
Housing Study for the City of York, Nebraska

CRPL 840 Final Report, Fall 2023

CITY OF

YORK



COLLEGE OF ARCHITECTURE

Contents

CRPL 840 Final Report 2023
University of Nebraska-Lincoln
City of York, Nebraska

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Executive Summary



1

Executive Summary

This report, which has been prepared by the graduate students and Instructor of CRPL 840: Planning Methods and Analysis for the City of York, Nebraska, describes research and recommendations regarding Housing supply and demand in York, NE. Figure 1 Shows the study area of York.

Key sections of the report include: 1: Executive Summary; Chapter 2: Demographic, Socioeconomic, and Business Conditions in York and Southeast Nebraska; Chapter 3: Research Objectives, Questions, and Methodology; Chapter 4: The Current State of Housing in York; Chapter 5: Meeting York Residents' Housing Needs; Chapter 6: Policies Affecting Residential Development; and Chapter 7: Implications, Recommendations, and Conclusion. Furthermore, this document also includes an Appendix that has all supporting data and information related to the study.

In Chapter 2, authors summarize baseline data on demographic, socioeconomic, and employment/business conditions for York City, NE, and the Southeast Nebraska region (“SE Nebraska”)—providing useful context for understanding the region and research on the housing demand and supply presented in subsequent chapters. In Chapters 3 to 6, the authors delve into an extensive analysis of housing demand and supply in York City. This exploration encompasses research and findings presented in Chapters 3 and 4, focusing specifically on housing demand and supply dynamics, while Chapters 5 and 6 broaden the scope to include resident demand and a range of related concerns. In Chapter 7, implications and recommendations for addressing these issues and concerns are offered for policymakers, planners, and practitioners with stakes in housing for York City and the greater SE Nebraska region.

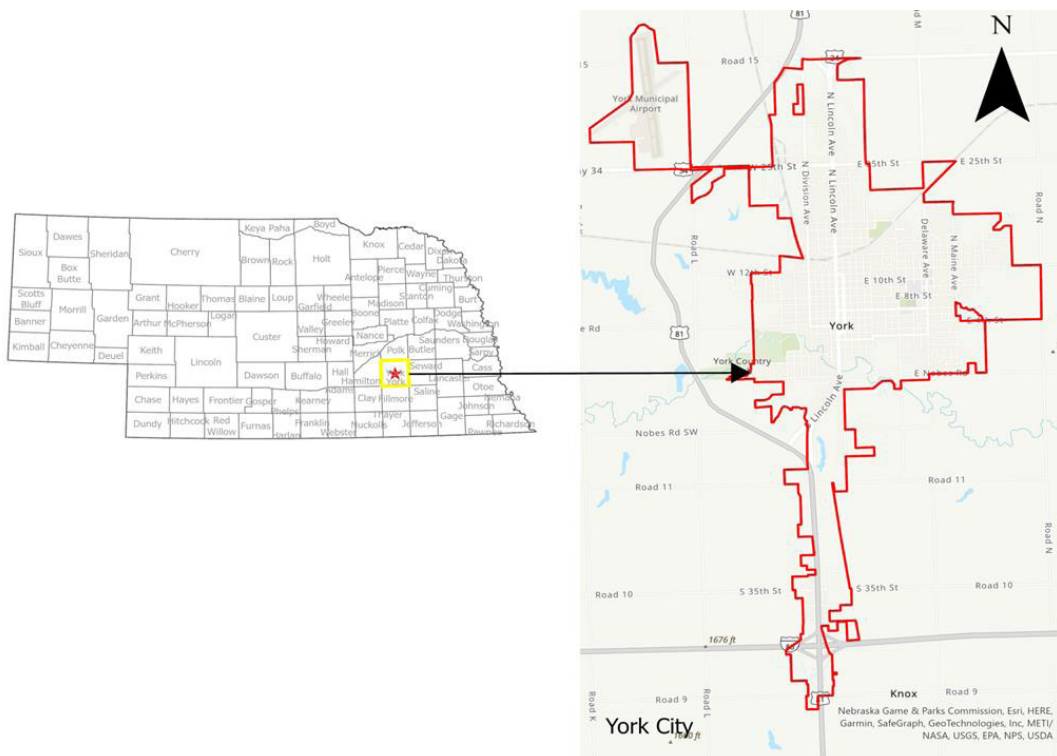


Figure 1. Location and city boundary of York, NE.

Chapter 2 Demographic, Socioeconomic, and Business Conditions in York and Southeast Nebraska

Chapter 2 summarizes baseline demographic, socioeconomic, housing, and business/employment information for areas of interest in York City, Nebraska, and the Southeast Nebraska region. Using publicly available data primarily collected by the US Census Bureau, authors present and visualize statistics estimating population, demographics, education, and socioeconomic characteristics for resident populations of York City and SE Nebraska, as well as information on housing and business establishments in these areas.

Chapter 3 Research Objectives, Questions and Methodology

In Chapter 3, authors assess the main research questions related to housing supply and demand in York. To identify the study objective and address the research questions, the authors developed a methodology employing a mixed methods approach, incorporating both primary and secondary data, to analyze housing conditions in the City of York. The authors focused on key variables such as housing demand and supply. Housing demand variables encompassed preferences for housing types, desired amenities, and neighborhood characteristics.

Chapter 4

The Current State of Housing in York

In Chapter 4, authors present research focused on housing demand and supply in the region and compare York with identified peer cities, including Seward, Aurora, and Nebraska City. In this chapter, the authors utilized a diverse array of primary and secondary sources to assess the current state of housing in York and gather perspectives from both residents and individuals closely associated with the homebuilding sector. The primary findings indicate a shared recognition among residents, developers, and policymakers of the shortage of appropriate residential housing in the area.

Chapter 5

Meeting York Residents' Housing Needs

This chapter addresses various research inquiries through the examination of survey responses from residents, the presentation of insights from interviews with key stakeholders, and an assessment of accessibility to transportation, recreation, and health care in York. Specifically, the chapter delves into the overall characteristics of York that may attract and retain residents, explores potential improvements to housing conditions to better align with resident needs, and investigates the housing preferences of both current and potential future residents. Our results suggest that York boasts numerous attractions for families with children and senior citizens, including recreational options, cultural activities, educational opportunities, and health care services. While challenges in finding child care persist, efforts have been made in York to bridge the gap between demand and available openings. Additionally, there is widespread approval among York residents for increasing the availability of rental units in the city.

Chapter 6

Policies Affecting Residential Development

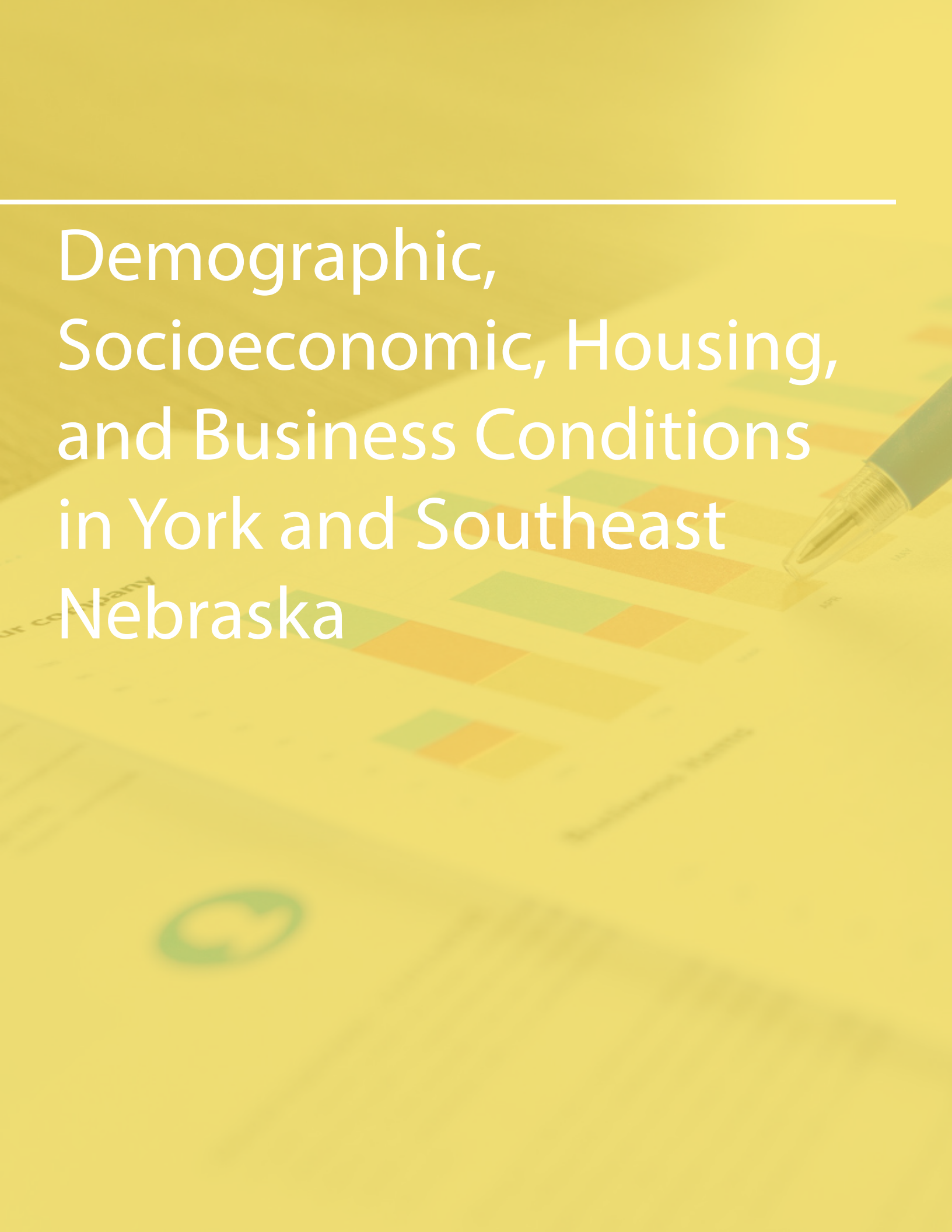
Within this chapter, the authors investigate federal and state housing trends and policies, encompassing aspects such as escalating housing costs and developments in federal and state infrastructure. A detailed exploration of local zoning and regulations, with a focus on Tax Increment Financing (TIF) and zoning practices within York, is also presented. The chapter further scrutinizes responses to questions concerning community support for various options to enhance housing availability, as well as inquiries regarding how housing in York either meets or fails to meet the needs of residents and their families.

Chapter 7

Implications, Recommendations, and Conclusion

This chapter presents implications, recommendations, and conclusions for policymakers, planners, and city administration that might serve to bolster housing supply and meet demand in the City of York. These include, but are not limited to, promoting incentive structures for affordable housing projects, simplifying regulatory processes, and investing in infrastructure to promote responsible urban development.

Demographic, Socioeconomic, Housing, and Business Conditions in York and Southeast Nebraska

The background of the slide is a blurred image of a document. It features a bar chart with several bars of varying heights, colored in shades of green and orange. A blue pen is positioned on the right side of the document, pointing towards the chart. The overall color scheme is a warm, yellowish-green.



Demographic Analysis

The Southeast Nebraska Development District (SENDD) constitutes a voluntary coalition of counties and municipalities established in accordance with the Nebraska Interlocal Cooperation Act. Its purpose is to identify shared challenges, devise solutions, and offer ongoing assistance to foster streamlined and effective governance within its member entities. The detailed population description of Nebraska’s York City, York County, and the Southeast Nebraska region (Figure 2) are as follows.

Table 1. Current population of selected regions.

Place	Population Size (Estimated 2022)
York City, NE	8,174
York County, NE	14,354
16 Counties of SE Nebraska	480,279*

(Note: U.S. Census Bureau and *ACS 5-Year Estimates)

As of July 1, 2022, the City of York is estimated to have a population of 8,174; York County has a population of 14,354; and the 16 counties of Southeast Nebraska have a population of 480,279 (U.S.

Census Bureau). Detailed estimates are presented in Table 1.

Population comparisons of York City and York County are presented in Figure 3 and Figure 4, which

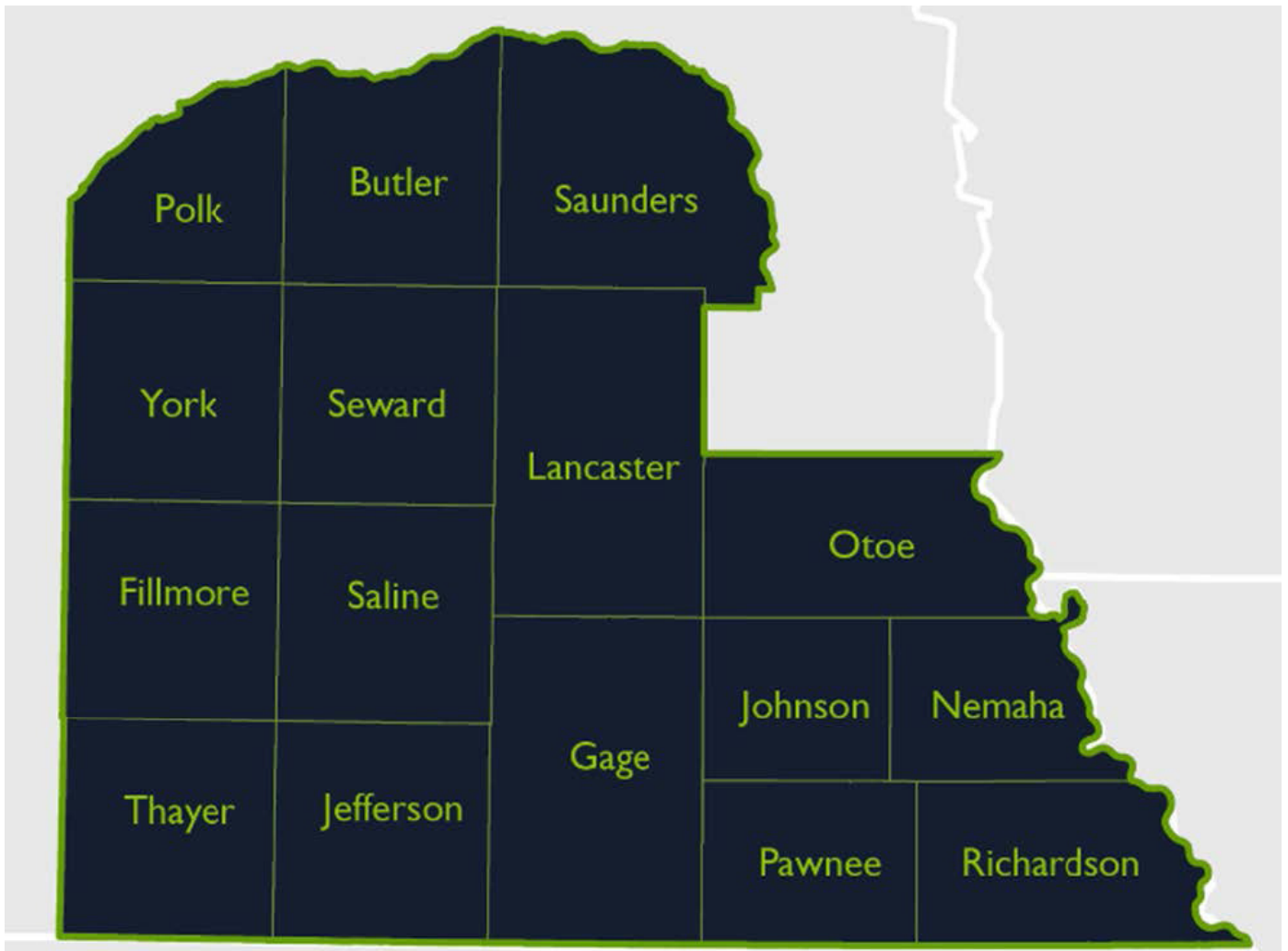


Figure 2. Counties in Southeast Nebraska Development District. (Source: sendd.org)

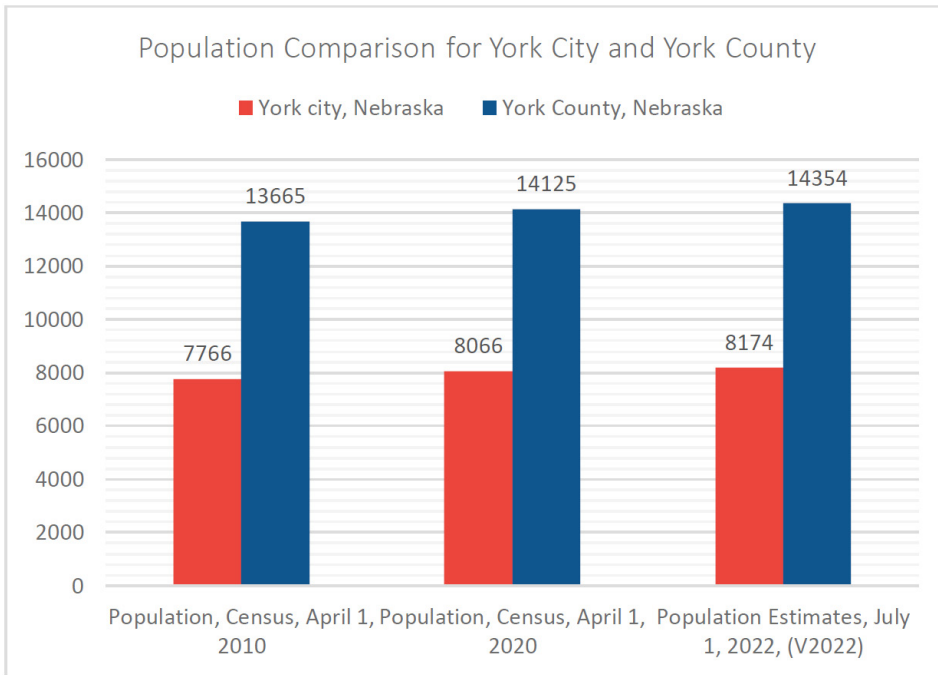


Figure 3. Population comparison for York City and York County, NE. (Note: 2010, 2020, 2022 U.S. Census Bureau)

show a slight increase in the population from 2010 to 2022. The city has seen changing population trends over the years due to its unique blend of historical importance and contemporary aspirations. According to the most recent statistics, York City is home

to 8,174 people. Beyond York’s municipal limits, York County encompasses a wider diversity of urban and rural residential patterns. The most recent statistics put the population of York County at 14,354. Finally, The Southeast Nebraska region,

which encompasses 16 counties, including York County, provides a macro-level view of demographic changes. With its mixture of urban areas, small towns, and rural areas, this region exemplifies Nebraska’s complex socioeconomic structure. 480,279 people are living in Southeast Nebraska, according to recent data.

Furthermore, York County, Nebraska, had a population of 13,665 in 2010, while York City, Nebraska, had a population of 7,766 in the same year. By the year 2020, both the county and the city saw an increase in population, with York County’s population reaching 14,125 and York City’s population reaching 8,066. Population growth can be attributed to several factors, including natural population growth (births exceeding mortality) and net migration. People may have moved to York County and York City due to employment opportunities, a reduced cost of living, or other factors that drew

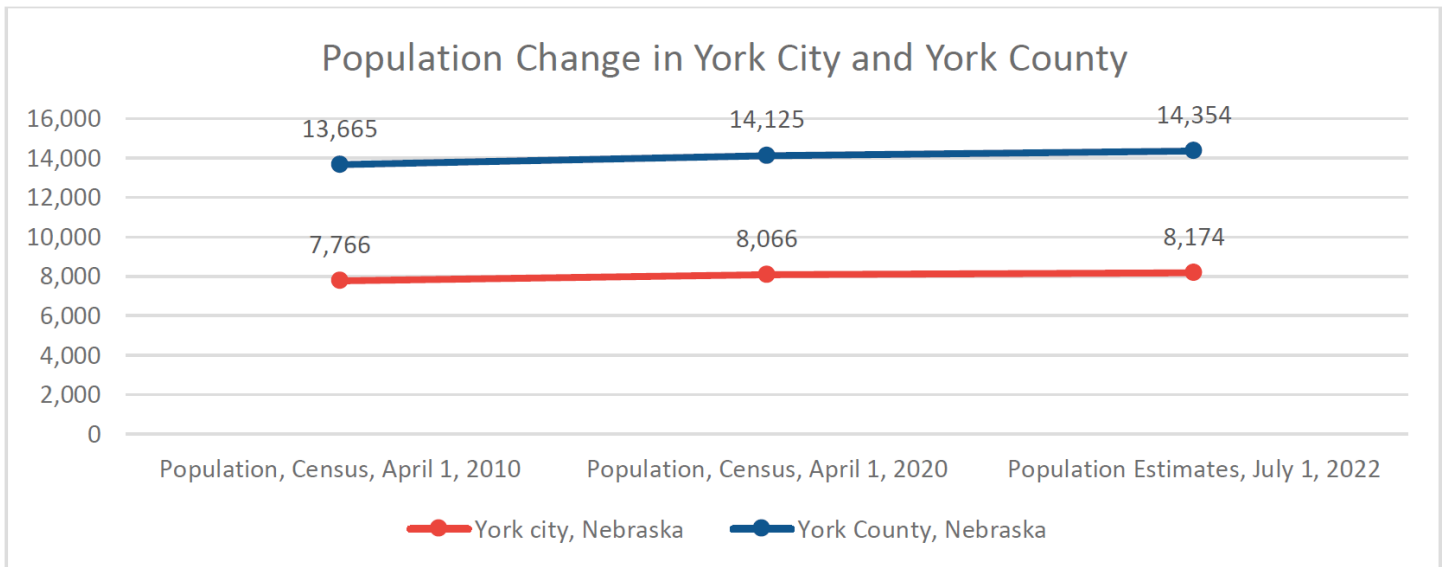


Figure 4. Population change in York City and York County, NE. (Note: 2010, 2020, 2022 U.S. Census Bureau)

them to the area. York County’s population grew to 14,354 in 2022, while York City’s grew to 8,174. The reasons for this additional population growth are probably comparable to those observed from 2010 to 2020.

Population Composition and Projection

The demographic composition of York City provides insight into its social structure and prospects. Males predominate in the 15–19 age group, whereas females predominate in the 60–64 age group. In the 5–14 age range, there is an excess of males. In the crucial 20–34 age range, females outnumber males, particularly in the 20–24 age range. Possibly due to economic factors and historical migration patterns, there are slightly more males between the ages of 35 and 59. In the age group of 80 to 84, females significantly outnumber males among the elderly. This is consistent with the trend of females living more extended lives. This information can assist policymakers, business owners, and community leaders

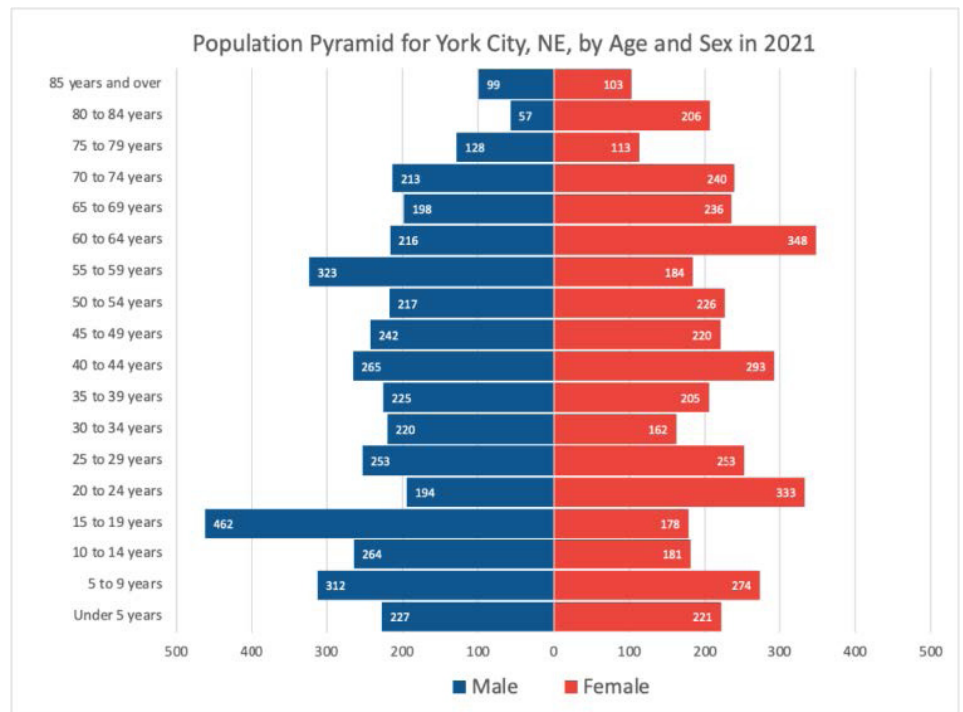


Figure 5. Population pyramid describing the current population of York City, NE. (Note: 2017-2021 ACS 5-Year Estimates)

in making informed decisions to address changing resident requirements and preferences, thereby fostering a social environment that is harmonious and adaptable.

Figure 5 shows the population by age and sex for York, Nebraska.

Table 2 shows demographic data for York, Nebraska, exhibiting a

progressive growth in population from 7,766 in 2010 to 8,066 in 2020. It observes a modest absolute rise of 300 over ten years, corresponding to a 30 average annual absolute change (AAAC) and a 0.38% average annual percent change (AAPC). These data add up to an exponential population forecast of 8,378 by 2030 (2022 U.S. Census Bureau).

Socioeconomic Analysis

Table 3 Gives a brief description of the socioeconomic condition of York City and the Southeast Nebraska region highlighting the income, education, and employment status of the selected geographies.

The average income per person in York is \$37,853, despite the city’s mean household income of \$90,514. 94.5% of people over 25

Table 2. Population Projection for the Year 2030, York City, NE.

Place	Population Size (Estimated 2022)
Population, Census, April 1, 2010	7,766
Population, Census, April 1, 2020	8,066
Population Estimates, July 1, 2022	8,174
Absolute Change (2010-2020)	300
Percent Change (2010-2020)	3.86%
Average annual absolute change (AAAC)	30
Average annual percent change (AAPC)	0.38%
Exponential Population Projection 2030	8,378

(Note: 2022 U.S. Census Bureau)

have at least a high school degree, and 27.8% have a bachelor’s degree or higher, indicating a high level of education. While York City is surpassed by SE Nebraska in terms of higher educational attainment, with 34.3% of the over-25 population holding a bachelor’s degree or higher, the SE Nebraska region has a slightly lower average income of \$84,980.

Southeast Nebraska has a somewhat higher labor force participation rate (68.9%) than York City (66.8%). While employment rates are similar in York City (63.4%) and Southeast Nebraska (66.6%), York City has a higher unemployment rate (3.3%) than Southeast Nebraska (2.3%). There is a noticeable disparity in poverty rates between Southeast Nebraska (11.3%) and York City (8.7%). This discrepancy may be due to some variables, such as the accessibility of jobs, the presence of nearby industries, and the availability of social services. This data, which shows areas of strength and those needing intervention, such as education, job support, and poverty reduction, is essential for urban planning and policymaking.

Unemployment Rate

Between 2010 and 2020, York’s unemployment rate increased significantly. Starting at a low of 0.7% in 2010, it steadily increased to 1.2% in 2015. However, the most substantial surge occurred during the latter half of the decade, with the rate leaping to 2.9% by 2020. This may be attributed to a variety of causes, including economic

Table 3. Socioeconomic descriptions for York City, NE and the Southeast Nebraska region.

Description	York, Nebraska	SE Nebraska
Mean household income	\$90,514	\$84,980
Median household income	\$61,230	x
Per capita income	\$37,853	x
High school graduate or higher, percent of persons aged 25 years+, 2017-2021	94.50%	92.8%
Bachelor's degree or higher, percent of persons aged 25 years+, 2017-2021	27.80%	34.3%
Population percent in labor force	66.8%	68.9%
Employed	63.4%	66.6%
Unemployed	3.3%	2.3%
Population in Poverty	8.7%	11.3%

(Note: 2017-2021 American Community Survey)

uncertainty, the COVID-19 pandemic, prospective issues within local sectors, and larger national and worldwide pressures that had a significant impact on the city’s employment environment. Table 4 and Figure 6 show the unemployment rate in York from 2010 to 2020 according to American Community Survey (ACS) 5-Year Estimates.

Strong workforce development and economic policies are vital, as seen by the roughly fourfold growth in unemployment over the last ten years. Policymakers and urban planners need to investigate the underlying causes of this increase, such as the decline of some industries, an unskilled labor force, or a lack of job creation. Investing

in education and training programs that are adapted to changing company demands, encouraging job creation through business incentives, and strengthening support for industries that are primed for expansion are a few examples of possible interventions.

In summary, York is confronted with significant employment issues that call for prompt and calculated solutions to halt the upward trend in unemployment and guarantee long-term economic stability and expansion.

Table 4. Comparing unemployment rate over time for York City, NE.

Year	Unemployment estimates	Unemployment rate (%)
2010	47	0.7
2015	79	1.2
2020	177	2.9

(Note: 2010, 2020 ACS 5-Year Estimates)

Housing Analysis

Table 5 briefly highlights total housing units; total occupied, owner-occupied, and renter-occupied housing units; median rent; as well as median owner-occupied housing value for York City and York County according to ACS 2021 5-Year Estimates and Census Business Builder data.

Figure 7 presents a comparison of York County, NE, average housing values for the years 2012-2016 and 2017-2021. Between 2016 and 2021, there is an estimated increase of approximately \$15,000 in housing values (2012-2016 and 2017-2021 American Community Survey 5-Year Estimates).

Both the county and the city have witnessed an increase in the number of owner-occupied housing units, while York City has maintained a stable median value from the 2017 estimate, suggesting stability in the housing market inside the city limits. The percentage of renter-occupied units has somewhat decreased, which could be an indication of a shift in the rental market's characteristics or a trend towards owning.

The median rent in York County dropped slightly to \$804 from \$809 in York City, while it stayed steady at \$809 in York city, which may indicate a competitive rental market or sufficient supply to meet demand. Rent stability in the face of rising property values could potentially be a sign of successful rental regulations or renter-friendly market conditions.

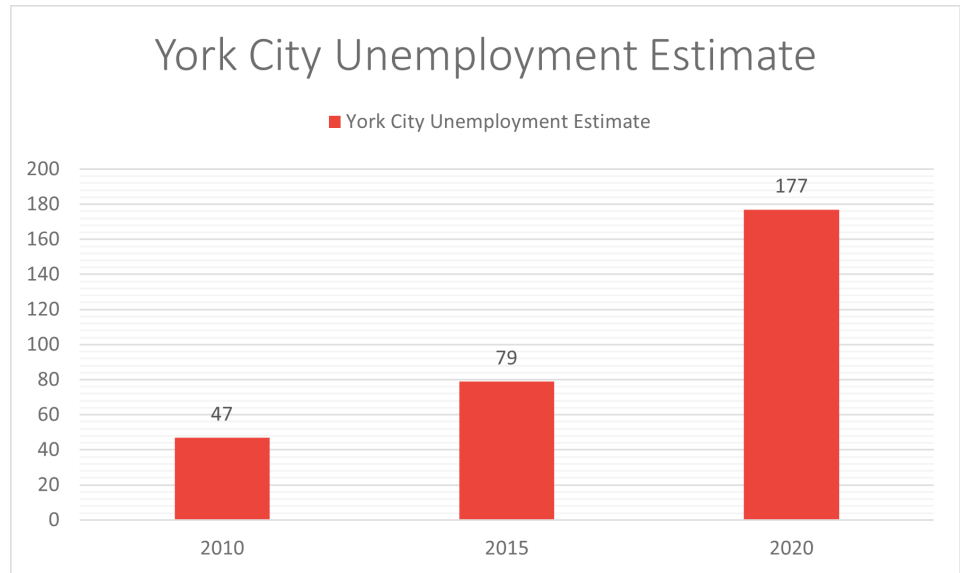


Figure 6. Unemployment estimates from 2010 to 2020 in York City, NE. (Note: 2010, 2020 ACS 5-Year Estimates)

Table 5. Housing characteristics for York City and York County, NE.

Description	York City		York County	
	2022 Est.	2021 Est.	2022 Est.	2021 Est.
Total Housing Units	3,706	3,708	6,308	6,276
Total Occupied Housing Units	3,285	3,349	5,592	5,597
Owner-Occupied Housing Units	69.0%	2,312 (69%)	74.8%	4,189 (74.8%)
Median Owner-Occupied Housing Unit Value	\$137,300	\$137,300	\$141,600	\$141,600
Renter-Occupied Housing Units	31.0%	1,037 (31%)	25.2%	1,408 (25.2%)
Median Rent	\$809	\$809	\$804	\$804

(Note: 2017-2021 American Community Survey and 2022 Census Business Builder)

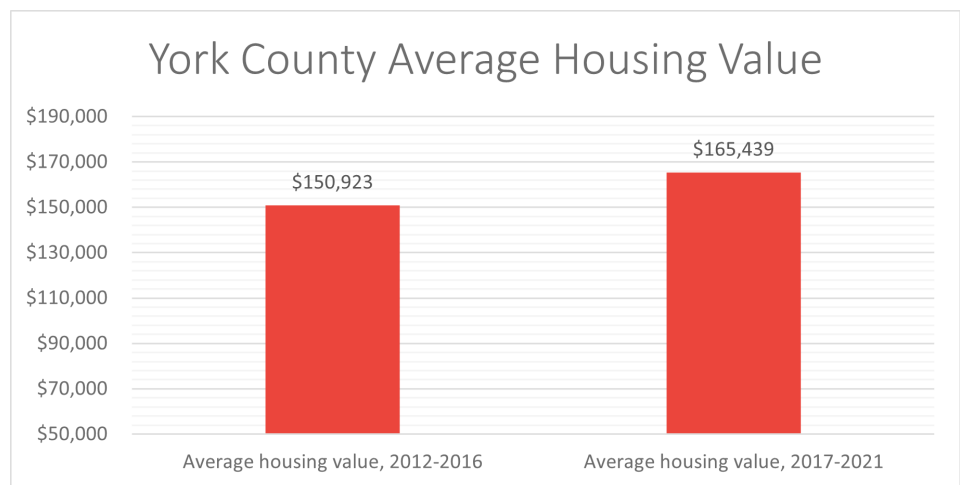


Figure 7. Average housing values for York County, NE. (Note: 2012-2016, and 2017-2021 American Community Survey)

Figure 8 below compares the Median Owner-Occupied Housing Values for York County, NE, with Nebraska and the USA, and it represents that the United States had a very high owner-occupied housing value when compared the state or county.

In York, NE, 26% of the total households include one or more people under 18 years, and 31% of the households include one or more people with age 65 years and over. It can be observed that a higher ratio of households has the elderly population residing. According to American Community Survey 5-Year Estimates from 2017-2021, the homeownership rate for York, Nebraska, is higher when compared to the state of Nebraska. The homeownership for York is 69%, and for Nebraska it is 66.8% (2017-2021 American Community Survey 5-Year Estimate).

Employment/ Business Analysis

According to American Community Survey data, several types of employment sectors are available in York City as described in Table 6 and Figure 9. Educational Services is the major employment sector, which covers around 23.2% of total employment. Furthermore, retail trade and manufacturing sectors covered 13.9% and 13.7% of total employment, respectively. Figure 9 represents the percentage of employed workers in different sectors (2017-2021 American Community Survey 5-Year Estimate).

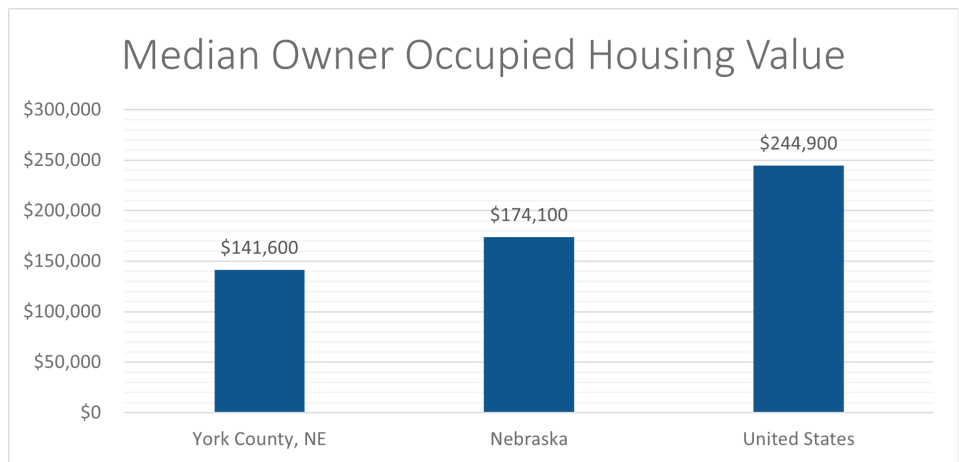


Figure 8. Comparing median owner-occupied housing for York County, NE with Nebraska and the United States. (Note: 2017-2021 American Community Survey)

Table 6. Population employment by industry sector for York City, NE.

Employment Sector	Abbreviation	Est. No. of Workers	% of Est. Workers
Agriculture, forestry, fishing and hunting, and mining	A1	152	3.7
Construction	C1	288	7
Manufacturing	M1	562	13.7
Wholesale trade	W1	104	2.5
Retail trade	R1	573	13.9
Transportation and warehousing, and utilities	T1	241	5.9
Information	IT	18	0.4
Finance and insurance, and real estate and rental and leasing	F1	338	8.2
Professional, scientific, and management, and administrative and waste management services	P1	216	5.3
Educational services, and health care and social assistance	E1	954	23.2
Arts, entertainment, and recreation, and accommodation and food services	A2	281	6.8
Other services, except public administration	O1	202	4.9
Public administration	P2	182	4.4

(Note: 2017-2021 American Community Survey)

Employment Sectors and Estimated Percent of Workers

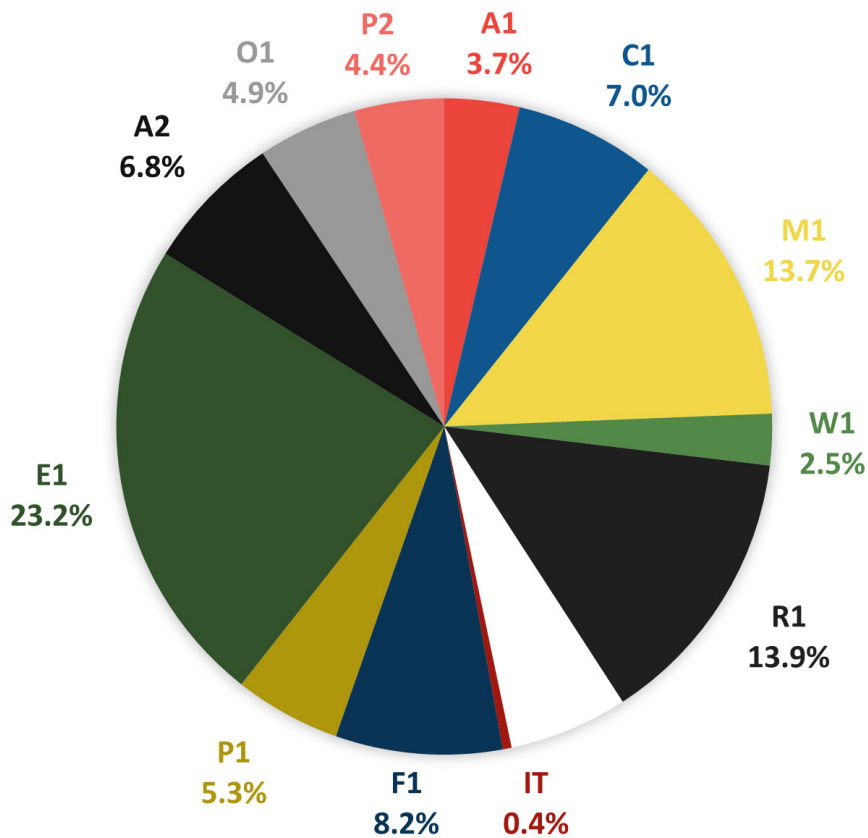


Figure 9. Percentage of employees in various employment sectors in York City, NE.
(Note: 2017-2021 American Community Survey)

York County, NE, had variation in total employer establishments, total non-employer firms, and the total number of employers and non-employers in the years 2017 to 2021. For the year 2021, the number of total employer establishments in York County was 524 and there was no data available for non-employer firms and the total number of employers and non-employers (2017-2021 ACS 5-Year Estimate). Table 7 presents detailed information for York County.

Figure 10 illustrates the trajectory of both employers and non-employers in York County from

Total number of employers and nonemployers

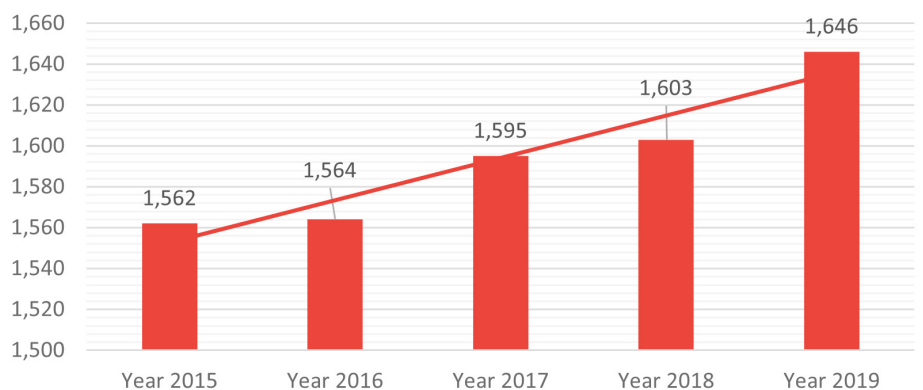


Figure 10. Trend in total number of employers and non-employers from 2015 to 2019 in York County, NE.
(Note: U.S. Economic Census)

2015 to 2019. A linear pattern demonstrates a steady rise in the overall count of employers and non-employers within York County during this time frame.

The data reveals an upward trajectory in business activity within York County, NE, from 2015 to 2019. Total employer establishments grew from 507 to 524, while non-employer firms increased from 1,088 to 1,131, suggesting entrepreneurial growth and economic dynamism. The combined total of employers and non-employers rose from 1,595 to 1,646, indicating overall business expansion. This trend reflects a healthy economic environment that could be conducive to job creation and diversification of the local economy.

Table 7. Information on employer firms and establishments in York County, NE.

Description	2017	2019	2021
Total Employer Establishments	507	515	524
Total Non-employer Firms	1,088	1,131	x
Total Number of Employers & Non-Employers	1,595	1,646	x

(Note: 2017-2021 American Community Survey and U.S. Census Bureau)

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Research Objectives, Questions, and Methodology

3

Introduction

The authors used a mixed methods approach, incorporating both primary and secondary data, in studying housing in the City of York. Citizens of York cited many different issues that are affecting housing, including the following: economic issues, housing supply, lack of maintenance and upkeep, and lack of amenities/sense of place. Despite these concerns, there are many in York who are satisfied with their housing situations. This study aims to provide the City of York with recommendations to increase affordable housing stock for its current and prospective residents.

Research Questions

Through analyses of primary (survey and interview) and secondary data this study investigates the dynamics of housing demand and supply in York. The following are the research questions addressed:

1. What policies are affecting residential development?
 - What policy changes could be made to promote greater housing availability?
 - How do tax increment financing (TIF) and other sources of funding influence housing stock?
 - What are some examples of successful zoning changes and policy work from peer cities?
2. What is the current state of housing in the City of York?
 - How affordable is housing in the City of York?
 - What is the quality of the distinct types of housing in the City of York?
 - What are the barriers to homeownership and renting for low-income individuals and families?
 - How does housing availability differ by neighborhood, and what are the reasons for it?
3. How could the housing needs of York residents be met?
 - How can each of the housing types be increased in the community?
 - How do neighborhood characteristics influence the choice of current or future home?
 - How is housing in York not meeting the needs of residents?

Objectives

1. Evaluate the current state of housing in York.
2. Investigate and analyze variations in housing availability between neighborhoods, as well as the underlying causes of these differences.
3. Assess the status of, and recommend solutions for increasing, each type of housing in neighborhoods.
4. Analyze the importance of neighborhood characteristics when selecting a prospective residence.
5. Investigate current policies affecting residential development in York.
6. Conduct research and analysis on successful zoning reforms and policy initiatives in neighboring communities.
7. Assess the quality of various types of housing in the City of York.

Research Design

This study was conducted in accordance with a two-phase research design. The initial stage involved analysis of housing data in York City using quantitative methods, whereas the subsequent stage employed qualitative methods such as in-depth interviews. The integration of these methodologies sought to offer a comprehensive perspective on the state of housing in the City of York.

Data Collection

The current study utilized a combination of primary and secondary data.

Primary Data

Polco survey:

A sample of residents from York were surveyed about housing topics. Access to the survey was available from October 12 to 27, 2023, and questions addressed housing preferences and needs through the utilization of the Housing Preferences and Needs and Housing Conditions Assessment Survey. The questionnaire, which was provided online through the Polco survey platform, gathered responses from 143 residents and stakeholders representing both renters and owners. The full questionnaire is available in this document's Appendix.

The survey comprised questions pertaining to critical variables, including respondents' perceptions

regarding the supply and demand for housing in York. The housing demand variables comprised neighborhood characteristics, preferred housing types, and desired amenities. Second, the housing supply variables comprised inquiries regarding the accessibility of affordable housing, the state of housing conditions, and level of satisfaction with existing housing options. Participants were asked to provide informed and voluntary responses via social media platforms, (e.g., Facebook), and local organizations, from which the online survey was accessible. The Polco platform maintained the anonymity and confidentiality of participants.

Interviews:

Interviews comprised questions that were crafted to gain insight into the interviewees' professional experiences. Email communication was established with those representing different professions who were identified as stakeholders within the housing sphere of interest in York City, County, and in peer communities.

Executive Director of the Nebraska City Area Development Corporation, Dan Mauk; President & CEO of the Seward County Chamber & Development Partnership, Jonathan Jank; and former York County Development Corporation Board Member and current Mead Lumber Manager, Brian McDaniel, were asked the following questions:

- What techniques could be used to address the current demand for contractors?

- How can the needs of individuals facing housing affordability challenges be brought to light, and what initiatives can be taken to mitigate these obstacles?
- Given the existing state of housing, how may the conditions of York's housing stock be modified to better meet the demands of both current and prospective residents?
- In contemplation of prospective developments, which policies exhibit the most potential to improve accessibility, cost-effectiveness, and variety of housing alternatives in York?
- What changes to regulatory land-use policies could be considered to bolster the supply of housing in York?

City of York Planning Director, Dan Aude; Executive Director of the York Chamber of Commerce, Madonna Mogul; and York Housing Authority's Executive Director, Cindy Naber, were asked the following questions:

- In your opinion, what are the biggest issues facing York City and York County relating to housing supply and demand?
- In your role as [title], how have you seen housing issues affect people in the community?

- From your perspective, how have you seen housing issues affect businesses in York?
- What policies or other solutions do you think may be effective in tackling housing issues in York and York County?
- What non-housing amenities or features are attracting people to live and work in York?
- What demand is there for housing in York?
- Is there anything we have not addressed that you believe we should consider?

Secondary Data

GIS analyses

Geographic Information Systems (GIS) layers and maps were created by the planning team and were a critical component of the methodology used in this study. Multiple team members gathered and utilized GIS layers, which are defined as “a reference to a data source that defines how the data should be shown on a map. Layers can also define additional properties, such as which features from the data source are included” (ESRI). These data layers aided in the development of recommendations for this study. Tax Parcel Data from York County as well as other GIS data collected from the State of Nebraska and Federal government sources were used to create visual representations of the current housing situation in the City of York.

Tax parcel data

The legal definition of a tax parcel in Nebraska is defined by the unicameral as the following, “a parcel is a contiguous tract of land determined by its boundaries under the same ownership, and in the same tax district and section” (Nebraska Revised Statute 77-132 (1) 2005). In lay terms, a tax parcel is a piece of property that is owned by an individual or other entity and used to show the total value of the property for tax purposes. Parcel data was collected from the York County Assessor’s office, with permission. The planning team used the following items gathered from the parcel data: housing vacancies, housing number, housing type/occupancy, and age of housing. This local taxation data is critical in understanding the full picture of the housing situation in the City of York.

Census Data

The planning team utilized American Community Survey (ACS) data and TIGER 2020 Census Block data to further evaluate demographic and socioeconomic variables. Population projections were generated, and demographic changes analyzed using US Census Data. These data highlight York’s population growth and what sectors of the economy York’s citizens are working in. Census data was further used in the present study to identify socioeconomic conditions in York and was visualized as charts and graphs by the authors.

Documents (Textual Analysis)

York Comprehensive Plan (RDG 2017)

A document analysis of the York Comprehensive Plan examines it for commentary on housing and amenities that may attract residents. This analysis also

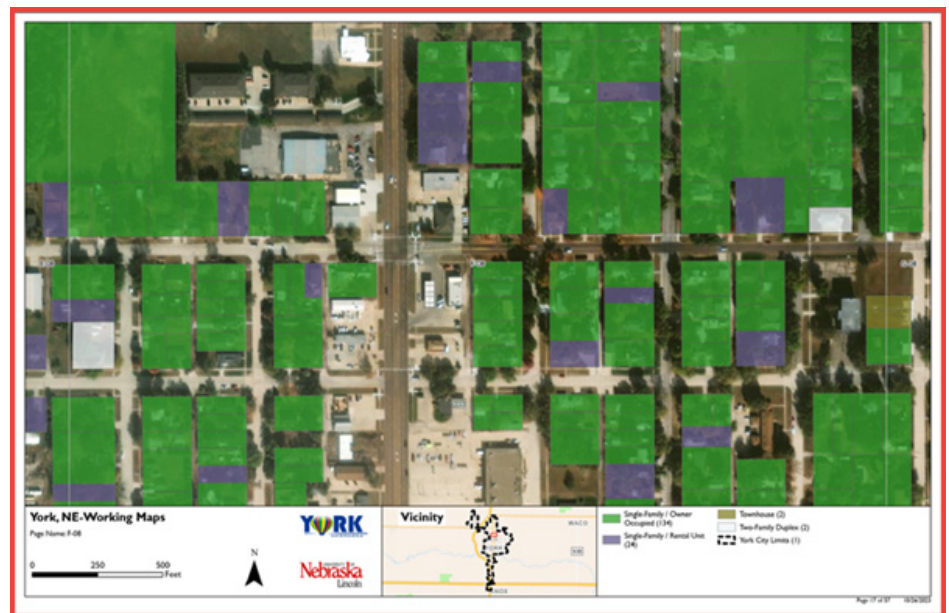


Figure 11. Example of parcel data used by the planning team.

helps and provides a framework for the present study, so that it may be consistent with the Comprehensive Plan previously developed and approved by the city in 2017. Chapter 3 Land Use, Chapter 6 Parks, Chapter 7 Housing and Neighborhoods, Chapter 8 Downtown, and Chapter 9 Economic Development are the main segments of the 2017 plan that guided the present study and our recommendations. The York Comprehensive Plan details many thoughtful suggestions and provides data analysis to help the planning team further understand the situation and history of housing issues in the City of York. The Comprehensive Plan also provided the authors of this study with peer cities for case studies to evaluate housing policies that York's peers have implemented, which could be utilized in York.

Chapter 3 Land Use

Land-Use is critical to understanding how the future of York will be shaped. Zoning is a key factor in determining the housing market and built environment of York and changes and other recommendations can be made to create a housing market that is much more affordable for people moving to a growing community such as York.

Chapter 6 Parks

Parks are an attractive amenity in cities. York's parks can be the determining factor for many possible incoming residents deciding to locate to York over other Nebraska communities. Understanding how parks attract

residents and play a role in the value and desirability of a city and its neighborhoods is critical for housing.

Chapter 7 Housing and Neighborhoods

Chapter 7 is the most important portion of the York Comprehensive Plan with regards to this study. Understanding the history of housing in York and what factors have been previously considered can help to guide the future of housing. Neighborhood identity and connectivity is important to the residents of York. This study will seek to identify and implement productive and effective measures that preserve the integrity of the current housing stock, while also being inventive and effective at facilitating changes to further maintain York, NE, as a great place to live and work.

Chapter 8 Downtown

Downtown York is the beating heart of the community. Currently, there are not many housing options available downtown. This plan identifies recommendations and suggestions to create a dynamic downtown for York where residents can live, work, and play.

Chapter 9 Economic Development

No housing study could be completed without considering economic development. Developing an economy that fosters the need for more housing by increasing supply and meeting current demand is critical for maintaining the economic vitality of a community.

Zoning Regulations

Zoning Regulations for the City of York and peer cities have been examined to provide insights into what the current lot size regulations are for the various zoning districts of York. Zoning also determines what uses (residential, commercial, mixed) are allowed within that district. A thorough examination of the zoning regulations for the City of York will introduce many suggestions that can help to increase density, provide affordable housing units, and innovate overlay districts that will meet the needs of a growing population in York.

Case Studies/Peer City Comparison

Additional cities were identified for comparisons to York either due to their proximity, similar population/demographics, or input from the York Comprehensive Plan and York City Employees. Identified cities for the York Housing Study are the following municipalities: Nebraska City, Aurora, and Seward, NE. Efforts made by these cities either in their comprehensive plans or with zoning regulations have been examined carefully to determine what policies or other effective measures peer cities are using to contend with their own housing challenges.

Nebraska City

Nebraska City, NE, has a population of 7,202 (ACS 2021) and is located adjacent to the west side of the Missouri River, across from Iowa, in Otoe County, Nebraska of which it is the county seat. The population is comparable to the City of York and proximity to major metropolitan areas such as Lincoln, and Omaha are very comparable to York's proximity to the metropolitan areas of Grand Island and Lincoln. Nebraska City updated its comprehensive plan in 2016 that was developed by Olsson Associates. Nebraska City has a very similar demographic makeup to York and is the 24th largest city in the state compared to York being the 20th largest.

Aurora

Aurora, NE, has a population of 4,646 (ACS 2021) and is located approximately half-way between York and Grand Island to the North of Interstate 80 in Hamilton County, NE. The population, while less than that of York, is comparable due to Aurora's proximity to the metropolitan area of Grand Island, NE, and is competing for many of the same prospective residents that York is. The city of Aurora does not appear to have a single-jurisdiction comprehensive plan, but instead Hamilton County, NE, has a comprehensive plan that was developed in 2018 by Marvin Planning Consultants. (MPC) Both Aurora and York serve as the county seats for their respective Nebraska Counties. Aurora is the 37th largest city in the state of Nebraska.

Seward

Seward, NE, has a population of 7,693 (ACS 2021) and is located very close to half-way between York and Lincoln to the North of Interstate 80 in Seward County, NE. The population is very comparable to York and has the advantage of being located only 25 miles from the city of Lincoln. Comparable to Aurora, Seward is also competing for prospective residents deciding between the I-80 corridor communities. Seward Tomorrow the Comprehensive Plan for the city was developed by RDG in 2018. In continuation of the similarities to York, Seward is the 23rd largest city in Nebraska and serves as the county seat of government, and home to a small private university.

Data Analysis

Statistical methods were applied to the quantitative data collected from the survey responses to identify trends and patterns in the supply and demand for housing. Descriptive statistics, including frequencies and percentages, were calculated for categorical variables. Additionally, charts were employed to visually represent the different variables.

Key Definition: Affordability

According to Joice (2014), affordability in the context of housing is agreed upon by practitioners to mean that housing is "affordable" if tenants pay no more than 30 percent of their gross household income toward housing costs.

Conclusion

In conclusion, this study used a combination of research methods to analyze housing demand and supply dynamics in York, while addressing preferences, policies, and city characteristics. A comprehensive strategy was used that combined primary data analyses, drawing on a web-based survey and stakeholder interviews, with secondary data analyses, including GIS analysis, peer city comparisons, and document analysis. The survey and interview findings gave excellent insights on housing choices, needs, and conditions, which were evaluated using statistical methods and thematic analysis for a nuanced interpretation of trends.

The GIS analyses, which included tax parcel data, Census data, and data from the York Comprehensive Plan, were critical in revealing vital findings. Identification of comparison peer cities, review of zoning regulations, and collaborative efforts of the authors guaranteed a holistic and data-driven approach, matching policies with the particular needs of York, NE. This research helps both academically and practically, aiding policymakers and stakeholders in shaping a more inclusive, affordable, and appealing housing environment in York.

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The Current State of Housing in York

An aerial photograph of a suburban residential neighborhood. The scene shows several large, two-story houses with light-colored siding and dark roofs. The houses are set on green lawns with some trees. A paved road runs through the neighborhood, with a few cars parked or driving. The overall atmosphere is bright and sunny, suggesting a clear day. The text 'The Current State of Housing in York' is overlaid on the top left of the image.



4

Overview

Housing shortages are an issue across the nation. This study seeks to better understand the housing challenges and opportunities within York. The study has considered both primary and secondary sources to evaluate the state of York’s housing and the perspectives of its residents as well as those close to the homebuilding sector.

Initial results point toward an awareness of a shortage of suitable residential housing on the part of residents, developers, and policymakers. That understanding seems accompanied by a shared openness to relax land-use regulations and incentivize housing development.

Introduction

Home prices are at record highs in the United States (Harvard University 2023). The average home sold in 2022 went for \$553K (“Average Sales Price of Houses Sold for the United States” 2023). Cost-burdened renter households are at an all-time high with almost 22 million experiencing housing costs exceeding 30% of their household’s income (Harvard University 2023).

The state of Nebraska is burdened by the same issues of a lack of suitably priced rentals and available home buying options. In 2022, Nebraska Investment Finance Authority issued two “problem statements”; 1. “Housing is unaffordable” and 2. “There

is insufficient diverse housing” (NIFA 2022). For smaller cities in the state, such as York, where developers and contractors aren’t as present as they are in larger Nebraska cities, the issue is severe enough to create a barrier for people that might otherwise seek employment in York.

Questions

The primary research questions that guided the gathering of information for this report chapter include the following:

- What housing would best suit York residents?
- What policies hold potential to increase housing supply?
- What zoning policy changes would increase the housing supply?
- What are the biggest issues affecting housing supply?

Methods

The research contained within Chapter 4 of the present study made use of an inductive research methodology. It began with a meeting with stakeholders from York. After gathering initial background information during this meeting, the authors helped draft a survey for York residents, asking respondents to rate the following: quality of housing, barriers to homeownership, preferred development policies, perspectives on demand, tenure and income, households’ cohabitation situations, household

consumer preference, and open-ended feedback from respondents. After the survey went live in York, the authors reached out to stakeholders within, or adjacent to, the homebuilding sector to complete short interviews.

While awaiting the survey responses from York residents and stakeholder outreach, authors reviewed publicly available data from the federal government as well as local data from the York County Assessor’s office. Data from the US Census Bureau, the Federal Financial Institution Examination Council, the Federal Emergency Management Agency, and the county assessor offered background on socioeconomics, construction, lending, natural hazards, and forward-looking demographic and economic trends.

After reviewing survey responses, all information was considered to craft a broad understanding of the state of housing supply in York City as well as the appropriate housing supply needed by current and near-term future residents.

Population/Housing Need Projections

If the current exponential population growth trend holds, York City may see an increase of its residents by approximately 8% by 2040; increasing from 8,169 in 2023 to 8,864 in 2040 (see Figure 12).

The need for additional housing to accommodate more people could be tailored to the forward-

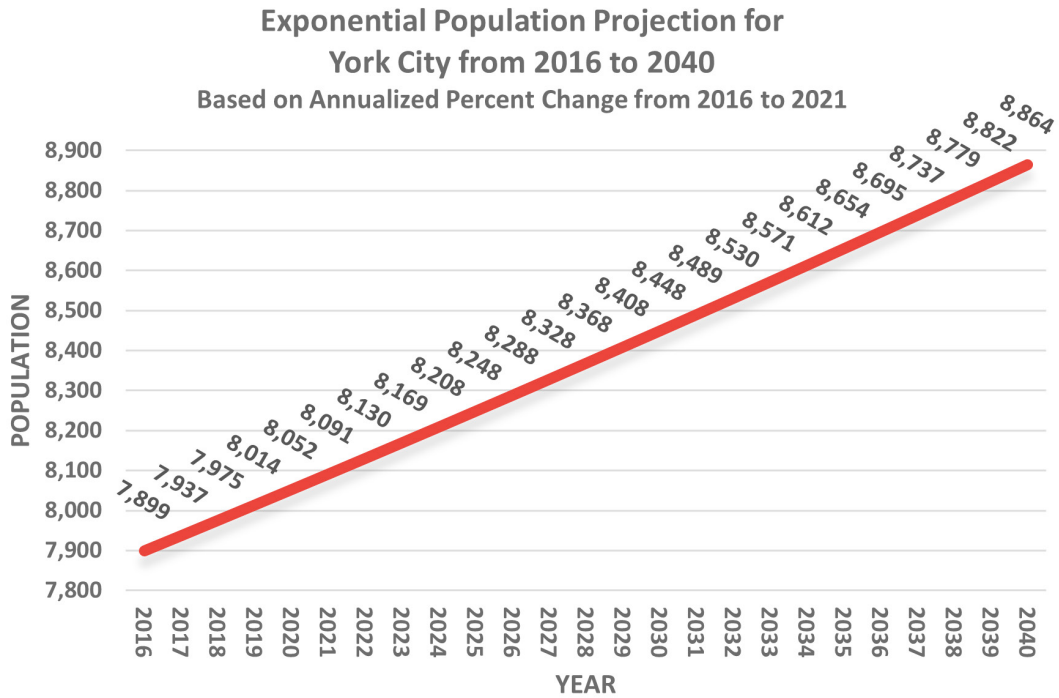


Figure 12. Exponential population projection from 2016 to 2040 for York City, NE.
(Note: PEP)

looking demography of the city. York currently has a relatively large number of those soon to retire and a significant number of youth (see Chapter 2, Figure 5).

When reviewing York’s homebuilding trends, it is shown that single-family-unit building permits peaked in 2013 while multi-family-unit building permits surged in 2019 and 2020 (see Figure 13).

To evaluate York’s current and future ability to accommodate the housing needs of residents, the deficit of needed housing units was projected from 2016 to 2040 (see Table 8).

American Community Survey 5-year estimates from 2016 were subtracted from 2021 and an annual percent change was calculated to create an exponential population projection.

American Community Survey estimates from 2016 were subtracted from 2021 and annual nominal change was calculated to create linear projections of the following variables from the US Census Bureau: the total of homeowner households,

the average household size of an owner-occupied unit, the average household size of a renter-occupied unit, and the total number of occupied housing units.

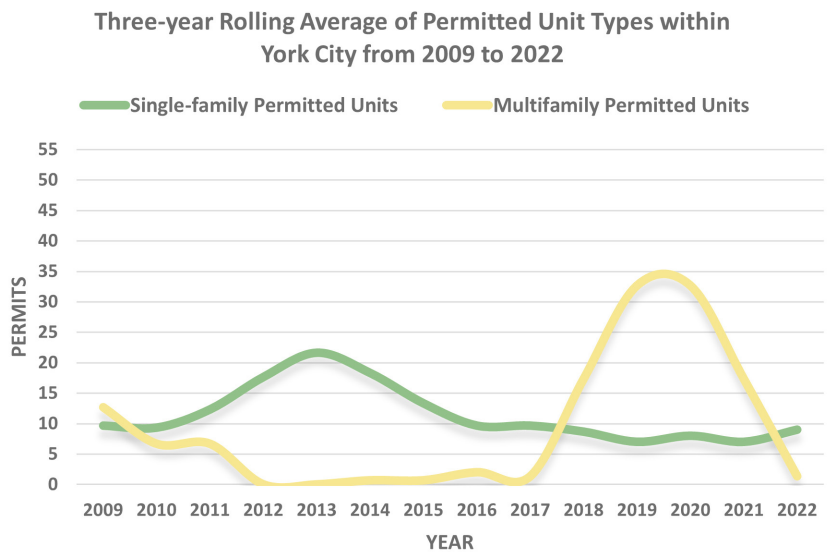


Figure 13. Unit permits by type from 2009 to 2022 in York City, NE.
(Note: BPS)

Derived from those variables were: the percent of homeowner occupied units, the percent of renter occupied units, the average household size of an occupied unit, the required housing units, and the deficit of housing units.

The percentage of homeowner occupied units was calculated by dividing the total number of homeowner households by the total number of occupied housing units. The percentage of renter occupied units was calculated by

subtracting the percent of homeowner occupied units from one. The average household size of an occupied unit was calculated by multiplying the average household size of an owner-occupied unit by the percent of homeowner occupied units and adding that product to the product of the average household size of renter-occupied units multiplied by the percent of renter occupied units. Required housing units were calculated by dividing the population by the average

household size of an occupied unit. And the housing unit deficit was calculated by subtracting required housing units from the total occupied housing units and multiplying by negative one.

Based on those imputations and extrapolations derived from American Community Survey estimates from 2016 and 2021, York City’s housing unit deficit is shown to be falling (see Figure 14).

Table 8. Housing unit deficit projection from 2016 to 2040 for York City, NE.

Year	Occupied	Owners	%Owner	%Renter	Own Size	Rent Size	Size	Pop.	Required	Deficit
16	3,346	2,095	0.63	0.37	2.46	1.80	2.21	7,899	3,569	223
17	3,347	2,138	0.64	0.36	2.46	1.80	2.23	7,937	3,566	219
18	3,347	2,182	0.65	0.35	2.47	1.81	2.24	7,975	3,563	216
19	3,348	2,225	0.66	0.34	2.47	1.81	2.25	8,014	3,561	213
20	3,348	2,269	0.68	0.32	2.48	1.82	2.26	8,052	3,558	210
21	3,349	2,312	0.69	0.31	2.48	1.82	2.28	8,091	3,555	206
22	3,350	2,355	0.70	0.30	2.48	1.82	2.29	8,130	3,553	204
23	3,350	2,399	0.72	0.28	2.49	1.83	2.30	8,169	3,551	201
24	3,351	2,442	0.73	0.27	2.49	1.83	2.31	8,208	3,549	198
25	3,351	2,486	0.74	0.26	2.50	1.84	2.33	8,248	3,547	195
26	3,352	2,529	0.75	0.25	2.50	1.84	2.34	8,288	3,545	193
27	3,353	2,572	0.77	0.23	2.50	1.84	2.35	8,328	3,543	190
28	3,353	2,616	0.78	0.22	2.51	1.85	2.36	8,368	3,541	188
29	3,354	2,659	0.79	0.21	2.51	1.85	2.38	8,408	3,540	186
30	3,354	2,703	0.81	0.19	2.52	1.86	2.39	8,448	3,538	184
31	3,355	2,746	0.82	0.18	2.52	1.86	2.40	8,489	3,537	182
32	3,356	2,789	0.83	0.17	2.52	1.86	2.41	8,530	3,535	180
33	3,356	2,833	0.84	0.16	2.53	1.87	2.43	8,571	3,534	178
34	3,357	2,876	0.86	0.14	2.53	1.87	2.44	8,612	3,533	176
35	3,357	2,920	0.87	0.13	2.54	1.88	2.45	8,654	3,532	175
36	3,358	2,963	0.88	0.12	2.54	1.88	2.46	8,695	3,531	173
37	3,359	3,006	0.90	0.10	2.54	1.88	2.48	8,737	3,530	172
38	3,359	3,050	0.91	0.09	2.55	1.89	2.49	8,779	3,529	170
39	3,360	3,093	0.92	0.08	2.55	1.89	2.50	8,822	3,529	169
40	3,360	3,137	0.93	0.07	2.56	1.90	2.51	8,864	3,528	168

(Note: ACS5 2016 and 2021)

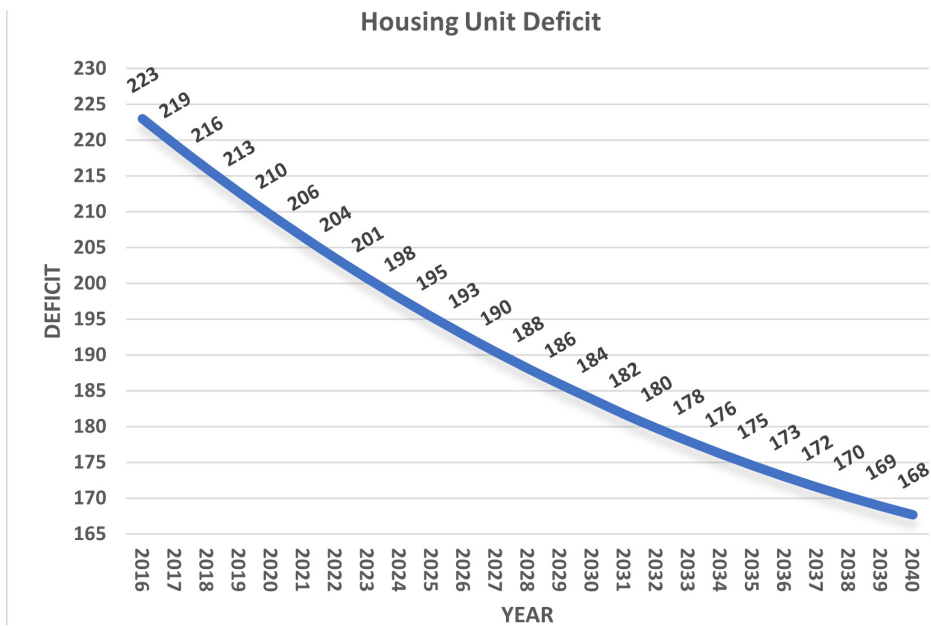


Figure 14. Projected deficit of housing units from 2016 to 2040 from York City, NE. (Note: ACS5 2016 and 2021)

However,

1) Those trends are only projected from 2016 and 2021 estimates and do not necessarily reflect the long-term trend.

2) The decline in the deficit of housing units over time is in part a result of an increasing number of people residing within the same unit (see Table 8, Column “Size”) and primarily the large increase in homeownership (see Table 8, Column “%Owner”), importantly, an increasing household size might not be preferable to York residents..

3) By 2040, if trends hold, there will still be a deficit of 168 housing units within York.

4) It is questionable as to whether there will be the necessary number of homes on the market to facilitate the projected increase in homeownership within York City.

5) The housing unit deficit projection used occupied units instead of total units as way to indirectly account for the city’s vacancies, it may be the case that aging housing might increase the number of vacant units by an unanticipated extent and greatly change the projected trend of a declining housing-unit deficit.

Peer Cities and Counties

When comparing York, NE, to peer cities, or York County to Hamilton, Otoe, and Seward counties, some interesting contrasts appear. Trends in single-family-unit building permits are similar between York and Aurora. Both have seen their single-family-unit building permits decline from the early 2010s. However, Nebraska City and Seward have seen their single-family-unit building permits slowly increase (see Figure 15).

Turning to multi-family-unit permits, all peer cities, except for Aurora, have seen a recent increase (see Figure 16).

When looking at the financing associated with homebuilding, that being the issuance of mortgages, a recent overall trend can be observed within peer cities’ counties. Specifically, all four counties are seeing a decline in mortgages being issued (see Figure 18).

York County is an outlier among its peers of Hamilton, Otoe, and Seward counties in terms of net migration (see Figure 19). Over the past three five-year timeframes (2007 to 2011, 2012 to 2016, and 2017 to 2021) the city has seen positive and growing net migration. Both Otoe and Seward counties have seen consistently declining net migration, and Hamilton County saw a steep decline from the first timeframe to the second, but then bounced back within the third timeframe.

Interestingly, among all four peer cities, York City has featured the highest number of vacant housing units (see Figure 17).

Three-year Rolling Average of Permitted Single-family Units within Four Peer Cities

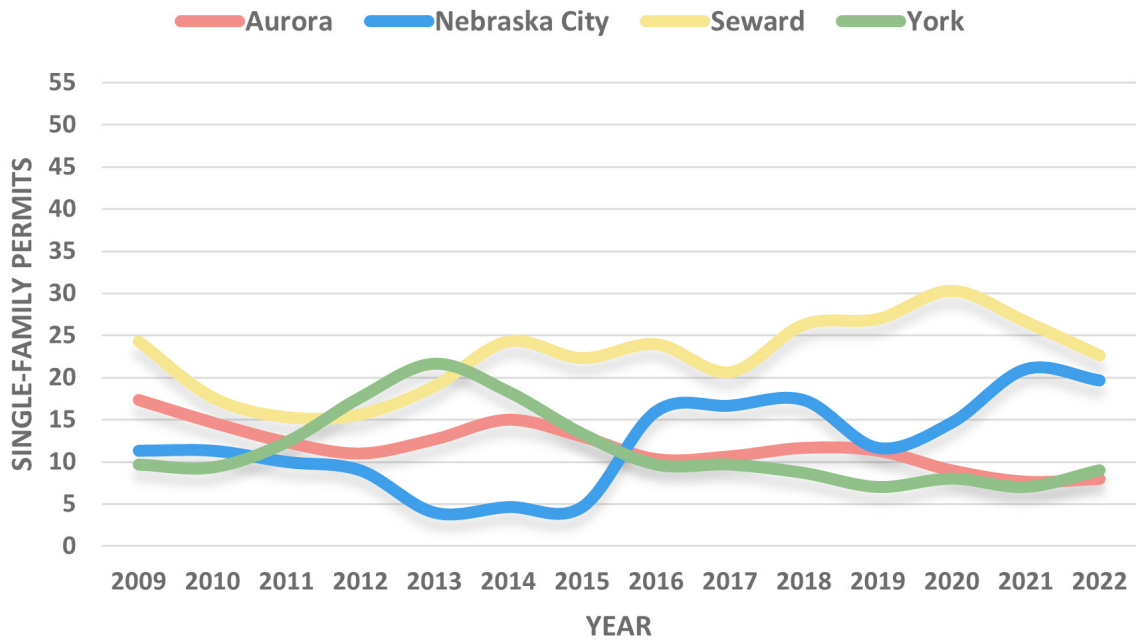


Figure 15. Single-family unit permits for peer cities from 2009 to 2022 (derived from estimates from 2007 to 2022). (Note: BPS)

Three-year Rolling Average of Permitted Multifamily Units within Four Peer Cities

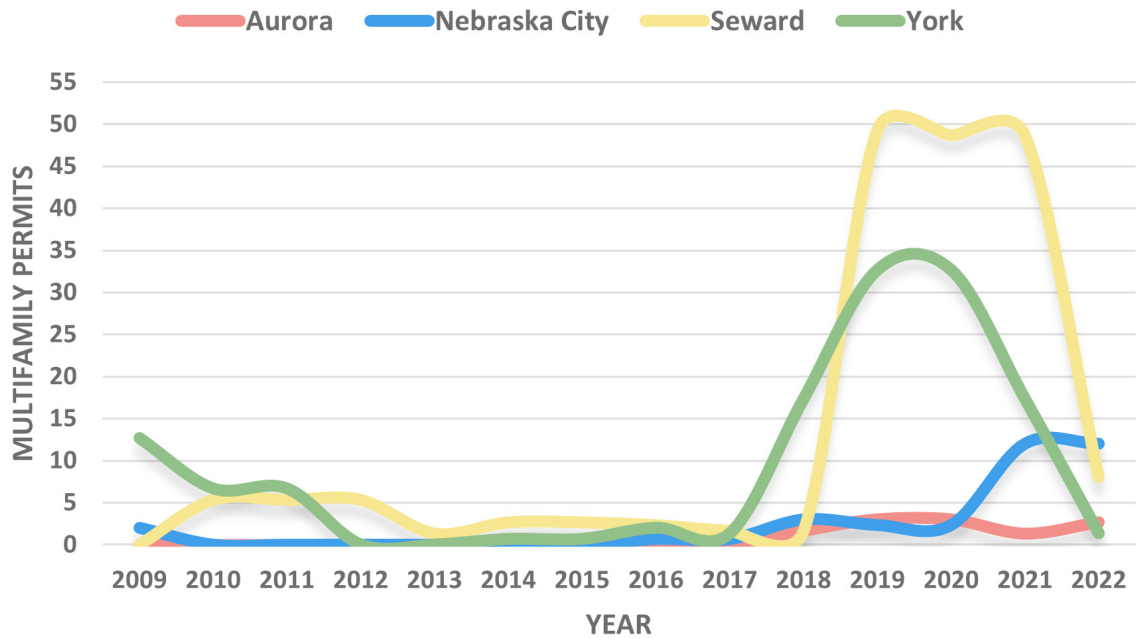


Figure 16. Multi-family unit permits for peer cities from 2009 to 2022 (derived from estimates from 2007 to 2022). (Note: BPS)

Vacant Housing Units within Four Peer Cities

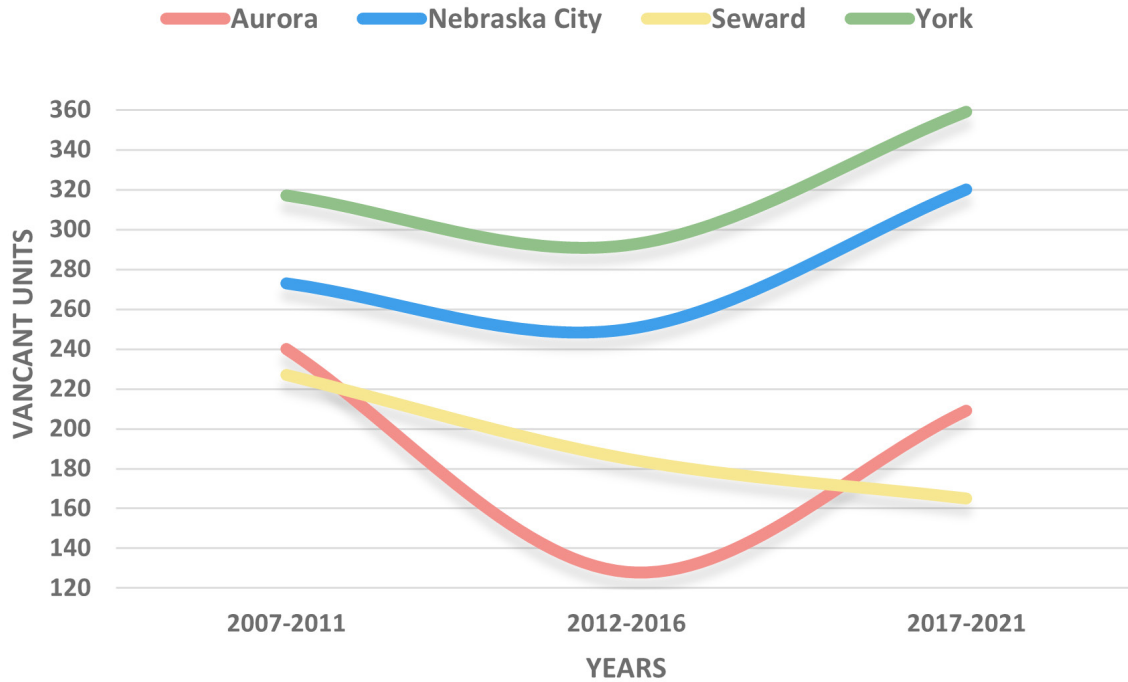


Figure 17. Vacant housing units in peer cities for 2007-2011, 2012-2016 and 2017-2021. (Note: ACS5 2011, 2016 and 2021)

"Purchased" Mortgages within Peer Cities' Counties

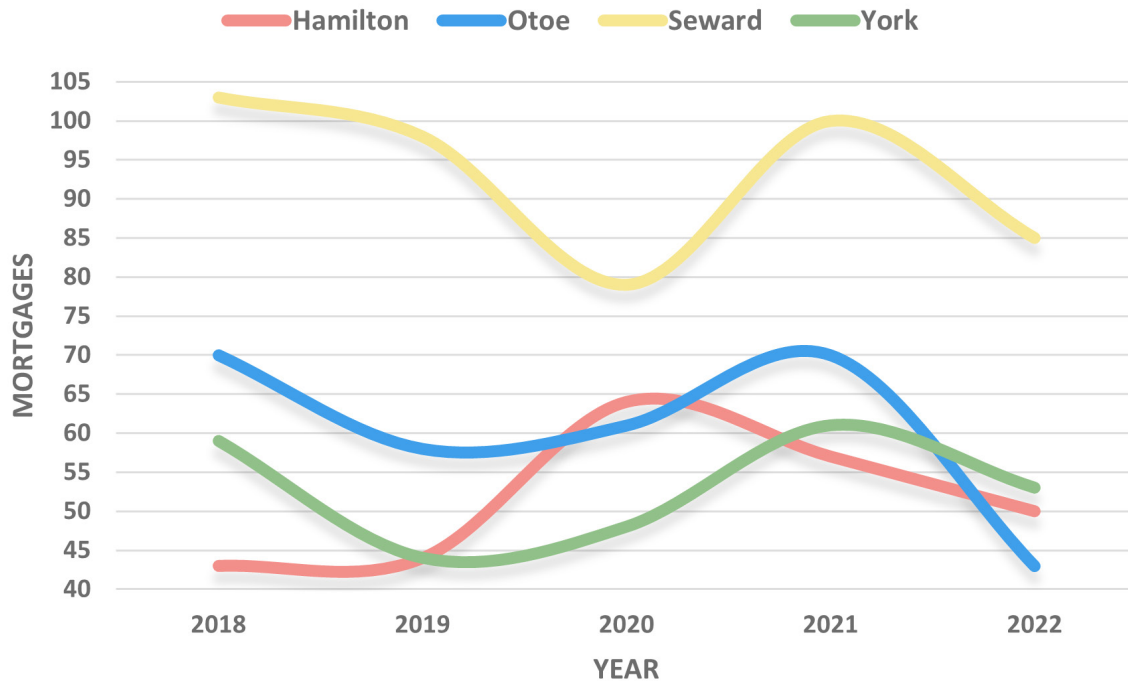


Figure 18. Purchased mortgages within peer cities' counties from 2018 to 2022. (Note: HMDA)

Approximation of Annual Net Migration for any given Year within a Five-year Span for Peer Cities' Counties

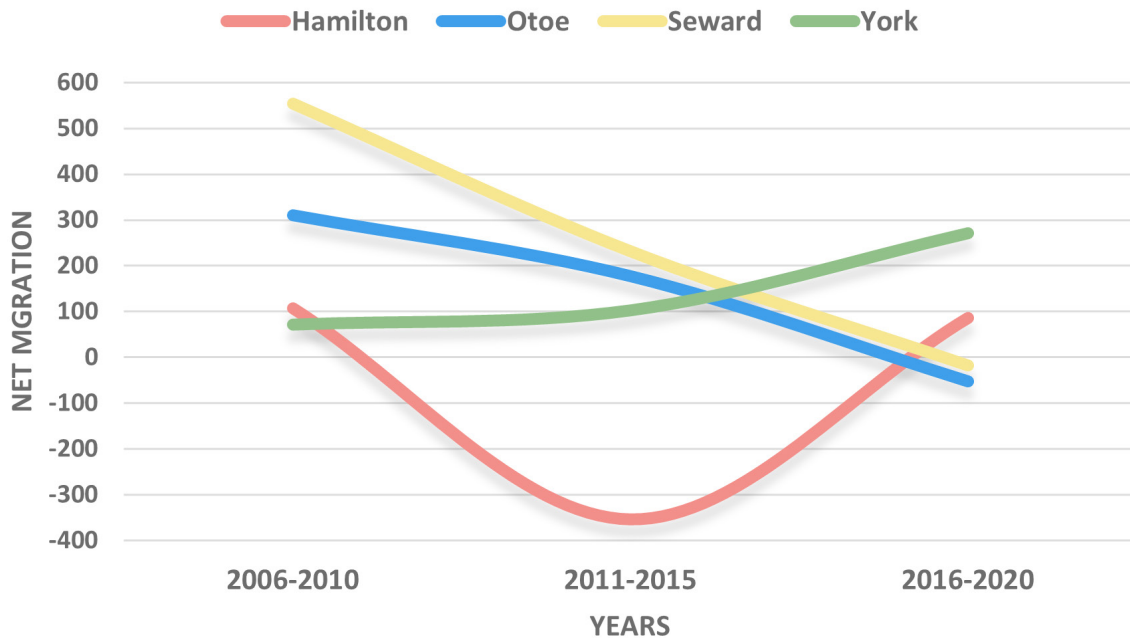


Figure 19. Annual net migration within peer cities' counties for 2006-2010, 2011-2015 and 2016-2020. (Note: ACS5 2010, 2015 and 2020)

Survey analysis

Based on our survey analysis (N=143), more than 40% of respondents rated apartments, senior housing, family housing, and townhomes as being in 'Fair' or 'Poor' condition (see Figure 20). Most housing in York are single-family homes and just over a quarter of all single-family homes are deemed 'Good' by respondents. The majority (71%) of sampled residents labeled single-family homes as 'Fair' or 'Poor' quality (see Figure 20).

York residents would like to see the city maintain the current housing stock. Residents of York also want to see more housing options become available. Over half of respondents said single-

family homes, senior housing, and family housing were 'Somewhat Important,' 'Very Important,' or 'Essential' (see Table 9).

As well as cost, access for the disabled was a relatively high

priority. It appears that families are growing in the City of York, with at least 21% of respondents stating that housing options for families raising children is at least 'Very Important,' and over 88% of respondents answered that there

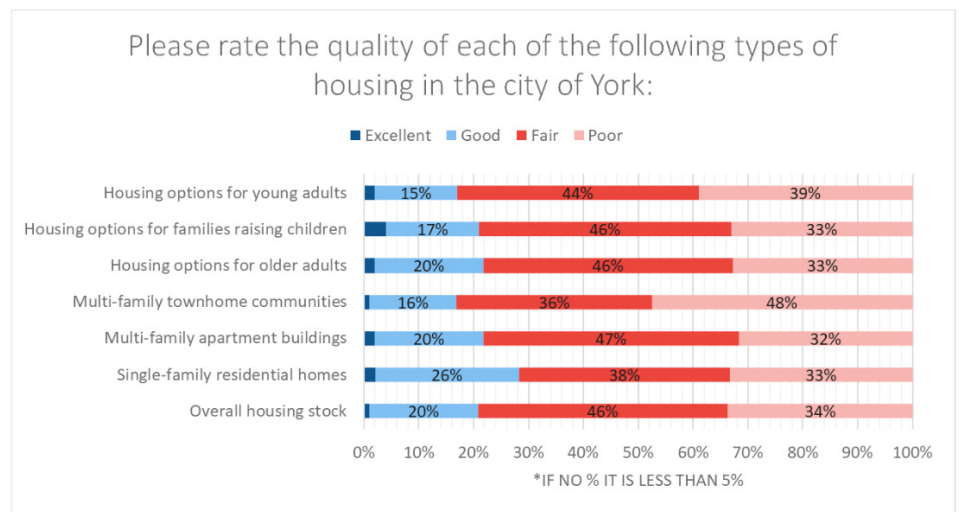


Figure 20. York City residents' ratings of housing quality by type. (Note: City of York Housing Survey)

was a lack of affordable housing for families just starting out (see Table 9).

The cost of housing is cited by survey respondents as the largest barrier in the community towards increasing homeownership city-wide (see Table 10).

42% of respondents ‘Strongly Disagree’ that there is a variety of housing choices available for all income levels (see Figure 21). More than 50% of respondents agreed that housing costs are too high for themselves and/or their families.

Nearly 25% of respondents are, or have, seniors living in their home (see Figure 23). Housing prices are too high for senior residents to find housing to fit their budgets, with 39% of respondents strongly agreeing that the housing costs are too expensive for retirees to remain in York (see Figure 21). Additionally, 33% of respondents rated the condition of these accommodations as ‘Poor,’ and 46% as ‘Fair’ (see Figure 20).

Just under half of survey respondents are raising children, with 46% of respondents housing a child 17 years of age or younger (see Figure 23).

Around a third of survey respondents claimed that housing costs are not manageable for their families (see Figure 21). Almost 90% of survey respondents agreed that housing costs are too high for young people or families just starting out. Despite the lack of available affordable housing,

Table 9. York City residents’ housing concerns

How important is it that your community works to increase each of the following types of housing?

Question	Essential	Very Important	Somewhat important	Not at all important	Don’t know
Overall housing stock	1%	20%	46%	3%	34%
Single-family residential homes	2%	26%	38%	4%	33%
Multi-family apartment buildings	2%	20%	47%	11%	32%
Multi-family townhome communities	1%	16%	36%	16%	48%
Housing options for older adults	2%	20%	46%	5%	33%
Housing options for families raising children	4%	17%	46%	1%	33%
Housing options for young adults	2%	15%	44%	5%	39%
Rental Units	31%	38%	27%	4%	1%

(Note: City of York Housing Survey)

most residents of York see their community as a welcoming space. 57% of the respondents do not state discrimination as a barrier for those who would like to buy a home in the community (see Table 10).

Table 10. York City residents’ responses on housing barriers.

How much do the following create barriers for people who would like to buy a home in York?

Question	Major barrier	Moderate barrier	Minor barrier	Not a barrier
Cost of housing	68%	28%	3%	1%
Distance to employment	11%	25%	47%	17%
Limits of public transit	16%	26%	38%	20%
Lack of accessibility for disabled people	14%	32%	43%	12%
Language barriers	7%	28%	38%	26%
Unfair lending	19%	12%	26%	43%
Discrimination (based on gender, age, family size, race/ethnicity, etc.)	10%	10%	24%	57%

(Note: City of York Housing Survey)

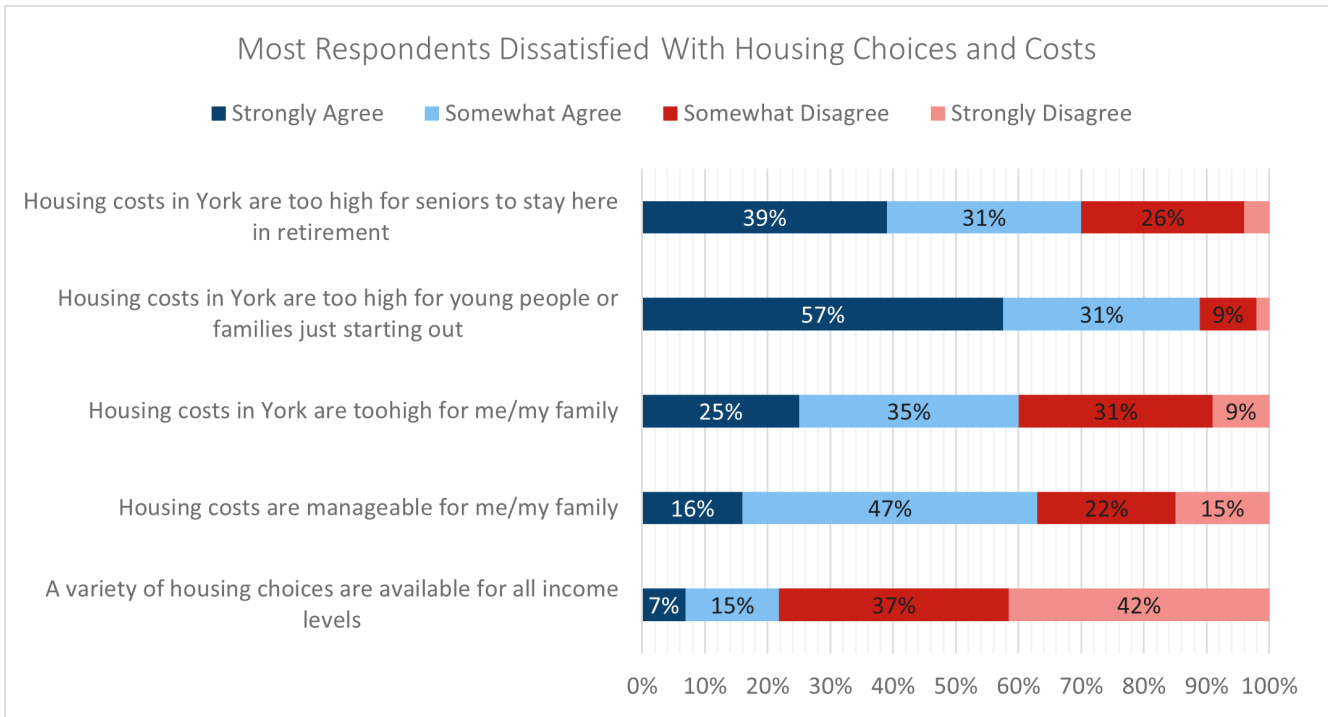


Figure 21. Respondents' self-reported dissatisfaction with housing. (Note: City of York Housing Survey)

The largest group of respondents, 49% (n=70), said that they spend less than 30% of their household income on housing expenses (see Figure 24).

Most respondents (83% (n=119)) said they own their homes (see Figure 22). Based on these segments of the survey results, many respondents may be approaching middle age. This would make sense given that respondents who are middle-aged are more likely to have children living in the home. However, young adults with children looking to upgrade their housing or young adults looking to start a family are the most affected by housing supply issues and were most engaged with this survey.

This would make sense given that respondents who are middle-aged are more likely to have children

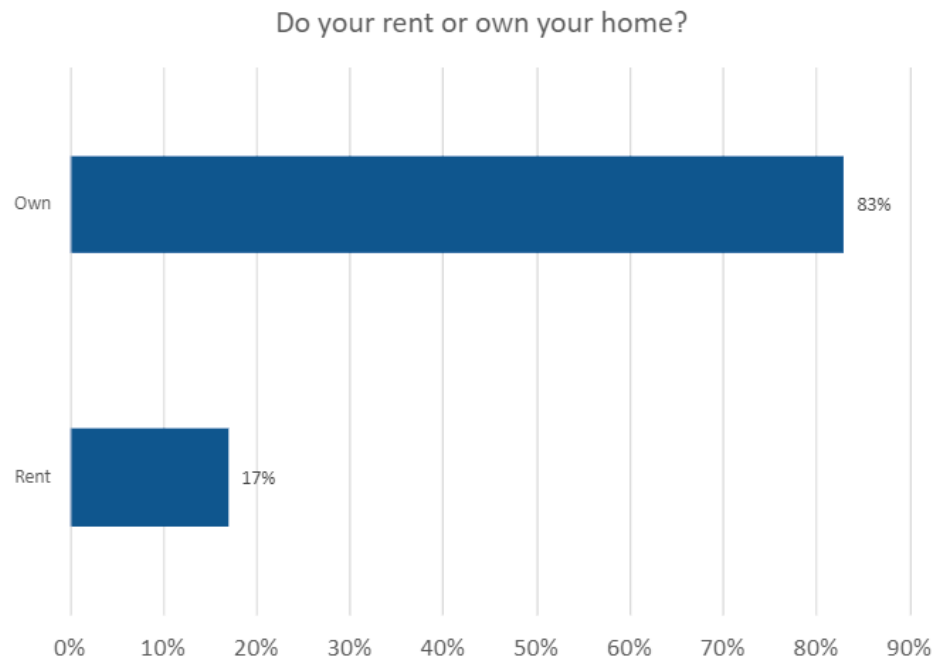


Figure 22. Tenure-based demographics in York City, NE. (Note: City of York Housing Survey)

living in the home. However, young adults with children looking to upgrade their housing or young adults looking to start a family are the most affected by housing

supply issues and were most engaged with this survey. Figure 21 shows the dissatisfaction of survey respondents regarding housing options and costs in York.

York residents cited housing costs for young families as the main issue affecting the city, with 57% of survey respondents strongly agreeing that “housing costs in York are too high for young people or families just starting out.” 42% of respondents strongly disagree that “a variety of housing choices are available for all income levels.” These responses indicate that most are dissatisfied with housing and costs and that a lack of different types of housing is prevalent within the City of York.

Owners and renters have different perspectives on what housing issues are important. Disaggregation in data shows these differences in how both renters and owners rated the housing issues that the City of York is currently facing. By and large, economic issues are the largest detriment respondents have observed impacting housing in York. Nearly 25% of all respondents highlighted this observation (see Figure 25).

Owners were less likely to respond to the open-ended question (see Figure 26). 52 individuals did not respond. However, the owners who did respond to the survey question commented on economic issues as their top problem impacting the community, followed by the lack of housing supply.

While only comprising 17% (n=24) of responses to the survey, renters were much more likely to respond to this question about their housing needs. 41% of renters responded and cited economic issues as their primary concern (see Figure 27).

Out of the 86 written responses received regarding housing concerns, over 6% of respondents overall expressed that they lacked the funds or resources necessary for property maintenance, or general upkeep (see Figure 25). This concern was much more prominent among renters, among whom 16% reported maintenance issues (see Figure 27), compared

to owners, with 4% reporting such issues (see Figure 26). The upkeep and potential renovation/restoration of current homes may be a necessary component that the city will need to address to maintain its current housing stock.

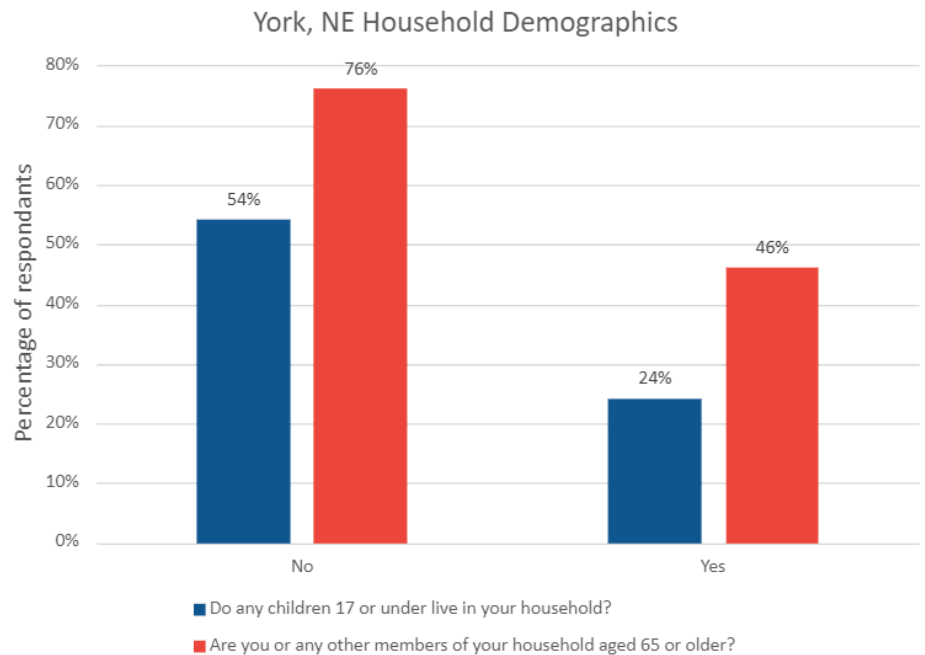


Figure 23. Tenure-based demographics in York City, NE. (Note: City of York Housing Survey)

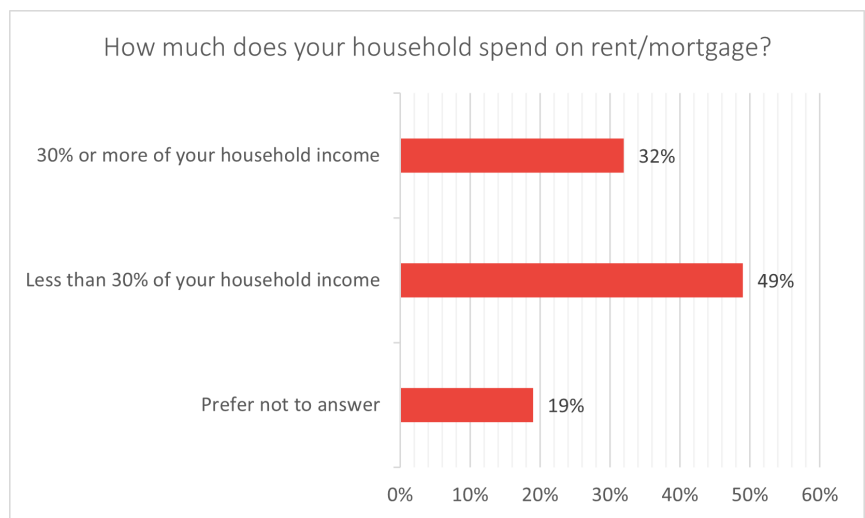


Figure 24. Proportion of household income spent on housing. (Note: City of York Housing Survey)

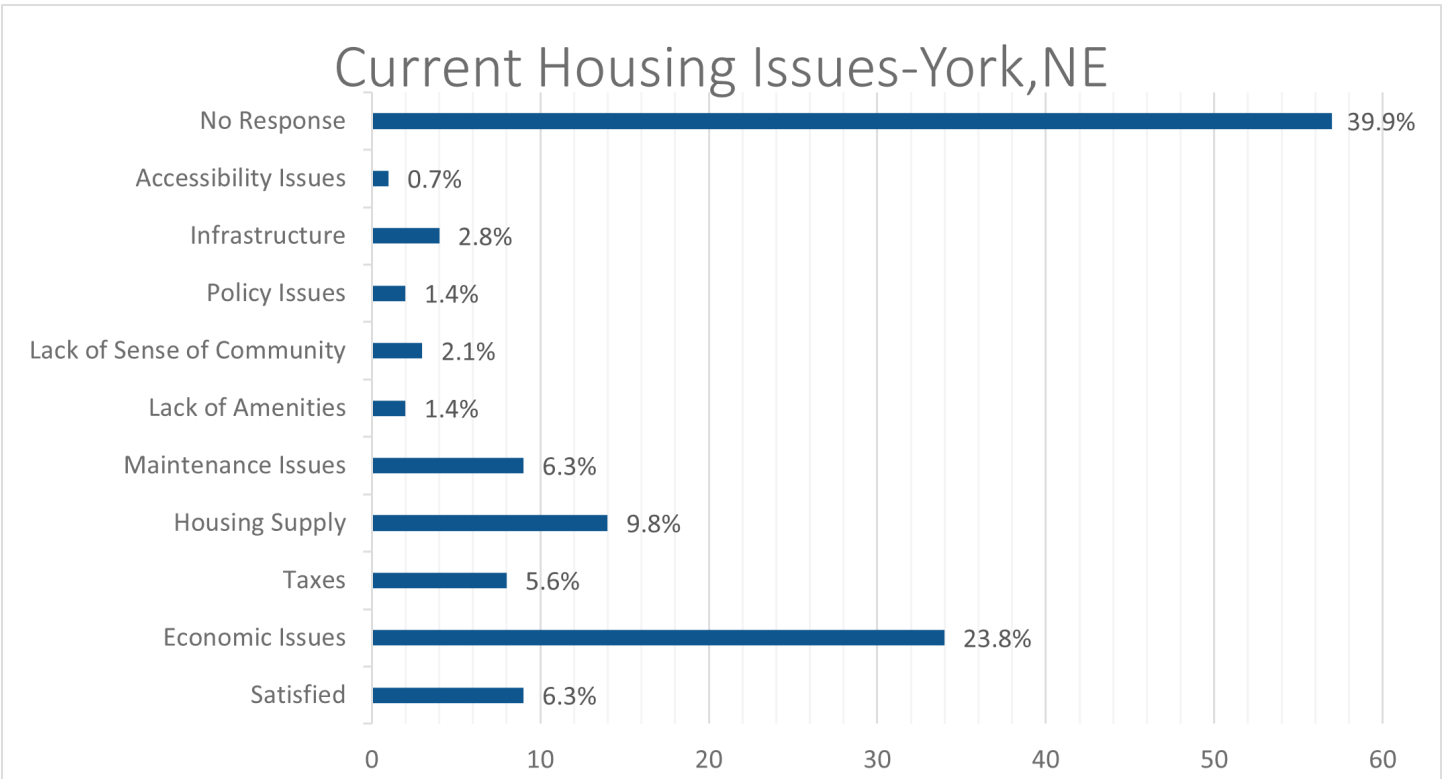


Figure 25. Housing issues among all respondents.
(Note: City of York Housing Survey)

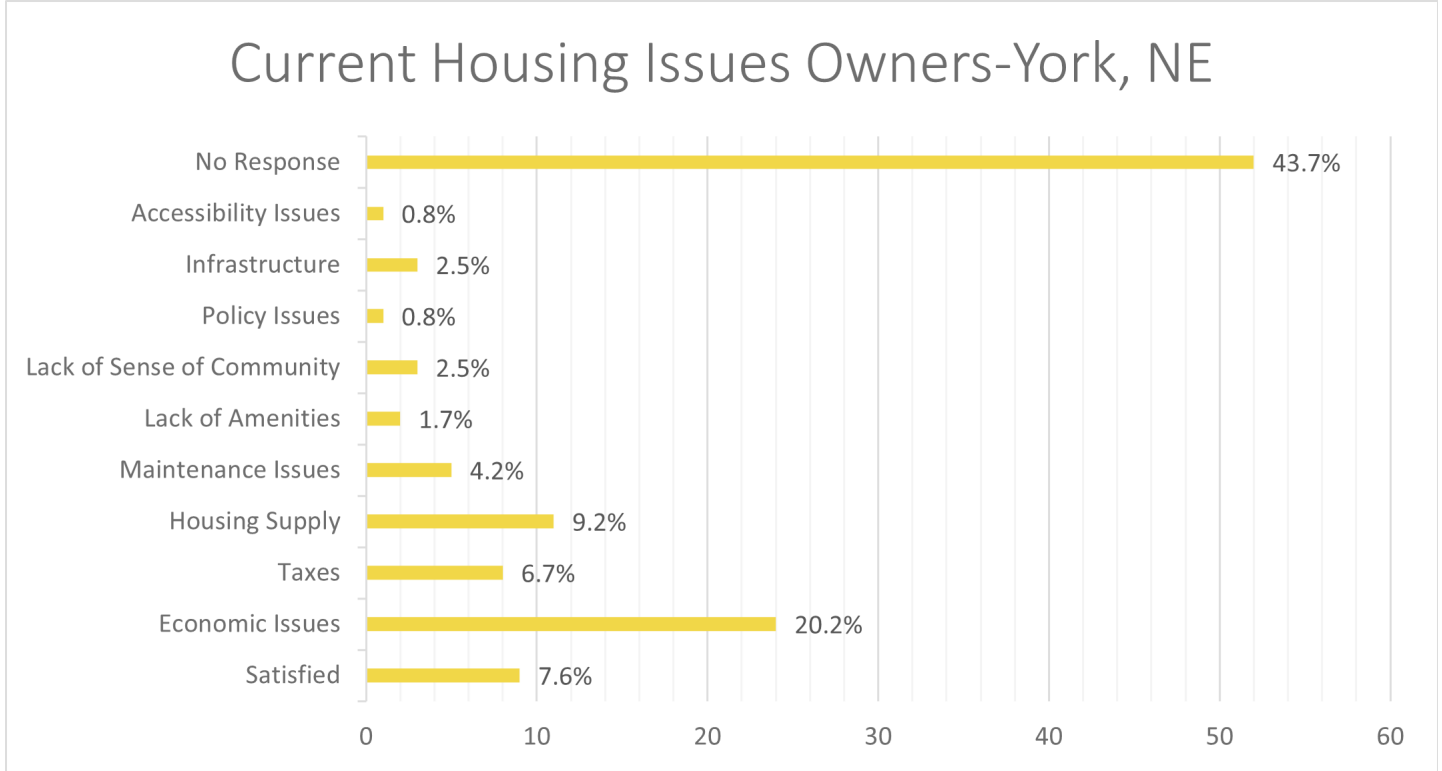


Figure 26. Housing issues among homeowners respondents.
(Note: City of York Housing Survey)

Current Housing Issues Renters-York, NE

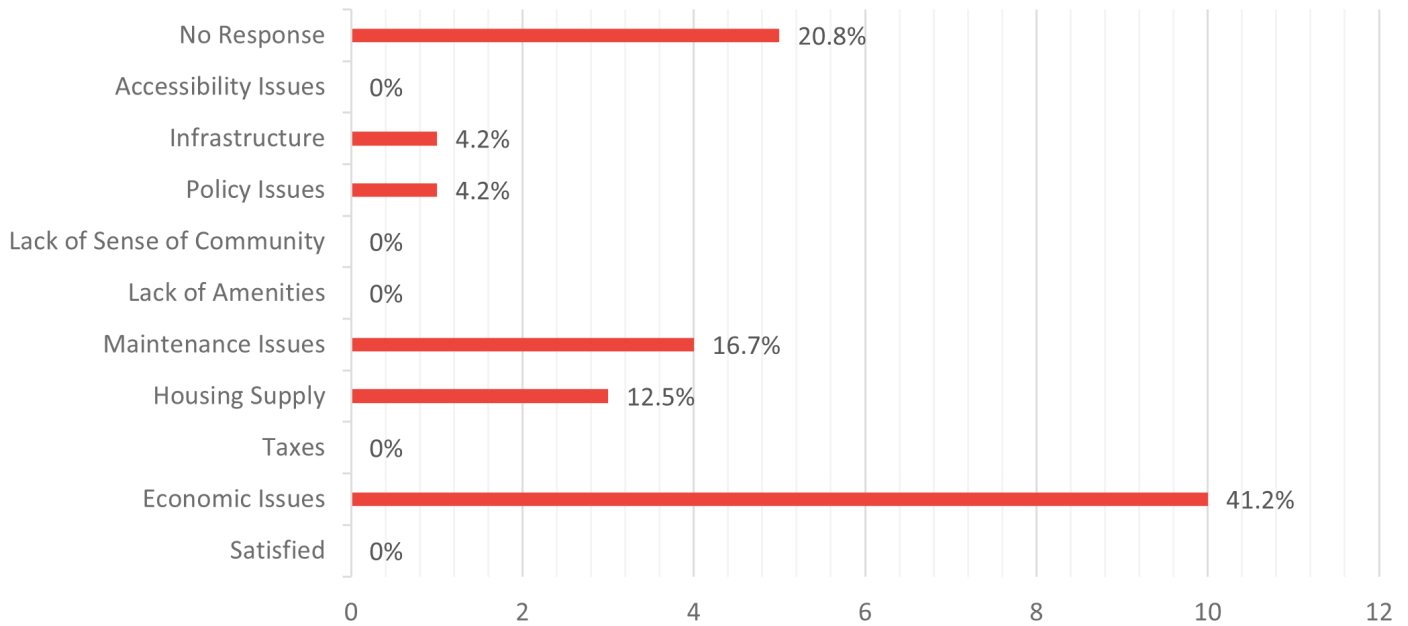


Figure 27. Housing issues among renting respondents.
(Note: City of York Housing Survey)

Stakeholder Interviews

Authors sought feedback from stakeholders close to the homebuilding sector in the peer cities of Aurora, Nebraska City, Seward, and York. Outreach yielded feedback from the following four respondents:

- Executive Director of the Nebraska City Area Development Corporation, Dan Mauk;
- President & CEO of the Seward County Chamber & Development Partnership, Jonathan Jank;
- City of York Planning Director, Dan Aude; and

- Former York County Development Corporation Board Member and current Mead Lumber Manager, Brian McDaniel.

Dan Mauk stated that housing was not meeting the desires of prospective homeowners and renters. Mauk stressed the point that costs are a prohibitive issue for home builders and that policy could be changed to alleviate this issue. One such policy approach, suggested by Mauk, was relaxed zoning policies to facilitate increased housing density:

How could the housing stock conditions change to better suit the needs of current and prospective residents of Nebraska City?

“Our housing stock, at all pricing levels, is far short of meeting demand. Increasing housing stock will need subsidy at some level for all but high end (\$400,000 up) homes. We are very short on affordable rental units. Our senior (55+) low-income units have 160 eligible applicants waiting for the 22 that are under construction.”

What policies hold the greatest potential to increase the availability, affordability, and diversity of future housing stock in Nebraska City?

“Policies that add capital or equivalents that reduce risk to developers would help. Local policies absorb

some of the risks, such as spreading out front-end cost for infrastructure, or even city owned subdivision development. Affordability is interpreted in several ways by elected officials and the public. Many equate affordability with ‘those (undesirable) people’ and oppose efforts to build affordable housing. The fact is with current land, infrastructure and construction costs in addition to the cost of capital, it is nearly impossible to build a house the majority of working families can afford.”

What regulatory land-use obstacles could be changed to increase housing supply in Nebraska City?

“Reduce setbacks to increase housing density and reduce per unit land/infrastructure costs. Some sort of streamlining (like a land bank) to acquire abandoned, tax delinquent, and dilapidated existing stock.”

Jonathan Jank emphasized that increased residential housing supply was wholly needed regardless of the type of housing due to wide-ranging unmet demand. Like Mauk, Jank suggested relaxing restrictive zoning policies to increase the density of housing. Additionally, Jank highlighted the resistance among existing residents to the residential development of agricultural land. It was stated that existing residents worry that new development will impede their access to water via their water wells:

How could the housing stock conditions change to better suit the needs of current and prospective residents of the City of Seward?

“The more available new housing or recently renovated housing being built the better. This creates movement from current residents into newer/ updated housing that creates more affordable entry level housing for prospective residents.”

What policies hold the greatest potential to increase the availability, affordability, and diversity of future housing stock in the City of Seward?

“Policies that support flexible zoning regulations are most helpful. These policies reduce setbacks and allow more density which helps drive more availability, affordability and diversity when developing new housing stock.”

What regulatory land-use obstacles could be changed to increase housing supply in the City of Seward?

“On the outskirts of the City of Seward’s extraterritorial jurisdiction, ETJ, it’s been challenging to rezone ag [agriculture] to transitional ag which would support additional density of housing development. Many existing residents have concerns about water availability, existing wells are drying up, or having to be dug deeper to access water,

and therefore they oppose additional development next to their existing rural residences. Having practical and affordable solutions for better water accessibility would reduce current land-use obstacles, e.g. creating a rural water district is not an affordable and realistic solution).”

Dan Aude offered feedback that generally aligned with other interviewees. Like Jank, Aude sees the most pressing housing issues in York as being supply related. Though, Aude did not see the housing issues affecting the community. For Aude, the attraction of York to new and prospective residents is a strong labor market. As well, the housing market was stated as being “strong.” Unlike Mauk and Jank, Aude perceives zoning regulations in York to be already adequately expanded to address housing demand:

In your opinion, what are the biggest issues facing York and York County on housing supply and demand?

“Lack of housing.”

Where have you seen housing issues affect you or others in the community through your position?

“Not really.”

What non-housing amenities are attracting people to live and work in York?

“Availability of jobs.”

What demand is there for housing in York?

“Seems to be a strong housing market.”

Do you think future zoning changes could help to alleviate housing pressure that is facing the community?

“No, we have already expanded our housing zoning.”

Brian McDaniel stressed that affordability is measured relative to income. McDaniel thinks that an affordability price threshold placed on square footage could clarify the affordable homebuilding process. Like Mauk, McDaniel highlighted the high cost of development as being prohibitive. Specifically, Mauk stated that the infrastructure costs were at a disincentivizing level. Unlike other respondents McDaniel mentioned that the age of housing is making remodeling existing housing units a risky cost, and that remodeling has been observed as declining. Also distinct from other respondents, McDaniel sees there being a role for government to play beyond just relaxing zoning restriction. Specifically, he suggests getting land shovel ready for homebuilders. He said that the costs would, in time, be compensated for by the tax revenue generated by the additional housing. Another distinct point was that the land-area to housing-unit requirement for rural York County is very high, and thus stymies increased housing supply by a meaningful margin:

How could the housing stock conditions change to better suit the needs of current and prospective residents of the City of York?

“This topic has been going around for many years and will continue to go around for years to come because there are so many points of views on what’s needed. I hear affordable housing, well what does that mean? Affordable from one person to the next is completely different. Someone needs to establish a dollar amount and a square foot size to describe affordable housing. A 1,600 square ft home today to me would not fall into a price range which I would class affordable. Say under \$400,000. New developments are great but with the price to put in all the infrastructure the average lot is probably \$60,000 or more and that takes a pretty big bite out of 400k loan right away. There has been a shift over the last 10 years in which people are not remodeling like they used to and are just moving into a bigger/ better more modern home. Sometimes the remodel is just not worth it. A lot of unknown and unforeseen expenses. There is a big demand for newer homes, it’s just a matter of what price range and getting someone to build them.”

What policies hold the greatest potential to increase the availability, affordability, and diversity of future housing stock in the City of York?

“I see in some smaller communities where the city gives away the ground for someone to build a home. That may be something the city could do or at least reduce the price of the lots to just pay for infrastructure. Maybe a low interest loan to a local builder to build a predetermined size and priced house.”

What land-use regulations are hindering residential development that could be changed to foster residential development in the City of York?

“Land is expensive and then add all the streets, plumbing, and electrical into it is very expensive and can take a very long time just to get your money back out of it. If the city owns ground that could be developed maybe the city should develop it. They could do it a couple of blocks at a time and sell the lots at a reduced price with the intension of breaking even and not to make a profit. They will get tax returns on that property for the next 100 years. When 75% of the development is full do the next 2 blocks. Rural York County also has a limit of 1 house per 40 acres of land. That makes it pretty tough to find a place to build in the rural countryside.”

GIS Analyses/Maps

York Population by Census Block

Figure 28 shows how many people live within each census block located within the City of York. The population density of York is most concentrated on the eastern side of the city, with some other higher density locations including the southeast side of the city.

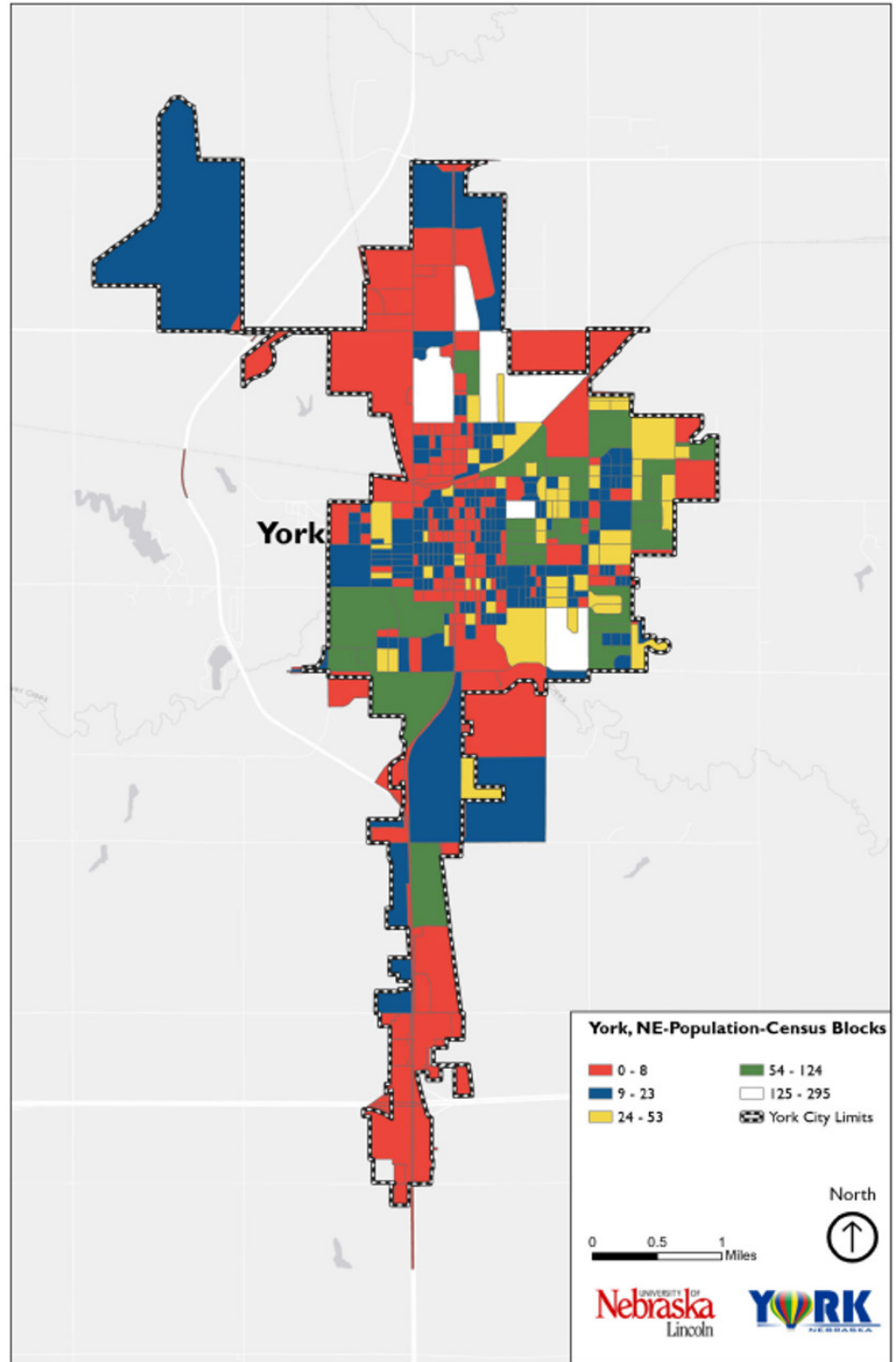


Figure 28. Map of population by census block for York, NE.
(Note: Decennial Census 2020)

Age of Housing in York, NE, by Tax Parcel

Figure 29 shows the age of housing by tax parcel in York City, NE. Housing ages and nearby infrastructure seem to align with the following periods of planning and spatial evolution of urban form:

- **Pre-1900:** Traditional Street Grid Pattern with little to no planning or zoning as we know it today with little influence from the automobile.
- **1901-1939:** Continuance of Traditional Street Grid with the influence of *Euclid v Ambler* and the introduction of zoning and the automobile coming into play.
- **1940-1965:** Immediately following WWII, the suburban development pattern begins street patterns move from a strict grid system to a more curvilinear system with zoning laws really starting to segregate uses.
- **1966-1990:** Continuation of automobile focused design and, typically, a lack of sidewalks during this era. Much more focused on cul-de-sacs and dead-end use-separated streets.
- **1991-2023:** Today's era of development began with much of the same with a slight focus on more connectivity. However, most housing built has continued to occur along the fringes of York's corporate limits.

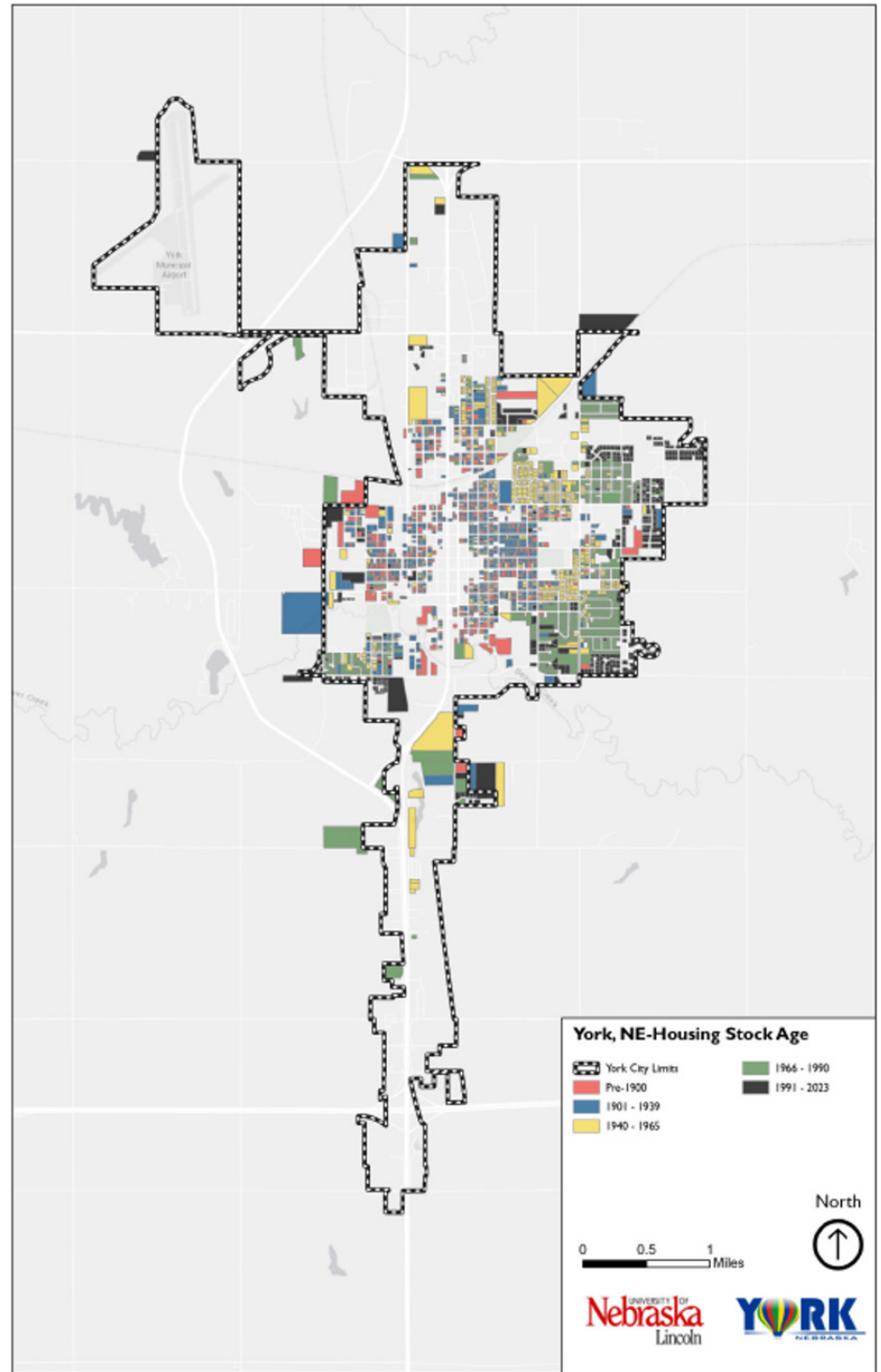


Figure 29. Age of housing by tax parcel in York City, NE.
(Note: York County Assessor 2023)

Vacancies Dot Map-York, NE

Figures 30 and 31 display vacancies in York by tax parcel and census block, respectively. The concentration of vacant residential properties is located within the central section of the city just outside of the downtown core. There are also concentrations of vacancies within the north and east, with a small number to the south.

Floodplain

Homeowners in Nebraska have recently faced a challenge due to the cost of home insurance going up by a large margin. This is happening because of issues like extreme weather, problems with the supply chain, and not having enough workers. The higher insurance costs are not only making it hard for people to pay their bills but are also showing how climate change is affecting the insurance industry. Moreover, as Nebraskans are struggling to figure out how to pay for insurance, financially sustainable solutions should be a priority. This might involve changing how insurance works, getting better at dealing with extreme weather, and encouraging greater dialogue between homeowners and insurance companies (Flatwater free Press 2023). Furthermore, there is a similar issue with the way the Federal Emergency Management Agency (FEMA) determines flood insurance rates across the country. Many lawmakers are worried that the FEMA's new system for flood insurance rate increases is making

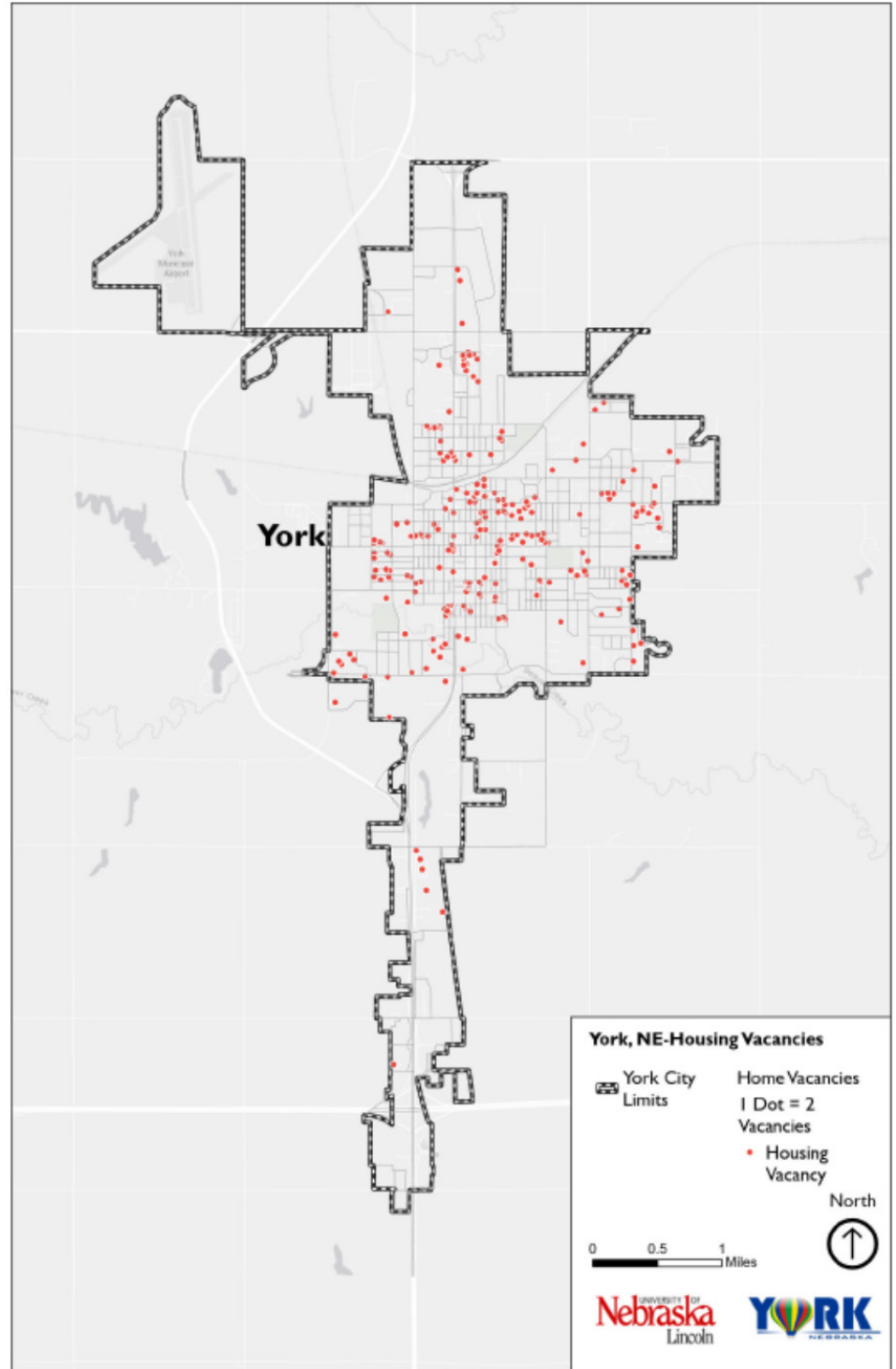


Figure 30. Dot map for vacancies by tax parcel in York City, NE. (Note: Decennial Census 2020)

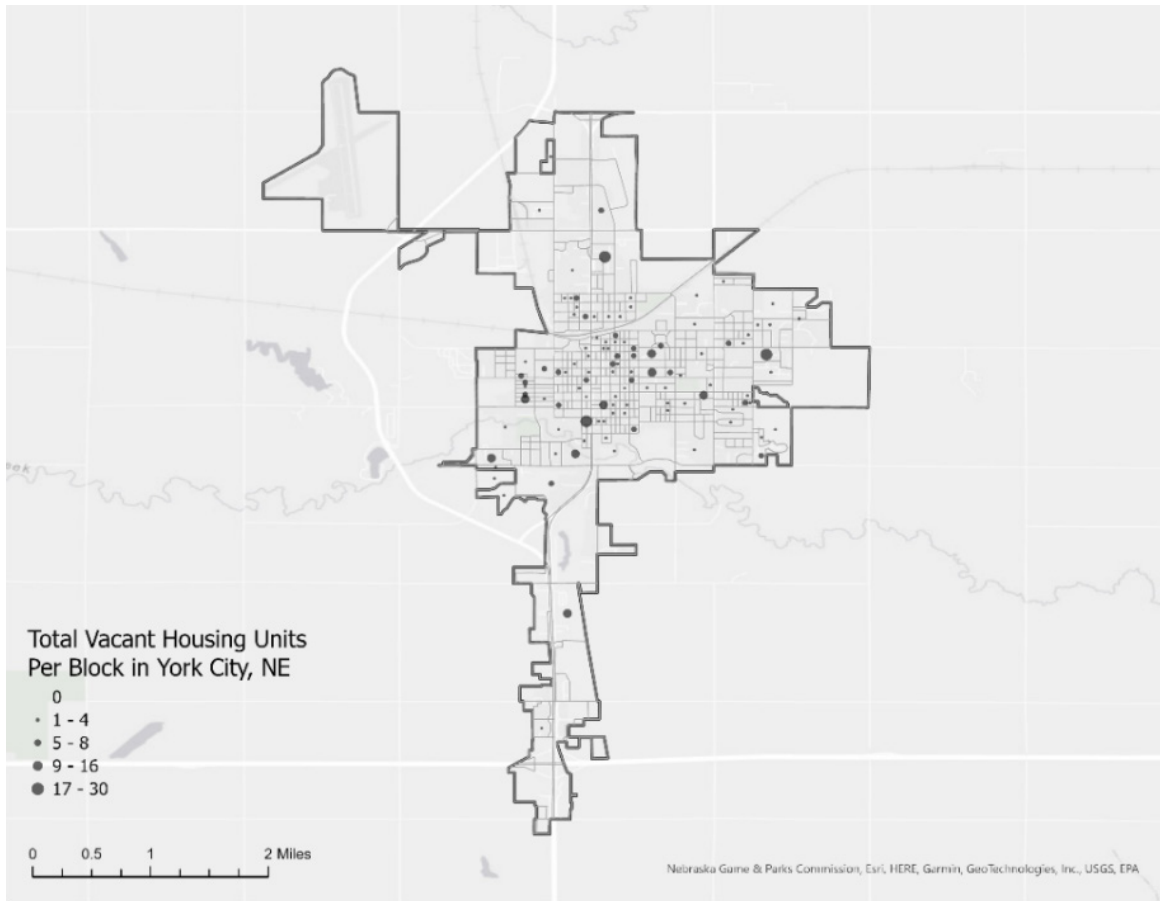


Figure 31. Map of vacant housing units by census block for York City, NE.
(Note: Decennial Census 2020)

it too expensive for people to pay their flood insurance. This could lead to more people canceling their policies, especially those who are not well-off financially (National Association of Home Builders 2023).

Figure 32 shows the 100-year and 500-year floodplain maps of the City of York, Nebraska, depicting areas with varying levels

of flood risk based on statistical probabilities. The 100-year floodplain indicates zones with a 1% chance of experiencing a flood of a certain magnitude in any given year, while the 500-year floodplain represents areas with a 0.2% annual probability of encountering a more extreme flood event. This map is a crucial tool for assessing and managing flood risks, helping

city planners and residents make informed decisions about land use, construction, and emergency preparedness. By delineating these flood-prone areas, the maps contribute to the implementation of zoning regulations and building codes that aim to mitigate flood risks and enhance overall resilience in the face of potential flooding events in the City of York.

Floodplains in York City (100 Years, 500 Years)

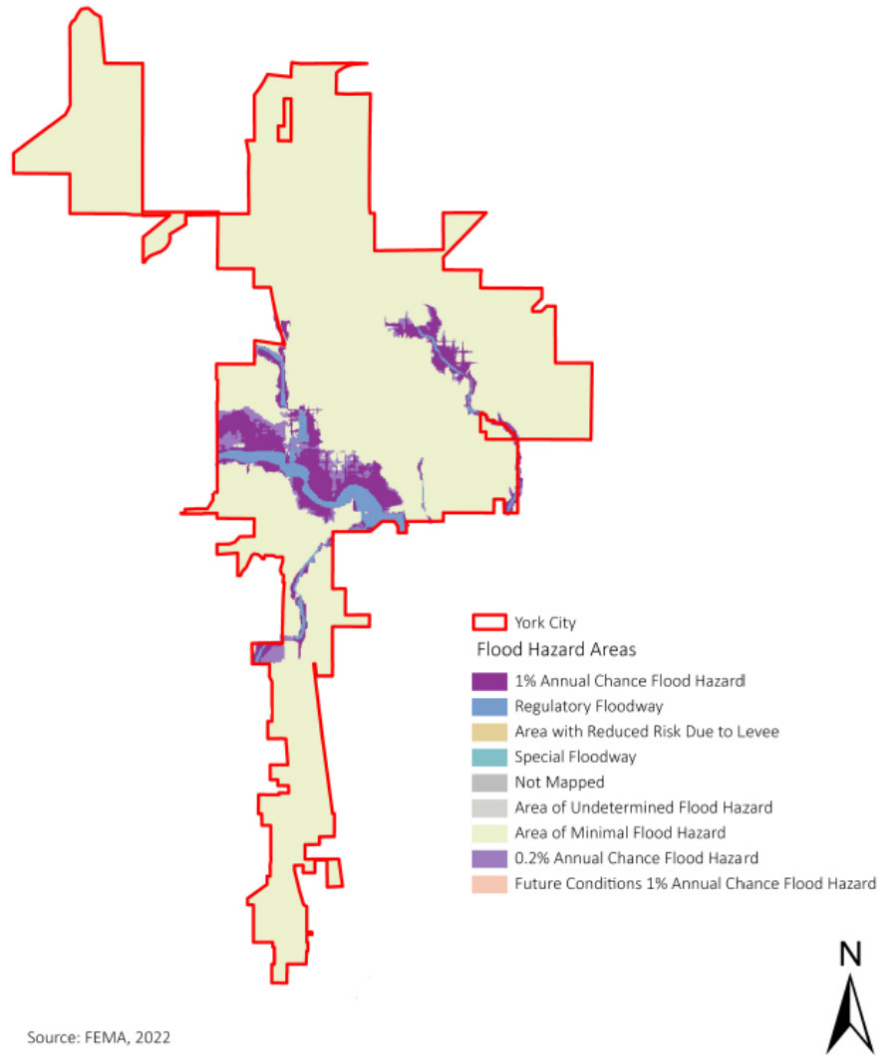


Figure 32. Floodplain map and 100-year delineation for the city of York, NE.
(Note: FEMA - National Flood Hazard Layer 2020)

Conclusions

Housing shortages are an issue in York. Though the influx of migration combined with increases in home ownership is an enviable trend, there is no guarantee that it will persist without a continued diligent effort to offer housing suited to the needs of residents. Within York City there are soon-to-be elderly people in need of right-sized age-appropriate housing. Among those raising children there

is a need to upsize to provide adequate housing for growing families. Among young adults, there simply are not apartments or existing single-family housing that seem within grasp, and new home builds are prohibitively costly for a meaningful proportion of residents interested in purchasing a new home. Worryingly, recent mortgage issuance has declined, and without efforts to address alternative ways to assist residents in meeting their housing needs

the knock-on effects will likely be amplified for would-be first-time home buyers. Most people surveyed within this study understand the issue, though in different ways. Due in no small part that understanding, and out of demographic and financial necessity, many are open to relaxing restrictive zoning regulations to spur homebuilding. This chapter concludes that is the right course of action at the present moment in time.

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Meeting York Residents' Housing Needs

The image features a collection of brown cardboard boxes of various sizes scattered across a light-colored floor. A large, semi-transparent orange geometric shape, resembling a stylized house or a large 'A', is overlaid on the left side of the image. The background is a plain, light-colored wall. The overall color palette is dominated by shades of orange and brown.

A large, white, stylized number '5' is centered in the image. The background consists of numerous cardboard boxes of various sizes, some stacked and some scattered, creating a sense of depth and movement. The overall color palette is a warm, muted orange or terracotta. The number '5' is rendered in a clean, sans-serif font with a slight shadow effect, making it stand out against the textured background of the boxes.

5

Overview

As the City of York has grown, so has the need for housing, most notably housing that is affordable for households with average incomes. Currently, there is inadequate housing stock to meet the demand in York, which, combined with a scarcity of child care openings, creates struggles for prospective residents attempting to make the move to York. These difficulties have been felt by the business community as well. Open positions have not been filled, offers have been declined, or have been accepted with new employees opting to commute from Lincoln or other surrounding communities. Having a large percentage of the workforce commuting to York is less than ideal and does not contribute to quality of life in the city to the same extent as having those workers living in the community.

This work aims to answer several research questions by analyzing survey responses from residents, reporting on interviews with key stakeholders, and analyzing access to transportation, recreation, and health care in York. Specifically, this report investigates the overall characteristics of York that may attract future residents and keep current residents, how housing conditions could change to better suit the needs of residents, and what housing types current and future residents of York might prefer.

Our findings indicate that York has a great deal to offer families

with children, as well as senior citizens, in terms of recreational opportunities, cultural activities, education, and health care. Although finding child care can still be challenging, York has worked to narrow the gap between demand and available openings.

York residents expressed strong approval for increasing the availability of rental units. Although they also expressed a desire for increased availability of single-family homes and senior housing options, York residents were less interested in seeing an increase in multi-family townhomes and multi-family apartment buildings. Overall, residents expressed strong support for increasing the housing stock in York.

Introduction

York, a mid-sized city situated in Nebraska and acting as the county seat of York County, has recently had a meaningful growth in its population. Notably, the city's population has grown from 7,899 in 2016 to 8,091 in 2021, with a further anticipated surge to 8,864 in 2040 (see Chapter 4, Figure 12). Despite this commendable growth, York has encountered a recent housing issue, necessitating a new study and policy shifts to catalyze the forthcoming phase of housing development within York.

York presently grapples with an urgent unmet housing demand that comes from a lack of housing supply. An examination of the city's comprehensive plan reveals many

contributing factors, such as an unavailability of housing units, an insufficiency of housing options within households' price range, a shortfall in housing aligning with targeted affordability thresholds, and a scarcity of diverse rental products (RDG, 2017). The scarce supply of housing critically impedes the city's continued expansion and adversely impacts the capacity of enterprises to recruit and retain a skilled workforce.

This study endeavors to make clear the dimensions of the housing challenge, while delving into its repercussions for those living in York. Concurrently, it advocates for a methodological approach that addresses the challenges within York. The insights offered here aim to inform actionable strategies geared towards meeting the city's housing needs.

Research Questions

The authors identified research questions early in the planning process that ascribed to each chapter's topic. Chapter 5: Meeting York Residents' Housing Needs relates to the overall research topic with the following three following questions, which will be answered throughout the chapter.

Research Question 1

This research question and sub-questions ask the importance of what attracting amenities are serving as a pull factor to York, and asks what factors are potentially harming the growth of York.

1. What are the overall characteristics of the city of York that may attract future residents and help keep current residents?

- What are some reasons that residents have left, or potential residents have not moved to York?
- Is the business climate conducive to new initiatives or the expansion of existing companies?
- Is there a sufficiently skilled workforce that may attract future employers to York?

Research Question 2 & 3

These two research questions are related as they directly ask about the considerations of housing conditions and what potential zoning changes could impact York residents. Question 2 focuses mostly on the condition of the housing stock in York, while Question 3 focuses on what types of housing (i.e., single-family, duplex, etc.)

2. How could housing conditions change to better suit the needs of residents?

- How does housing availability differ by neighborhood and what are the reasons for it?
- What are barriers to homeownership and renting for low-income individuals and families?

3. What housing types do current and future residents of York prefer?

- How receptive are residents to changing single-family housing zoning to multi-family?

• To what extent are residents receptive to allowing accessory dwelling units in R1 single-family districts?

- How can the amount of attractiveness of downtown housing units be increased?

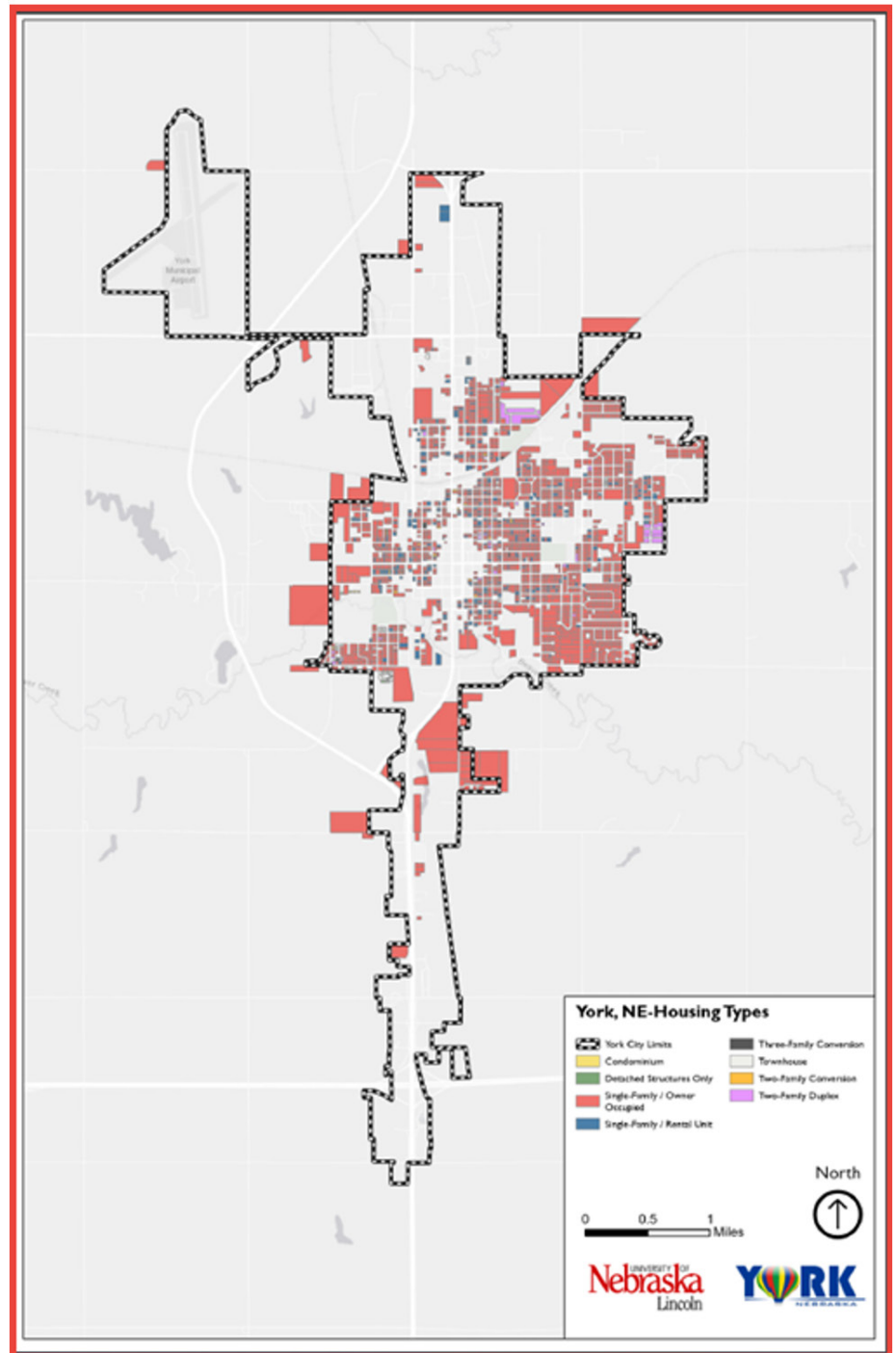


Figure 33. Housing types in York City, NE.
(Source: Created using ArcGIS Pro)

York Housing Types by Parcel

As Figure 33 and Table 11 indicate, York has an overwhelming majority of single-family homes. When adding the rental single-family units to the owner single-family units, the total is just over 95% of all housing units within York.

Methods

Survey Analysis

Examination of a convenience sampling of York residents for the

housing survey (N=143) was a key factor in guiding the authors of Chapter 5. Importantly several questions ascribe to the topic at hand including the following questions:

Q2 – How important, if at all, is it that your community works to increase each of the following types of housing?

A cursory look at the data from the survey indicates the varying preference for different types of housing among York residents.

When asked “How important, if at all, is it that your community works to increase Single-family residential homes,” 41% of the respondents thought of it as “Very important,” whilst 35% thought of it as “Essential” (see Figure 34). This gives single-family residential homes a majority approval rate among sampled York residents.

Residents also expressed approval for the development of other types of housing, such as housing options for families raising children (see Figure 35).

Table 11. Housing types in York City, NE.

Housing Type	Total Number	% Total
Single-Family/Owner	2,318	83.5%
Single Family/Renter	336	12.1%
Condominium	9	0.3%
Townhouse	55	1.9%
Two-Family Condominium	14	0.5%
Two-Family Duplex	37	1.3%
Three-Family Conversion	7	0.2%

(Source: York County tax parcels)

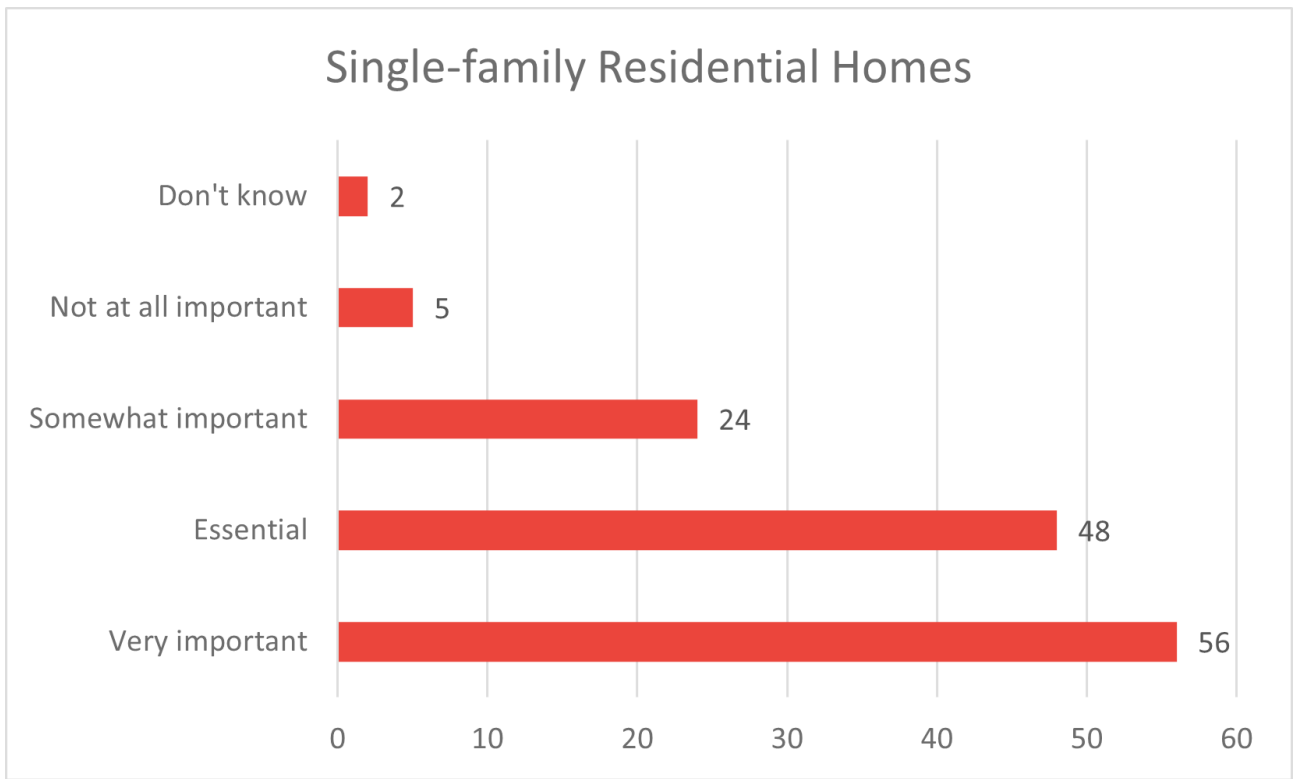


Figure 34. Importance of the need to “Increase Single-family Housing” in York City, NE.
 (Source: City of York Housing Survey)

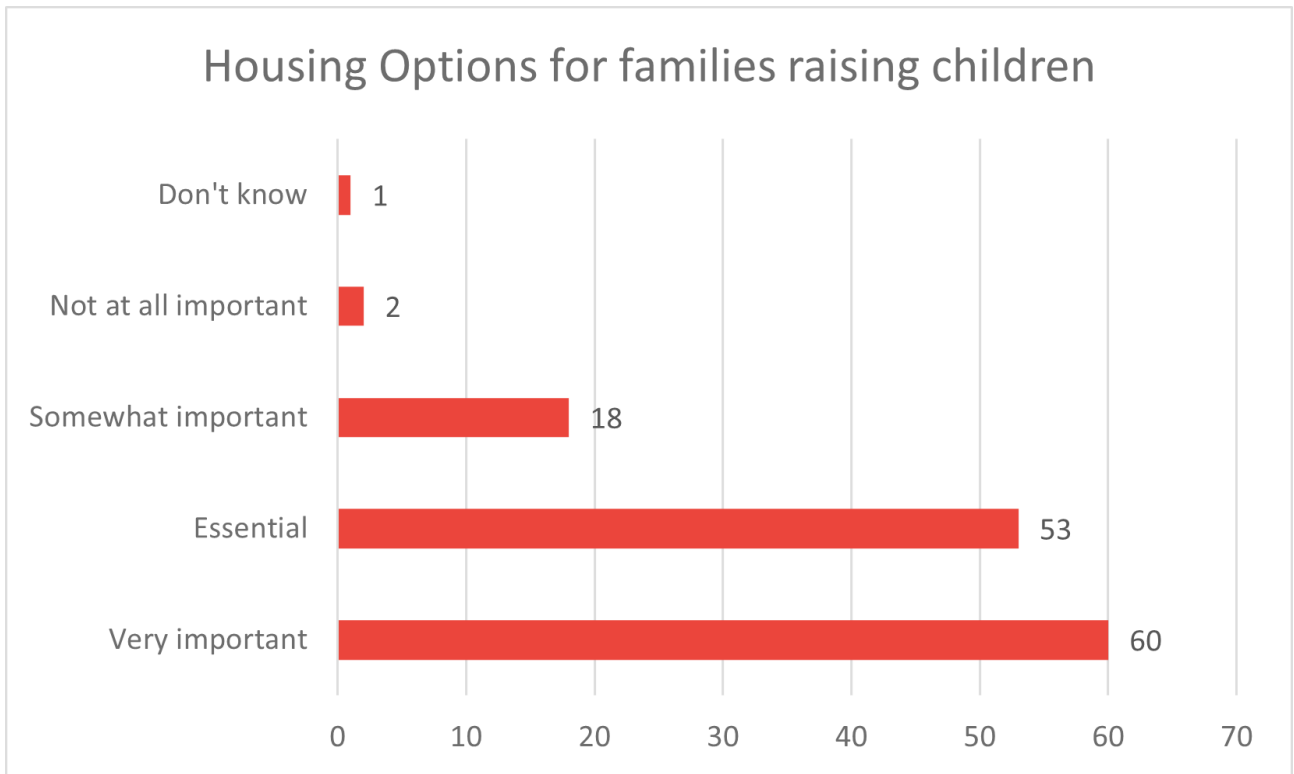


Figure 35. Importance of “Housing Options for Families Raising Children” in York City, NE.
 (Source: City of York Housing Survey)

Given the nature of the population pyramid of York (Chapter 2, Figure 5), the supply of such housing options can encourage population growth needed to sustain the growth of York City.

Another housing type that residents of York expressed interest in and would like to see their communities increase is “Housing options for young adults.” 37% of the respondents deemed this “Very important,” with 31% finding it “Essential” (see Figure 36). To foster economic growth in York, it is imperative to prioritize the development of housing infrastructure tailored to the needs of young adults, who form a decent proportion of the population. By offering suitable housing options, York can attract and retain these

individuals, ensuring their active participation in the local economy through employment, spending, and engagement in community activities.

Considering the apparent shortage of housing units in York, 69% of the residents believe it is either “Very important” or “Essential” for the community to work to increase rental units in the city (see Figure 37). Rental units are an affordable means of owning or using housing facilities and support short-term residence, which can attract a diverse workforce to York. It is imperative for there to be investments and/or incentives in York’s rental market to encourage the development of rental units. With locals also giving such high approval for rental units, they could be seen as a potential for

collaborations towards community-owned rental properties in York.

40% of York residents also find the provision of housing options for older adults to be “Very important” (see Figure 38). 26% of residents also find it essential that the community works to increase housing options for older adults. This could be advantageous as the residents advance in age and desire to continue living in the city. Provision of such housing types could attract long-term employees to the city. Also, housing options for older adults could attract more eldercare medical services to the city.

Respondents ascribed less importance to the construction of multi-family townhome communities and multi-family

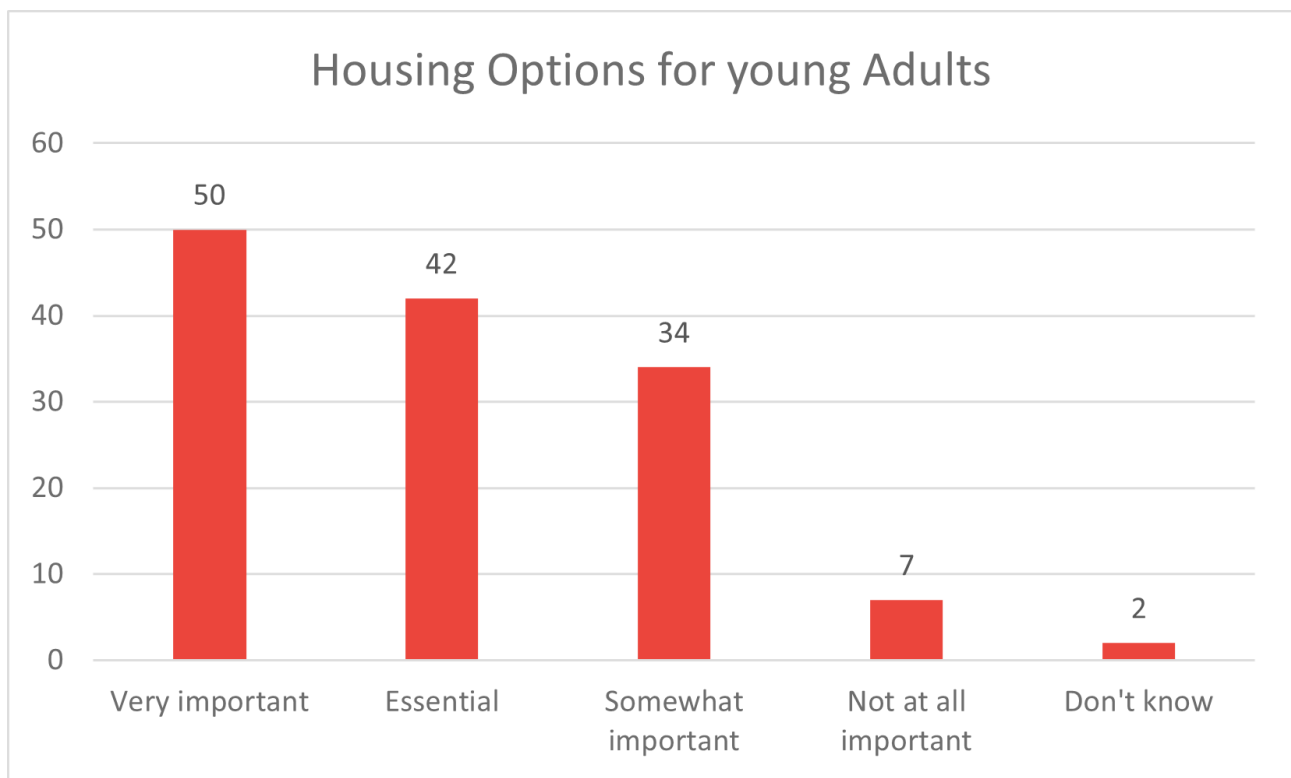


Figure 36. Importance of “Housing Options for Young Adults” in York City, NE. (Source: City of York Housing Survey)

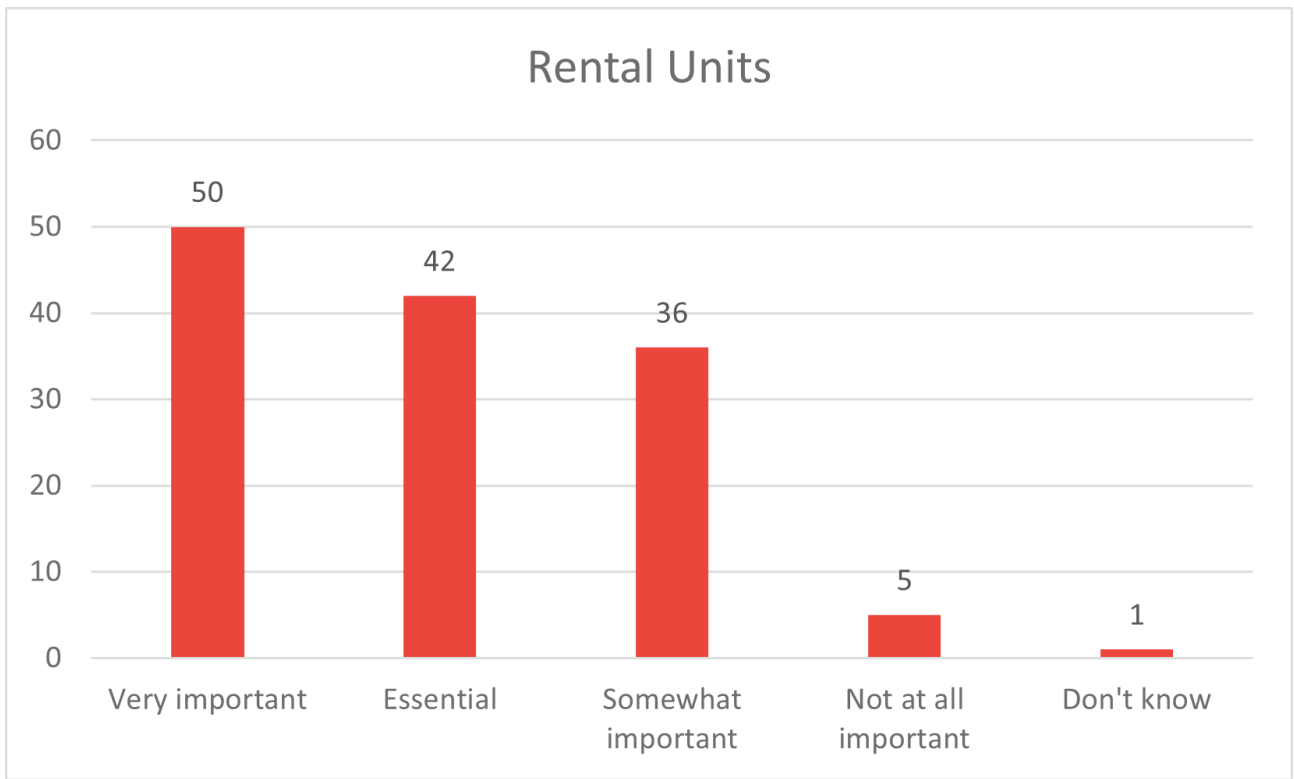


Figure 37. Importance of “Rental Units” in York City, NE.
 (Source: City of York Housing Survey)

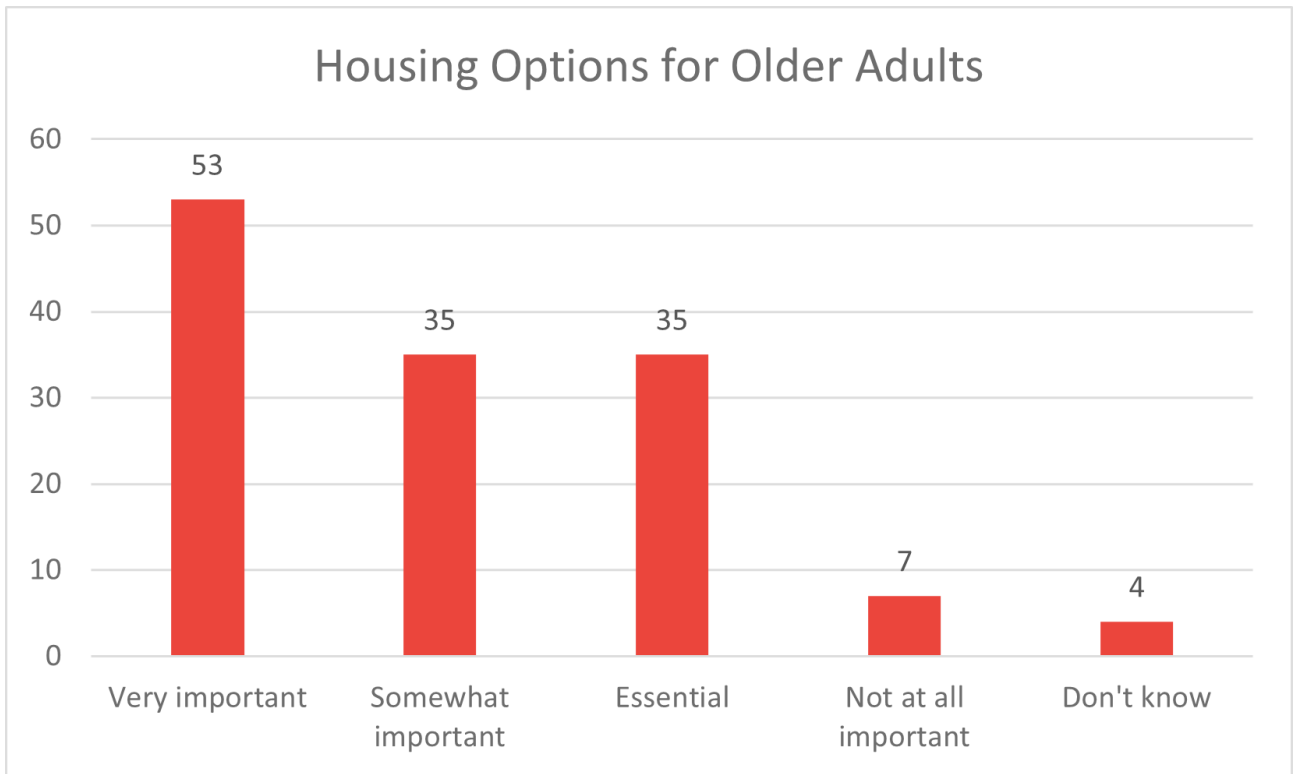


Figure 38. Importance of “Housing Options for Older Adults” in York City, NE.
 (Source: City of York Housing Survey)

Table 12. Importance of other housing options in York City, NE.

Housing Option	LEVEL OF IMPORTANCE				
	Very important	Essential	Somewhat important	Not at all important	Don't know
Multi-family townhome communities	22%	19%	41%	16%	2%
Multi-family Apartment Buildings	26%	20%	41%	11%	2%
Overall housing Stock	38%	37%	20%	3%	2%

(Source: City of York Housing Survey)

apartment buildings, as only 22% and 26% of respondents find them “Very important” (see Table 12). However, there is large support and a consensus to increase York’s overall housing stock, with about 75% of the sampled respondents finding this “Very important” or “Essential.” This suggests that there would likely be little resistance from residents to new housing development in the city.

Q3 – How much, if at all, do the following create barriers for people who would like to buy a home in York?

The survey data indicated that “Distance to employment” is not a barrier for people who would like to buy a home in York. It also indicated that “Limits of public transit” within the city may be a minor barrier for people who like to purchase a home in York.

Additionally, residents in York are of the view that the “Lack of accessibility for disabled people” in the city may be a minor barrier for people looking to buy a home. Another factor of note is that language may be a barrier for individuals who are looking to buy a home in York (see Table 13).

Despite that, 58% of residents do not believe that discrimination based on factors such as gender, age, family size, race/ethnicity, etc., acts as a significant barrier for individuals aspiring to purchase a home in the city. On the other hand, unfair lending is viewed as a barrier for people who would like to buy a home in York. Though, the largest group of respondents (42%) said that it is not a barrier, while the second largest group of respondents (27%) indicated that it was only a minor barrier. This positions York as a viable

housing market where supply can equally meet demand. Of the six factors assessed, “Distance to employment” was seen as a minor barrier for people who like to buy a home York by 46% of respondents, however, there are so many employment opportunities in the city which are likely not filled, in part, due the shortage of housing.

Q8 – Which best describes the building you live in?

About 90% of sampled residents in York city live in single-family detached homes (see Figure 39). Residents would like to see the development of new single-family. They do not ascribe the same importance to building more multi-family dwellings. Accordingly, it’s likely that the future housing development that will be most readily welcomed by the community are single-family dwellings.

Table 13. Barriers for people who would like to buy a home in York City, NE.

Barriers	Major barrier	Moderate barrier	Minor barrier	Not a barrier
Distance to employment	11%	26%	46%	17%
Limits of public transit	16%	26%	38%	20%
Lack of accessibility for disabled people	13%	31%	44%	12%
Language barriers	7%	29%	38%	26%
Unfair lending	18%	13%	27%	42%
Discrimination (based on gender, age, family size, race/ethnicity, etc.)	9%	23%	10%	58%

(Source: City of York Housing Survey)

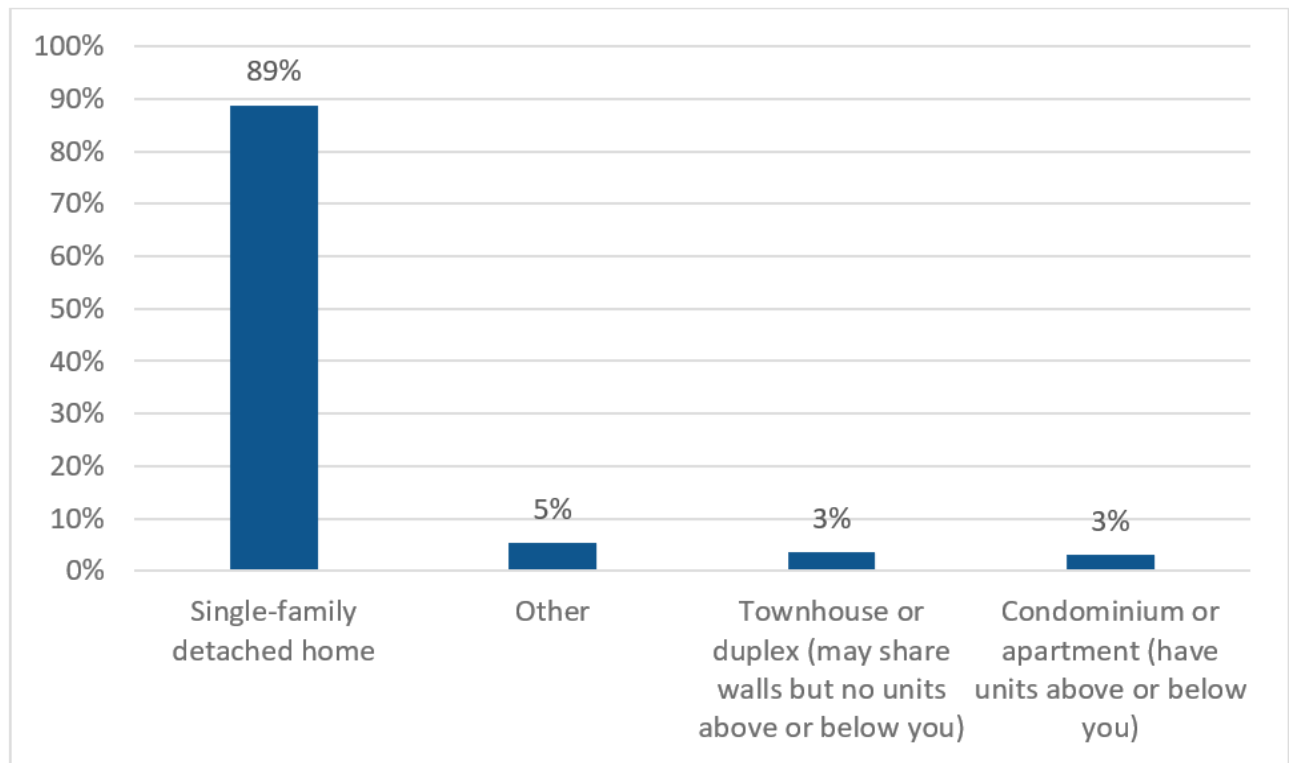


Figure 39. Buildings respondents live in.
(Source: City of York Housing Survey)

Table 14. Demographics for renting or owning.

What best describes the building you live in?						
		Condominium or apartment (have units above or below you)	Other	Single-family detached home	Townhouse or duplex (may share walls but no units above or below you)	Total
Rent or own your home	Own	0	4	114	1	119
	Rent	4	3	13	4	24
Total		4	7	127	5	144

(Source: City of York Housing Survey)

Homes among York City survey respondents are largely owned by their residents (see Table 14). Survey results indicate that about 83% of all housing units among survey respondents are owner-occupied. This is found to be consistent across all housing types except townhouses and duplexes of which 80% are rented and 20% are owner-occupied.

Q10 – How important were the following factors in choosing your current home, or, if moving soon, your future home?

The survey results reveal insightful patterns in the factors influencing residents’ decisions when choosing or considering a future home in York. Cost emerges as the most

critical determinant (see Table 15), with 47% of respondents categorizing it as “Essential and an additional 42% deeming it “Very important.” This underscores a predominant emphasis on affordability in the housing choices of York’s residents.

Good investment potential is a notable consideration for 19% of respondents, indicating a moderate level of interest in the long-term financial viability of their chosen homes. Conversely, the desire for a newly built home is less pronounced, with only 4% considering it “Essential,” suggesting that the allure of modern construction is not a primary factor for a significant portion of residents.

Living space preferences exhibit a clear dichotomy, as 39% find more living space “Very important,” while 66% regard downsizing with less living space as “Not at all important” (see Table 15). This implies an inclination toward spacious residences among York’s residents.

Large yards hold significant appeal, with 43% considering them “Somewhat important,” aligning with a preference for ample outdoor space. Additionally, 31% find a large yard “Very Important,” further emphasizing the significance of outdoor areas in home selection.

Less yard maintenance is valued by 30%, indicating a desire for

Table 15. Residents’ responses to important housing characteristics.

How important were the following in choosing your current home?					
Question	Essential	Very important	Somewhat Important	Not at all Important	Don’t Know
Cost	47%	42%	8%	2%	0%
Good investment potential	19%	33%	29%	18%	1%
Newly built home	4%	8%	28%	59%	1%
More living space	15%	39%	34%	11%	1%
Less living space	4%	7%	13%	66%	10%
Large yard	9%	31%	43%	16%	0%
Less yard maintenance	4%	8%	30%	56%	2%
Secondary living unit	0%	2%	9%	84%	5%
Home is on a cul-de-sac	1%	1%	14%	82%	2%
Lots of parking	13%	38%	36%	10%	2%

(Source: City of York Housing Survey)

low-maintenance living. However, a secondary living unit on the property is of minimal importance to most respondents, with 84% marking it as “Not at all important.”

The survey also indicates a strong preference for practical considerations such as lots of parking, as 38% view it as “Very important” and an additional 36% as “Important.” Home location on a cul-de-sac is generally less crucial, with 82% marking it as “Not at all important.”

In summary, the majority of respondents in York prioritize affordability, spacious living, and outdoor amenities when choosing a home. This data suggests that

the community values practicality and comfort over factors like new construction or secondary living units. These insights are crucial for individuals and developers alike, providing a nuanced understanding of the preferences that shape housing choices in York.

Q11 – Thinking about choosing the location of your current or future home, how important are the following neighborhood characteristics?

Sampled York residents place a high priority on amenities, as demonstrated by 20% underscoring the significance of health services, 12% emphasizing

the need for proximal child care facilities, and 20% valuing accessibility to educational institutions (see Table 16). Although several respondents prefer more affordable single-family housing, they are also open to mixed-use zoning to meet their needs for accessing goods and services.

Moreover, the pronounced emphasis on community and recreational amenities, reflected in 26% prioritizing parks and open spaces, 16% favoring community centers or pools, and 19% desiring cultural venues, echoes a commitment to creating vibrant and socially engaging

Table 16. Residents’ responses to neighborhood characteristics.

How important are the following neighborhood characteristics?					
Question	Essential	Very important	Somewhat important	Not at all important	Don’t know
Close to friends or family	7%	20%	41%	31%	1%
Close to workplace	4%	27%	41%	27%	1%
Close to school or college	2%	18%	36%	39%	4%
Close to health services	5%	15%	47%	31%	4%
Close to child care	2%	10%	23%	59%	1%
Parks and open spaces	4%	22%	51%	22%	6%
Nearby community centers, recreation centers, pools	3%	13%	46%	37%	1%
Nearby theaters, libraries, music venues	4%	15%	44%	34%	1%
Grocery shopping within walking distance	4%	9%	34%	51%	4%
Shopping areas within walking distance	1%	9%	29%	59%	2%
Easy access to I-80	7%	21%	34%	35%	3%
Access to downtown	4%	14%	42%	38%	1%

(Source: City of York Housing Survey)

neighborhoods. The incorporation of such amenities to enhance the overall livability and social fabric of a community may foster a sense of place.

The data also underscores a demand for convenience in daily life, as indicated by 13% prioritizing access to food and grocery shopping within walking distance and 10% expressing a preference for other shopping areas in proximity. Together, these amenities can promote the creation of pedestrian-friendly neighborhoods that encourage local commerce and reduce dependence on vehicular transportation.

Transportation infrastructure considerations, with 28% valuing proximity to major highways and easy interstate access, highlight the importance of connectivity and accessibility in York. These preferences emphasize a need for efficient transportation networks that cater to the diverse needs of the community.

The desire for access to downtown (18%) underscores a preference for urban connectivity and highlights the need for thoughtful urban design that integrates residential areas with commercial and cultural hubs, promoting a dynamic and connected urban experience.

Lastly, the emphasis on social connectivity, with 27% considering proximity to friends or family as important, aligns with the principles of social sustainability. Urban planning strategies that

foster social cohesion and community resilience are essential to creating neighborhoods that meet the holistic needs of residents, contributing to a higher quality of life.

In conclusion, the survey data suggests that residents in York prioritize urban planning principles that emphasize mixed-use development, social engagement, walkability, and connectivity. Understanding these preferences is crucial for urban planners and developers to create neighborhoods that not only meet the functional needs of residents but also contribute to a thriving and sustainable urban environment.

Open Ended - How is your housing in York [NOT] meeting your and/or your family's needs?

Housing in York presents diverse challenges ranging from affordability, sense of community, and accessibility. One respondent mentioned "The mortgage is much higher than we were paying in a metro area," while another expressed that they felt there was a "lack of community within the neighborhood." Disability accessibility is also a need, while the absence of affordable, spacious rental options for families remains a pressing issue. Some residents face geographical isolation from friends and family, impacting their support networks. Others grapple with inadequate space, desiring larger homes, but deterred by high prices and property taxes. Financial constraints impede

maintenance efforts for some, as one respondent said the "cost of supplies locally has been rough," while others have concerns about outgrowing homes and the difficulty of finding skilled labor locally to perform necessary upgrades. Additionally, rising rent costs and limited housing options pose challenges for attracting new residents to York. As one responded put it, "the price of housing here is too high with no real nightlife, shopping centers, or other [destinations] to justify it". Infrastructure needs, health care accessibility, and a call for responsible growth that avoids the pitfalls of urban sprawl were recurrent themes. While some expressed satisfaction with their current housing situation, others highlighted issues such as the high cost of living, aging properties needing extensive repairs, and the need for specialized housing for the elderly.

Several respondents emphasized the importance of balancing growth with maintaining a community's character. Affordability concerns persist, with residents contending with escalating prices and significant repair expenses. Overall, the responses underscore a complex housing landscape in York, encompassing financial, accessibility, and community-related challenges that demand a nuanced approach for sustainable urban development.

GIS Analysis

For Chapter 5: Meeting York Residents' Needs, GIS (Geographic Information Systems) analysis was conducted to understand the amenities that are available to current and potential residents of York. Buffers were created around York's parks and recreational amenities to determine how many residents live within 0.25 and 0.5 miles of each individual park unit. Population data was obtained from the US Census Bureau via Census Blocks, converted into a GIS compatible shapefile. Health Care Centers were also identified using ArcGIS Pro and created to show where these necessary facilities are located within the City of York. Transportation networks were also analyzed, using ArcPro, to indicate what public transit options exist within the City of York. This analysis shows how York is utilizing the available amenities to further serve current residents and attract potential, future residents.

Transportation/Transit Accessibility

Within York, Nebraska, there are no public bus lines that travel upon a fixed route throughout the city. Instead, public transportation is handled through a curb-to-curb transport system provided by the city. This system, York County Public Transportation (YCPT), allows for increased accessibility, even going as far as to aid riders with disabilities to and from the inside doors of a business or location. This service requires trip reservations to be made at least one day in advance. While a map cannot be provided for this Department of Transportation-funded service, the benefits that it provides for York's population are considerable.

York Parks and Trails System

Figure 40 shows the outdoor recreational amenities (parks and trails) available to York residents. As Table 17 shows, there are many different recreational amenities available to citizens. York should strive to continue gathering community input for new trends in sports and utilize the Nebraska Statewide Comprehensive Outdoor Recreational Plan (SCORP) to develop new amenities.

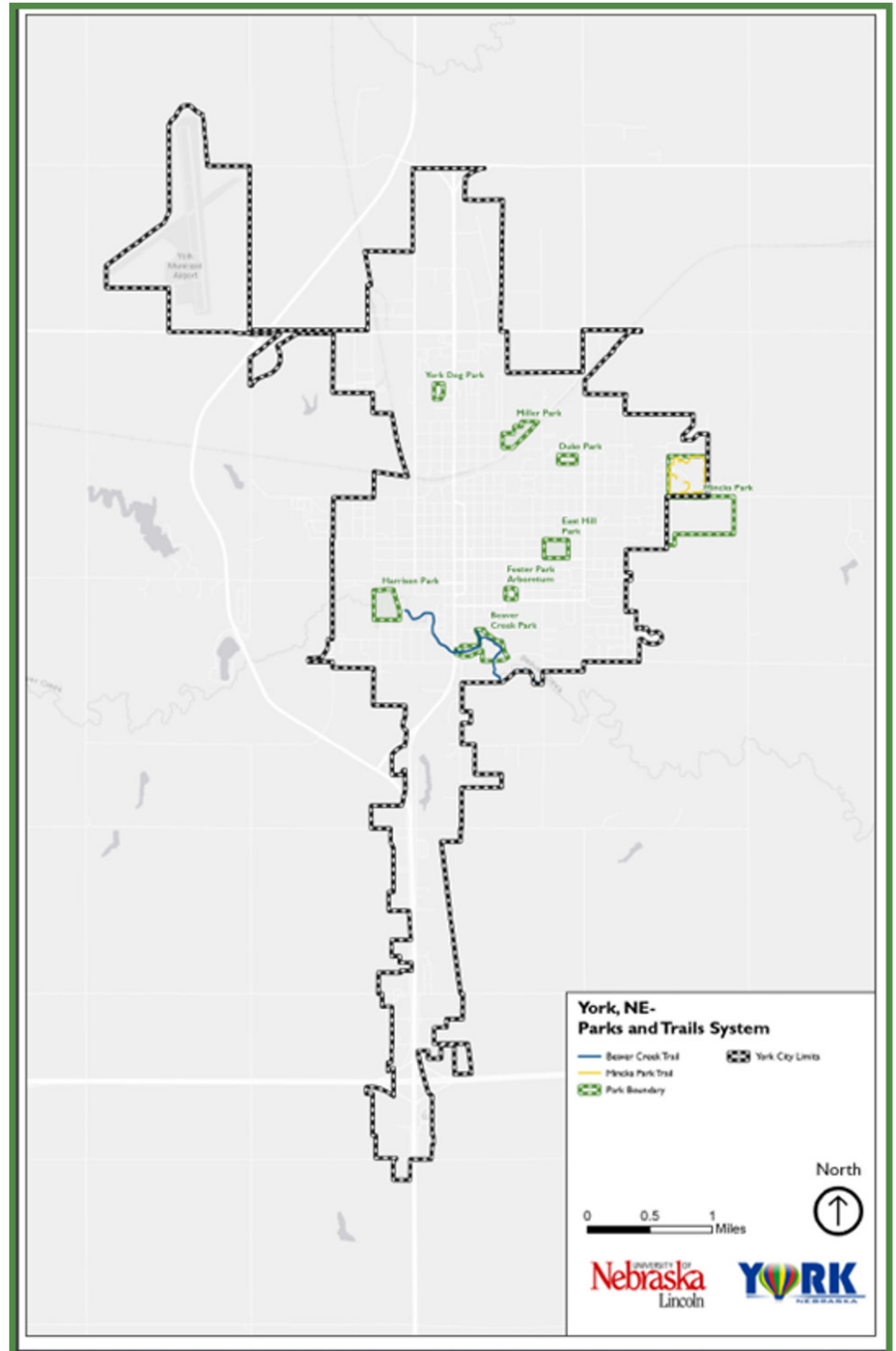


Figure 40. Map of parks and trails system.
(Note: Created using ArcGIS Pro)

Table 17. York Parks and Recreation System.

Park Unit	Type	Amenities	Size (Acres)
East Hill Park	Neighborhood Park	Tennis Courts, Sand Volleyball Courts, Playground, Restrooms	~6
Beaver Creek Park	Neighborhood Park	Hiking/Biking Trails, Baseball Field, Picnic Pavilion, Playground	5.5
Harrison Park	Neighborhood Park	Hiking/Biking Trails, Trailhead, Sand Volleyball Court, Restrooms, Picnic Pavilion, Playground, Horseshoe Pits	11
Miller Park	Specialty Park	Softball Fields, Picnic Pavilion, Restrooms	10.5
Foster Park Arboretum	Neighborhood Park	Arboretum, Walking Trails	2.9
York Dog Park	Specialty Park	Off leash Dog Park	4.0
Duke Park	Neighborhood Park	Picnic Area, Playground, Restrooms	3.7
Mincks Park	Community Park	Family Aquatic Center, Walking Trails, Disc Golf Course, Playground	35.2

(Source: York Parks and Recreation, York Comprehensive Plan (RDG 2017))

Park Classification

The City of York has 9 park units that include a museum, community center, and city auditorium in addition to the traditional greenspace park area (Table 17). York Parks and Recreation also maintains 2 trail units, the Beaver Creek Trail and Mincks Park Trail, that are part of the city's active transportation network. The National Recreation and Park Association (NRPA) developed a park classification (Level of Service) system in 1996 that uses a "basis for relating recreational needs to spatial analysis within a community wide system of parks recreation areas, and open areas" (RDG, 2017). The City of York has 4 different classifications of parklands that fall under the NRPA Level of Service (LOS) System.

Neighborhood Parks

The 2017 York Comprehensive Plan identifies Neighborhood Parks as, "Basic Unit of a community's park system, providing a recreational and social focus for residential areas. Accommodate informal recreational activities." Service Radius for Neighborhood Parks is defined as, "0.25–0.5-mile walking distance" (RDG 2017).

Community Parks

Community Parks are defined in the York Comprehensive Plan as, "Meet diverse community-based recreation needs, preserve significant natural areas and provide space for larger recreation facilities. May include special attraction such as pools or trails" (RDG 2017). Service Radius for Community Parks is 0.5–3-mile distance.

Specialty Parks

Specialty Parks are defined as the following in the York Comprehensive Plan, "Meet a niche recreational need for the community such as a sports park or wilderness area" (RDG 2017). Service Radius for Specialty Parks varies.

Quasi-Public

Quasi-Public Parks are defined in the York Comprehensive Plan as the following, "Serving a special audience such as a college, golf course, or privately operated complex" (RDG 2017). Service Radius for Quasi-Public Parks varies.

Figure 41 corresponds with Table 18 that indicates how many residents of York live within a half-mile to a quarter-mile distance from York’s parks. Having parks within walking distance for residents is a great way to attract people to the community.

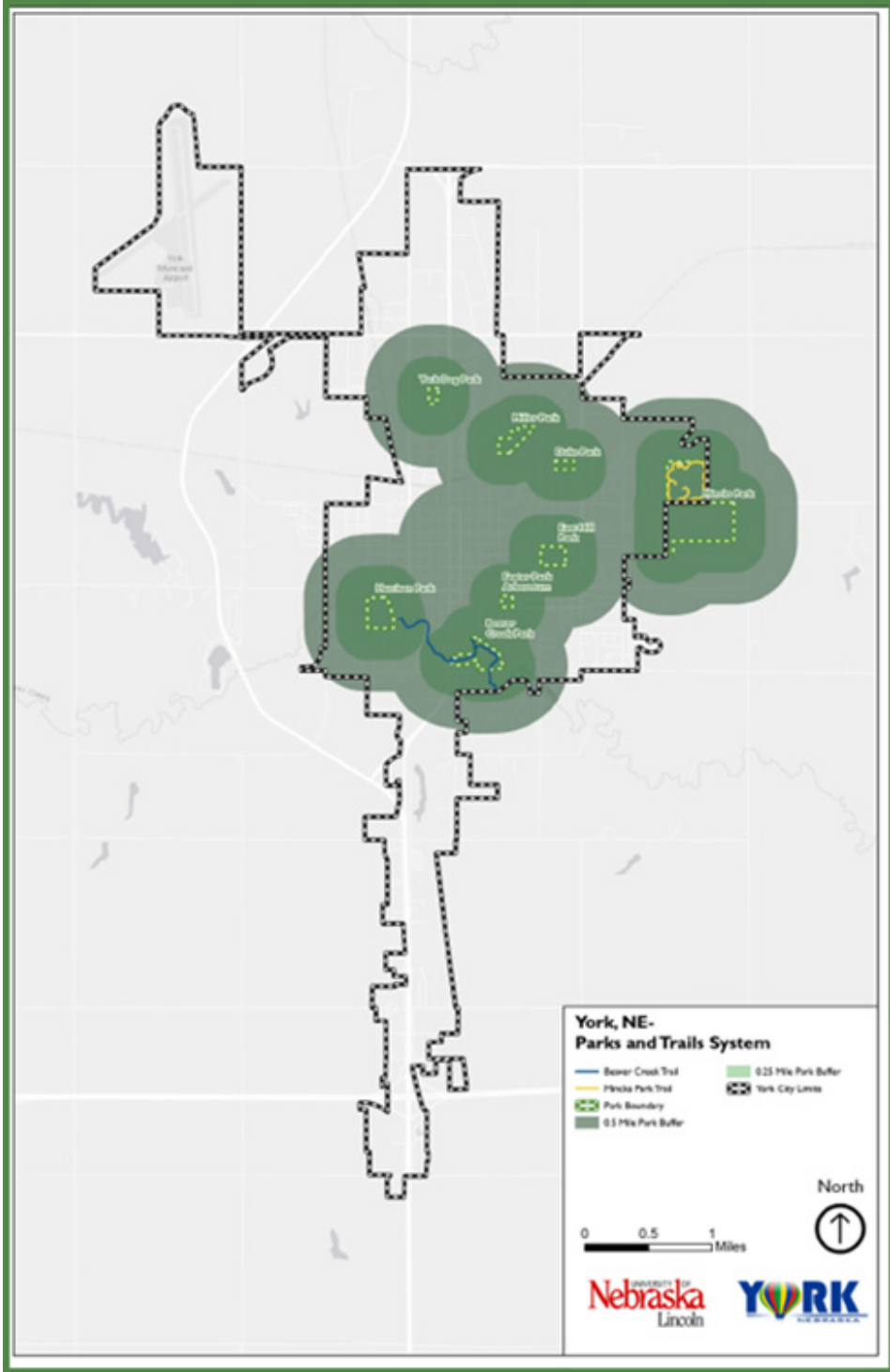


Figure 41. 0.25 - 0.5 mile buffers around parks and trails in York City, NE.

Table 18. York population within 0.25 - 0.5 miles of park units.

Park Unit	Population Within Quarter Mile of Park Unit	% Population within Quarter Mile of Park Unit	Population Within Half Mile of Park Unit	% Population within Half Mile of Park Unit
East Hill Park	1,695	20.8%	3,273	40.2%
Foster Park Arboretum	1,028	12.6%	2,035	25.0%
Harrison Park	639	7.9%	1,384	17.0%
Miller Park	791	9.7%	2,081	25.6%
Mincks Park	430	5.3%	988	12.1%
York Dog Park	387	4.8%	1,066	13.1%
Beaver Creek Park	546	6.7%	1,373	16.9%
Duke Park	691	8.5%	2,384	29.3%

(Source: GIS Data created by planning team)

Trails

York, NE, is home to two different trails, Mincks Park Trail which is a loop trail spanning approximately 1.1 miles outside the perimeter of Mincks Park. The second trail is Beaver Creek Trail, which runs between Harrison Park and Beaver Creek Park with an extension to the east with a new trailhead parking lot. In total, Beaver Creek Trail spans approximately 1.5 miles and is an out-and-back trail. This gives the City of York approximately 2.7 miles of commuter trails.

Table 19. Trail Units in York, NE.

Trail Unit	Distance (Miles)
Mincks Park Trail	1.07
Beaver Creek Trail	1.53

(Source: York Parks and Recreation)

Health Care/Assisted Living Facilities

Figure 42 displays geocoded dots within the boundaries of the City of York; each dot represents a separate health care or assisted living facility within the city. Each location has been assigned a numeric value, allowing for the name of the facility to be matched. While some facilities shown on the map operate within proximity to one another, all have been mapped out as separate facilities due to alternative names, specializations, etc. As seen on the map, most of the facilities within York exist in the northern portion of the city.

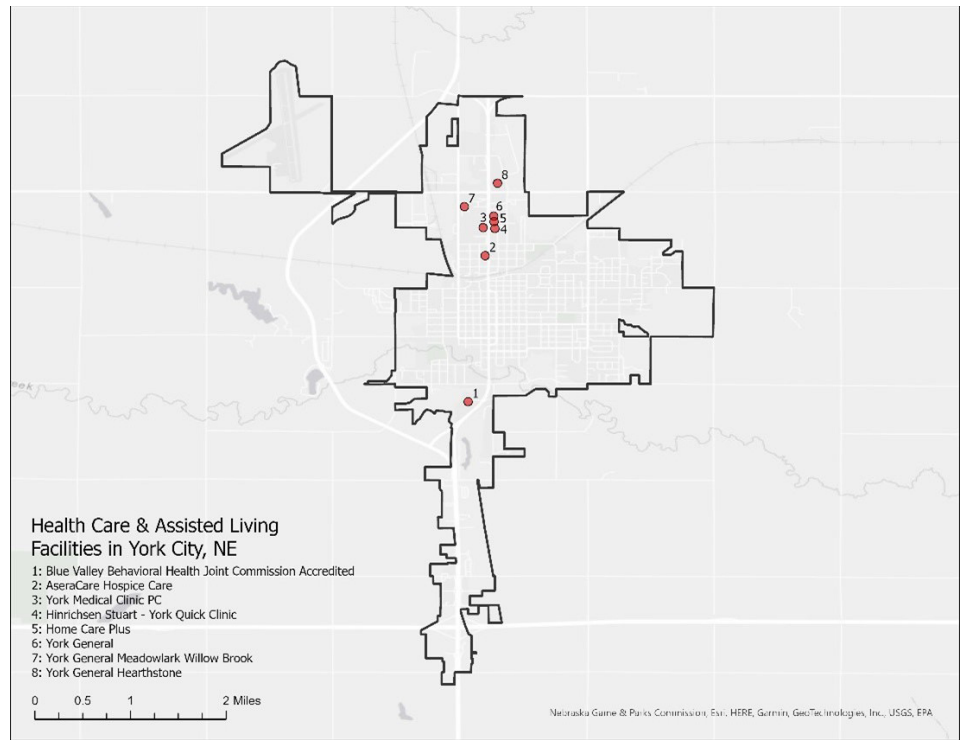


Figure 42. Map of health care and assisted living facilities York City, NE. (Source: Created using ArcGIS Pro)

Amenities and Housing for Retirees

As Madonna Mogul, Executive Director of the York Chamber of Commerce, mentioned senior citizens enjoy recreational offerings in York, in particular, the golf course at York Country Club and the York Community Center in downtown York.

There are two assisted living facilities in York: Willow Brook Assisted Living and York General Hearthstone. Meadowlark Independent Living provides apartments to adults 55 years of age or older. There are also privately owned duplex residences for adults 55 or older on the Meadow View Campus, close to physician offices, a pharmacy, York General Hospital, and York General Wellness Center.

Concerns about senior-friendly housing’s accessibility and

affordability are highlighted by resident feedback. Age-friendly housing alternatives are in high demand, as seen by the requirement for facilities like snow removal and lawn care, especially in 55+ communities. Concerns regarding York City’s ability to keep its elderly citizens have arisen because current housing costs are perceived as a deterrent for seniors who want to live there after retirement.

Recommendations:

- Develop Senior Housing: Facilitate the development of affordable senior housing with necessary amenities and services .
- Expand Health Care Services: Ensure that health care services are accessible and cater to the needs of an aging population.

-Community Support Services: Establish community support systems that allow seniors to live independently and engage actively within the community.

Educational/Child Care Facilities

There are 15 licensed child care facilities in York, as well as 3 unlicensed facilities and a Head Start location (Nebraska Child Care Referral Network, n.d.). However, these facilities have little to no available spaces.

St. Joseph Catholic School provides pre-kindergarten through 8th grade education (St. Joseph Catholic School, n.d.). York Public Schools comprises PLAY (Preschool Learning Academy York), York Elementary School, York Middle School, and York High School (York Public Schools, 2022).

York University is a private, Christian, liberal arts institution serving 425 undergraduate students and 175 graduate students. There are 24 baccalaureate majors, with 45 areas of study, as well as two master's degree programs, and 8 pre-professional programs (York University, 2022).

The Southeast Community College Learning Center in York offers credit- and non-credit courses, as well as business and industry training. It also offers GED and English Language Learner classes, Nursing Assistant courses and continuing education hours for Registered Nurses and Licensed Practical Nurses (Southeast Community College, 2023).

Business/Employment Trends

The economic fabric of York City is made up of many different industries, the most significant of which is "Educational services, health care, and social support," which employs 23.2% of the labor force (Chapter 2, Table 6). This shows a strong dependence on and expansion in these industries, which are essential to the growth and well-being of a society. A strong industrial basis and an economy driven by consumers are indicated by the close follow-up of manufacturing and retail commerce. There is also a small but notable agricultural industry in the job landscape, which highlights the city's rural roots despite its urban identity. Notable contributions come from the construction and finance sectors as

well, indicating the city's continued expansion of its infrastructure and its status as a hub for the regional financial system. The arts and information sectors, however underrepresented now, have the potential to grow in the future, enriching culture and diversifying the labor market.

According to 2021 American Community Survey 5-year estimates, 27.8% of the population in York had a bachelor's degree or higher, compared to 33.7% of the U.S. population. According to a Nebraska Public Power District (NPPD) economy overview (NPPD, 2023), the top growing industries in York County are in manufacturing, educational services, and retail trade. The top growing occupations are in management, business, and financial operations, as well as community and social services. These occupations typically require education at the level of a bachelor's degree or higher. Therefore, the addition of a Southeast Community College campus in recent years is potentially contributing in a positive way to workforce training and meeting the area's educational needs.

Recommendations:

- Diversify Employment: Encourage growth in underrepresented sectors like information technology to diversify employment opportunities.

- Skill Development: Invest in education and training programs that align with the city's growing sectors, preparing the workforce for future demands.

- Support Agriculture: Enhance support for the agricultural sector, preserving its role in the local economy and exploring agro-innovation opportunities.

Conclusion of Accessibility/Amenity Analyses

Although York residents consider it important to increase the availability of all housing types, they expressed strongest support for single-family housing, housing for senior citizens, housing for young adults, and rental units. In addition, York residents support mixed-use development, and prioritize social engagement, walkability, and connectivity. Their primary concerns include maintenance of the community's character and preventing sprawl, as well as affordability of housing and housing maintenance.

With dedicated and enthusiastic leaders working to support economic development and enhance quality of life in the city, as well as its plentiful offerings for a range of ages, in several areas such as recreation, culture, education, and health care, York is in a position to direct its growth in a well-planned manner that will benefit all segments of the current population, as well as future residents.

Stakeholder Interviews

Interviews were conducted with housing stakeholders in the City of York. A set of questions was developed and sent via email to possible interviewees (see Figure 43).

Interview Findings

Interview with Madonna Mogul, Executive Director, York Chamber of Commerce

According to Madonna Mogul, Executive Director of the York Chamber of Commerce, the biggest issue facing York City and York County, pertaining to housing supply and demand, is a lack of contractors. Current contractors are stretched, and building houses

that people with average incomes can afford is not an appealing option for them. There are a few lumberyards in the area, but it is difficult to attract contractors to the types of building projects that are needed. Although there is some housing supply in York, it is very limited.

Mogul's description of the lack of housing options for people with mid-range incomes echoes what Lisa Hurley, Executive Director of the York County Development Corporation, shared about housing in York (Lisa Hurley, visit to UNL CRPL 840 Planning Methods and Analysis class, September 12, 2023), that "over 550 additional housing units will need to be built by 2030," that "half of them will need to provide rental options,"

and that new housing is needed for people "across incomes."

Housing options, even temporary ones, are limited for people coming into the area. There are some apartments, but it can be difficult for a family with children to take advantage of them. The main issue is scarcity of housing that is affordable for people with average incomes, for which there is a high demand. In the past, young adults would work their way up from a "starter" house to something larger, as their family grew. This progression is currently rare or absent in York. In fact, there is anecdotal evidence of young adults struggling to find any suitable housing in an appropriate price range, even if they have a reasonable income.

Dear Interviewee,

Would you be open to an interview to share your professional views on this topic? We understand your time is valuable, and we would be grateful for your participation. If an in-person meeting is not feasible, we can arrange a Zoom call at a time that suits you. Alternatively, we have attached some questions, and any feedback you can provide will be immensely beneficial to our research. Please let us know in advance if there are specific questions you'd prefer not to answer or if you'd like your responses to remain anonymous.

1. In your opinion, what are the biggest issues facing York and York County regarding housing supply and demand?
2. How have housing issues affected the community?
3. What policies or solutions do you think would be effective for tackling housing issues in York and York County?
4. What non-housing amenities are attracting people to live and work in York?
5. What demand is there for housing in York?
6. What innovative approaches or housing models have you come across that you think could be applied in York?
7. Is there anything that we did not ask that we should take into account?

We hope to hear from you by November 3rd, or at your earliest convenience. Should you have any questions or need further information, please don't hesitate to reach out. Thank you for considering our request, and we look forward to collaborating with you.

Warm regards,

Figure 43. Example email sent to interviewees.
(Source: Email from planning team)

Mogul reinforced Hurley's account of employers not being able to fill key positions because of potential employees struggling to find acceptable housing options, as well as child care options. Even if they accept an offer of employment, some new employees live in Lincoln, or in communities surrounding York. However, Mogul pointed out that having a high proportion of commuters does not contribute to improving quality of life in York. For example, there are fewer people available for volunteer efforts, and there is lower attendance at events in York. Essentially, people who commute are likely not as invested in York as they would be if they lived there.

According to Mogul, the York County Development Corporation (YCDC) is very passionate about expanding industry and business in York, while adding life to the community. She highlighted their very aggressive approach to tackling housing issues, notably their successful effort to raise \$500,000 in private investment, in order to receive a \$1 million grant for increasing the rural housing development fund. Mogul also emphasized YCDC's efforts to create workforce housing with an apartment complex and duplex that were developed, making an important contribution to improving multi-family housing options in York.

Mogul pointed out that there is a considerable number of houses that are in a state of disrepair in York. Some of these homes may belong to elderly people who are unable to make repairs

themselves and may not have family nearby that can assist them. In the past, it was possible to hire a handyman for many basic repairs and updating, but such services are being offered less and less. This lack of upkeep is contributing to the scarcity of midsized, moderately priced housing, removing what could have otherwise been affordable options for new residents and young families.

Another consideration that Mogul brought up is the need to be attentive to those that are having difficulty paying for housing. She mentioned that more housing vouchers would be helpful, and that finding housing is probably more urgent for lower-income households, i.e., those looking for higher-end housing are more likely to be able to wait and may not have young children.

Mogul was enthusiastic about describing non-housing amenities and features in York and believes there is a lot to attract new residents and to keep current ones. She mentioned very strong public and parochial school systems that cooperate in order to prepare their elementary school students who will attend the same high school. Mogul continued in describing the ample offerings in York, which include two quality health care options, with specialist availability; many recreational opportunities, such as a golf course, soccer complex, ballparks, trails, indoor and outdoor pools, and parks; a liberal arts Christian university; a Southeast Community College Learning Center; two stand-

alone grocery stores in addition to Walmart; a well-supported community theater with seven live productions per year; and many city services such as a library, community center, city auditorium, convention center, as well as a fully paid fire department and emergency services with outstanding response times.

As Mogul put it, basic needs and wants can be met in York, while additional destinations in Lincoln are within easy reach, being approximately a 45-minute drive away.

Mogul believes that in the late 1990s and early 2000s, there was a shift away from learning trades, as young people were increasingly encouraged to pursue a four-year university education, and that this trend has led to a lack of people who can build houses, or provide needed services important in housing, e.g., plumbers and electricians. There is now interest in growing trades, and Southeast Community College, in 2015, launched training centers, in an attempt to provide as many people as possible access to higher education within a 35-mile radius of each center. Mogul believes this effort is a step in the right direction and may help meet some of the demand in housing that is affordable for those with average incomes. In addition, the Southeast Community College Learning Centers have a partnership with the public school system, which may increase their reach and effectiveness.

Mogul pointed out that some elderly people may have moved away from York in order to be closer to family. However, York is moving towards facilitating people “retiring with their peers,” reinforcing Hurley’s assertion that aging in place is an important goal in York. Mogul mentioned that the health care system is expanding assisted living options, and that there may also soon be new memory care options. It is now possible to obtain dialysis services in York, eliminating the need for long drives to access this type of care. These choices may help provide transitions for older residents, so that they aren’t forced to leave the community. These new options can help alleviate some housing issues as well.

Overall, Mogul believes that York has dedicated stakeholders who are creative and passionate, and work hard to invest in their community. She thinks that York has a great deal to offer children, families, as well as senior citizens. She sees York as a visionary city taking steps in the right direction.

Interview with Cindy Naber, Executive Director, York Housing Authority

Cindy Naber, Executive Director of the York Housing Authority (YHA), works with people who have limited, or sporadic, resources, and assists them in finding housing. YHA has a voucher program that enables tenants to pay rent. Naber reports that rents in York are dramatically increasing, and that

people are struggling to find two- or three-bedroom dwellings in which they can afford to live. There is a stringent inspection process before a dwelling can be occupied as part of the voucher program, especially if it is older. There have been issues with lead paint, older water heaters, windows not locking, and so on, even when there is available housing.

According to Naber, there are advantages for landlords who accept housing vouchers, and she has not witnessed landlords being reluctant to lease to tenants who receive assistance. For example, tenants must be screened before being accepted to the program, and landlords know that rent will get paid on a regular basis and on time, by the YHA. The YHA also makes sure that tenants pay their rent and perform necessary upkeep. However, prospective tenants have difficulty finding suitable housing, and as a result, they may not stay in York. Some former residents have moved to Lincoln, some have moved to smaller towns nearby, and some have moved to bigger cities in pursuit of higher wages.

When enough potential residents leave the community, there are fewer prospective employees for businesses to hire, their children are lost from the school system, and the population could begin to decline. If such a downward spiral takes hold, landmark businesses such as grocery stores begin to close, health care providers leave, and the community loses its character, and risks becoming a

“bedroom community.”

Although some new housing has been built in recent years, Naber believes that the city must do more, such as help with infrastructure costs, to help create additional housing. Another possibility for enabling new housing construction is a policy change by the city. Currently, a tradesperson must be registered to be allowed to work on a building project, and there are certain requirements for building materials. These policies extend for two miles on each side of the highway, where the city has jurisdiction. Naber believes that if some requirements were relaxed slightly, for example using cross-linked polyethylene (PEX) piping instead of copper, it could facilitate new construction and ease the housing shortage.

One of Naber’s concerns is the age of some of the landlords that the YHA works with. Although there are several landlords that have done a very good job of working with tenants and the YHA, they are aging and have children who live elsewhere. If the children eventually sell these properties and there is no new generation of landlords, Naber worries about the implications for low-income tenants.

Another concern that Naber has is the possibility of losing the voucher program. A certain amount of funding is provided to the YHA for the program, and the following year is funded based on the amount that was spent. If the YHA is unable to find

units for tenants, the following year's funding is reduced. Naber is concerned that the housing shortage could eventually lead to the voucher program not being continued.

Like Mogul, Naber believes that assisting those who struggle to pay rent should be a priority and will ultimately benefit the city as a whole.

Naber noted many positive features of York, as well as many efforts that are being made to not only increase housing availability, but also to enhance quality of life in the city. Naber described the many amenities in York that Madonna Mogul also referred to, highlighting a wonderful water park; a universally accessible playground; and emphasizing the quality of the school system, with relatively new schools and a range of activities; as well as the quality of the health care system.

Naber believes, as Madonna Mogul does, that York must plan ahead, and consider the ripple effects of both issues and solutions. As Naber said, it is best to "begin the journey with the end in mind."

Interview Conclusions

Stakeholders with firsthand knowledge of housing issues agree that there is a very high unmet demand for housing in York, both for low-income residents and those with incomes in the average range. New dwellings are urgently needed and are expensive to build. Although renovation of older

houses may help meet some of the demand, it is also challenging to find workers to repair and recondition houses.

Stakeholders believe that York has many amenities and features that can attract prospective residents. The quality of the health care system and the schools were highlighted, as were the plentiful recreational opportunities. With more retirement housing options becoming available, senior citizens may be able to sell their homes, which may, in turn, meet some of the demand for housing.

The housing shortage has also affected businesses, as prospective employees have a difficult time finding a suitable place to live. A compounding issue is the lack of child care openings.

Despite the challenges, stakeholders believe that there are actions that can be taken, that there are passionate community leaders working hard to address issues and improve the quality of life in York, and that with careful planning, York can have a bright future.

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Policies Affecting Residential Development

- A. Your Personal Details**
- Please read the Policy Summary prior to completion of this form. A copy of your completed form will be provided on request.
1. Title
 2. Full Name
 3. Correspondent

B. You/Your Business

1. a) Have you ever had any residential insurance policies? If so, please state the company name and expiry date.
b) If yes, when did you last have residential insurance? Please state the company name.
2. Have you ever had any residential insurance policies? If so, please state the company name and expiry date.
b) If yes, when did you last have residential insurance? Please state the company name.

B. Your Previous Insurance Policies

1. a) Have you had any residential insurance policies? If so, please state the company name and expiry date.
b) If yes, when did you last have residential insurance? Please state the company name.

THE INSURANCE POLICY

By completing this application. A specimen Policy document setting out full terms and conditions is also provided. A specimen application form will be supplied to you if requested within 3 months.

Details

Proposer

Joint Proposer/Partner

60



Overview

While the City of York is looking for ways to expand existing housing, it is important to understand the policies that affect that development. The 2021 York County Housing Assessment noted that York County (including York City) has an issue of quality versus price, particularly with entry-level home options. Options for first-time homebuyers are either too expensive or require extensive renovations (which create an added investment of both time and money), deterring purchases (York County Development Corporation 2021). The same issue crops up when examining other housing types, and the assessment recommends that the County invest in small and mid-sized homes, townhomes, independent living options for seniors and apartments that are of good quality and reasonably priced (York County Development Corporation 2021).

Articles from local newspapers and sites also note that there are concerns regarding child care and employee retention. In 2022, the York County Development Corporation (YCDC) raised the alarm on child care shortage in the area. The YCDC specifically identified York City, and said that it “can’t grow without more childcare facilities” (Kiser 2022). Another report from 2022 noted that, when it comes to the workforce, “if they can’t find childcare, and if they can’t find housing, they can’t come work here” (Martinez 2022). A 2023 news story spoke

with the manager of an affordable apartment complex in York, who had a waiting list of people so long that people are on it for a year to a year and a half. Residents looking for affordable housing include everyone from young families to couples to seniors. The same report noted that housing options are primarily needed for the workforce (new and existing) and for the senior population (Tinsley 2023).

While the housing assessment and news reports make note of the concerns surrounding physical housing, it is just as important to understand the underlying policies that shape the physical environment and the ability of York residents and potential residents to find homes, schools, and other amenities that are vital to a comfortable and fulfilled life. In this chapter, federal, state, and local policies that impact housing in York are presented and discussed, with the goal of outlining a path forward for York to make use of and/or change policies to encourage both maintenance and growth of York’s population.

Research Questions

The primary research questions (in bold) and sub-questions guiding this chapter include:

What are policies affecting residential development?

- What policy changes could be made to promote greater housing availability?

- How do Tax Increment Financing (TIF) and other sources of funding influence housing stock?
- What are some examples of successful zoning changes and policy work to promote greater housing diversity and availability from peer cities?

How could the housing needs of residents of York be met?

- How is housing in York (not) meeting the needs of residents?

To answer the above research questions, three questions from the POLCO survey were analyzed, including one multiple choice question, Question 4, and two open-ended questions. Question 4 asked: “To increase the availability of housing in your community, how much would you support or oppose your local government exploring the following options?” The two open-ended questions prompted resident to describe “How is your housing in York meeting your and/or your family’s needs?” and “How is your housing in York not meeting your and/or your family’s needs?”

Methods

In this chapter, primary and secondary data analysis were utilized to answer the primary research questions and to provide recommendations to the City of York. Primary data came from the POLCO survey questions discussed in the above section, “Research Questions”. The secondary data

that was analyzed came from federal and state sources, local regulatory documents, Geographic Information Systems (GIS), and Tax Parcel Data.

Federal Trends and Policies

Housing Shortage

Housing shortages across the country have been recognized as a growing concern and threat to housing, according to the Department of Housing and Urban Development (HUD). Housing stock is not meeting the demands of today, interest rates are rising, and there is a pressing need to provide a greater diversity of housing types. Entry-level homes, multi-unit properties, housing for those aging in place, and other housing options and opportunities need to be expanded. When thinking about

rural America, the concerns are only elevated.

Under the current HUD key goals is the “Our way home” initiative to recognize, reduce, produce, and preserve homeownership and rental properties through connections of Federal, State, Local, and non-profit organizations (hud.gov). This initiative recognizes the impact and importance of housing from the national perspective to bring back meaningful action to rural communities like York through revitalization, rehabilitation, and new development.

According to the Biden administration’s Housing Supply Action Plan, efforts to prioritize growth of housing stock are being pushed to fill out the middle- and lower-income sectors (White

House 2023). These efforts are aimed to encourage economic growth nationally, lower housing costs, and increase overall housing availability.

Efforts of the plan include:

- Push commercial to residential development of unused spaces
- Expand housing resilience and accessibility
- Reduce zoning and development barriers limiting access and increasing land costs



Figure 44. Housing supply and price relationship between 1999 and 2021 in the U.S. (Note: Federal Reserve Economic Data; National Association of Realtors Monthly Supply Data)

The housing supply and demand relation between stock and price have increasingly been struggling to meet demand, particularly after the 2008 housing crisis and COVID-19 pandemic (see Figure 44). While these issues did not cause a lack of supply in the market, they further exacerbated the deficit conditions and demonstrated the need for increased development and regulatory change.

Housing countrywide has seen a decline in relation to population growth leading to increased shortages, most notably, again, after the 2008 housing crisis (see Figure 45). Concerns of housing variety and availability have been rising over the past decades. Due to limited construction on “entry-level” homes and multi-

unit properties, demand has not kept up with population trends (Badger & Bui 2019). Zoning and its influence on lot development has been a topic of conversation across the US in recent years.

Single-family homes across the United States are highest permitted type of new development currently, just under 70% in 2020, while just over 30% makes up residential space of 2 or more units (see Figure 46). In the United States, one out of every four households rents, while single-family housing development outpaces development of multi-unit spaces (Harvard 2020). Due to rental demand, these residents spend closer to 47% of their income on housing, well above the generally recommended 30% maximum.

Rising Housing Costs

Nationwide, the cost of housing has risen in recent years and was notably impacted by the COVID pandemic. As seen between the relationship of supply and demand trends, the higher costs associated with homeownership have contributed, according to HUD, to lower availability and a need for more options. While meeting the demand lowers home values in some regard, it ensures housing stability for the community overall. When we provide housing units to all residents, promotion of economic and social growth can occur, long benefiting the community for years to come (Aladangady et al. 2022).



Figure 45. Housing production and population growth between 1969 and 2020 in the U.S. (Note: Federal Reserve Economic Data; CEA Calculations)

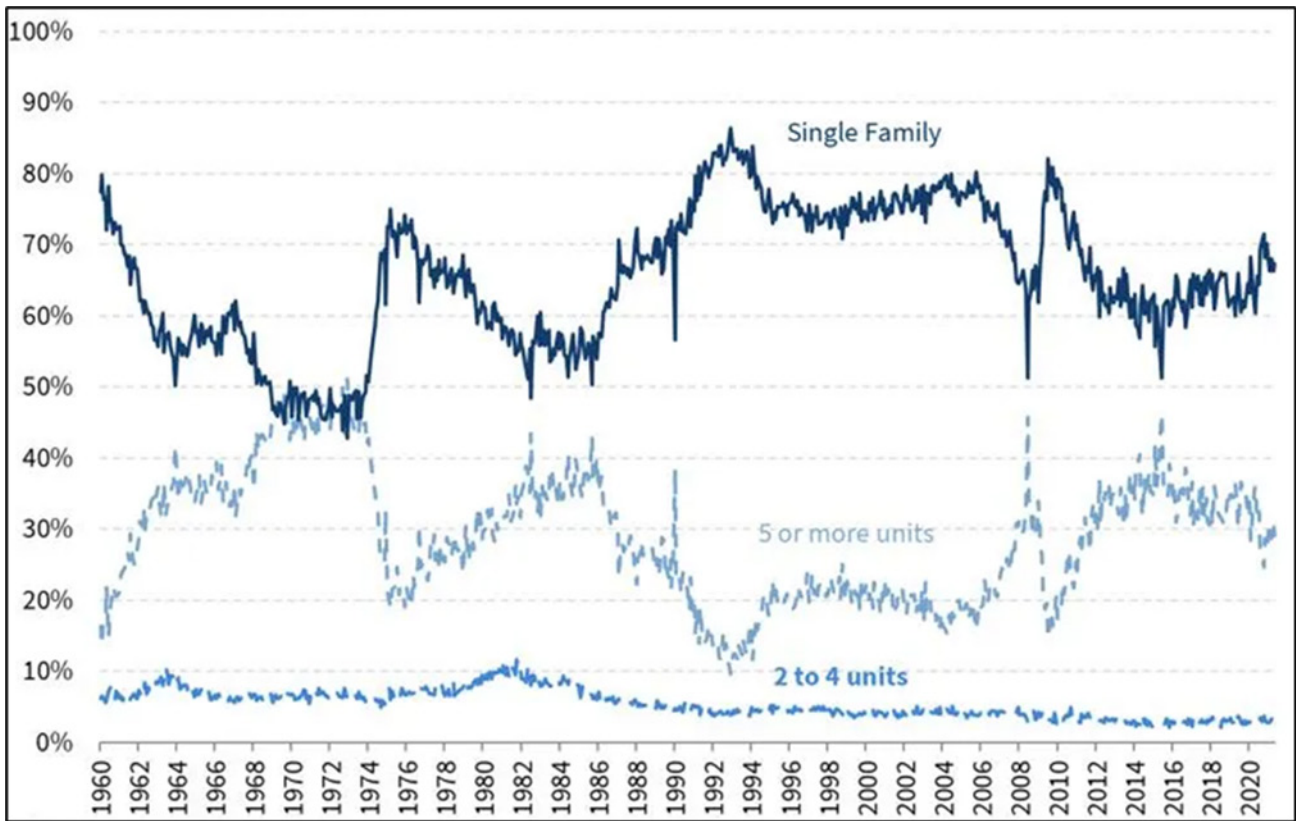


Figure 46. Single-family vs. multi-permitted units between 1960 and 2020 in the U.S. (Note: Federal Reserve Economic Data)

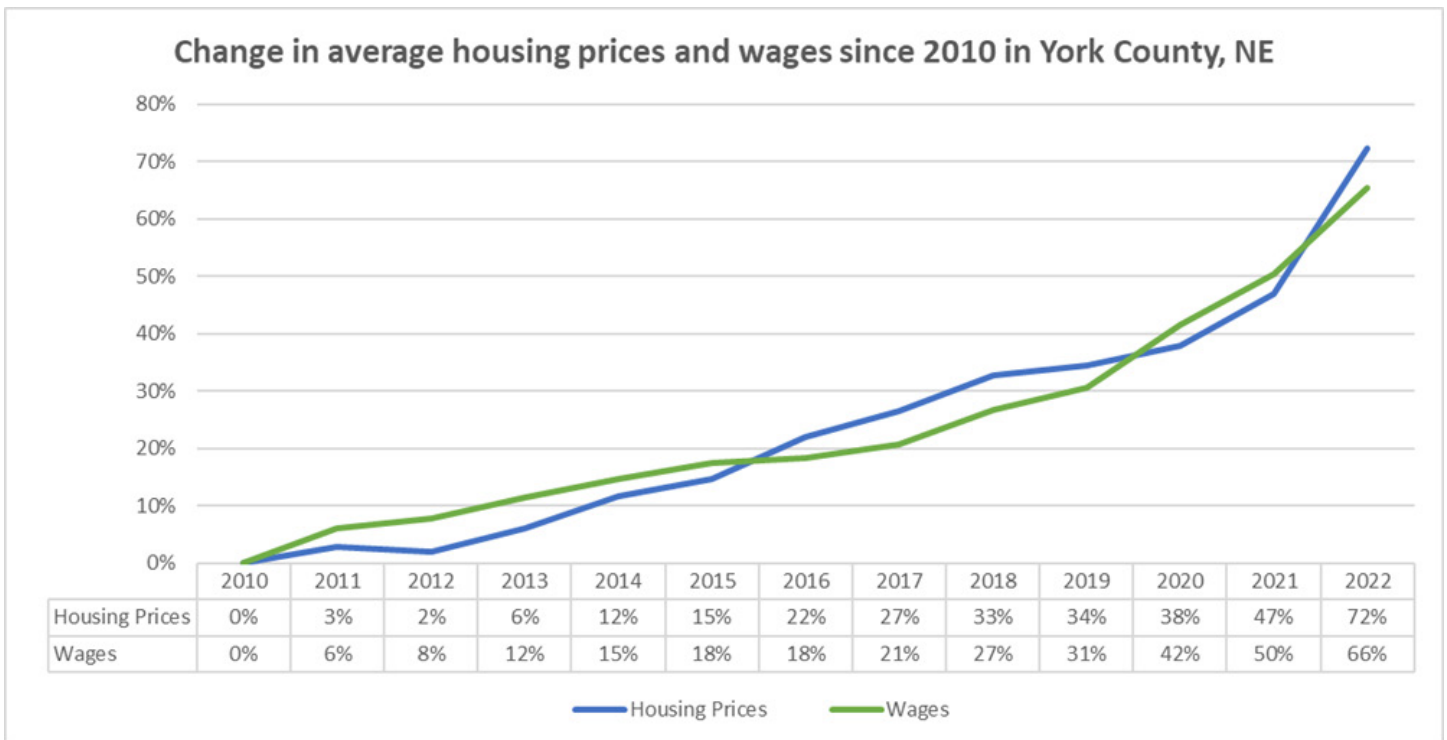


Figure 47. Comparisons between housing prices and wages in York County, NE since 2010. (Note: Bureau of Labor Statistics (2022 wage estimates), Federal Housing Finance Agency)

Disproportional as well, the cost of homes has risen consistently more than with the growth in wages (see Figure 47). Federally wages rose 54% annually between 2010 and 2022, whereas home prices rose around 74% in the US, according to the Federal Finance Housing Authority. Within Nebraska, wages rose 56% and home prices rose around 75% in that same period, just slightly above the national trend.

Federal Infrastructural Law

With the passage of recent federal legislation addressing the needs of housing and infrastructure improvements across the nation, foundationally and long-lasting investment can now be made at rates not seen in the past decades. Focusing on housing policy and the overall investment of new development, it is formally named the Infrastructure Investment and Jobs Act (Public Law 117-58), also referred to as the Bipartisan Infrastructure Law. The Law allocates funds for investment opportunities up to 108 billion dollars. The act provides allocations for clean drinking water in rural areas, universal high-speed internet availability, significant transportation investment, and, most importantly in this context, numerous housing initiatives to promote and improve housing conditions, affordability, and availability.

Some opportunities available through this act include the following programs.

Thriving Communities Program (TCP)

A federal partnership between HUD and the Department of Transportation (DOT) to provide communities with technical assistance, planning, and capacity building for operations such as increased revitalization, expanding affordable housing, preservation and expansion of jobs, and access to health and child care.

Eligible parties include state and local governments who would receive 1–2 million dollars in aid in efforts of:

- Grant writing
- Pollution reduction
- Transportation improvement efforts
- Peer-learning and networking
- Housing accessibility projects
- Increasing local technical support

Eliminating Home Hazard and Increased Utility Programs

Aiming to reduce home hazards to low-income residents, including those surrounding hazardous conditions such as lead paints or pipes and conditional uses of federally assisted housing developments, provisions in this bill allow for expansion of services to administer these much-needed improvements. Partnerships with the EPA and HUD have allowed funds to be available to promote and replace clean water supplies to communities, ensuring that all residents have access and opportunity to clean water.

Within the bill, 65 billion dollars have been established to provide affordable and reliable connectivity of internet services across America, particularly in rural and low-income communities. The Broadband Equity, Access & Deployment Program (BEAD) established equitable guidelines for states to administer funds to local housing authorities and telecom service providers to expand internet access. Within such funds are the Affordable Connectivity Program (AFC) aimed at lowering internet service costs and rebates on computer hardware for families.

Eligibility of services for AFC include:

- WIC recipients
- Veterans
- Medicaid
- Free & Reduced Lunch Eligible
- Federal Pell Grant Recipient
- Federal Qualifications for low-income housing

Beyond those services, HUD has also established 3.5 billion dollars to increase weatherization funds available to states and low-income communities. Those eligible for funds are entitled to improvements such as:

- Replace and improve broken windows
- Add insulation to walls, floors, or attics
- Efficiency inspections and improvements on furnaces and water heaters
- Install air floor weatherstripping to prevent air leakage waste

Table 20. Nebraska Weatherization Assistance Program Guidelines, 2023.

Federal Loan options offer alternatives for select populations to increase homeownership rates. Thinking about alternatives and avenues for York residents to become homeowners requires looking into financing and funding such projects on the homeowner level. Targeted groups, as identified below, have specialized benefits as opposed to standard private mortgage lenders.

FHA Loans

Federal Housing Administration Loans are great alternatives to new owners due to their lower down payment rates, lower closing costs, and more relaxed credit qualifications.

VA Loans

Veterans Affairs Loans offer service members special loan benefits to create more housing opportunities. These include none to low down payments, lower interest rates, lower closing rates, as well as no need for mortgage insurance. To qualify, individuals must be:

Household Size	Income Threshold	200% of Poverty Level
1	\$14,580	\$29,160
2	\$19,720	\$39,440
3	\$24,680	\$49,720
4	\$30,000	\$60,000
5	\$35,140	\$70,280
6	\$40,280	\$80,560
7	\$45,420	\$90,840
9	\$50,560	\$101,120
Families Above 8 persons	100% of poverty level increases \$4,720 for each additional person	200% of poverty level increases \$9,440 for each additional person

(Note: neo.ne.gov/programs/wx/wx.html)

- 6 years in National Guard or Army Reserves
- Spouse of a service member who died in line of duty or has duty-related disability
- Personnel or honorably discharged service members
- Active for at least 90 days (about 3 months) during wartime
- Active for at least 181 days (about 6 months) during peacetime

Table 21. Cost of eligible housing per unit, York City, NE.

Property Size	Low-Cost Area	High-Cost Area	York County, Nebraska
One-Unit	\$498,257	\$1,149,825	\$498,257
Two-Unit	\$637,950	\$1,472,250	\$637,950
Three-Unit	\$771,125	\$1,779,525	\$771,125
Four-Unit	\$958,350	\$2,211,600	\$958,350

(Note: hud.gov/press/press_releases_media_advisories/hud_no_23_265)

State Trends and Policies

Nebraska Housing Context

Nebraska as a state in relation to York is underperforming regarding housing market characteristics. Residents of the state of Nebraska, on average, contribute 19.1% of their income to mortgages, whereas York residents contribute around 15.1%. For York, the median home value of \$166,216 is 33% lower than the state median home value of \$221,538 (2017-2021 ACS 5-Year Estimate).

While the community of York benefits in some aspects of housing as mentioned above, it lacks the proper investment that the state overall is seeing in relation to new housing development. The state holds trends of around 8-10% of its annual housing population being built every decade according to ACS data, whereas York has seen around 5% or less of its annual housing per decade within the past 30 years. Examining a comparison between the state and City of York since the 1980's (see Figure 48), we can see a decline in new developments within the city while the state overall has continued trends of growth in new stock availability.

Nebraska Housing Funds

Nebraska Rural Workforce Housing Fund (RWHF)

Established in 2017 (LB518), this funding effort on behalf of the State provides grant matching

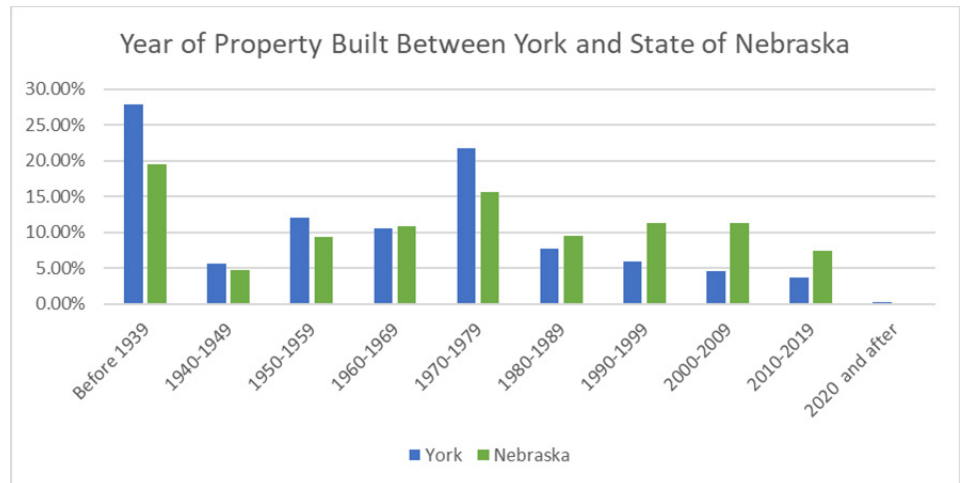


Figure 48. Properties built comparison between York City and the State of Nebraska. (Note: ACS 2017-2021)

to non-profit development organizations who oversee the utilization of housing investment funds and opportunities. The primary goal being to increase housing stock and reduce the costs of homeownership within the state, particularly within the rural workforce community. York has already been awarded \$1 million during the 2022 award year, trusted to the York County Development Corporation for their revolving loans fund to promote their goals of neighborhood conservation, new development, affordable lot development, and towards community marketing (York Development Corporation 2023). By the year 2030, the York County Development Corporation estimates an additional 500+ housing units will need to be added to meet the demand of the community.

Eligible Project Efforts:

- New homes under \$325,000 with owner occupancy
- New rental development of less than \$250,000

- Upper story housing development
- Rehabilitation and repairs to existing property
- Housing efforts that do not meet other low-income housing opportunities

Eligible communities:

- Populations of under 100,000 (county pop.)
 - Every county in Nebraska is eligible excluding Douglas, Sarpy, and Lancaster
- Grants awarded on rolling basis until funds run out
- Preference going towards:
 - Completion of projects within 24-months
 - Ability to grow and invest within the local community
 - Regions of high difficulty in meeting housing need
 - Continued push for rural workforce development

Nebraska Affordable Housing Trust Fund (NAHTF)

A Nebraska-based fund in partnership with federal efforts

to serve low-income individuals in the creation of more affordable housing units. The primary goal being to create the most and longest-lasting housing capacity in relation to the overall cost to maximize those reached. Efforts going towards increasing housing capacity and development through safe, comfortable, and affordable living.

Eligible Project Efforts:

- Homebuyer projects
- Rental properties
- Home rehabilitation
 - Low or very-low-income families
 - Acquisition of housing units to preserve housing opportunity
- Technical Assistance to local non-profit and government agencies
 - Increase affordable housing efforts and capacity building

Eligible Communities:

- Local community agencies
- Non-profit organizations
- Public housing authorities

Local Zoning

The City of York has fourteen zoning districts. There are six zoning districts dedicated to housing (“R” and “M” districts), five dedicated to commerce and business (“C” districts), one to industrial uses (“I” district), one to agricultural uses (“A-L” district), and one for the floodplain (“F” districts) (City of York 2022).

The City of York is only using eight of these fourteen districts today. Five of the districts are housing-based, four are business and commercial-based, and the single Industrial district. The majority of York, approximately 53.76%, is zoned for housing/residential uses, followed by industrial uses, then commercial, as shown in Table 22.

Residential zoning in York is split between the R, R-2, R-3, R-P, and M-P zoning districts (see Figure 49). The higher the number, the more intense the residential use. Intensity of use is determined by the minimum lot size, minimum setbacks, and types of uses permitted. For example, R districts only permit single- and two-family dwellings, and the minimum lot size for a single-family dwelling is 7,200 SF. In R-3 districts, single-, two-, and multi-family dwelling are permitted, and the minimum lot size for a single-family dwelling is 5,000 SF (City of York 2022). A Height and Lot table that shows the minimum lot size, minimum setbacks, and maximum height for each zoning district and each residential use type permitted in each residential zone is available in this document’s Appendix.

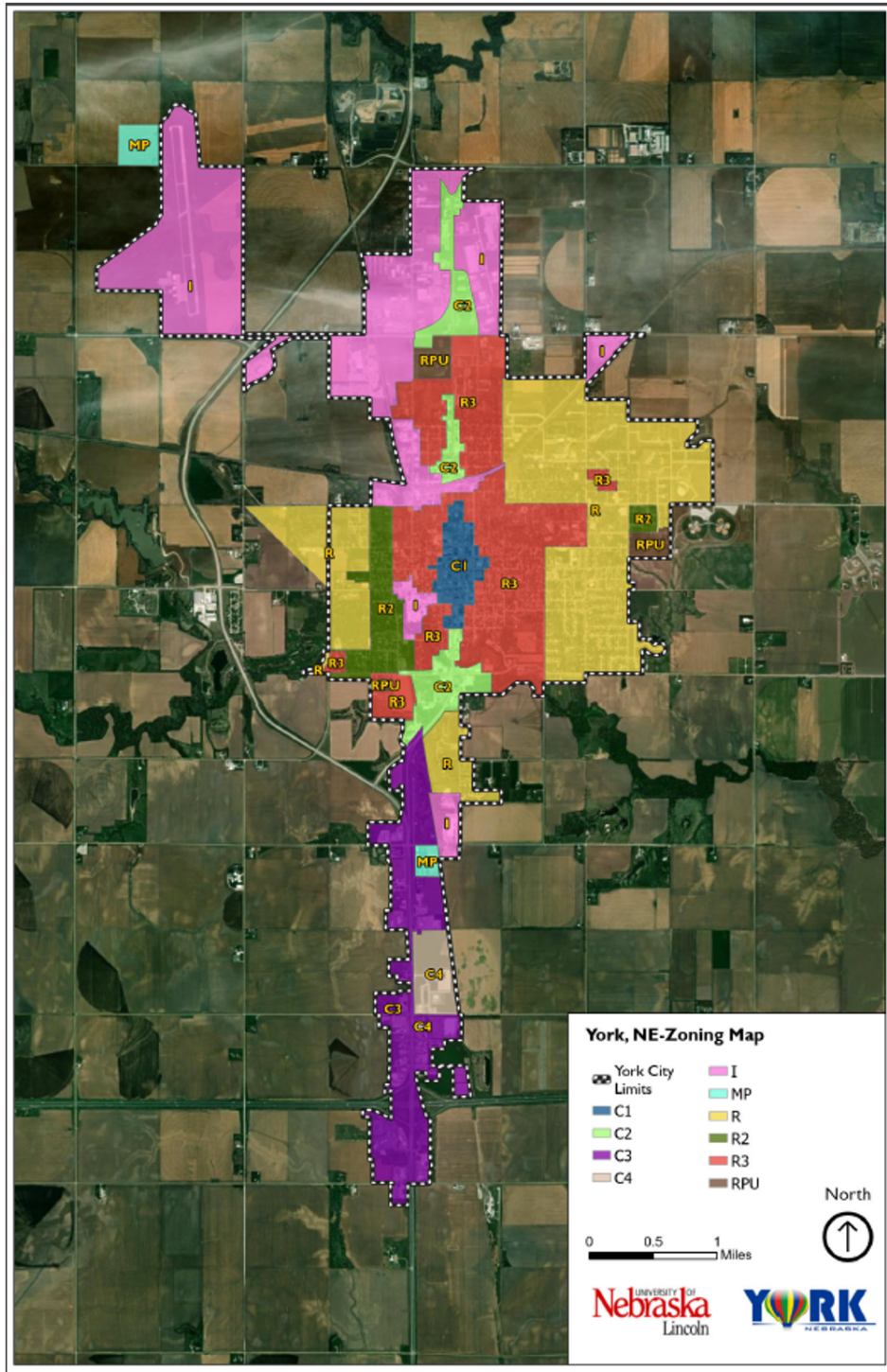


Figure 49. Zoning map of York City, NE.
 (Note: City of York, zoning map)

Zoning Map-York, NE

Current zoning in York (see Figure 49) is highlighted by most residential zones being located within the original city area, and the commercial and industrial being located to the north and south following annexations.

The main exception to this rule is the C-1 and I zoning districts that exist within the core of the City of York.

Possible Zoning Changes

Consider adding an R4 zoning district to the zoning codes (see Figure 50). This could be done in conjunction with an additional upzoning of each residential district from R to R2 and R2 to R3 etc. This would allow more flexibility for developers and homeowners.

Look to create an overlay or planned unit development (PUD) in downtown York and if compatible include the industrial zone adjacent to downtown in this district. This district would serve as an incentive to increase housing within downtown York.

Seek to change the word “required” to “recommended” in York’s Parking Codes and consider elimination of parking requirements within the downtown district.

Table 22. Acreage and percent of total per zoning type in York City, NE.

Zoning Type	Acreage	% Total Zone
C1	89.67	1.67%
C2	213.14	3.97%
C3	436.42	8.14%
C4	76.82	1.43%
I	1,547.21	28.85%
MP	56.65	1.06%
R	1,083.20	20.19%
R2	151.74	2.83%
R3	1,649.12	30.74%
RPU	59.91	1.12%
Totals	5,363.88	1

(Note: City of York, zoning map)

Building Codes and Ordinances

The City of York has adopted and follows the following building codes:

- 2018 International Building Code with local amendments, including Appendix Chapters B, C, H, and I.
- 2018 International Residential Code for One/Two Family dwellings with local amendments.
- 2018 International Property Maintenance Code

The adopted codes cover all construction and maintenance within the City of York and the City’s two-mile extraterritorial zoning jurisdiction (*City of York - Building & Zoning 2023*). This includes rules and regulations covering vacant lots, vacant structures, and accessibility.

Most importantly for housing, the 2018 International Building Code (IBC), 2018 International Residential Code for One/Two Family dwellings (IRC), and 2018 International Property Maintenance Code (IPMC) all discuss vacant land, vacant structures, and accessibility.

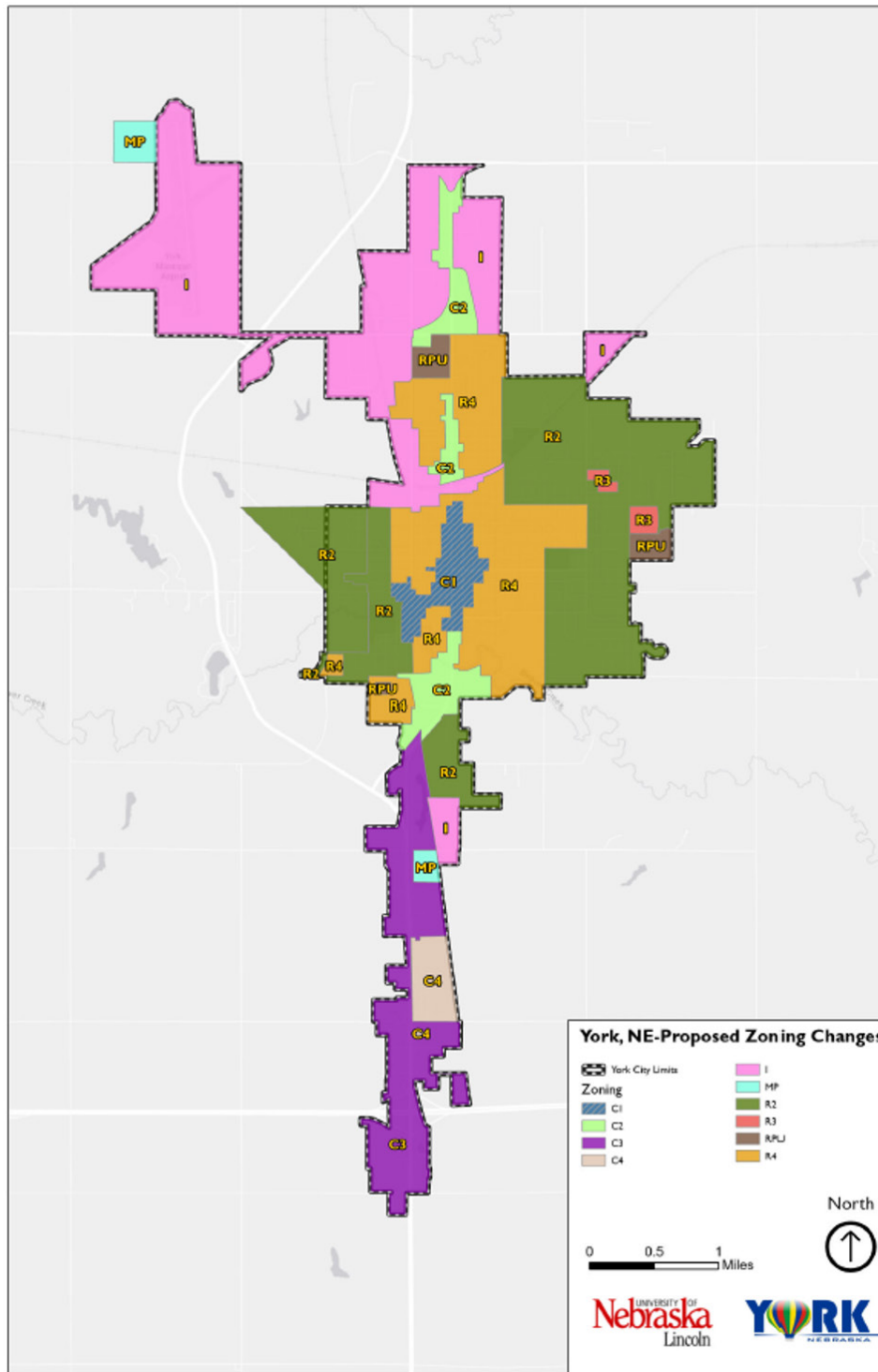


Figure 50. Proposed changes to York zoning, York City, NE.

Chapter 11 (“Accessibility”) of the IBC “contains provisions that set forth requirements for accessibility of buildings and their associated sites and facilities for people with physical disabilities. The fundamental philosophy of the code on the subject of accessibility is that everything is required to be accessible.” The International residential Code references back to Chapter 11 of the IBC for accessibility provisions (International Code Council 2017).

Chapter 3, General Requirements, in the International Property Maintenance Code (IPMC), is a broad look at the requirements for maintenance of exterior property and interior and exterior elements of structures with the goal of maintaining “a minimum level of safety and sanitation” for the public and occupants of a structure. These requirements are also meant to maintain structural and weather-resistance performance of buildings (International Code Council 2017).

Chapter 3’s requirements also apply to vacant structures and land: “Vacant structures and premises thereof or vacant land shall be maintained in a clean, safe and sanitary condition as provided herein so as not to cause a blighting problem or adversely affect the public health or safety”. Basically, owners of vacant property are still required to maintain the property (International Code Council 2017).

Tax Policies – TIF, Expedited TIF

Tax Increment Financing, or TIF, are community redevelopment laws that allow for the increased property taxes generated by the improvement of blighted property to be used to pay for the financing of the community redevelopment/ TIF projects (Sorensen 2023).

TIF projects are not paid with existing taxes. Instead, TIF funding comes from the taxes generated by the improved area. The TIF process begins when the city/ community redevelopment authority (CRA) declares an area as substandard, blighted, and in need of redevelopment and improvement for the public good.

Before an area is officially considered substandard or blighted, the city/CRA must hold a public hearing and provide notice to all registered neighborhood associations located within a one-mile radius and to all political subdivisions affected by the redevelopment/blighted area. The city/CRA is required to prepare a redevelopment plan which must show the boundaries of the project area, the proposed land uses, population, land and building intensities, changes in zoning, and traffic flow.

After approval of the redevelopment plan and project, TIF bonds may be issued for site preparation, public improvements, and acquisition of property. The properties within the project will have a base valuation, the last certified value prior to the division

of tax effective date. The base property valuation does remain assessable to all taxing entities, and any increase in value and resulting taxes must be accounted for separately and be used to pay off the debt incurred for the redevelopment project. Projects must not exceed a 15-year period for standard TIF projects, a 20-year period for extremely blighted projects, and a 15-year period for expedited review projects (Sorensen 2023).

Nebraska TIF requirements include, but are not limited to:

- The project is applicable to real property only;
- The property must be within the corporate boundaries of the city; however, the city may annex noncontiguous land to develop agricultural processing facilities that will become a TIF project;
- The division of tax for TIF may not exceed 20 years;
- The taxes attributable to the excess value can only be used for the repayment of the debt related to the project; and
- The city must provide written notice to both the county assessor and county treasurer to increase the division of tax when the debt on the project is paid in full (Sorensen 2023).

The City of York has five approved TIF projects active today (Sorensen, 2023), which are listed below:

1. East Nobes Road Apartments
2. Bukaske Builders, LLC
3. Highway 81 Corridor Plan/
Nutrition Service Properties
4. Levander’s Body Shop
5. Beaver Creek Products, LLC

Expedited TIF has more requirements. To qualify for expedited TIF, property must have been in the city limits for at least 60 years, any existing building must also be 60 years old or older, and must not have a total assessed value after improvements of \$350,000 for a single-family housing project or \$1,500,000 for a project involving a multi-family or commercial structure (City of York 2023).

Survey Analysis

Q4 – To increase the availability of housing in your community, how much would you support or oppose your local government exploring the following options?

Survey respondents were asked the following question: “To increase the availability of housing in your community, how much would you support or oppose your local government exploring the following options?”

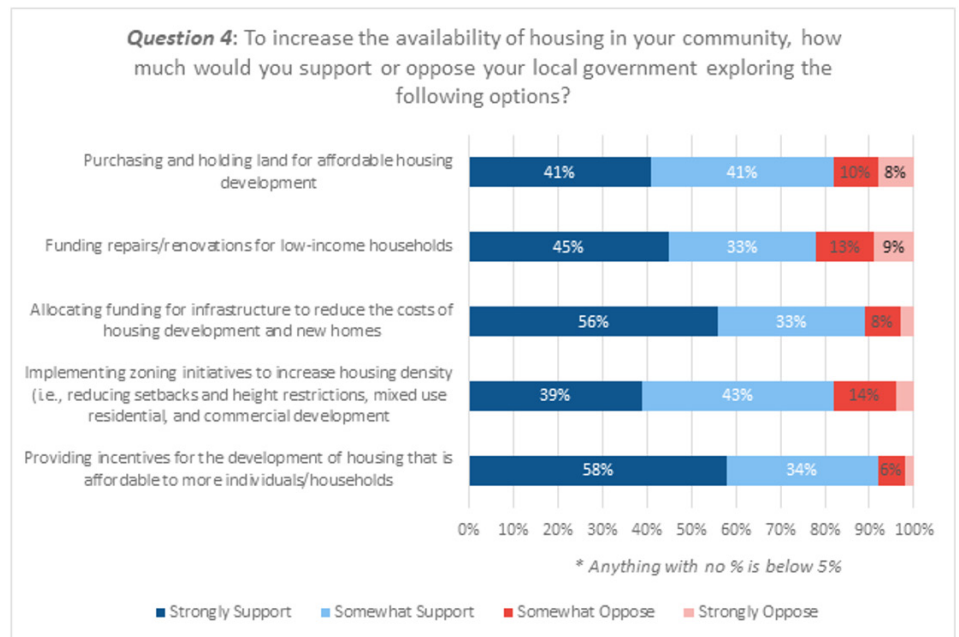


Figure 51. Responses provided for question 4 of the housing survey. (Note: City of York Housing Survey)

The following options were given, and respondents could indicate whether they Strongly Supported, Somewhat Supported, Somewhat Opposed, or Strongly Opposed each option:

- Providing incentives for the development of housing that is affordable to more individuals/households
- Implementing zoning initiatives to increase housing density (i.e., reducing setbacks and height restrictions, mixed use residential and commercial development, etc.)
- Allocating funding for infrastructure to reduce the costs of housing development and new homes
- Funding repairs/renovations for low-income households
- Purchasing and holding land for affordable housing development

Respondents were generally supportive of each option. 78% of respondents were either somewhat supportive or strongly supportive of each option (see Figure 51). This indicates a willingness to change zoning codes and regulations and provide financial incentives to developers and housing initiatives within York.

Respondents were also asked open ended questions: “How is your housing in York meeting your and/or your family’s needs?”, and “How is your housing in York NOT meeting your and/or your family’s needs?”

There was a mixed response to the first question. 113 respondents (of 143 total) answered the first question. 49.5% (56 people) had positive experiences with housing in York, 30.1% (34 people) had neutral experiences with housing in York, and 12.4% (14 people) had negative experiences with

housing in York. 9 respondents, or 8.0%, wrote “N/A” or other similar notes. “Neutral” in this context are comments that either note that their situation is good, but something (either their housing, the general market, taxes, etc.) could change that quickly, or they noted that their situation was “fine.” A sampling of these comments is below:

Positive:

- “The large house provides space for family and visitors. It is newer, so there are fewer maintenance issues. It has a 2 car garage.”
- “Plenty of room and unit is in good condition.”
- “We have lived in our home since purchasing it in 1988, and it has been perfect for us.”
- “It’s close to family and work.”
- “Our needs are met. Easy to find affordable housing for anyone with reasonable expectation.”
- “It’s in a quiet neighborhood and was affordable.”
- “Our needs are being met, but we have invested a lot in our home to get it there. All in all, York is a good place to live.”

Neutral:

- “It is acceptable overall. Costs are ridiculous.”
- “We make it work.”
- “My current situation meets my needs, but if I were to have to move, there would be limited options available to meet my current needs.”
- “We purchased our home in the country years ago. I manage a housing authority

and am concerned with rising rental costs.”

- “I have a place to live.”
- “Just fine”
- “It’s great for me, but not for lower income.”

Negative:

- “NOT WELL”
- “We have been looking for housing in York for two years. We currently own a home in Aurora but we both work in York”.
- “The housing in York does not meet my needs, and that is why I work here but do not live in York.”
- “Very hard to find any qualifying options. No houses in our higher price range in a nice neighborhood are for sale.”
- “It is very poor. I am a family of 7 and pay \$1000 a month rent for 2 rooms in very poor condition.”
- “It’s not. Looking to buy and there is nothing in my budget that isn’t junk.”
- “Fixed income cannot afford to pay \$800+ rent.”

Positive responses focused on affordability, access to resources and family, and how costs are manageable. Negative responses also focused on affordability and costs, but on the opposite end of the spectrum: housing is too expensive, housing is not available in York for both lower and upper incomes, etc. Neutral responses noted that, while a situation is fine for now, either the respondent was not content, or they were concerned about the ability of others to find housing.

The second question had a more concrete response. Out of the 112 comments, 65% of responses were negative (73 comments). Only 11.7% of comments were positive (i.e., didn’t have any issues with their housing situation). 2.7% of responses were neutral. There were also 17 responses, or 15.2%, of “N/A” or “none.” A sampling of these comments is below:

Positive:

- “My needs are met fully!”
- “No issues.”
- “Currently our home meets all of our needs. Our mother though currently resides in the revised flood plain, so fixing that would help.”
- “No problems.”
- “It fits.”

Neutral:

- “I’m not sure.”
- “Cost of living could be lower.”
- “We’re okay. I know others who are struggling.”

Negative

- “It is difficult to hire new people to come into York with the limited options of houses.”
- “I work in York, but live out-of-town, due to fact that the only affordable housing is income based within York, which most do not qualify for. And the education and health care systems within York could use some improvement.”
- “York needs better infrastructure to schools.”
- “Very expensive. Hard to afford housing with cost of living.”

- “Would like to see a 55+ area with housing around 1750 sq ft and include lawn maintenance and snow removal not in the Hearthstone area.”
- “Expensive”
- “Landlords not making improvements.”

The majority of responses noted that there were not enough affordable options for either themselves, their family members, or other people they know. Other comments included housing available for people who work in York but cannot live there due to housing cost or scarcity. A lot of concern came from tax increases, increase in cost of living, and just overall price of housing.

Recommendations/ Conclusions

Currently, York, NE, has 5 zoning designations that are exclusive to residential housing: MP, RPU, R, R2, and R3. The addition of an R4 district to the zoning codes would increase the possibilities for developers to build more multi-plex homes and give current homeowners the ability to construct or add additional units to their properties that could be utilized to gain income from renters. Additionally, after adding an R4 zone to the code, the city should investigate the possibility of upzoning (i.e., R to R2), as this would allow more flexibility to add more housing units within other districts of York as well as the incorporation of an R4 zone. Zoning changes can be controversial, however working with the residents of a proposed zoning change or finding a neighborhood that is more supportive of the change is a great way to engage with the public to create zoning regulation changes for York. Upzoning and adding an R4 zone will help to increase the supply of housing stock within York.

Downtown York does not currently have many if any residential buildings; there are a couple of zoning additions and changes to code that could help to incentivize the development of housing in downtown York. First, the development of an overlay district or the establishment of a planned unit development (PUD) over the current C-1 commercial

zone for downtown York. This establishment could help to facilitate the ability of developers to build housing in downtown York and see a more vibrant and people-friendly commercial center for the City of York. Second, the parking requirements for downtown York are arbitrary and not conducive to building residential buildings. For the C-1 district, consider eliminating minimum parking requirements, and for the city as a whole look into shifting from “required parking” to “recommended parking.” By reducing parking lot size this will help to allow more housing to be built in downtown York and can help save space for people and buildings rather than storage for cars.

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Implementations, Recommendations, and Conclusion





7

Overview

Since there is especially high demand for new construction of housing that is affordable for people with average incomes, and for repairs and renovations to existing housing, and these needs are not being met, there may be an opportunity for students training in trades to receive hands-on experience while helping to create new housing options in York. Students can complete projects that result in new housing, or that make older houses more livable and attractive. Such an arrangement would be beneficial for both the students and the future residents of the new or improved houses.

Addressing the housing gap, for all income levels, is critical for maintaining the economic and cultural vitality of York. Along with increasing and improving housing stock, efforts must be continued to increase child care options. Many initiatives have been started, and progress has been made in both areas. However, it is important to maintain momentum and strive for innovation, in terms of economic development, social services, and policy strategies. Passionate and hard-working stakeholders, as well as the many assets that York has, position the city well for intentional growth and prosperity.

Conclusion

The interaction between housing demand and supply in York City, Nebraska, is shaped by a complex interplay of economic,

demographic, and social factors. The city's distinctive combination of population growth, economic stability, and cultural attractions has fostered a consistent demand for housing. With thriving businesses and an expanding job market, the influx of residents has heightened the necessity for a variety of housing options. Nevertheless, the difficulties in fulfilling this demand are apparent in the intricate equilibrium between supply and demand. Despite attempts to alleviate the housing shortage through new projects and initiatives, the speed of construction and regulatory limitations have, at times, faced challenges in keeping pace with the increasing demand. This has led to increased competition for available housing units, resulting in upward pressure on prices and potential affordability concerns for those with lower incomes. As the community grapples with these challenges, it becomes crucial for city administration, local authorities, developers, and stakeholders to collaborate in fostering sustainable solutions for meeting this housing demand. As many policies suggest, striking a balance between promoting economic growth and ensuring housing affordability is essential for the long-term well-being of York City. City policymakers might consider exploring inventive approaches, including providing incentives for affordable housing projects, simplifying regulatory processes, and investing in infrastructure to promote responsible urban development.

More specific conclusions, presented for each report chapter, follow.

Conclusions for Chapter 3

A comprehensive analysis of the interplay between housing supply and demand in York was conducted utilizing a rigorous research technique in this study. Resident preferences, policy frameworks, and the distinctive attributes of the municipality were all thoroughly examined and accounted for. By incorporating a Polco survey, in-depth stakeholder interviews, and exhaustive analyses of secondary data, the study objectives were achieved via a multidimensional approach. By employing this methodology, it was possible to generate accurate assessments of supply and demand, investigate policy alternatives in depth, and ascertain crucial non-housing components.

Particularly illuminating were the viewpoints on housing preferences, requirements, and conditions that were uncovered through the interviews and survey. A thorough understanding of emergent themes and patterns was achieved by the evaluation of these findings via statistical approaches and thematic analysis. Additionally, substantial insights were uncovered with the use of GIS analysis, which included data from tax parcels, the Census, and a comprehensive examination of the York Comprehensive Plan.

A thorough and data-centric methodology was exemplified through the identification of comparable cities, the examination of zoning restrictions, and the authors joint efforts. It was essential that policies be aligned with York's particular requirements by utilizing document analysis. Policymakers and stakeholders will find the research to be an invaluable resource due to its substantial academic and practical ramifications. It contributes to the creation of a more pleasing, functional, and cost-effective living environment in York.

York's unique attributes, including housing preferences, affordability concerns, and the impact of local legislation, are underscored by the results. The insights gained serve as a foundation for policymakers and stakeholders to develop plans that effectively address the complex demands of the city's inhabitants, utilizing data as their guide and promoting a more sustainable and inclusive housing environment in York.

Conclusions for Chapter 4

By fostering a resilient and responsive housing market, York City can continue to thrive as a vibrant community where residents have access to quality housing, economic opportunities, and an enhanced quality of life. Housing shortages are an issue in York. Within York City there are soon to be elderly people in need of right-sized age-appropriate housing. Among those raising children and families, there is a

need to upsize, but there are no affordable housing options to reasonably accommodate and fill this need for most residents. Concerning young adults, there simply are not apartments that qualify as affordable, yet alone feasibility towards potential homeownership. Homeowners lack sufficient funds or resources to maintain their current properties, and the cost of repairs and upkeep is simply too expensive for some to keep up with. Based on feedback from respondents, many residents are open to relaxing restrictive zoning regulations to spur homebuilding and counteract demographic and financial pressures in the community.

Conclusions for Chapter 5

York is a dynamic, mid-sized city situated in York County, Nebraska. York County has experienced consistent spatial and economic growth. At present, this metropolitan area is beset by a notable housing crisis characterized by a substantial disparity between the demand for and availability of homes. This disparity poses a significant obstacle to the continuous development of York, affecting its capacity to attract and keep a proficient labor force that is essential for economic viability.

York possesses a diverse and prosperous economic fabric, wherein some areas stand out prominently: education, health care, and social support. These sectors not only play a crucial role in the progress of society but also

exhibit an expanding influence on the economy of the city. In addition, the prominence of retail and manufacturing commerce indicates a thriving consumer-centric economic environment and a solid industrial foundation.

Nevertheless, the city's economic diversity, although an asset, complicates efforts to coordinate the rate of development with the demand for suitable accommodation. The present housing crisis, which is marked by a significant discrepancy between supply and demand, impedes the city's potential to develop into a prosperous metropolitan center. This matter has far-reaching consequences that extend beyond direct living situations, impacting the economic landscape and critical industries that are indispensable for growth.

Given the circumstances, York is in critical need of a housing policy that is proactive in nature. In addition to addressing present inequities, this strategy should proactively anticipate and prepare for forthcoming demands. Adopting such a strategic approach is critical in order to sustain York's appeal as a desirable location for a talented and diversified labor force, thereby facilitating its ongoing expansion and progress. This chapter emphasizes the necessity of implementing a holistic housing policy that is in line with the economic diversity and future ambitions of York.

Conclusions for Chapter 6

The escalating housing shortages within the country are now acknowledged as a pressing concern and a potential threat to the overall housing situation. The existing housing stock falls short of meeting the demands of the contemporary era, exacerbated by the upward trajectory of interest rates, emphasizing the increasing importance of diversifying housing options. To address these challenges comprehensively, there is a proposal to introduce an R4 zoning district into the existing zoning codes. Additionally, there is a strategic plan to implement an overlay or planned unit development specifically tailored for downtown York, with the possibility of extending its coverage to the industrial zone adjacent to downtown, contingent on compatibility assessments. Moreover, a proactive step is being considered to amend York's Parking Codes by replacing the term "required" with "recommended" and contemplating the elimination of parking requirements within the downtown district. These initiatives collectively aim to address the housing shortage, promote urban development, and adapt to evolving community needs in a sustainable and flexible manner.

Appendix

The image is a full-page background photograph with a blue color overlay. It depicts a field of corn plants in the foreground, with their green leaves and tassels visible. The sky above is filled with scattered white clouds. A thin white horizontal line is positioned near the top of the page, just above the word 'Appendix'.

8

A.1 Polco Survey Questionnaire

Prepared by Students in CRPL 840 Planning Methods and Analysis

Fall 2023

Housing Availability

1. Please rate the quality of each of the following types of housing in your local community (city/town):
 - a. The overall housing stock
 - b. Single-family residential homes
 - c. Multi-family apartment buildings
 - d. Multi-family townhome communities
 - e. Housing options for older adults
 - f. Housing options for families raising children
 - g. Housing options for young adults

Answers: Excellent, Good, Fair, Poor, Prefer not to answer

2. Is there enough of the following in York?
 - a. The overall housing stock
 - b. Single-family residential homes
 - c. Multi-family apartment buildings
 - d. Multi-family townhome communities
 - e. Housing options for older adults
 - f. Housing options for families raising children
 - g. Housing options for young adults

Answers: Yes, No, Prefer not to answer

3. How much, if at all, do the following create barriers for people who would like to buy a home in York?
 - a. Cost of housing
 - b. Distance to employment
 - c. Limits of public transit
 - d. Lack of accessibility for disabled people
 - e. Language barriers
 - f. Unfair lending
 - g. Discrimination (based on gender, age, family size, race/ethnicity, etc.)

Answers: Major barrier, Moderate barrier, Minor barrier, Not a barrier, Prefer not to answer

4. To increase the availability of housing in your community, how much would you support or oppose your local government exploring the following options?

- a. Providing incentives for the development of housing that is affordable to more individuals/households.
- b. Implementing zoning initiatives to increase housing density (i.e., reducing setbacks and height restrictions, mixed-use residential and commercial development, etc.).
- c. Allocating funding for infrastructure to reduce the costs of housing development and new homes
- d. Funding repairs/renovations for low-income households
- e. Purchasing and holding land for affordable housing development

Answers: Strongly support, Somewhat support, Somewhat oppose, Strongly oppose, Prefer not to answer

Affordability

5. Please rate how much you agree or disagree with the statements below about affordable housing in York:
- a. A variety of housing choices are available for all income levels
 - b. Housing costs are manageable for me/my family
 - c. Housing costs in York are too high for young people or families just starting out
 - d. Housing costs in York are too high to stay here in retirement.

Answers: Strongly agree, Somewhat agree, Somewhat disagree, Strongly disagree, Prefer not to answer

6. How much do you anticipate your household's total income before taxes will be for the current year (Please include your total income from all sources for all persons living in your household). Select one:
- a. Less than \$30,000
 - b. \$30,000 - \$60,000
 - c. \$60,000 - \$90,000
 - d. \$90,000 or more
 - e. Prefer not to answer
7. How much does your household spend on rent/mortgage? Select one:
- a. 30% or more of your household income
 - b. Less than 30% of your household income
 - c. Prefer not to answer

General Housing

8. Which best describes the building you live in? Select one:
- a. Single-family (excluding duplexes/townhomes)
 - b. Multi-family (building with two or more homes, i.e. duplexes, apartments, etc.)
 - c. Mobile home
 - d. Other
 - e. Prefer not to answer

9. Do you rent or own your home? Select one:
- Rent
 - Own
 - Prefer not to answer
10. When choosing a place to live, did you consider any of the following factors? Select an option for each:
- Cost of living
 - Investment potential
 - Newly built home/age of home
 - Less living space (downsizing)
 - More living space
 - Large yard
 - Secondary living unit/accessory dwelling
 - Home is on cul-de-sac
 - Lots of parking (garage/driveway)

Answers: Yes, No, Prefer not to answer

11. When thinking about choosing a place to live, what neighborhood characteristics were most important to you in choosing your current home or, if moving soon, your future home?
- Close to friends/family
 - Close to work
 - Close to school
 - Close to healthcare
 - Close to childcare
 - Close to parks
 - Close to community centers/other recreational opportunities
 - Close to cultural opportunities
 - Close to grocery stores, other retailers
 - Access to downtown
 - Easy access to I-80, US Highways 81 and 34

Answers: Very important, Somewhat important, Somewhat unimportant, Not important, Prefer not to answer

Open-Ended Questions

- How is your housing in York meeting your and/or your family's needs?
- How is your housing in York **not** meeting your and/or your family's needs?

A.2 Polco Survey Results (10/30/2023)



City of York Housing Survey

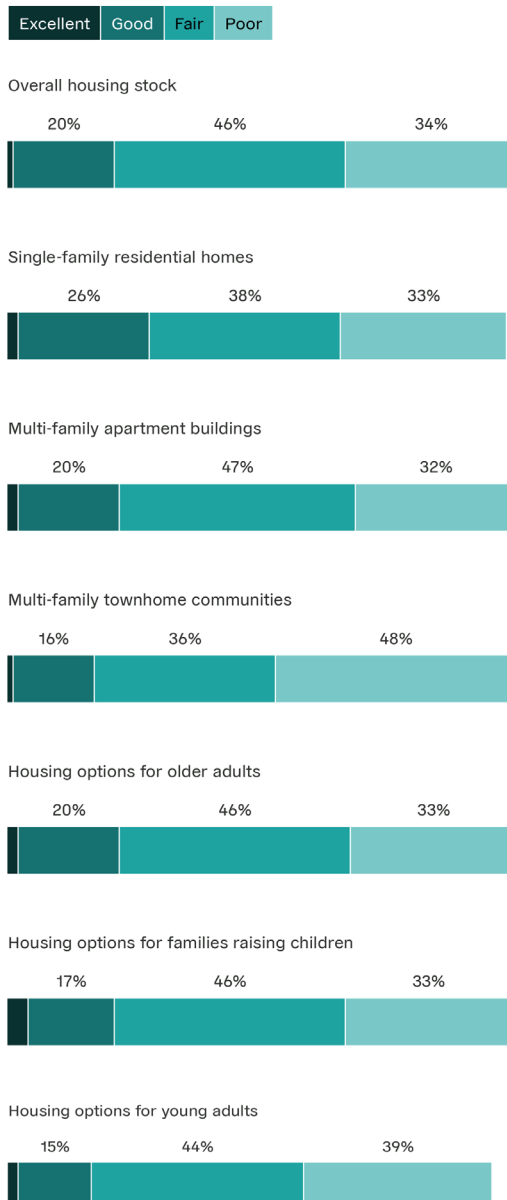
Survey Results
FINAL

10/30/2023

Please rate the quality of each of the following types of housing in the city of York:

Question	Excellent	Good	Fair	Poor
Overall housing stock	1%	20%	46%	34%
Single-family residential homes	2%	26%	38%	33%
Multi-family apartment buildings	2%	20%	47%	32%
Multi-family townhome communities	1%	16%	36%	48%
Housing options for older adults	2%	20%	46%	33%
Housing options for families raising children	4%	17%	46%	33%
Housing options for young adults	2%	15%	44%	39%

Expand all / Collapse all



How important, if at all, is it that your community works to increase each of the following types of housing?

Question	Essential	Very important	Somewhat important	Not at all important	Don't know
The overall housing stock	36%	39%	19%	3%	2%
Single-family residential homes	35%	42%	18%	4%	1%
Multi-family apartment buildings	20%	26%	41%	11%	1%
Multi-family townhome communities	19%	22%	41%	16%	2%
Housing options for older adults	26%	40%	26%	5%	3%
Housing options for families raising children	39%	46%	13%	1%	1%
Housing options for young adults	31%	37%	26%	5%	1%
Rental units	31%	38%	27%	4%	1%

Expand all / Collapse all



The overall housing stock



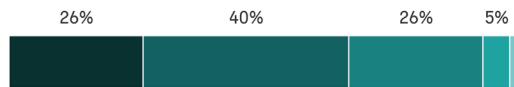
Multi-family townhome communities



Single-family residential homes



Housing options for older adults



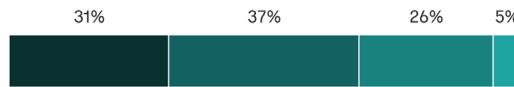
Multi-family apartment buildings



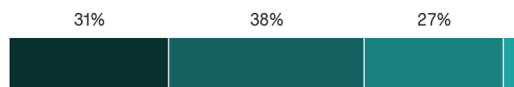
Housing options for families raising children



Housing options for young adults



Rental units

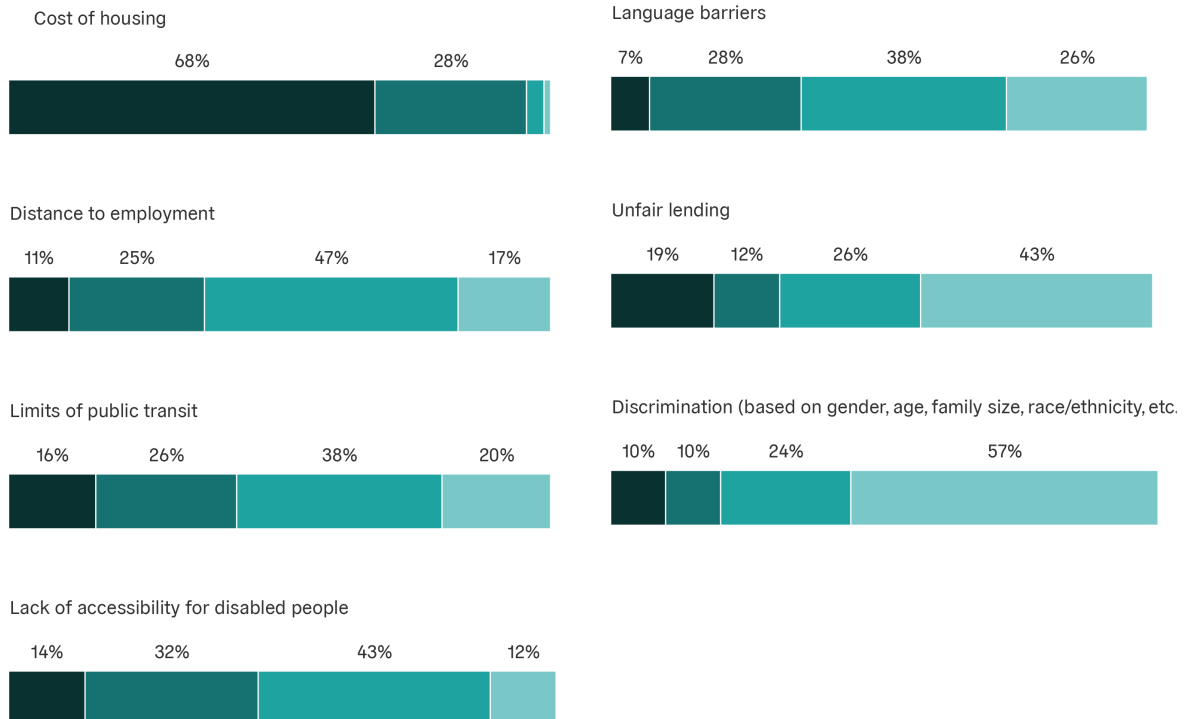


How much, if at all, do the following create barriers for people who would like to buy a home in York?

Question	Major barrier	Moderate barrier	Minor barrier	Not a barrier
Cost of housing	68%	28%	3%	1%
Distance to employment	11%	25%	47%	17%
Limits of public transit	16%	26%	38%	20%
Lack of accessibility for disabled people	14%	32%	43%	12%
Language barriers	7%	28%	38%	26%
Unfair lending	19%	12%	26%	43%
Discrimination (based on gender, age, family size, race/ethnicity, etc.)	10%	10%	24%	57%

Expand all / Collapse all

Major barrier Moderate barrier Minor barrier Not a barrier



To increase the availability of housing in your community, how much would you support or oppose your local government exploring the following options?

Question	Strongly support	Somewhat support	Somewhat oppose	Strongly oppose
Providing incentives for the development of housing that is affordable to more individuals/households	58%	34%	6%	2%
Implementing zoning initiatives to increase housing density (i.e., reducing setbacks and height restrictions, mixed used residential and commercial development, etc.)	39%	43%	14%	4%
Allocating funding for infrastructure to reduce the costs of housing development and new homes	56%	33%	8%	2%
Funding repairs/renovations for low-income households	45%	33%	13%	9%
Purchasing and holding land for affordable housing development	41%	41%	10%	8%

Expand all / Collapse all



Providing incentives for the development of housing that is affordable to more individuals/households



Implementing zoning initiatives to increase housing density (i.e., reducing setbacks and height restrictions, mixed used residential and commercial development, etc.)



Allocating funding for infrastructure to reduce the costs of housing development and new homes



Funding repairs/renovations for low-income households



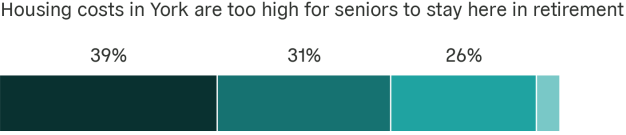
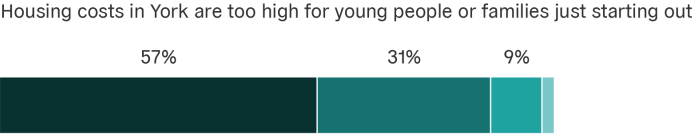
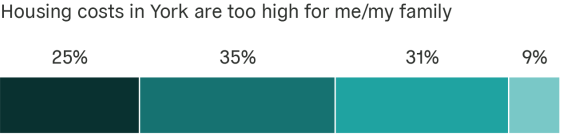
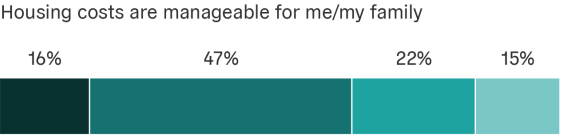
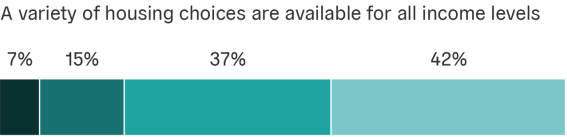
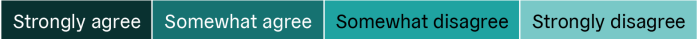
Purchasing and holding land for affordable housing development



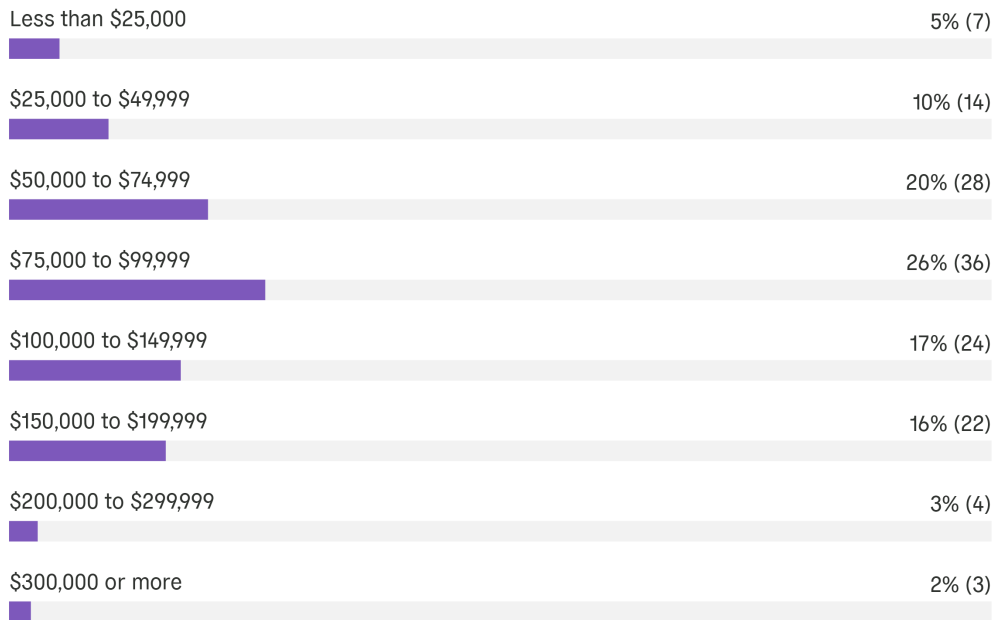
Please rate how much you agree or disagree with statements below about affordable housing in York.

Question	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree
A variety of housing choices are available for all income levels	7%	15%	37%	42%
Housing costs are manageable for me/my family	16%	47%	22%	15%
Housing costs in York are too high for me/my family	25%	35%	31%	9%
Housing costs in York are too high for young people or families just starting out	57%	31%	9%	2%
Housing costs in York are too high for seniors to stay here in retirement	39%	31%	26%	4%

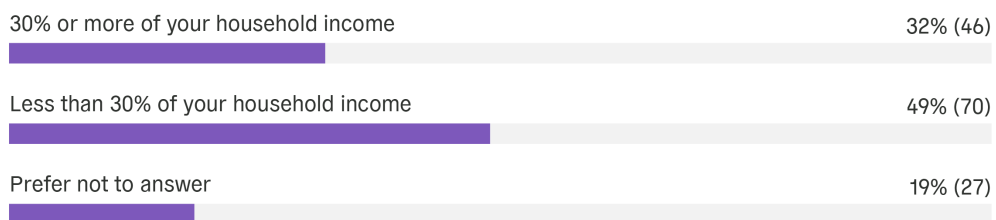
Expand all / Collapse all



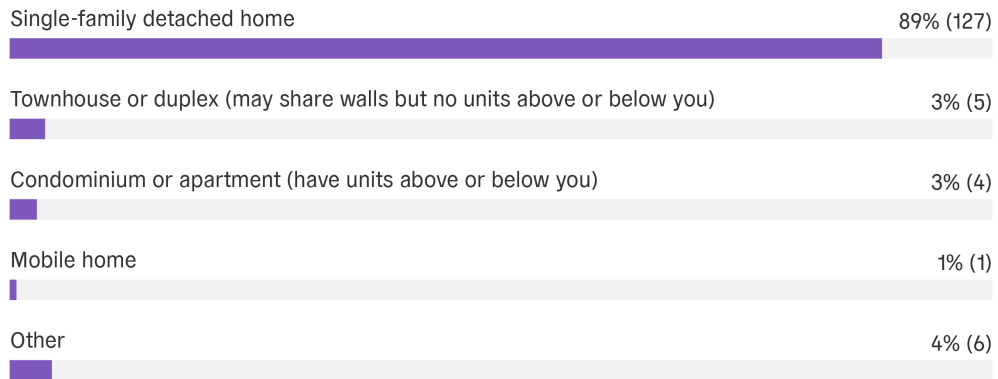
How much do you anticipate your household's total income before taxes will be for the current year? (Please include in your total income money from all sources for all persons living in your household.)



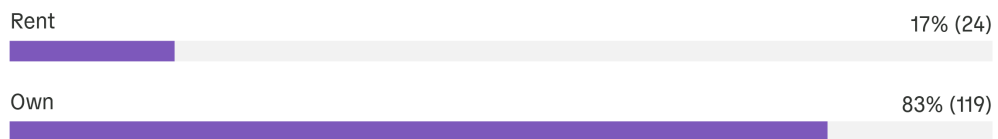
How much does your household spend on rent/mortgage? Select one:



Which best describes the building you live in?



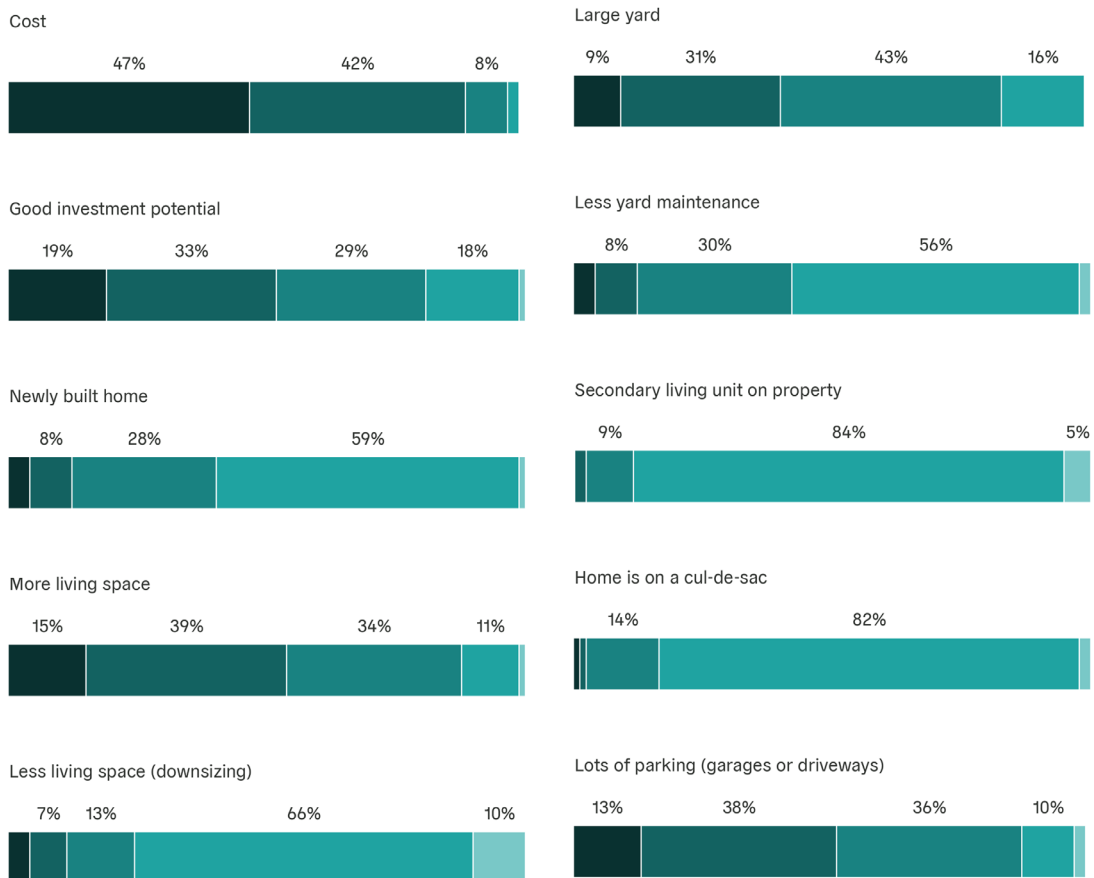
Do you rent or own your home?



How important were the following factors in choosing your current home, or, if moving soon, your future home?

Question	Essential	Very important	Somewhat important	Not at all important	Don't know
Cost	47%	42%	8%	2%	0%
Good investment potential	19%	33%	29%	18%	1%
Newly built home	4%	8%	28%	59%	1%
More living space	15%	39%	34%	11%	1%
Less living space (downsizing)	4%	7%	13%	66%	10%
Large yard	9%	31%	43%	16%	0%
Less yard maintenance	4%	8%	30%	56%	2%
Secondary living unit on property	0%	2%	9%	84%	5%
Home is on a cul-de-sac	1%	1%	14%	82%	2%
Lots of parking (garages or driveways)	13%	38%	36%	10%	2%

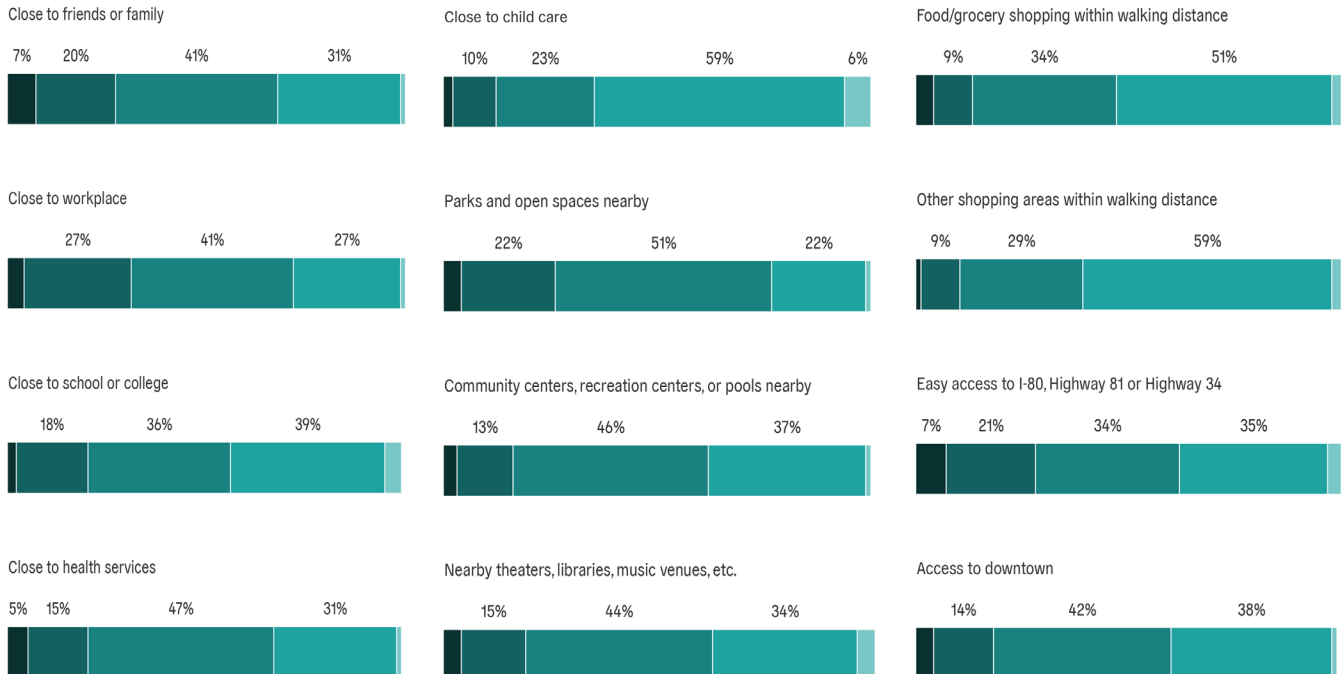
Expand all / Collapse all



Thinking about choosing the location of your current or future home, how important are the following neighborhood characteristics?

Question	Essential	Very important	Somewhat important	Not at all important	Don't know
Close to friends or family	7%	20%	41%	31%	1%
Close to workplace	4%	27%	41%	27%	1%
Close to school or college	2%	18%	36%	39%	4%
Close to health services	5%	15%	47%	31%	1%
Close to child care	2%	10%	23%	59%	6%
Parks and open spaces nearby	4%	22%	51%	22%	1%
Community centers, recreation centers, or pools nearby	3%	13%	46%	37%	1%
Nearby theaters, libraries, music venues, etc.	4%	15%	44%	34%	4%
Food/grocery shopping within walking distance	4%	9%	34%	51%	2%
Other shopping areas within walking distance	1%	9%	29%	59%	2%
Easy access to I-80, Highway 81 or Highway 34	7%	21%	34%	35%	3%
Access to downtown	4%	14%	42%	38%	1%

Expand all / Collapse all



How is your housing in York meeting your and/or your family's needs?

The large house provides space for family and visitors. It is newer, so there are fewer maintenance issues. It has a 2 car garage.

It is acceptable overall. Costs are ridiculous.

Perfectly! I found an re in a new development that I can make my own, without the restrictions of an HOA!

We really like our neighbors and the community. It is affordable because much of our mortgage is paid.

Just fine

Great

NOT WELL

Overall cost of living is lower than other areas, decent access to larger cities

Affordable and adequate space

Works for us but we bought the house before prices went crazy for no reason.

Close to work, child's school, and easy access to community center/ parks and groceries.

It's close to family and work

More than sufficient room in a good neighborhood. Price of home fair. Close to park, amenities and downtown area. Good neighbors.

We love where we are. Great neighbors who are outgoing and welcoming. Found our house quickly.

Just moved from Omaha to York roughly 3 months ago. Love it here. Lower cost of living/less people/many less rude people/walkable distance to downtown/community center/govt/conveniences. Growth is important, but please dont turn York into a ghettoriffic urban sprawl like Omaha where no one talks to their neighbors.

Fine - I live alone

It's doable but would prefer lower rent and better parking.

Plenty of room and unit is in good condition.

We barely make enough to afford our house but York was our only option option within a hour of grand Island with affordable housing big enough for a family of 7.

Adequate

We are lucky to own our home as we bought it in 2013 before housing prices went up. We are in a great location close to parks and downtown.

Great size yard and house for the size of my family. Affordable.

We have lived in our home since purchasing it in 1988, and it has been perfect for us.

Very well

it meets our needs. We like our house and neighborhood

Comfortable space & yard, close enough to businesses we use often.

We have been looking for housing in York for two years. We currently own a home in Aurora but we both work in York.

Very well, but we built a house here.

Good faculties and close to schools

My home meets my needs but they raised the valuation \$80000 when i bought it. I may have to sell at some point because the taxes will be too high.

We make it work.

It is a one story home, close to work, spacious to host friends and fenced backyard for pet,

My current situation meets my needs, but if I were to have to move, there would be limited options available to meet my current needs

Fine

We are at a crossroads to do major renovation or move but high interest rates are an issue as well as the fact most houses for sale go so fast it's as if they are all pocket listings.

we purchased our home in the country years ago. i manage a housing authority and am concerned with rising rental costs.

The housing in York does not meet my needs, and that is why I work here but do not live in York

I was able to find a house with a nice sized yard for my dog. However, paid over what house should have cost to purchase it.

...

good

Good because we can afford it and have access to it

perfect



Our needs are met. Easy to find affordable housing for anyone with reasonable expectation.

We have a place to live

It's adequate

Living in a smaller community is important and part of the reason for living in York.

Yes, because I improvised.

Our housing meets our needs right now. But our children have to drive to work in Other Towns. To make enough money to afford to live here. The income needs to rise in York as well.

Moved to York from Omaha three months ago. Much more cost-friendly, accessible, and a better quality of life here.

Good. I bought a cheap house, but I make good money. Trying to live below my means. And it's a fixer upper/investment.

We are very satisfied with our current home

Our home currently meets our needs

Very hard to find any qualifying options. No houses in our higher price range in a nice neighborhood are for sale.

We live in a family owned home passed down to us. We are grateful for the location and size and it's cost effective overall.

It's fine

Have owned for close to 30 years so it is stable for us

We have a house that has worked for us.

I have a place to live.

Taxes are expensive and just keep going up!

Our current home is smaller but in better repair than our old home. Also like that it's not a main road and is paved instead of brick which makes it quite and safer for kids.

Ok for now

It's in a quiet neighborhood and was affordable

P

Most everything we need is within 5 miles

Providing a roof

Meets

Semi-retired so 2 br duplex works well

It is meeting our needs because we built it in 2020.

N/A

Good

We are empty nesters. We have an older 2-story home that was perfect for raising our family. Moving forward it will not meet our needs, and there is not enough options of single level (or even master/laundry on the main floor) in good condition in our price range.

It is very poor. I am a family of 7 and pay \$1000 a month rent for 2 rooms in very poor condition.

More space than my apartment

Bigger space than apartment

Just fine

N/A

Just fine.

It is extremely expensive. I recently became a single income household. It is terribly hard to keep my mortgage paid with one income, and my house is nothing special.

Our house is comfortable, secure, and easy to manage.

I'm sick of everyone catering to the low income people. What about middle class and senior?!

Could be better

It's not

It's not. Looking to buy and there is nothing in my budget that isn't junk.

Built in York, regret it. Too much hassle from city, specifically Dan Aude. Would not build here again if I could have a do over.

Other than owning a home here it is not.

Great

It's just ok

A ok

Resale value

good

It's great for me, but not for lower income.

We are a little cramped but it is affordable

We have enough space for our family of 4, including sufficient space for cats indoors and dogs outdoors to move around.

Yes

Adequate

I'm staying a float

Staying a float

Fixed income can not afford to pay \$800+ rent

Very well

Our family spent several years looking to purchase a home without any luck. At the time it was just as cost effective to build a new house that had everything we were looking for, instead of buying and renovating an existing home.

We love it.

We just recently moved here. It took months to find a place that was even remotely within our budget. I can't say this would be my dream home at all but it is better than where we were. Landlords are nice people. And we can have our dog. That is a HUGE problem in renting a home. People just aren't allowed to have pets. That is emotionally difficult for many people.

owned my house for 30 years

No comment

We were able to get a home loan 3 years ago before interest rates went up and housing was still affordable

Our property accommodates us well in size, space, and quality.

Fine, have lived in same house since 1987 & it's just me now

It's not. The new owners are terrible managers and we need to move

Our needs are being met. but we have invested a lot in our home to get it there. All in all York is a good place live.

We have a house the size we need.

Currently we own. We were able to purchase before house prices skyrocketed. But I still feel like we over paid for our house. It was hard to find something in our budget that met all of the criteria we wanted

How is your housing in York NOT meeting your and/or your family's needs?

The mortgage is much higher than we were paying in a metro area.

issues with loud, intoxicated neighbors, abd lack of community within the neighborhood.

My needs are met fully!

Not handicap accessible--we really need an accessible home. Big problem.

Meeting all needs

NA

AFFORDABLE PLACES TO RENT THAT ARE LARGE ENOUGH FOR MY FAMILY

Far from friends/family/community supports.

N/A

Not enough space, have a 3 bedroom home for a family of 5. We need a larger home, prices are too high right now.

None

Extremely high, unreasonable property taxes.

n/a

We are years away from buying a home in York so we do not have any housing issues at this time. When we do buy, a small brick bungalow on 1/4 to 1/3 acre with a garage would be ideal for us.

Taxes pretty steep

Very difficult to find affordable, well maintained rental homes with decent parking.

Rent could be more affordable and better parking.

It seems like there isn't enough options for low income families

Lack of funds for upkeep or maitenance

We are outgrowing out home, but with current housing prices and interest rates we can't afford an upgrade from what we are currently in.

In no way does it not meet our needs.

Cost of living could be lower

too big, can't replace it due to cost

it is difficult to hire new people to come into York with the limited options of houses

Cost of rent continues to rise

Nothing is available that check our essential boxes.

No issues.

Lack of options in food and kid activities.

Over valued

Older home that needs lots of work and kids share bedrooms.

n/a

It's not.

Not enough properties available in mid-range price

Have heard several comments about how restrictive York is in regards to what they will allow and not allow. This causes people to move to smaller communities and commute to York.

NA

I work in York, but live out-of-town, due to fact that the only affordable housing is income based within York, which most do not qualify for. And the education and health care systems within York could use some improvement

As a single 30 year old, purchasing a house was not an easy task because of the increase in home costs.

..

nothing

We're ok. I know others who are struggling

n/a

York needs better infrastructure to schools.

Focus is on building new properties more than restoration of existing single family homes. Some blocks are goin' to pot, lowering property values. "Affordable housing" basically means "taxpayer funded". Result of these "studies" is always the same, "We need more taxpayer money to build "affordable" options".

N/a

Very expensive. Hard to afford housing with cost of living

Housing mandates in town aren't held to accountability. Too many low income issues in town.

The only reason it works is because I have two roommates. That allows me to own my home and they pay me rent. I would not be able to do it on my own.

See above answer

Believe it or not, healthcare is a problem because the only physicians that would accept my insurance moved out of the area around the same time i moved in, so no i don't really have good healthcare solutions until my insurance changes at the beginning of 2024. VERY IMPORTANT: Please do not grow the city of York into another Omaha - - the sprawl there is horrible, you need to drive 10-30 minutes to do anything, crime is everywhere, the cost of living is ridiculous, and the Omaha general population tends to be fairly rude and apathetic towards each other. Growth is important but be careful not to turn a nice neighborhood into a place where everyone is always stressed and angry.

Currently our home meets all of our needs. Our mother though currently resides in the revised flood plain so fixing that would help

All of our needs are met

The prices in York are outrageous in the last 4 years. A lot of family's can not move.

Our home is over 100 years old and has many areas that need updating and a bat problem in the attic as well that needs attention but will cost us close to \$8,000 and finding a means to cover those expenses is difficult.

The home needs a lot of repairs, more than expected and cost of supplies locally has been rough or having to get supplies delivered since we don't own a truck.

We are covered

I would like a larger home, but cannot afford it and taxes are too high.

Taxes!

Would like to see a 55+ area with housing around 1750 sq ft and include lawn maintenance and snow removal Not in the Hearthstone area

It is difficult to find people that can perform work on the house and it is costly. I also worry about there being enough housing for people who work in lower paying jobs.

Some would say to big

I could use a larger home with a growing family for more space

Other than the community center and pool there isn't much for kids aged 12 and under

House payment has tripled in 10 years of living here

Taxes

No issues

The vacant lots next to us are not regularly mowed.

N/A

I'm not sure

Need for the next phase of our life. Smaller yard, single level (or guest beds on 2nd), and ability to adapt over the next 20-30 years.

very unsanitary, out of date, poor insulation, inoperable windows and under serviced plumbing/cooling and heating.

Expensive but needed bigger place.

Expensive

no problems

N/A

Lack of options. What options do come available, are unaffordable to the average or even slightly above average income.

Snow plowing in the winter needs to be better.

Middle class housing

Too expensive and quick denials

It's not

Read my answer to #12

We really need a gathering place that isn't club based, Eagles, Elks, Golf club, this is a blue collar community, it needs a bar and grill that is open for everyone.

The price of housing here is too high with no real nightlife, shopping centers or other to justify it. I am required to live in York County and I work for the city of York so I might as well live in town.

NA

Cost of taxes

It's not

Increased property value for taxes

Can't sell due to high interest rates on other homes

Taxes and upkeep costs put a strain on my budget.

Not enough space, and a big price increase when looking at anything available

My family has one less bedroom than is needed for us, so we have to use our den as an additional bedroom.

N/a

Having my trouble with yard work and coming up with money to fix it up.

Yard work and money to fix up the place

Not enough affordable housing

NA

NA

The water smells.

na

Affordability

No comment

Expensive

My 21 year old son lives with us because he can't find an apartment he can afford to rent

In order to get into a home that met our needs we payed over inflated price and are over budget. Property taxes too high.

Pricing is too high. People overbid for purchasing or renting a home making it impossible for those on a limited income to be able to afford or find adequate housing.

N/A

We need to move but nothing is affordable within our financial means

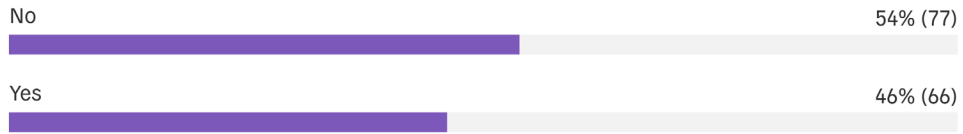
because of assisted living homes in our neighborhood, quality of housing and care for property is poor and declining.

Landlords not making improvements

We are Paying \$1400 for a mediocre 3 br house.

See above question

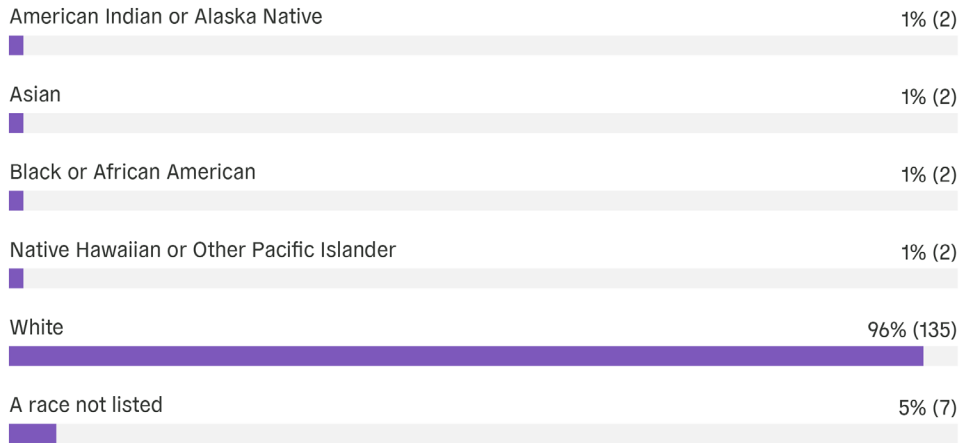
Do any children 17 or under live in your household?



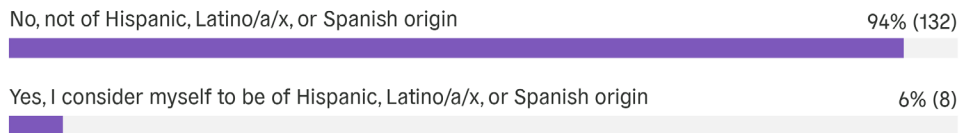
Are you or any other members of your household aged 65 or older?



What is your race? (Mark one or more races to indicate what race you consider yourself to be.)



Are you of Hispanic, Latino/a/x, or Spanish origin?



A.3 York Height and Lot Regulations Table

		R	R-2	R-3	M-H	M-P
Single-family Dwelling	Lot Area	7200 SF	6000 SF	5000 SF	x	x
	Avg. Lot Width	60 feet	N/A	N/A		
	Front Yard	25 feet	25 feet	25 feet		
	Corner Front Yard	15 feet	15 feet	15 feet		
	Side Yard	6 feet	5 feet	*		
	Rear Yard	25 ft or 20% of lot depth				
	Height	35 feet	35 feet	45 feet		
Two-family Dwelling	Lot Area	5000 SF/family	3000 SF/family	2500 SF/family	x	x
	Avg. Lot Width	60 feet	N/A	N/A		
	Front Yard	25 feet	25 feet	25 feet		
	Corner Front Yard	15 feet	15 feet	15 feet		
	Side Yard	6 feet	5 feet	*		
	Rear Yard	25 ft or 20% of lot depth				
	Height	35 feet	35 feet	45 feet		
Multi-family Dwelling	Lot Area	x	x	Not less than 6000 SF or 1500 SF/family	x	x
	Avg. Lot Width			N/A		
	Front Yard			25 feet		
	Corner Front Yard			15 feet		
	Side Yard			*		
	Rear Yard			25 ft or 20% of lot depth		
	Height			45 feet		
Trailer Homes/Mobile Homes	Lot Area	x	x	x	6000 SF	3000 SF/trailer with a total of 8 trailers/acre
	Avg. Lot Width				50 feet	35 feet
	Front Yard				25 feet	15 feet
	Corner Front Yard				N/A	N/A
	Side Yard				5 feet	20 feet
	Rear Yard				25 feet or 20% of lot depth	15 feet
	Height				35 feet	N/A
Boarder and Lodging Houses	Lot Area	x	x	1000 SF/occupant	x	x
	Avg. Lot Width			N/A		
	Front Yard			25 feet		
	Corner Front Yard			15 feet		
	Side Yard			*		
	Rear Yard			25 ft or 20% of lot depth		
	Height			45 feet		

*A building that is 35 feet or less in height shall have a side yard of not less than 5 feet, and a building that is in excess of 35 feet shall have a side yard of not less than 8 feet.