



OMAHA

HOUSING AFFORDABILITY ACTION PLAN

PUBLIC ENGAGEMENT REPORT

DRAFT 9/21/2022



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WHAT WILL YOU NEED IN YOUR NEXT HOME?



Use a quick order or statements you agree with about future housing needs.



Compliance with ADA

Home is one floor



A home with a large yard



A smaller yard



A home with a large yard



PUBLIC ENGAGEMENT



INTRODUCTION

PUBLIC ENGAGEMENT OVERVIEW

A major aspect of an Action Plan is stakeholder engagement. Only by listening to the community of stakeholders is the City of Omaha able to develop a full understanding of recent changes in the local housing market, impacts on those in need, and potential changes in policies and programs at all levels of government.

As part of the Housing Affordability Action Plan planning process, a wide range of engagement activities were carried out starting in February 2022 and continued through August 2022, using multiple means and methods.

During this phase the City invited input at in-person events in several locations and through online surveys, seeking many diverse voices. The Planning Team listened to input from groups representing all segments of Omaha's population, including those that are not often heard – people of color, youth, non-English speaking residents, and those with lower incomes.

Purpose of Public Engagement Process

The purpose of the communication and public engagement plan was to:

- Consult with community members to garner feedback on the analysis and alternatives.

- Involve community members by working directly with them throughout the process to ensure that their concerns and aspirations are understood and considered.

- Partner with community members in evaluating alternatives.

- Illustrate how feedback has impacted the planning priorities.

- Build partnerships necessary for implementation of housing goals and strategies.

This highly engaging campaign yielded a significant level of participation, summarized as follows:

Open Houses

The City of Omaha hosted seven Open Houses, inviting participants from seven districts and various organizations to offer their input regarding the current conditions and demands of housing in Omaha.

Listening Sessions

The Planning Team held over thirty-five (35) listening Sessions. Smaller groups were invited to provide specific comments on topics pertaining to their interests.

Community Survey

A Community Housing Survey was issued and made available to the public starting in May of 2022. When the survey was closed in July of 2022, over 1,900 surveys had been completed.

Virtual Open House/ Web page

Persons not able to attend the Open Houses and Listening Sessions were given the opportunity to review materials and provide feedback online through the Omaha Housing Affordability Action Plan website and a Virtual Open House, for both English and Spanish speakers.

As of August 26, 2022, as many as 3,206 individuals have visited the project web page a total of 9,228 times and accessed material documents 220 times.

In total, there were over 6,000 views of Omaha's Affordable Housing Action Plan-related content, including fliers, Facebook and Twitter posts, Ads, e-mails, news articles, press releases, and radio. Over 3,000 Omahans gave their input through in-person open houses, Listening Sessions, online surveys, virtual open houses, and other events.

The following pages include responses received during these engagement meetings.



OPEN HOUSES

OPEN HOUSES OVERVIEW

Almost two hundred (200) Omahans attended the seven in-person public open house meetings hosted by The City of Omaha Planning Department.

Each Open House had twelve (12) interactive stations for both English and Spanish speakers and were developed based on current trends and events in Omaha and the input of Council members and city staff. The stations covered different housing topics, including ones that encourage participants to identify the affordable housing and community development needs in their neighborhoods, and any fair housing issues they wanted to discuss. Some stations were more informative but all comments that were given at these stations were collected.

Sessions were held in each of the council districts and select stations were used at different community events. This section summarizes the responses garnered at these events.

Open Houses Dates & Locations

OPEN HOUSES	DATE	LOCATION	ATTENDEES
District 1	Wednesday, May 4, 2022	Benson High School 5120 Maple Street	32
District 2	Tuesday, May 3, 2022	The Venue at Highlander 2120 N. 30th Street	51
District 3	Monday, May 2, 2022	Barbara Weitz Comm. Engagement Center 6400 University Drive S	25
District 4	Thursday, May 5, 2022	Livestock Exchange Building 4920 S. 30th Street	33
District 5	Wednesday, May 11, 2022	Millard West High School 5710 S. 176th Avenue	13
District 6	Monday, May 9, 2022	Countryside Community Church 13130 Faith Plaza	17
District 7	Tuesday, May 17, 2022	Saddle Brook Creek Community Center 14850 Laurel Avenue	18
TOTAL ATTENDEES			189

STATION 1

Background

To understand Omaha's path forward it is important to acknowledge what has been done in the past. Several plans have been developed and implemented by the City of Omaha and other community partners. At Station 1, community members were able to learn about current and past planning efforts the City of Omaha has completed.

Figure 1.0: Station 1 - Background



BACKGROUND

The City of Omaha has a history of planning for the future which has helped shape the city it is today. A few past efforts include:



THE NORTH OMAHA DEVELOPMENT PLAN
OCTOBER 2007

The future of North Omaha will depend on a plan of development that provides the open space that will be the backbone of its future and the economic engine that will be the backbone of its future. The North Omaha Development Plan is the blueprint for what will be both a long and meaningful plan for North Omaha and the entire Omaha community.



SOUTH OMAHA DEVELOPMENT PROJECT
JULY 2000

In partnership with residents, businesses and community organizations, the South Omaha Development Project is a multi-phased plan to revitalize and redevelop the South Omaha neighborhood and to create a new, vibrant, and sustainable community for the people of South Omaha.



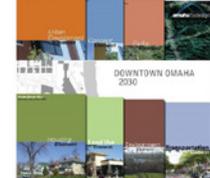
URBAN CORE STRATEGIC PLAN
MARCH 2002

It is a long-range vision for Omaha's increasing urban core with a guiding philosophy that will guide the city's growth. It is a plan to create jobs and provide the opportunity for all people to live in a vibrant, healthy, and sustainable community. The quality of life for everyone in the region.



CHOICE NEIGHBORHOOD NEWS
MAY 2009

The City of Omaha and Omaha residents have been successful in creating Choice Neighborhoods that will revitalize urban housing in Omaha. The City, Omaha and Omaha residents have been successful in creating Choice Neighborhoods that will revitalize urban housing in Omaha. The City, Omaha and Omaha residents have been successful in creating Choice Neighborhoods that will revitalize urban housing in Omaha.



DOWNTOWN OMAHA 2030

The Downtown Plan represents the overall vision of Downtown Omaha for the future. The plan provides a vision of what the future of Downtown Omaha should be. The plan provides a vision of what the future of Downtown Omaha should be. The plan provides a vision of what the future of Downtown Omaha should be.



FOREVER NORTH
DRAFT December 2021

Forever North is a strategic, action-oriented approach to enhance the ongoing revitalization of North Omaha. It is a strategic, action-oriented approach to enhance the ongoing revitalization of North Omaha. It is a strategic, action-oriented approach to enhance the ongoing revitalization of North Omaha.



SOUTH OF OMAHA DEVELOPMENT PROJECT
JULY 2000

In partnership with residents, businesses and community organizations, the South Omaha Development Project is a multi-phased plan to revitalize and redevelop the South Omaha neighborhood and to create a new, vibrant, and sustainable community for the people of South Omaha.



2021 Affordable Housing Report

Starting in 2008, the City of Omaha has been successful in creating affordable housing. The report provides a vision of what the future of affordable housing should be. The report provides a vision of what the future of affordable housing should be. The report provides a vision of what the future of affordable housing should be.



DESTINATION MIDTOWN
MAY 2003

Destination Midtown is a vision of what the future of Midtown Omaha should be. It is a vision of what the future of Midtown Omaha should be. It is a vision of what the future of Midtown Omaha should be.



CHOICE NEIGHBORHOODS
MAY 2009

The City of Omaha and Omaha residents have been successful in creating Choice Neighborhoods that will revitalize urban housing in Omaha. The City, Omaha and Omaha residents have been successful in creating Choice Neighborhoods that will revitalize urban housing in Omaha.



FINAL REPORT
NORTH OMAHA VILLAGE REVITALIZATION PLAN

The Village Revitalization Plan for North Omaha is a vision of what the future of North Omaha should be. It is a vision of what the future of North Omaha should be. It is a vision of what the future of North Omaha should be.



NORTH OMAHA VILLAGE REVITALIZATION PLAN
APRIL 2011

The Village Revitalization Plan for North Omaha is a vision of what the future of North Omaha should be. It is a vision of what the future of North Omaha should be. It is a vision of what the future of North Omaha should be.



LEGISLATIVE BILL 866
2020

The Housing Affordability Action Plan is the City's response to the Housing Affordability Action Plan. It is a response to the Housing Affordability Action Plan. It is a response to the Housing Affordability Action Plan.




Source: RDG Planning & Design

STATION 2

Defining Housing Terms

The purpose of Station 2 was to define housing terms that community members might not be familiar with.

Figure 1.1: Station 2 - Defining Housing Terms



OMAHA
HOUSING AFFORDABILITY ACTION PLAN

DEFINING HOUSING TERMS



AFFORDABLE HOUSING

Residential dwelling units affordable to a household earning not more than eighty percent of the income limit as set forth by the United States Department of Housing and Urban Development under its Income Limits Documentation System, as such limits existed on January 1, 2020, for the county in which the units are located and for a particular household size (Nebraska Revised Statute 19-5503).



The Missing Middle

MIDDLE HOUSING

A range of housing types that has a size, scale, form and unit density between detached single-family (low density) homes and mid-rise to high-rise apartment (high density) buildings. Types include duplexes, triplexes, small apartments, cottage clusters, and townhouses but could include other housing types.



WORKFORCE HOUSING

Housing that is affordable to workers and is in proximity to their jobs. It is homeownership, as well as rental housing, that can be reasonably afforded by a moderate to middle income (such as police officers, firefighters, teachers, health care workers, and retail clerks).



FAIR HOUSING

The Fair Housing Act protects people from discrimination when they seek to rent or buy a home. In Omaha, we prohibit housing discrimination because of race, color, creed, religion, sex, sexual orientation, gender identity, marital status, nation origin, age, disability/handicap or familial status.



COMMUNITY DEVELOPMENT

The practice of taking on activities that provide basic services to communities to make them more livable and sustainable. It supports the development of strong communities and helps improve quality of life.



ECONOMIC DEVELOPMENT

A term used to describe concerted actions taken for the purpose of economic progress within a specific area. It is the process of generating and sustaining wealth in a community.




Source: RDG Planning & Design

STATION 3

Where do you live now? Where would you like to live in the future?

At Station 3 community members were asked to place a black pin on where they currently live and a red pin on where they would like to live in the future.

District 1

The majority of District 1 attendees live in the eastern parts of Omaha, and would like to keep living in the area.

District 2

Most District 2 attendees live in midtown Omaha, and would like to move further east in the future.

District 3

Several District 3 attendees live in the eastern parts of Omaha, and would like to live in Aksarben Village area in the future.

District 4

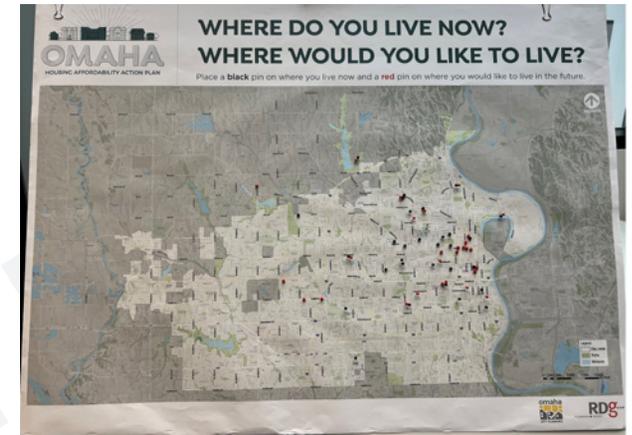
A large number of District 4 attendees live south east Omaha, and would like to move to Dundee and Aksarben Village areas in the future.

Figure 1.2: Station 3 - District 1 Responses



Source: RDG Planning & Design

Figure 1.3: Station 3 - District 2 Responses



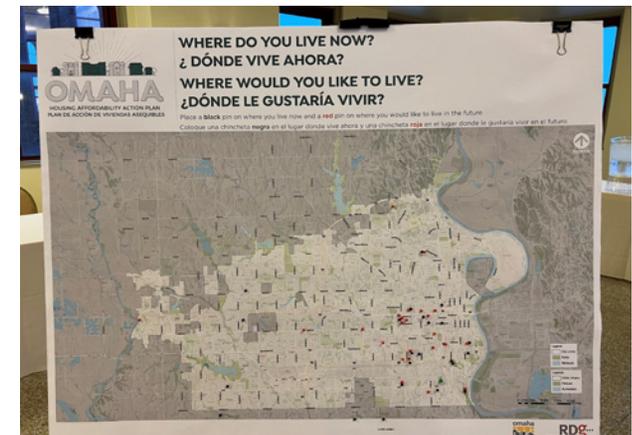
Source: RDG Planning & Design

Figure 1.4: Station 3 - District 3 Responses



Source: RDG Planning & Design

Figure 1.5: Station 3 - District 4 Responses



Source: RDG Planning & Design

STATION 3 CON'T.

District 5

Most of District 5 attendees live in the western parts of Omaha. Some would like to keep living in the area, and others would like to move to Downtown.

District 6

District 6 attendees were more scattered around the city. Most would remain in the same area, but those interested in moving tended towards the Downtown area.

District 7

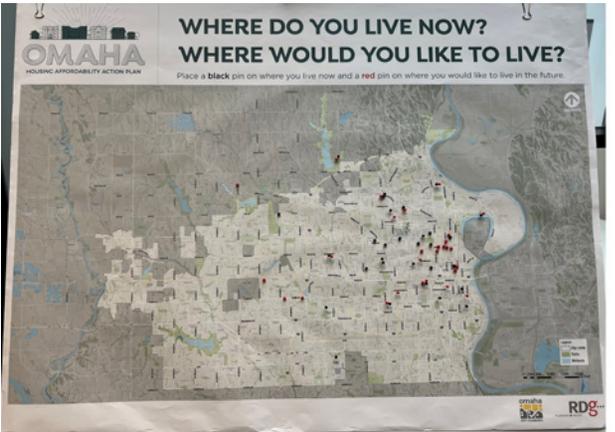
District 7 was the last of the Open houses and attracted attendees from a outside the District who wanted to make sure they participated in the process. Most attendees were from the northern and eastern parts of Omaha. A large number were interested in moving and liked the Aksarben Village, Dundee and Midtown areas.

Figure 1.6: Station 3 - District 5 Responses



Source: RDG Planning & Design

Figure 1.7: Station 3 - District 6 Responses



Source: RDG Planning & Design

Figure 1.8: Station 3 - District 7 Responses



Source: RDG Planning & Design

STATION 4

What do you love about your neighborhood?

At Station 4 participants were asked to share what they love about their current neighborhood.

Below is a summary of responses.



STATION 5

What assets your neighborhood should have?

Station 5 asked participants to place green stickers on images of assets that they think their neighborhood should have.

Below is a summary of responses.



GROCERY STORE
(88 votes)



PUBLIC TRANSIT
(82 votes)



TRAILS (BIKE/PED)
(72 votes)



PARKS
(69 votes)



ENTERTAINMENT
(54 votes)



SCHOOLS
(49 votes)



DAYCARE
(47 votes)



COMMUNITY CENTER
(43 votes)

Figure 1.9: Station 5 - Neighborhood Assets



NEIGHBORHOOD ASSETS

LOS BIENES DEL VECINDARIO

Place a green sticker on assets you think your neighborhood should have...

Coloca una pegatina verde en los bienes que crees que debería tener tu vecindario...



Source: RDG Planning & Design

Other Responses

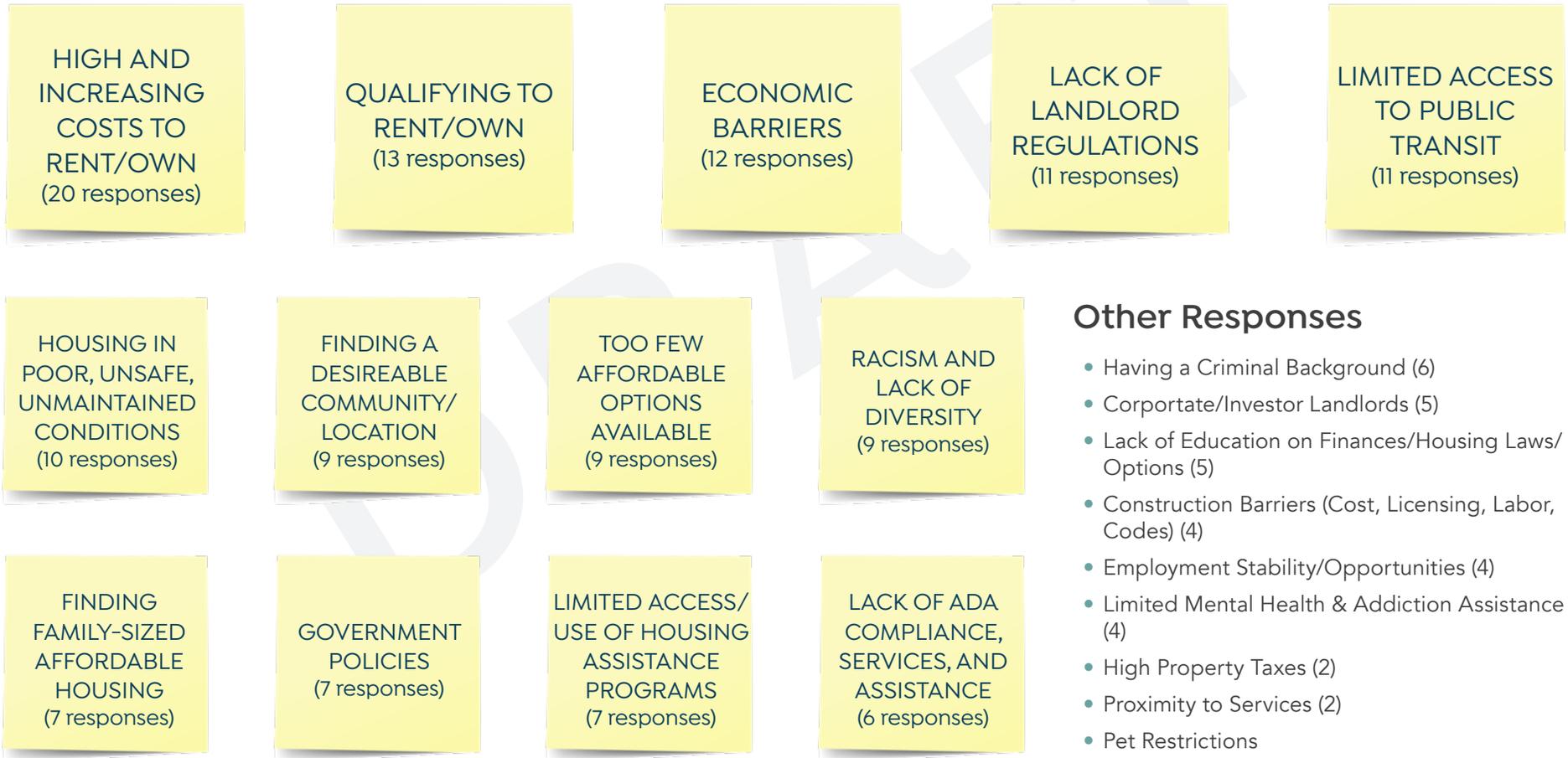
- All the Above (17)
- Library (11)
- Affordable Housing (7)
- Pharmacy (6)
- Employment Opportunities (4)
- Community Garden (4)
- Mental Health Services (4)
- Native Wildlife & Plantings (3)
- Public Art (3)
- Worship Places (3)
- Child/Teen Resources (3)
- Medical Facilities (3)
- Neighborhood Association (2)
- Swimming Pool
- Skating Rink
- Food Pantry

STATION 6

What are obstacles to finding somewhere to live in Omaha?

Station 6 asked participants to share experiences and obstacles they face when looking for housing.

Below is a summary of responses.



STATION 7

What programs and services do you need to maintain your housing?

Station 7 asked participants to share their ideas and needs in order to help them maintain their housing.

Below is a summary of responses.



STATION 8

What types of Housing do you like the most?

Station 8 asked participants to place voting cards of their preferred homes within jars with one of the categories and images seen below.

Below is a summary of responses.



SMALL SINGLE-FAMILY HOME
(56 votes)



LARGE SINGLE-FAMILY HOME
(38 votes)



ACCESSORY DWELLING UNITS
(37 votes)



TOWNHOME
(26 votes)



MIXED-USE
(21 votes)



DUPLEX
(18 votes)



SMALL MULTI-FAMILY APARTMENT
(15 votes)



MEDIUM MULTI-FAMILY APARTMENT
(11 votes)



LARGE MULTI-FAMILY APARTMENT
(10 votes)



ASSISTED LIVING
(7 votes)

Figure 1.10: Station 8 - What type of housing do you like the most?



Share your ideas and needs with us!

¡Comparta con nosotros sus ideas y necesidades!

Source: RDG Planning & Design

STATION 9

What will you need in your next home?

Station 9 asked participants to place green stickers on statements they agree with about future housing needs.

Below is a summary of responses.



HOME IN AN ACTIVE NEIGHBORHOOD
(76 votes)



ACCESS TO PUBLIC TRANSIT
(74 votes)



HOME WITH LESS MAINTENANCE
(63 votes)



CLOSE TO WORK
(58 votes)



SMALLER HOME
(46 votes)



SINGLE-STORY HOME
(45 votes)



ADA BARRIER MODIFICATION
(41 votes)



NEARBY HELP
(33 votes)



LARGER HOME
(32 votes)

Other Responses

- Smaller Yard (31)
- Larger Yard (31)
- A Home Where I Can "Age in Place" (30)
- Other (30)

STATION 10

What should be the first step to making housing affordable?

Station 10 asked participants to share their opinions about possible steps to make Omaha housing affordable.

Below is a summary of responses.

INCENTIVES FOR AFFORDABLE HOUSING DEVELOPMENT
(18 responses)

EXPAND ACCESS TO HOUSING ASSISTANCE PROGRAMS
(13 responses)

FINANCIAL AND LEGAL ASSISTANCE TO PAY RENT
(10 responses)

INCENTIVES FOR LOCAL HOME OWNERSHIP/ LANDLORDS
(9 responses)

ADDRESS DISCRIMINATORY HOUSING POLICIES
(8 responses)

REQUIRE AFFORDABLE HOUSING IN DEVELOPMENTS
(8 responses)

EXPAND ZONING CODE TO ADD SMALLER TYPES OF HOUSING
(7 responses)

INCREASE EMPLOYMENT OPPORTUNITIES AND WAGES
(7 responses)

LOWER PROPERTY AND REAL ESTATE TAXES
(6 responses)

CUT "RED TAPE" TO INCREASE DEVELOPMENT
(6 responses)

REHABILITATE EXISTING HOUSING AND STRUCTURES
(5 responses)

SUBSIDIZE LANDLORDS TO LOWER RENT PRICES
(4 responses)

REPLACE DEMOLISHED AFFORDABLE HOUSING
(3 responses)

Other Responses

- Reduce Qualifying Barriers to Rent or Own (Income Requirements, Security Deposits) (3)
- Education Programs on Finances/Credit Counseling (3)
- Lower Construction Costs (Locally Source Materials & Labor) (2)
- Lower Utility Costs (2)
- Guarantee Housing (2)
- Infrastructure & Public Transit (2)
- More Property Management and Housing Options (2)
- Less Government Assistance
- Medical Care Outlets (Education and Supply)
- Prioritize Non-Profit Development
- Stop Evictions

Source: RDG Planning & Design

STATION 11

Can they do that?

Station 11 had examples of common questions about fair housing and some sample situations to illustrate how fair housing laws work in “real life.” Open House participants were able to answer and ask questions to a Fair Housing Specialist.

Figure 1.11: Station 11 - Draw your neighborhood



CAN THEY DO THAT?

¿PUEDEN HACERLO?

<p>The apartment ad said “no pets allowed.”</p> <p>El anuncio del apartamento decía “no se admiten mascotas”.</p>	<p>The landlord won’t rent the apartment to us since my boyfriend and I aren’t married.</p> <p>El propietario no nos alquila el apartamento porque mi novio y yo no estamos casados.</p>	<p>My brother’s landlord evicted him because he was using illegal drugs.</p> <p>El propietario de mi hermano lo desalojó porque consumía drogas ilegales.</p>
<p>My mother’s landlord won’t let her put in a wheelchair ramp so she can get to her front door.</p> <p>El propietario de mi madre no le deja poner una rampa para sillas de ruedas para que pueda llegar a la puerta de su casa.</p>	<p>My landlord says I can’t keep my emotional support animal since pets are not allowed.</p> <p>Mi propietario dice que no puedo quedarme con mi animal de apoyo emocional, ya que las mascotas no están permitidas.</p>	<p>Our real estate agent tried to convince us not to look at houses in a certain neighborhood.</p> <p>Nuestro agente inmobiliario intentó convencernos a no mirar casas en un barrio determinado.</p>
<p>The landlord evicted a white woman tenant who had Black friends visiting her.</p> <p>El propietario desalojó a una inquilina blanca que tenía amigos negros que la visitaban.</p>	<p>Our real estate agent said the neighborhood was “family-friendly” and in a very good school district.</p> <p>Nuestro agente inmobiliario dijo que el barrio era “familiar” y que estaba en un distrito escolar muy bueno.</p>	<p>The city denied my father a handicapped parking sign on the street in front of his house.</p> <p>El ayuntamiento le negó a mi padre una señal de aparcamiento para discapacitados en la calle frente a su casa.</p>

Source: RDG Planning & Design; M & L Associates



STATION 12

Draw your dream neighborhood

Station 12 was intended to interact with kids while their parents were exploring the stations mentioned earlier. Kids had the opportunity to draw the neighborhood they would like to live in.

DRAW YOUR NEIGHBORHOOD!

DIBUJA TU VECINDARIO!

Take pictures with your drawings and post on social media!
Hazte fotos con tus dibujos y publcalas en las redes sociales!



Source: RDG Planning & Design



LISTENING SESSIONS

LISTENING SESSIONS OVERVIEW

From February through June 2022, the Planning Team held over thirty-five (35) listening sessions with targeted stakeholders. These smaller groups were invited to provide specific comments on topics pertaining to their interests and expertise.

Individuals invited to these sessions represented varying interests, including:

- Non-profit and for-profit developers
- Real estate agents
- Property managers
- Social service providers including any entities recommended by HUD Omaha Continuum of Care
- Seniors
- Young professionals
- Advocacy groups, especially those representing historically underserved and/or under-represented groups
- Fair housing advocacy groups
- Omaha Housing Authority
- Interested resident groups

In each of these sessions stakeholders had the opportunity to share their ideas, concerns and opinions. The sessions lasted from 60 to 90 minutes. Over three hundred participants engaged in the listening sessions across all designated groups.

This section provides a summary of the major themes discussed in the listening sessions. Many of these comments are based on opinions and perceptions.

Listening Sessions Dates & Groups

LISTENING SESSION	DATE	ATTENDEES
Aging Adults	Tuesday, May 3rd, 2022	8
C of Care	Tuesday, May 3rd, 2022	8
Property Manager	Tuesday, May 3rd, 2022	3
Advocacy Group 2	Thursday, May 5, 2022	6
Refugees	Thursday, May 5, 2022	9
Advocates	Thursday, May 5, 2022	2
Youth	Thursday, May 5, 2022	3
Finance	Monday, May 9, 2022	9
Infrastructure	Monday, May 9, 2022	6
A/E Industry	Monday, May 9, 2022	6
Developers	Monday, May 9, 2022	9
Real Estate	Tuesday, May 10, 2022	7

Listening Sessions Dates & Groups

LISTENING SESSIONS	DATE	ATTENDEES
Developer	Tuesday, May 10, 2022	9
Cync Health	Tuesday, May 10, 2022	3
Advocates	Thursday, May 12, 2022	7
Attorneys	Thursday, May 12, 2022	6
Non-Profit Developers	Thursday, May 12, 2022	5
Disability Advocacy	Thursday, May 12, 2022	9
Bennington Meeting	Monday, May 16, 2022	7
MOPOA Metropolitan Omaha Property owners Association	Monday, July 11, 2022	35
MAPA Heartland 2050 Housing & Development Committee	Thursday, May 19, 2022	5
MAPA Coordinated Transit Committee	Wednesday, May 25, 2022	12
MAPA Heartland 2050 Regional Planning Advisory Committee	Friday, June 3, 2022	30
MOBA Metro Omaha Builders Association	Thursday, June 16, 2022	18
Apartment Association of Nebraska	Monday, June 13, 2022	12
Together Housing Stability Case Managers	Tuesday, May 10, 2022	6
Heartland Family Service Staff 1	Tuesday, May 24, 2022	40
MACCH Community Lived Experience Advisory Board	Wednesday, May 18, 2022	10
MACCH Community Lived Experience Advisory Board	Thursday, May 19, 2022	1
Heartland Family Service Staff 2	Tuesday, May 31, 2022	6
Omaha Housing Affordability Consortium	Monday, June 13, 2022	10
Omaha Housing Affordability Consortium	Tuesday, June 14, 2022	10
TOTAL ATTENDEES		317

GENERAL COMMENTS

- Some fear that requiring affordable housing in new developments would decrease overall production
 - › Others noted that demand right now is so high that this may lessen this issue
- Location of affordable housing
 - › Affordable housing should be spread throughout the city and in mixed-income developments
 - › Obstacles to affordable housing in newer areas include higher costs of land and neighborhood opposition (NIMBY)
 - › Affordable housing should be developed with transit access—household expenses reduced by building close to jobs/transit
- Housing is an economic development opportunity—workforce development, including contractors and sub-contractors, will be essential
- Continue to have some challenges with appraisals matching construction costs
- General concern about out-of-state investors acquiring single family homes for rentals, especially in North and South Omaha

OWNERSHIP MARKET

- Approximately 12 years ago, at the height of the recession, there were thousands of homes on the market; today there are roughly a tenth as many units
- In 2019, about 50% of sales were to investors (Note, this item was cited by one participant in their experience.)
 - › General concern over the number of single-family homes or homes that are traditionally owner-occupied being picked up by investors as rentals
- Increasing interest rates are going to impact buying power, especially for first time homebuyers

PRODUCT DIVERSITY: “MISSING MIDDLE” UNITS

- Types of housing
 - › Variety of housing sizes, values, and types, including intentional variety in the Urban Core, TOD, and greenfield developments are needed
 - › TOD lauded as increasing access to affordable housing but developments approved since TOD include no affordable housing
- Need a greater variety of units and zoning to allow higher density housing by-right
 - › Types mentioned included townhomes, senior housing, ADU’s, shotgun houses
- Common obstacles to “Missing Middle” development includes land pricing, neighbor pushback, and regulations
- Arguments against ADUs: increasing impervious surface areas, adding absentee landlords, more parking in neighborhoods

RENTAL MARKET

- Very low vacancy rates – 2% or less
- Many projects have wait lists, especially for true income-based/needs-based units
- Landlords are less inclined to accept rental assistance programs because easy to fill a unit without the extra work of program compliance or delayed payments
- Turnover of units is down
 - › Individuals are staying in units longer for many reasons, but lack of for-sale homes is a major issue
- Property managers noted that rents are increasing due to:
 - › Construction/maintenance costs up
 - › Increased property taxes & insurance premiums due to increased valuations
 - › Increased wages for employees/maintenance
 - › Tighter market (supply & demand)
- Concerns with Omaha Housing Authority about responsiveness, slow inspections, and time it takes to address issues
- Rental Registry Program
 - › Many advocates feel that the program is watered down
 - › Some property managers noted that the program is part of being in a growing city and having to address the bad actors
 - › No protections for renters withholding rent/payment for reasons such as ignored maintenance
- Concern that setting aside units for lower incomes will increase the cost of the other units

CITY PROCESSES, PROGRAMS, & CODES

- General comments around the struggle for new or smaller scale builders and developers
 - › The process is difficult to navigate and time consuming, especially if your project needs waivers
 - › Sense that the process, and the time it takes, pushes builders/developers toward larger scale projects
- Building/Development Codes
 - › Need to look at setbacks, impervious coverage, and off-street parking regarding different product types
 - › Need to address issues of “unbuildable” lots just because they are smaller
 - » If it had a home on it at one time it should not be “unbuildable” now due to regulations
 - › The process to permit/build ADU’s is challenging
- Review density limits and requirements
 - › Where these can be allowed by-right can reduce the cost of NIMBY
 - » Delays add costs and reduction in number of units mean that costs are passed on to the remaining units
- Lack of communication between Planning, Fire Marshal, Public Works, and other departments especially around common housing goals
- Codes can limit the ability to be innovative
 - › Smaller lots with shared infrastructure
 - › Access for cluster lots

- › Grass pathways for fire access
- May need more flexibility on the first-floor commercial requirements in mixed-use projects due to changing retail environment
- Different product types in the same development can take a series of waivers
- TOD overlay should be mandated, currently confusing to developers
- Challenges for mixed income homeownership options, most require additional waivers
- Sense that allowing smaller lots would help build more ownership options
- Renters need to be notified about public meetings and hearings, not just property owners
- Short-term rentals eating into affordable housing inventory, need better regulation

FINANCING DEVELOPMENT & ECONOMIC FORCES

- Land Bank and city need to work on joint strategy for lots owned by each organization in the same areas
 - › Land Bank is a great resource for holding lots, but the change from the Land Bank being able to hold a lot for five years to just one year for the non-profits is challenging as it can take time to put the financing together
- Our housing goals should align with the original intent of TIF
- Infrastructure cost can be a barrier in both infill and greenfield developments
- Rough numbers shared by one SID engineer: In 2005 lots costs \$17,000 to put on the market \$11,000 in specials; today it is \$80,000 and up to \$30,000 in specials
- Any recession would likely be short for the housing market due to the lack of inventory, a situation that did not exist in the last recession
- Those interested in renovating are competing with the investor market
- Mixed income is challenging for Low-Income Housing Tax Credit projects because the syndicators will limit the rents
- Perception that there are a lot more units built with SIDs then with TIF
 - › For this reason, developers using TIF questioned why TIF projects would be treated differently (requiring affordability) then an SID development
 - › Noted that TIF was created to level the planning field in areas with older

infrastructure that had to be replaced and areas with disinvestment

- If affordability is tied to TIF, should there be consideration of extending the financing period beyond 15 years?
- Urban core theory: If there are fewer cars in a household, you can afford more for the housing
- Mixed income projects are hard for the financiers because they are using the average rent value to determine financing
- Need to consider outside funding sources that fill gaps created by lower rents

ADVOCACY GROUPS

General Comments

- Need for more accessible units
 - › ADA should be considered the minimum requirement
 - › Need to consider requiring more universal design
- Many noted the need for greater case management for all populations in need
- Sense that people are being displaced due to redevelopment and having to relocate to areas without good public transportation
- Need for a resource center where anyone new to the community could find information
- Expressed desire for changes to eviction court
- City has fostered/created situations (unsafe housing, substandard housing, etc.) through intentional policy choices (weak inspection program, not holding landlords truly accountable, etc.)
- People of color more likely found in eviction court, without attorney

Aging Adults

- Need more age-friendly housing across Omaha
- At-home care givers from 10P-6A could help to keep more aging adults in their homes longer
- Rising rents causing displacement of income-limited older adults
- Three-year waiting lists for senior housing
- Need first-floor unit or elevator building
- All new construction should be Universal Design

Low-Income Households

- Requiring households to have three times the necessary income for the apartment is a significant barrier for low-income households
- Fees, such as a \$25 processing fee for each rental application, can accumulate and become cumbersome to lower-income individuals
- Housing search for affordable units for extremely low income can exceed 60 days
- Growing concern that lower income renters are at-risk for displacement should landlord decide to renovate and increase rents

Disabled Populations

- Very few accessible units apart from age restricted options
- Mismatch between public transit routes, affordable housing, employment opportunities and necessary amenities
- If it's affordable, it's not safe; if it's safe, it's not affordable
- Challenges that work against persons with disabilities—distance from transit and amenities, poor credit, past evictions, tendency to live in poverty
- Units marketed as accessible are not truly accessible; an entrance ramp to the front door does not make a unit accessible; also includes transit options, online applications, notices in print, etc.
- City should require Universal Design on all housing that receives public assistance or incentives
- Accessible housing should not be segregated; should be integrated across city, all developments, etc.
- Making units accessible should not be thought of as special, rather as universally needed (parents with strollers, aging adults, etc.)
- Impossible to purchase a home that is fully accessible and affordable; difficult to find a builder for this
- Need more persons with disabilities engaged in planning processes

Homeless

- Case management services for homeless to navigate the system in great demand, would be especially beneficial to assist those at-risk before they become homeless; consider better models (roommates, etc.)
- Issues working against the homeless in a system that's not meant to assist them—job loss, hours cut, low pay, mental health issues, uncooperative landlords raising rents because they can, eviction notices, feeling of defeat, childhood trauma, aging out of foster care
- Need for an annual initiative to engage landlords, provide education on rights and responsibilities, learn about HCV program
- Lack of inventory affordable for SSDI recipients (\$841/month), elderly
- Need a longer-term subsidy with LIHTC housing
- Landlords fearing tenant damage over-charge on substandard units
- Smaller landlords are selling to corporate owners but these smaller landlords are housing people that could not otherwise obtain housing
- City-funded emergency shelters discriminate against non-cisgender, non-white; driven by untrained staff and other tenants
- Weak enforcement of city's rental registration program

Refugees

- Omaha has a wide variety of refugees with varying needs
 - › Often larger families, and susceptible to problem landlords
- Resettlement agencies only have 90 days before the case is closed
 - › A partner working with refugee agencies could help address housing concerns
 - › Additional training for case workers around housing resources, process, and protections is needed
- Some landlords prefer immigrants as tenants—if they can't speak English, then they can't complain; they don't know so why should they care
- Many came from countries where authorities were to be distrusted—be happy with what we've got here
- Need education on rights and how to access public services to address needs
- Need better mechanism for them to report problems to landlord/city and follow-up



A virtual Open House, posted in the summer of 2022, shared results found in this report

Vulnerable Populations

- Those with no family or guardians have almost no options when they are discharged from the hospital or other treatment
- Individuals with eviction records, addiction history, or mental health challenges often find it very difficult to find housing
- Housing options are needed for young individuals that need physical assistance because most options are for those over the age of 55

FAIR HOUSING

- Need source of income protection
 - › This issue is beyond voucher acceptance, also having issues with landlords not taking tenants on general assistance and assistance from Region 6 Behavioral Health
 - › Need source of income added as a protected class to city Human Rights ordinance
- More training in fair housing is needed for case managers and landlords



SURVEY RESULTS

SURVEY

To complement the more focused nature of the Open Houses and Listening sessions, a community wide housing survey was distributed online by the City of Omaha Planning Department, and through the project website.

The survey helped to provide a more comprehensive perspective on the housing market and helped to verify what the Open Houses, Listening sessions and Market Analysis had indicated.

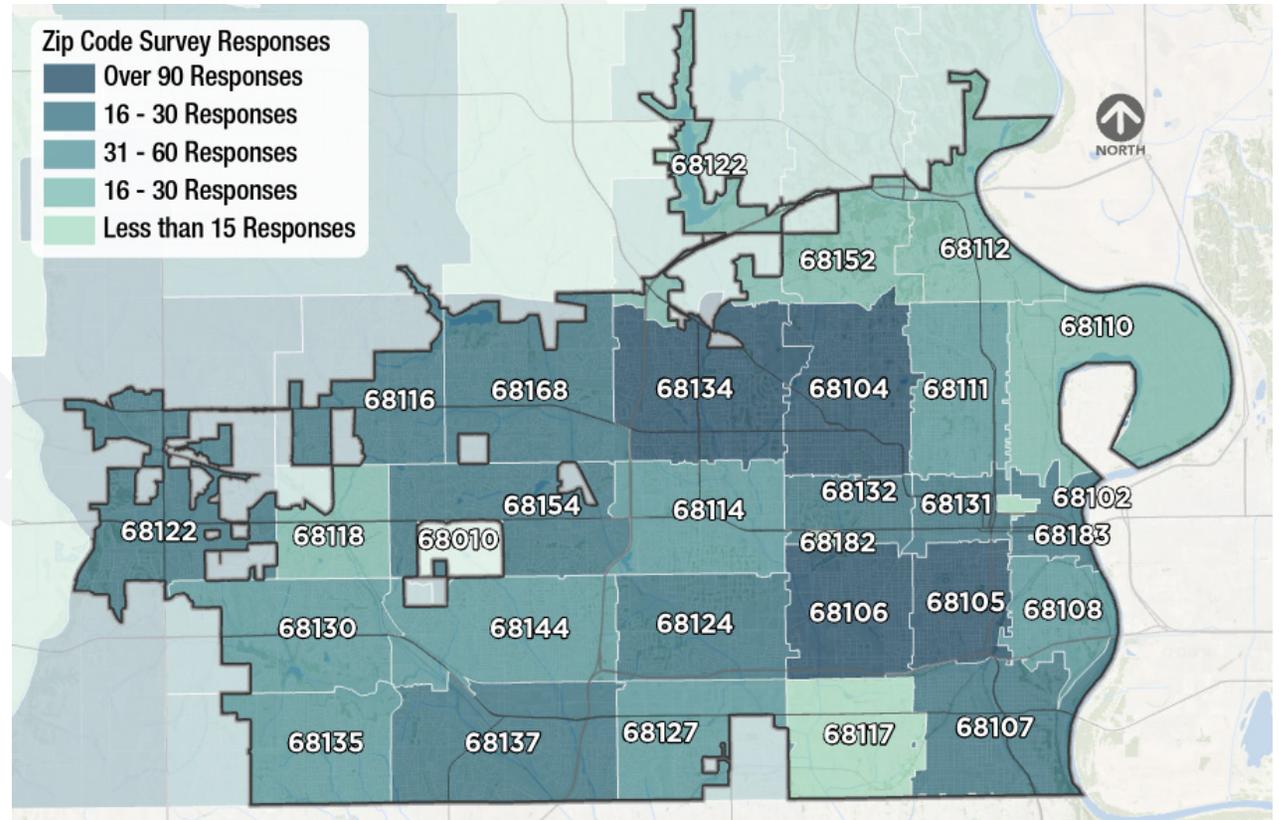
The Omaha's Housing Affordability Action Plan online survey was launched on April 12, 2022, and closed on July 8, 2022. It consisted of 24 questions and garnered 1,934 participants. The survey was available for both English and Spanish speakers. It focused on how residents felt about their current housing situation, options available, their ability and desire to relocate, and some demographic information.

This section summarizes the responses and comments we heard through the survey.

Geographic Distribution of the Survey

Participants were asked to provide their home zip code to better identify the distribution of survey responses. Most respondents live in the eastern part of Omaha.

Map 1.12: Geographic Distribution of the Survey



Source: RDG Planning & Design

Home Postal Codes

Map 2.0 illustrates the distribution of "Home Zip Codes" by Census Tract.

Demographics

How survey respondents reflected the total population in Omaha gives an understanding of how questions were answered.

- Just over 12% of the population identifies as African American/Black according to the U.S. Census compared to 10% of respondents, while 15% of survey respondents identified as a race other than Caucasian/white or African American/Black compared to 25.5% of Omaha’s total population.
- 6% of respondents reported being a single-parent, and Census estimates they represent 17% of Omaha’s households.
- Almost 5% of respondents identified as disabled, whereas approximately 19% of Omaha’s population is disabled and living independently (not in a institutional setting like skill nursing)

Households from the highest income levels represented a greater percentage of the respondents than compared to all of Omaha, 21% earning over \$150,000 versus Census estimate of 13%. Lower income households were a smaller portion of respondents compared to the city as a whole, at 8% of survey responses compared 18.10% of all households.

- Nearly 64% of the respondents reported being homeowners compared to 58% reported by the U.S. Census.

Figure 1.13: Respondents Race

76.20%	Caucasian/White
10.76%	Not Hispanic or Latino
9.49%	African-American/Black
7.89%	Decline to answer
7.29%	LGBTQIA2S+
6.02%	Hispanic, Latino or Latinx
5.55%	Single Parent
4.68%	Disabled
4.28%	Mixed
3.48%	Veteran
2.34%	American Indian or Alaskan Native
2.21%	Asian
1.74%	Immigrant
1.54%	Other
0.60%	Native Hawaiian or Pacific Islander
0.53%	African
0.40%	Refugee
0.13%	Don't know
0.13%	Limited English Ability
0.07%	Asylum Seeker

Figure 1.14: Respondents Age

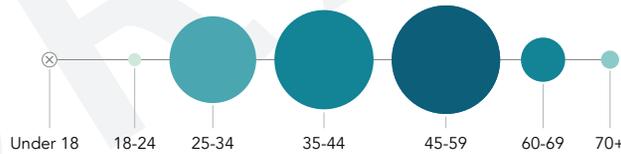
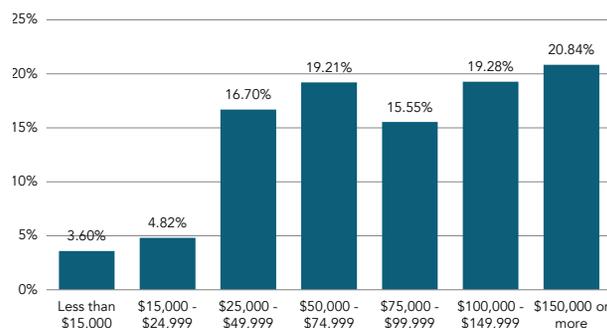


Figure 1.15: Respondents Income



Source: RDG Planning & Design

Figure 1.16: Respondents Mortgage and Rent

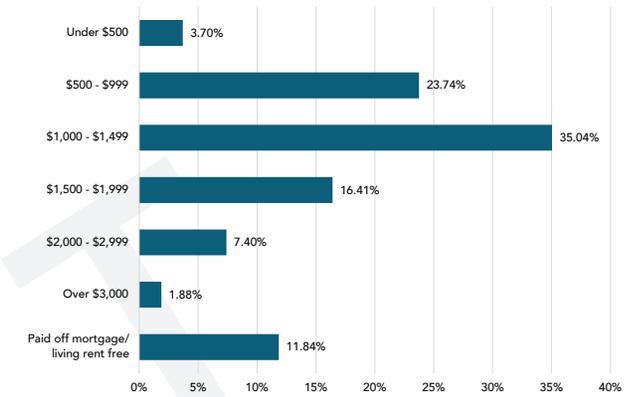


Figure 1.17: Respondents People in Household

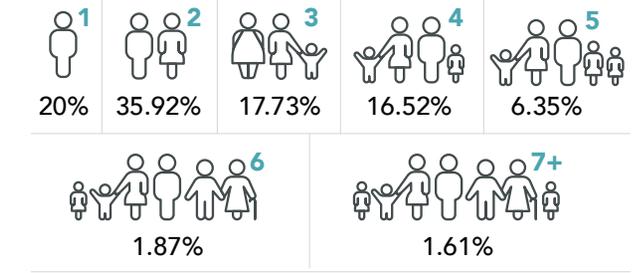
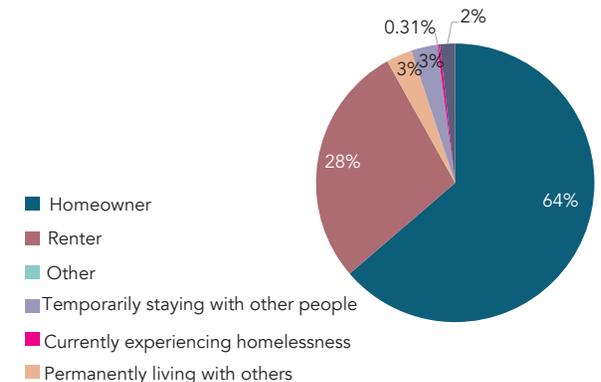


Figure 1.18: Respondents Occupancy

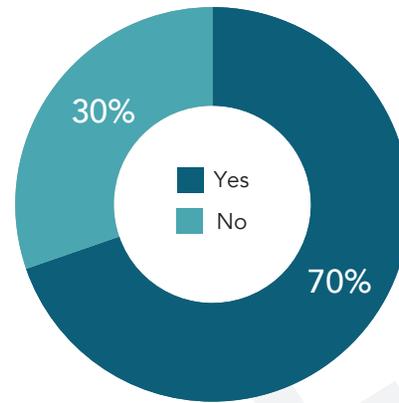


Community Perception on Housing

Understanding community perception on housing is critical to the development of an effective plan.

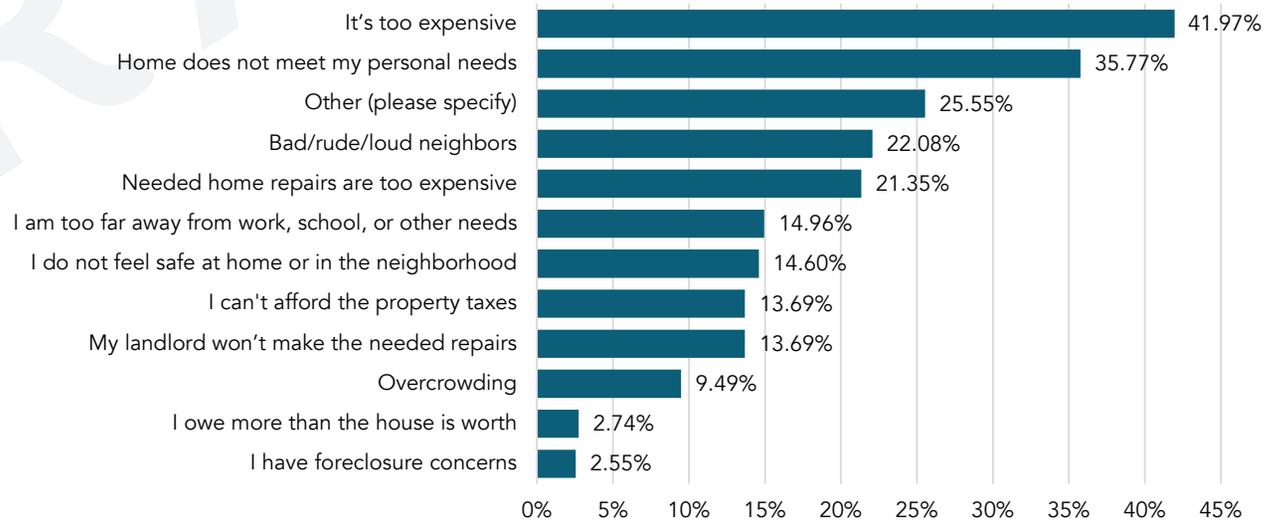
- The vast majority of respondents are satisfied with their current living situation, but for those who are not, they feel housing is too expensive or does not meet their personal needs.
- Other reasons respondents are not satisfied with their homes include:
 - › “My rent increased 70.00 in one year!”
 - › “It’s so grossed out, paint chips all over, black mold in bathroom.”
 - › “It’s too expensive to live on my own.”
 - › “Violence is rampant.”
 - › “Vibration from vehicles with no weight restrictions on road behind home literally destroying it.”
 - › “Road debris, noise, vehicular pollution.”
 - › “I would like a home that is affordable without having to rent my basement.”
 - › “Landlords kicking me out.”

Figure 1.19: Survey Respondents satisfaction with current living situation



Source: RDG Planning & Design

Figure 1.20: Reasons why respondents are not satisfied with their homes



Source: RDG Planning & Design

Affordable Housing Issues

The ability to purchase a home is concerning to many in Omaha. Respondents were asked to share what was keeping them from buying and what they felt was needed to make housing more affordable.

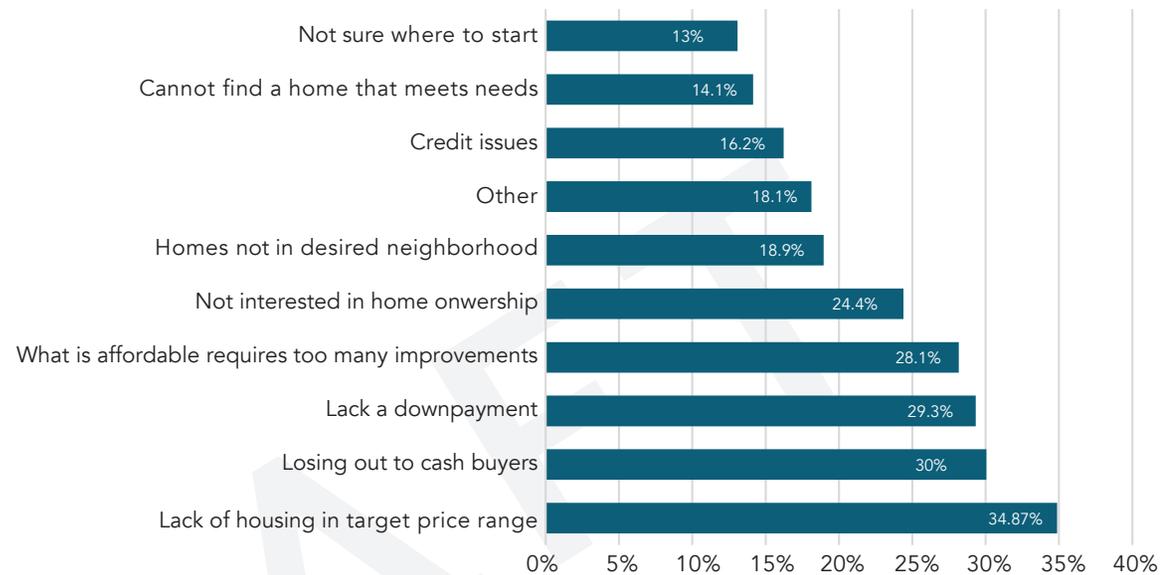
Responses to “Other” reasons for not buying a home included:

- “Could not afford taxes on a house and any unexpected repairs/maintenance.”
- Affordable neighborhoods are no longer affordable.
- All of the available houses are being sold for way over their appraised value. They are being purchased by rental companies for cash.
- Corporations buying all the homes for thousands over asking without inspections then flipping them to rent.
- Failure of housing that is accessible to people with disabilities.

Responses to “Other” ways to make housing affordable:

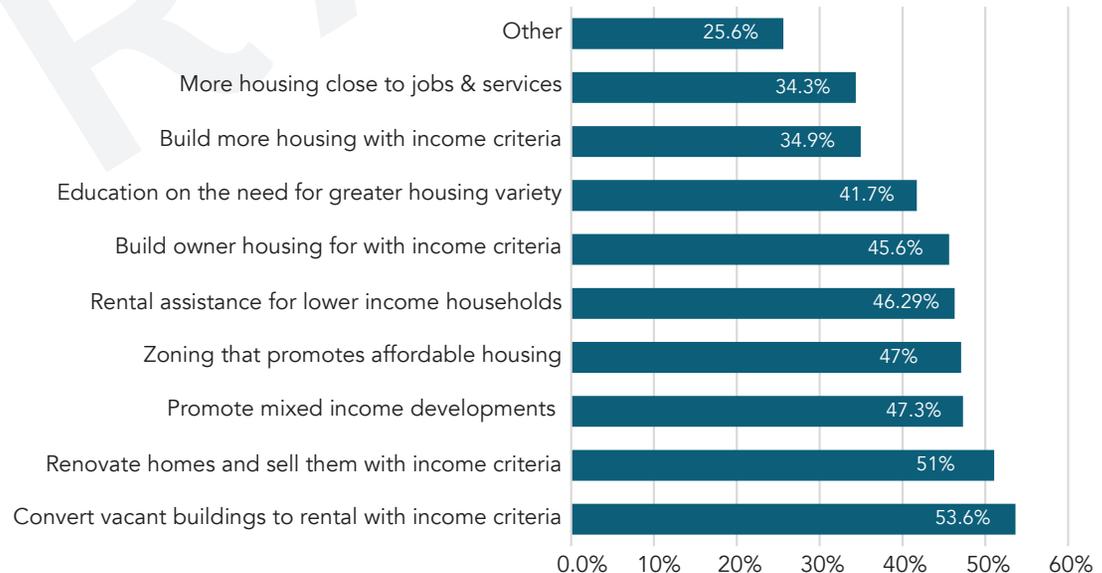
- Accessory dwelling units, have developers receiving TIF required to provide a certain amount of housing affordability in their developments.
- Educating all areas of the city on de-stigmatizing non-single-family dwelling residential types. NIMBYism seems to always be a road block.
- Better transportation choices around the city to give people cheaper yet dignified options other than a personal vehicle.

Figure 1.21: What is keeping renters from buying a home?



Source: RDG Planning & Design

Figure 1.22: What is needed to making housing more affordable in Omaha Metro Area?



Source: RDG Planning & Design

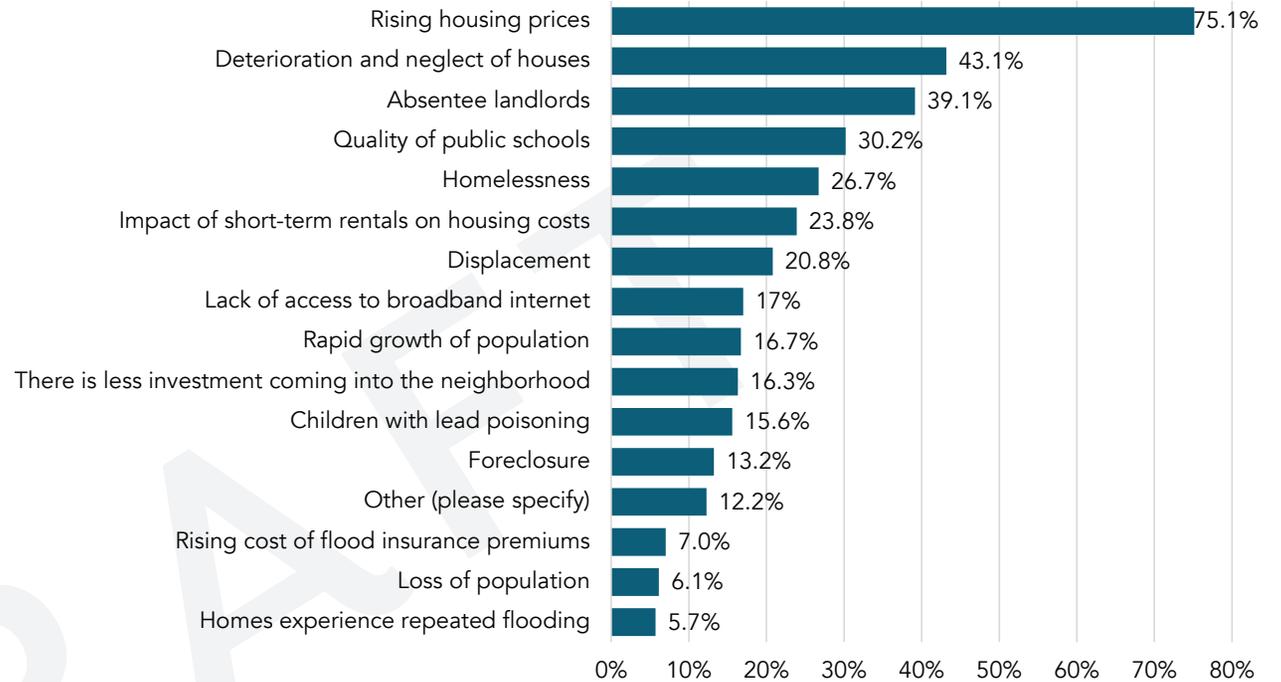
Housings Impact on Neighborhoods

The survey respondents were asked about what concerns they have on housing-related issues impacting their neighborhoods.

“Other” issues respondents identified include:

- “Rising Property Taxes”
- “Affordable housing is being bought by landlords who then displace owner occupied homes with expensive, crowded, rentals or “flips” homeowners with rentals”
- “Destruction of affordable starter homes for market-rate homes, townhouses, and apartments”.
- “Business Development by wealthy, powerful businesses taking my property”
- “Good affordable houses being torn down for developer profit”.
- “Noise, traffic increased speed, accidents”
- “Gentrification”
- “Lack of diversity in my neighborhood”
- “Lack of housing type variety”.
- “Lack of parks, walkability, and community venues”

Figure 1.23: Respondents concerns on housing-related issues impacting their neighborhoods



Source: RDG Planning & Design

Fair Housing Issues

Respondents were asked if they agreed or disagreed with a series of statements related to fair housing :

ABOUT 75% disagreed that affordable housing negatively impacts schools.

NEARLY 70% agreed that affordable housing decreases homelessness.

NEARLY 70% disagreed that affordable housing has negative environmental impacts.

OVER 60% agreed that affordable housing brings economic opportunity to my city and community.

OVER 60% disagreed that affordable housing structures do not fit in with the surrounding area.

90% BELIEVE believe affordable housing is good for kids.

OVER 70% disagreed that affordable housing increases crime.

ABOUT 75% agreed that affordable housing improves social connections.

ABOUT 60% disagreed that affordable housing increases traffic and congestion.

ABOUT 80% believed that affordable housing is the right thing to do.

ABOUT 80% agreed that community health is improved by affordable housing.

ABOUT 75% disagreed that affordable housing has negative environmental impacts.

OVER 50% disagreed that affordable housing decreases property values.

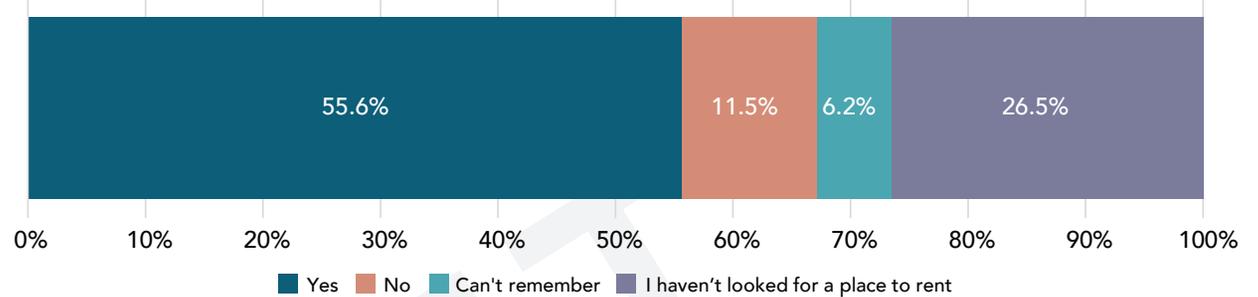


Fair Housing Issues

Fig. 1.24 shows if the respondents felt they were treated fairly when they were looking for an apartment or house to rent in Omaha.

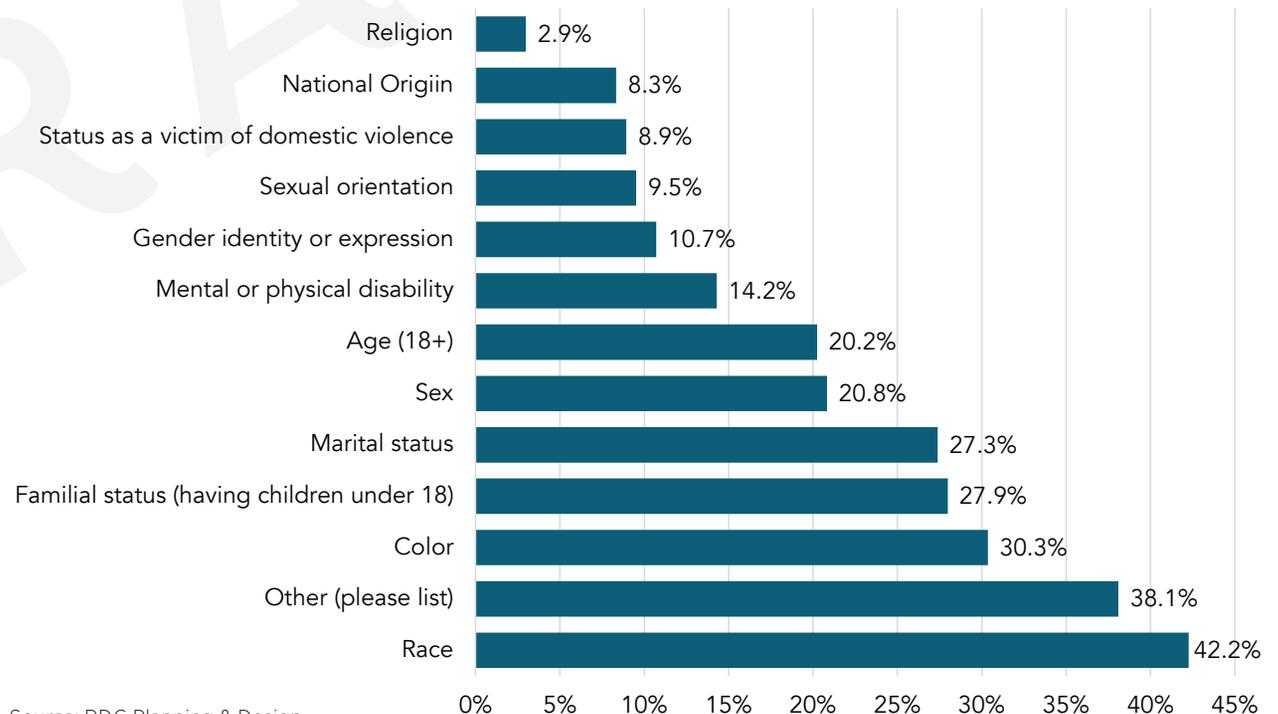
- 38.10% mentioned other reasons that included:
 - › “Income and credit score.” (11)
 - › “Rental history and credit” (6)
 - › “Refugee Seeking Housing.”
 - › “Low income and single mother status.”
 - › “A single person can not afford rent for a simple 2 bed apartment anymore and it’s also sickening that we’re forced to settle for less or live in uncomfortable/possibly dangerous situations with others just to find a place.”
 - › “Making three times the rent.”
 - › “We had to call in city inspectors who found violations making it unfit for human habitation. The landlords also retaliated. We were white young professionals but we learned by meeting our neighbors that the property company specializes in exploiting vulnerable migrants.”

Figure 1.24: Do you feel you were treated fairly when you were looking for an apartment or house to rent in Omaha?



Source: RDG Planning & Design

Figure 1.25: If you answered “no” to question 9, do you feel that any of the following interfered with your housing search? (select all that apply)



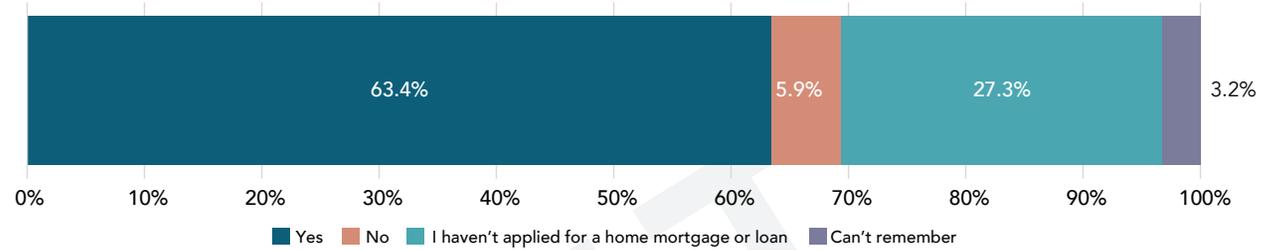
Source: RDG Planning & Design

Fair Housing

Fig. 2.13 shows if the respondents felt they were treated fairly when they were applying for home mortgage or loan in Omaha.

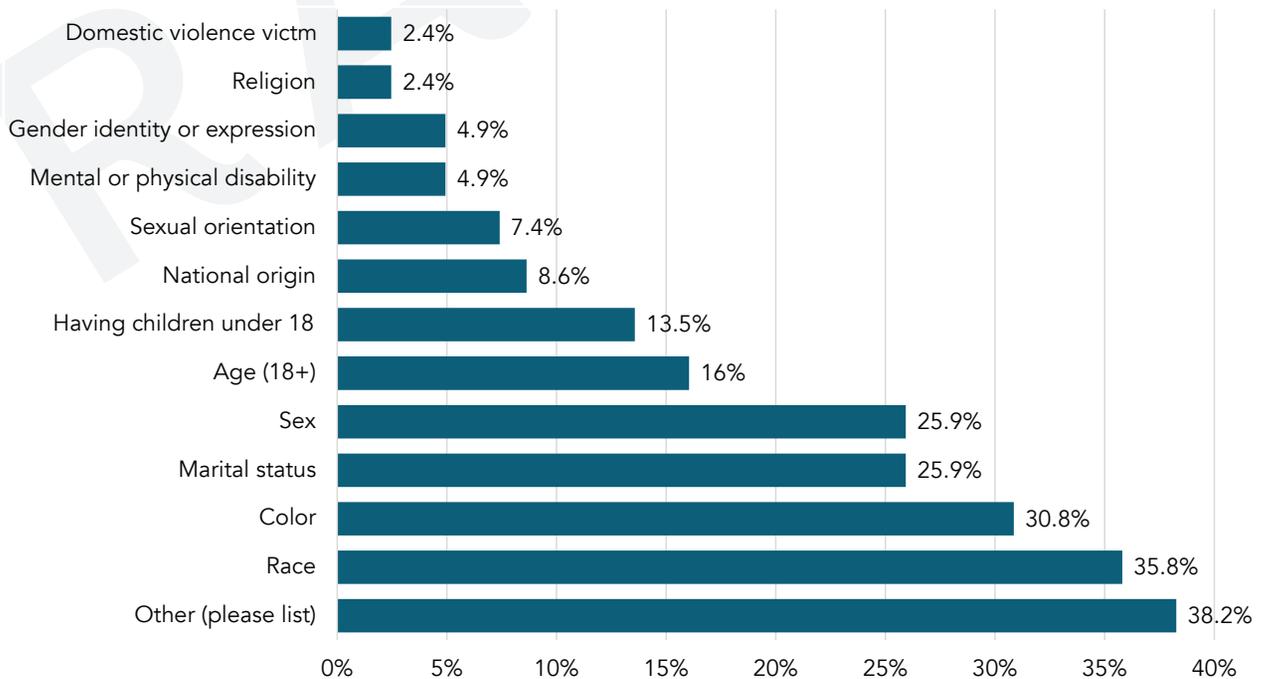
- 38.27% mentioned other reasons, and it includes
 - › “Income and credit score.” (12)
 - › “I am self-employed and was not treated equally compared to someone employed by a large corporation.” (3)
 - › “Age. Being in my late 60 I couldn’t find a lender who would even consider loaning me \$50,000 on my latest home purchase of a \$300,000 house.”
 - › “Coming from abroad, had no U.S. credit history so had to accept unfavorable mortgage terms.”
 - › “Income class discrimination.”
 - › “I am a small business owner with a 30-year track record of success but was treated very poorly.”
 - › “The cost of housing is so high thanks to investors and house flippers paying cash that a single person now has no hope of purchasing a simple home for themselves”.

Figure 1.26: Do you feel you were treated fairly when you were applying for a home mortgage or loan?



Source: RDG Planning & Design

Figure 1.27: If you answered “no” to question 11, do you feel that any of the following interfered with your housing search? (Select all that apply)



Source: RDG Planning & Design

Preferred Housing Products

Survey respondents were asked whether they felt a series of different housing products would be successful in Omaha. The question is intended to explore the type of housing products that may be needed in the future. Overall, respondents believed a variety of housing sizes and types would be successful.

- For all age groups, except those over 70 years old, the small single-family home was the preferred option.
- Townhomes were the second most popular option for 18-24 year olds along with those over the age of 45.
- Many individuals over 60 were not interested in moving but those who were expressed some interest in senior living options.

A similar question was asked at the Open Houses (page 18). Compared to the open houses:

- Single-family homes ranked the highest in both surveys.
 - › It should be noted that this product can require more land and therefore, can be more expensive on a per square foot basis.
- Accessory dwelling units were the third most popular option at the Open Houses.
- Large multi-family structures were seen as the least popular in both surveys, with participants preferring smaller scale multi-family or mixed-use structures.

Figure 1.28: Types of Housing Respondents are Interested In



Source: RDG Planning & Design

Overall Housing Needs

Respondents were asked what reasons would make them look for a new place to live in the next three years.

Responses to “Other” reasons for looking for a new place included.

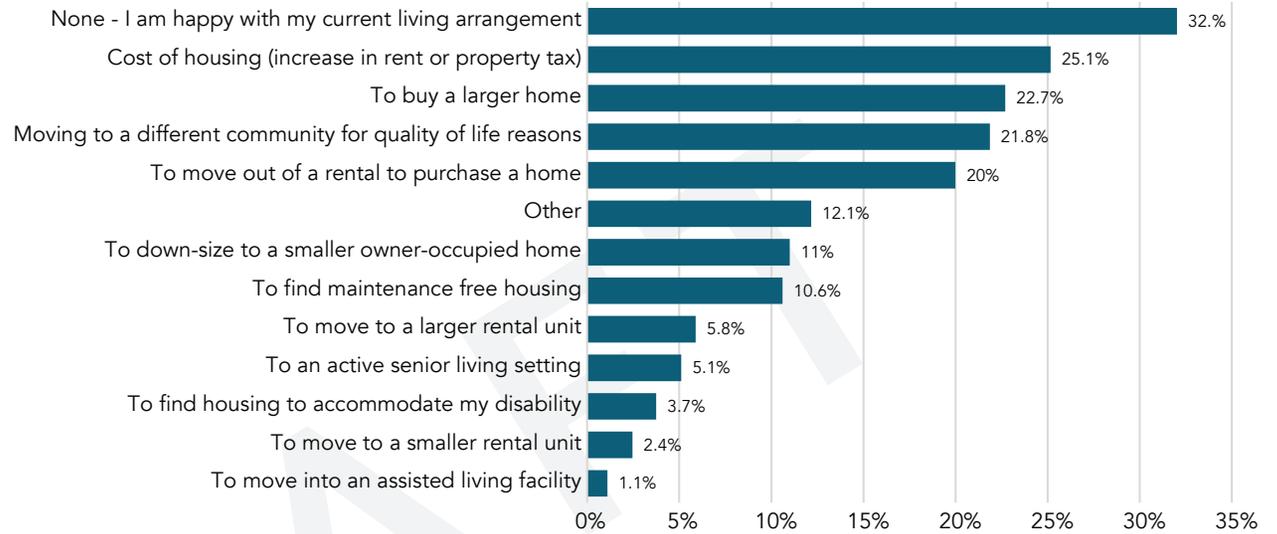
- “Better schools.”
- “If maintenance does not improve things that need to be fixed in my apartment.”
- “I’m contemplating moving to a city that is less car-dependent; I’d like my kids to be able to walk around safely.”
- “Increase in crime and criminal activity.”

Housing Costs

Respondents were asked if they had looked for a new place to live in the past three years regardless of location.

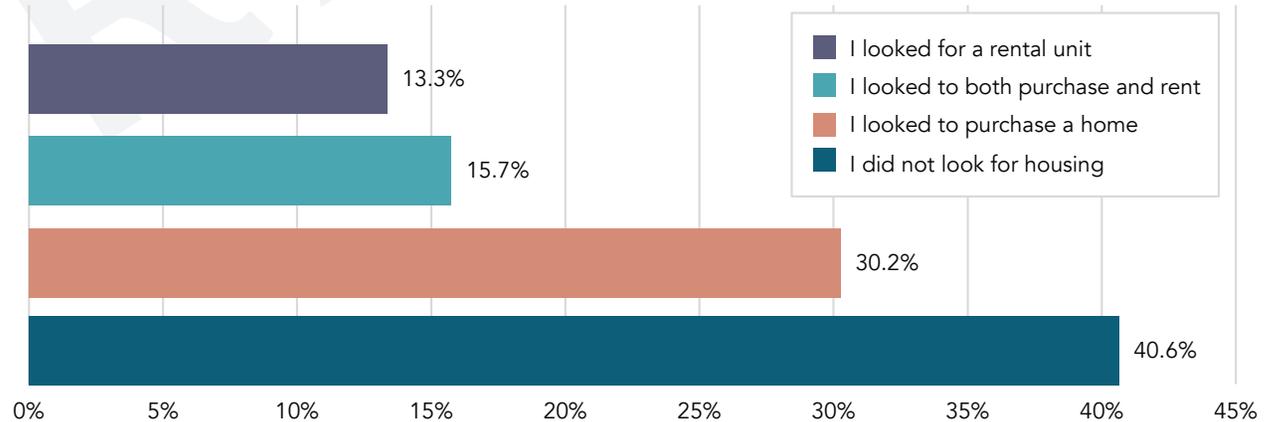
- Approximately 58% of respondents have actively looked to purchase or rent a home in the last three years, providing important first hand experience in the market.

Figure 1.29: Is there any reason you’d look for a new place to live in the next three years? (Choose all that apply)



Source: RDG Planning & Design

Figure 1.30: In the past three years did you look for a new place to live, regardless of where?



Source: RDG Planning & Design

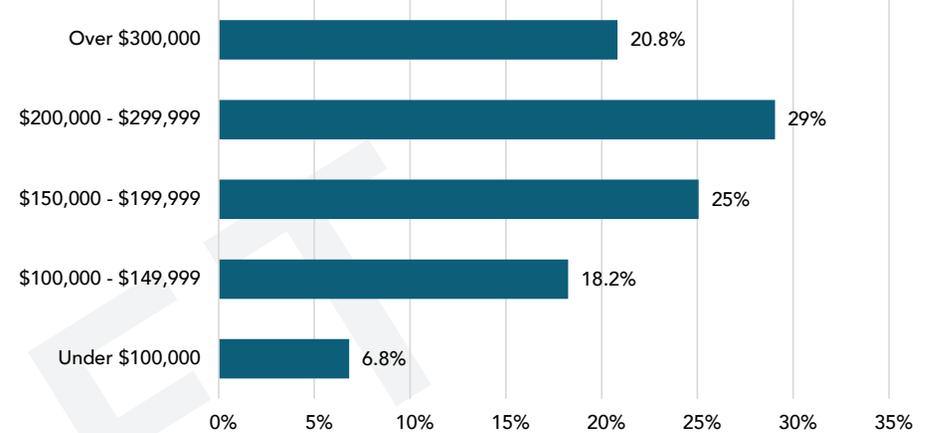
Housing Costs

Respondents who looked to purchase or rent a home in the last three years were asked about the price range they were looking for. The question shows real experience in the market to see how responses compare to data.

Figure 1.18 displays the desired price ranges for purchasing.

- Almost one-third of respondents looked to purchase a house between \$200,000 and \$299,999.
 - › This price point unit tends to come from existing housing stock, not new construction.
- Over one-quarter of survey participants sought a home purchase between \$150,000 and \$199,999.
 - › Earlier it was noted that most respondents were interested in single-family detached homes. It should be noted that new home construction, based on materials, labor, and land costs will fall above this range without some assistance.
- Most respondents to this question earn more than \$50,000, which matches their ability to purchase a home.
 - › Just over 28% of higher income households (those making over \$100,000) were being conservative in their housing search and looking for options well below what their income would indicate they could afford.

Figure 1.31: If you have looked to purchase a home in the past three years, what price range were you looking for?



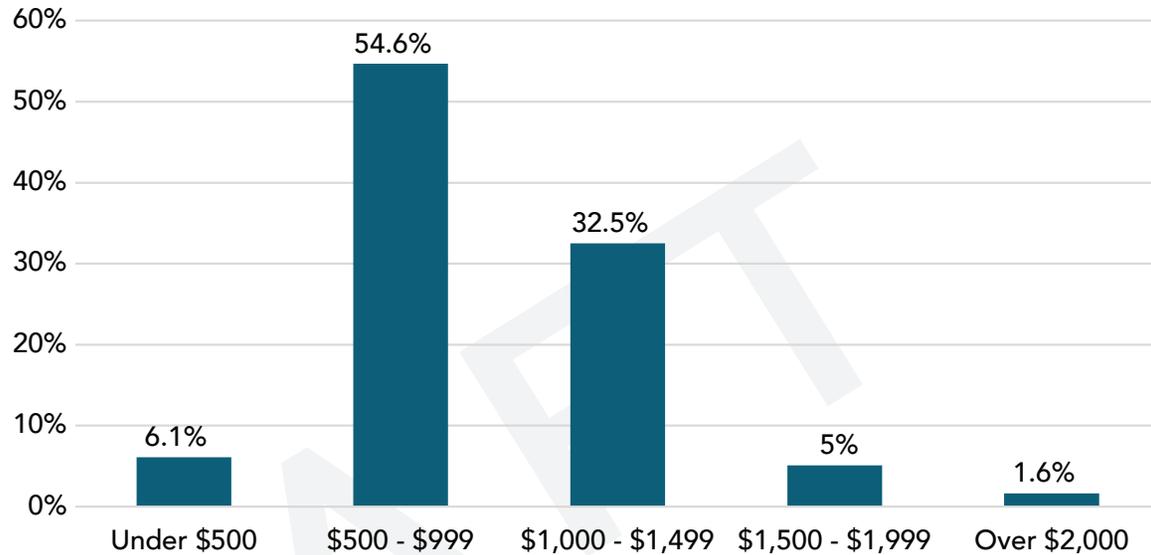
Source: RDG Planning & Design

Housing Costs con't.

Figure 2.19 displays the desired rent ranges.

- Over a half of survey respondents were looking for a rental rate between \$500-\$999.
- Households often look to spend well below 30% of their income on housing
 - › Just over 31% of respondents to this question had a household income over \$75,000.
 - » An affordable unit (30% or less of their income on housing) would rent for a minimum of \$1,500
 - » Of those households, 34% looked to rent a unit at less than \$1,000 a month and therefore were competing for housing with lower income households
- For households making less than \$25,000, 73% were looking for units renting at over \$500 a month, well above 30% of their income.

Figure 1.32 : If you have looked to rent a home in the past three years, what rental rate were you looking for?



Source: RDG Planning & Design

Overall Housing Needs

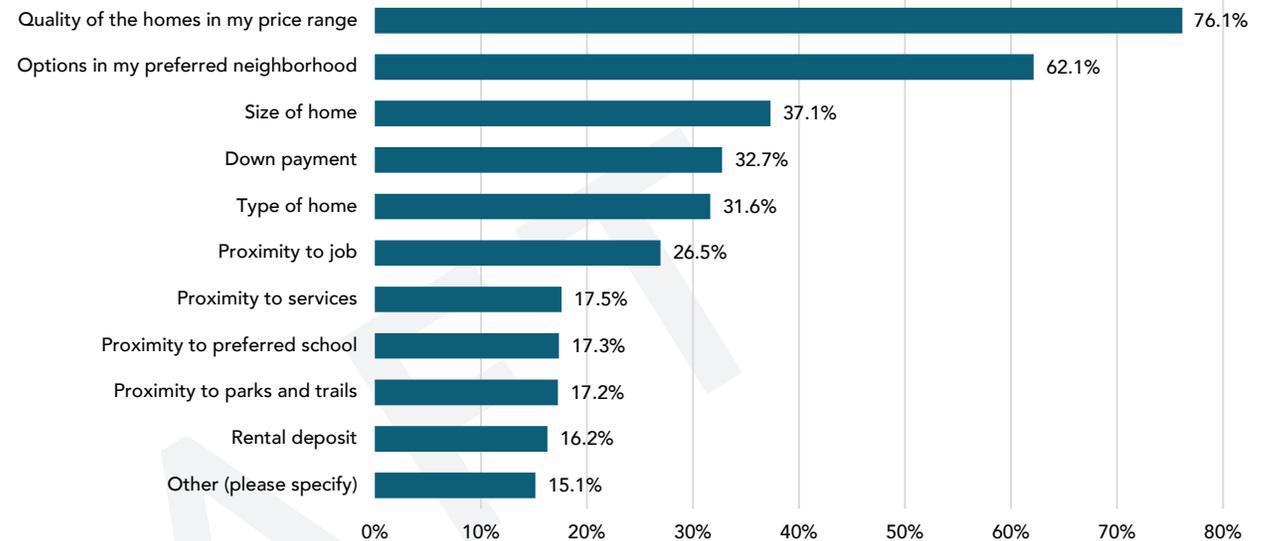
Respondents were asked what they found the most challenging part of finding their preferred home.

- For those who identified as African-American, Hispanic/Latino, or single-parents, finding housing close to work was also very important.

Other reasons respondents found that were challenging in finding their preferred home include:

- "Availability of housing on the market."
- "Competing offers on properties we were interested in."
- "Availability of active senior living housing with good transit access and close to services."
- "Demand greatly exceeded supply; several offers above asking price were rejected."
- "Handicap Accessibility. Split levels are common, and stairs are an issue. Even installing a stair lift, if it needs to be done on multiple sets of stairs, is not affordable for me right now."
- "Finding an accessible building & unit with proximity to public transportation that was in adequate condition."
- "Proximity to transit and pricing that was reasonable for the size of unit/home."

Figure 1.33: What was the most challenging part of finding your preferred home? (Check all that apply)



Source: RDG Planning & Design

Affordable Housing Issues

Respondents were asked to rate the impact of current amenities on the livability of their community. The ratings were divided into highly positive, somewhat positive, neutral, somewhat negative, very negative, and unsure.

