

# South Sioux City Housing Study



**South Sioux City, Nebraska**  
**July, 2017**



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# Acknowledgments

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# Executive Summary

South Sioux City is located at the intersection of the states of Iowa and South Dakota in northeastern Nebraska within the greater Sioux City Metropolitan Area. This study exists to examine the housing market of South Sioux City and document area housing data and conditions. The goal of the document is to provide support for community decisions and strategies regarding housing improvement and development in the community. It is understood that housing is an integral component of economic development, quality of life, and overall community success. A portion of this study and the Comprehensive Plan update were funded by Nebraska Investment Finance Authority's (NIFA) Housing Study Grant Program. The Housing Study Grant Program is designed to stimulate ideas for regional, community and neighborhood plans encompassing housing, community, economic, and place-based development opportunities in Nebraska.

## Study Process

The South Sioux City Housing Study was developed in conjunction with a major update to the City's Comprehensive Plan. Within the context of the planning process, public participation involved a series of focus group meetings, an on-line public forum, and engaging select stakeholders in housing, community and economic development to discuss housing needs and opportunities in South Sioux City. The process was overseen by a selected steering committee consisting of various stakeholders and community leaders.

The first step in the study is to develop a profile of South Sioux City. This profile is an understanding and analysis of South Sioux City, its residents, and its housing stock. The purpose of the profile is to identify who the residents of South Sioux City are, and what their future needs may be. This analysis also carries over to identify a potential market for future residents of the community and examining the appropriate housing options to attract population growth.

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

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

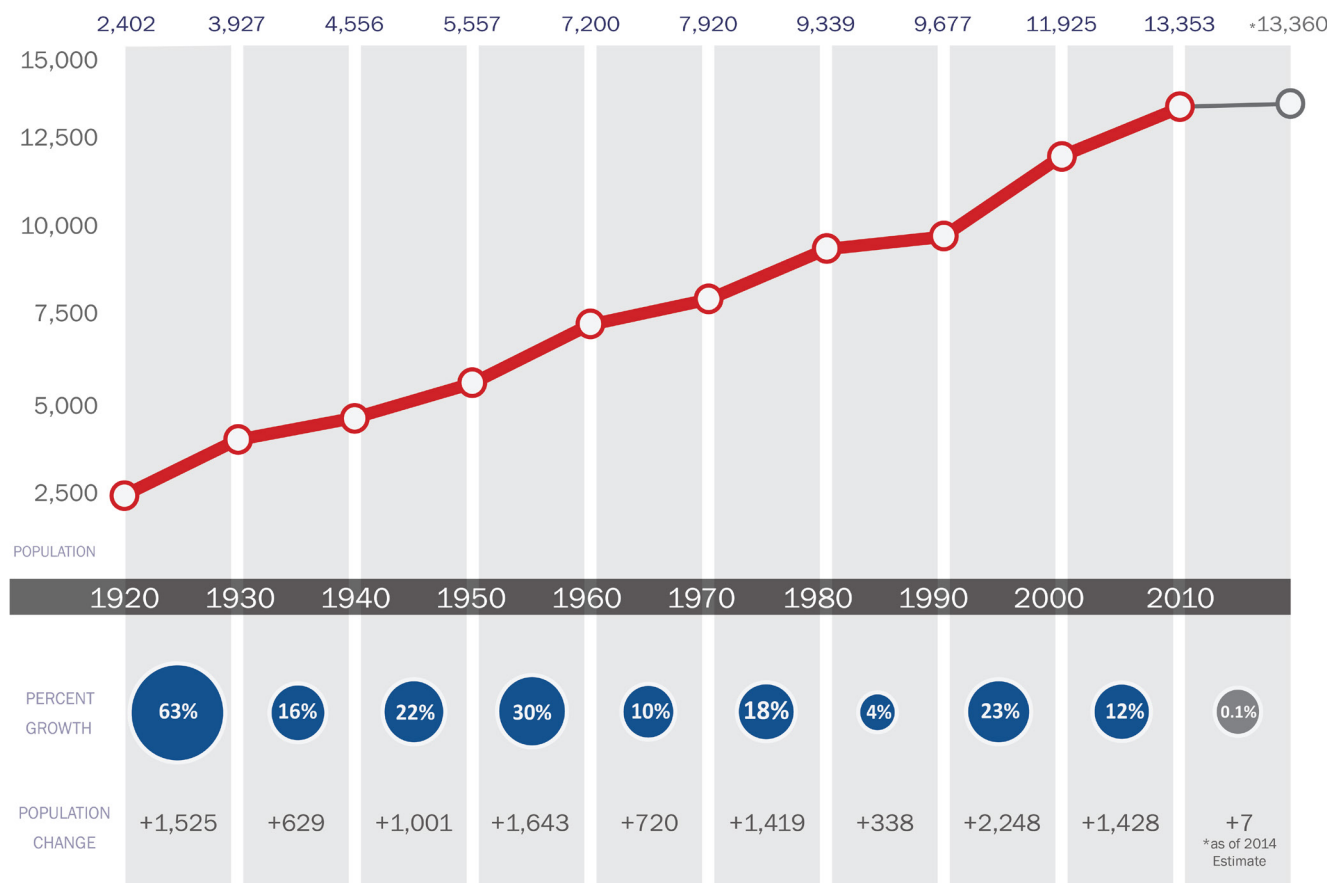
Stakeholder input, in conjunction with highlighted community data, is utilized in the final step of the planning process. An implementation plan that complements the recommendations of the Comprehensive Plan was developed based on input gained throughout the planning process and targeted opportunities. This community action plan is created with strategies for addressing issues that may currently prohibit housing development in the community.

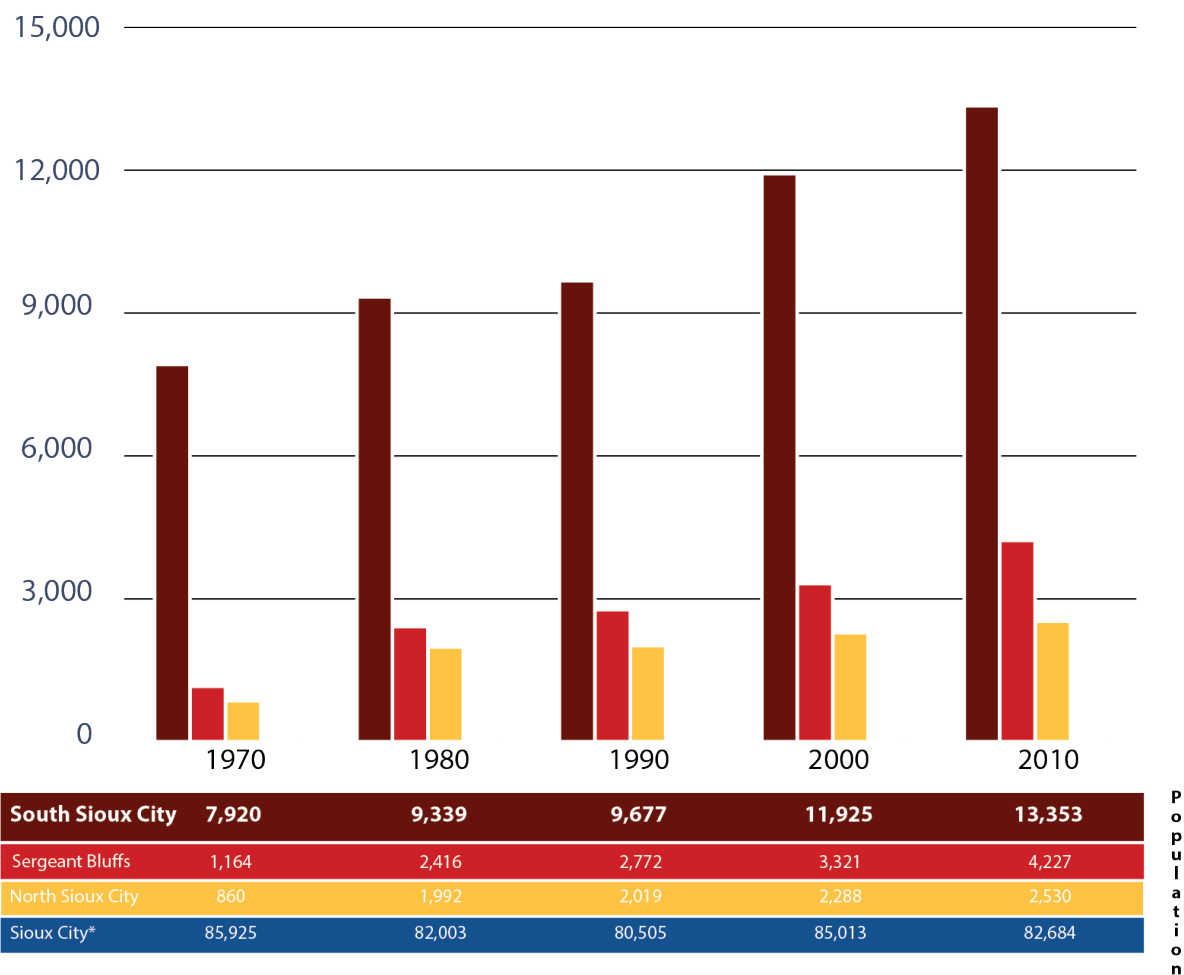
# Community Profile

## Population

South Sioux City’s historical growth is best summarized by its recent, rapid growth. The growth of the “baby boomer” era has given way to even more growth pressures within the most recent decades. This growth can largely be attributed to the community’s quality of life amenities increasing connectivity to the City of Sioux City. These growth trends weigh heavily on projections of future population growth in the community. The goal of this housing needs study is to identify strategies to develop housing that will accommodate and facilitate these growth trends, while managing the rate of growth at an appropriate level.

Figure 1. Historic Population

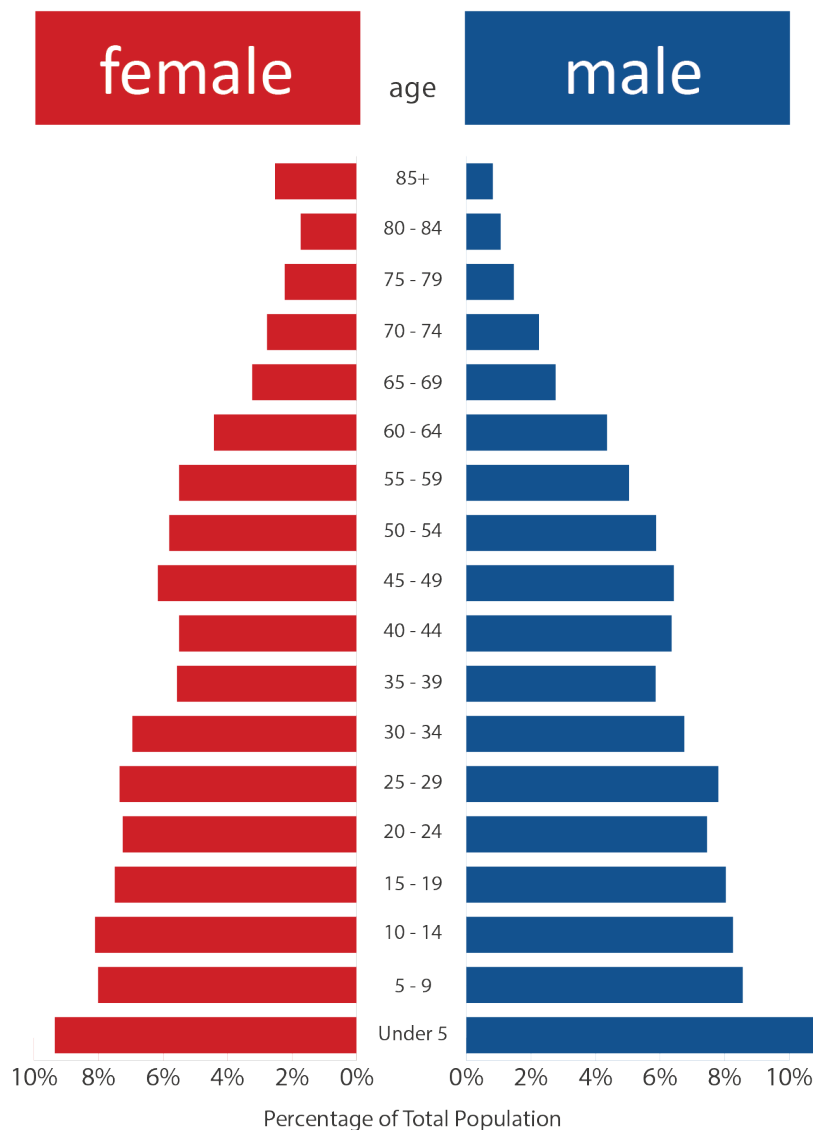


**Figure 2. Comparison Population Trends**

Comparing South Sioux City's growth with other communities in the larger Sioux City metro gives context to its growth and current population. Comparable cities are selected on factors such as proximity, current population, and geographic situation. For the past 40 years, the smaller communities of South Sioux City, North Sioux City, SD, and Sergeant Bluff, IA have exhibited growth while Sioux City has seen a fluctuation in its population and ultimate loss at the end of the period.

Housing choice is imperative to growth on a regional perspective. With all peer communities located within Metropolitan Statistical Areas, their growth respective to one another is largely determined by connectivity to job centers, quality of life amenities, and appropriate housing choice.

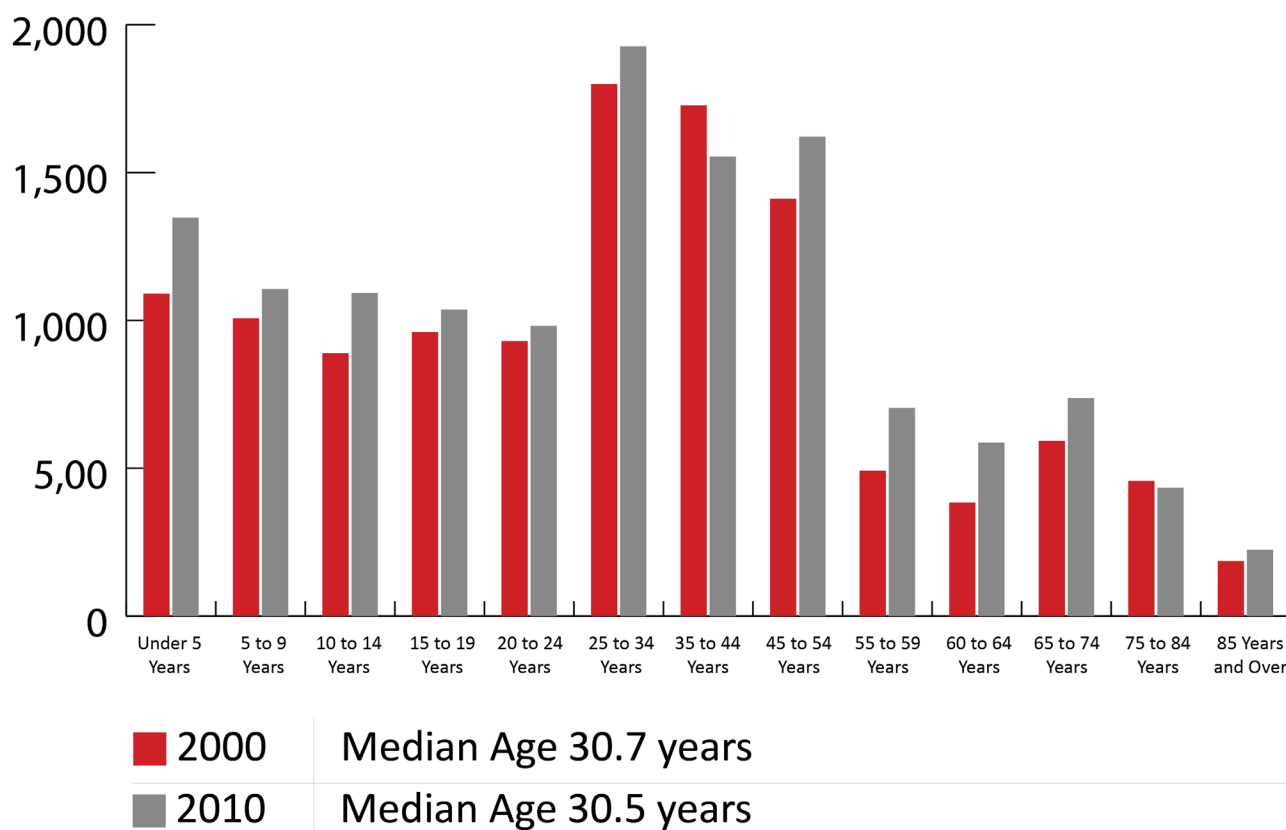
Figure 3. Age Cohort - 2010



Age structure analysis portrays a snapshot of the current population of a community by its age groups. It also serves as a baseline for future population projections by allowing the viewer to track age groups through time weighed against area birth, mortality, and migration rates. With peak population points in the younger age groups, South Sioux City is positioned to see natural population growth through time. The youngest age groups will be served by childcare facilities and the local school district. An annual evaluation of the capacity in these areas will help maintain a continued attraction from young families.

Another large component of the population lies in the age groups of 45 to 65 (baby boomers). South Sioux City must work to serve that population as their needs change with age. Currently the oldest segment of population (65+ years) is a marginal sector of the total population representing only 10.4%. Typically, these age groups are attracted to and retained in the community by proximity to the metro's specialized health care services like hospitals, skilled care facilities, and special needs housing as well as overall housing affordability. Analyses should be given to gauge the capacity for growth in these areas.

Figure 4. Age Cohort Trends (2000, 2010)

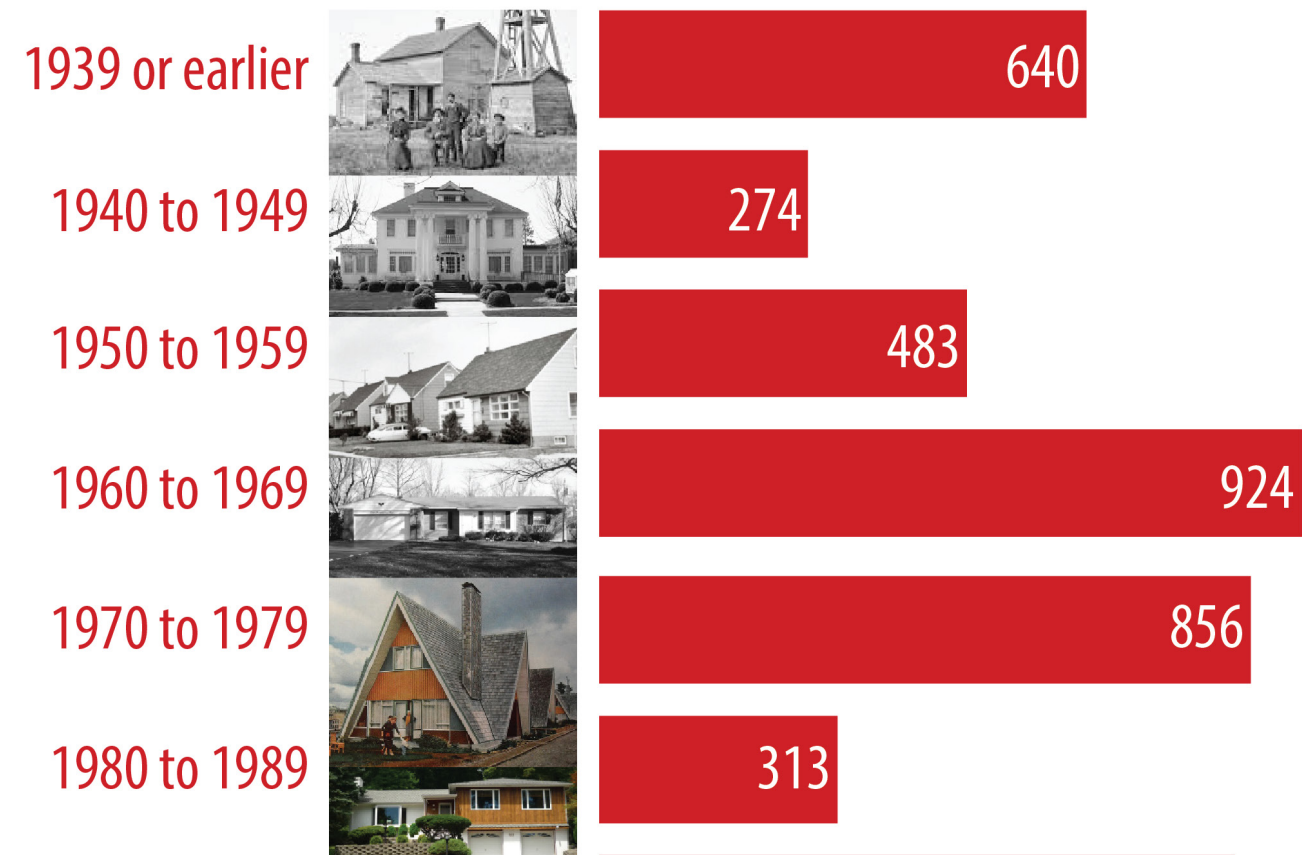


In looking at recent trends of specific age cohorts, the most notable growth has occurred in young families. These families are characterized by children under the age of 19 and adults between the ages of 25 and 44. This growth has caused the median age for the community to drop from 32.5 in 2000 to 31.8 in 2010. However, every cohort above the age of 50 experienced growth over the most recent Census decade. This trend will weigh heavily on the community's need to provide housing opportunities and quality of life amenities to retirees and seniors.

Community's often find that older generations are just as mobile as young families and professionals. Many retiree's seek the opportunity to downsize and relocate near family as part of their grandchildren's support system and to maintain their own family support system nearby.

# Existing Housing Analysis

Figure 5.      Housing Stock Ages



Mirroring the City’s historic patterns of population growth is the development of its housing stock. The community offers a diverse housing stock in terms of age. Less than 20% of homes were built prior to 1950 while almost 33% of the housing units in the community were constructed after 1980. This diversity in housing stock is an essential element for community development. Housing choice provides quality ownership and renter opportunities for families and individuals of all socio-economic standing.

**Figure 7. Housing Trends**

HOUSEHOLDS	1990	2000	2010
City Population	9,677	11,925	13,353
Persons in Households	9,510	11,716	13,212
Persons per Households	2.61	2.72	2.93
Family Households	-	2,961	3,139
Family Household Percentage	-	68.8%	69.6%
Family Average Size	-	3.26	3.51

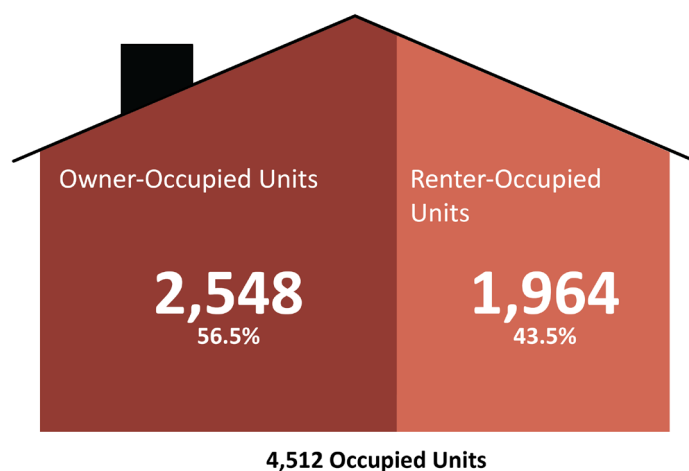
  

UNITS	1990	2000	2010*
Total Housing Units	3,816	4,557	4,710
Occupied Housing Units	3,648	4,304	4,542
Owner-occupied Units	2,288	2,551	2,573
Renter-occupied Units	1,360	1,753	1,969
Vacant Housing Units	168	253	168
Owner-occupied vacancy rate	1.3%	1.4%	1.9%
Renter-occupied vacancy rate	5.7%	8.8%	2.3%

Sources: 1990-2010 US Censuses, Profile of General Population and Housing Characteristics (DP-1)  
 \*2009-13 ACS 5-YEAR ESTIMATES, Selected Housing Characteristics (DP04)

South Sioux City has exhibited a growing population with a rise in persons per household which runs counter to the national trend with a decline in household size. This increased demand on growing households requires a shift to meet these housing needs. While the owner-occupied vacancy are relatively low—1.9% in 2010 – these Census figures are demonstrating a greater need for rental units- 2.3% in 2010.

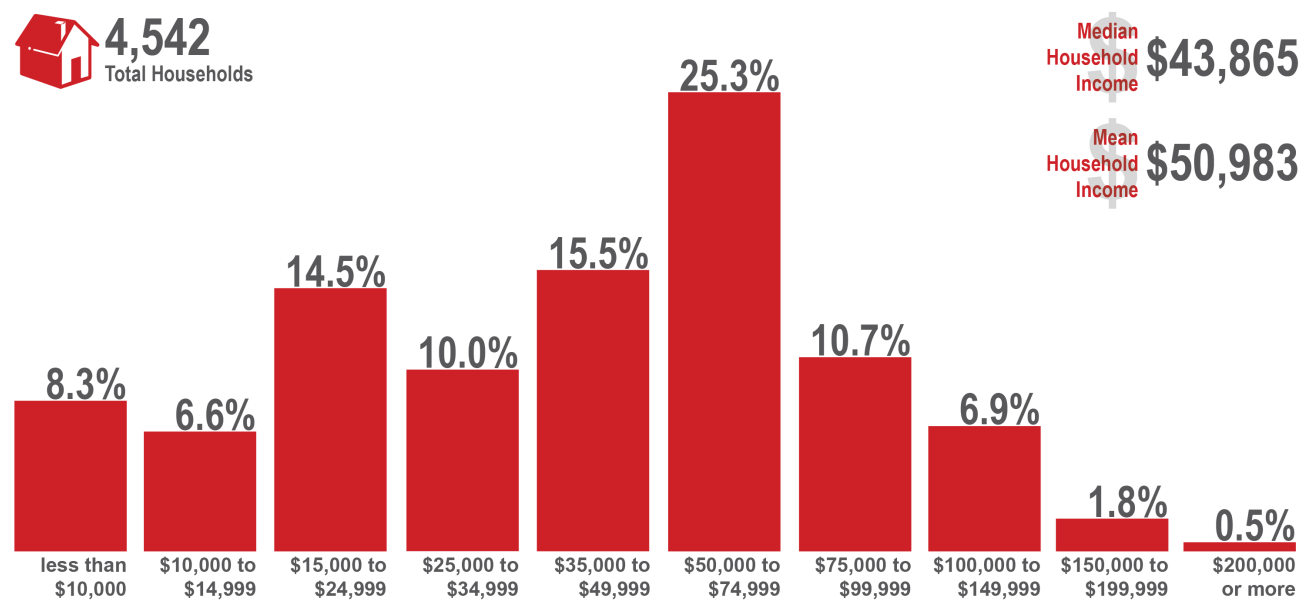
Again echoing national trends, the percentage of owner-occupied units of all occupied housing units has decreased over time as the demand for rental housing as increased. In 1990, 62.7% of occupied units were owner-occupied and in 2010 that number decreased to 56.6%. In other words, just over half of the occupied units in South Sioux City are owner-occupied. The remaining units are renter-occupied units with vacant housing accounting for less than 4% of total housing units.

**Figure 6. Occupancy Tenure**

Income is a major, if not the definitive, factor in terms of housing choice for a resident. The household income levels as reported by Census are documented in Figure 8. The median household income of \$43,865 fall well short of the statewide median income of \$51,672 (2013) with 45.2% of the population at or above this figure. Showing a high level of income independence, nearly 75.1% of households receive their income from earnings, rather than public assistance or personal retirement savings.

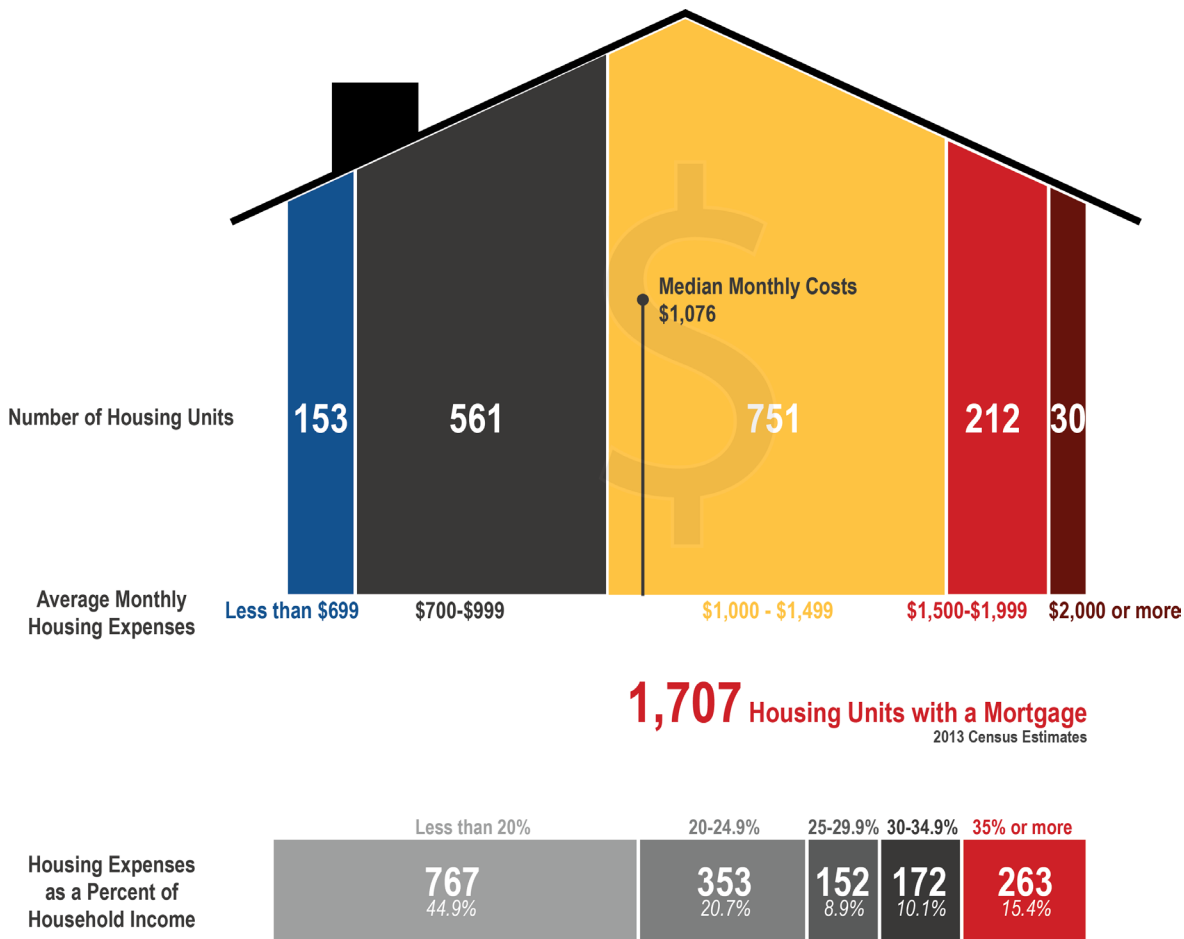
Figure 8. Household Income - 2013

HOUSEHOLD INCOME



Income Source	Percentage of Households	Mean Income
Earnings	84.9%	\$51,095
Social Security	24.9%	\$16,651
Retirement Income	4.5%	\$23,742

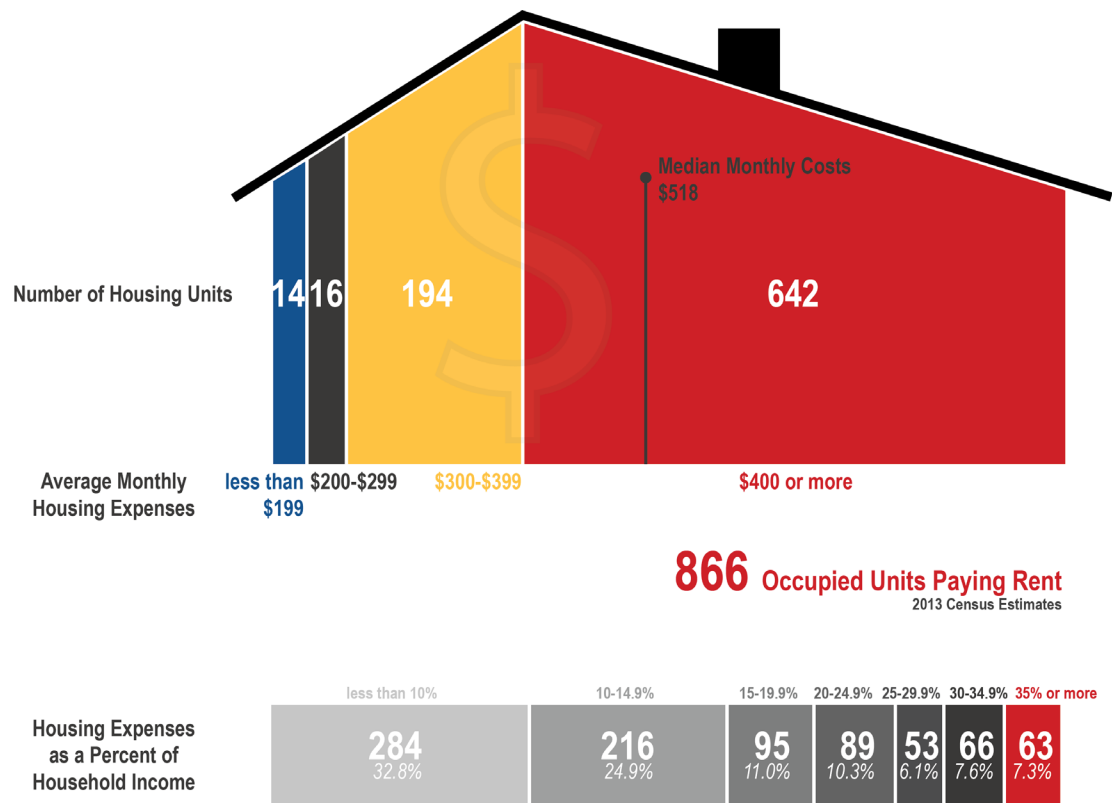
Figure 9. Homeowner Costs



The relationship between income and housing is further explored in the figures above. The U.S. Census defines monthly housing costs as the total cost of owning or renting a home; mortgage (rent), taxes, insurance, and utility costs. A monthly housing costs in excess of 35% of household median income is considered to be a burden to the household.

Of owners, the median monthly cost of ownership was \$1,076 in 2013. A total of 65.6% of households in South Sioux City pay less than 25% of their household income on housing costs. Any additional household income is beneficial to the community. It is assumed that income not spent on housing can be applied towards savings and other, more discretionary income that can benefit the community. Having such a high percentage of households well below the burden level, is a positive indicator for the economic potential of the community.

Figure 10. Renter Costs



Generally, renters face a much more difficult situation in South Sioux City. Over 50% of the renting population pays more than 30% of their household income on housing expenses. Renters especially benefit from a low percentage of household income dedicated towards housing expenses. Ideally, a high level of disposable income for renters allows them to increase savings to dedicate to the transition into home ownership. Home ownership provides a benefit to both the household and the community; allowing for wealth accumulation for the household and a more permanent investment into the community.



Figure 11. Owner-Occupied Unit Value

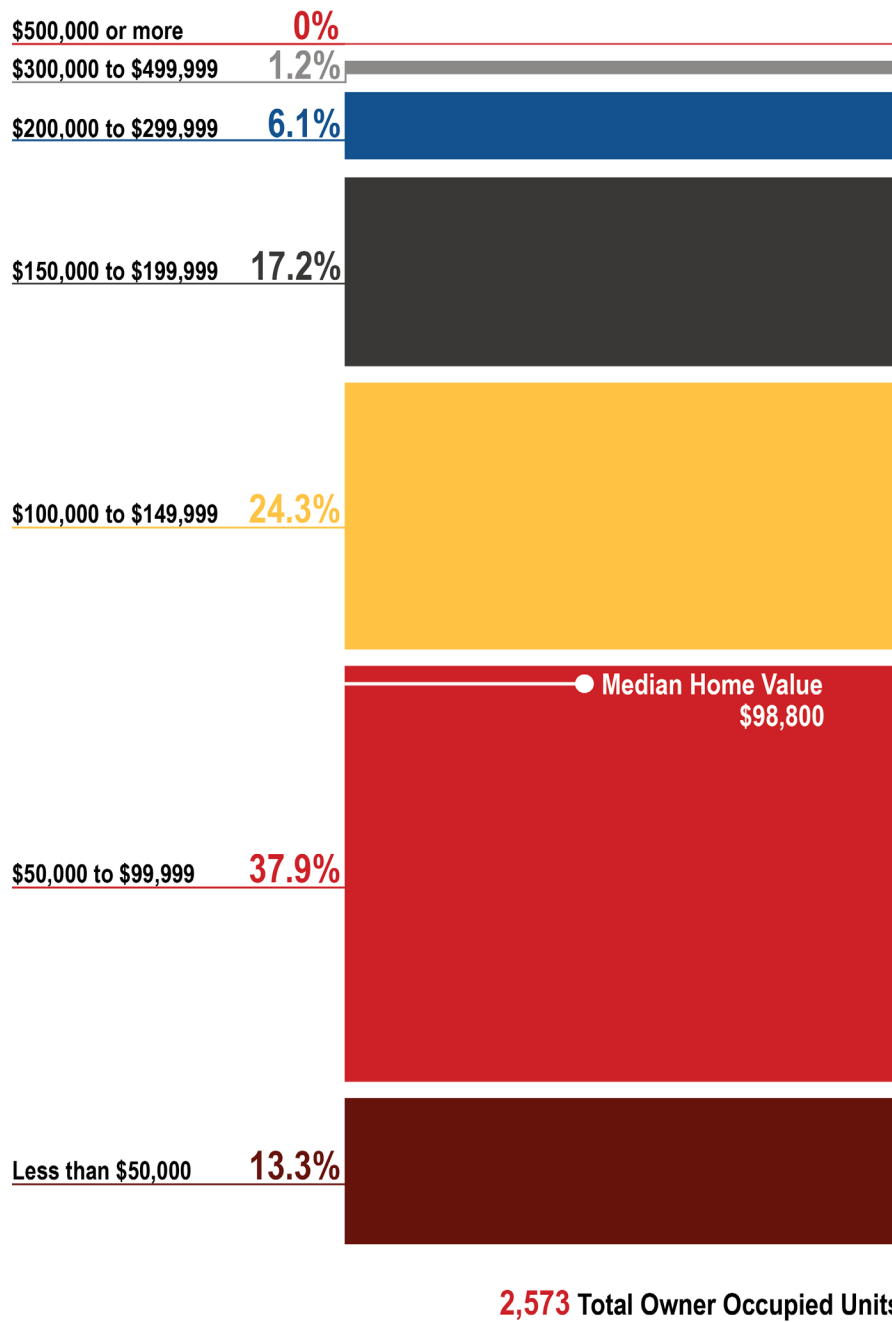
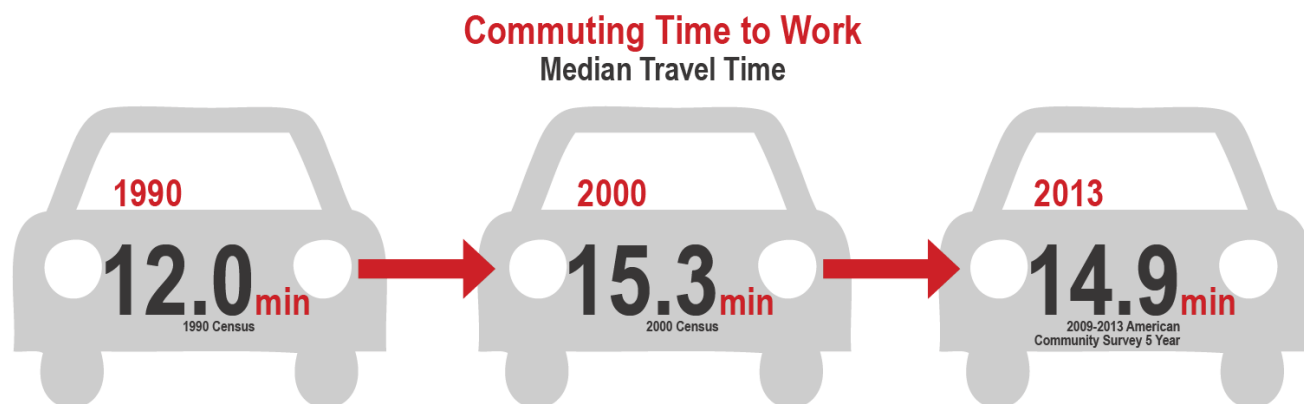


Figure 11 depicts the distribution of owner occupied housing values in South Sioux City. The median home value of \$98,800 compares lowly to the Nebraska state average of approximately \$130,000. This is reflective of the overall quality of the housing stock, the improvement of which has been identified as a priority for South Sioux City.

Figure 12. Commute Times



With an increase in commuting time of almost 3 minutes from 1990 to 2013, South Sioux City residents still experience a short daily commute to work. Because of the community's connectivity to the greater Siouxland Region, South Sioux City residents have employment opportunities nearby that would exceed a community of similar size. As the community and region grows, increase investments in transportation and transit infrastructure will be required to maintain connectivity and short commuting times.

## Housing Conditions

A field survey of housing conditions was conducted through the Fall 2016. Housing units visible from the Right of Way were analyzed on structural integrity utilizing federal Housing and Urban Development guidelines:

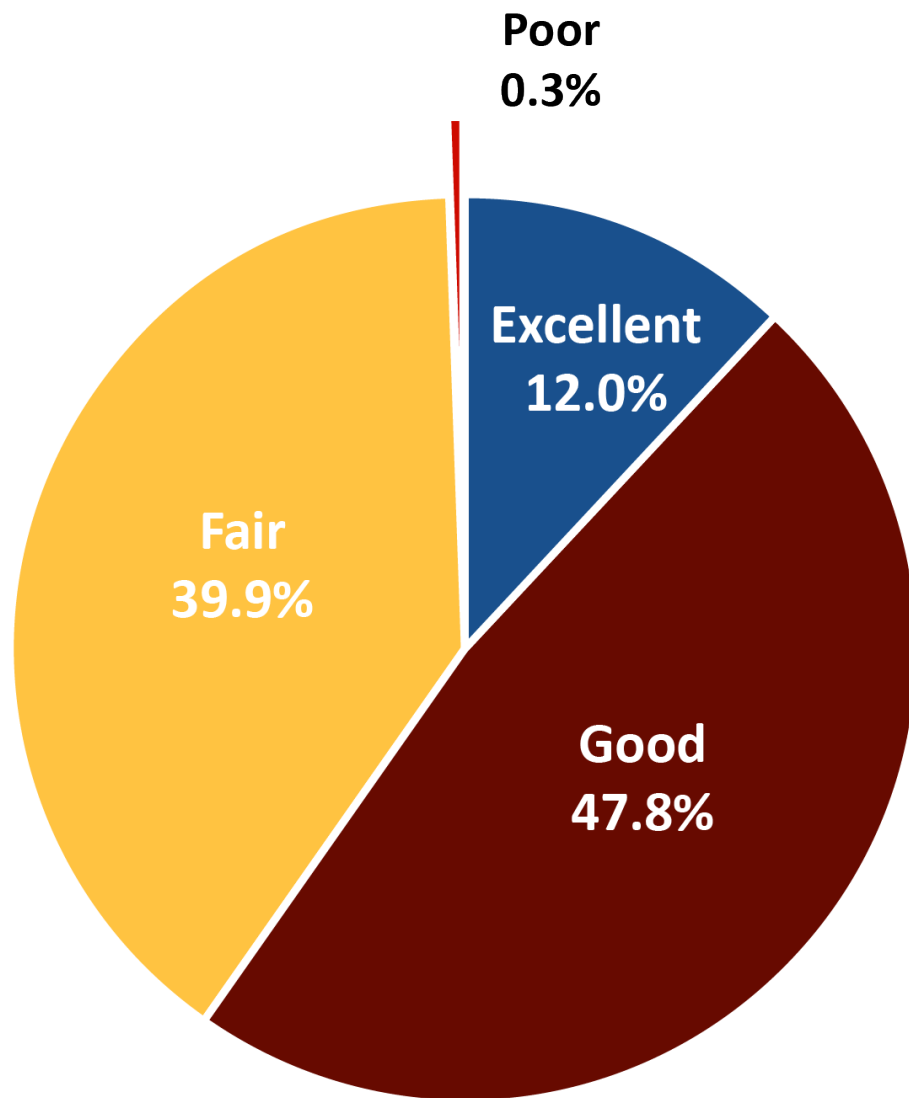
**Excellent** – no improvements needed

**Good** – Improvements that a typical homeowner could repair

**Fair** – Improvements required that would likely be contracted

**Poor** – Significant structural repairs needed

Figure 13. Housing Condition Rating



# Community Engagement

The South Sioux City Housing Study was conducted simultaneously to the city's update to the South Sioux City Comprehensive Plan. As such, the public participation process for the formulation of each document was shared. Successful plans involve the community to represent their needs and vision for the future. The over-arching goal of the public participation process is to provide a variety of opportunities for the public to become involved in the decision-making process. Community members are well-informed and have intimate knowledge to make the most of South Sioux City's potential.

A series of focus group meetings were conducted over a two period held January 11th and 12th, 2016 to discuss select topics of interest to the community. These meetings involved select stakeholders involved professionally or personally in the fields of; housing, economic/business development, city services, and parks and recreation. The general public was also welcome to participate in these conversations.

Each group of stakeholders was asked questions regarding their views on the community in general, with respect to their respective fields, and about goals and projects they see as beneficial to the community. The discussion of the Housing Focus group is detailed below.

## Housing Focus Group

Addressing housing needs has been identified as a top priority in South Sioux City. Assembling housing professionals such as realtors, developers, builders, and contractors provides an important viewpoint of the challenges and opportunities in the South Sioux City market.

### Community Strengths

- Riverfront
  - Recreation opportunities
  - Economic development draw
- Community Diversity
- Flat terrain
- Transportation accessibility
  - Highway 75/77
  - Interstate 29
  - Highway 20
- School system
- Rail access
- Civic leadership
  - Growth-focused
  - Stability of leadership positions
- Dakota Avenue corridor
- Lack of housing incentives
  - Regional competitiveness
  - State/local tax structure
- Rental housing
  - Rates
  - Quality
  - Absentee landlords
- Retail and shopping options
- Commercial competition in Siouxland region
- Housing ownership options
  - Lack of diversity
  - Lack of market-rate to high-end housing

### Community Weaknesses

- Entertainment
  - Night-life
  - Family entertainment options
- Traffic circulation
- Lack of a downtown
- Outside perception of South Sioux City
- Appearance and aesthetics

### Barriers to Housing Development

- Regional competition for development
- Cost of re-use and redevelopment
- Land prices
- Wastewater treatment

**Desired Developments**

- Recreation Center
- Community Center
- Hotels
- Medical Facilities
  - Family practice clinic
  - Urgent care
- Senior Housing
  - Independent
  - Assisted living

**Needs in Housing Market**

- \$250 – 350,000
  - 3-4 bedroom
  - 2+ car garage
  - Variety of lot sizes

**Magic Wand**

- Additional I-129 Interchange
- Shopping/Dining District
- Community Center
- Community beautification
- Flood control infrastructure
- Entrance gateway features
- Community

**Town Hall Meeting**

On January 12 and March 8 of 2016, respectively, two town hall meetings were held to solicit input regarding the community from the public at-large. This input was aimed to guide the direction and recommendations of the Comprehensive Plan update.

**Community Strengths**

- Location and accessibility
  - Transportation access
    - Railroad
    - I-29
    - Highways
- Civic Leadership
  - City Administration
  - City Agency Heads
- Community Collaboration
- Cleanliness
- River access
- Community diversity
- College Center
- Chamber of Commerce
- Trail system
- YMCA
- Scenic Park and war memorial

- Community aesthetics
- Housing condition and property maintenance
- Lack of housing options
- Wayfinding and signage
- No traditional downtown
- Cleanliness

**20-Year Vision for South Sioux City**

- Renewable energy - “No carbon footprint”
  - Solar
  - Wind
- Housing opportunities at all price points
- Restaurant options
- Youth Entertainment
  - YMCA
  - Youth Center
- Pedestrian access across river
- High paying jobs
- Riverfront development

**Community Weaknesses**

- Retail and Entertainment options
- Youth activities
  - Ages 5-20
- Retail leakage
- Public transit hours
- Flood control
- Lack of community cemetery

**Barriers to Housing Development**

- Funding
- Financing
- Quantity
  - Especially rentals

### Barriers for Economic Development

- Student and young adult retention
- Low unemployment
- Availability of skilled labor
- Local wages
- Lack of quality of life/recreation amenities

### City Service Issues

- Poor street/road condition
- Lack of residential parking on Dakota Ave.
- Hard water

### Magic Wand

- Technology jobs
- Youth Center
- Adult Recreation
- Multi-sport complex
- Additional community college offerings and programs
- Urban greenspace
- Vibrant “park and play” district
- Water park
- Additional trail development



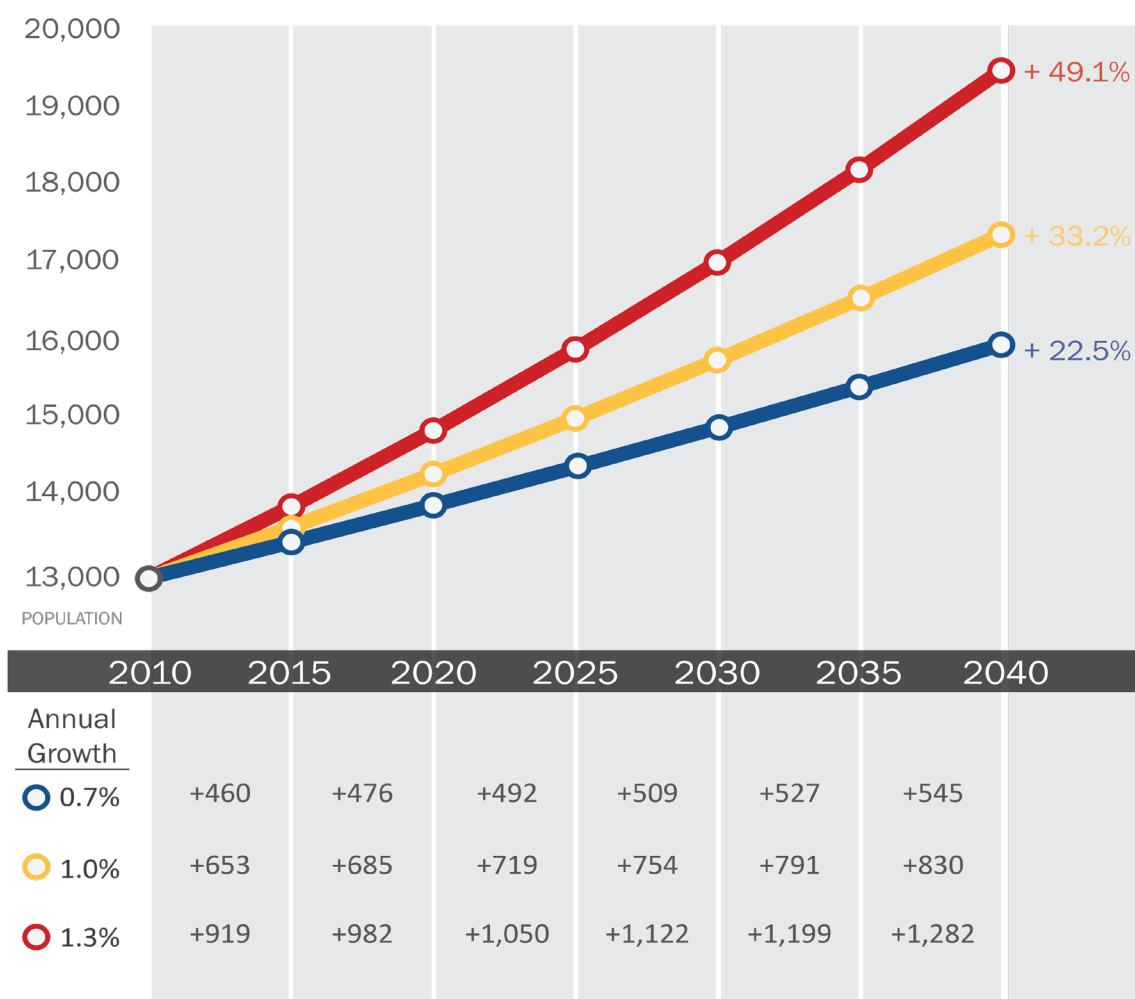
# Projections

## Population Projections

While future population growth will certainly fluctuate based on trends outside of the community's control, population projections provide an important baseline to direct policy implementation. Population projections are important to plan for future needs of community infrastructure, employment, and housing. Planned and phased investments in these areas are a prerequisite for population growth.

Projecting population growth can be a difficult task for a community within a greater Metropolitan Statistical Area. Competing communities for housing development make setting trend lines difficult. South Sioux City's ability to draw growth from the Siouxland Region create external growth demands and leakages that most communities the size of South Sioux City do not experience. Because of this relationship, South Sioux City's ability to grow is entirely contingent on its ability to provide adequate housing and job opportunities.

**Figure 14. Population Projection - Trend Line Analysis**



# Cohort Survival Projection

Cohort survival projections are utilized to project an existing population’s growth potential. A cohort survival projection uses local birth and death rates, combined with net migration rates, associated to each five-year cohort and gender. These formulas are utilized to comprise each cohort’s growth or decline in each five-year span.

The age cohort survival projection shown in Figure 15 represents the results of this analysis. The analysis suggests that if current trends continue, South Sioux City would continue to experience rapid growth. It is worth emphasizing again, that these growth trends are entirely dependent on the ability of the community to provide adequate housing options to meet demand.

Figure 15. Age Cohort Projection



## Housing Projections

The demand for number of units, both owner-occupied and renter-occupied, is calculated based off the current occupancy rate for each tenure. Census estimates that 56.6% of South Sioux City residents lived in homes they owned while a total of 43.4% of residents rented their home.

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

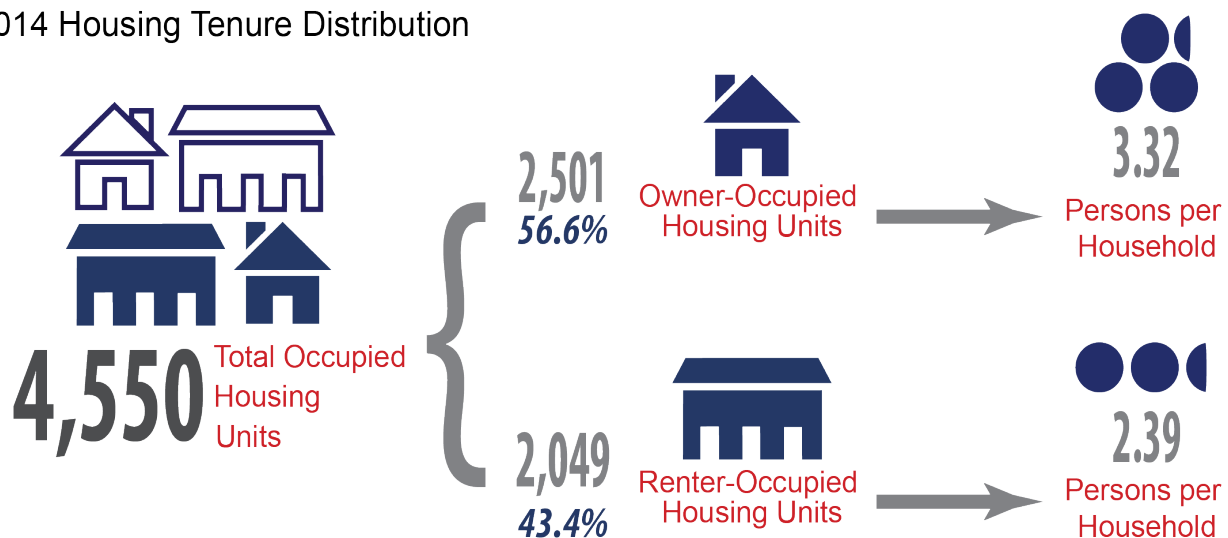
The aggregate market for housing is comprised of many submarkets, each defined by tenure and price ranges. To analyze conditions in each submarket, the demand for housing (measured by the number of households), is compared with the supply of housing (measured by the number of owner-occupied units). This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

The number of housing units required to house South Sioux City's projected population growth is calculated based off the current occupancy rate for each form of housing tenure. Owner-occupied and renter-occupied units make up the forms of housing utilization in a community. The ratio of owner to renter units, combined with the average household size for each form of tenure equate to the total number of owner and renter housing units required to house South Sioux City's projected population.



Figure 16. 2014 Housing Tenure Distribution

## 2014 Housing Tenure Distribution



## Projected Housing Needs by Tenure

Study Year	Projected Population	Owner-Occupied New Demand	Renter-Occupied New Demand	New Units Needed
2015	14,272	-140	623	483
2020	15,254	170	175	345
2025	16,304	179	190	370
2030	17,426	191	204	395
2035	18,625	205	218	422
2040	19,907	219	232	451
TOTAL	6,554	824	1,642	2,466

**Figure 17. 2014 Housing Tenure Distribution**

Annual Household Income	# of S. Sioux City Households *	S. Sioux City Home Values	S. Sioux City Housing Supply *	Surplus/Deficit
Less than 49,999	923	Less than \$50,000	1,318	395
\$50,000 to \$74,999	775	\$100,000 to \$149,999	624	(151)
\$75,000 to \$99,999	385	\$150,000 to \$199,999	442	57
\$100,000 and greater	441	\$200,000 and greater	189	(252)

\* 2014 American Community Survey

Figure 17 represents the demand for housing at various price points. This demand was determined by comparing the household incomes for owner-occupied units with the reported home values of South Sioux City homeowners. The assumption lies in that a typical household can afford a home at 200% of their household income. This 200% multiplier is determined by comparing the median household income (\$43,865) to the median home value (\$98,800).

Where the supply of owner-housing units in South Sioux City exceeds the corresponding level of household income, a surplus of housing exists. Where the supply is less than the corresponding level of household income, a deficit exists. This deficit represents the greatest needs in South Sioux City. This analysis determines that the greatest housing needs in South Sioux City lie in between \$100,000 to \$149,999 and \$200,000 or greater.

# Implementation

## Vision Implementation Plan

Implementation refers to the objectives, policies, and actions that have been identified to carry out the vision of this study. It includes actions designed to improve the long-range planning process, strengthen links between the plan and budgeting, establish a process reporting system to monitor the progress and schedule for updating and amending the plan in the future.

The successful utilization of this study is contingent on the implementation of the goals and objectives identified in this section and the South Sioux City Comprehensive Plan. It is up to the community stakeholders in South Sioux City to champion the projects envisioned to the implementation of it. What happens with the plan, how it is used in day-to-day decision making, and the extent to which it is followed over time will all influence the success of the plan. This plan is a guidance document meant to address housing issues related to the community's goals for growth set forth in its Comprehensive Plan. It is not the end of the planning process, but the beginning of a coordinated effort to direct growth and development in ways that are important to the citizens of South Sioux City.

Boasting a highly reviewed school district, high quality of life, and a short commute to the Lincoln area; South Sioux City is an attractive community for population growth. The further development of key transit corridors is expected to be an even greater major draw to a commuting population. The community could see rapid growth in its immediate future.

One challenge for the South Sioux City community will be to balance any anticipated growth on the community's periphery with infill development and improvements to its existing housing stock.

**Target to be Addressed:****MULTI-FAMILY HOUSING UNIT DEVELOPMENT****Long Term Goal:**

**Increase the number of available multi-family units available to residents in the community with the target of 5 new units per year.**

**Objective:**

**Develop an action plan and strategy for undertaking multi-family development in the community**

**Method(s) of Achieving Objective:**

- Invite a cross section of key stakeholders (i.e. school personnel, businesses, citizens, bankers, developers, etc.) to participate in a series of planning meetings to develop an action plan and strategy for developing more multi-family units in the community.
- Undertake an urban planning/master planning/zoning review to identify locations within the community that would be ideal for multi-family development.
- Present the plan to the City Council, School District, and the Community to solicit feedback and comments on the proposed action plan
- Finalize the plan utilizing feedback received
- Have the City Council adopt the plan by resolution
- Finalize the plan utilizing feedback received

**Objective:**

**Implement the action plan and strategies for multi-family development**

**Method(s) of Achieving Objective:**

- Recruit developers to assist in the development of multi-family development units
- Work to acquire options and/or purchase agreements for land that will be utilized for multi-family development.
- Apply for and identify funding resources to help support multi-family development specific for low to moderate income families
- Ensure the necessary infrastructure is in place for multi-family development
- Ensure the land is zoned multi-family.
- After construction is complete, work with local Realtors and lenders to promote the sale of the multi-family units

- Market and promote the availability of new multi-family units for sale utilizing a number of resources

**Key Stakeholders:** Housing Authority, School District, Residents, Law Enforcement, Bankers, Developers, City Staff, Chamber Members, Planning Consultant, Invited Stakeholders, City Council

**Funding & Resources:** NIFA, CDBG, City Funds



**Target to be Addressed:**

## RENTAL REHABILITATION AND/OR DEMOLITION

**Long Term Goal:**

**Preserve and improve the condition of rental housing units in the community.**

**Objective:**

**Identify the Rental units requiring rehabilitation**

**Method(s) of Achieving Objective:**

- Utilizing numerous methods, including self-reporting, the rental inspection program, white- tag and red-tag notices and town hall meetings, identify the number of rental units needing rehabilitation
- Work with the State, local lending agencies and property owners to assist them in identifying funding resources available to them to rehabilitate rental properties.

**Objective:**

**Identify the rental units that require demolition (ensuring compliance with acquisition and relocation rules for any tenants who are displaced as a result)**

**Method(s) of Achieving Objective:**

- For units that are dilapidated beyond rehabilitation, work with the property owner either voluntarily or through a red-tag process to schedule the property for demolition.
- Comply with the state and federal acquisition and relocation rules for any tenants that are displaced and/or property owners that lose revenue as a result of the demolition of their rental property

**Objective:**

**Replace rental units lost due to demolition following state/federal regulations or at a minimum of a 1:1 ratio**

**Method(s) of Achieving Objective:**

- Work with Federal and State housing programs, as well as local lending agencies, to assist the city and owners of property lost in constructing new rental units to replace those lost as a result of demolition

**Key Stakeholders:** City Staff, NEDED, HUD Program Staff, Right of Way Agency, Local Lenders, Building and Zoning Inspector, Housing Authority

**Funding & Resources:** City Funding, CDBG, NIFA, HOME Funds,



## OWNER-OCCUPIED HOUSING REHABILITATION

**Long Term Goal:**

**Preserve and improve the condition of owner-occupied housing units in the community**

**Objective:**

**Identify the owner-occupied units requiring rehabilitation**

**Method(s) of Achieving Objective:**

- Utilizing numerous methods, including self-reporting, the white-tag and red-tag notices and town hall meetings, identify the number of units needing rehabilitation
- Work with the State, local lending agencies, and property owners to assist them in identifying funding resources available to them to rehabilitate properties

**Objective:**

**Identify the units that require demolition (ensuring compliance with acquisition and relocation rules for any tenants who are displaced as a result)**

**Method(s) of Achieving Objective:**

- For units that are dilapidated beyond rehabilitation, work with the property owner either voluntarily or through a red-tag process to schedule the property for demolition
- Comply with the state and federal acquisition and relocation rules for any home owners that are displaced

**Objective:**

Replace units lost due to demolition following state/federal regulations or at a minimum of a 1:1 ratio

**Method(s) of Achieving Objective:**

- Work with Federal and State housing programs, as well as local lending agencies, to assist the city and owners of property lost in constructing new owner occupied units to replace those lost as a result of demolition.

**Key Stakeholders:** City Staff, NEDED, HUD Program Staff, Right of Way Agency, Local Lenders, Building and Zoning Inspector, Housing Authority

**Funding & Resources:** City Funding, CDBG, NIFA, HOME Fund

**Target to be Addressed:**

## DOWN-PAYMENT ASSISTANCE

**Long Term Goal:**

**Provide low-to-moderate income families down payment assistance/gap financing**

**Objective:**

Market and conduct community outreach to educate families on the availability of down payment assistance

**Method(s) of Achieving Objective:**

- Utilizing numerous media tools, conduct an annual education and outreach campaign marketing the availability of down payment assistance for low to moderate income families

**Objective:**

Provide homeownership education classes to prepare families for owning a home

**Method(s) of Achieving Objective:**

- Every family that qualifies for down payment assistance will be required to take a certified and HUD approved home ownership class. Completion of the class will be required before closing

**Objective:**

Assist a minimum of five families per year with down payment assistance

**Method(s) of Achieving Objective:**

- Utilizing market and outreach campaigns, working with local businesses and industries and the school district, the city seeks to provide a minimum of five low to moderate income families a year with down payment assistance.

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**Objective:**

**Assist low-to-moderate income families to transition from renting to home ownership**

**Method(s) of Achieving Objective:**

- Work with local banks to develop an educational program on the benefits of homeownership, the steps necessary to take to purchase a home and the forms of mortgages and down payment programs available to assist families in purchasing a home to develop equity versus losing money on renting

**Objective:**

**Educate renters on programs available to assist them in purchasing a home**

**Method(s) of Achieving Objective:**

- Working with various media formats, including programs at the local library and through the newsletter included in the utility bill, educate renters on programs available to help them move from renting into homeownership.

**Objective:**

**Enlist the support of local businesses and industries, as well as other key stakeholders to help promote the benefits of homeownership**

**Method(s) of Achieving Objective:**

- Work with the local businesses and industry leaders and human resource departments to gain their support in helping to promote homeownership to their employees and provide opportunities for their employees to meet with lenders and city staff to review their options for purchasing a home

**Objective:**

**Continue to seek support from other funding programs (CDBG, USDA, etc.) to offer additional financial assistance for families**

**Method(s) of Achieving Objective:**

- Annually seek to explore alternative funding programs like the State of Nebraska's New Neighborhood project, or other programs similar that help to support home ownership for low to moderate income families and provide financial assistance for families that qualify to purchase a new home.

**Key Stakeholders:** City Staff, LMI Families, Local Lenders

**Funding & Resources:** City Funding, CDBG, HOME Funds

**Estimated Time Frame:** Annually



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**Target to be Addressed:**

## **RENTAL HOUSING INSPECTION PROGRAM**

**Long Term Goal:**

**implement a standardized rental inspection program**

**Objective:**

**Identify all of the rental properties and landlords in South Sioux City**

**Method(s) of Achieving Objective:**

- Utilizing utility information and other community resources, develop a comprehensive listing of all boarding rooms, single family, multi-family and senior rental properties in South Sioux City, the address of each property, the landlord/manager of the property and their contact information.

**Objective:**

**Adopt codes and ordinances specific to the rental housing inspection program**

**Method(s) of Achieving Objective:**

- Develop policies and procedures on how the rental inspection program will be implemented, who will conduct it, how often it is conducted, what triggers an inspection and action steps for non-compliance.
- Develop forms, including notices, checklist for what will be inspected and non-compliance forms and fine schedule
- Provide the outline of all documents developed and policies and procedures to Public Works and City Council for approval and to receive input and feedback from the public regarding the rental inspection program

**Objective:**

**Introduce the landlords and tenants to the Rental Inspection Program & identify the official date of implementation**

**Method(s) of Achieving Objective:**

- Hold Town Hall meetings inviting all landlords and tenants to inform them about the Rental Inspection Program and the official start date.

**Key Stakeholders:** City Staff, Planning Consultant, City Council

**Funding & Resources:** City Funding

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***Target to be Addressed:***

**LOW-TO-MODERATE INCOME FAMILY HOMES AND SENIOR LIVING**

***Long Term Goal:***

**Provide at least three different types of Affordable Housing options for low to moderate income families, including seniors**

***Objective:***

**Develop an action plan and strategy for increasing the availability of affordable housing**

***Method(s) of Achieving Objective:***

- Invite a cross section of key stakeholders (i.e. school personnel, businesses, citizens, bankers, developers, etc.) to participate in a series of planning meetings to develop an action plan and strategy for developing affordable housing options for LMI families, including senior living.
- Undertake an urban planning/master planning/zoning review to identify locations within the community that would be ideal for mixed use development and affordable housing, along with senior living.
- Present the plan to the City Council, School District and the Community to solicit feedback and comments on the proposed action plan.
- Finalized the plan utilizing feedback received
- Have the City Council adopt the plan by resolution.

***Objective:***

**Implement the action plan and strategies for increasing the availability of affordable housing options in the community**

***Method(s) of Achieving Objective:***

- Recruit developers to assist in the development of affordable housing, including senior living options.
- Work to acquire options and/or purchase agreements for land that will be available for mixed use neighborhoods and for affordable housing options, along with senior living.
- Apply for and identify funding resources to help support affordable housing options specific for LMI families and senior living including retired living developments, assisted living and nursing homes.
- Ensure the necessary infrastructure is in place to support these developments.
- Ensure the land is zoned for single family and for senior living specific to assisted living and nursing homes.

- After construction is complete, work with local realtors, lenders to help market and to promote the sale of the affordable housing to families at or below the area median income.
- Advise the community of the availability of new retirement developments, assisted living facilities and a new nursing home for them to consider for their loved ones.

**Key Stakeholders:** School District, Residents, Law Enforcement, Bankers, Developers, City Staff, Chamber Members, Key Stakeholder Group, City Council, Realtors

**Funding & Resources:** CDBG, City Funding, NIFA



**Target to be Addressed:**

## **SINGLE FAMILY HOME DEVELOPMENT**

**Long Term Goal:**

**Increase the number of available single family homes available in the community with the target of 5 newly constructed homes per year.**

**Objective:**

**Develop an action plan and strategy for increasing the number of newly constructed single family homes in the community**

**Method(s) of Achieving Objective:**

- Invite a cross section of key stakeholders (i.e. school personnel, businesses, citizens, bankers, developers, etc.) to participate in a series of planning meetings to develop an action plan and strategy for developing more single family homes.
- Undertake an urban planning/master planning/zoning review to identify locations within the community that would be ideal for single family homes.
- Present the plan to the City Council, School District and the Community to solicit feedback and comments on the proposed action plan.
- Finalized the plan utilizing feedback received
- Have the City Council adopt the plan by resolution.

**Objective:**

**Implement the action plan and strategies for single family home development**

**Method(s) of Achieving Objective:**

- Recruit developers to assist in the development of single family homes ranging from \$150,000 to \$300,000

- Work to acquire options and/or purchase agreements for land that will be utilized for single family homes.
- Ensure the necessary infrastructure is in place for new single family home developments
- After construction is complete, work with local Realtors and lenders to promote the sale of the single family homes.
- Market and promote the availability of new single family homes for sale utilizing a number of resources.

**Key Stakeholders:** School District, Residents, Law Enforcement, Bankers, Developers, City Staff, Chamber Members, City Council, Realtors

**Funding & Resources:** NIFA, CDBG, City Funding



**Target to be Addressed:**

## MINI-HOUSE DEVELOPMENT

**Long Term Goal:**

**Provide self-sustaining smaller size homes that are affordable and help to provide additional housing on lots that might not otherwise support housing.**

**Objective:**

**Develop an action plan and strategy for developing mini-houses throughout the community.**

**Method(s) of Achieving Objective:**

- Invite a cross section of key stakeholders (i.e. school personnel, businesses, citizens, bankers, developers, etc.) to participate in a series of planning meetings to develop an action plan and strategy for developing mini-houses on vacant lots throughout town that aren't large enough to accommodate a standard size home.
- Undertake an urban planning/master planning/zoning review to identify the vacant lots that are ideal for this
- Present the plan to the City Council, School District and the Community to solicit feedback and comments on the proposed action plan.
- Evaluate the level of interest in the project & the number of individuals/couples/families that would be interested in purchasing a mini-home to determine if the project is worth further pursuit.
- Depending on how well the potential project is perceived, if favorable, have the City Council adopt the plan by resolution.

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**Objective:**

**If feedback is positive and enough interest is demonstrated, implement the action plan and strategies for single family home development**

**Method(s) of Achieving Objective:**

- Develop a waiting list of individuals/couples/families that would be interested in purchasing a home.
- Identify a list of banks that would be open to providing loans to families interested in purchasing a mini-home that meets code and zoning requirements (homes would not allowed to be portable and must be permanently attached).
- Recruit developers to assist in the development of mini-houses in the average price range from \$25,000 to \$60,000 depending on the square footage of the home.
- Work to acquire options and/or purchase agreements for land that will be utilized for the mini-homes.
- Ensure the necessary infrastructure is in place the mini-houses – working to make the homes as self-sufficient, energy independent as possible (solar, wind, etc.)
- Assist those who signed up on a waiting list for one of these homes to secure financing and potential down payment assistance to move into one of these mini-houses.

**Key Stakeholders:** School District, Residents, Law Enforcement, Bankers, Developers, City Staff, Chamber Members, Planning Consultants, Key Stakeholder Group, City Council, Local Lenders

**Funding & Resources:** City Funding, Developer Financing, CDBG, NIFA, Local Lenders

