



CRETE HOUSING STUDY

December 2019

EXECUTIVE SUMMARY

Crete is located in Saline County, Nebraska, at the intersection of highways 33 and 103. Interstate 80 (east-west) is 18 miles north of Crete.

Study Components

This study was based on current data, engagement, projections, and stakeholder input. In addition to data collection, the process involved a series of focus group meetings, an online public forum, and engaging select stakeholders in housing, community, and economic development to discuss housing needs and opportunities in Crete.

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

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

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

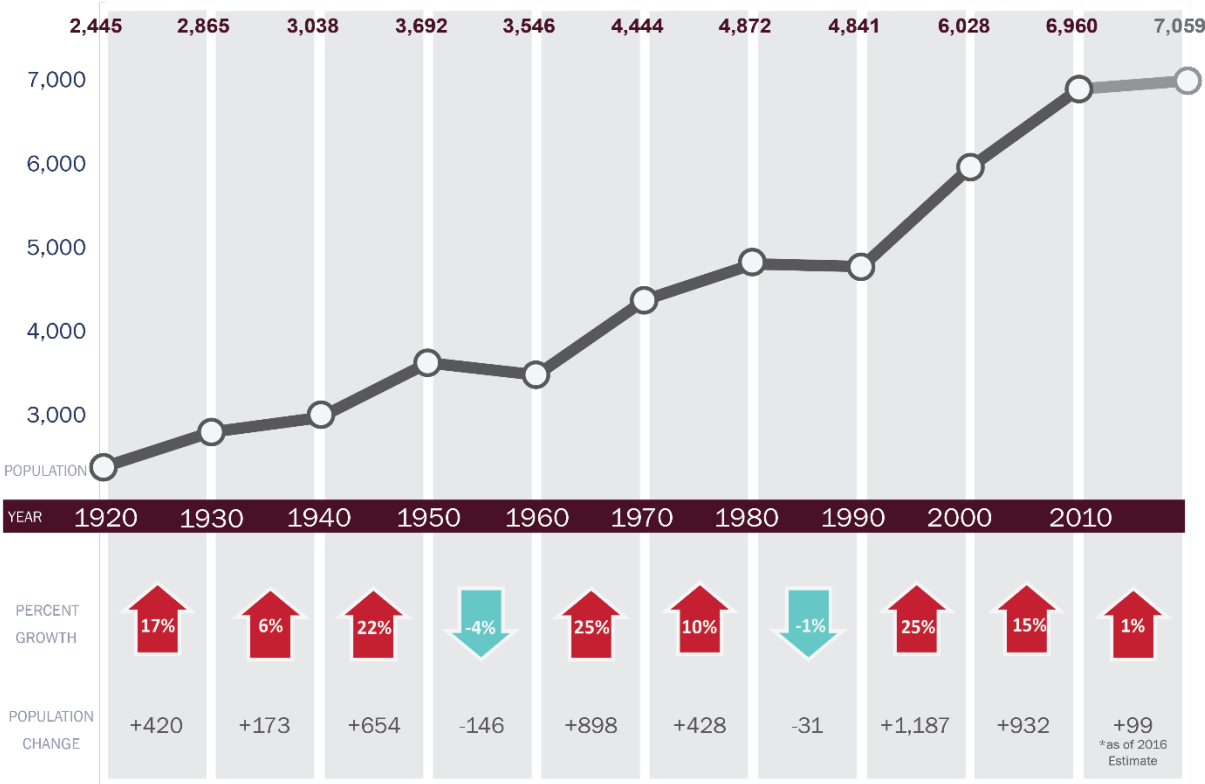
STAKEHOLDER INPUT: In conjunction with highlighted community data, stakeholder input is utilized in the final step of the planning process. Recommendations for implementation are found at the end of this study and was developed based on input gained throughout the planning process and targeted opportunities. This community action plan is created with strategies to address issues that may currently prohibit housing development in the community.

PROFILE

Demographics

The demographic profile examines previous trends that have affected Crete’s development. The city’s population is influenced by multiple factors. These factors include its historical growth trend, age structure, migration patterns, and race characteristics. The current demographic makeup of a community also affects future growth potential. Population growth is necessitated by a growing local economy and matching housing opportunities.

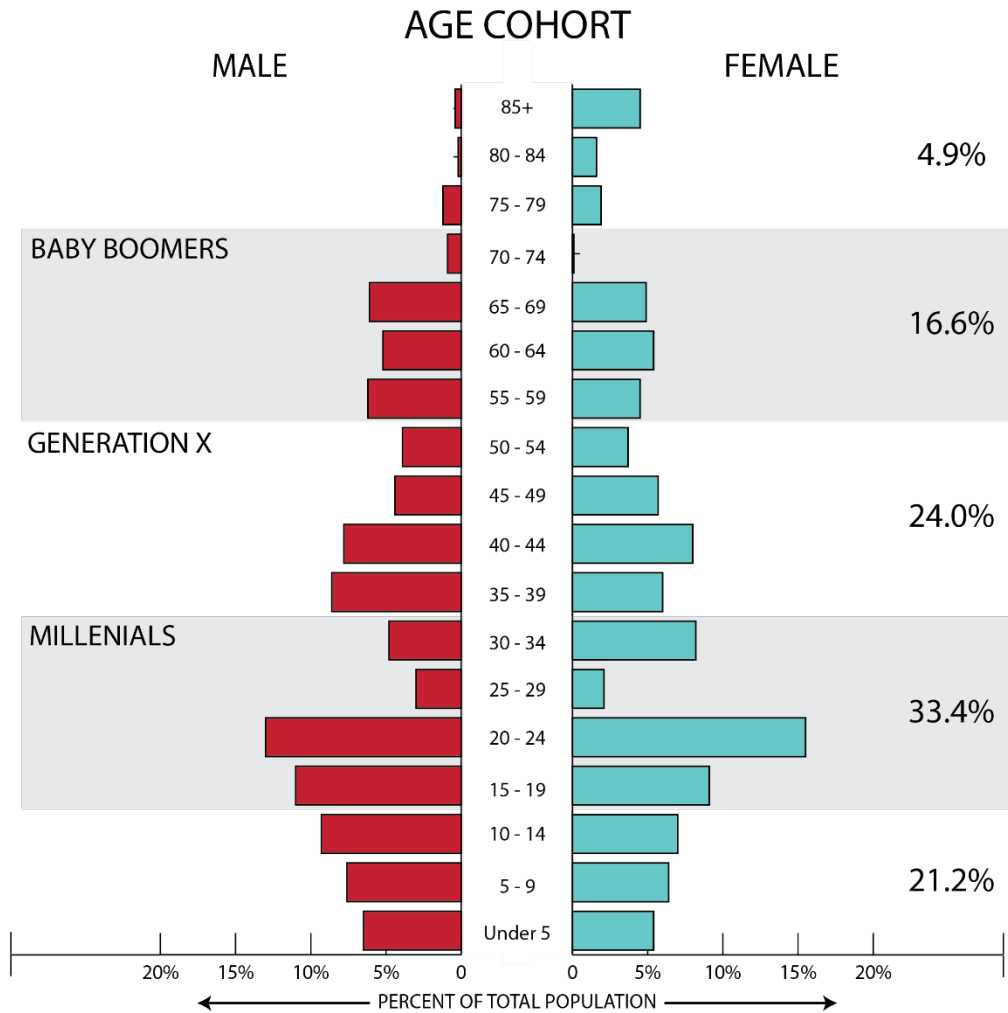
Figure 1: Historic Population



Historic Population

- The relationship between historic growth and recent trends assists in long-term decision making.
- The largest percentage of growth happened between 1990 and 2000 with a 25% increase.
- Population continues to rise with an estimated additional 99 people from 2010 to 2016.

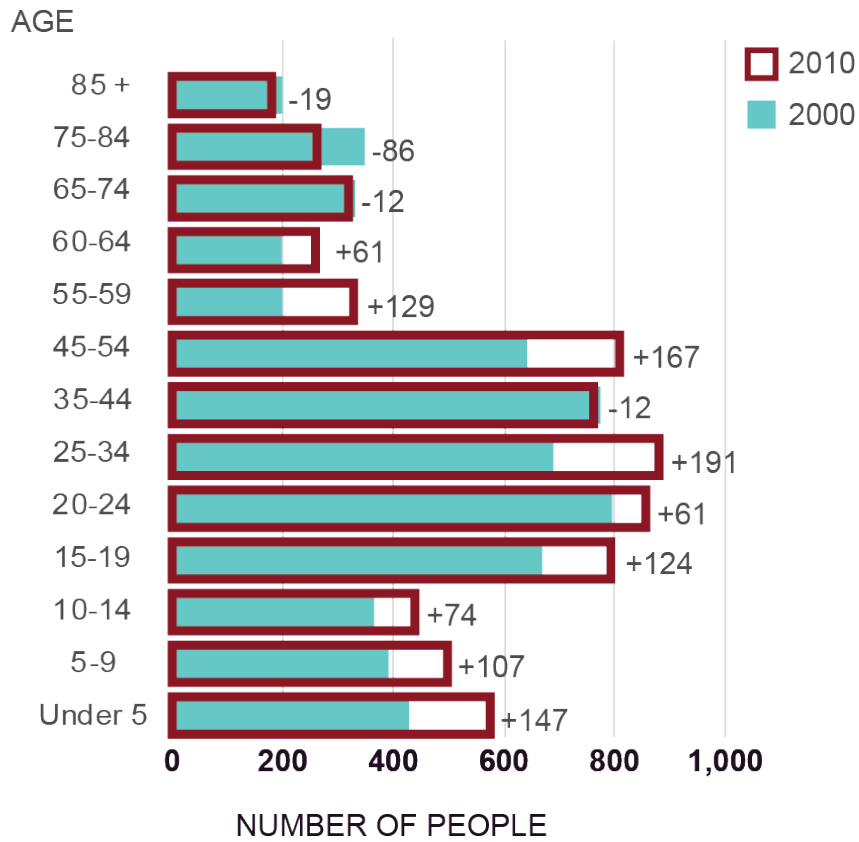
Figure 2: Population Pyramid



Age Cohort

- A bottom-heavy cohort chart, with the majority of population in the youngest age groups, is a good indicator of growth.
- The size of age cohorts helps to illustrate the community’s future needs. For example, the largest cohorts are ages 15-24. This is attributed to Doane University as well as employment opportunities within the community. Housing needs and wants for this age cohort are different than those of families.

Figure 3: 2000-2010 Population Comparisons



2000-2010 Comparisons

- From 2000 to 2010, Crete’s population grew by 932 people, in almost all age cohorts from age 0 to 64.
- This growth indicates a young employment base bringing their families to the community.
- Growth in the cohorts aged 45 and above may indicate opportunities for mid-level employment.
- A decline in cohort groups aged 65 and above may indicate a desire to retire in other locations that offer greater amenities for seniors and/or access to healthcare facilities to meet their needs.

Figure 4: Race Characteristics

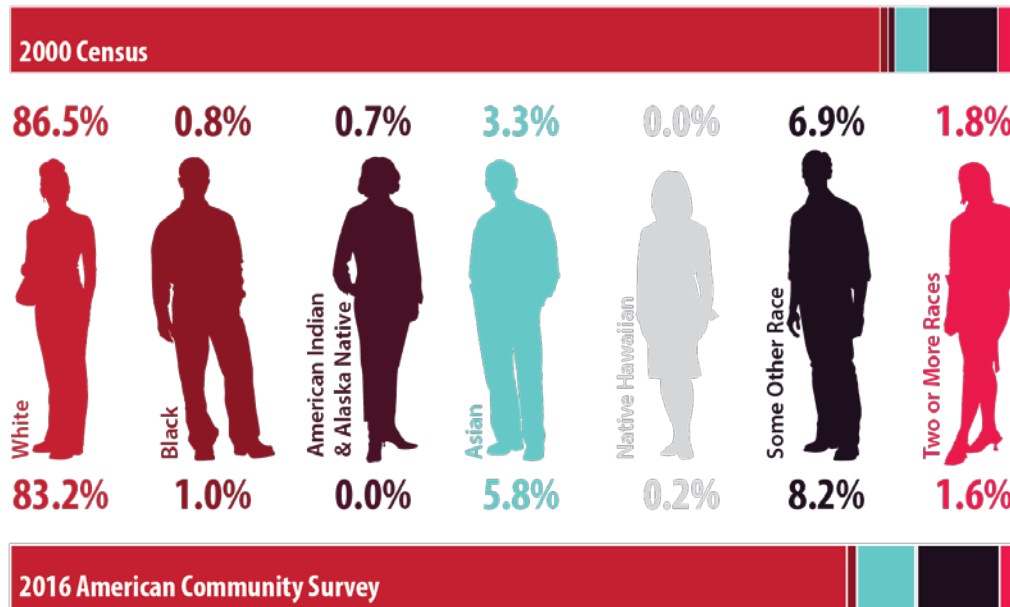
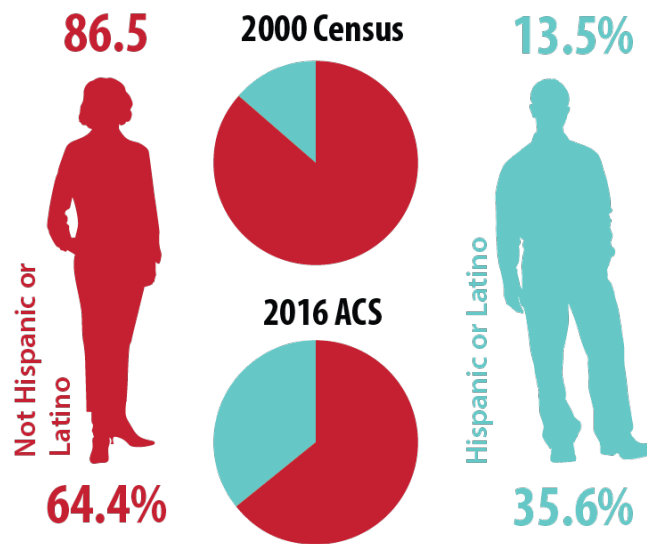


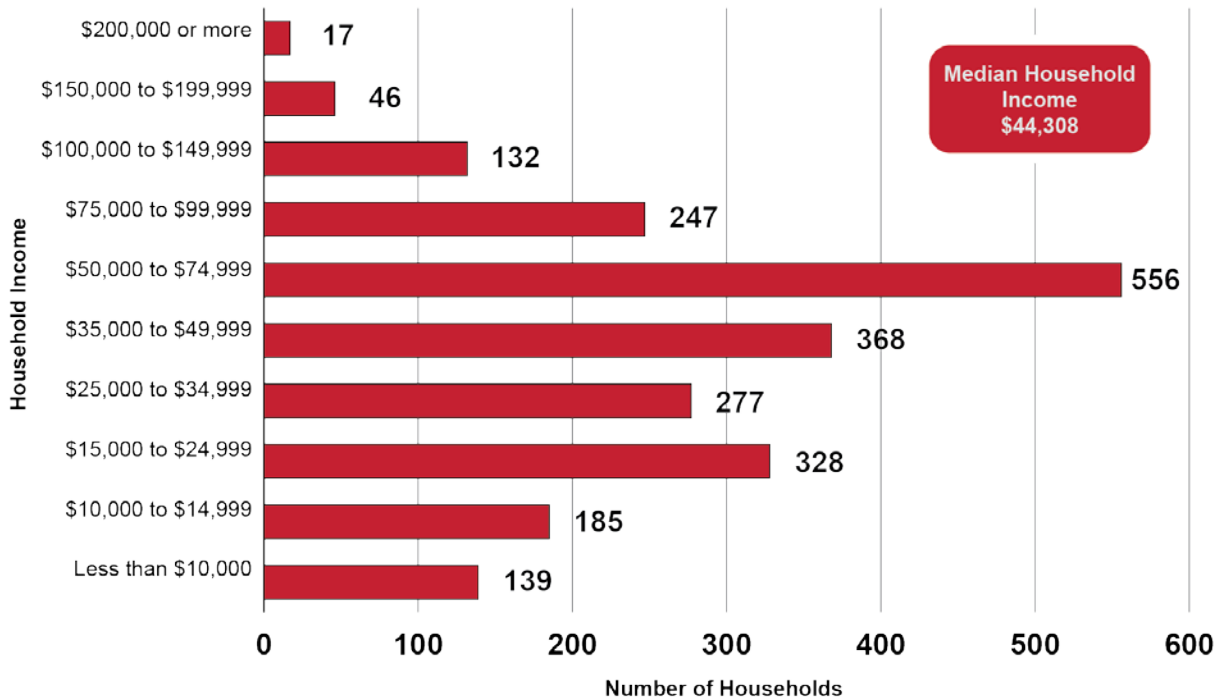
Figure 5: Ethnicity Characteristics



Race and Ethnicity Characteristics

- Crete’s population grew more diverse with a growth in Black, Asian, Native Hawaiian, and Some Other Race groups.
- The Hispanic or Latino ethnic population increased by 61% over a 16-year period, accounting for nearly one in eight people in 2000 to one in three people in 2016.

Figure 6: Household Income



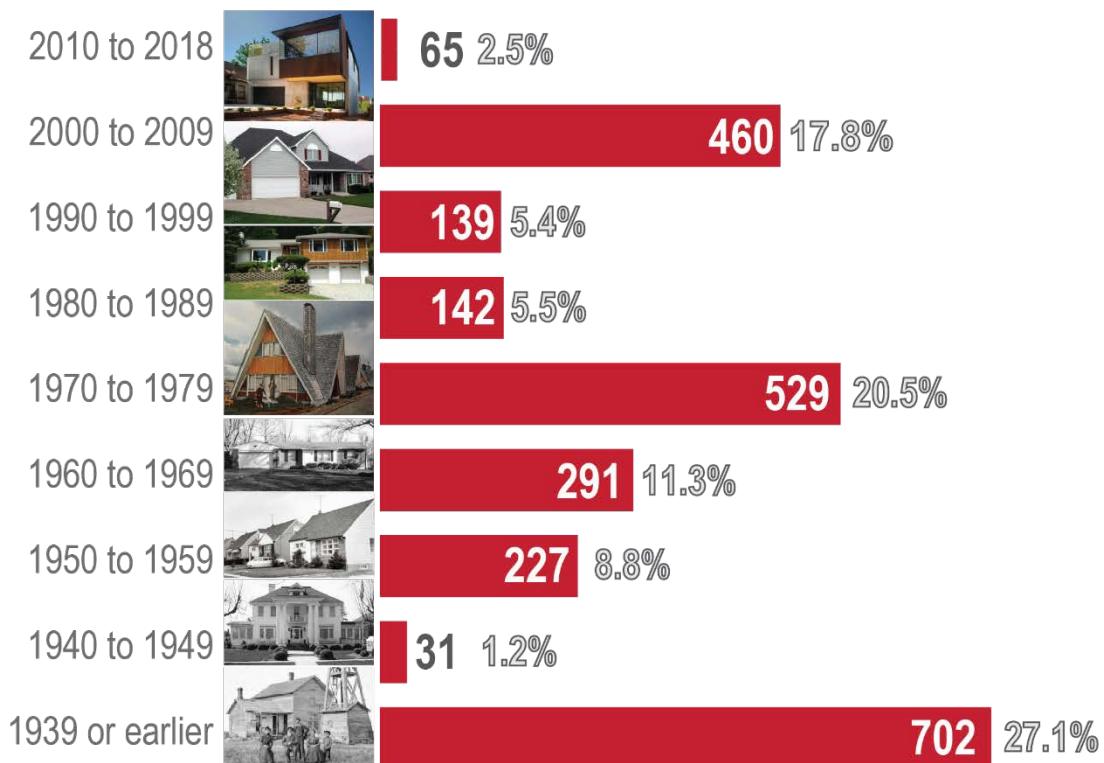
Household Income

- Income is a major, if not definitive, factor in terms of housing choice.
- According to Census estimates, Crete’s median income of \$44,308 is lower than the estimated Nebraska median household income of \$54,384 in 2016.
- 56.5% of Crete households’ income lies below \$50,000. However, the data also indicates that 43.8% of household income consists of, or is supplemented by, social security or retirement income. This is an indication that a number of households are out of the workforce, likely due to retirement.
- Income source refers to the source of resident-earned income. Some residents fall into more than one income source.
 - *Earnings* refers to those residents within the job market. 77.3% of income from earnings indicates that there is a strong workforce within Crete.
 - 35% of the residents receive income from *Social Security* while 8.8% receive *retirement income*.

Existing Housing Analysis

Housing is a key component to future growth and opportunities available around a community. A growth seeking community must continually invest in its housing stock to ensure that an adequate supply is available to meet market demands for housing types, amenities, and price points. This section includes Crete housing statistics such as age, median home value, tenure, and housing costs. This information shows current housing strengths and areas for improvement.

Figure 7: Age of All Housing Units: Single-Family & Multi-Unit



Housing Age

- Nearly half of all housing units are 50 or more years old. While the age of a home is not inherently a negative characteristic, older homes require greater care and improvements to meet the needs of current home buyers.
- Significant drop-off of new units for 2010 to 2018.

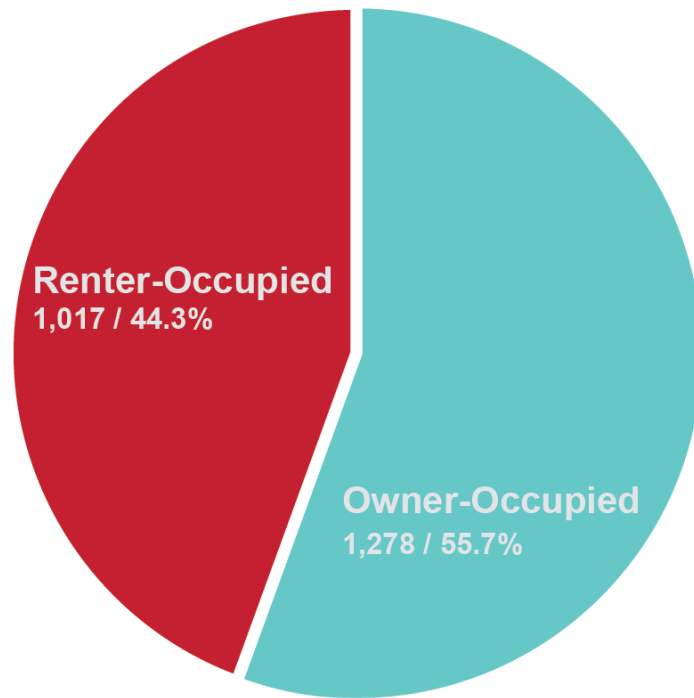
Figure 8: Housing Trends (2000, 2010 and 2016)

Units	2000	2010	2016
Total Population	6,028	6960	7,059
Total Housing Units	2,188	2389	2,539
Occupied Housing Units	2,078	2199	2,295
Owner-occupied Units	1,224	1257	1,278
Average Size	2.57	2.8	2.83
Renter-occupied Units	854	942	1,017
Average Size	2.48	2.77	2.58
Vacant Housing Units	110	190	244
Owner-occupied vacancy rate	2.4%	2.20%	0.0%
Renter-occupied vacancy rate	3.5%	8.6%	2.9%

Housing Trends

- Total population and total housing units grew at similar rates (17% and 16%, respectively).
- Average size of both owner-occupied and renter-occupied units grew. Growing families are living in owner-occupied and rental housing.
- Vacant housing units increase by 144% from 2000 – 2016, largely due to a policy change when Doane University required on campus residency up to 90 hours in 2015. At that time, one major landlord’s vacancy rate rose to over 30%. In 2019 it has since fallen to under 10% consistently.

Figure 9: Housing Tenure

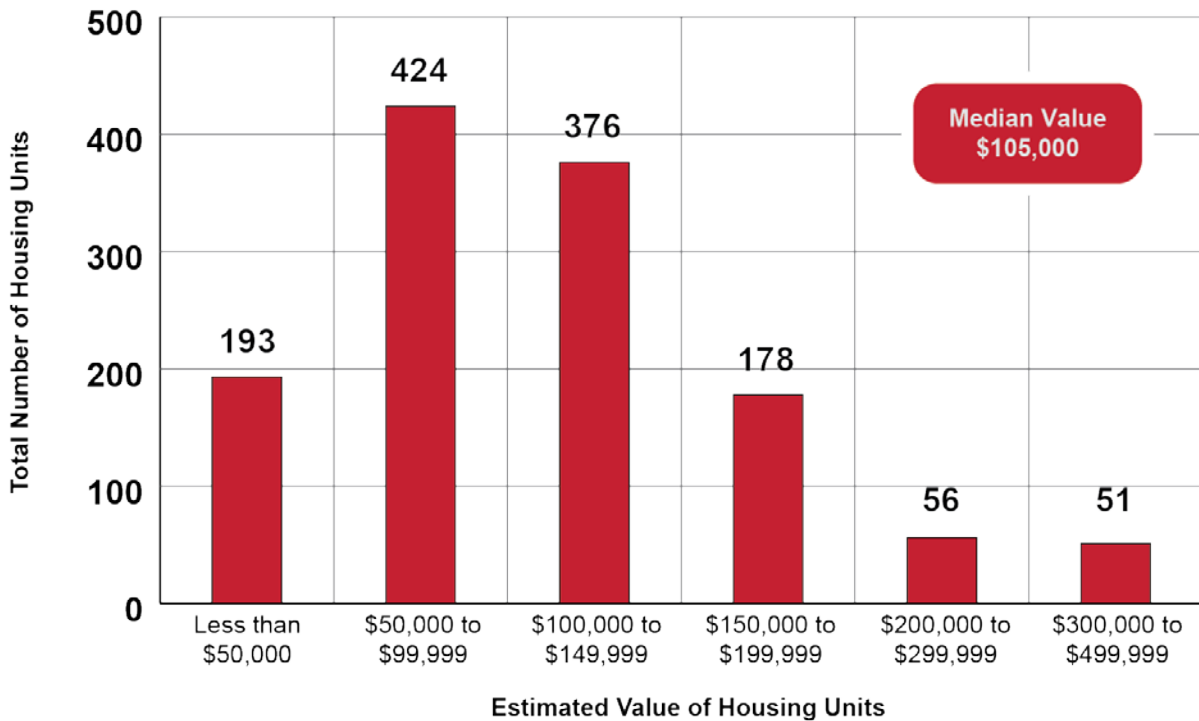


TOTAL OCCUPIED HOUSING UNITS 2,295

Housing Tenure

- Nearly half of all housing units are renter occupied. The preferred balance is typically 65% owner-occupied and 35% renter-occupied units. The number of rental units is higher due to the presence of Doane College and students need for rentals. However, Doane College has required students to live on campus since 2015 and rental units that were traditionally occupied by students have remained rentals.
- A good stock of rental opportunities can be an asset for community growth. Rental options facilitate growth by providing turn-key living arrangements for newcomers to the community and offer an opportunity to save for the transition into home ownership. Rentals also offer the ability to live without the burden of property maintenance and upkeep, which can be important for elderly and young residents alike.

Figure 10: Owner-Occupied Unit Values



Owner-Occupied Unit Values

- Crete’s median home value of \$105,000 is just above the Saline County estimate of \$99,100, but is significantly lower than that of the statewide estimate of \$137,300.
- The majority of homes in Crete (63%) are valued between \$50,000 and \$149,999.
- New housing investments along with programming to improve the existing housing stock will raise home values in Crete while providing more housing options for new and existing residents.

Figure 11: Owner-Occupied Unit Housing Costs

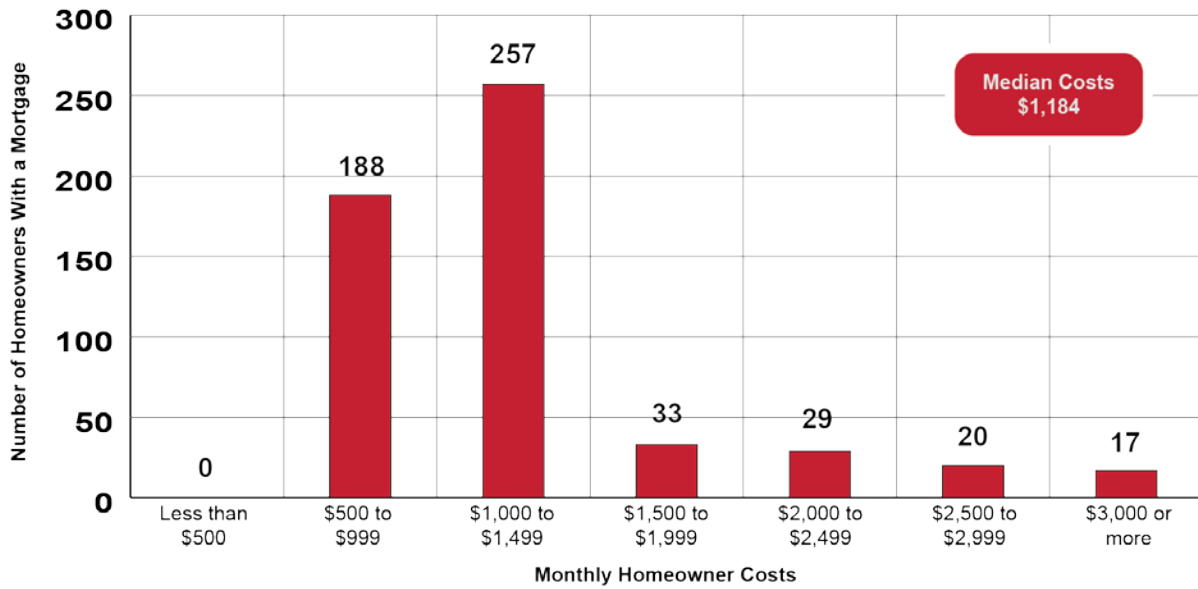
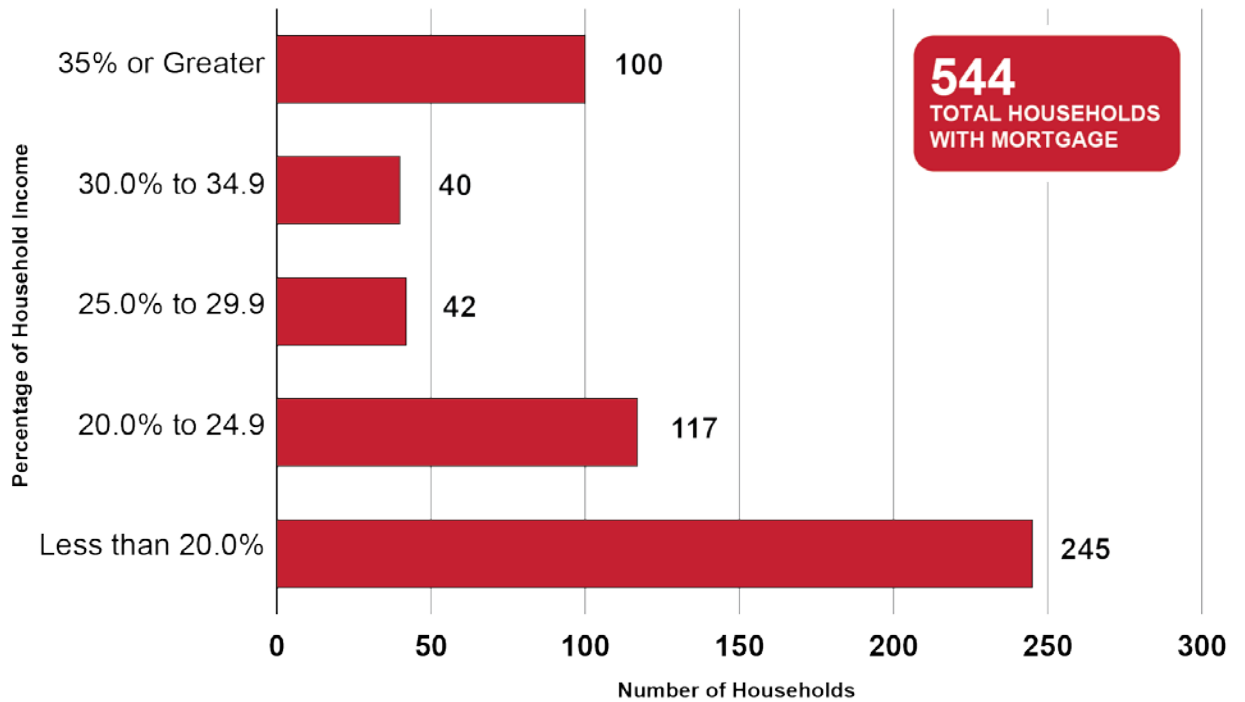


Figure 12: Owner Costs as a Percent of Household Income



Owner Housing Costs

- The U.S. Census defines monthly housing costs as the total cost of owning or renting a home—mortgage or rent, taxes, insurance, and utility costs.
- For owners, the median monthly cost of ownership was \$1,184 in 2016. This is slightly higher than that of Saline County (\$1,077) but lower than that of Nebraska (\$1,282).
- 47% of owner-occupied units spend \$1,000 to \$1,499 per month on housing costs.
- Monthly housing costs in excess of 35% of household median income is considered to be a burden to the household. An estimated 18.4% of households have a housing burden, while 66.5% of households spend less than 25% of their household income on housing costs.
- A low housing cost provides additional discretionary income that can be applied towards savings, additional investment in the home, or in the local economy. Having such a high percentage of household well below the burden level is a positive economic indicator for the community. This number also suggests a number of households are living “below their means” and would have the ability to upgrade housing if provided the option.

Figure 13: Renter-Occupied Housing Unit Costs

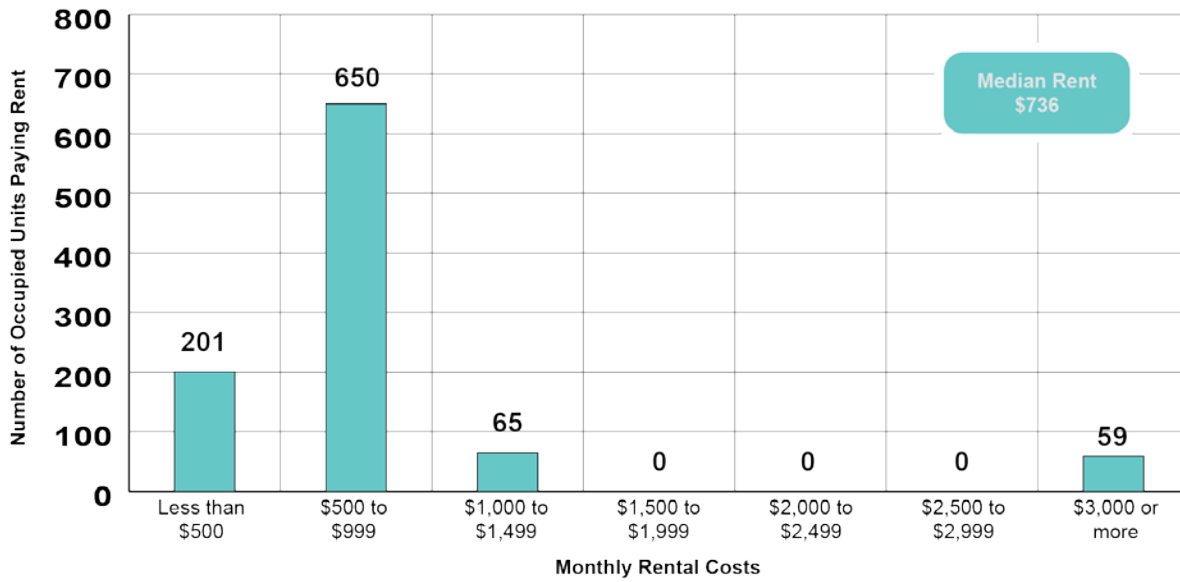
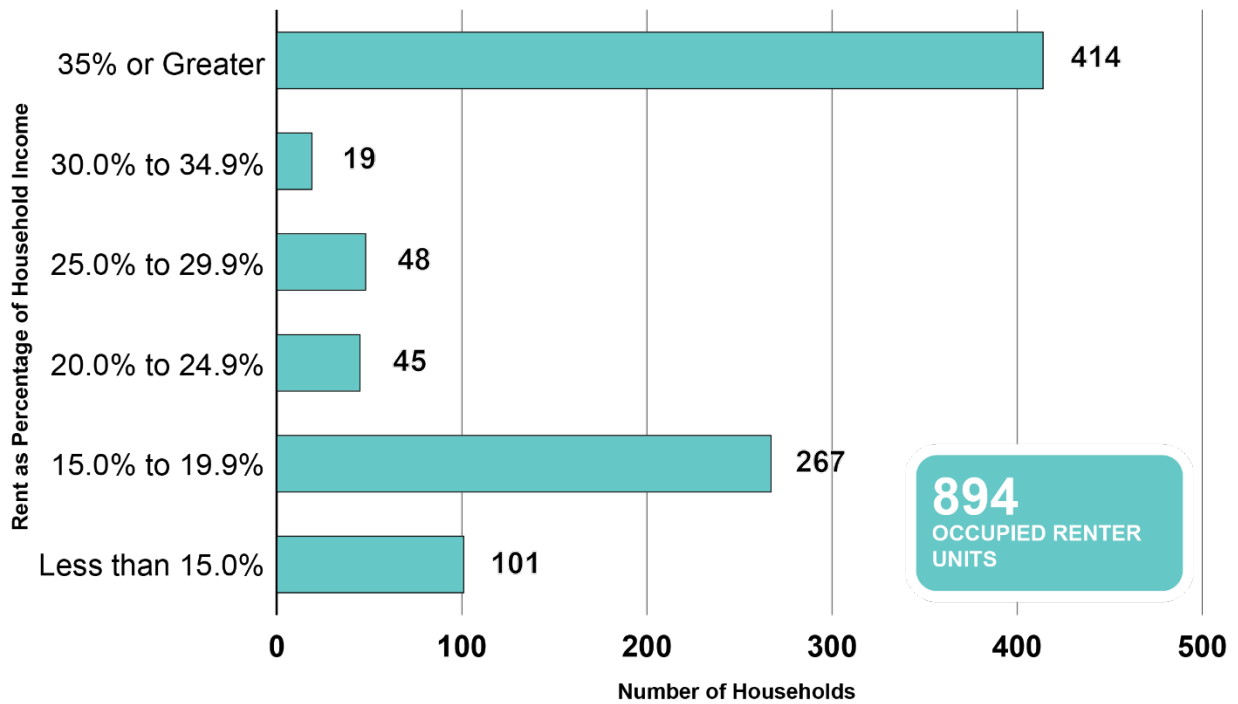


Figure 14: Renter-Occupied Housing Unit Costs



Renter Housing Costs

- The U.S. Census defines monthly housing costs as the total cost of owning or renting a home—mortgage or rent, taxes, insurance, and utility costs.
- With a median rent of \$736, Crete aligns with the median rent for Saline County (\$712) and for Nebraska (\$745).
- Monthly housing costs in excess of 35% of household median income is considered to be a burden to the household. An estimated 46.3% of renters experience a housing burden, with gross rents exceeding 35% of their household median income.
- 41% of renters pay less than 20% of their household income for housing costs. This is an indicator that there is some opportunity for higher-quality rental options with a higher lease rate or for them to move to owner-occupied units.
- It should be noted that the 59 rental units paying \$3,000 or more are likely assisted living or retirement housing.

Figure 15: Commuter Trends

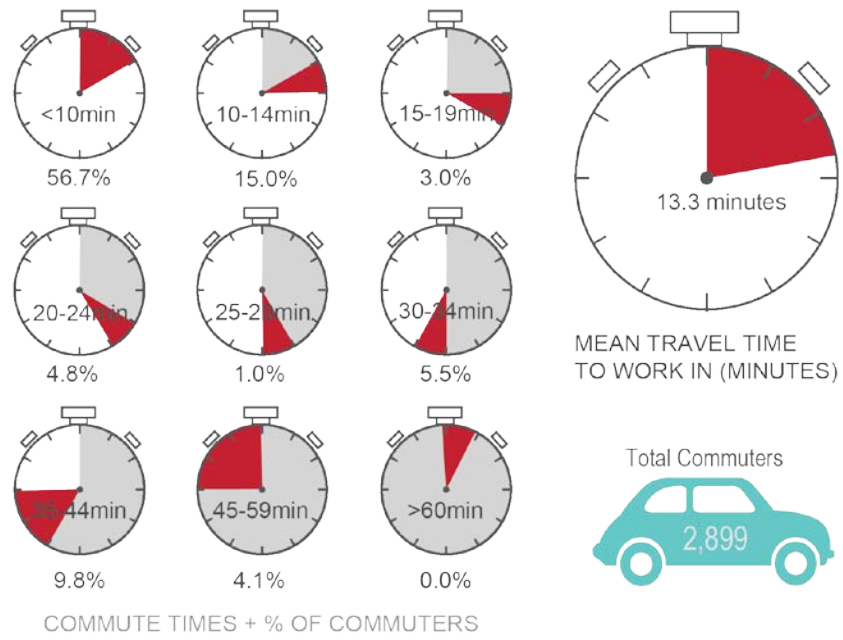


Figure 16: Inflow & Outflow (2017)

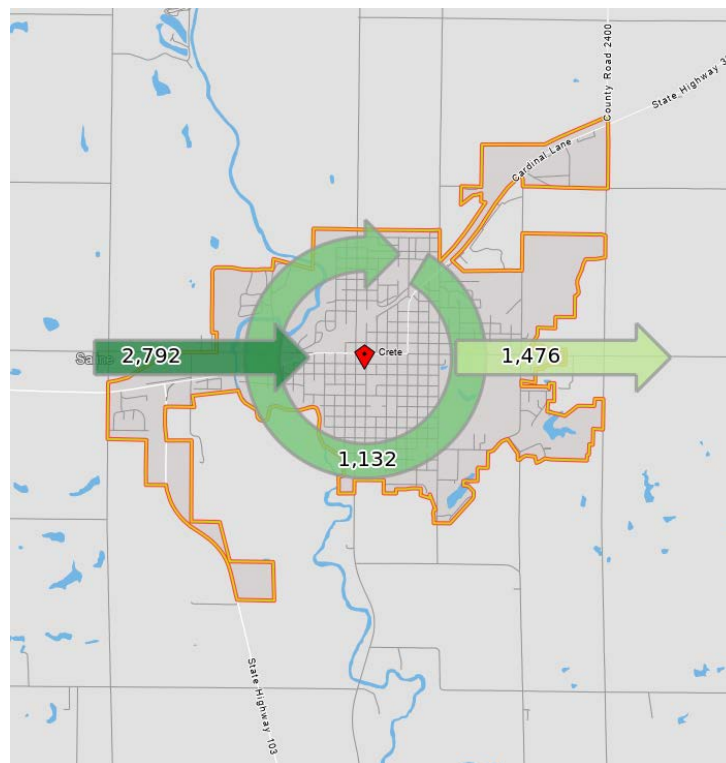


Figure 17: Inflow & Outflow - Locations (2017)

INFLOW: WORK IN CRETE			OUTFLOW: LIVE IN CRETE		
Home Destination	Number	Share	Work Destination	Number	Share
Crete	1,132	28.8%	Crete	1,132	43.4%
OUTSIDE CRETE			OUTSIDE CRETE		
Lincoln	1,257	45.0%	Lincoln	586	39.7%
Wilber	167	6.0%	Omaha	159	10.8%
Omaha	84	3.0%	Grand Island	37	2.5%
Beatrice	61	2.2%	Seward	37	2.5%
Friend	53	1.9%	Beatrice	34	2.3%
De Witt village, NE	43	1.5%	Columbus	20	1.4%
Dorchester village, NE	40	1.4%	Hastings	18	1.2%
Seward	35	1.3%	Kearney	17	1.2%
Milford	31	1.1%	York	13	0.9%
All Other Locations	1,021	36.6%	All Other Locations	555	37.6%
TOTAL	2,792	100.0%	TOTAL	1,476	100.0%

Source: U.S. Census Bureau, OnTheMap Application and LEHD Origin-Destination Employment Statistics (2017)

Commuting/Inflow & Outflow

- Nearly 72% of Crete residents commute fewer than 15 minutes to employment.
- With a mean commute time of 13.3 minutes, this is lower than the Saline County mean of 18.8 minutes and lower than Nebraska’s mean time of 18.3 minutes.
- Mean commute time has gradually gone down for Crete residents. In 2000 the mean travel to work was 16.5 minutes. In 2010 it was 14.6 and in 2016 it is estimated to be 13.3 minutes.
- According to 2017 American Community Survey estimates, approximately 28.8% of Crete residents worked in Crete while the other 71.2% commuted outside of Crete for work.
- When considering that over two-thirds of Crete residents commute fewer than 15 minutes to employment but that only one in five people live and work in Crete, this highlights that there are several large employers just outside city corporate limits.

Existing Housing Conditions

A field survey of housing conditions was conducted in December 2018. Housing units visible from the Right of Way were analyzed on structural integrity utilizing federal Housing and Urban Development guidelines:

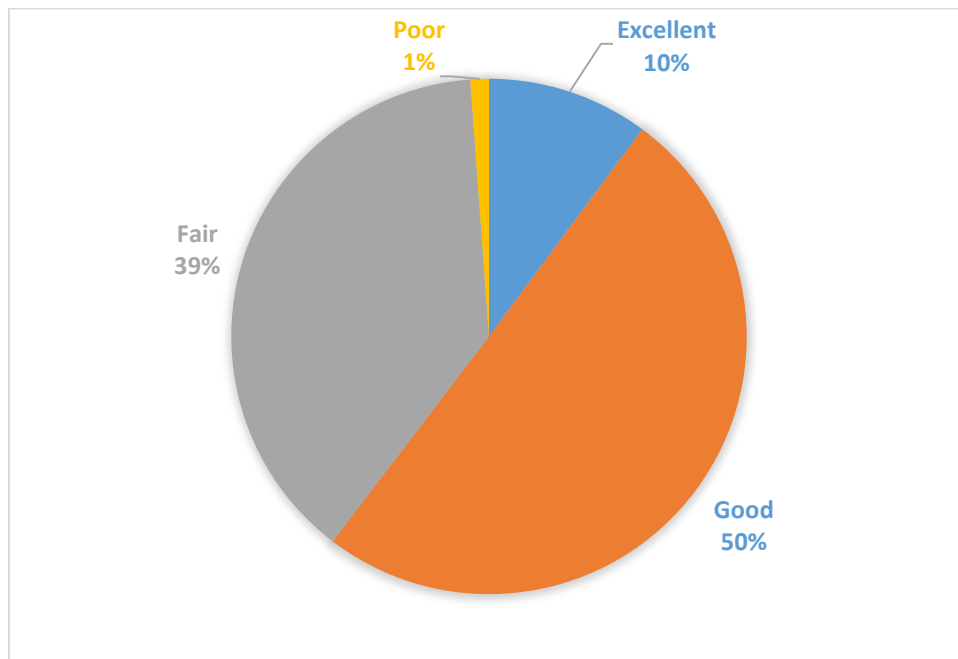
Excellent – No improvements needed

Good – Improvements that a typical homeowner could repair

Fair – Improvements required that would likely be contracted

Poor – Significant structural repairs needed

Figure 18: Housing Conditions Rating



This survey provides an understanding of the existing characteristics of Crete’s housing units and helps focus the community’s goals, objectives and action steps. The survey generated several observations that affect the housing market in Crete.

- The vast majority (89%) of properties are rated Good to Fair in condition. Census data shows that nearly half of homes are about 60 years old.
- Those that are in fair condition (39%) had improvements that would likely be contracted for improvements. Local input confirms that many homes need varying amounts work/rehabilitation.
- A small number of units (1%) show signs of excessive neglect and appear to require major rehabilitation.

COMMUNITY ENGAGEMENT

A successful housing plan must represent the citizen's needs and vision for the future. The public participation process's overarching goal is to provide a variety of opportunities for the public to become involved in the decision-making process. Community members are well-informed and have intimate knowledge to make the most of Crete's potential.

The consultant team facilitated two focus group meetings on March 12, 2019, at the Crete City Hall. Those that participated in these groups are directly involved in the housing sector. The following are the main themes and ideas identified through these discussions.

Housing Focus Groups

Realtors, property owners, and bankers made up this group of participants. Their experience with the Crete real estate market allowed them to speak with authority about housing needs on behalf of the community.

Current Strengths/Assets:

- Great historical district (residential)
- Good employers
- Lots of buyers – general demand is for \$100,000 - \$180,000 homes
- Land/lots are now coming on the market providing the opportunity to build – several new developments opening and or in the planning phase
- NIFA project – affordable units on the market by the end of 2019 or early 2020

Current Barriers/Challenges:

- Lack of housing stock – all types
- Cost to build new housing
- Misalignment of perceived needs and what is available at buyers' price range
- Existing residents are not building new which opens up existing homes at affordable price points
- Challenging for new residents to find housing – process wasn't welcoming
- Some want to upgrade but must first sell their current home. If a second offer without stipulations is also received, the offer with stipulations misses out on the house
- Employers have historically tried to encourage staff/employees to live in Crete, but tight housing market makes that challenging
- Rentals – found inconsistent policies and procedures for repairs
- Lack of high end/quality apartments – Doane has professionals that come for one year would be interested as well as millennials – this could keep some people in Crete over Lincoln
- When renting, occupants are not 'buying' into community – putting down roots
- Most apartments in Crete are aging
- The \$100,000 - \$200,000 is what is most sought after and almost impossible to find

- Tight market forces people to settle just so they have an opportunity at home ownership
- Floodplain is a challenge – some improvements cannot be made in the floodplain
- Many newcomers are not looking to immediately buy and are feeling out the market
- On average, people are looking for months or a year before they are able to buy

Ideas/Changes to Encourage Housing:

- A rental unit resource is needed (how do you find what is available)?
 - Where does a new person get housing information? Huge challenge to figure out what was available
 - Had to physically come to Crete to drive down streets and figure out what was available; knocked on doors and asked existing tenants
 - Was so frustrated by trying to figure out what was available, ended up renting in Lincoln
- Renting is an important first step for many in a new community
 - Need to improve existing rental opportunities and customer service
- Land needs to be available for new construction – rentals, owner-occupied, apartments, duplexes, etc.
- Cost to build is the challenge for many
- People expect Crete to be cheaper than Lincoln
 - Same house comparison on Zillow it is 10% higher in Lincoln
 - Construction costs are similar
- The majority of job growth in Crete has been hourly jobs
 - Crete's average household income need to be considered
 - Many are first time home buyers
- Open more buildable lots at reasonable prices
- We want teachers to live in town – helps them integrate into the community
- Create more deliberate neighborhoods - Sacks and Westwood's Additions - Westwood (\$150,000 to \$350,000 homes)
 - Diverse housing prices
 - Mix of housing types
- Changes to setbacks and lots sizes to allow for new construction on infill lots – existing older lots

Types of Housing Needs:

- Transitional low maintenance housing for both young professional and older citizens
- 1 or 2 story duplex or townhomes close to Doane and/or downtown
- All types
- High-end apartments are a missing piece and would serve millennials, retirees, as well as trainees and management
- Housing for families

Employer Housing Challenges:

- Hospital recruitment is challenged by lack of variety and housing options
- When someone gets promoted and they have a desire to move up in housing they may not be able to do so in Crete
- More Doane professors would live here if there was something available
- Although employers have training programs in Crete, many employees end up living in Lincoln or neighboring communities due to housing availability challenges
- Relationship between local employers and rental owners could be improved to benefit both

Other Pieces to Housing:

- Additional amenities are needed in the community
 - City bought movie theater and will reopen it
 - A YMCA or youth center w/ pool would be great but likely too much for a community so close to Lincoln
- Good restaurants in Crete – no need to travel to Lincoln
- Schools working with families for healthy housing
- There is a transient population – college students, farm management, etc. that may never put down roots

Projections

Population Projections

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

Projections note steady growth of about 1% every five years through 2035. Crete’s ability to grow is contingent upon its ability to provide adequate housing opportunities.

Figure 19: Population Projection – Age Cohort Analysis

Year	Population	Percentage Change	Population Change	Average Annual Population Growth
2015	7,093	133	1.9%	0.5%
2020	7,446	353	5.0%	1.2%
2025	7,794	348	4.7%	1.1%
2030	8,090	296	3.8%	0.9%
2035	8,338	249	3.1%	0.8%
2040	8,420	81	1.0%	0.2%
		1,327	18.7%	0.7%

Housing Projections

The demand for number of units, both owner-occupied and renter-occupied, is calculated based on the current occupancy rate for each tenure. Census estimates that 55.7% of Crete residents lived in homes they owned, while 44.3% of residents rented their home.

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

Figure 20: Housing Need Projections

	2016	2020	2025	2030	2035	2040	Change (2016-2040)
Owner Population	3,951	4,147	4,341	4,506	4,645	4,690	739
Renter Population	3,142	3,298	3,453	3,584	3,694	3,730	588
Owner Units	1,396	1,465	1,534	1,592	1,641	1,657	261
Renter Units	1,218	1,278	1,338	1,389	1,432	1,446	228

Housing Demand by Income

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

The households in a market can be categorized into groups according to the household's income. Similarly, homes can be divided into corresponding categories to each income group based on trends and recommended price points of affordability. According to the 2016 American Community Survey, the majority of homeowners in Crete have home valued at around 200% of their annual household income.

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

Figure 21: Housing Needs by Value

Annual Household Income	# of Households*	Crete Home Values	Housing Supply*	Surplus/Deficit
Less than \$25,000	164	Less than \$50,000	193	29
\$25,000 to \$49,999	418	\$50,000 to \$99,999	424	6
\$50,000 to \$74,999	309	\$100,000 to \$149,999	376	67
\$75,000 to \$99,999	194	\$150,000 to \$199,999	178	-16
\$100,000 to \$149,999	132	\$200,000 to \$299,999	56	-76
\$150,000 or More	63	\$300,000 or More	51	-12

IMPLEMENTATION

Vision Implementation Plan

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

- Policies are part of the value system linking goals with action steps, and they define the broader goals with more detailed descriptions.
- Action steps are a means to achieve the goals established by the community and imply a clear commitment to the city's future development.

The adopted goals, policies, and action steps synthesize the information from the existing profile data and public input.

Goal

Maintain and support an annual population growth of over 1% and to achieve a population of 9,100 by the year 2040.

Objective 1: Encourage housing development and investment by identifying and promoting opportunities in Crete to realtors, developers and home builders.

Action Steps

- 1.1 Maintain an up-to-date housing study that expands on the results of the Comprehensive Plan data to further define potential market needs and opportunities.
- 1.2 In conjunction with the school district, prepare marketing materials that highlight the strengths and opportunities of the community and attractiveness to potential residents.
- 1.3 Meet with various realty companies from the Lincoln metro to market and educate about the opportunities and high quality of life in Crete.
- 1.4 Prepare an inventory database of available infill properties and the desired housing types and sizes for each.

Responsible Group/Agency

City Administration, City Council, Chamber of Commerce, Southeast Nebraska Development District (SENDDD)

Potential Resources

Nebraska Investment Finance Authority (NIFA), U.S. Dept. of Agriculture – Rural Development (USDA-RD), Nebraska Department of Economic Development (DED), LB840, General Funds

Objective 2: Facilitate population growth with infill development.

Action Steps

- 2.1 Review existing zoning and building code and analyze based on the potential for redevelopment and reuse of individual properties.
- 2.2 Conduct a downtown housing study that analyzes existing opportunities for upper-story housing and provides recommendations for implementation.
- 2.3 Review and package financing incentives for housing affordability, i.e. down-payment assistance; prioritize older and blighted segments of the community for implementation.
- 2.4 Explore funding opportunities to identify external resources to assist in voluntary acquisition and redevelopment construction.
- 2.5 Build condemnation guidelines into programming for third-party nuisance abatement review to identify prioritized properties.

Responsible Group/Agency

City Administration, Planning Commission, City Council, Housing Authority, SENDDD

Potential Resources

DED, USDA-RD, NIFA, Special Assessments, General Funds, LB840

Objective 3: Facilitate population growth with a higher quality housing stock by renovating and repairing the existing housing stock

Action Steps

- 3.1 Utilizing numerous methods, including self-reporting, nuisance complaints, surveys, and foreclosures, identify the number of units needing rehabilitation.
- 3.2 Package available funding including; state and federal resources, lending funds, and property owners' equity.
- 3.3 Implement systematic improvements according to funding agencies' guidelines.
- 3.4 Establish a volunteer-labor pool to assist in voluntary home improvements for low-income, elderly, or handicapped homeowners.
- 3.5 Develop and implement nuisance abatement and property maintenance programs that include a third-party review of properties and assesses property owners for cleanup and improvements.

- 3.6 Continue to secure grants/financial assistance to develop both owner and renter housing rehabilitations/repair programs for low- and moderate-income households to upgrade their homes to minimum housing quality standards.
- 3.7 Promote maximum energy efficient housing standards and provide/ promote incentives for implementation.
- 3.8 Amend the zoning regulations to allow more housing options immediately surrounding the Central Business District and Doane College. This may include adding a transitional/flex zone buffering commercial and residential districts, allowing more by-right uses.

Responsible Group/Agency

City Administration, Planning Commission, SENDD, Housing Authority, Churches and Faith Community

Potential Resources

DED, USDA-RD, NIFA, Nebraska Energy Office, General Funds, LB840

Objective 4: Diversify the housing stock in Crete to provide housing options at multiple price points to serve families of all economic backgrounds.

Action Steps

- 4.1 Review existing zoning and building code to ensure flexibility to develop diverse housing options, including; townhome, accessory-use dwelling, condominiums, ADA accessible, corporate housing, etc.
- 4.2 Market opportunities in Crete to developers specializing in special-needs, and affordable housing, i.e. Habitat for Humanity, elderly, disabled veterans, modular, etc.
- 4.3 Review and package financial incentives for housing rehabilitation, i.e. owner-occupied rehabilitation, rental rehabilitation; prioritize older and blighted housing stock for implementation.
- 4.4 Consider utilizing tax increment financing (TIF) to incentivize and stimulate housing development, prioritizing affordability and special needs housing (senior, ADA accessible, etc.).

Responsible Group/Agency

City Administration, Planning Commission, City Council, Chamber of Commerce

Potential Resources

DED, USDA-RD, NIFA, TIF

Objective 5: Continually discuss housing challenges and opportunities in the community.

Action Steps

- 5.1 Facilitate an annual meeting of housing stakeholders and political leaders to discuss housing issues, including policies, incentives, and constraints.
- 5.2 On a regular basis, visit with peripheral landowners and discuss the ability to obtain purchase options on their property that can be shared with potential developers.
- 5.3 Annually invite housing developers to attend for a dialogue on the city's subdivision and annexation requirements. Align regulations and policies in a manner that will facilitate new development while minimizing the city's risk and investment in public improvements and services.

Responsible Group/Agency

City Administration, City Council, Residents

Recommendations

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

Affordable Housing

Affordable housing has proven to be a struggle for many communities in recent years. Due to factors such as land costs, cost of construction labor and materials, availability of local developers and contractors, etc., the cost of housing construction is such that it is difficult to develop new single-family residential units at prices available to low-to-moderate income consumers. There are a number of strategies to support quality housing opportunities at prices around \$175,000 to \$200,000. The consensus being that this price range would facilitate the most growth among young professionals and families, helping stimulate additional growth in Crete.

Incentives

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

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

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

Policies

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

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

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

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

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

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

Attracting and promoting local construction contractors can help reduce the cost of transporting skilled labor from outside of Crete. The city should utilize the commercial and industrial land uses established in the Comprehensive Plan's Future Land Use Plan to attract skilled professionals to the community.

Updates

A community should seek to study their housing stock approximately every three to five years in order to maintain accurate information, as well as maintain current trends and projections. Current information is important as Crete grows and housing developments occur. The new Census datasets will provide the community and its leaders the most current and accurate demographic, housing, and economic data.