



The City of Columbus

RESPONSIBLE • RESPONSIVE • REPUTABLE

Administration Office (402) 562-4232

Fax (402) 563-1380

Memorandum

DATE: June 15, 2021

TO: Urban Affairs Committee of the Nebraska Legislature

FROM: Tara Vasicek, Columbus City Administrator

RE: Current efforts to address the availability of and incentives for affordable housing

The City of Columbus, Nebraska as made great strides to support the development of affordable housing options within the community. This report will highlight the codes, regulations, and incentives the City has utilized in an effort to increase the stock of affordable housing and support efforts to keep housing prices down.

1. Residential Zoning Requirements

Columbus currently has five zoning districts that are intentionally meant for residential usages, with two additional districts that largely support residential usage. These districts are Rural Residential, Single-Family Residential, Urban-Family Residential, Multiple-Family Residential, and Non-Traditional Residential with the two additional districts being Urban Commercial and Central Business. The specific zoning requirements and allowances for each of these districts is overviewed in attachment #1. It can be seen that the Multiple-Family Residential would allow for the typical apartment style and other multi-unit housing styles that support affordable housing options. In addition, the Non-Traditional Residential allows for innovative styles of housing that do not meet the requirements of the typical zoning districts (i.e. tiny homes on their own lots).

2. Multifamily and Middle Housing Percentages

Currently, Multifamily housing construction is allowed by right in five zoning districts, or 24.16% of the total area of the city. Regarding Middle Housing, Duplexes, Two-Family residences, and Townhouses are allowed by right in four zoning districts, or 24.66% of the total area of the city. In addition, Mixed-Use Residential is allowed by right in four zoning districts, or 18.87% of the



total area of the city and Non-Traditional Residentials (NTR) are allowed by right in one zoning district, which currently accounts for none of the total area of the city due to no applications for rezoning to the NTR district as of yet because of its recent establishment as a zoning district in the city during the most recent update to the Unified Land Development Ordinance (ULDO). A map of Columbus' zoning districts is included in attachment #2.

3. Breakdown of new residential construction

This analysis has largely been complete from the efforts of our Housing Report. A link to the online Story Map for the report can be found here: <https://arcg.is/K4X110>.

4. Breakdown of Residential Units Annexed

Since 2016 the City of Columbus has initiated one annexation, totaling 81 residential units added to the city limits, with 73 of them being single-family housing, 0 of them being multifamily housing, and 8 of them being middle housing. The annexation documents are included in attachment #3. There have been approximately 20 voluntary annexations for new housing subdivisions.

5. Estimate of Per-Unit Cost of Housing

The estimated per-unit cost of housing in Columbus was calculated by determining the total cost of housing units built in 2020 and dividing that figure by the total housing units added to the city. That resulted in the following:

Total cost of housing units in 2020: \$24,198,444
Total Units added in 2020: 109
Estimated per unit cost (total costs/total units): \$222,004.07

It should be noted that this estimated per unit cost is likely higher than an actual per unit housing cost for construction would be within the city and the exaggerated figure is likely due to increased single-family home prices being present in 2020 and a lack of any multi-family housing projects causing the average unit cost to be higher. This figure represents to most accurate representation on what the per-unit cost of construction is in the city, but should not be considered a complete statistic considering the circumstances for determining it.

6. Density Bonuses and Other Incentives

The updated Unified Land Development Ordinance does not provide Density Bonus incentives, but additional regulatory concessions and incentives are available. The city currently allows for reduced setback, lot size, floor area, increased maximum impervious coverage and reduced off-street parking requirements within all residential zones. The new Non-Traditional Residential zone and the Non-Traditional Residential Subdivision allow for increased as compared to the other residential zones. This allows for the development of more affordable models of housing (i.e. tiny homes, container homes) that are smaller in scale to reduce construction cost and overall unit expenses. Additionally, the option to re-zone for this district and utilize the NTR subdivision provide for a denser housing option through smaller lots and a greater number of units per area of land. In addition, multiple overlay districts are allowed in the ULDO with certain ones providing additional benefits to incentivize development, most notably being the Planned Unit Development District and the Creative Cluster Development District. Additional information on NTR zoning and the overlay districts can be found in attachment #4 and #5 respectively.

7. Allowance of Accessory Dwelling Units (ADU)

The current Unified Land Development Ordinance (ULDO) of Columbus allows for the construction and occupation of Accessory Dwelling Units in various zoning districts throughout the city. The allowance for an Accessory Dwelling Unit in the city is authorized through the Two Single Family Residential use which is defined in the ULDO as “Any residential use that serves two families, including but not limited to a 2-unit townhome, two detached single-family units on a single lot, or duplex.” This use is permitted by right in all residential zoning districts. In addition, this use is permitted by special permit in the Limited Commercial, Central Business, and General Commercial zoning districts. Attachment #6 displays the code and regulations surrounding the Two-Family Residential use.

8. Incentives to Encourage Affordable Housing

In addition to the incentives and regulatory allowances discussed above, the city offers and facilitates a variety of incentives meant to encourage the construction and development of affordable housing within the community. One major incentive is the allowance of Tax Increment Financing, that has been utilized previously to aid in the construction of residential

developments that provide additional options for housing within the city. Six housing projects have used TIF in the last three years in Columbus, creating hundreds of units.

Additional affordable housing developments within the city, have been supported through the city's Rural Workforce Housing Funds. The City has received RWFH funds during both rounds of award. A maximum award has been given to Columbus in both rounds. This funding has allowed multi-family housing projects to develop additional housing units that specifically provide affordable options for residents. The first round of RWFH funds of \$850,000 were joined together with local dollars to create a low interest loan fund of just under \$2,000,000. The projects funded in round 1 were The Flats, Farm-View Subdivision Phase 1, SERC Subdivision. The Flats is a 180-unit multi-family housing project, approximately 50% of the units are completed and occupied. The remaining units will be occupied as soon as construction is complete. The Farm-View development includes multiple phases, 17 townhomes are complete already creating 34 new affordable units in phase 1. SERC also utilized the funds toward their townhome subdivision. When complete it will add 34 affordable units.

9. Demographic Analysis of the City and Housing Needs

Analysis of the demographics of Columbus can be found in attachment #7 that shows United States Census Bureau estimates and figures for population, age, race, income, etc. of the community compared to the national estimates. Regarding housing unit types and price ranges needed within the community analysis shows that when compared to the national demographics Columbus has slightly lower Median Household Income, A greater amount of owner-occupied housing units, a 30% lower median gross rent, and a nearly 1.5% lower number of persons in poverty. This demographic comparison further supports housing needs identified in the 2017 Housing Study (attachment #8) that indicated a community desire and opportunity for more mid-size single family homes, affordable small single-family homes, townhouses or duplex, and apartments (Housing Study, Pg. 8). While many options for filling these housing needs can be done to be affordable and meet lower income community needs, there is also a general community desire and housing market opportunity for more traditional family housing that would support workforce needs above the 'workforce housing' price point. Fulfilling this need would likely significantly aid in providing affordable housing considering the clear need for any additional housing in the community. In 2015 of the 9,479 housing units in the city 9,008 were occupied giving the city a vacancy rate of 5.0%, which is within the range of a healthy vacancy rate, but further analysis shows many of the unoccupied units are due to other vacancy reasons and do not represent units on the market. As a result, the actual housing unit vacancy rate was

1.1% for homeowners and the rental unit vacancy rate being 3.1%. This month there are approximately 2,000 open jobs in Columbus and 25-30 homes for sale on the market. Housing construction is not keeping up with Economic Growth and is negatively contributing to the workforce shortages.

Further analysis on housing needs, community breakdown, current and future market trends, and opportunities available to the city are highlighted in the 2017 Housing Study attached to this submission.

10. Efforts to Adopt an Affordable Housing Action Plan

Currently Affordable Housing action is being led by the City and some community groups, with the largest being the Housing Committee of the Chamber of Commerce. This group works in tandem with the city and other regional partners to identify and initiate various housing, largely focused on workforce and affordable housing, related projects within the community. A notable action currently is the effort to update the 2017 Housing Study, which is being funded with a NIFA grant, city support, and NeighborWorks Northeast. The Housing Study Update will identify the current state of the community and what opportunities exist to incentive and create more housing for residents of the community. To utilize this opportunity effectively the group and city are planning to combine the Housing Study and its recommended actions and opportunities into an Affordable Housing Action plan. This would allow for the plan to be created with the most up to date information, be completed ahead of schedule, and be done in a cost-effective manner. This effort will begin in the Fall of 2021 with estimated completion being the end of Spring 2022.

CHAPTER 1, ARTICLE 4: ZONING DISTRICT REGULATIONS

Table 4-1: Purposes of Zoning Districts

Symbol	Title	Purpose
AG	Agricultural District	The AG District provides for and preserves the agricultural and rural use of land, while accommodating very low density residential development generally associated with agricultural uses. The district is designed to maintain complete agricultural uses within the Columbus extraterritorial jurisdiction.
RR	Rural Residential	This district provides for very low density residential environments, accommodating developments that merge urban living with rural life and institutions which require a residential environment. It permits limited agricultural uses within these settings. The district's regulations assure that density is consistent with the carrying capacity of infrastructure.
R-1	Single-Family Residential	This district is intended to provide for low-density residential neighborhoods, characterized by single-family dwellings on large lots with supporting community facilities. Its regulations are intended to minimize traffic congestion and to assure that density is consistent with the carrying capacity of infrastructure.
R-2	Two-Family Residential	This district is intended to provide for medium-density residential neighborhoods, characterized by single-family dwellings and duplexes and two unit townhomes on small to moderately-sized lots with supporting community facilities. It provides special regulations to encourage innovative forms of housing development. It adapts to both established and developing neighborhoods, as well as transitional areas between single-family and multi-family neighborhoods. Its regulations are intended to minimize traffic congestion and to assure that density is consistent with the carrying capacity of infrastructure.
R-3	Multiple-Family Residential	This district is intended to provide locations for a variety of housing types, including multiple-family housing, with supporting and appropriate community facilities. The district integrates some appropriate non-residential uses by special use permit in order to develop fully urban, mixed use neighborhoods.
NTR	Non-Traditional Residential	This district recognizes that non-traditional residential development, properly planned, can provide important opportunities for affordable housing. It provides opportunities for mobile home, tiny home and similar developments within planned parks or subdivisions, along with the supporting services necessary to create quality residential neighborhoods.

CHAPTER 1, ARTICLE 4: ZONING DISTRICT REGULATIONS

Table 4-1: Purposes of Zoning Districts

Symbol	Title	Purpose
O	Office District	This district reserves appropriately located area for office development and distinguishes office uses from other, more intensive commercial activities and to provide suitable office environments in the city. The office district is also designed to permit a mixture of uses that are compatible with office development and to facilitate planning for traffic generation.
LC	Limited Commercial	This district provides for neighborhood shopping facilities which serve the needs of residents of surrounding residential communities. The commercial and office uses permitted are generally compatible with nearby residential areas. Development regulations are designed to ensure compatibility in size, scale, and landscaping with nearby residences.
UC	Urban Commercial	This district is intended to address the special needs of mixed use neighborhoods that combine residential areas with nearby or adjacent office and commercial development. It permits uses that are mutually compatible. These districts are generally adjacent to major community arterials and, in some cases, include the use of residential properties for office and commercial purposes. The district's regulations recognize the urban and pedestrian character of these environments.
B-1	Central Business District	This district is intended to provide appropriate development regulations for Downtown Columbus. Mixed uses are encouraged within the B-1 District. The grouping of uses is designed to strengthen Downtown's role as a center for trade, service, and civic life.
B-2	General Commercial	This district provides for a variety of commercial, office, and service uses and is adapted to Columbus' largest commercial districts outside of Downtown. Uses and developments in the B-2 District may develop substantial traffic, creating potential land use conflict with adjacent residential neighborhoods. This district is most appropriate along arterials or in areas that can be well buffered from residential districts.
ML/C-1	Light Industrial District	This district is intended to reserve sites appropriate for the location of industrial uses with relatively limited environmental effects. The district is designed to provide appropriate space and regulations to encourage good quality industrial development, while assuring that facilities are served with adequate parking and loading facilities.
MH	General Industrial District	This district is intended to accommodate a wide variety of industrial uses, some of which may have significant external effects. These uses may have operating characteristics that create conflicts with lower-intensity surrounding land uses. The district provides the reservation of land for these activities and includes buffering requirements to reduce incompatibility.

CHAPTER 1, ARTICLE 4: ZONING DISTRICT REGULATIONS

Table 4-2: Permitted Uses by Zoning District

P = Uses permitted by Right S = Uses permitted by Special Permit

Use Types	AG	RR	R-1	R-2	R-3	NTR	O	LC	UC	B-1	B-2	ML/ C-1	MH	Supple- mentary Regulation
Agricultural Uses														
Horticulture	P	P												6-2(a)
Crop Production	P	P												6-2(a)
Animal Production	P	S												6-8(a) (6)
Commercial Feedlots	S													6-2(b)
Livestock Sales	P												S	
Residential Uses														
Single-Family Detached	P	P	P	P	P	P	S	S	P	S	S			
Duplex				P	P		P	S	P	S	S			
Two Family				P	P		P	S	P	S	S			6-3(a)
Townhouse				P	P		P	S	P	S	S			6-3(b)
Mixed-Use Residential							P	S	P	P*	P*			
Multiple-Family					P		P	S	P	P	P			6-3(e)
Group Residential					S		P	P	P	P				6-3(e)
Non-Traditional Residential						P								
Retirement Residential				S	P		P	S	P	P	S			
* Only above street level														

CHAPTER 1, ARTICLE 4: ZONING DISTRICT REGULATIONS

Table 4-2: Permitted Uses by Zoning District

P = Uses permitted by Right S = Uses permitted by Special Permit

Use Types	AG	RR	R-1	R-2	R-3	NTR	O	LC	UC	B-1	B-2	ML/C-1	MH	Supplementary Regulation
Civic Uses														
Administration		S					P	P	P	P	P	P	P	
Cemetery	P	P	S		S									
Clubs	S	S	S	S	S	S	P	P	P	P	P			6-4(a)
College / University		S	S	S	P	S	S	P	P		P			
Convalescent Services					P		P	P	P					
Cultural Services		P	P	P	P	P	P	P	P	P	P	P		
Day Care (Limited)	P	P	P	P	P	P	P	P	P	P	P	S		
Day Care (General)		S/P*	S/P*	S/P*	P	S/P	P	P	P	P	P	S	S	6-4(b)
Detention Facilities	S									S	S	S		
Emergency Residential	P	P	P	P	P	P	P	P	P	P	S	S		
Group Care Facility	S	S	S	S	S	S	P	P	P	P	P	S		6-4(c)
Group Home	P	P	P	P	P	P	P	P	P	P	P			6-4(c)
Guidance Services					P		P	P	P	P	P	P	P	6-8(b)
Hospitals					S		P	S	S	S	P			
Health Care	S				P		P	P	P	P	P	P	P	6-8(b)
Maintenance Facilities	S	S									P	P	P	
Non-commercial Shelters										S	S		S	
Park and Recreation	P	P	P	P	P	P	P	P	P	P	P	P	P	
Postal Facilities					S		P	P	P	P	P	P	P	
Primary Education		P	P	P	P	P	S	P	P	P	S			
Public Assembly							S	S	S	P	P			
Religious Assembly	P	P	P	P	P	P	P	P	P	P	P	P	S	
Safety Services	P	P	P	P	P	P	P	P	P	P	P	P	P	

CHAPTER 1, ARTICLE 4: ZONING DISTRICT REGULATIONS

Secondary Education		S	S	S	P	S	S	S	S	S	S			
Stormwater Treatment Facility	P	P	P	P	P	P	P	P	P	P	P	P	P	
Utilities	P	P	P	P	P	P	P	P	P	P	P	P	P	

S/P* - P* is hereby defined as permitted if in compliance with Neb. Rev. Stat. § 43-2616. Neb. Rev. Stat. § 43-2616 provides that any family child care home licensed by the Department of Health and Human Services pursuant to Neb. Rev. Stat.

§ 71-1911 or by the City or County pursuant to Neb. Rev. Stat.

§ 71-1914(2) may be established and operated in any residential zone within the exercised zoning jurisdiction.

Table 4-2: Permitted Uses by Zoning District

P = Uses permitted by Right S = Uses permitted by Special Permit

Use Types	AG	RR	R-1	R-2	R-3	NTR	O	LC	UC	B-1	B-2	ML/C-1	MH	Supplementary Regulation
Office Uses														
General Offices					S		P	P	P	P	P	P	P	
Medical Offices							P	S	P	P	P	P		
Commercial Uses														
Agricultural Sales/Service	S										P	P	P	
Automotive Rental/Sales										P	P	S		
Auto Services								S	S	P	P	P	P	6-5(a), 6-5(b)
Body Repair											S	P	P	6-5(a)
Crematory											S	S	P	6-5(f)
Equipment Rental/Sales										S	P	P	P	
Equipment Repair											P	P	P	6-5(a)
Vehicle Storage											S	P	P	
Bed & Breakfast			S	S	P		P	P	P	P	P			6-5(c)
Business Support Services							P	P	P	P	P	P	P	
Business/Trade Schools							S			P	P	P		
Camp Ground	P	S									S			6-5(d)

CHAPTER 1, ARTICLE 4: ZONING DISTRICT REGULATIONS

Cocktail Lounge									P	P	S		
Commercial Recreation	S							S	P	P	P		
Communication Services						S	P	P	P	P	P	P	
Construction Sales and Service									P	P	P	P	
Consumer Services						S	P	P	P	P	P		
Convenience Storage	S	S								S	P	P	6-5(e)
Food Sales (Limited)				S			P	P	P	P	S		
Food Sales (General)							S	P	P	P	S		
Funeral Services						P	P	P	P	P			
General Retail Services						S	P	P	P	P	S		
Kennels	P	S								S	P		
Laundry Services									S	P	P	P	
Liquor Sales		S							P	P	S		
Lodging				S		S	S	P	P	P			

CHAPTER 1, ARTICLE 4: ZONING DISTRICT REGULATIONS

Table 4-2: Permitted Uses by Zoning District

P = Uses permitted by Right S = Uses permitted by Special Permit

Use Types	AG	RR	R-1	R-2	R-3	NTR	O	LC	UC	B-1	B-2	ML/ C-1	MH	Supple- mentary Regulation
Commercial Uses														
Personal Services					S		P	P	P	P	P	P		
Pet Services								P	P	P	P	P		
Research Services	S							P	P	P	P	P		
Restaurants (Drive-In)									S		P	S		
Restaurants (General)							P	P	P	P	P	S		
Sexually Oriented Business												S		6-5(g)
Stables	P	S												
Surplus Sales										P	P	P	P	
Veterinary Services	S	S									P	P		
Gaming Facility										P	P			
Parking Uses														
Off-Street Parking			*S	*S	*S		S	S	S	P	P	P	P	Article 9
Parking Structure							S			P	P	P		

*Off-Street Parking in the R-1, R-2 and R-3 Zoning Districts must be in conjunction with Use Types permitted by right and/or in conjunction with Non-Parking Use Types that have been approved by a Special Use Permit.

CHAPTER 1, ARTICLE 4: ZONING DISTRICT REGULATIONS

Table 4-2: Permitted Uses by Zoning District

P = Uses permitted by Right S = Uses permitted by Special Permit

Use Types	AG	RR	R-1	R-2	R-3	NTR	O	LC	UC	B-1	B-2	ML/C-1	MH	Supple- mentary Regulation
Industrial Uses														
Custom Manufacturing									P	P	P	P	P	
Light Industry										S	S	P	P	
General Industry												P	P	
Heavy Industry													P	
Resource Extraction	S	S											P	6-6(a)
Salvage Services													P	6-6(b)
Warehousing												P	P	
Construction Yards												P	P	
Recycling Collection											P	P	P	
Recycling Processing												P	P	
Transportation Uses														
Aviation	P												P	
Railroad Facilities										S	S	P	P	
Truck Terminal												P		
Transportation Terminal	S									P	P	P	P	
Miscellaneous Uses														
Broadcasting Tower	*S	*S	*S	*S	*S	*S		*S	*S		*S	*S	*S	
Construction Batch Plant	**S	**S										**S	P	
WECS (Wind Energy Conservation System)	P	P			S			S	S		S	P	P	
Landfill (Non-Putrescible)	S												S	

CHAPTER 1, ARTICLE 4: ZONING DISTRICT REGULATIONS

Landfill (Putrescible)	S												S	
Major Alternative Energy Production Devices	P	P	S	S	S	S		S	S		S	P	P	
Minor Alternative Energy Production Devices	P	P	P	P	P	P	P	P	P	P	P	P	P	

* See Chapter 13 of the Zoning Code. Towers permitted under Section 5 of Chapter 13 or towers that are eligible for administrative approval under Section 6 of Chapter 13 are exempt from the Special Use Permit requirement. For all other towers, Special Use Permits shall be governed by Chapter 13 of the Zoning Code and, particularly, the procedures and criteria set forth in Section 7 thereof.

**** Temporary Construction Batch Plants Only.**

- Table 4-3(a): Site Development Regulations**

Regulator	AG	RR	R-1	R-2	R-3
Minimum Lot Area (square feet)	10 acres	1 acre	5,500	4,840/ 7,480 (5)	5,500
Minimum Lot Width (feet)	300	100	54	44(2)	50(2)
Minimum Site Area per Housing Unit (square feet)	10 acres	1 acre	5,500	4,840 (1 Family) 3,740 (other)	1,500 (3)
Minimum Yards (feet)					
Front Yard	50	50	20	20	20
Street Side Yard	25	25	20	20	20
Interior Side Yard	25	25	7	7(1)	7(4)
Rear Yard	35	35	25	25	20
Maximum Height (feet)	100	36	36(4,6)	36(4,6)	36(4,6)
Maximum Building Coverage	NA	NA	40%	40% (7)	50%

CHAPTER 1, ARTICLE 4: ZONING DISTRICT REGULATIONS

Maximum Impervious Coverage	NA	NA	50%	55% (8)	65%
Floor Area Ratio	NA	NA	NA	NA	1.00

Note 1:

See Section 6 for supplemental regulations governing townhouse residential use types. Note 2:

See Section 6- for supplemental regulations regarding modifications of lot width for townhouse residential use type.

Note 3:

Density of multi-family residential may exceed this maximum, subject to approval of a Special Use Permit by the City Council, with the recommendation of the Planning Commission.

Note 4:

Dwellings may exceed the height limit by up to ten feet if the side yard is increased by the same amount as the added height.

Note 5:

5,500 square feet for single-family lots; 8,500 square feet for duplex or other residential lots.

Note 6:

Accessory buildings cannot be over 17.5 feet in height.

Note 7:

Maximum building coverage may be increased to 50%, subject to approval of a Special Use Permit by the City Council, with the recommendation of the Planning Commission.

Note 8:

Maximum impervious coverage may be increased to 65%, subject to approval of a Special Use Permit by the City Council, with the recommendation of the Planning Commission.

CHAPTER 1, ARTICLE 4: ZONING DISTRICT REGULATIONS

Table 4-3(b): Site Development Regulations

Regulator	NTR Park	NTR Subdivision
Minimum Area to be developed	2 acres	2 acres
Minimum Lot Area (square feet)	1,000	2,000
Minimum Lot Width (feet)	20	24
Minimum Yards (feet)		
Front Yard	10	20
Street Side Yard	10	10
Interior Side Yard	5	5
Rear Yard	10	15
Maximum Height (feet)	14'8"	36
Maximum Building Coverage	50%	50%
Maximum Impervious Coverage	55%	65%
Shared Parking	1 space per lot	
Minimum Common Open Space (1)	20%	15%

Note 1: Stormwater treatment facilities may be included in Common Open Space provided required recreation space is still provided.

CHAPTER 1, ARTICLE 4: ZONING DISTRICT REGULATIONS

Table 4-3(a): Site Development Regulations

Regulator	O*	LC*	UC*	B-1	B-2*
Minimum Lot Area (square feet)	5,000	5,000	5,000	NONE	5,500
Minimum Lot Width (feet)	50	50	50	NONE	50
Site Area per Housing Unit (square feet)	2,000(3)	2,000(3)	2,000(3)	500	2,000(3)
Minimum Yards (feet)					
Front Yard	20	20	15	0	10
Street Side Yard	20	20	10	0	10
Interior Side Yard	10	10	10	0	0
Rear Yard	20	20	20	0	20
Maximum Height (feet)	48	36	36	NO LIMIT	60
Maximum Building Coverage	50%	50%	50%	100%	70%
Maximum Impervious Coverage	70%	70%	80%	100%	90%
Floor Area Ratio	0.50	0.50	0.50	5.0	1.0

*Uses in the O, LC, UC, B-2, ML/C-1, and MH Districts are subject to landscape and screening provisions contained in Article 8.

Note 3:

Density of multi-family residential may exceed this maximum, subject to approval of a Special Use Permit by the City Council with the recommendation of the Planning Commission.

CHAPTER 1, ARTICLE 4: ZONING DISTRICT REGULATIONS

Table 4-3(b): Site Development Regulations

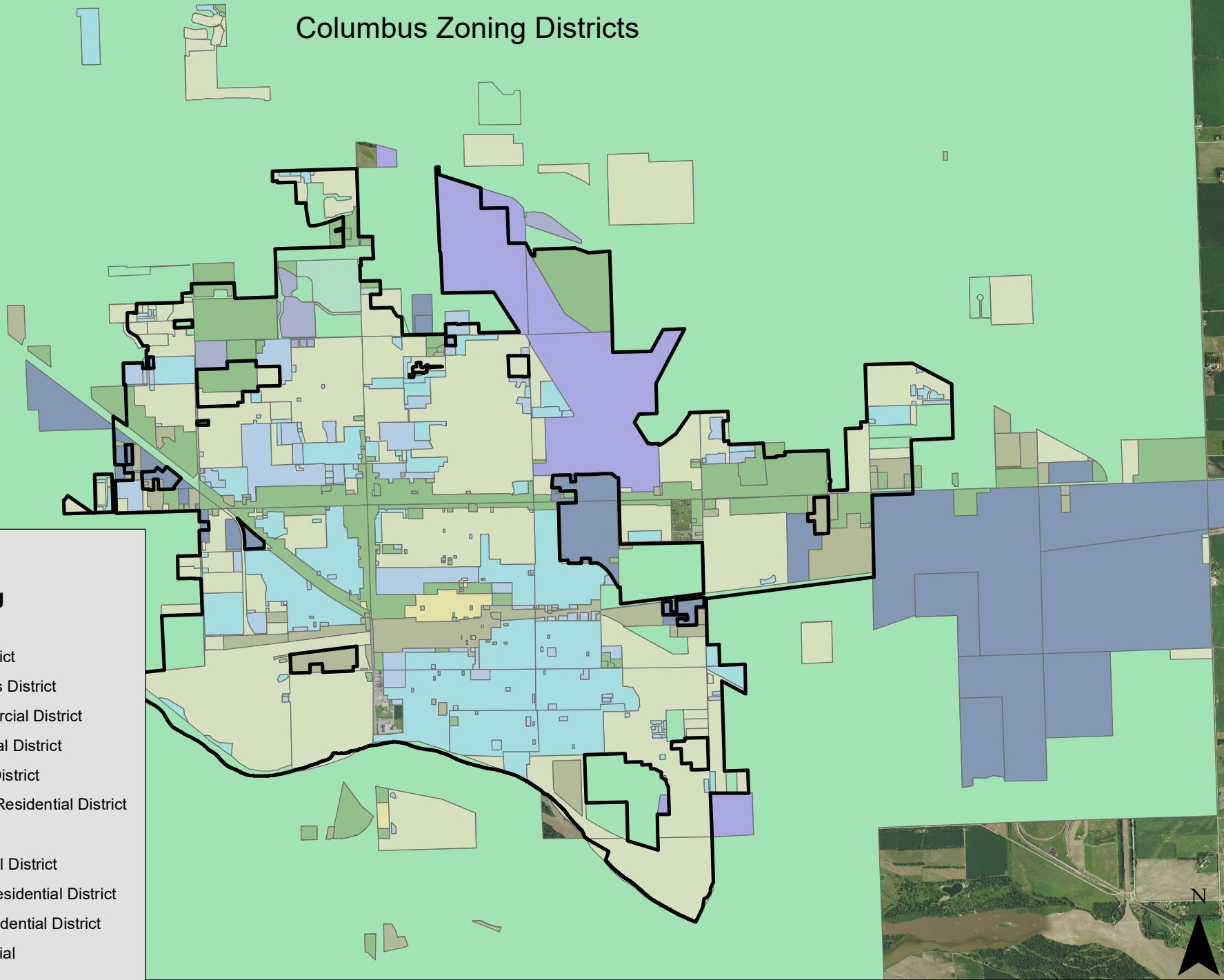
Regulator	ML/C-1*	MH*
Minimum Lot Area (square feet)	5,000	5,000
Minimum Lot Width (feet)	50	50
Site Area per Housing Unit (square feet)	NA	NA
Minimum Yards (feet)		
Front Yard	15	0
Street Side Yard	10	0
Interior Side Yard	0	0
Rear Yard	10	10
Maximum Height (feet)	72	NONE
Maximum Building Coverage	70%	85%
Maximum Impervious Coverage	90%	100%
Floor Area Ratio	1.0	2.0

Columbus Zoning Districts

Legend

Columbus Zoning

- Not Assigned
- Agricultural District
- Central Business District
- General Commercial District
- General Industrial District
- Light Industrial District
- Multiple-Family Residential District
- Office
- Rural Residential District
- Single-Family Residential District
- Two-Family Residential District
- Urban Commercial



CHAPTER 1, ARTICLE 6: SUPPLEMENTAL USE REGULATIONS

In the NTR Residential District, which permits mobile home, tiny home and other non traditional residential use, such use may be configured in a Non Traditional Residential Park or Non Traditional Residential Subdivision. A Non Traditional Residential Park or Subdivision may be approved administratively once all the following regulations are met:

1. Property is properly zoned, Non Traditional Residential.
2. Completed Development Agreement
3. Density Requirements as defined in Table 4-3(b)
4. Site Development Minimum Standards.
 - (a) Setbacks: Each Non Traditional Residential Park and Subdivision shall have a minimum perimeter setback of 35 feet from adjacent non-residential uses and 50 feet from adjacent residential uses. No space for a dwelling unit or any other structure shall be permitted in the required setback.
 - (b) Setback Landscaping: All area contained within the required setbacks except sidewalks and private drives shall be landscaped and screened in conformance with Section 8 of this Ordinance. Screening shall be provided in conformance with Section 8-5 for any common property line with another non-residential use.
 - (c) Open Space Requirements, table 4-3(b): Each Non-Traditional Residential Park shall provide a minimum of 250 square feet of open recreational space per unit. Such space shall be provided at a central location accessible from all parts of the park by pedestrians.
 - (d) Parking Minimum Requirements, table 9-1.
 - (e) Parking: Park requires common parking. Subdivision requires on-site parking.
5. Street Access and Circulation Requirements
 - (a) Access to Public Street: Each NTR Park and Subdivision must abut and have access to a dedicated public street with a right-of-way of at least 60 feet. Direct access to a mobile home space from a public street is prohibited.
 - (b) Vehicular Circulation: The NTR Parks and Subdivisions must provide interior vehicular circulation on a private internal street system.
 - i. One side on Street Parking Minimum interior street width shall be a minimum of 27 feet. The street system shall be continuous and connected with other internal and public streets; or shall have a cul-de-sac with a minimum diameter of 90 feet. No such cul-de-sacs may exceed 300 feet in length without a variance.

CHAPTER 1, ARTICLE 6: SUPPLEMENTAL USE REGULATIONS

- ii. No on street parking. Minimum interior street width shall be a minimum of 24 feet. The street system shall be continuous and connected with other internal and public streets; or shall have a cul-de-sac with a minimum diameter of 90 feet. No such cul-de-sacs may exceed 300 feet in length without a variance.

(c) Sidewalks or Path: Each NTR Park and Subdivision shall provide a sidewalk or path system to connect each lot to common buildings or open space constructed for the use of its residents; and to the fronting public right-of-way. Sidewalk and path width shall be at least four feet. Public sidewalk connectivity must be provided.

(d) Street and Sidewalk Standards: All internal streets and sidewalks shall be hard-surfaced. Electric street lighting is required along all internal streets.

6. Utilities: All living units shall have piped supply of hot and cold water for both drinking and domestic purposes; domestic sewer service; and standard electrical service, providing at least one 120-volt and one 240-volt electrical service outlet to each living unit.
7. Financial Responsibility: Each application for a NTR Park and Subdivision shall include a demonstration by the developer of financial capability to complete the project; and a construction schedule.
8. Completion Schedule: Construction must begin on any approved Non Traditional Parks and Subdivisions within one year of the date of approval. Such construction shall be completed within two years of approval, unless otherwise extended by the Administrator.

6-4 Supplemental Use Regulations: Civic Uses

a. Clubs

Clubs located adjacent to residential uses shall maintain a bufferyard of not less than seven feet along the common boundary with such residential use.

CHAPTER 1, ARTICLE 5: SPECIAL AND OVERLAY DISTRICTS

5 ARTICLE FIVE

OVERLAY DISTRICTS

5-1 General Purpose

Overlay Districts are used in combination with base districts to modify or expand base district regulations. Overlay Districts are adapted to special needs of different parts of the City of Columbus.

The Overlay Districts are designed to achieve the following objectives:

- a. To recognize special conditions in specific parts of the City which require specific regulation;
- b. To provide flexibility in development and to encourage innovative design through comprehensively planned projects.

PUD: PLANNED UNIT DEVELOPMENT DISTRICT

5-2 Purpose

The PUD Planned Unit Development Overlay District is intended to provide flexibility in the design of planned projects; to permit innovation in project design that incorporates open space and other amenities; and to insure compatibility of developments with the surrounding urban environment. The PUD District may be used in combination with any base district specified in this Ordinance. The PUD District, which is adopted by the City Council with the recommendation of the Planning Commission, assures specific development standards for each designated project.

5-3 Permitted Uses

- a. Uses permitted in a PUD Overlay District are those permitted in the underlying base district.

5-4 Site Development Regulations

Site Development Regulations are developed individually for each Planned Unit Development District but must comply with minimum or maximum standards established for the base district, with the following exceptions:

CHAPTER 1, ARTICLE 5: SPECIAL AND OVERLAY DISTRICTS

- a. Lot area and lot width are not restricted, provided that the maximum density allowed for each base district is not exceeded;
- b. Maximum building coverage shall be the smaller of the allowed building coverage in the base district, or 60 percent.

5-5 Access to Public Streets

Each PUD District must abut a public street for at least 60 feet and gain access from that street.

5-6 Application Process

a. Development Plan

The application for a Planned Unit Development District shall include a Development Plan containing the following information:

1. A tract map, showing site boundaries, street lines, lot lines, easements, and proposed dedications or vacations; and a key map;
2. A land use plan designating specific uses for the site and establishing site development regulations, including setback height, building coverage, impervious coverage, density, and floor area ratio requirements;
3. A site development and landscaping plan, showing building locations, or building envelopes; site improvements; public or common open spaces; community facilities; significant visual features; and typical landscape plans;
4. A circulation plan, including location of existing and proposed vehicular and pedestrian, facilities and location and general design of parking and loading facilities;
5. Schematic architectural plans and elevations sufficient to indicate a building height, bulk, materials, and general architectural design;
6. A statistical summary of the project, including gross site area, net site area, number of housing units by type, gross floor area of other uses, total amount of parking, and building and impervious surface percentages.

5-7 Adoption of District

- a. The Planning Commission and City Council shall review and evaluate each Planned Unit Development application. The City may impose reasonable conditions, as deemed necessary to ensure that a PUD shall be compatible with adjacent land uses, will not overburden public services and facilities, and will not be detrimental to public health, safety, and welfare.
- b. The Planning Commission, after proper notice, shall hold a public hearing and act upon each application.

CHAPTER 1, ARTICLE 5: SPECIAL AND OVERLAY DISTRICTS

- c. The Planning Commission may recommend amendments to PUD district applications.
- d. The recommendation of the Planning Commission shall be transmitted to the City Council for final action.
- e. The City Council, after proper notice, shall hold a public hearing and act upon any Ordinance establishing a PUD Planned Unit Development Overlay District. Proper notice shall mean the same notice established for any other zoning amendment.
- f. Upon approval by the City Council, the Development Plan shall become a part of the Ordinance creating or amending the PUD District. All approved plans shall be filed with the City Clerk.

5-8 Amendment Procedure

- a. Major amendments to the Development Plan must be approved according to the same procedure set forth in Section 5-7.

5-9 Building Permits

The City shall not issue a building permit, certificate of occupancy, or other permit for a building, structure, or use within a PUD District unless it is in compliance with the approved Development Plan or any approved amendments.

5-10 Termination of PUD District

If no substantial development has taken place in a Planned Unit Development District for three years following approval of the District, the Planning Board shall reconsider the zoning of the property and may, on its own motion, initiate an application for rezoning the property.

CCD: CREATIVE CLUSTER DEVELOPMENT

5-11 Purpose

The CCD Creative Cluster Development provides a design alternative that provide greater flexibility in subdivision design and design and build developments that are considerate of special natural or artificial features.

5-12 Permitted Uses

- a. Residential uses permitted in a CCD Overlay District are those permitted in the underlying base district.

CHAPTER 1, ARTICLE 5: SPECIAL AND OVERLAY DISTRICTS

5-13 Site Development Regulations

Site Development Regulations comply with the overall density requirements of a zoning district, but allow internal variations of such standards as lot size, and setbacks in order to encourage innovative or economical development or protect natural features and open space without loss of economic yield to the developer.

- a. Cluster subdivisions allow the clustering or grouping of residential lots in order to provide common open space.
- b. Cluster Subdivisions may be developed and approved subject to the following standards and variations:
 - (1) The overall density of subdivision complies with the zoning district that contains the final subdivision. A subdivider may apply for a rezoning simultaneously with the plat approval process.
 - (2) Individual lot size dimensions, including lot width, may be reduced to 60% of requirement of zoning district. Any savings on lot size shall be devoted to common open space or other approved community facilities.
 - (3) Lot setbacks may be varied from those otherwise specified for the zoning district. Setback limits must be established on the preliminary and final plat. The setback from any garage entrance to any circulation way must be at least 20 feet.
 - (4) Street or right-of-way widths set forth in Article Five may be varied within for local streets within Cluster Subdivisions, subject to the sole discretion of the approving authorities.
 - (5) Articles of incorporation or covenants for a homeowners' association or other provision assuring maintenance or operation of all common spaces shall be submitted with subdivision application.

5-14 Access to Public Streets

Each CCD District must abut a public street for at least 60 feet and gain access from that street.

5-15 Application Process

a. Development Plan

The application for a Creative Cluster Development District shall include a Development Plan containing the following information:

1. A tract map, showing site boundaries, street lines, lot lines, easements, and proposed dedications or vacations; and a key map;

CHAPTER 1, ARTICLE 5: SPECIAL AND OVERLAY DISTRICTS

2. A land use plan designating specific uses for the site and establishing site development regulations, including setback height, building coverage, impervious coverage, density, and floor area ratio requirements;
3. A site development and landscaping plan, showing building locations, or building envelopes; site improvements; public or common open spaces; community facilities; significant visual features; and typical landscape plans;
4. A circulation plan, including location of existing and proposed vehicular and pedestrian, facilities and location and general design of parking and loading facilities;
5. Schematic architectural plans and elevations sufficient to indicate a building height, bulk, materials, and general architectural design;
6. A statistical summary of the project, including gross site area, net site area, number of housing units by type, gross floor area of other uses, total amount of parking, and building and impervious surface percentages.

5-16 Adoption of District

- a. The Planning Commission and City Council shall review and evaluate each Creative Cluster Development application. The City may impose reasonable conditions, as deemed necessary to ensure that a CCD shall be compatible with adjacent land uses, will not overburden public services and facilities, and will not be detrimental to public health, safety, and welfare.
- b. The Planning Commission, after proper notice, shall hold a public hearing and act upon each application.
- c. The Planning Commission may recommend amendments to CCD district applications.
- d. The recommendation of the Planning Commission shall be transmitted to the City Council for final action.
- e. The City Council, after proper notice, shall hold a public hearing and act upon any Ordinance establishing a CCD Creative Cluster Development Overlay District. Proper notice shall mean the same notice established for any other zoning amendment.
- f. Upon approval by the City Council, the Development Plan shall become a part of the Ordinance creating or amending the CCD District. All approved plans shall be filed with the City Clerk.

5-17 Amendment Procedure

- b. Major amendments to the Development Plan must be approved according to the same procedure set forth in Section 5-7.

CHAPTER 1, ARTICLE 5: SPECIAL AND OVERLAY DISTRICTS

5-18 Building Permits

The City shall not issue a building permit, certificate of occupancy, or other permit for a building, structure, or use within a CCD District unless it is in compliance with the approved Development Plan or any approved amendments.

5-19 Termination of CCD District

If no substantial development has taken place in a Creative Cluster Development District for three years following approval of the District, the Planning Commission shall reconsider the zoning of the property and may, on its own motion, initiate an application for rezoning the property.

ED: ENVIRONMENTAL RESOURCES DISTRICT

5-20 Purpose

The ED Environmental Resources Overlay District enables the adoption of special performance standards in combination with site development regulations of a base district for areas of special environmental significance or sensitivity. These areas include hill environments; wetlands; forested areas; areas with unique soil or drainage characteristics; lake, river, or creek districts; and other areas with special environmental characteristics.

5-21 Procedure for Adoption

a. Proposal

The creation of an ED Environmental Resources Overlay District may be initiated by the Planning Commission or the City Council.

b. Requirements for Application

An application for the creation of an ED Overlay District must include:

1. A statement describing the proposed district's special environmental characteristics and stating the reasons for proposal of the district;
2. A map indicating the boundaries of the proposed ED Overlay District, specifying the base district(s) included within these boundaries;
3. Supplemental site development regulations and performance standards that apply to the proposed district.

5-22 Adoption of District

CHAPTER 1, ARTICLE 3: USE TYPES

b. Crop Production

The raising and harvesting of tree crops, row crops, or field crops on an agricultural or commercial basis. This definition may include accessory retail sales under certain conditions.

c. Animal Production

The raising of animals or production of animal products, such as eggs or dairy products on an agricultural or commercial basis on a site which is also used for crop production or where grazing of natural vegetation is the major feed source; or the raising or maintaining of animals for recreational use. Typical uses include grazing, ranching, dairy farming, and poultry farming.

d. Commercial Feedlots

The use of a site of more than 15,000 square feet for the confined feeding or holding of livestock or poultry which is not normally used for crop production or where grazing of natural vegetation is not the major feed source.

e. Livestock Sales

Use of a site for the temporary confinement and exchange or sale of livestock. Typical uses include sale barns.

3-4 Residential Use Types

Residential use types include uses providing wholly or primarily non-transient living accommodations. They exclude institutional living arrangements providing 24-hour skilled nursing or medical care, forced residence, or therapeutic settings.

a. Single-Family Residential

The use of a site for one dwelling unit, occupied by one family, excluding a mobile home unit.

A single-family residential use in which one dwelling unit is located on one or more lots, with no physical or structural connection to any other dwelling unit. This includes manufactured homes, as defined in Section 2-16.

b. Two-Family Residential: Any residential use that serves two families, including but not limited to a 2-unit townhome, two detached single family units on a single lot or duplex.

CHAPTER 1, ARTICLE 4: ZONING DISTRICT REGULATIONS

Table 4-1: Purposes of Zoning Districts

Symbol	Title	Purpose
AG	Agricultural District	The AG District provides for and preserves the agricultural and rural use of land, while accommodating very low density residential development generally associated with agricultural uses. The district is designed to maintain complete agricultural uses within the Columbus extraterritorial jurisdiction.
RR	Rural Residential	This district provides for very low density residential environments, accommodating developments that merge urban living with rural life and institutions which require a residential environment. It permits limited agricultural uses within these settings. The district's regulations assure that density is consistent with the carrying capacity of infrastructure.
R-1	Single-Family Residential	This district is intended to provide for low-density residential neighborhoods, characterized by single-family dwellings on large lots with supporting community facilities. Its regulations are intended to minimize traffic congestion and to assure that density is consistent with the carrying capacity of infrastructure.
R-2	Two-Family Residential	This district is intended to provide for medium-density residential neighborhoods, characterized by single-family dwellings and duplexes and two unit townhomes on small to moderately-sized lots with supporting community facilities. It provides special regulations to encourage innovative forms of housing development. It adapts to both established and developing neighborhoods, as well as transitional areas between single-family and multi-family neighborhoods. Its regulations are intended to minimize traffic congestion and to assure that density is consistent with the carrying capacity of infrastructure.
R-3	Multiple-Family Residential	This district is intended to provide locations for a variety of housing types, including multiple-family housing, with supporting and appropriate community facilities. The district integrates some appropriate non-residential uses by special use permit in order to develop fully urban, mixed use neighborhoods.
NTR	Non-Traditional Residential	This district recognizes that non-traditional residential development, properly planned, can provide important opportunities for affordable housing. It provides opportunities for mobile home, tiny home and similar developments within planned parks or subdivisions, along with the supporting services necessary to create quality residential neighborhoods.

CHAPTER 1, ARTICLE 6: SUPPLEMENTAL USE REGULATIONS

(b) A roadside stand may be located within a required front yard but no closer than 40 feet to the edge of a traveled roadway.

(c) A roadside stand may operate for a maximum of 180 days in any one year.

b. Commercial Feedlots

1. No new commercial feedlots shall be established within the zoning jurisdiction of the City of Columbus.

6-3 Supplemental Use Regulations: Residential Uses

a. Townhouse Residential

Where permitted, townhouse residential is subject to the following regulations:

1. The site area per unit must be 4,250 square feet in the R-2 District and 3,000 square feet in all other districts where permitted;
2. The minimum width for any townhouse lot sold individually shall be 25 feet, except within an approved creative subdivision;
3. Coverage percentages are computed for the site of the entire townhouse common development.

b. Two Single Family Residential

1. The two single family units shall be separated by a minimum of 14 feet.
2. The second dwelling unit shall be served by a driveway at least ten feet in width, leading from a public street adjacent to the lot.

e. Multi-Family and Group Residential in B-1 District

Multi-family and Group Residential uses are permitted in the B-1 District only on levels above street level except that a unit specifically designed for occupancy by disabled residents may be developed at street level, subject to approval of a special permit by the City Council with the recommendation of the Planning Commission.



f. Non Traditional Residential Parks in NTR District

QuickFacts

United States; Columbus city, Nebraska

QuickFacts provides statistics for all states and counties, and for cities and towns with a *population of 5,000 or more*.

Table

All Topics 	United States	Columbus city, Nebraska
Population estimates, July 1, 2019, (V2019)	328,239,523	23,468
 PEOPLE		
Population		
Population estimates, July 1, 2019, (V2019)	328,239,523	23,468
Population estimates base, April 1, 2010, (V2019)	308,758,105	22,286
Population, percent change - April 1, 2010 (estimates base) to July 1, 2019, (V2019)	6.3%	5.3%
Population, Census, April 1, 2010	308,745,538	22,111
Population, Census, April 1, 2020	331,449,281	X
Age and Sex		
Persons under 5 years, percent	▲ 6.0%	▲ 7.7%
Persons under 18 years, percent	▲ 22.3%	▲ 25.9%
Persons 65 years and over, percent	▲ 16.5%	▲ 16.7%
Female persons, percent	▲ 50.8%	▲ 49.2%
Race and Hispanic Origin		
White alone, percent	▲ 76.3%	▲ 94.0%
Black or African American alone, percent (a)	▲ 13.4%	▲ 0.5%
American Indian and Alaska Native alone, percent (a)	▲ 1.3%	▲ 0.6%
Asian alone, percent (a)	▲ 5.9%	▲ 0.6%
Native Hawaiian and Other Pacific Islander alone, percent (a)	▲ 0.2%	▲ 0.0%
Two or More Races, percent	▲ 2.8%	▲ 1.2%
Hispanic or Latino, percent (b)	▲ 18.5%	▲ 23.1%
White alone, not Hispanic or Latino, percent	▲ 60.1%	▲ 74.3%
Population Characteristics		
Veterans, 2015-2019	18,230,322	1,312
Foreign born persons, percent, 2015-2019	13.6%	12.7%
Housing		
Housing units, July 1, 2019, (V2019)	139,684,244	X
Owner-occupied housing unit rate, 2015-2019	64.0%	67.1%
Median value of owner-occupied housing units, 2015-2019	\$217,500	\$145,500
Median selected monthly owner costs -with a mortgage, 2015-2019	\$1,595	\$1,172
Median selected monthly owner costs -without a mortgage, 2015-2019	\$500	\$504
Median gross rent, 2015-2019	\$1,062	\$763
Building permits, 2020	1,471,141	X
Families & Living Arrangements		
Households, 2015-2019	120,756,048	9,269
Persons per household, 2015-2019	2.62	2.47
Living in same house 1 year ago, percent of persons age 1 year+, 2015-2019	85.8%	84.6%
Language other than English spoken at home, percent of persons age 5 years+, 2015-2019	21.6%	20.2%
Computer and Internet Use		
Households with a computer, percent, 2015-2019	90.3%	86.9%
Households with a broadband Internet subscription, percent, 2015-2019	82.7%	80.2%
Education		
High school graduate or higher, percent of persons age 25 years+, 2015-2019	88.0%	87.8%
Bachelor's degree or higher, percent of persons age 25 years+, 2015-2019	32.1%	21.5%
Health		
With a disability, under age 65 years, percent, 2015-2019	8.6%	6.8%
Persons without health insurance, under age 65 years, percent	▲ 9.5%	▲ 11.6%
Economy		
In civilian labor force, total, percent of population age 16 years+, 2015-2019	63.0%	70.6%
In civilian labor force, female, percent of population age 16 years+, 2015-2019	58.3%	64.6%

Total accommodation and food services sales, 2012 (\$1,000) (c)	708,138,598	38,306
Total health care and social assistance receipts/revenue, 2012 (\$1,000) (c)	2,040,441,203	177,634
Total manufacturers shipments, 2012 (\$1,000) (c)	5,696,729,632	558,152
Total merchant wholesaler sales, 2012 (\$1,000) (c)	5,208,023,478	226,337
Total retail sales, 2012 (\$1,000) (c)	4,219,821,871	473,791
Total retail sales per capita, 2012 (c)	\$13,443	\$21,049

Transportation

Mean travel time to work (minutes), workers age 16 years+, 2015-2019	26.9	12.1
--	------	------

Income & Poverty

Median household income (in 2019 dollars), 2015-2019	\$62,843	\$60,110
Per capita income in past 12 months (in 2019 dollars), 2015-2019	\$34,103	\$29,134
Persons in poverty, percent	▲ 10.5%	▲ 9.1%

BUSINESSES

Businesses

Total employer establishments, 2019	7,959,103	X
Total employment, 2019	132,989,428	X
Total annual payroll, 2019 (\$1,000)	7,428,553,593	X
Total employment, percent change, 2018-2019	1.6%	X
Total nonemployer establishments, 2018	26,485,532	X
All firms, 2012	27,626,360	2,115
Men-owned firms, 2012	14,844,597	748
Women-owned firms, 2012	9,878,397	921
Minority-owned firms, 2012	7,952,386	133
Nonminority-owned firms, 2012	18,987,918	1,875
Veteran-owned firms, 2012	2,521,682	121
Nonveteran-owned firms, 2012	24,070,685	1,859


GEOGRAPHY


Geography

Population per square mile, 2010	87.4	2,245.7
Land area in square miles, 2010	3,531,905.43	9.85
FIPS Code	1	3110110

About datasets used in this table

Value Notes

 Estimates are not comparable to other geographic levels due to methodology differences that may exist between different data sources.

Some estimates presented here come from sample data, and thus have sampling errors that may render some apparent differences between geographies statistically indistinguishable. Click the Quick Info  icon to the row in TABLE view to learn about sampling error.

The vintage year (e.g., V2019) refers to the final year of the series (2010 thru 2019). *Different vintage years of estimates are not comparable.*

Fact Notes

- (a) Includes persons reporting only one race
- (c) Economic Census - Puerto Rico data are not comparable to U.S. Economic Census data
- (b) Hispanics may be of any race, so also are included in applicable race categories

Value Flags

- Either no or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest or upper in open ended distribution.
- F Fewer than 25 firms
- D Suppressed to avoid disclosure of confidential information
- N Data for this geographic area cannot be displayed because the number of sample cases is too small.
- FN Footnote on this item in place of data
- X Not applicable
- S Suppressed; does not meet publication standards
- NA Not available
- Z Value greater than zero but less than half unit of measure shown

QuickFacts data are derived from: Population Estimates, American Community Survey, Census of Population and Housing, Current Population Survey, Small Area Health Insurance Estimates, Small Area Income and Expenses Estimates, State and County Housing Unit Estimates, County Business Patterns, Nonemployer Statistics, Economic Census, Survey of Business Owners, Building Permits.

CONNECT WITH US

[Accessibility](#) | [Information Quality](#) | [FOIA](#) | [Data Protection and Privacy Policy](#) | [U.S. Department of Commerce](#)



HOUSING
STUDY FOR

C O L U M B U S
N E B R A S K A

TABLE OF CONTENTS

CHAPTER ONE: COMMUNITY VISION Page 04

CHAPTER TWO: COLUMBUS TODAY Page 16

CHAPTER THREE: OPPORTUNITIES Page 44

ACKNOWLEDGEMENTS

FUNDED BY:

City of Columbus

Nebraska Investment Finance Authority (NIFA)

Columbus Area Future Fund

IN SUPPORT OF:

Columbus Area Chamber of Commerce Housing Task Force

Columbus Housing Authority

NeighborWorks Northeast Nebraska

CHAPTER 1

COMMUNITY VISION

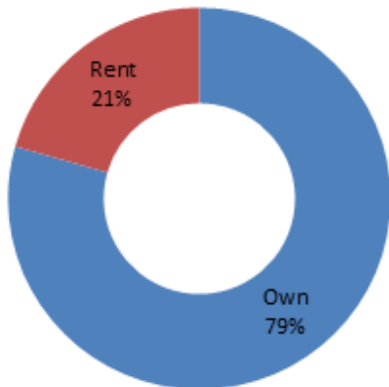
Through study and introspection, a community can navigate a path forward to realize the best future for current and future generations. From this philosophy of thoughtful and communal deliberation, this plan was developed through a comprehensive public engagement process which sought to understand the vision and the needs of residents and stakeholders. The planning team held a series of open houses, focus groups, and conducted a survey to delve into issues and perceptions of the housing market today.

COMMUNITY SURVEY

The city distributed a community survey, reaching more than 930 respondents from around Columbus. The survey supplements and supports the anecdotal information collected from focus groups. To gain perspective on the breadth of perspectives, the survey asked respondents to provide their home zip code.

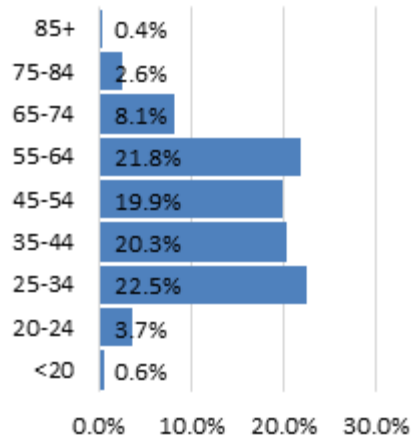
Six zip codes had five or more responses. Based on how the survey was distributed, it can be assumed that each respondent has some connection to Columbus' housing market – through work, residence, or friends and family. As expected, the greatest concentration of postal codes is from Columbus (68601) with 798 respondents or 91 percent of responses. The second most responses came from Norfolk (68701). Communities to the west were more likely to answer surveys, including those from Monroe, Genoa, and Duncan.

OWNER AND RENTER OCCUPANCY



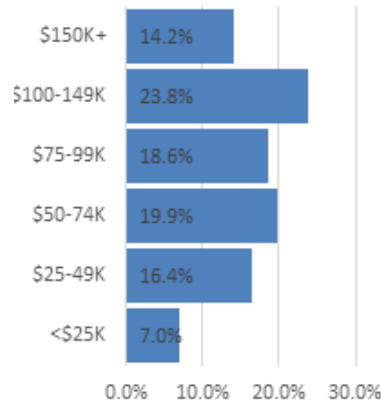
- The survey had responses from owners and renters at 79 percent and 21 percent respectively. The actual occupancy mix of Columbus is 68 percent owners to 32 percent renters.
- Owners were slightly overrepresented, not an unusual pattern in these types of surveys.

AGE DISTRIBUTION



- The survey had representation from most age groups, especially those in their working years. Older seniors and younger adults were less represented.
- The greatest representation came from the respondents aged 25-55. This share represents those in their prime working years.

HOUSEHOLD INCOME



- The survey reached a cross section of the community including representation of all income brackets. Those making \$25,000 to \$50,000, the range at or just below the city's estimated median household income falls, were less represented.

THEMES AND ISSUES IDENTIFIED THROUGH COMMUNITY INPUT

The public engagement process revealed several important themes that became the guide for the development of the Columbus Housing Study. These themes were distilled from input received from the stakeholder discussions and the community survey.

Columbus residents expressed concern about the availability of housing, including both ownership and rental options. The rental market is perceived to be tighter than the ownership market. Only 6% of respondents noted that the housing supply was good or excellent, and even fewer thought the same of the availability of rental housing. This was reinforced by local real estate agents and other stakeholders, who noted that the number of homes on the market was below 50 units, well below the 3% needed for a healthy, diverse market. A shortage of housing often leads to additional issues with the affordability.

Columbus residents expressed concern about the cost of housing across virtually all price-points. In the context of a housing market, the concept of “affordability” is relative and broadly describes the gap between the condition, age, and size of the housing product respective to the incomes of those groups seeking housing in Columbus. While the term “affordable” invokes the image of housing for the lowest income groups, middle and upper income households can also experience affordability issues in the market when supply and demand of units within

“Rentals in Columbus are extremely high for the quality that is being offered. I have numerous employees that cannot find housing and are traveling from smaller communities that can offer reasonable housing”

“Columbus is a growing and vibrant city; however the availability of housing is very tough...often times [homes] are on the market for less than 24 hours before offers have been made.”

certain price-points are misaligned. Many stated that the expense of homes or rentals relative to their quality made Columbus compare poorly even to large cities such as Lincoln and Omaha.

Columbus residents feel that there are many types of housing products that are in short supply. Many stakeholders expressed a strong desire for smaller housing units as opposed to higher-cost and larger-lot arrangements. This perspective comes from a desire for products that are affordable and attractive to more of the population, including hourly wage earners, young families, and seniors across the income spectrum. The survey reinforced the discussions in the stakeholder and steering committee discussions; Figure 1.4 illustrates the most desirable housing products from the survey.

The desire for smaller and more diverse housing products underscores the need for more balance in the type of units that are added to the housing market annually including the addition of more affordable units.

MOST POPULAR HOUSING TYPES

In the community survey, respondents were given eight types of housing options and asked if they felt any of these housing types would be successful in Columbus today. The results to that question are shown below. The most popular housing types, as chosen by more than 75% of respondents were:

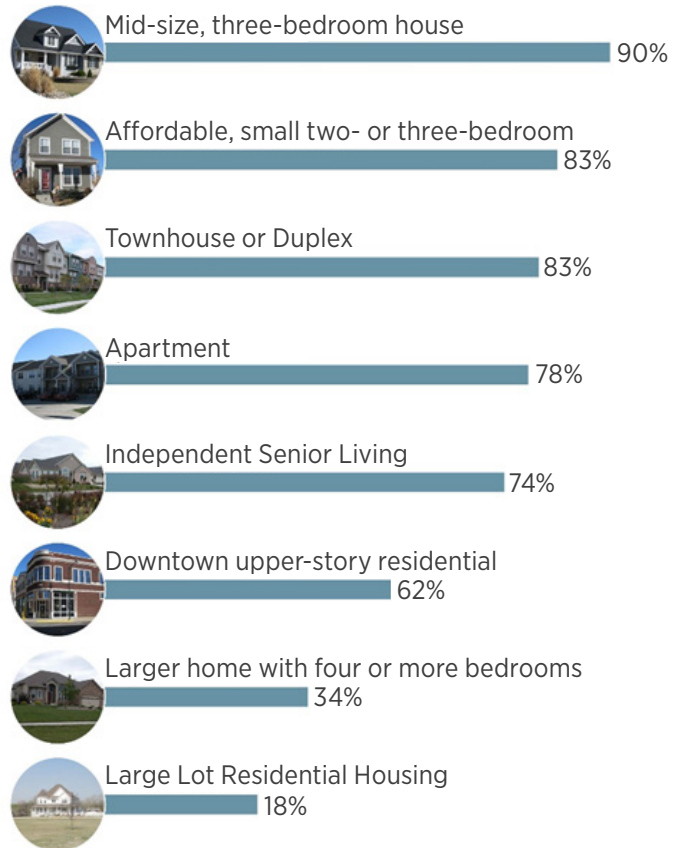
- Mid-size, three bedroom homes
- Small, two-to-three bedroom homes
- Townhouse or duplex
- Apartments

Independent – Senior Living also ranked highly with over 74% stating they believed it would be successful. This is likely explained by the general aging of the population of the US and Midwest. As the Baby Boomer generation reaches retirement age, the need for a range of senior living options becomes more important, including options for seniors to share service like snow removal. Increasing the mobility of this market also means their existing homes will enter the market, homes that are often appealing to young families.

Downtown, upper story housing ranked slightly lower but also received majority support, with 53% of respondents believing it would be successful. As this is a niche market that is not for everyone, this positive response should be taken as support for continued enhancement to the downtown district including the addition of new housing units in the district.

The two housing types that the majority did not think would be successful were “larger homes with four or more bedrooms” and “large lot, estate residential.” It is likely that two factors contribute to the low rankings for these housing types; first, much of the recent housing construction has focused on larger homes and, second, these units are not typically affordable to lower and middle income households.

What new housing products do you think would be successful in Columbus today (% who said ‘Yes’)



“Columbus is a town that is developing lots of jobs... if Columbus wants to prosper we need more homes, apartments, duplex[es], & etc to bring more people and expand business.”

In the community survey, respondents expressed concern that Columbus' housing market does not adequately serve several diverse groups. The groups that respondents felt were least served were:

- Hourly Wage Earners (75%)
- Families with children (66%)
- Single professionals (62%)
- Young couples without children (54%)
- Multi-generational families (51%)

The remaining groups, elderly singles or couples and older couples with no children, were seen as being better served by the market. While this is promising for those groups, it is important that efforts still be made to provide an inclusive and accessible housing market for the current and future generations of all residents.

It is important to note that factors, such as income, can exist within each demographic group that have significant impacts on whether the market adequately serves a individuals. For example, high income seniors may have many good options while low income seniors may have few options. The survey also allowed respondents to select that they "don't know" about a group to reduce bias.

Many respondents expressed a concern over the disparity between the cost of housing and the quality of the housing units available. This was especially



“The mixed degree of upkeep and long-term maintenance in some neighborhoods leads to lower property values on desirable housing units. Nuisance ordinances...[aren’t] enforced to any degree.”

true given the neighborhood conditions of many areas, including issues with nuisances occurring unabated throughout the city. Regarding affordability, respondents focused their comments primarily on rental single family homes, apartment complexes, and ownership properties.

- Single family rentals: These units are often considered too expensive due to either condition issues or the need for cosmetic improvements. When considering utilities, the prices of outdated units are further inflated. It should be noted that the city has a lot of single-family rentals do to the fact that very few new multi-family units have been constructed.
- Apartment complexes: Most apartment complexes in Columbus are typically older and are often viewed as being too expensive for the condition and cosmetic appeals of the units and the development. With upgrades, it may be possible for these units to command a higher level of rent without raising affordability concerns.
- Ownership properties: Many people searching for housing point to homes being one of two things: 1) new construction that is too expensive for the wages paid at jobs in Columbus 2) older homes that are affordable but would require substantial reconstruction or renovation which makes the property unaffordable. In either case, most ownership homes on the market are not affordable to the public. Those that are viewed as affordable disappear quickly off the housing market.

WORKFORCE SURVEY

The workforce housing survey provided a way to engage workers employed in Columbus but living outside the city. Over a month and a half, 864 employees working in Columbus contributed their perspective to the housing assessment.

HIGHLIGHTS

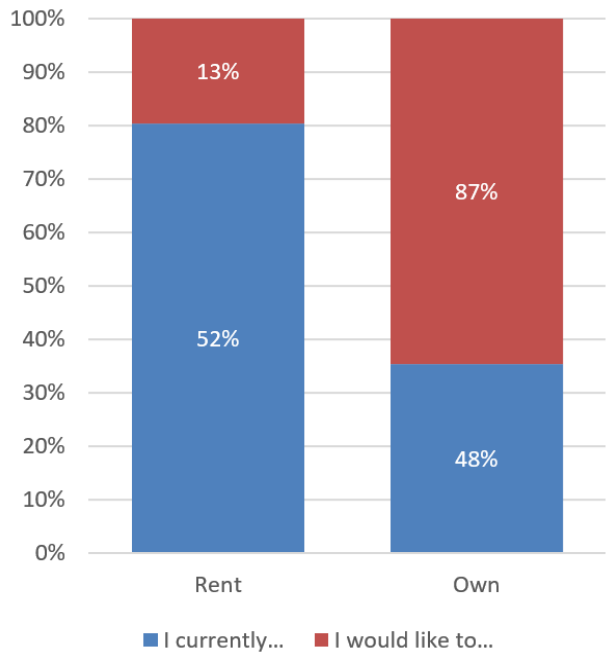
- Survey respondents tended to have higher incomes than the general population.
- A majority of respondents live in Columbus currently (64%); of those, 9% are interested in moving to a different type of housing product in Columbus. Of the respondents who reside outside of Columbus, 18% expressed an interest in moving to Columbus.
- Many respondents felt they could find their preferred housing option in Columbus (62%). However, when only looking at those interested in moving to a house in Columbus, either living outside or in the city already, 55% believed they could find their preferred housing option. It is likely that those who felt they could find their preferred housing option have not actually attempted to find that option.
- When asked “if you want to change housing, what describes your current and preferred housing situation,” a few trends emerged (see page 12)
 - › Desire to move up in the housing market with interest in small or medium single-family homes with one to three bedrooms (52%). Others were interested large apartments/condominiums (2+ bedrooms) or townhomes/duplexes (14% each). Eleven-percent of respondents were interested in large single-family homes with four or more bedrooms.
 - › Most of those interested in moving had a strong interest in owning a home (87%).
 - › There was little interest in senior living facilities.
- For mortgage and rent payments, 34% of respondents pay between \$400 and \$799 per month and 31% pay between \$800 and \$1,249. Only 19% of respondents pay less than \$400 per month and 16% of respondents pay more than \$1,249.
- Most respondents (66%) live within 15 minutes of

their workplace, though another 10% travel more than 30 minutes to get to work.

- Several questions were designed to target issues especially pertinent to respondents 55 and over (see page 13).
 - › 63% of respondents 55 and older stated that they plan to retire in Columbus, but only 49% felt that they could find their preferred housing option in Columbus, compared to 62% of all respondents. While this measures perception and not necessarily the availability of types of housing, it is telling that many of those reaching the age of retirement are less confident than the workforce in general.
 - › Respondents 55 and older noted that the most appealing housing options include a smaller house in which you live independently (55%) or an owner-occupied home with shared lawn care and snow removal (27%). A residence attached or adjacent to the home of a family member (6%) and an apartment with all services included in the monthly rent (5%) were the next most popular. This is comparable to the community survey responses that included answers from both senior and non-seniors.

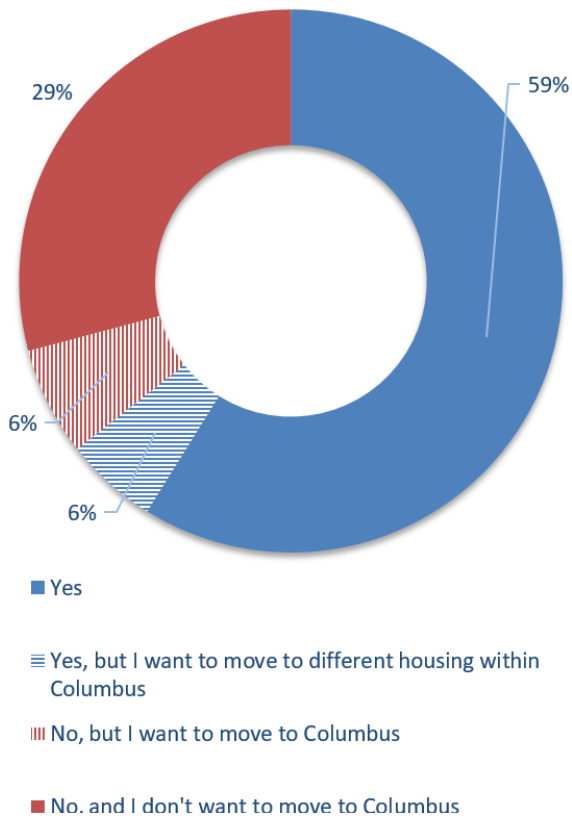
Occupancy

If you want to move, would you rent or own?



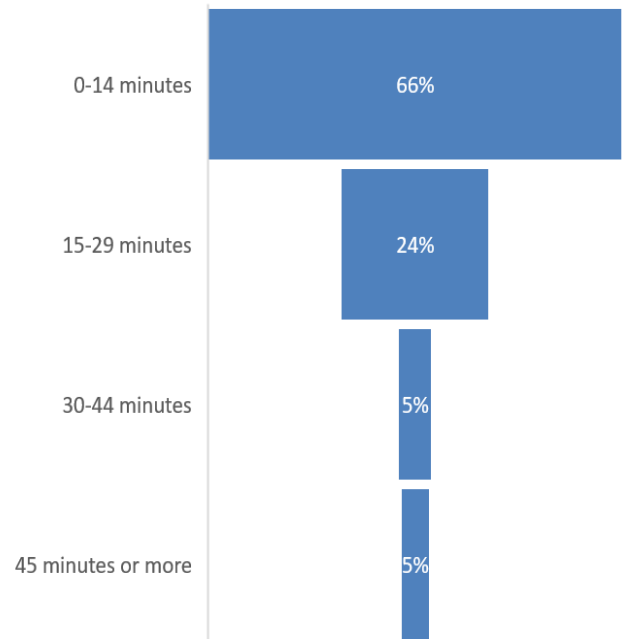
Home Location

Do you live in Columbus City Limits?



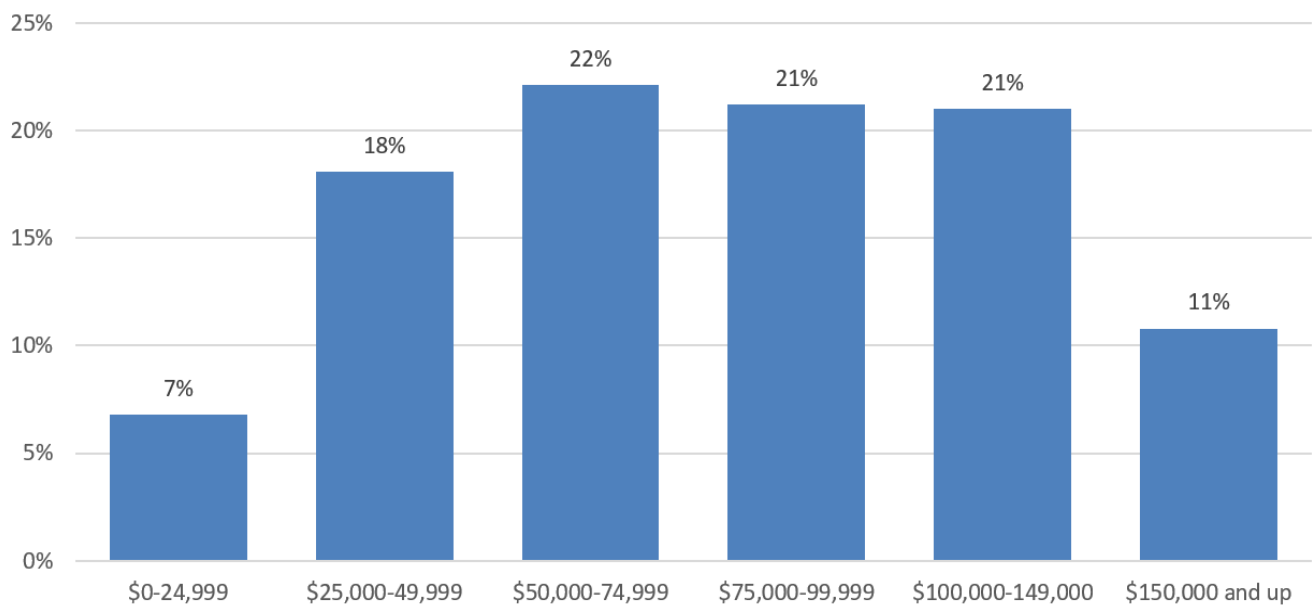
Commute Times

How long is your commute to work?



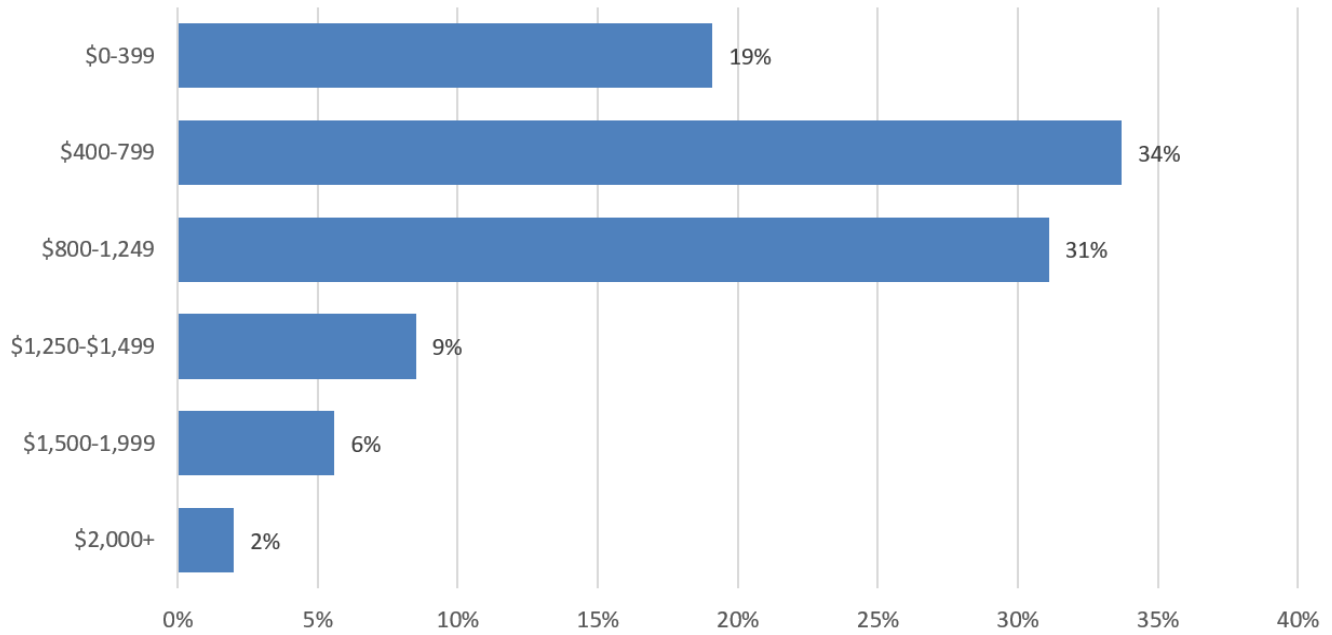
Income Patterns

What is your current household's annual income?



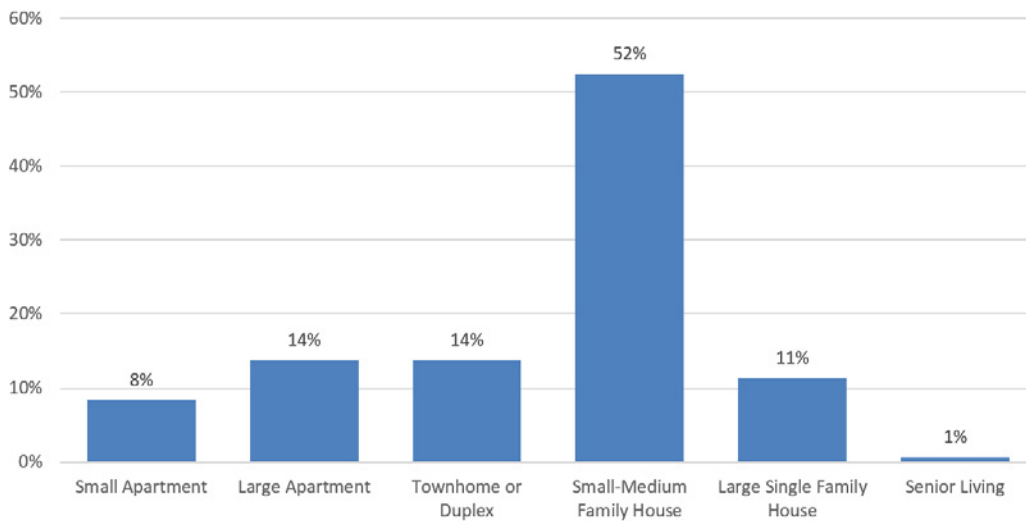
Housing Costs

How much is your monthly rent or mortgage payment?



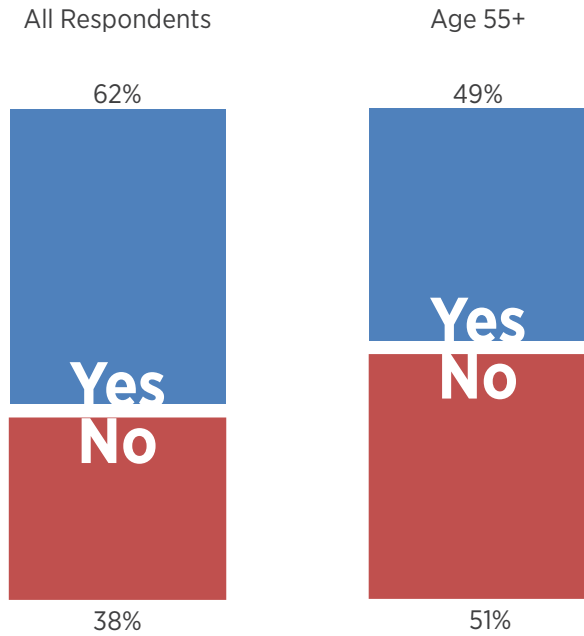
Changing Housing

If you want to change housing, select the type of product you would want to move into:



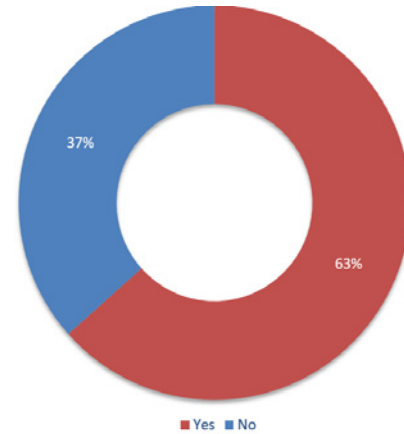
Housing Availability

Do you feel that you can find your preferred option in Columbus?



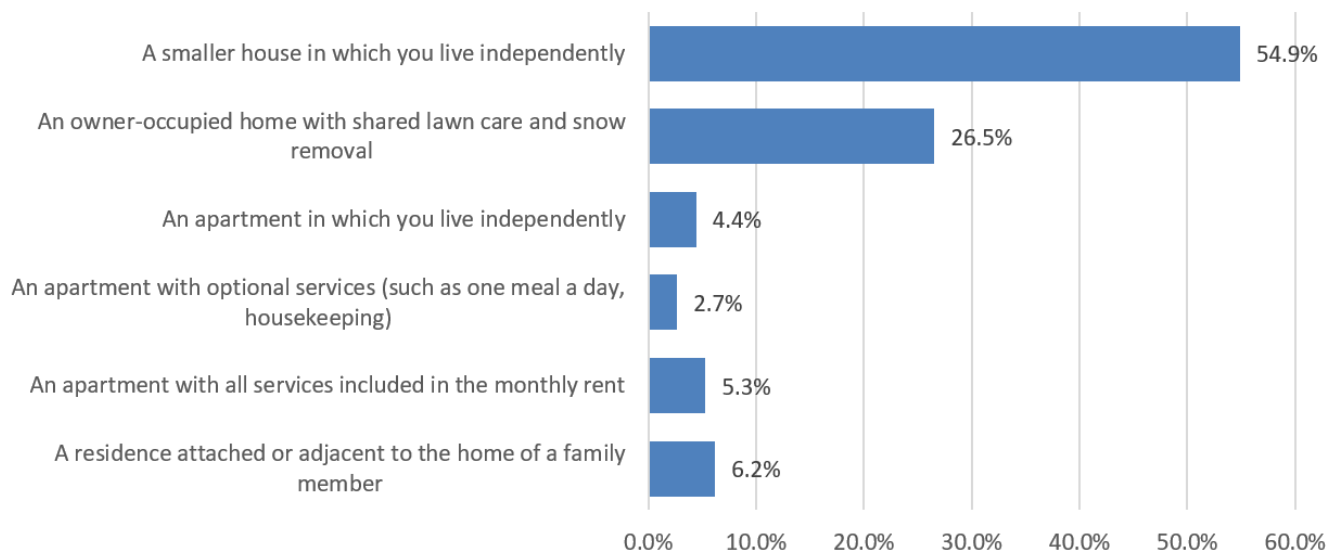
Retirement Location

(Age 55+) Do you plan on retiring in Columbus?



Empty-Nester/Senior Changing Housing

(Age 55+) If you want to change housing, select the type of product you would want to move into:



LANDLORD SURVEY

A landlord survey was distributed to gain a better perspective of the rental market in the larger community. The survey reflects the first-hand experience of 28 landlords representing 877 units with insight into vacancy, housing turnover, rent cost, subsidies, and the number of senior units in the market. These questions tended to be open ended that allowed the landlords to share their experiences and perceptions of the market. This section reviews the findings of this survey and interviews.

HIGHLIGHTS

- Low Vacancies
 - › The rental housing market appears to be very strong with a large market for rental housing and a limited supply of available units. Of the 877 units represented in the survey, only nine were available, making a vacancy rate of 1.0%. Typically 5% is considered a healthy vacancy rate for the rental market. One-percent is incredibly low given the large sample of units attained in the survey, and it speaks to the strength of the rental market in Columbus.
 - › The majority of the landlords (79%) said that units are typically filled in less than one month, with waiting lists often helping to fill them faster. These landlords represented 87% of the units in the survey. Overall, these responses support the anecdotal notes on the strong demand for rental housing in Columbus.
- Multi-Family Price Points
 - › One Bedroom Units. Seventeen respondents said that they had one bedroom multi-family units in their inventory. Rents ranged from \$350 to \$650.
 - › Two Bedroom Units. Twenty-two respondents said that they had two-bedroom multi-family units in their inventory. Rents ranged from approximately \$400 to \$950.
 - › Three or more Bedroom Units. Twelve respondents said that they had three-bedroom multi-family units. Rents ranged from \$500 to \$1,200.
- Single-Family Price Points
 - › One Bedroom Units. Only two landlords reported having one-bedroom single-family units. Rents ranged from \$400 to \$550.
 - › Two Bedroom Units. Eight landlords responded that had two-bedroom single family units. They reported rents from \$475 to \$850.
 - › Three or more Bedroom Units. Ten respondents noted that they had at least one single-family unit with three or more bedrooms. They reported rents ranging from \$460 to \$1,200.
 - › Generally, price points between single-family and multi-family units were comparable, though single-family units were often marginally more expensive.
- Subsidized Units
 - › Approximately 11% of respondents exclusively managed subsidized units. Another half of respondents indicated that they have at some time accepted vouchers (50%). The remaining 39% managed no subsidized units.
- Senior-Oriented Housing
 - › The survey asked respondents with senior-oriented units about the types of support services that they provide to their residents. Twenty-two percent of respondents had some senior-oriented units. A number responded that they had single-level units or that they were ADA accessible. None had special services in this sample. Based on these responses, many senior-oriented homes in Columbus are simply single story or ADA accessible units without support services.

SUMMARY AND CONCLUSIONS

The importance of personal accounts provided as part of the public engagement process of this study cannot be overstated. These stakeholders voiced their experiences, opinions, and ideas through focus groups and a survey which was completed by more than 930 respondents. These accounts provide a strong foundation on which the remainder of this plan is built including several big ideas that resonate across many contributors.

- **Affordability and Availability.** Stakeholders generally had high levels of satisfaction with the community, but many expressed concern over the availability of both owner and rental units. This created affordability issues across most price-points. In the ownership market, the strongest desire was for units affordable to hourly wage earners. In the rental market, the strongest desire was for low to moderate income households, greater variety in the type of rental units available, and the quality of higher price point units.
- **Variety of Housing Products.** Like the desire for more affordable housing options, respondents indicated their strong desire for a variety of smaller housing options including small and mid-size single-family homes, townhomes and duplexes, apartments, and independent senior living opportunities.
- **Quality of the Housing Stock.** Many respondents expressed the desire for more quality housing units and for better property maintenance overall. Often there is a perception that surrounding communities offer homes that are lower priced for the same level of quality. Some even feel that these communities offer homes that are better maintained or updated for approximately the same price.

CHAPTER 2

COLUMBUS TODAY

The careful examination of Columbus today – its historic trends, population demographics, economy, and conditions of the housing market – enable this study to understand current challenges, forecast future needs, and articulate a program to improve Columbus' housing market. This chapter summarizes the characteristics of Columbus that strongly impact the housing market. A thorough understanding of demographics and housing conditions provide the first steps in crafting the housing plan.

COLUMBUS' DEMOGRAPHIC CHARACTER

This section reviews Columbus' demographic trends – historic population growth, trends in age distribution, and household economic characteristics which have a tremendous impact on the nature of the local housing market.

POPULATION GROWTH

The historic population change provides context for how the community has changed and a trajectory for future growth and development.

- Columbus has experienced steady and consistent growth since 1960, at an annual rate between 0.5% and 2.2%, due to economic growth and the continued ability to produce housing for new residents. This growth is paralleled by Platte County, though the county has grown at a slower rate. This growth contributes to the overall economy through both employment and housing opportunities as seen in Figure 2.1.
- Over time, this growth rate has steadily slowed. During the 1960s, the growth rate stood at 2.2% annually. It has decreased almost every decade since that to a 0.5% growth rate from 2000 to 2010. While this is enough to support some growth and economic progress, it was likely partially stymied by slow building activity.

- Growth in Platte County is primarily driven by Columbus. Over the past 50 years, the population of other incorporated communities has remained around 2,270 while unincorporated areas have decreased from 9,249 to 7,854.

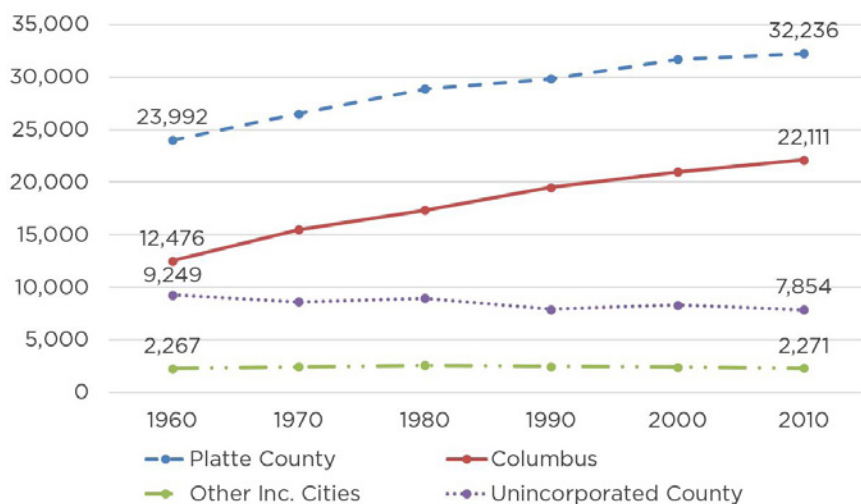
TRENDS IN AGE GROUPS

The picture of population change can be summarized in general historical terms as shown in Figure 2.1 but additional insight can be found by examining the demographics of the change. Figure 2.2 illustrates how Columbus' age composition has changed over the past decade. In contrast, Figure 2.3 compares the actual change to a prediction based on standard birth and death rates to remove the impact of any migration to and from Columbus.

The five-year age cohorts are combined into three distinct phase of life that relate directly to the housing market.

- From 2000 to 2010, the greatest growth occurred in the Senior Cohort which increased by 1,046 over the decade. This is an increase from 23% of the total population to 26% in 2010.

FIGURE 2.1: Population Change in Platte County



Source: US Census Bureau, 2000 & 2010



Emerging

The Emerging Cohort, ages 0-24, represent those adolescents and young adults that are developing, finding their footing, and are more mobile at this phase. If retained, the emerging cohort represents the next generation of Columbus residents.



Establish(ed/ing)

The Establish(ed/ing) Cohort, ages 25-54, represent adults who are either established in jobs and housing or are in the process of establishing. These households represent much of the ownership spectrum and higher-end rentals.



Empty Nester/Senior

The Empty Nester/Senior Cohort, ages 55+, represent adults transitioning into their senior years. These households often shift their way of life as they approach retirement including an interest in down-sizing to a smaller housing unit.

FIGURE 2.2: Change in Age Composition 2000-2010

	AGE GROUP	2000 POPULATION	2010 POPULATION	CHANGE 2000-2010	% OF TOTAL 2000	% OF TOTAL 2010
Emerging	0-14	4,826	4,884	58	23.0%	22.1%
	15-19	1,640	1,485	-155	7.8%	6.7%
	20-24	1,208	1,259	51	5.8%	5.7%
Established	25-34	2,610	2,846	236	12.4%	12.9%
	35-44	3,267	2,632	-635	15.6%	11.9%
	45-54	2,643	3,182	539	12.6%	14.4%
Senior	55-64	1,712	2,438	726	8.2%	11.0%
	65-74	1,423	1,532	109	6.8%	6.9%
	75-84	1,184	1,221	37	5.6%	5.5%
	85+	458	632	174	2.2%	2.9%
	Total	20,971	22,111	1,140	100.0%	100.0%

Source: US Census Bureau, 2000 & 2010

- From 2000 to 2010, the slowest growth occurred in the Emerging Cohort which decreased by 46 over the decade. As a result, the size of this group declined from 37% of the total population to 35%.

Figure 2.3 uses the population characteristics reported in the 2000 Census, including distribution of age and sex dynamics, to estimate the number of births and deaths over the following decade to predict the 2010 population. Another way to look at the table is to hypothetically remove any migration to and from Columbus from the equation to determine whether the 2000 population would grow by births or decline by deaths.

The 2010 prediction suggests that, removing all migration, Columbus could have achieved a population of 21,269 compared to its actual population of 22,111. Indicating that the city experienced in-migration over a prediction that had more births occurring than deaths.

- Emerging Cohort. With a large concentration of established residents aged between 25-54, forecasts would predict a relatively high number of residents aged 15-24 and fewer young children aged 0-14. The model assumes young adults in their late teens and early 20's will remain in the community,

however, traditionally many leave upon graduation, a common pattern seen for communities without a college. What is important, is the return of those young adults after college to start families. This led to a much higher number of young children than was modeled. It should also be noted that during the 2000s birth rates were much higher than predicted, across the entire state, and drove the large number of 0-15 cohorts up.

- Establish(ed/ing) Cohort. This cohort experienced some gains for younger adults but a loss of older adults which may be attributed to a combination of several factors. As students graduate college, a large share has come back to fill some of the abundant job openings in Columbus and to start young families. Meanwhile, as established adults in their highest earning years seek better homes or jobs, they may be leaving the city to find those options. Those looking for move-up housing are likely moving into the county or by finding homes in other communities.

FIGURE 2.3: Predicted versus Actual Population Change

	AGE GROUP	2010 PREDICTED	2010 ACTUAL	DIFFERENCE	VARIANCE
Emerging	0-14	3,842	4,884	1,042	27.1%
	15-19	1,580	1,485	-95	-6.0%
	20-24	1,703	1,259	-444	-26.1%
Established	25-34	2,823	2,846	23	0.8%
	35-44	2,581	2,632	51	2.0%
	45-54	3,191	3,182	-9	-0.3%
	55-64	2,481	2,438	-43	-1.7%
Senior	65-74	1,458	1,532	74	5.0%
	75-84	979	1,221	242	24.7%
	85+	630	632	2	0.3%
	Total	21,269	22,111	842	4.0%

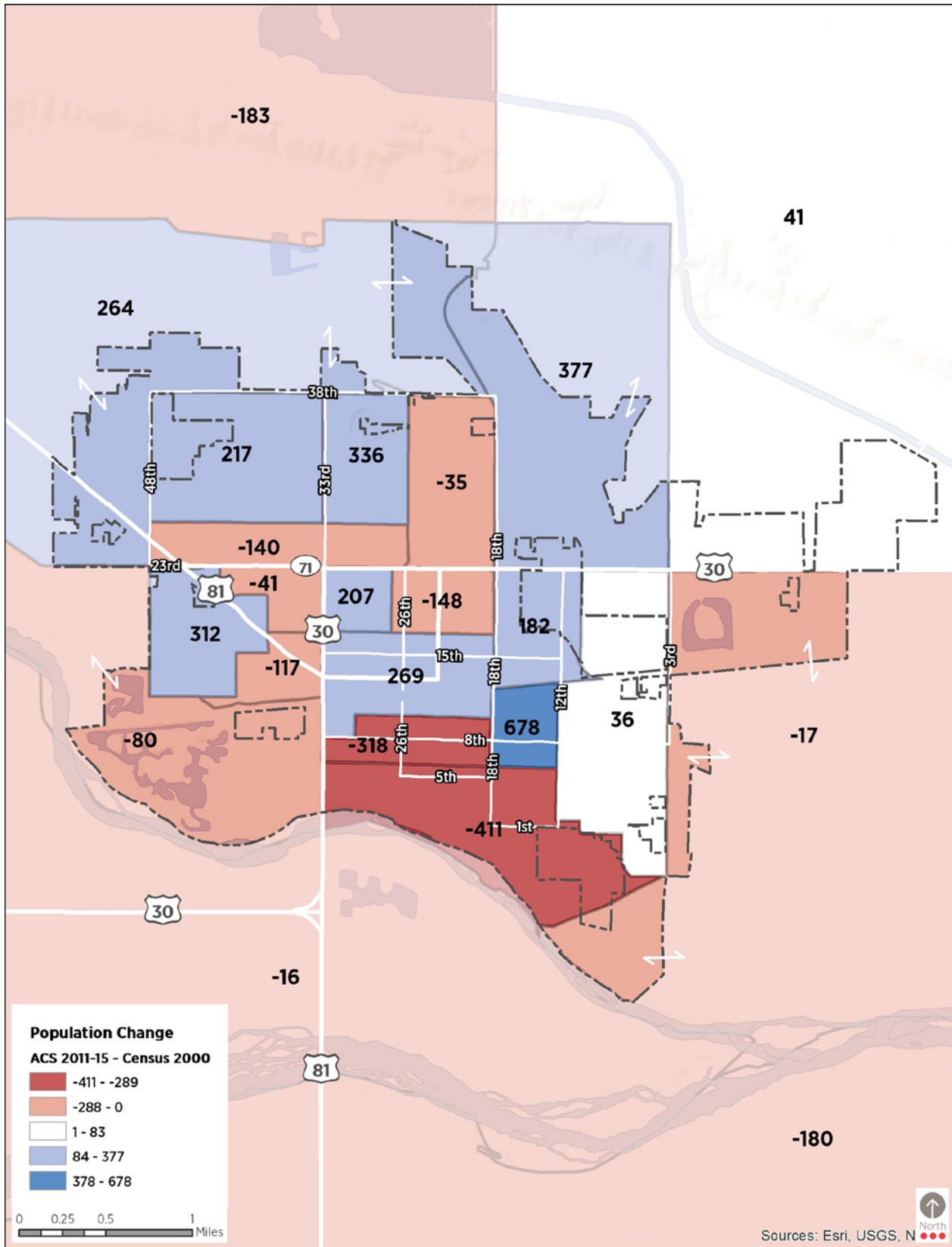
Source: US Census Bureau, 2000 & 2010



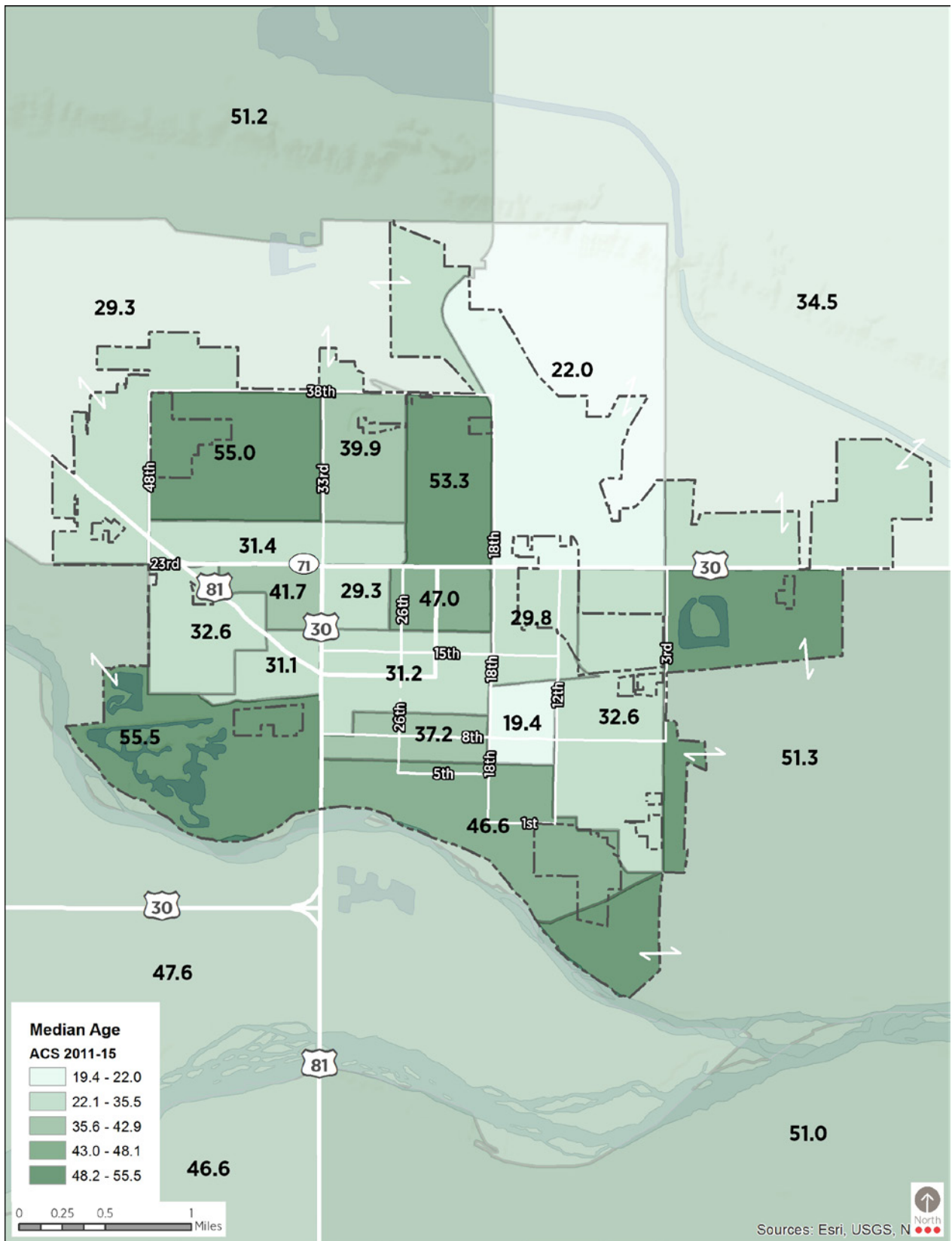
- Empty Nester/Senior Cohort. This cohort experienced the growth through in-migration of seniors aged 65 and over, often seen as retirement age. The strong migration in this cohort may be attributed to seniors relocating into the community to have access to amenities, downsizing opportunities, senior accommodations, and medical facilities. Many of these are likely those who are returning after leaving the community for housing in their peak earning years.

Population change can provide greater depth when mapped geographically. Map 2.1 illustrates population change from 2000 to 2015 by Census Block Groups. Population shifts can occur through the construction of new dwellings or the demolition of dwellings, the increase or decrease in household size (typically household size increases with young families and decreases with 'empty-nesters'). The greatest population increase, as expected, occurred near the perimeter of the community. Some of Columbus' core neighborhoods also illustrate growth, though some geographic areas exhibit a transition towards greater concentrations of seniors and empty-nesters.

Age distribution can have a tremendous impact on population change and neighborhood character. Map 2.2 illustrates the median age of individuals within each Census Block Group per the 2015 American Community Survey. Median age is an effective metric to understand the character of neighborhoods throughout Columbus – lower median ages may suggest a prevalence of young families while higher ages may suggest a concentration of established residents that may be transitioning into their empty-nester phase. Areas near downtown tend to have some of the lowest median ages. Areas to the north and south appear to be transitioning to an older population.



MAP 2.1: Population Change by Block Group, 2000-2015



MAP 2.2: Median Age by Block Group, 2015

PEER COMMUNITIES

A common element of successful communities is that they consistently look to similarly situated communities to understand opportunities and challenges but also to serve as a barometer for how their own community is changing. The study identifies seven peer communities that will be used throughout the analysis section of the document. While each of these communities is similar to Columbus in one way or another, every community is a unique set of circumstances that set it apart from every other.

Regional Peers

These peer communities are selected for consideration and comparison because of their location in Nebraska, similar size, and their common roles as population and employment centers. Often these communities also directly compete with Columbus for workers and employers.

Kearney, Nebraska

Located 115 miles southwest of Columbus on I-80, Kearney has a population of 31,000. As a population and employment center in south-central Nebraska and a college town, its housing is perceived as some of the most expensive in the state. As such, it makes an interesting comparison case.

Fremont, Nebraska

Located about 45 miles east of Columbus, Fremont has a population of approximately 26,000 residents. Its proximity to Columbus means that it can be a competitor for residents. While it is nearer to Omaha, its distance from the city center make it a relatively independent regional center.

Norfolk, Nebraska

Located about 45 miles north of Columbus, Norfolk has a population of approximately 25,000 residents. Residents often compare the housing and employment conditions of their respective communities and like Fremont can be competitor for residents.

North Platte, Nebraska

Located 210 miles west of Columbus on I-80, North Platte has a population of approximately 25,000 residents. As a population center in western Nebraska, it serves as a regional population and employment center.

Aspirational Communities

Many respondents to the survey compared Columbus to both Omaha and Lincoln. As the two largest cities in Nebraska, these communities offer aspirational comparisons for Columbus.

Omaha, Nebraska

Located approximately 85 miles east of Columbus, Omaha is the largest city in the state. Though it is at a different level of building than Columbus, many residents perceive Omaha's housing market as being easier to navigate and more affordable. Some residents even know of those who live in Omaha but commute to Columbus.

Lincoln, Nebraska

Located approximately 80 miles southeast of Columbus, Lincoln is the second largest city in the state. Like Omaha, it is at a different level of building than Columbus, but again many residents perceive Lincoln's housing market as being easier to navigate and more affordable. Some of Columbus's workers also commute from Lincoln, despite the distance.

FIGURE 2.4: Population Change

	CITY	2000	2010	2015	DIFFERENCE 2010-2015	% CHANGE 2010-2015
Aspirational Peer Regional Peer	Columbus	20,971	22,111	22,584	473	2.1%
	Fremont	25,174	26,397	26,483	86	0.3%
	Kearney	27,431	30,787	32,217	1,430	4.6%
	Norfolk	23,516	24,210	24,393	183	0.8%
	North Platte	23,878	24,733	24,420	-313	-1.3%
	Lincoln	225,581	258,379	269,726	11,347	4.4%
	Omaha	390,007	408,958	440,034	31,076	7.6%

Source: US Census Bureau, 2000 & 2010

PEER COMMUNITIES: POPULATION CHANGE

By exploring and comparing these similarly situated communities, it is possible to better understand the opportunities and challenges facing Columbus.

- As compared to its peer communities, Columbus experienced a greater percentage of growth from 2000 to 2010. Kearney is the exception with a very high growth rate due to the presence of University of Nebraska Kearney and a more robust housing construction market. Compared to the other aspirational communities, Kearney grew at a faster rate than Omaha but slower rate than Lincoln. These patterns can be seen in Figure 2.4.
- Columbus and Fremont both added more than 1,000 residents to their population from 2000 to 2010. While Fremont is slightly larger than Columbus, this is significant growth.

HOUSING PRODUCTION AND OCCUPANCY

The way that people live in Columbus matters. By examining the characteristics of housing in Columbus, it is possible to understand the way that current and future residents will interact with the housing market. The vacancy rate, in combination with the relative share of owner-occupied versus renter-occupied dwellings, impacts the way people first enter the housing market and then move within the market during their time in Columbus. In addition to current housing characteristics, the production of new units can allow residents to 'move-up' in the housing market while also driving up the quality of the housing stock. Many factors contribute to affordability issues – both real and perceived – that create very real pressures on the overall housing economy.

HOUSING OCCUPANCY

Columbus has approximately 9,479 housing units in its total housing stock. Of these total units, Columbus has a vacancy rate of 5.0%. Vacancy is often viewed as a negative trait, but a healthy vacancy rate of between five and six percent helps ensure homebuyers and renters can find housing when needed while also serving as a filter to remove and replace the lowest quality housing from the market. However, for Columbus, the actual number of units available on the market is lower than the vacancy rate suggests. Of the 448 units that were vacant in 2010, 88 were for seasonal, recreational, or occasional use while another 105 were vacant for other reasons. Only 168 vacant units were for rent and 87 vacant units were for sale. As a result, the homeowner vacancy rate was 1.2% and the rental vacancy rate was 5.2%. In 2015, the rental vacancy rate also decreased to 3.1% (+/- 2.9) and the homeowner vacancy rate decreased to 0.1% (+/- 0.2). Even accounting for the margin of error, this indicates a tightening of the housing market. These trends are illustrated in Figure 2.6.

Over the past 15 years, the proportion of owner-occupied dwellings (68%) to renter-occupied dwellings (32%) has remained relatively constant, though it has moved towards a higher proportion of rental units. This relative balance over time suggests that construction has added a roughly equivalent number of owner and renter units without saturating either market. While the market has remained balanced between owner and renter units, the addition of units in this Figure does not illustrate disparities in price-points.

While the percentage of owner and renter-occupied units is roughly balanced across the community, when the data is mapped geographically several trends



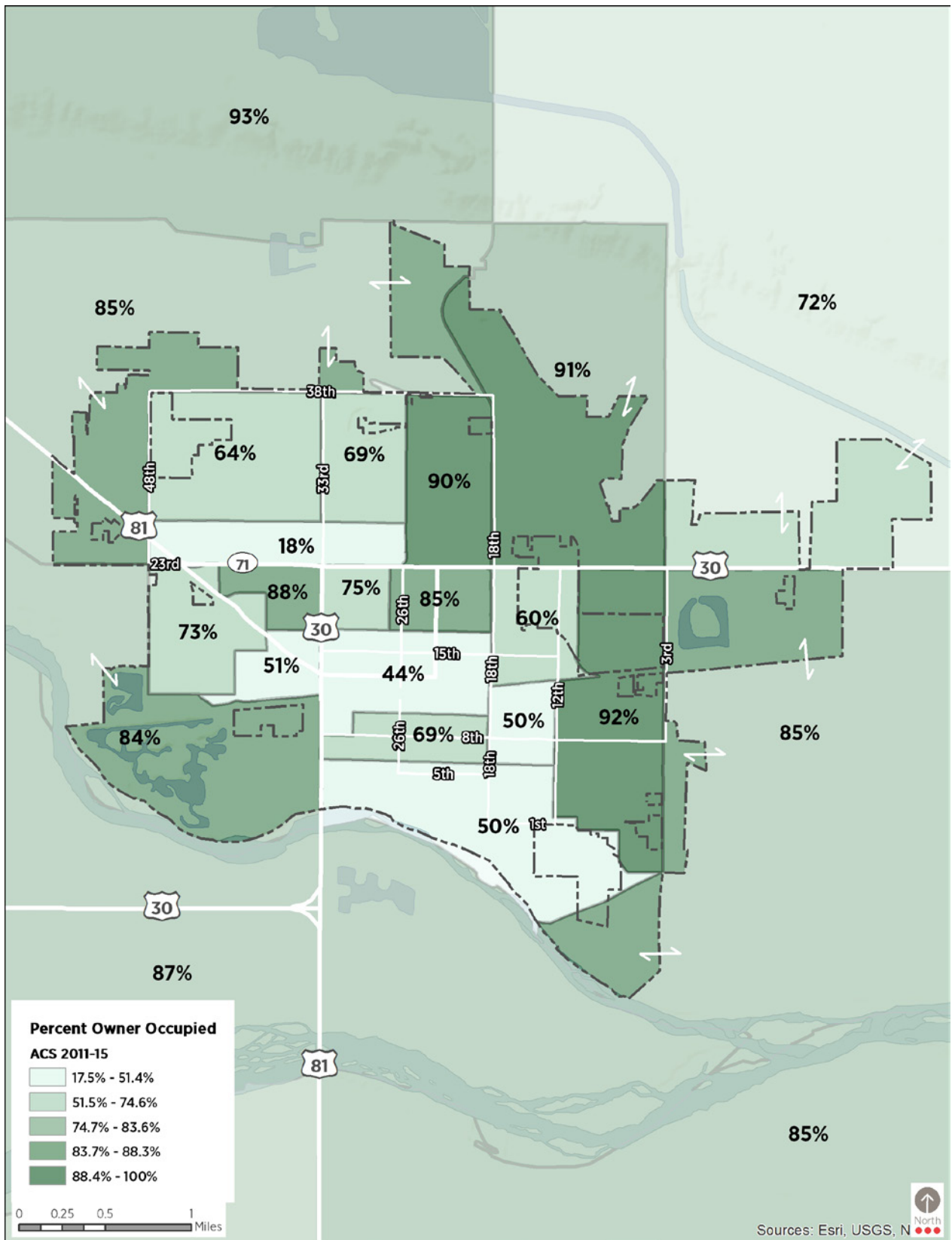
emerge. Areas surrounding downtown and extending south have larger concentrations of renter-occupied households. There is also a significant share of rental-occupied households bounded by 26th Avenue to the east, 23rd Street to the south, 27th Street to the north, and Howard Boulevard to the west. This is likely due to several apartment complexes and Heritage House.

Strong neighborhoods and communities include a variety of housing types that allow residents to transition from entry-level housing, through their family homes, and to their downsizing phase without needing to leave their neighborhood or community at any step of the process. Further, these neighborhoods offer quality amenities, places to build connections and community, while allowing residents to contribute to the fabric and character of the place in which they live. These are some of the same foundational elements that create strong communities.

FIGURE 2.6: Housing Occupancy

	2000	% OF OCCUPIED UNITS	2010	% OF OCCUPIED UNITS	CHANGE 2000-2010	2015	% OF OCCUPIED UNITS	CHANGE 2010-2015
Total Units	8,818		9,322		+504	9,479		+157
Occupied Units	8,302		8,874		+572	9,008		+134
Owner-Occupied	5,762	69.4%	6,062	68.3%	+300	6,096	67.7%	+34
Renter-Occupied	2,540	30.6%	2,812	31.7%	+272	2,912	32.3%	+100
Total Vacant	516		448		-68	471		+23
Vacancy rate	5.9%		4.8%			5.0%		

Source: US Census Bureau, 2000 & 2010



MAP 2.3: Percentage of Owner-Occupied Housing Units by Block Group, 2015

HOUSING CONSTRUCTION

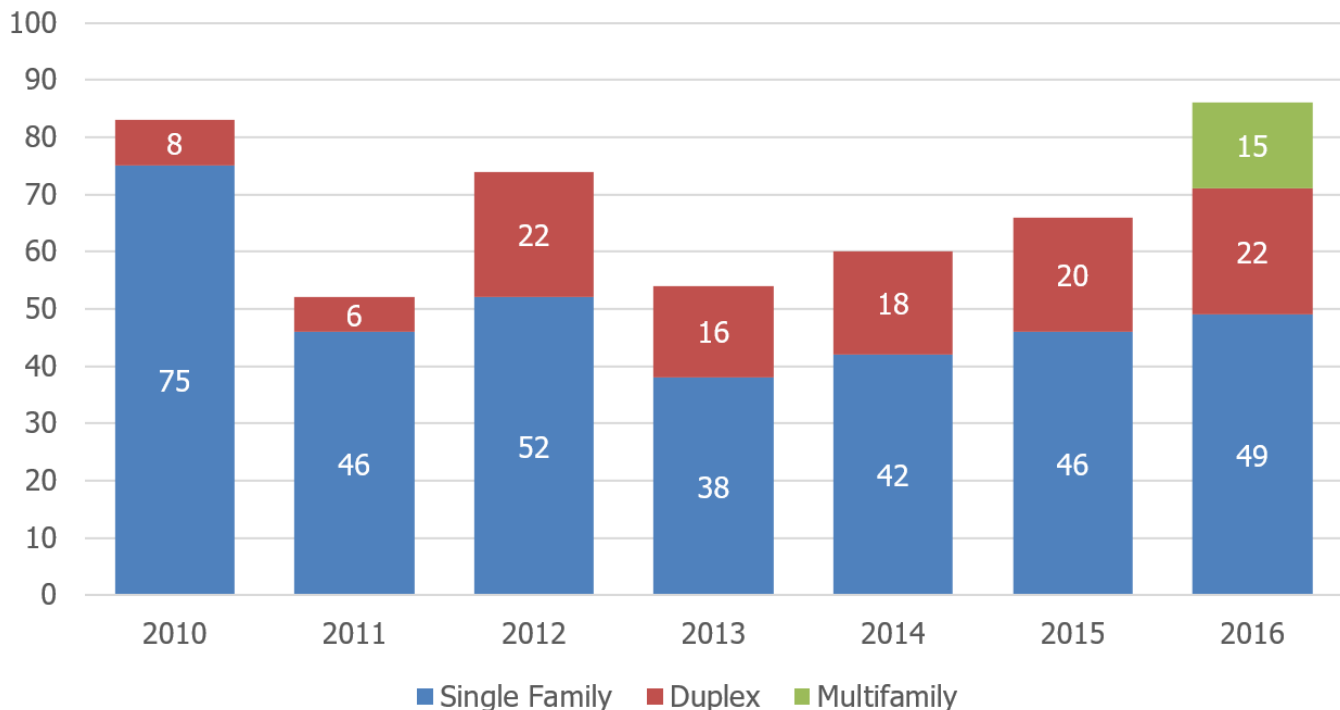
Columbus’ construction industry has steadily produced new housing units. Like many markets, housing construction can be cyclical with years of significant construction followed by quieter periods. Between 2010 and 2016, the market produced some 475 new homes at an average rate of 68 new units per year. While this supported some level of community growth, it likely has not met the demand of housing units needed over this period.

This is further illustrated by a disproportionate increase in the number of jobs. In Platte County, the Bureau of Economic Analysis reports 1,982 new residents but 2,175 new jobs from 2005 to 2015. This amounts to a 6.4% increase in the county’s population but a 9.7% increase in its jobs. Without enough units to house workers, workers must commute in from elsewhere, making available housing units more competitive. This trend has occurred for the last few decades.

As illustrated on Figure 2.7, the production rate of single family units has experienced the least volatility with an average annual production of 50 units, compared to duplex, townhome, and multi-family which averaged 18 units annually. This has resulted in a split of 73% single-family and 27% multi-family. However, rental occupancy has increased over this same time. This means that single family homes were either being rented out or converted in new multifamily units to make up the lagging construction of new multifamily units.



FIGURE 2.7: Columbus Housing Units Built, 2010-2016





HOUSING AFFORDABILITY

Many factors contribute to the overall affordability of a housing market including whether supply and demand are in balance, whether new units adjust values throughout the market, and whether there is sufficient vacancy to allow owners and renters to move within the market while also allowing the lowest quality units to filter out from the market. Each of these principles requires time to allow the market to react before it balances at an equilibrium.

For example, if an additional 50 rental units were constructed at a much-needed price-point, it may take several years for the full impact of these units to balance into the market; first, those units would fill-up leaving the lower quality units at a similar price-point under-occupied, eventually forcing the lowest quality units to be removed from the market, be upgraded, or rents adjusted to be in line with their quality and condition.

The following sections explore dimensions of housing affordability relative to peer communities: major affordability metrics, home age and value, and the percent of households who face a financial burden because of their rent and utilities or mortgage costs. The section concludes with an analysis that pairs households with affordable price-points to understand gaps in the housing market.

The definition of “affordable housing” is determined by a household’s income. What is affordable to one income bracket is not necessarily affordable to another.

VALUE TO INCOME RATIO AND RENT COST

A traditional metric to evaluating whether a home is affordable to a homebuyer is by comparing their household income to the value of the home. This metric can be adapted to evaluate the affordability of housing markets in different cities.

An affordable, self-sustaining housing market, with adequate value and revenues to support market-rate new construction, typically exhibits a value to income ratio between 2.5 to 3.0. Ratios above 3.0 present significant affordability issues while ratios below 2.0 are significantly undervalued relative to income. Figure 2.8 illustrates Columbus' value to income ratio relative to its peer communities.

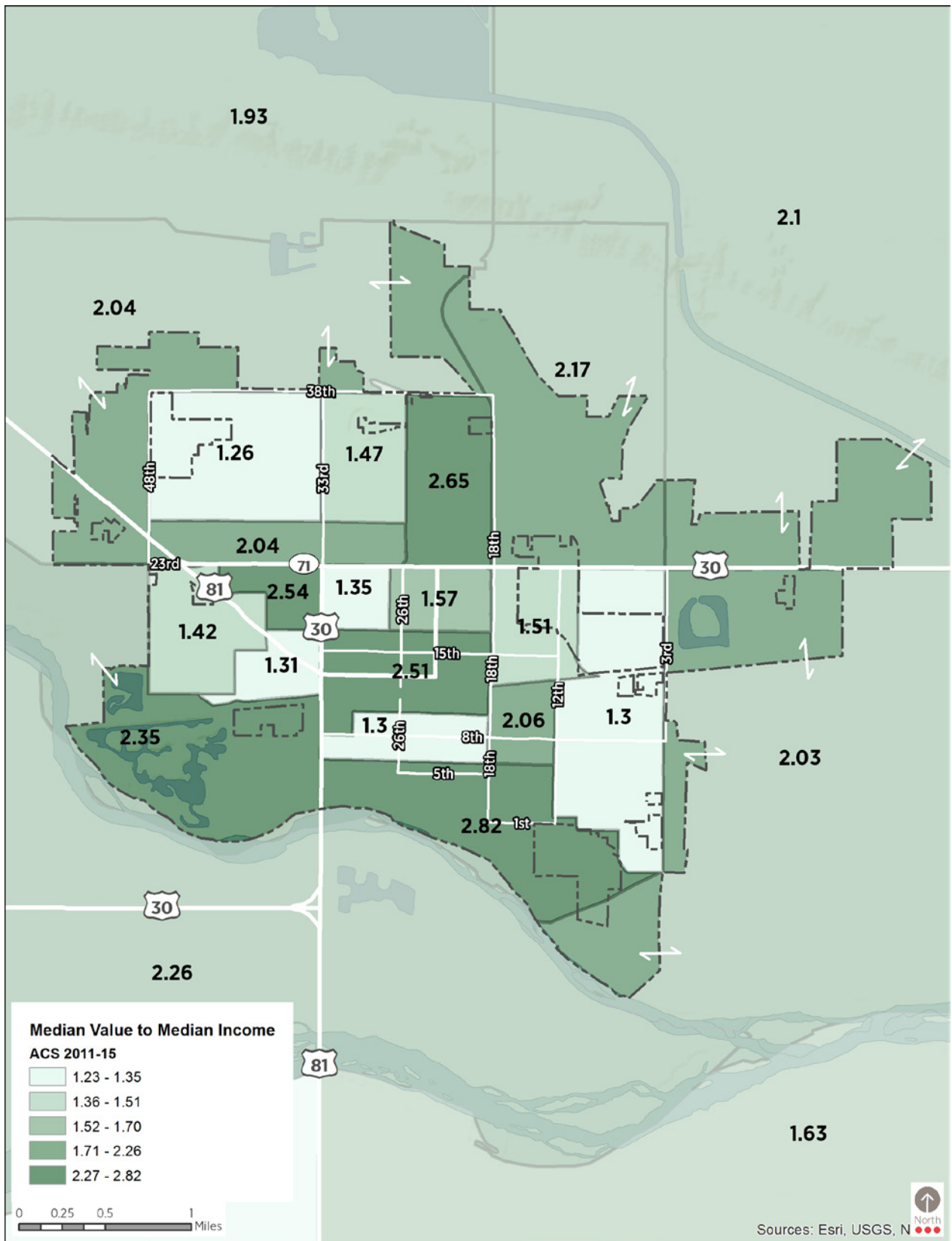
- Columbus has the highest median household income at \$52,579, while its median home value is somewhere in the middle. This results in a value to income ratio of 2.33. Based on this indicator, Columbus' housing market is healthy and self-sustaining but is lower than most of its peer communities. Producing higher cost units may alleviate affordability issues in the market by allowing more filtering in the housing market- this idea will be explored later in the plan.

- Figure 2.8 illustrates the difference between the perception of home costs and the reality, when Columbus is compared to Omaha and Lincoln. Again, this likely reflects more a value then cost dichotomy. While the median rent and home value are higher in Omaha and Lincoln the variety is greater with more options for new construction with lay-outs and amenities that appeal to many buyers. While some may not agree with buyers' desires, if they are not addressed they will look elsewhere for housing.
- The value to income ratio indicates that the housing market is not significantly out of sync with the population but may still present availability issues in certain segments of the population. It is important to note that rising debt due to student loan and other living expenses is stretching the traditional definitions of affordability and while lower interest rates have allowed buyers to finance more, debt burden is a counter balance.
- When the value to income ratio data is mapped geographically, several trends emerge. Much of the city is undervalued relative to the income of the area. This creates an incentive for disinvestment as the amount of value attainable for reinvestment is not likely to be seen. Therefore, new construction and substantial redevelopment can be stymied.

FIGURE 2.8: Income to Value Comparisons & Rental Costs

CITY	MEDIAN HOUSEHOLD INCOME	MEDIAN HOUSE VALUE	VALUE/INCOME RATIO	MEDIAN CONTRACT RENT	RENT AS PERCENT OF INCOME
Columbus, NE	\$52,579	\$122,500	2.33	\$543	12.4%
Kearney, NE	\$50,566	\$153,100	3.03	\$580	13.8%
Fremont, NE	\$47,629	\$115,300	2.42	\$571	14.4%
Norfolk, NE	\$46,250	\$119,500	2.58	\$506	13.1%
North Platte, NE	\$44,367	\$100,500	2.27	\$507	13.7%
Omaha, NE	\$49,896	\$137,000	2.75	\$664	16.0%
Lincoln, NE	\$49,840	\$147,100	2.95	\$620	14.9%

Source: US Census Bureau, 2015



MAP 2.4: Median Value to Median Income by Block Group, 2015

HOME AGE AND VALUE

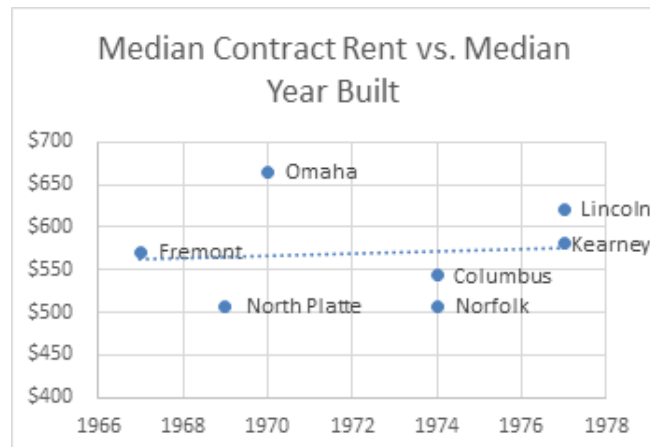
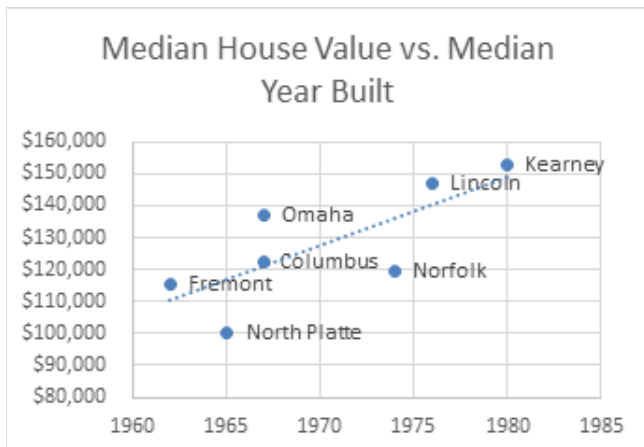
As discussed in the previous section, many of those seeking housing in Columbus compare home values and rent costs to regional communities. While it is rational to look to nearby communities to establish an idea of fair market value, it is also important to factor in variables such as: are the homes the same size, same age, or do they have similar amenities? Compared to peer communities in Figure 2.9, Columbus is close to the middle of its peer cities in terms of rents and values relative to age. However, Norfolk does provide newer homes for better prices, potentially a sign of demand in Columbus bidding up housing prices.

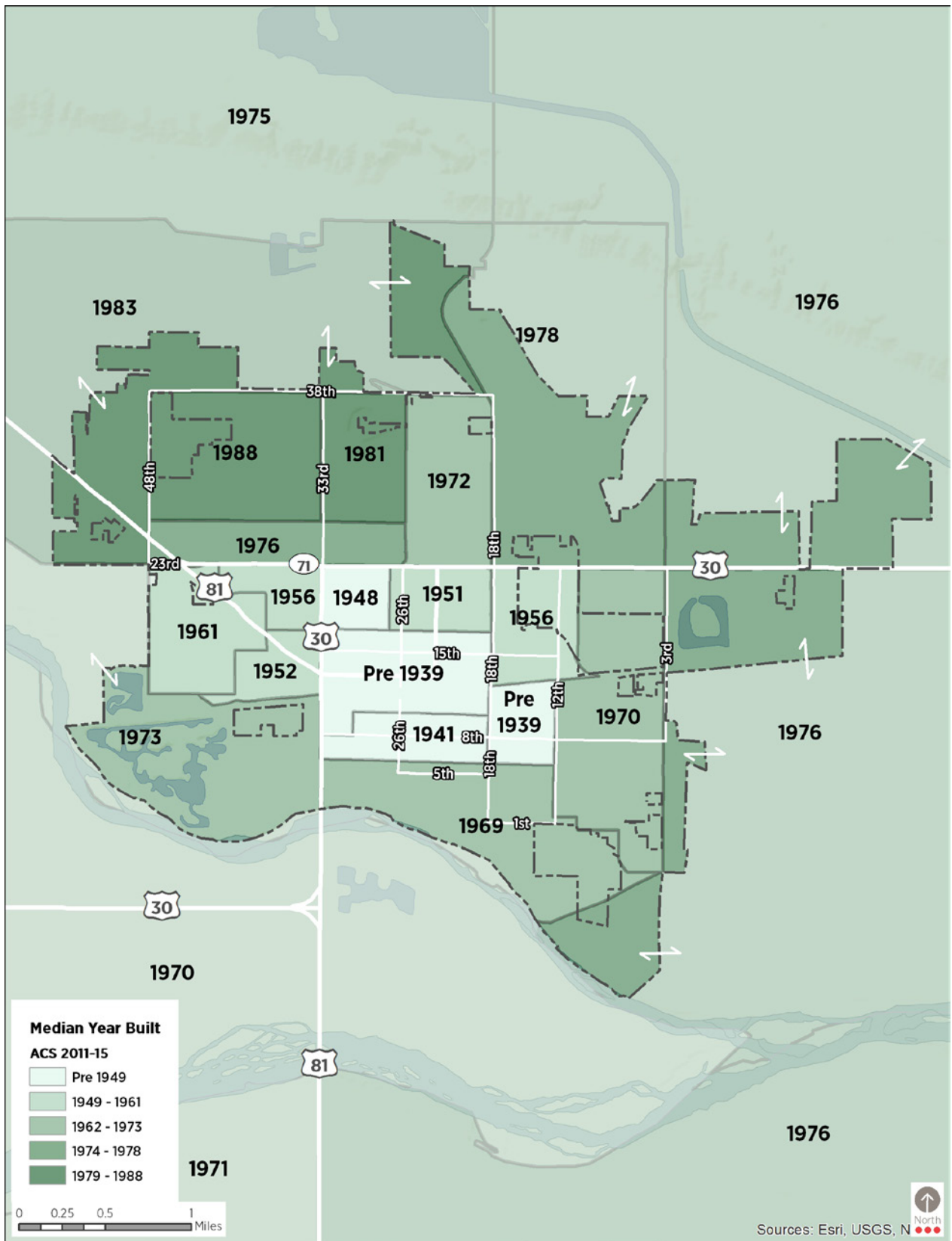
Map 2.5 illustrates the median age (median year built) of residential structures throughout Columbus. As expected, the original neighborhoods concentrated in the core of the city have the oldest median ages ranging from 1939 to 1956. Outside of the core neighborhoods, the age of structures decreases, though no neighborhood has a median age more recent than 1988. This pattern illustrates the growth of the city, but it also shows that Columbus has not produced a substantial number of new units in years.

FIGURE 2.9: Income to Value Comparisons & Rental Costs

CITY	MEDIAN YEAR STRUCTURE BUILT	MEDIAN YEAR BUILT: OWNER	MEDIAN HOUSE VALUE	MEDIAN YEAR BUILT: RENTER	MEDIAN CONTRACT RENT
Columbus, NE	1970	1967	\$122,500	1974	\$543
Kearney, NE	1978	1980	\$153,100	1977	\$580
Fremont, NE	1962	1962	\$115,300	1967	\$571
Norfolk, NE	1971	1974	\$119,500	1974	\$506
North Platte, NE	1967	1965	\$100,500	1969	\$507
Omaha, NE	1967	1967	\$137,000	1970	\$664
Lincoln, NE	1976	1976	\$147,100	1977	\$620

Source: US Census Bureau, 2015





MAP 2.5: Median Year Structure Built, 2015

HOUSE BURDENED RESIDENTS

An important metric in housing affordability is the percent of income that residents spend on their housing needs. According to the U.S. Department of Housing and Urban Development, “families who pay more than 30% of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.” Figure 2.10 illustrates the percent of owners and renters who spend more than 30% of their income on their mortgage or rent plus utilities.

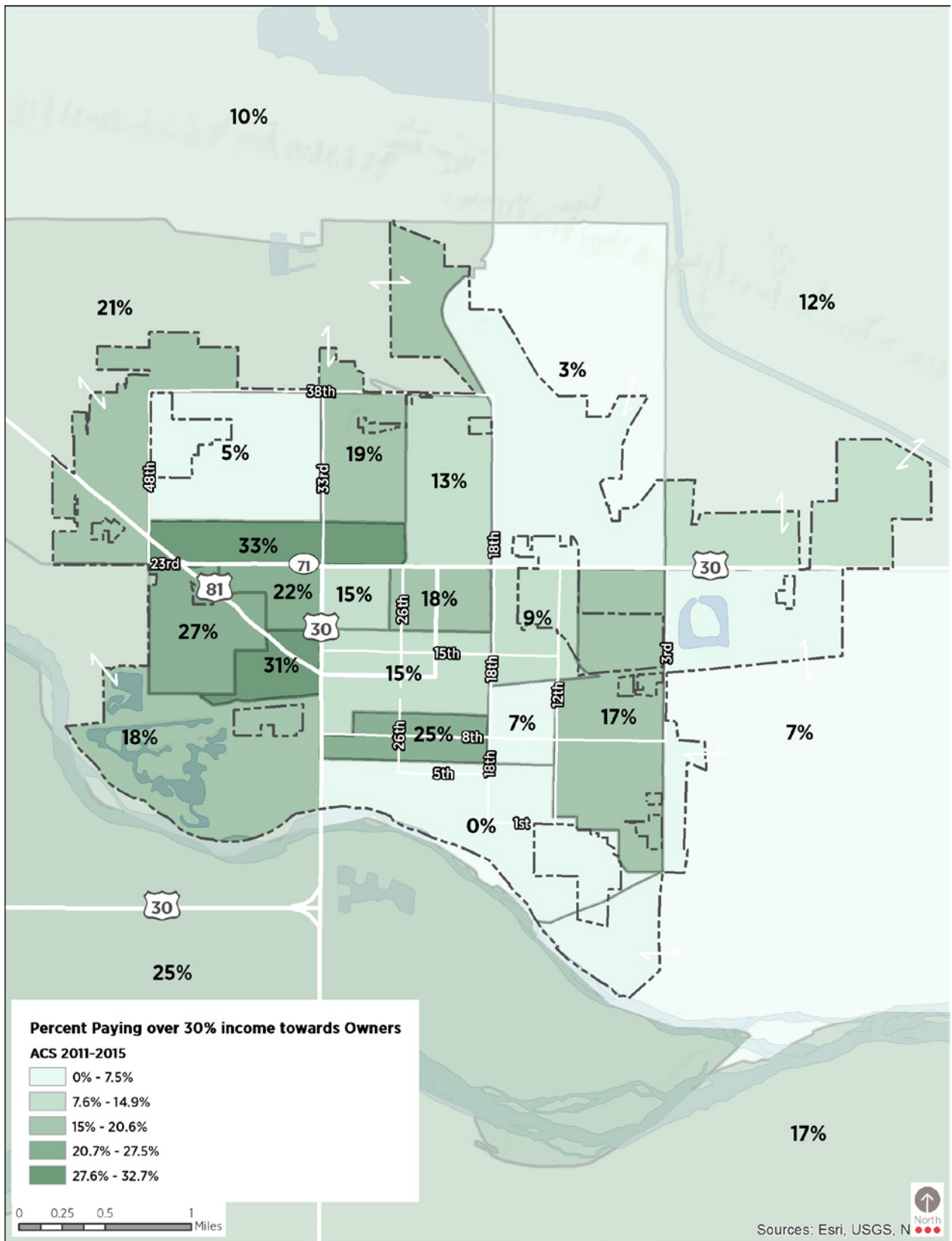
- Approximately 15% of homeowners spend more than 30% of their household’s annual income on their house, including those with and without a mortgage. While not an acute issue in Columbus, this share of the population is burdened by their home and is therefore less financially resilient to other changes that may occur including job loss, rising fuel costs or large car repairs, and medical expenses. This is illustrated geographically on Map 2.6.
- Approximately 31% of renters in Columbus spend more than 30% of their household’s annual income on their rent plus utilities. Often these households are single-income, working in the service industry jobs. While low compared to peer communities, the affordability of the rental housing market is important for people new to the community, and low levels of vacancy likely cause this to increase over time. This is illustrated geographically on Map 2.7.

“Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation, and medical care.” – U.S. Department of Housing and Urban Development

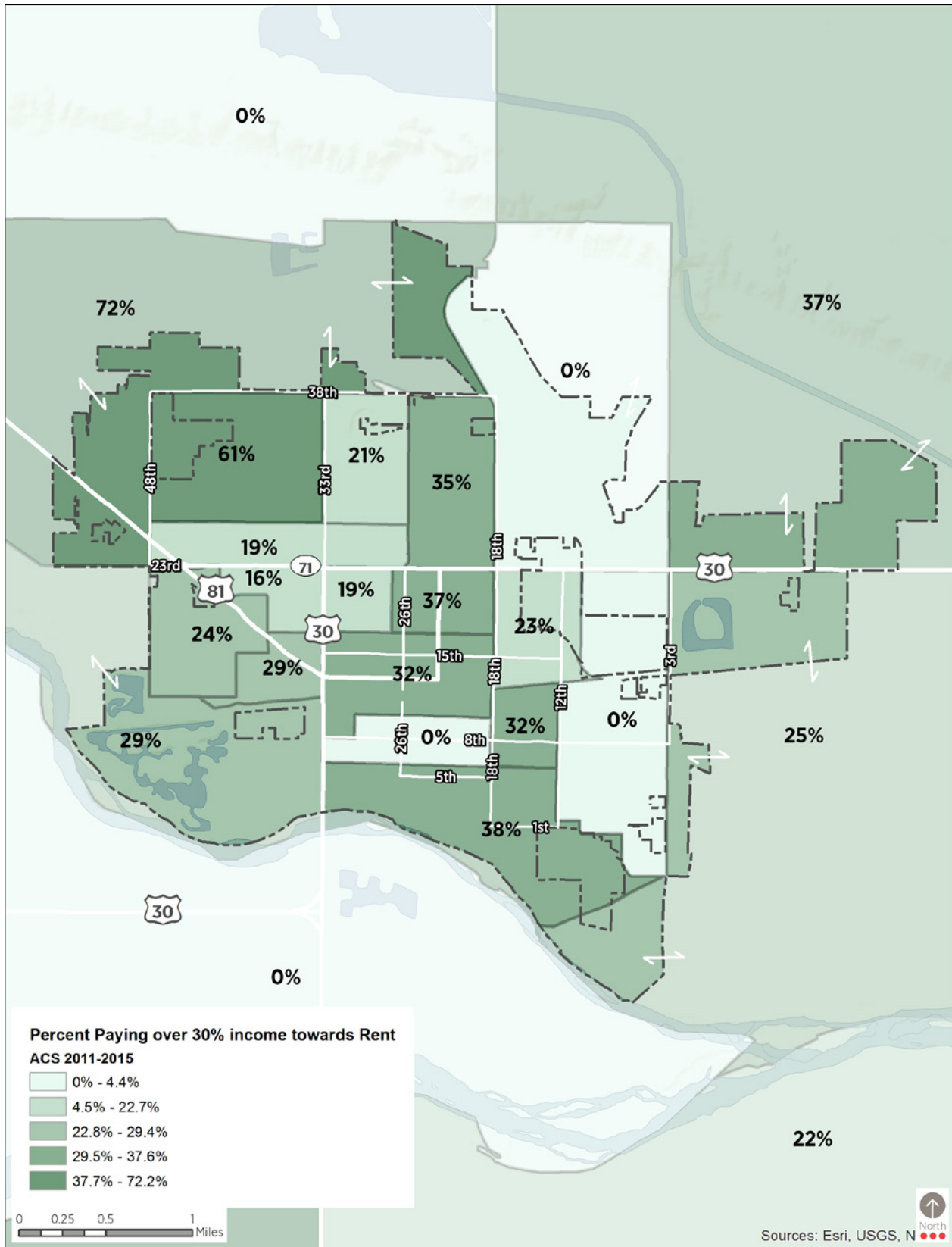
FIGURE 2.10: Burdened Households

CITY	% PAYING MORE THAN 30% ON OWNER COSTS	% PAYING MORE THAN 30% ON GROSS RENT
Columbus, NE	15%	31%
Kearney, NE	15%	45%
Fremont, NE	17%	33%
Norfolk, NE	16%	39%
North Platte, NE	18%	38%
Omaha, NE	23%	49%
Lincoln, NE	18%	49%

Source: US Census Bureau, 2015



MAP 2.6: Percentage of Owners Paying More than 30% of Income on Housing Costs, 2015



MAP 2.7: Percentage of Renters Paying More than 30% of Income on Housing Costs, 2015

HOUSING AFFORDABILITY AND SUPPLY ANALYSIS

By comparing the distribution of household incomes with housing costs, a general picture of supply and demand emerges across Columbus' housing market. Figure 2.11 illustrates these comparisons and should be read from left to right across household income ranges.

Use the Income Range \$0-24,999 for example reading across the table to the right, there are 1,380 households in Columbus living within this income range. An affordable home for purchase would cost a maximum of \$49,999 and, there are an estimated 421 owner-occupied units within this value range. An affordable rental unit should cost no more than \$400 per month and, there are an estimated 766 rental units within this price range. Combined, there are a total of 1,187 units that should be affordable for households earning less than 24,999 per year. By subtracting the supply of affordable units (1,187) from the number of households in this income range (1,380), one can see that a shortfall of units exists.

- The analysis reveals a shortage of homes for the lowest income households in Columbus. This is common because the private market cannot support the creation of new housing units within these price-points without incentives. The best source of affordable housing for this market are rental units, and often subsidized rental, rather than trying to produce new units. While there may be single-family homes priced below \$50,000 in Columbus, these units often require significant investment that would be beyond the reach of households making less than \$25,000.
- The analysis reveals a surplus of housing for households with incomes between \$25,000 and \$74,999. For these households, affordable homes for purchase would go as high as \$149,000. However, these price points are exactly the units stakeholder identified as having a severe shortage. So why this contradiction? There are several reasons but the two most important are:
 - › There are an 1,822 making more than \$75,000 that cannot find housing that matches their incomes and therefore they are living in housing priced below \$149,000
 - › Statewide and nationally, home owners are less mobile, living in their homes longer, and thus not bringing housing to the market in these price points.

Housing Affordability Analysis

Figure 2.11 compares the number households within an income-bracket with the number of housing units that would be affordable to that income range. A positive balance indicates a surplus of housing within the affordability range of each respective income group, while a negative balance indicates a shortage. This analysis is meant to illustrate larger trends and not exact demand in certain price ranges. It does not take into consideration housing quality or mortgage status.

FIGURE 2.11: Housing Affordability

INCOME RANGE	NUMBER OF HOUSEHOLDS	AFFORDABLE OWNER RANGE	NUMBER OF UNITS	AFFORDABLE RENTAL RANGE	NUMBER OF UNITS	TOTAL AFFORDABLE UNITS	BALANCE
\$0-24,999	1,380	\$0-\$49,999	421	\$0-400	766	1,187	-193
\$25K-49,999	2,425	\$50K-\$99,999	1705	\$400-800	1,656	3,361	936
\$50K-74,999	1,327	\$100K-\$149,999	2023	\$800-1,250	383	2,406	1,079
\$75K-99,999	1,265	\$150K-\$200,000	883	\$1,250-1,500	0	883	-382
\$100K-149,999	2,039	\$200K-\$299,999	739	\$1,500-2,000	27	766	-1,273
\$150,000+	572	\$300,000+	325	\$2,000+	80	405	-167

Source: US Census Bureau, 2000 & 2010



- With a shortfall of housing for the income brackets above \$75,000, it appears that these upper income households are out-competing lower income households for the same housing products.
- A national trend supported locally by anecdotal evidence from local real estate agents, homebuyers are becoming less interested in moving-up to larger and more expensive homes than previous generations (low mobility). Traditionally, the production of higher-end homes would be sufficient to incent homeowners to move-up within the housing stock, thereby, opening lower cost housing for others. While a degree of the traditional move-up model still exists, many established residents will either remain in their current housing until they downsize or until significantly better opportunities become available including high quality amenities but not necessarily square footage.
- It is important to note that while Figure 2.11 indicates a large number of rental units priced below \$800, vacancy rates in these units is very low. Many upper income households are renting these units, with many staying in rentals longer than previous generations. It should also be noted that this is not an indication of age or quality of the unit. Some residents are choosing other markets and not establishing roots because the housing is not meeting their quality and amenity expectations.

REAL ESTATE & RENTAL MARKETS

In addition to the data analysis provided in the previous pages, the current real estate and rental market appears to be providing very limited options. During Stakeholder Group discussions held in March 2017, there were only 40 units on the market and only five of those were priced below \$100,000. This accounts for less than 1% of the city's total owner occupied units. This is too low to provide options for even those already living in the community looking to move-up, downsize, or enter the owner market and creates a clear hardship for new employees moving to the area looking for housing. A healthier rate for a community should be closer to 3% of the city's units, for Columbus that translates to approximately 180 units on the market.

At the same time, rental vacancies are extremely low. The 2015 American Community Survey estimates that there are only 92 vacant rental units with a margin of error of plus or minus 82, meaning that there could be 174 vacant units or just ten. To better understand the rental market, a survey was conducted of rental units in the city that captured 877 units, of those units only nine vacancies were reported or a vacancy rate of 1%. Traditionally the pro-forma for any new multi-family construction needs to assume a vacancy rate of 7%. While 7% is typically higher than how a project would perform, it would indicate that the new construction of rental housing could be easily absorbed into the market with limited impact on existing units. In turn, this positions the city to absorb employees looking for housing.

HOUSING DEVELOPMENT: COLUMBUS 2030

PROJECTED POPULATION

The previous analysis and discussion with major employers in the city indicate that there is a limited amount of housing available in the community and thus a limited ability for employers to house their workforce. While the city’s annual growth rate during the past decade was slower, the city appears to have emerged from the recession stronger than ever. This suggests that the city could support a growth rate close to that experienced over the past 50 years. Since 1960, the city has grown at just over 1% annually. If the city can provide the necessary housing in the coming years, it could once again grow at this rate and reach a population of just over 26,200 by 2030.

HOUSING DEMAND MODEL AND DEVELOPMENT PROGRAM

For the market to support new growth and offer variety in the market, approximately 1,600 new housing units will need to be added between 2017 and 2030. This equates to approximately 124 new units annually

Housing Demand Model

Figure 2.13 calculates the overall demand for housing from 2017-2030 by considering:

- Projected population (Figure 2.12)
- Household population and size from the U.S. Census Bureau
- Household demand, generated by the number of households today and the number generated by new growth
- A vacancy rate that will increase over time to a rate that provides variety in the market, avoids over-pricing, and ensure a quality housing stock.
- An annual replacement need of approximately five units that are lost to demolition or elimination

FIGURE 2.12: Projected Population

	2015	2020	2020	2030
Natural Growth	22,041	22,048	22,113	22,184
0.5% Annual Growth Rate	22,584	23,154	23,739	24,338
0.75% Annual Growth Rate	22,584	23,444	24,336	25,263
1.0% Annual Growth Rate	22,584	23,736	24,947	26,219

Source: US Census Bureau, 2015

FIGURE 2.13: Housing Demand

	2017-2019	2020-2024	2025-2030	TOTAL
Population*	23,736	24,947	26,219	
Household Population*	23,363	24,555	25,808	
Average Household Size*	2.47	2.47	2.47	
Household Demand*	9,459	9,941	10,448	
Projected Vacancy Rate	4.8%	5.3%	5.9%	
Annual Replacement	18	25	25	68
Total Unit Demand*	414	588	620	1,622
Average Annual Construction	104	118	124	116

*At the end of each period
Source: RDG Planning & Design

including both renter and owner units, nearly double the current rate of construction.

Of the units created in the city, it is important that a variety of different types and price-points is offered. Figure 2.14 demonstrates how the total number of units should be split across owner and renter occupancy and at what price-points. As many factors can change over 13 years, the Housing Development Program demonstrates only the number, type, and price-points for units needed between 2017 and 2025. The housing market should be studied for major changes on a regular basis.

The housing development program takes the demand model (Figure 2.13) and prescribes a proportion of renter to owner-occupied units as well as price-points for both occupancy types. The number of units in each price point is based on the portion of households in today’s market that fall within those affordability ranges as estimated by current household incomes.

The development program reflects the following factors:

- Total need: From Figure 2.13
- Owner/Renter Proportion: The city’s current split is approximately 68% owner occupied and 32% renter occupied; however, over the past two decades there has been little to no new multi-family construction. Most of the new rental units have been generated through a limited number of duplexes and the conversion of lower cost single-family homes, homes that would often be affordable to first time homebuyers. Due to the documented pent-up demand for new rental housing, this model assumes that new construction during this planning period should be closer to 50% renter and 50% owner.
- Affordability Ranges: These proportions reflect the existing proportion of household incomes estimated for Columbus today, with corresponding affordable ranges. They may need to be adjusted for inflation overtime.

FIGURE 2.14: Housing Development Program

	2017-2020	2020-2025	TOTAL
Total Need	414	588	1,002
Total Owner Occupied	207	294	501
Affordable Low: <\$125,000	30	42	72
Affordable Moderate: \$125-\$175,000	39	56	95
Moderate Market: \$175-\$250,000	62	88	149
High Market: >\$250,000	76	108	185
Total Renter Occupied	207	294	501
Low: Less than \$450	68	97	165
Affordable: \$450-\$700	67	95	162
Market: Over \$700	72	102	173

Source: RDG Planning & Design

Housing production at different affordability levels requires varying degrees of support and some basic principles should be recognized in housing production.

Low Income Housing Demand. The lowest income households should be served primarily by the rental market. Several state and federal programs exist to support the development of low income rental opportunities. Housing developers should be encouraged to enter this market and the city should coordinate with the developer on location and site design for the best outcome.

Low Income Ownership Demand. Often the best source of affordable housing is the existing housing stock in older neighborhoods. As stated in Figure 2.11, many higher income households compete for the same housing stock as lower income households. The low income ownership market demand can be met, in part, by providing opportunities for moderate income households to move-up in the market.

Moderate Income Demand. The private market should be able to achieve sufficient profits to support development in this market. However, because there has been so little activity in this market, it may be necessary to highlight the successes of projects, like those done on Ernst and 18th Streets. These types of projects may require financial and logistical support from the city and its partners.

Market and High Market. The private market has been successful in producing market rate housing with a focus on high-end products. The development community should be encouraged to continue its work in market-rate housing development. These developments should be encouraged to employ innovative practices to create high-quality neighborhoods.



CONCLUSION: TRANSLATING ANALYSIS TO HOUSING PRODUCTION

The cost and affordability analysis in figures 2.8 and 2.11, paint a compelling story of how housing in Columbus serves or does not serve the current population. For the same reasons that much of the Midwest weathered the great recession, Columbus' housing market demonstrates a fiscally conservative mentality in which many households choose lower-cost housing than what they can reasonably afford. While this mentality promotes additional wealth and resiliency in the overall housing market, it also places pressure on the lower and middle income brackets to secure affordable housing options. For most of the city's hourly workforce, this means more expensive housing while middle income households must compete with upper income households for the same units.

Columbus must produce additional housing options across all price-points to enable movement in the market. New units and neighborhoods must offer amenities commensurate with the asking price to entice residents to 'move-up' within the market. Further, additional variety should be provided across price-points to allow residents to transition through desirable housing options as they age. For example, households may begin with an affordable rental, move to an entry level home, then to a larger 'family home', and then to a down-size option that may be either a rental or owner-occupied residence.

To translate the market analysis and community input received through the process of this plan, the following principles are applied:

- Production should be guided to generate a gradual shift that incrementally overcomes the needs of the current market while seeking to meet the needs of Columbus over the next 10 to 15 years. Encourage more of a mix of housing types in a development should be a first step. This encouragement may be done through simple incentives, such as, waiving some fees for housing products that are less tested in the market. Over time incentives should not be needed as new products are brought to the market and their success is proven out.
- The lowest income market often requires intervention from the public and not-for-profit sectors. Production of middle income housing may require support or leadership through a demonstration project. The highest income housing options should be guided through public policy related to street configurations, open space requirements, and public facilities and trail development.
- Production should create availability and movement in the housing market to enable residents to enter Columbus' housing market, move-up to appropriate options through their life-cycle, and then down-size when desired.

HOUSING VARIETY



Small lot single-family; Junction City, KS



Multi-family; Omaha, NE



Townhomes; Grimes, IA



Downtown living; Hays, KS



Single-family Attached; Omaha, NE



Park oriented townhomes; Aberdeen, SD

CHAPTER 3

OPPORTUNITIES

The previous chapters established the outcomes from the market analysis and the public engagement process which brought to light a variety of issues that Columbus will need to navigate in the years to come. These issues include workforce housing, the production of a variety of housing opportunities, and the creation of new neighborhoods that will serve as a foundation for continued growth. The purpose of this chapter is to explore the opportunities in both existing neighborhoods and future growth areas. Building on the previous two chapters and the opportunity assessment, the city's housing assets and challenges summarized along with the big ideas for the city moving forward.



CITY-WIDE OPPORTUNITY AREAS

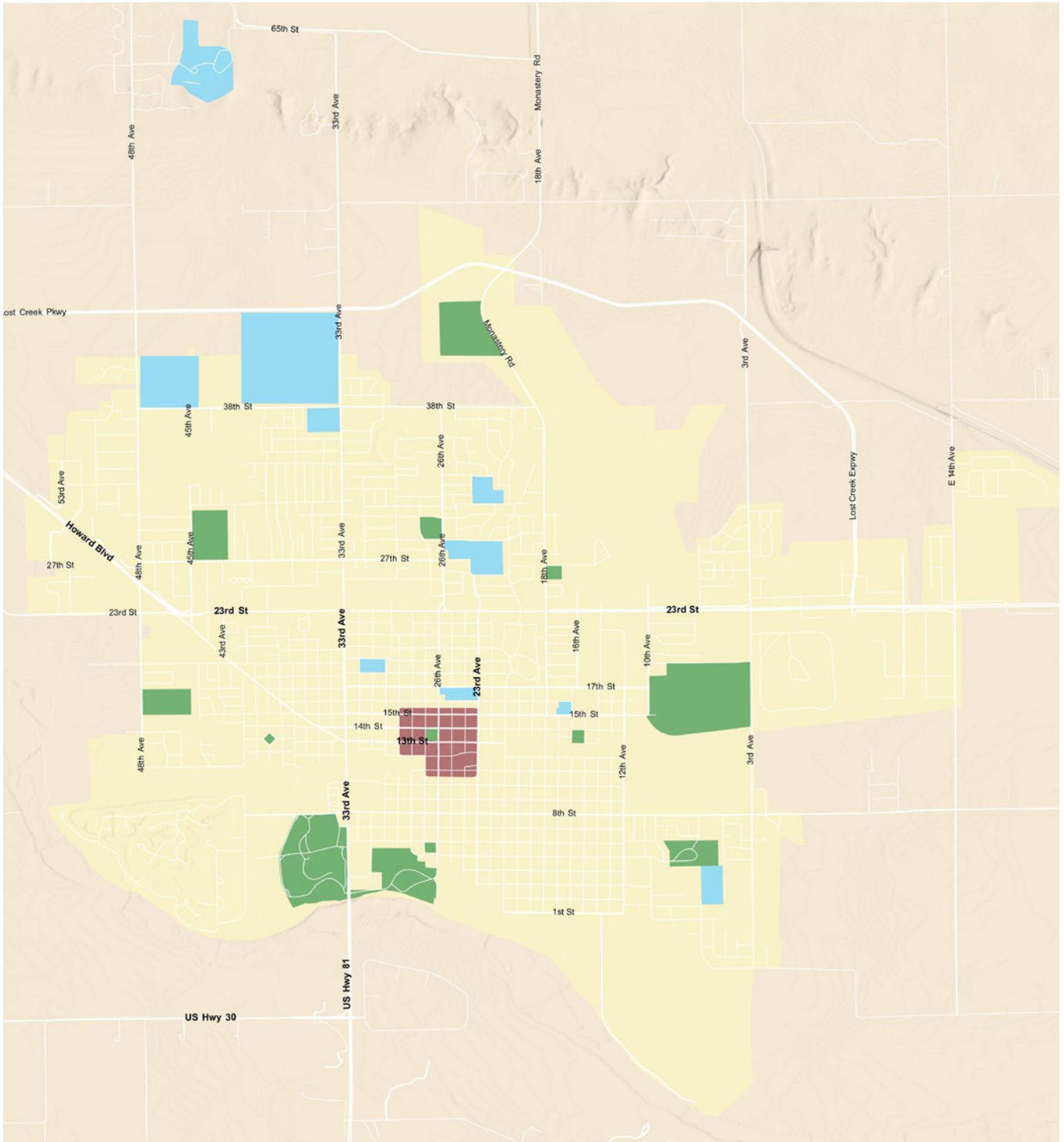
PHYSICAL ASSETS

A fundamental element of neighborhood development is creating residential areas that build upon existing assets. In the context of neighborhoods, physical assets are the framework elements that form the fabric of the community including parks, trails, natural features, character districts such as the downtown or schools. These framework elements provide an anchor and identity for the surrounding neighborhoods which supports property values, reinvestment, and property maintenance. Map 3.1 illustrate the areas of Columbus that are anchored by physical assets – parks in green; schools and civic destinations in blue, and downtown in red.

Policy Recommendations:

- Use investment in physical assets to create private market investment in housing
- Promote direct and safe access to physical asset areas for pedestrians of all ages
- Encourage new neighborhoods to provide access to existing assets or to develop new assets where appropriate for both the benefit of the new neighborhood and existing neighborhoods
- Treat new and existing physical assets as a public amenity created for the benefit of all residents

Map 3.1 Columbus Public Assets



- Schools, Hospitals, and Civic Destinations
- Parks
- Downtown

NEIGHBORHOOD DEVELOPMENT

Neighborhood development is about extending the ‘living room’ of the city. New neighborhoods grow from the amenities offered by the city while contributing its own character to form a symbiotic relationship with the city. While neighborhood development contributes to the city’s framework of streets, parks, and trails, traditional development (i.e.: subdivisions and developments) often takes city services but offers little back to the community in return. Closing the gap between basic ‘subdivision development’ and ‘neighborhood development’ is often as simple as forethought, collaboration, and when appropriate, public-private partnerships to deliver a better product that benefits both parties to the greatest degree practical.

Neighborhood Development: Features and Considerations

- Expand the transportation system
 - › Roads, trails, and sidewalks
 - › Do not create dead-ends and enclaves
- Maintains and expands public amenities and infrastructure
 - › Parks, schools, and development infrastructure
- Supports and implements the Comprehensive Plan
 - › Appropriate land use types
 - » Housing variety
 - » Neighborhood commercial
 - » Parks and recreation
 - › Appropriate site amenities
 - › Appropriate for site context
 - › Appropriate transition between incompatible land uses

OPPORTUNITY MAP

Columbus has grown steadily over its history, and its spectrum of neighborhoods reflects this growth and evolution. From its early neighborhoods expanding outward to its contemporary developments, these diverse neighborhoods present distinct needs and opportunities based on existing conditions. The following section details high-level policy opportunities based on existing and future neighborhood conditions.

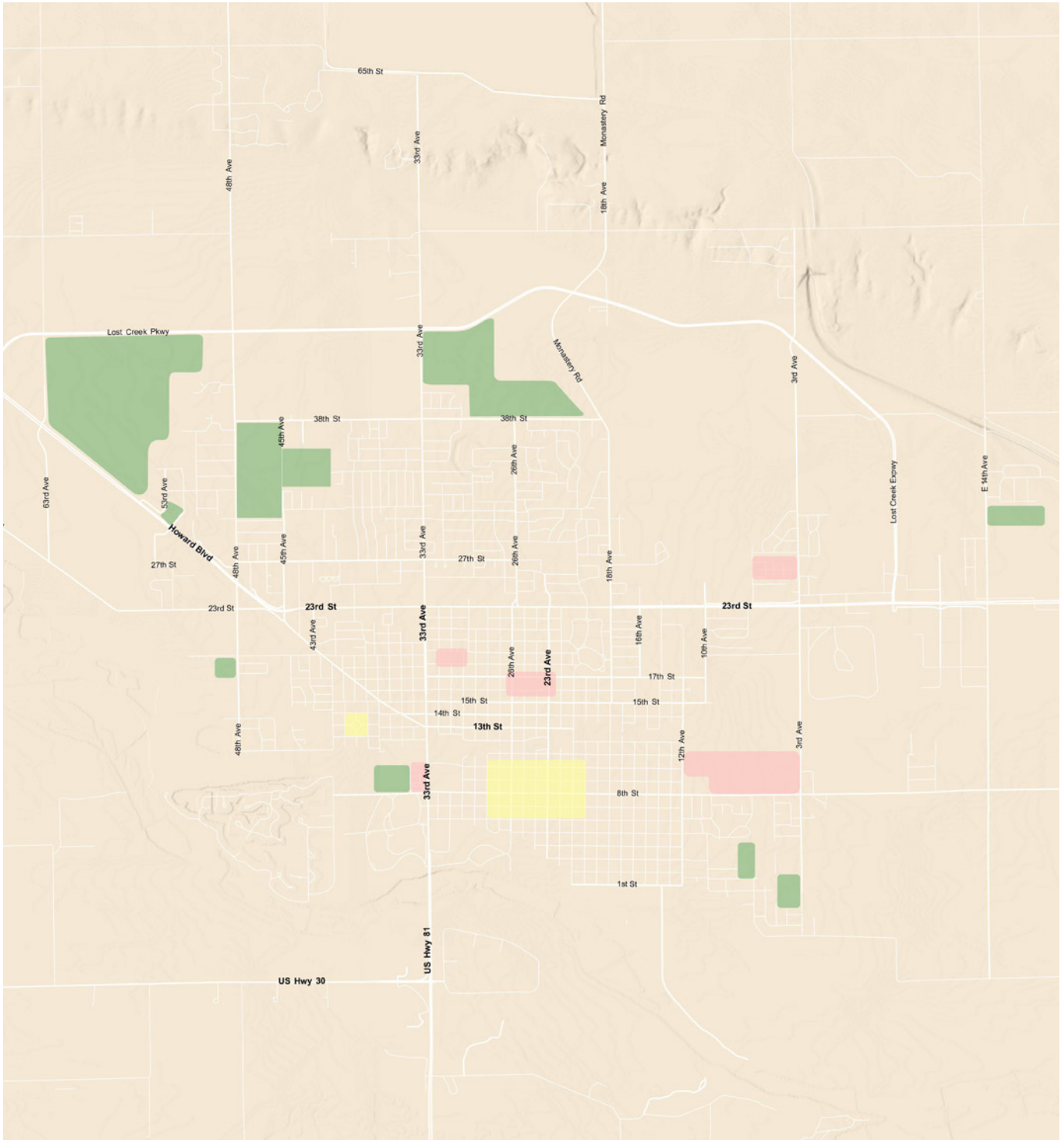
Strategic New Development

New neighborhoods are an expansion of the existing framework of roads, community features, and character. As such, the location and character of new development are part of the city’s responsibility to its residents including current and future generations. The city is currently updating the Comprehensive Plan and Future Land Use Plan, which is intended to guide future land use decisions over the next 20 years. Map 3.2 identifies areas where new development could occur in and around the city. These areas were identified because of their access to or adjacency to existing city services. The development of the Future Land Use Plan will be a more rigorous process and therefore, should be used to reevaluate additional locations.

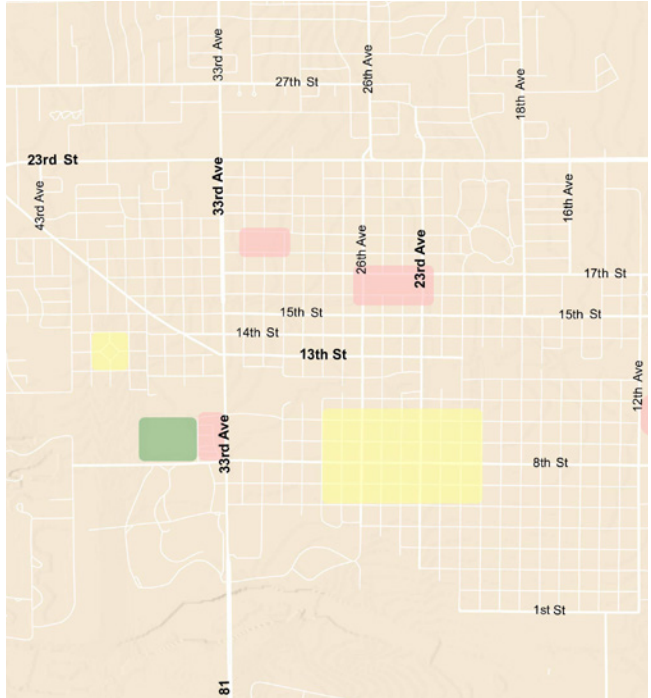
Principles for new development:

- Use municipal services efficiently
- Promote infill development
- Preserve open space and natural resource areas
- Promote and incorporate diverse housing options
- Plan for community amenities such as parks and schools
- Provide a multi-modal and connected transportation network
- Enhance public safety and minimize hazard risk
- Use public investments to promote the maximum amount of private market action
- Make decisions in a transparent and collaborative manner

Map 3.2 Columbus Opportunities



- New Development
- Neighborhood Conservation
- Redevelopment & Stabilization Opportunity



Neighborhood Conservation

Characterized by an aging housing stock, these neighborhoods are in relatively good condition with only scattered pockets of blighted properties that require attention. As an opportunity, conservation areas represent a large stock of ready and relatively affordable housing in neighborhoods that require only a limited amount of attention. Further, these should include any neighborhoods with an older housing stock that are adjacent to a community asset. The neighborhood around Fountain Square Park is a good illustration. Overall this is a good neighborhood and housing values in this area make it a great location for young families and first time home buyers.

Characteristics of Neighborhood Conservation Areas:

- Pre-1980 Construction
- Average-to-Good Housing Condition
- Limited Blight and Property Maintenance Issues
- Low Housing Vacancy and Few Vacant Lots

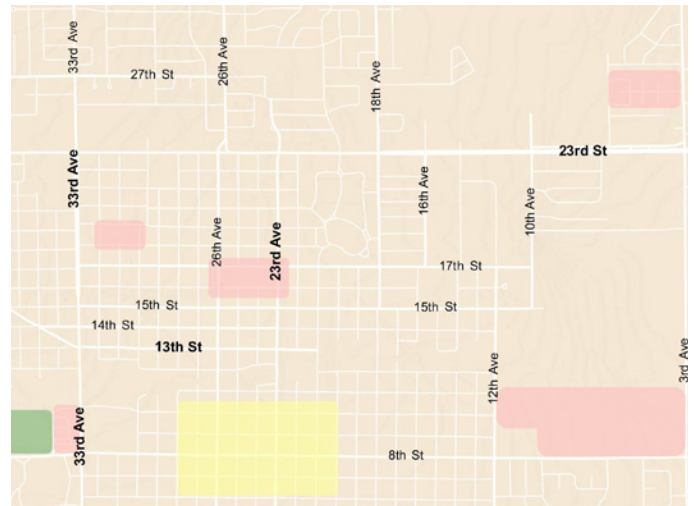
Policy recommendations:

- Plan for transportation routes to enable future development, reserve right-of-way in advance, and build with development as it occurs.
- Require a minimum amount of street connectivity to enable efficient service by fire and police. Limit the number of cul-de-sacs and dead-ends permitted
- Growth should be contiguous to existing development to reduce the amount of infrastructure required. Priority development parcels would fill-in gaps between existing developments and the configuration should seek to unify the neighboring developments.
- Be consistent with the Future Land Use Map contained in the Comprehensive Plan.



Policy recommendations

- Reinforce public features and amenities to encourage private market action. Appropriate enhancements in conservation neighborhoods include park improvements, and pedestrian and bicycle safety improvements.
- Target rehabilitation programs to blighted properties including those with structural and aesthetic issues. Appropriate actions would include an owner-occupied rehabilitation program, a rental rehabilitation program, a first-time homebuyer rehabilitation and down-payment program, and an exterior paint program. These sorts of programs can be funded and administered by establishing partnerships with not-for-profits, major employers, the lending community, and other stakeholders, in addition to utilizing funding mechanisms such as a lender consortium, a housing trust fund, tax increment financing, the Community Development Block Grant and HOME programs, or municipal resources.
- Target property maintenance initiatives on properties with moderate infractions. Appropriate actions would include clean-up days, neighborhood trash collection, not-for-profit clean-ups, and, if desired, targeted code enforcement. Many communities successfully use the International Property Maintenance Code (IPMC) to establish minimum maintenance standards. These are common standards set by many communities and help ensure that safe housing is provided to all residents.
- For any structures that cannot be rehabilitated, the parcels should be targeted for infill development that respects the character of the surrounding neighborhood in terms of use, style, and density.



Redevelopment & Stabilization Areas

The Redevelopment and Stabilization Areas differ from conservation areas in condition and the level of blight. For stabilization areas, much of the housing may be in good condition, a greater number of homes remain in poor-to-average condition in addition to larger pockets of vacancy. In addition to stabilization areas, strategic redevelopment areas have also been identified. These include the former hospital where housing could become part of the service mix already offered at this site or the former Middle School site where CPS plans some functions but again housing could become a component of the site.

In the same way that conservation areas represent an affordable housing opportunity, the redevelopment and stabilization areas present this same opportunity but these areas require a greater amount of attention and investment.

Characteristics of Redevelopment and Stabilization Areas

- Pre-1980 Construction
- Average housing condition
- More widespread blight and property maintenance issues
- Moderate housing vacancy and a moderate number of vacant lots
- Sites transitioning in use

Principles for redevelopment and stabilization:

- Engage the neighborhood in the process
- Rehabilitate units to preserve the housing stock
- Enhance neighborhood through investment in public amenities
- Remove slum and blight conditions through clean-ups, rehabilitation, and, if needed, demolition
- Focus investments on a geographically confined area to create the most visible positive impact, to demonstrate the commitment to the neighborhood, and to build private market confidence.
- All efforts should be designed to incrementally strengthen the neighborhood
- Funding must be sufficient to make a significant impact over the course of several years
- Be sensitive of any displacement that may occur because of the redevelopment. Plan for any relocation of residents impacted by the redevelopment through outreach and public awareness of alternative housing opportunities. If state and federal funds are used for the redevelopment, follow all appropriate laws and requirements pertaining to the relocation of residents. Relocation funding may come from the state and federal funds, ultimately limiting the amount available for the project or working in cooperation with an affordable housing developer, new housing may be built that allows for transition.

Policy recommendations:

- Reinforce public features and amenities to encourage private market action. Appropriate enhancements in infill and stabilization areas may include new parks, new park features, bicycle infrastructure, pedestrian improvements, community gardens, and gathering places.
- Often neighborhood deterioration occurs, in part, because of compatibility issues with adjacent land uses. These compatibility issues should be explored and the impacts should be mitigated through relocation of the use or an improved buffer between the land uses.
- Target land assembly and appropriate infill redevelopment. The greatest challenge to infill redevelopment is often assembling the land on which redevelopment can occur. It is recommended that the city or a not-for-profit entity be empowered to acquire and hold property until enough land can be assembled to solicit redevelopment proposals. As a condition of the time and resources involved in the land assembly, the development agreement should specify the price-points for new homes.
- Target rehabilitation programs to blighted areas with the highest priority given to those homes with structural issues and a lower priority given to homes with aesthetic issues only. Appropriate actions would include an owner-occupied rehabilitation program, a rental rehabilitation program, a first-time homebuyer rehabilitation and downtown payment program, and an exterior paint program.
- Target property maintenance initiatives on properties with moderate infractions. Appropriate actions would include clean-up days, neighborhood trash collection, not-for-profit clean-ups, and, if desired, targeted code enforcement.
- For any structures that cannot be rehabilitated, the parcels should be targeted for demolition and acquired for infill redevelopment. It is important to recognize that these units often represent the greatest blight factor on the neighborhood and demolition can be an appropriate intervention if the property cannot be rehabilitated, the property poses a risk to public health and safety, and the land can be acquired and held for redevelopment or appropriate reuse.
- Activate vacant lots for productive use. The eventual goal for vacant lots in urban neighborhoods should be infill redevelopment for several reasons: urban neighborhoods already have urban services, vacant lots and reduced density results in a lower tax yield, and historic neighborhoods with greater density are perceived more positively and are more walkable. Several communities have adopted Vacant Lot Toolkits to guide the interim use of vacant lots in urban neighborhoods including the City of Omaha; the toolkit can be found here: <https://planninghcd.cityofomaha.org/images/stories/pdfs/VLT%20Reduced.pdf>



- Additional policies and strategies for redevelopment sites may also need to be considered.
 - › Solicit competitive proposals from the development community to generate the best reuse/redevelopment plan. A municipal or not-for-profit role in the acquisition and assembly of land creates a public interest in the reuse of the property and therefore, a development agreement can place conditions on the redevelopment including use, bulk, density, and the price-points for units created.
 - › Consider an expedited review process for infill and redevelopment projects led by the private market.
 - › Explore creative financing and program applications to create a positive and concentrated impact on a neighborhood.

ISSUES & OPPORTUNITIES

The information, analysis, and community engagement process presented in the previous sections of this study indicated a number of key issues and opportunities that face Columbus as it considers its capacity to meet housing needs during the next ten years. The purpose of this section is to articulate the specific issues and opportunities that can drive the city's policies and programs.

COLUMBUS' HOUSING ASSETS

Strong Economy

Columbus has a strong economy anchored by major industries and institutions that continue to drive opportunities for new development and community growth. While the economic foundation is strong, conditions in the housing market including low vacancy (low availability) and low unemployment function as limiting factors to economic growth and, in some cases, corporate expansions. Columbus' strong economy provides a large share of buyers and renters with wages to enter the housing market and create demand for virtually any housing products available. Further, the region's strong economy creates an engine for growth that will support development in all aspects of the community if limiting factors, listed on the next page, can be addressed.

Affordable Housing Supply

A significant number of ownership units in Columbus are valued below \$150,000 and on the whole, housing in Columbus is affordable relative to income. However, lack of mobility in the market means that few people are moving out of these homes either into move-up housing or downsizing. Since homes at these price points cannot be constructed without significant assistance, the existing supply must meet the needs of many first-time home buyers. Stakeholders will have to find ways to create more variety in the market and more options that will incentive existing home owners to change housing.

Success Stories

Over the past several years, the city has seen the success of several projects oriented toward the workforce. This included the newer housing around Centennial School. Additionally, the city has seen over 140 homes rehabilitated that have come back on the market as viable workforce housing. The success of these projects demonstrates the demand for quality, affordable housing.

Appetite for New Products

Based on the survey results and the growing number of households entering retirement years, Columbus has a strong and demonstrated appetite for a variety of new housing products. Through a combination of its low vacancy rate, pent-up demand for new housing units, strong growth, and positive community image, home buyers and renters are quick to absorb quality housing units if available at relatively reasonable prices. In the last decade or more, the region has successfully produced many single-family detached homes at higher price-points. This product is still needed to meet the demands of higher income households, new executives, and professionals in the community, and to open up existing and lower priced homes in the city.

COLUMBUS' HOUSING CHALLENGES

“For Sale” Shortage

As noted in the previous chapter, Columbus currently has less than 1% of its housing stock available for purchase. Long-time residents noted that a tight housing market is not necessarily new to Columbus, but the degree and magnitude of the shortage seem to be greater than ever. A limited supply of for sale homes can have many detrimental effects for a community.

- Rising prices created by shortages not reflective of the true value of properties
- Decreasing mobility in the market and further straining the supply of homes priced below \$200,000
- Ultimately limiting economic development and business vitality. While many factors affect the recruitment and retention of employees, a quality housing stock is essential to business growth remaining strong.

Affordable Lot Supply

Within the city limits and specifically within the Lost Creek Parkway loop, the city has a limited supply of lots. While the supply of overall lots is low, the supply of affordable lots is even more challenging. This makes it difficult to construct a home that is affordable to middle income households.

The cost of a lot is driven by two primary factors; first, the cost to provide infrastructure to enable the site to be developed with housing and second, the supply and the demand of residential development lots and options. The profit margins in higher end homes drive the development of lots that are larger and therefore, are more expensive. As these higher priced lots continue to meet a need in the market which provides the greatest profit margins, the number of affordable lots developed will continue to be limited.

To expand the variety of sizes many cities have used a planned unit development (PUD) district. These zoning districts are intended to provide flexibility and innovation in project design. The uses of the district are restricted to that of the underlying district, which in these cases may be R-2 or R-3 but allows for flexibility in the lot size while maintaining gross densities.

Lack of Variety

Many stakeholders expressed interest in and a desire for greater variety in the type of housing options available. Over the last decade, Columbus has been successful in producing single-family detached homes and duplexes. This production fills a demand in the market, but additional variety is needed to serve a broader demand within the community. This should include multi-family and townhome configurations that allow for rental or low-maintenance ownership options. Some communities are even discussing the use of tiny homes to address the needs of the lowest income households living in outdated or dangerous manufactured homes.

Limited Affordable Construction

Private market housing development must produce a sufficient profit for the developer (revenue exceeding infrastructure, labor, material, and carrying costs). For non-profit developers, this margin shrinks or even disappears. In Columbus these options have been constructed but demand remains high.

There has been little production of units in the affordable-market (\$125,000 - \$175,000) and moderate-market (\$175,000 - \$250,000) for several reasons. First, there is a proven demand for higher-end homes and this market provides healthy profit margins but also, the development community understands the financial risk involved in these projects. Second, the production of affordable-units priced below \$150,000 often is below cost and therefore unattainable by the private market. These units will require either a different housing model or incentives, gap financing or involvement from not-for-profit development organizations.

Builder Capacity

Many of the developers in Columbus expressed that they are producing as many homes as possible annually. While Columbus has been successful in bringing a large volume of new units to the market, additional development is needed to meet the growth projections contained in this study. Much of this capacity is limited by a shortage of skilled laborers and a shortage of local developers, builders, and contractors in the industry; this shortage is a national issue that was caused, in large part, by the recession and generational shifts. During the last decade, many established builders chose to retire rather than weather continued volatility and smaller profit margins.



While these are fair considerations, the housing market in Columbus needs growth in existing construction companies, new companies and developers, an expanded workforce, and a balanced inventory of new products to allow the market and the construction industry to be more resilient to market fluctuations. The health of Columbus' building trades reflects the greater economic development issue related to workforce development, recruitment, and growing entrepreneurs locally, with fewer individuals in the next generation to fill their spots.

Rental Housing Shortage

Over the past two decades, little to no new multi-family construction has occurred. At the same time the region has seen dramatic changes in lending requirements, stagnant wages through the recession, and a larger generation of Millennials entering the market than the previous Gen Xers. All of these factors have resulted in a strained rental market with few options for renters at any income range. Participants in the study noted the lack of rental housing that met the highest income wage earners' expectations, especially their expectation for quality and amenities at higher price points. Despite this demand, young professionals are finding few options and are therefore either looking outside the city (even as far as Lincoln) or taking housing that would be affordable to lower income households.

BIG IDEAS

From the issues and opportunities identified in the market analysis, community input, and physical assessment of housing, some key items or “big ideas” begin to emerge.

AFFORDABLE AND ENTRY-LEVEL HOUSING

Columbus’ ability to provide and produce high quality and affordable entry level housing is essential to its ability to grow as an employment and innovation center. At present, Columbus employers have many vacant positions but struggle to recruit and retain a qualified workforce to fill these positions. While many issues contribute to the workforce puzzle in Columbus, the state of the housing market plays a major role in the ability to recruit and retain a qualified workforce. The housing market has a shortage of quality affordability entry-level owner-occupied options. What little production has occurred has focused on single-family detached homes at higher price points.

- Recruitment and Retention. To recruit and retain a skilled workforce – especially a young workforce - it is necessary for a city to differentiate itself from its neighbors by offering greater variety and greater amenities to its residents. Further, the housing market plays a major role in the way employees interact with the market from their first rental unit to the homes they may own throughout their lives.
- Affordable cost. The idea of what is affordable depends on the income of each home-buyer or renter. In the case of workforce and entry-level housing, appropriate price-points should directly correlate with the wages of major employers and, where appropriate, planning for dual income families.
- Available units. Columbus currently has a shortage of available housing options for entry-level and workforce buyers and higher end rental options. This creates an inaccessible housing market that requires new employees to: (a) find housing in other communities which greatly reduces the likelihood that Columbus and the employer will be able to retain the individual long term or (b) to seek alternative employment in a place they can find housing that is affordable, appropriate, and available. This availability must exist in both the rental market and in the ownership market to allow employees to enter the market as renters upon their arrival and to move-up into homeowners as desired.
- Density. There are two dimensions that make density desirable and necessary for effective workforce housing. First, the high development cost of producing large-lot or large units is passed along to the buyer or renter which, in turn, makes these units unaffordable. Second, higher density neighborhoods facilitate a more walkable community and better access to amenities including communal greenspace without the time and financial burden of maintaining a privately-owned lawn. Through the development of density at strategic locations – near employment centers, commercial centers, and trail corridors – the new neighborhood can be a gateway for new residents to grow, establish, and enjoy Columbus’ many assets. As mentioned above, the use of PUD’s can be a way to allow for flexibility and innovation while also incorporating open space and other amenities. This is important to ensure that a neighborhood is being created.
- Amenities. While Columbus offers a high-quality life and tremendous municipal services including trails, parks, and public facilities to its residents, these features are not visible nor showcased to visitors and prospective employees. As a result of this relatively low profile, the difference between life in Columbus and life in a nearby community with lower cost housing is not clear at first glance. The quality of these features can be highlighted in several ways that would benefit the housing market, including: by increasing the public presence of amenities such as parks, trails, and community facilities with signage on major roadways or highly visible areas and traditional marketing; by locating housing developments with good pedestrian and trail connections to the parks and community resources.



HOUSING VARIETY

Columbus should strive to increase the variety of housing options including senior housing and owner occupied types of housing. Many smaller communities have made great strides to ensure available lots exist within their corporate limits, but cities the size of Columbus often have depended on the development community for lot production. Because so few developers are willing to take the risks, specifically front-ending large amounts of infrastructure, few lots are available for development in Columbus today. Columbus must find ways to provide affordable lots for the production of workforce housing and recruit new developers to the market willing to partner with the city in the development of new neighborhoods. For some communities, this has included assisting with infrastructure development when homes will be constructed in price points that are desperately needed in a community.

NEIGHBORHOOD DEVELOPMENT

Over the last several years, the decrease in the number of lots and slow construction market have left the city with few “new neighborhoods.” While incremental growth is good, the slow extension of a few streets has not met the overall demand for housing or the sense that the city is generating new neighborhoods.

A neighborhood is a place where residents should be able to engage in the act of building community as well as their personal network. A neighborhood should expand the city’s existing framework of roads, parks, and public amenities. Further, a neighborhood should allow a resident to transition through several homes in accordance with their life cycle - from an affordable apartment, to a family home, and eventually to a downsize option for their senior and empty-nester years.

BUILDER CAPACITY

Existing contractors in Columbus have been successful in producing quality units, but the demand model shows that the market can absorb additional units annually across the spectrum of price-points. At the same time, many of the city’s contractors and developers are nearing or past the traditional retirement age. To increase the amount of construction, it may be necessary to focus on increasing the number of contractors in the market and their capacity to produce units.

Some options include:

- Recruiting a developer to complete a demonstration project for an under-served market or to incorporate an innovative housing product;
- Expanding workforce programs to provide additional training and to connect aspiring builders with contractors who may be transitioning from the business.

Overall, the construction trades need to be part of any community’s workforce development strategy to build capacity for both housing construction and business expansion.