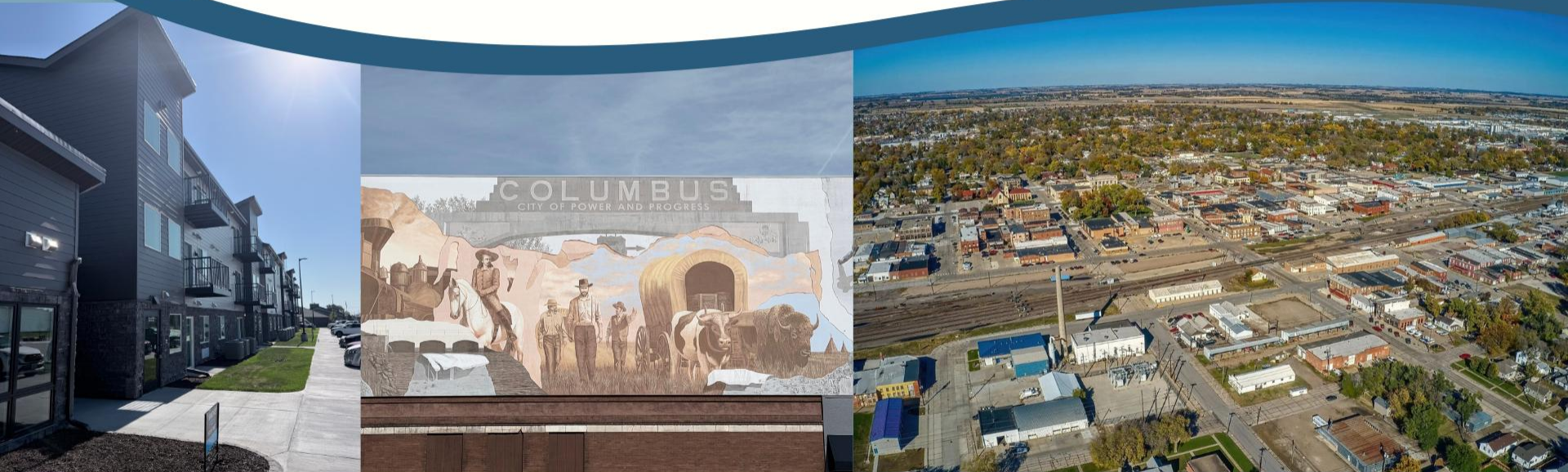


HOUSING NEEDS & SUPPLY STUDY

CITY OF COLUMBUS, NEBRASKA



PRESENTED SEPT 21, 2026

Presented by:

 **POINTS**
CONSULTING



Agenda

- Introductions
- Key Findings
 - Affordability in Columbus
 - Forecast
 - Goals and Recommendations
- Q&A

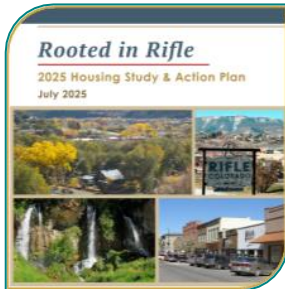
Relevant Project Experience

Total
Number of
Projects:

100+

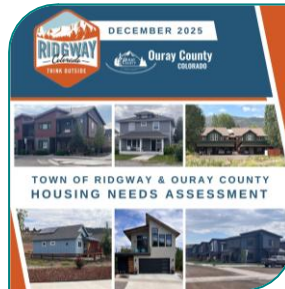
Number of
housing-
related studies:

31



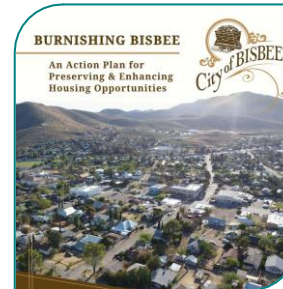
Rooted in Rifle: Housing Needs Assessment & Code Update

City of Rifle, CO,
2024-2025



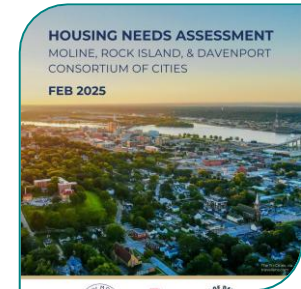
Ridgway & Ouray County Regional Housing Needs Assessment

Town of Ridgway and
Ouray County, CO,
2025



Burnishing Bisbee: An Action Plan For Preserving and Enhancing Opportunities

Bisbee, AZ, 2025



Tri-Cities Housing Needs Assessment

Moline, Rock Island,
and Davenport,
IA/IL, 2025

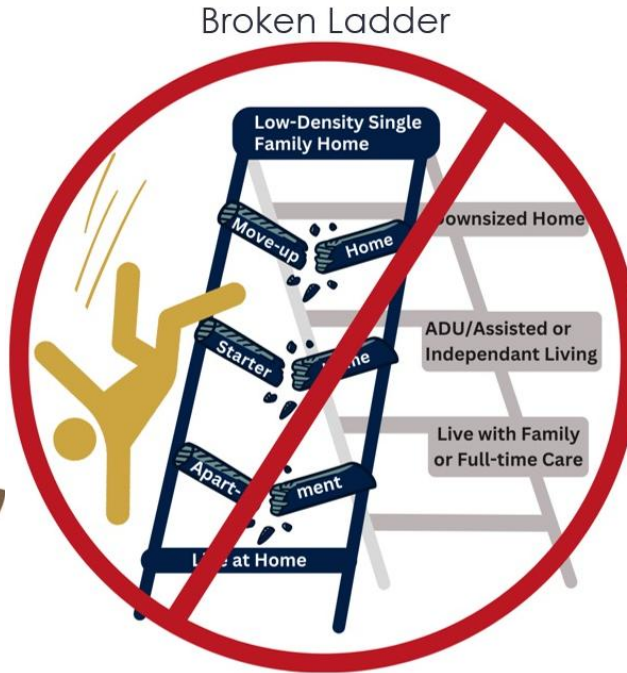
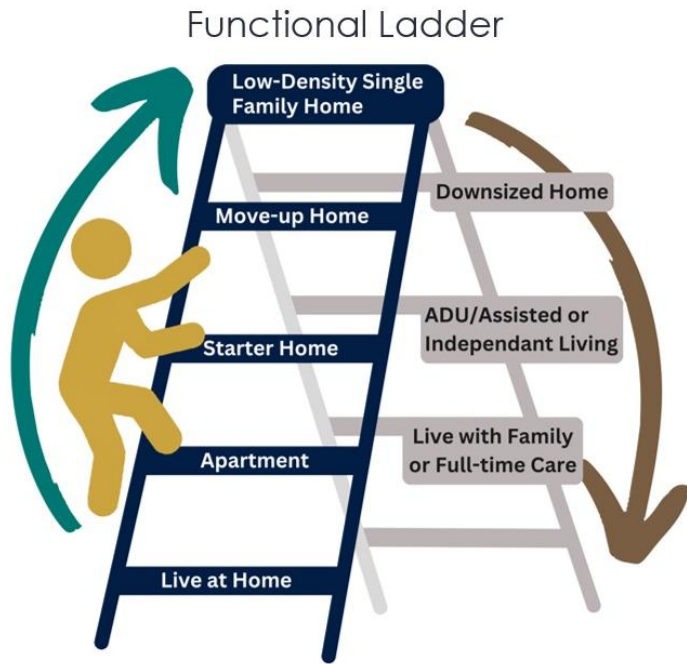
02

Key Findings



Why Do an HNA?

The “Housing Ladder”



- Planning ahead so you don't hit a “wall” of constraints
- Conveys a vision of who your community is and what type of housing you want
- Signals a clear process and desire to developers
- Opens the door for more grants and subsidies (if you want them)
- More supply provides “liquidity” within the local housing market

Defining Affordability

- **30% of gross income** is the affordability ceiling. Anything above this threshold is cost-burdened
- Housing costs above that threshold are considered unaffordable, placing a household at risk of being cost-burdened.

Area Median Income (AMI), Platte County
\$93,200/year



100% AMI household income
\$7,767/month gross



Affordability ceiling (30% of income)
\$2,330/month max housing cost

Example: a household at 100% AMI paying \$2,500/month is cost-burdened.

Cost Burdened Renters

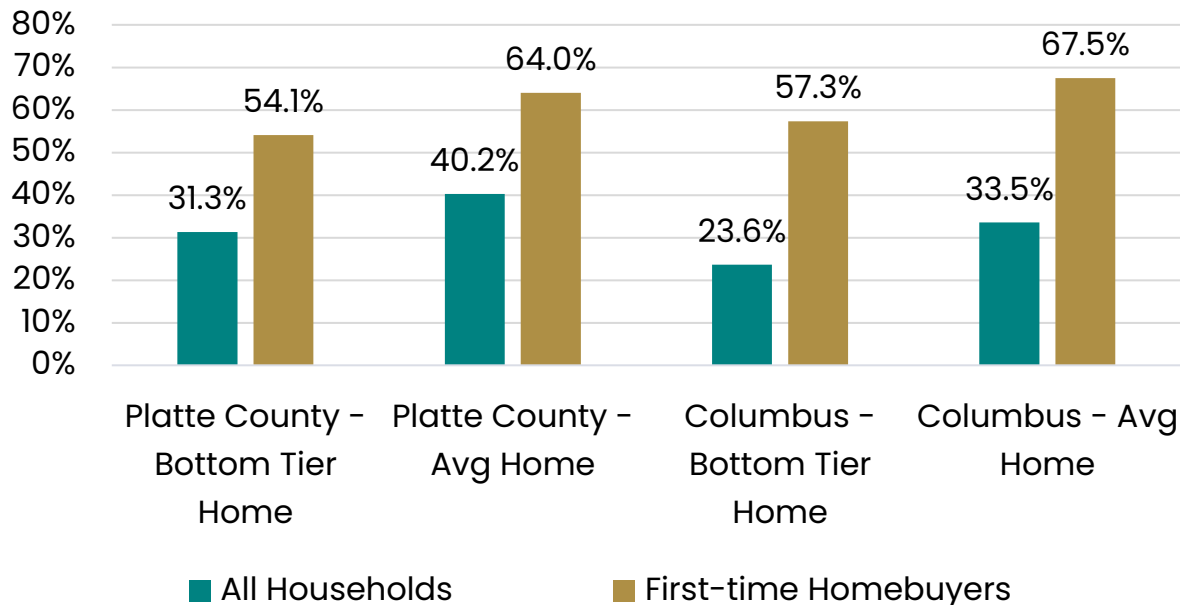
- Columbus Renters are slightly less likely to be cost-burdened
- Platte County has an even lower share of cost-burdened renters

Region	Cost-Burdened	Severely Cost-Burdened	Total Cost-Burdened	Not Cost-Burdened
Columbus	19.3%	22.4%	41.7%	55.2%
Platte County	16.9%	20.1%	37.0%	55.0%
Nebraska	22.0%	19.9%	41.9%	51.1%
United States	23.5%	24.1%	47.6%	45.5%

Home Affordability

- First-time homebuyers will struggle purchasing a house far more than current homeowners
- In Columbus 68% of current renters cannot afford to buy an average priced home

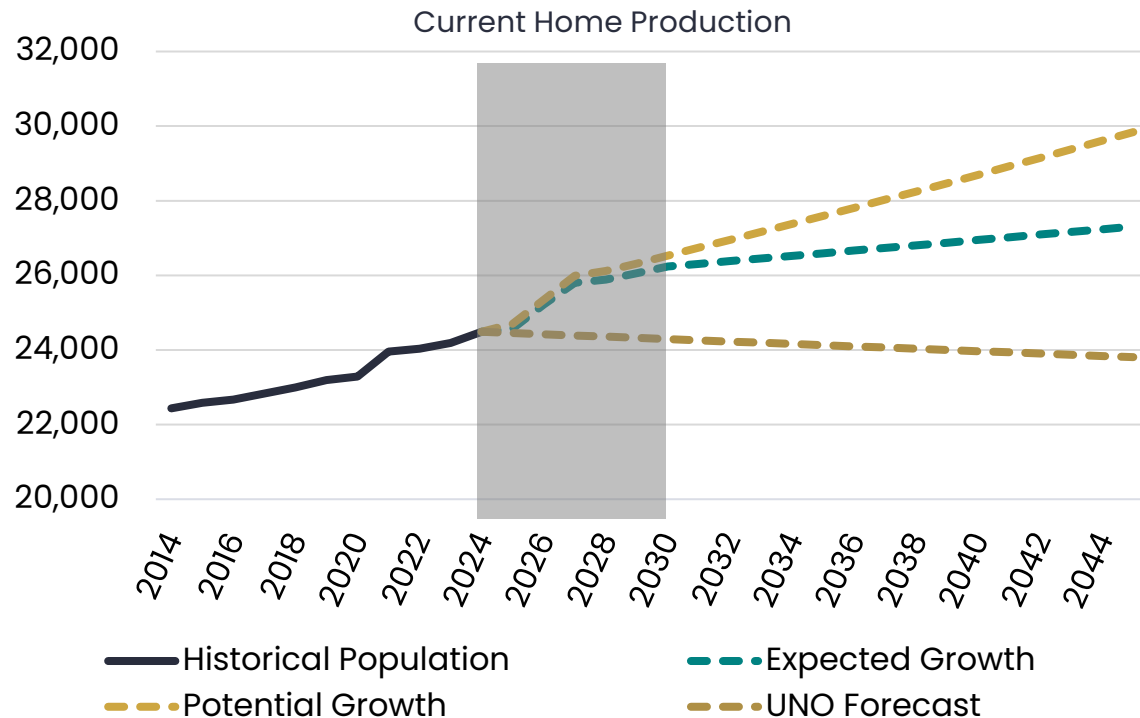
Households Unable to Afford Average and Bottom-Tier Homes



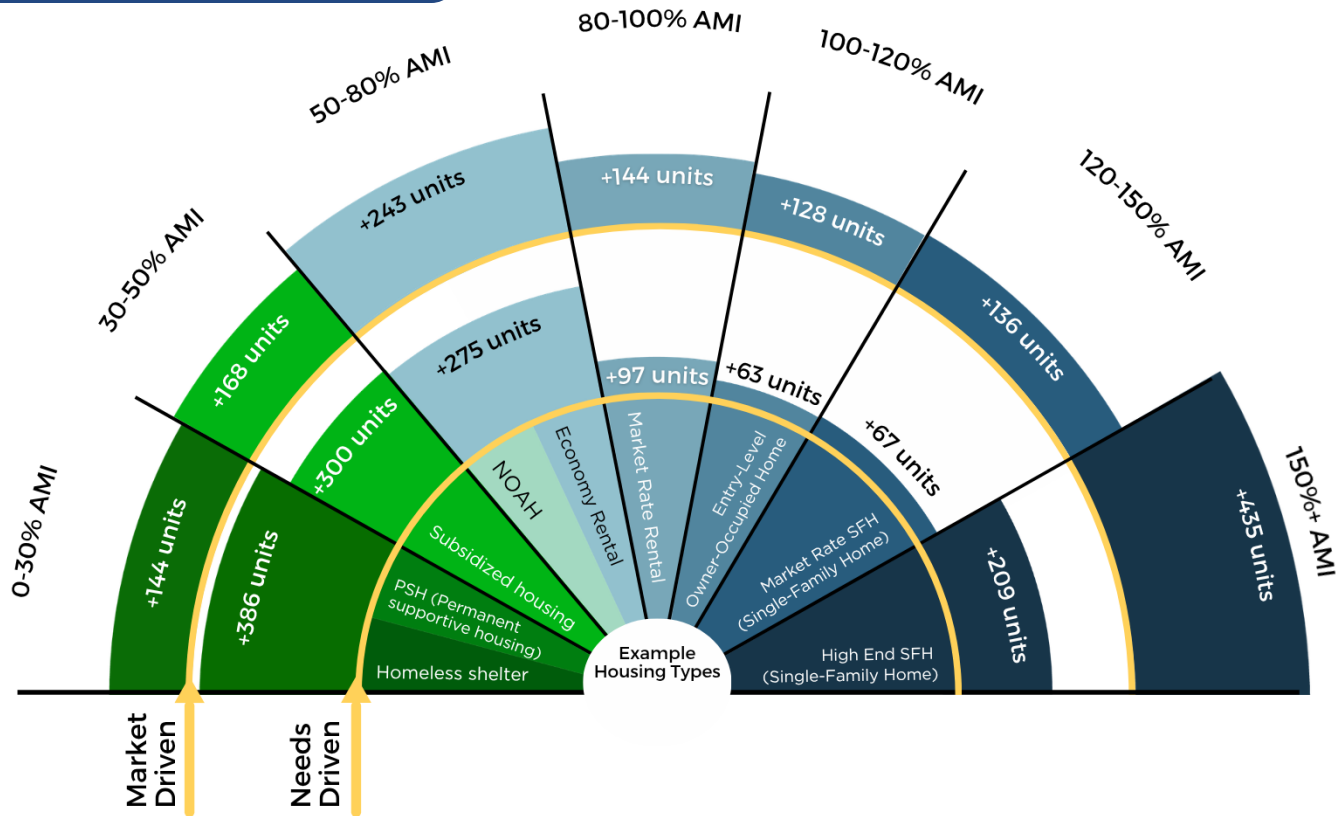
Population Forecast

- We expect modest population growth over the next 20 years
- Between +2,749 and +5,119
- Relates to 11.2% and 20.9% respectively
 - Maximum of 1% per year through both scenarios

Population Forecast for the City of Columbus, 2024-2044



Housing Forecast by 2036



Housing Forecast

- Are we overbuilding?
 - Current production should satisfy most needs at the 50–80% AMI level out to 2044
- Significant needs remaining for low-income and high-income households, alike

Units Needed After Ongoing Construction to 2044

AMI Band	Demand: Needs Driven	Demand: Market Driven	Cumulative Planned Supply	Gap: Needs Driven	Gap: Market Driven
0–30% AMI	1,691	1,267	0	679	255
30–50% AMI	1,718	1,487	0	530	299
50–80% AMI	2,200	2,143	544	5	0
80–100% AMI	1,186	1,268	78	95	177
100–120% AMI	1,014	1,128	52	61	175
120–150%	1,076	1,197	0	120	241
150%+	3,445	3,840	0	377	772
Total	12,329	12,329	674	1,861	1,918

What Is TIF?

- TIF captures the increase (“increment”) in property tax revenue after a redevelopment project, for up to 15 years.
- The city issues a bond held by the developer or their bank, not the city. If the increment falls short, the developer covers the gap.
- Eligibility requires the property to be declared Blight and Substandard, with the project infeasible without TIF assistance.

Traditional TIF

Original eligible uses for redevelopment of dilapidated, unused, or underutilized properties.

Workforce Housing TIF

Housing capped at \$340K (owner-occupied) or \$250K (rental); requires a housing study less than 5 years old.

Micro-TIF

Single-project, small-scale repair/rehab of a structure 60+ years old; capped at 10 projects per year statewide.

Benefits of TIF

TIF has already funded new housing across Columbus, and it is built to pay off for the community long after the project is done.

Unlocks projects that would not otherwise happen

TIF only applies where a project is not feasible without it, and it has already helped bring developments like Vitality Village to Columbus.

Puts the risk on the developer, not the taxpayer

If the increment falls short of paying off the bond, the developer covers the gap. The general tax base is never on the hook.

Grows the tax base for the long run

Once the increment period ends, the higher valuation permanently funds city, county, and school services.

Nebraska schools, which rely on property tax revenue alone, stand to gain the most from that long-run growth.

Plan Overview



Implementation Plan: Goals 1–2

#	Required Action	Partners	Success Metric	Phase
Goal 1: Establish a collaborative housing leadership group to guide implementation of the HNA.				
1.1	Establish a City-led housing leadership team with the Council and key partners.	City of Columbus; Housing Leadership Team	20% for-profit, 10% nonprofit board mix.	0–1 Yrs
1.2	Meet regularly to coordinate implementation and report on progress.	City of Columbus; Housing Leadership Team	Monthly/quarterly meetings; annual report.	Ongoing
Goal 2: Support future housing development through strategic land acquisition and site readiness.				
2.1	Identify and prioritize vacant/blighted properties for housing development.	City of Columbus; Platte County	Identify 10+ priority housing sites.	0–1 Yrs
2.2	Re-evaluate blight determinations annually to keep TIF eligibility.	City of Columbus; CDA	Reaffirm 100% of TIF areas each year.	Ongoing
2.3	Support acquisition/preparation of infill sites with developers and a land bank.	Housing Leadership Team; land bank	Track infill sites acquired/prepared.	1–3 Yrs
2.4	Coordinate TIF and other funding tools for site prep and redevelopment.	City of Columbus; CDA	Secure funding for 3+ projects.	1–5 Yrs
2.5	Establish a Purchase-Rehab-Resell program for distressed homes.	City of Columbus; NeighborWorks NE	Rehab & resell 10+ homes in 5 years.	1–5 Yrs

Implementation Plan: Goals 3–4

#	Required Action	Partners	Success Metric	Phase
Goal 3: Support a high-quality rental housing market through landlord education and collaboration.				
3.1	Establish a voluntary landlord collaborative for education and networking.	City of Columbus; Housing Leadership Team	Recruit 15+ landlords annually.	0–1 Yrs
3.2	Support a voluntary landlord recognition/certification program.	Housing Leadership Team or Community Org.	Track recognized landlords annually.	1–3 Yrs
Goal 4: Increase the supply of development-ready housing sites.				
4.1	Establish annual housing production targets by AMI and housing type.	City of Columbus; Planning Commission	Annual report comparing production to targets.	0–1 Yrs
4.2	Prioritize infrastructure investments reducing barriers to construction.	City of Columbus; Columbus Utilities	Infrastructure serving 3+ priority sites.	1–3 Yrs
4.3	Develop recruitment materials for prospective developers.	City of Columbus; Housing Leadership Team	Distribute to 20+ developers annually.	0–1 Yrs
4.4	Recruit single-family and missing middle housing developers.	City of Columbus; Housing Leadership Team	Recruit 5+ developers annually.	1–3 Yrs
4.5	Coordinate with developers/utilities to advance development-ready sites.	City of Columbus; Columbus Utilities	Advance 3+ sites to development-ready status.	1–3 Yrs

Implementation Plan: Goal 5

#	Required Action	Partners	Success Metric	Phase
Goal 5: Increase availability of attainable and missing middle housing.				
5.1	Develop educational materials on missing middle housing fit.	City of Columbus; Housing Leadership Team	Reach 100+ community members annually.	0–1 Yrs
5.2	Partner with builders to encourage missing middle housing types.	City of Columbus; Local Builders & Developers	3+ missing middle projects in 5 years.	1–5 Yrs
5.3	Support development via prototypes, permitting, and funding links.	City of Columbus; Developers	Support 5+ projects through assistance programs.	1–3 Yrs
5.4	Evaluate zoning updates for additional housing types.	City of Columbus; Planning Commission	Complete zoning evaluation and recommendations.	1–3 Yrs
5.5	Establish employer housing consortium with Workforce Housing Fund.	City of Columbus; Rural Workforce Housing Fund	Recruit 10+ employers, assist 25+ employees.	1–3 Yrs

Implementation Plan: Goals 6–7

#	Required Action	Partners	Success Metric	Phase
Goal 6: Preserve and strengthen existing neighborhoods through revitalization and reinvestment.				
6.1	Expand revitalization programs to more areas.	City of Columbus; NeighborWorks NE	Track number of neighborhoods in revitalization programs.	1–3 Yrs
6.2	Pursue code enforcement, connect owners to rehab resources.	City of Columbus; NeighborWorks NE	Track properties receiving rehab assistance.	Ongoing
6.3	Partner with orgs/owners on rehab and preservation.	City of Columbus; NeighborWorks NE	Track rehab/improvement projects completed.	Ongoing
6.4	Pursue demolition/redevelopment of unsafe properties.	City of Columbus; Developers	Track unsafe properties redeveloped or reused.	1–5 Yrs
6.5	Evaluate/establish a vacant-building registry.	City of Columbus; Platte County	Complete feasibility eval; update registry annually.	1–3 Yrs
Goal 7: Explore long-term strategies to preserve housing affordability.				
7.1	Explore feasibility of a Community Land Trust (CLT).	NeighborWorks NE; nonprofits	CLT feasibility study; engage 50+ stakeholders.	1–3 Yrs
7.2	Evaluate innovative ownership models (cohousing, shared-equity).	City of Columbus; NeighborWorks NE	Evaluate 5+ models, identify most feasible.	1–3 Yrs

Implementation Plan: Goals 8–10

#	Required Action	Partners	Success Metric	Phase
Goal 8: Expand housing options supporting older adults aging and downsizing.				
8.1	Encourage development of age-friendly/independent living housing.	City of Columbus; Developers	Track age-friendly/senior projects initiated.	1–5 Yrs
8.2	Promote accessible, walkable neighborhoods near services.	City of Columbus; Planning Commission	Adopt policies improving walkability/accessibility.	Ongoing
Goal 9: Improve access to housing information, programs, and services.				
9.1	Establish a centralized housing resource hub.	City of Columbus; Housing Leadership Team	Hub established and publicly available.	0–1 Yrs
9.2	Create a web-based housing goals dashboard.	City of Columbus	Publish/update dashboard annually.	0–1 Yrs
9.3	Provide accessible, multilingual housing information.	City of Columbus; Community Orgs	Resources in 3+ languages, updated annually.	0–1 Yrs
Goal 10: Strengthen workforce attraction and retention via housing resources.				
10.1	Develop a housing ambassador program for employers/workers.	City of Columbus; Housing Leadership Team	Recruit 10+ employers annually.	0–1 Yrs
10.2	Encourage employer-assisted housing initiatives.	City of Columbus; Community Development Organization	Track employers participating.	1–3 Yrs

Implementation Plan: Goals 11–13

#	Required Action	Partners	Success Metric	Phase
Goal 11: Explore strategies to increase long-term affordable housing supply.				
	Evaluate feasibility of balanced-housing/affordability programs.	City of Columbus; Planning Commission	Identify 3+ recommended strategies.	1–3 Yrs
	Develop incentives/compliance options for affordable housing.	City of Columbus; Planning Commission	Adopt program; support 1+ project in 2 yrs.	3–5 Yrs
Goal 12: Encourage attainable housing via innovative design and permitting tools.				
12.1	Develop pre-approved building plans for small homes/ADUs.	City of Columbus; Local Builders	5+ plans; 3+ projects using them in 5 yrs.	1–5 Yrs
12.2	Establish design standards/pattern book guidance.	City of Columbus; Planning Commission	Adopt manual; apply to 100% of reviews.	1–3 Yrs
Goal 13: Expand downtown housing through adaptive reuse and strategic investment.				
13.1	Inventory vacant upper-story spaces downtown.	City of Columbus; Downtown Business Assoc.	Identify 5+ priority conversion opportunities.	0–1 Yrs
13.2	Develop downtown housing financing/investment strategy.	City of Columbus; CDA; Nebraska DED	Complete strategy; market 3+ properties.	1–3 Yrs
13.3	Support owners/developers on upper-story conversions.	City of Columbus; CDA	Advance 2+ projects to financing/construction.	1–5 Yrs



POINTS
CONSULTING

Q&A