 BEDROOM FLOOR PLAN**  
SCALE 1" = 12'-0"

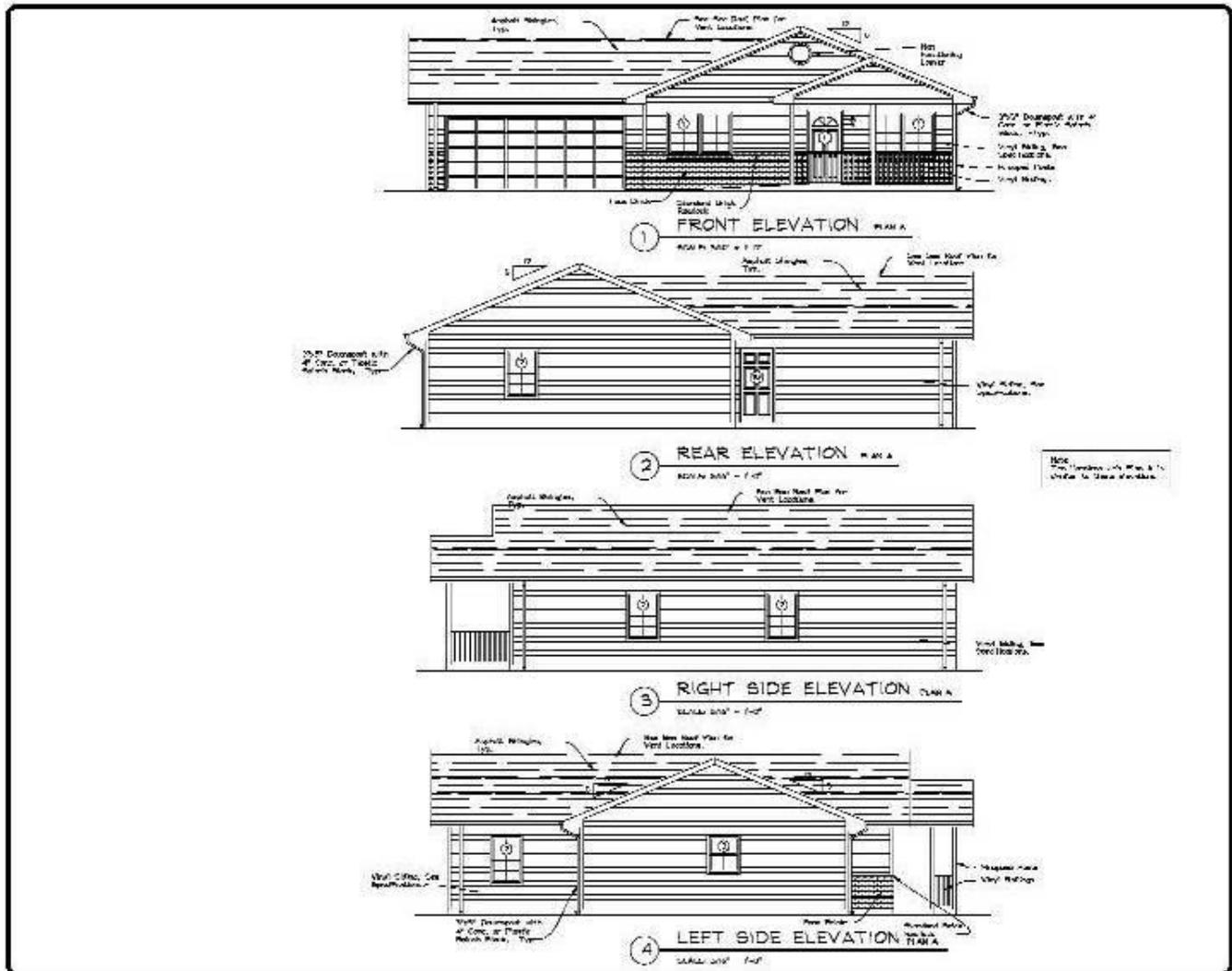
1,241 SQFT



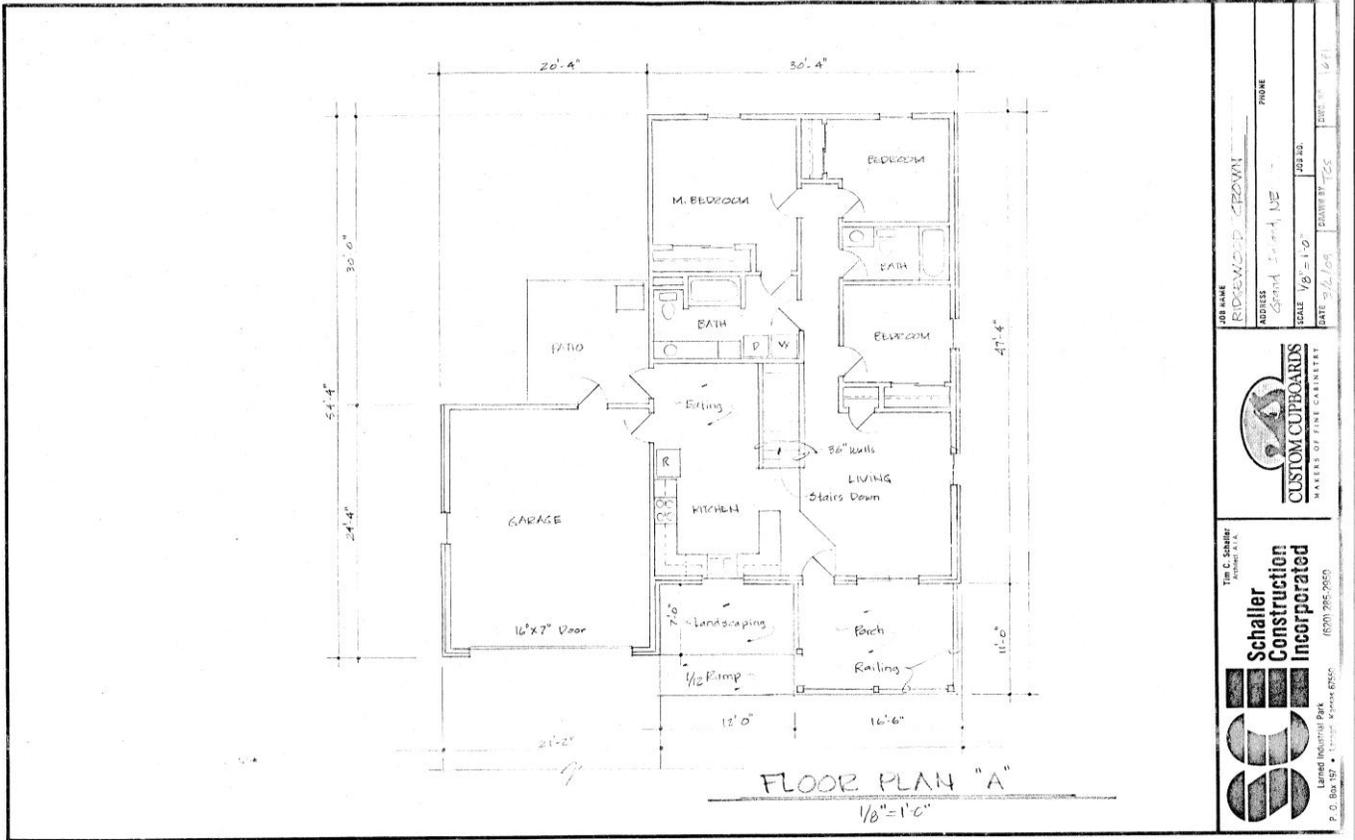
**3 BEDROOM FRONT ELEVATION**  
SCALE 1" = 12'-0"

ARCHITECTURAL DESIGN ASSOCIATES, P.C. **ADA**

# SINGLE FAMILY HOUSING CONCEPT Two-Bedroom Unit

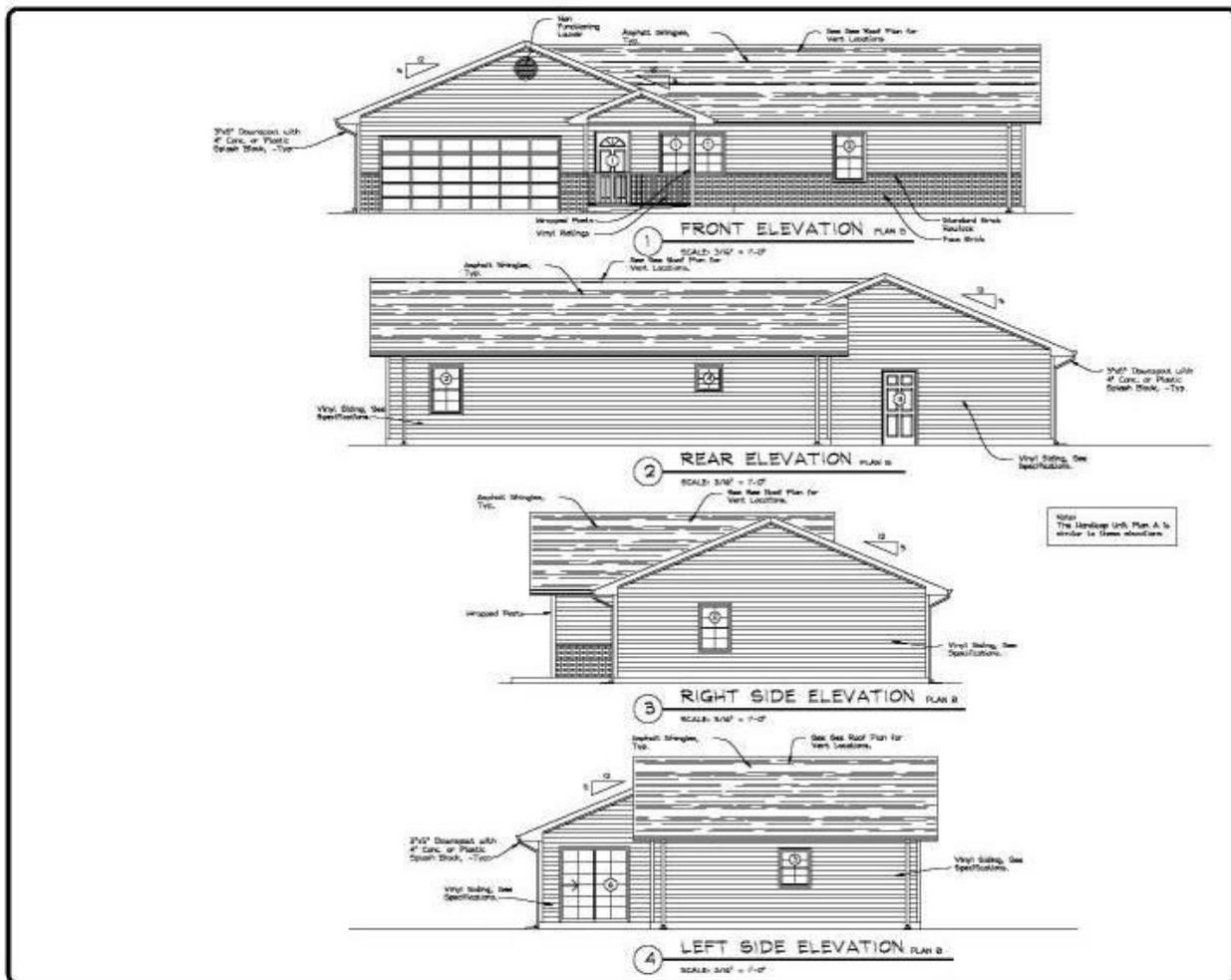


**Section 5 – Affordable Housing Concepts & Financing/Partnerships**

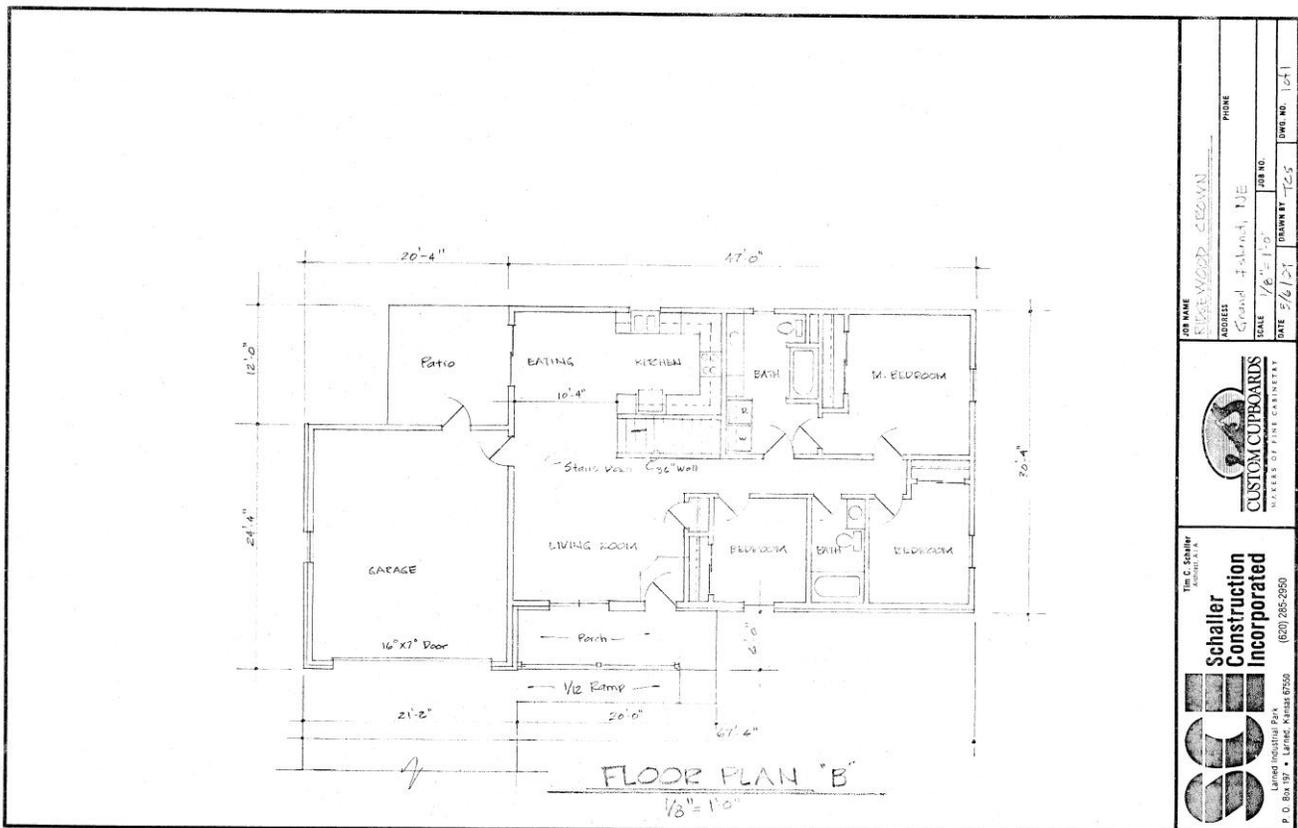


JOB NAME <b>REDWOOD CROWN</b>	PHONE
ADDRESS <b>32nd Street NE</b>	JOB NO.
SCALE <b>1/8" = 1'-0"</b>	DATE <b>9/2/09</b>
DATE <b>9/2/09</b>	DESIGN BY <b>TCS</b>
 <p><b>CUSTOM CUPBOARDS</b> SALES OF FINE CABINETRY</p>	
 <p><b>Schaller Construction Incorporated</b> P.O. Box 157 • 11001 N. 13th St. • Lincoln, NE 68502 (402) 252-2929</p>	

# SINGLE FAMILY HOUSING CONCEPT Three-Bedroom Unit



**Section 5 – Affordable Housing Concepts & Financing/Partnerships**



JOB NAME SWEETWOOD EGGWALL	PHONE
ADDRESS Grand Island, NE	
SCALE 1/8" = 1'-0"	DWG. NO. 104
DATE 5/6/12	DRAWN BY TCS



Tim C. Schaller  
**Schaller Construction Incorporated**  
 (620) 285-2950  
 P.O. Box 197 • Larned, Kansas 67560

## Single Family Homes



## Rental Duplexes



***Section 5 – Affordable Housing Concepts & Financing/Partnerships***

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Meadowlark Pointe Assisted Living, Cozad, NE (38 units)



Good Samaritan Estates,  
Albion, NE (28 units)



Good Samaritan Hillcrest Terrace, Alma, NE (16 units)

## ■ HOUSING FINANCIAL RESOURCES ■

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To produce new and upgrade existing renter and owner occupied housing in a Nebraska Community, 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 Community. 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).

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.

**The Village of Utica has completed a Blight and Substandard Determination Study and General Redevelopment Plan. This will be used for the development a new TIF Programs for housing, commercial and industrial development.**

***Other Local Options***

**Local Housing Authority** – Public Housing Authorities or Agencies can sponsor affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in the Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects. **Currently, the Village of Utica does not have a Housing Authority.**

**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.

**Local Lender Participation** – Local and regional lending institutions serving a particular Community or County should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing of local housing programs.

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

**STATE PROGRAMS**

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

**Nebraska Department of Economic Development (NDED)**

The **2010 Annual Action Plan**, prepared and administered by the Nebraska Department of Economic Development (NDED), has the following, approximate allocations of State and Federal funds available for housing activities. The 2011 Action Plan is currently under development.

\$13.5 Million Community Development Block Grant  
\$5.5 Million HOME Investment Partnership Fund  
\$627,000 Emergency Shelter Grant Program  
\$1.6 Million Homeless Shelter Assistance Trust Funds  
\$4.3 Million Nebraska Affordable Housing Trust Fund  
\$344,000 Housing Opportunities for Persons with AIDS

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

DED also 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. Lincoln and Omaha receive an annual allocation of CDBG funds, from the Department of Housing and Urban Development, as entitlement communities. The remaining Nebraska Communities are non-entitlement Communities and can compete annually for CDBG funds for various community and economic development programs, including housing. Seven Nebraska Communities, each with a population of 20,000 to 49,999 are eligible for multi-year CDBG funding with the Comprehensive Revitalization Category of funding.

### ***Nebraska Affordable Housing Trust Fund***

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

### ***Nebraska Investment Finance Authority (NIFA)***

NIFA is a primary provider of funding for affordable housing development in Nebraska. The two most popular NIFA programs include:

- **Low-Income Housing Tax Credit (LIHTC) Program** – Provides a 4 and 9 percent tax credit to developers for the development of low cost, affordable multifamily, single family or elderly housing projects. **Developers can utilize the resources of the Midwest Housing Equity Group of Nebraska to secure tax credit equity.** A popular LIHTC program is the **CROWN (Credit-to-Own)**. The CROWN program creates a lease-to-own program for renters/potential homeowners. The **CRANE (Collaborative Resources Alliance for Nebraska)** is a set-a-side program for targeted resources, for community development and housing programs.
- **Single Family Mortgage Program** – Provides a less than current market interest rate for First-time Homebuyers. Local lender participation is encouraged in this program.
- **Bar-None Housing (Prairie Gold)** – Affordable housing available for Nebraska homebuyers. Houses are low maintenance and energy efficient.

### ***CHDOs & Community Action Agencies***

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

**The Community Action Agency/CHDO serving Utica is the Blue Valley Community Action Partnership. Another CHDO is Southeast Nebraska Affordable Housing Council. Southeast Nebraska Development District is available to provide grant writing and administration services to the Village of Utica and Seward County.**

***Nebraska Energy Office (NEO)***

**Low-Income Weatherization Assistance Program** – This Federally funded program assists people with low-incomes by making energy improvements to their homes. The program is a statewide effort carried out primarily by Nebraska Community Action Agencies.

The weatherization program concentrates on those energy improvements which have the greatest impact on making recipient’s homes more energy efficient, thereby lowering their energy consumption. Eligible weatherization measures include caulking, weather stripping, ceiling, wall and floor insulation and furnace repair.

***Nebraska Department of Health and Human Services (NDHHS)***

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

***REGIONAL FUNDING***

***Federal Home Loan Bank***

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

***FEDERAL FUNDING***

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

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

- **Section 8 Moderate Rehabilitation SRO’s** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **HUD Section 202 Program** – Provides a capital advance to non-profit developers for development of elderly housing for either independent living or congregate (frail elderly) living. The program provides 100 percent financing, with a capital advance, no repayment loan and operational subsidy.
- **HUD Section 811 Program** – Provides a capital advance to non-profit developers for development of housing for persons with a disability(ies). The program provides 100 percent financing with an operational subsidy.
- **Mortgage Insurance** – The HUD 221(d)(3) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit-motivated developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

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

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

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

**Other Federal Funding**

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

# *APPENDIX*



## Survey Results



	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	22	31	24
▪ Group Home Housing for Persons with a Mental/Physical Disability	10	31	38
▪ Housing in Downtown	2	19	57
▪ Retirement Housing – Rental	27	46	7
▪ Retirement Housing – Purchase (Owner occupant)	13	54	10
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	35	27	13
2. Middle-income Elderly Persons	29	47	7
3. Upper-income Elderly Persons	3	43	27
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	36	42	3
▪ Single-Room-Occupancy Housing (Boarding Homes)	7	19	49
▪ Short-Term Emergency Shelters – 30 Days or Less	12	22	41
▪ Long-Term Shelters – 90 Days or Less	10	16	48
▪ Transitional Housing (3-12 month temporary housing)	9	21	42
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:  
 ... an owner housing rehabilitation program?    66 Yes    27 No (71.0% Support)  
 ... a renter housing rehabilitation program?    54 Yes    39 No (58.1% Support)

Would you support your Community 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?    79 Yes    14 No (85.0% Support)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community?    79 Yes    14 No (85.0% Support)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers?    72 Yes    21 No (77.4% Support)

Please list other needs for the Community: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**THANK YOU!**

## HOUSING NEEDS & WANTS SURVEY COMMENTS

### Other Housing Types

“Homes for abused women and their kids.”

### Please list other needs for the Community:

“Better Water” (2)

“Accessible rental housing with full maintenance for retirement age couples or individuals.”

“More jobs & business to help build this wonderful community.”

“General clean-up of lots for housing.”

“Clean-up of existing trashed homes and most rental homes in the community. They are a disgrace to the community.”

“A place where elderly citizens do not have to worry about yard maintenance or snow removal.”

“Better maintenance of city park.”

“Continue to address drainage issues.”

“Need more Habitat for Humanity homes & two-bedroom homes for retired people.”

“There is a need for middle-income elderly housing.”

“Skateboard Park for kids.”

“Handicap accessible, one-floor apartments for senior citizens.”

“Street Repair.”

“Leadership attitude with energy, belief in Utica and its future, desire for growth.”

“Clean up open, vacant lots.”

“Create a Quiet Zone for railroad intersections.”

“Housing for people who are hearing impaired.”

“Local law enforcement (Local police, not county Sheriffs).”

“Landlords need to keep their rents down so people can afford to live there. This is a very small community. The village is dying out because of such high demands.”

“More land for new housing development.”

“Help in cleaning up trashy lawns.”

“Kids programs (dance, sports, theater, etc) and medical help for veteran’s kids.”

“Utica is short on reasonably priced housing for young families, as well as couples wishing to retire in town.”

“We need better water-tired of stinky nasty water. The water plant is fine, but the pipes in this town cause dark water.”

# Workforce Housing Needs Survey

The **Village of Utica Planning Commission**, in cooperation with major employers in the Utica Area, is conducting the following Survey to determine the specific renter and owner housing needs of the Area's workforce. We would appreciate you completing and returning the following Survey to your employer.

**If you give us your Name and Telephone Number, you will be eligible for a \$25 DRAWING! Your telephone number will only be used to contact you if you win the drawing. You must complete the survey in order to be eligible for the drawing. Thank you!**

Place of Employment? \_\_\_\_\_(See Comments)\_\_\_\_\_

Do you currently live in Utica? \_\_38\_\_ Yes \_\_67\_\_ No  
 If No, where and why not? \_\_\_\_\_(See Comments)\_\_\_\_\_

Number of Persons in your household? 1 = 13 2 = 42 3 = 15 4 = 18 5+ = 16

Do you rent or are you a homeowner? \_\_22\_\_ Rent \_\_83\_\_ Own

Are you satisfied with your current housing situation? \_\_96\_\_ Yes \_\_9\_\_ No  
 If No, why? \_\_\_\_\_(See Comments)\_\_\_\_\_

What is your current annual total household income?  
 \_\_2\_\_ Less than \$10K \_\_8\_\_ \$10K-20K \_\_9\_\_ \$20K- 34K \_\_23\_\_ \$34K-50K \_\_54\_\_ \$50K+

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

For Renters		For Owners	
0	Lack of handicap accessible housing	3	Lack of handicap accessible housing
0	Lack of adequate public transportation	3	Lack of adequate public transportation
0	Lack of knowledge of fair housing rights	1	Lack of knowledge of fair housing rights
6	Cost of rent	16	Housing prices
2	Restrictive zoning/building codes	7	Restrictive zoning/building codes
1	Job status	4	Job status
3	Attitudes of landlords & neighbors	8	Attitudes of immediate neighbors
5	Lack of availability of decent rental units in your price range	8	Mortgage lending application requirements
1	Use of background checks	9	Excessive down payment/closing costs
2	Excessive application fees and/or rental deposits	11	Cost of utilities
3	Cost of utilities	5	Lack of educational resources about homeowner responsibilities
0	Lack of educational resources about tenant responsibilities	9	Cost of homeowners insurance
	Other: _____		Other: _____
	Other: _____		Other: _____

OVER

If you are currently a RENTER and would like to become a HOMEOWNER in UTICA, within the next five years, or if you are currently a HOMEOWNER and desire to upgrade or change housing in UTICA, within the next five years, please complete the following questions. If not, please return your survey to your employer.

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

18 Single Family       4 Attached Townhouse Or Duplex Type Unit  
 0 Mobile Home       1 Patio Home     0 Other? \_\_\_\_\_

How many bedrooms would your family need?

0 One     7 Two     8 Three     9 Four +

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

0 Less than \$30K     3 \$30K-\$50K     1 \$50K- \$75K     6 \$75K-\$125K     12 \$125K+

What can you afford for a monthly house payment, not including house insurance and property taxes?

1 Under \$345     7 \$345 to \$645     5 \$646 to \$870  
 4 \$871 to \$1,025     6 \$1,026+

If you are currently a RENTER, but would like or need a different or alternative rental situation in UTICA, within the next five years, please complete the following questions. If not please return your survey to your employer.

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

3 Single Family       3 Attached Townhouse Or Duplex Type Unit  
 0 Mobile Home       1 Standard Apartment Unit  
 0 Other? \_\_\_\_\_

How many bedrooms would your family need?

0 One     4 Two     1 Three     2 Four +

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

1 Under \$350     2 \$350-\$450     2 \$451-\$550     1 \$551-\$650     1 \$650+

**Thank You For Your Participation!**  
**Please enter your name and telephone number for the**  
**\$25 DRAWING!!!**

(SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING).

Name \_\_\_\_\_ Telephone Number \_\_\_\_\_

## WORKFORCE HOUSING NEEDS SURVEY COMMENTS

### Place of Employment

Breeza Fans	STE Wireless
Bronco Spur	The Bullet Hole
Centennial Public Schools	Tomes Industries
Fehlhafers	UFC
First Bank of Utica	Utica Community Care Center
Houchen Bindery	Utica Parts & Service
St. Paul Lutheran School	Volzke Corp.

### Do you currently live in Utica? If no, where and why?

- Rural Seward/York Counties (23)
  - I do not like living in town/I like living in the country.
- Seward (8)
  - At the time we bought our house, there was nothing available in Utica.
  - Husband's employment.
  - We looked at housing in Utica a year ago, but could not find a suitable house.
  - Better housing options.
- Lincoln (5)
  - Closer to wife's employment & family.
  - Spouse prefers city living & work.
  - Like the atmosphere & families.
  - Have lived there for 20 years.
- York (2)
  - Needed place in the country; nothing available in Utica.
  - My family lives there.
- Beaver Crossing (2)
  - I want to live in the country.
  - Purchased home six years ago when I worked in Lincoln.
- Malcolm
- Gresham (3)
  - Half way to work for me, half way to work for my spouse.
  - Own my own house.
- Waco (3)
  - Utica's trains & water was bad.
- Surprise
- Staplehurst (3)
  - Like living in the country.
  - Own a farm there.
- Cordova

- McCool Junction
  - Lived there before accepting job in Utica.
- Geneva
  - Already own a home in Geneva.
- Bee
- Stromsburg
  - Wife is postmaster for the town.
- Exeter
  - Own a house there.

**Are you satisfied with your current housing situation? If no, why?**

- Too far away from work & home town.
- I don't trust the landlords and the house is very dilapidated.
- Want to own.
- Not large enough for six people.
- Would like to live in the country.
- Need a bigger home for when children/grandchildren visit.
- Mold grows on walls & window sills, water has brown stuff floating in it.

**Barriers to Affordable Housing.**

- Lack of selection.
- Need more daycare options.
- Medical costs.
- Lack of available lots away from train tracks.
- Lack of nice housing.
- Don't earn enough money.
- Bad water. (2)
- Lack of code enforcement in Utica.
- Selling the home we already own.