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Housing and Business Investment in Nebraska

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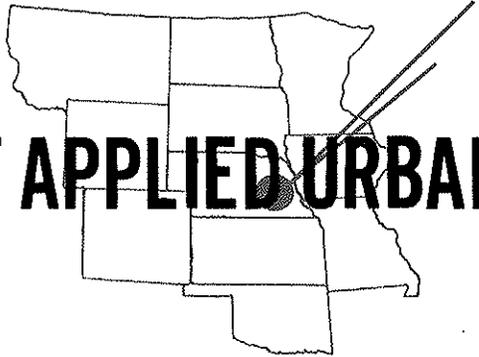
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REVIEW OF APPLIED URBAN RESEARCH

CAUR Center for Applied Urban Research/University of Nebraska at Omaha

Volume 4 April 1976 Number 4

HOUSING AND BUSINESS INVESTMENT IN NEBRASKA

(Editor's Note: The 1975 Legislative Session of the Nebraska Legislature recognized the need to analyze all available options for dealing with the problems of urban redevelopment: lack of adequate housing, revitalization of older business districts, and possible incentives for investment in older neighborhoods in Nebraska. Accordingly, Resolution 53 directed the Legislature's Urban Affairs Committee to study a) causes of urban decay, b) current Federal and State programs in urban redevelopment, c) laws and programs of other states that encourage redevelopment, d) incentives to encourage urban redevelopment and e) needs for changes in Nebraska law.

The study here summarized was completed by the Center for Applied Urban Research under contract with the Urban Affairs Committee of the Nebraska Legislature and the State

Office of Planning and Programming as one aspect of the larger program. The study was designed a) to ascertain the demand for housing and business investment funds and the factors which discourage such investment in declining neighborhoods of Nebraska's two major metropolitan cities, Omaha and Lincoln, and in Nebraska's nonmetropolitan communities, and b) to recommend areas for consideration by the administrative and legislative branches of the Nebraska government. The study was financed in part through a comprehensive planning assistance grant from the U.S. Department of Housing and Urban Development under contract with the Nebraska Legislature and the Nebraska State Office of Planning and Programming. Comprehensive Planning Grant, Project No. NEB-P-1010.)

Study Areas

The areas studied by the Center for Applied Urban Research are identified in Maps 1, 2 and 3. Omaha and Lincoln study areas conform to the neighborhoods receiving or eligible for first-year HUD Community Development funding. Five non-metropolitan communities, Beatrice, Lexington, Broken Bow, Columbus and Hartington, were selected in consultation with the Nebraska Department of Economic Development as being representative of communities with 50,000 or less population.

Findings¹

Interviews with homeowners, renters, and businessmen were conducted to determine the extent of need for loans and problems, if any, in obtaining loans and property insurance.

- Twenty-eight percent of home loan applications in declining neighborhoods in Omaha and Lincoln were rejected during the two and one-half year study period.
- Loan applicants in the Lincoln target neighborhoods were more likely to obtain financing through conventional mortgage institutions than those in Omaha's target neighborhoods.

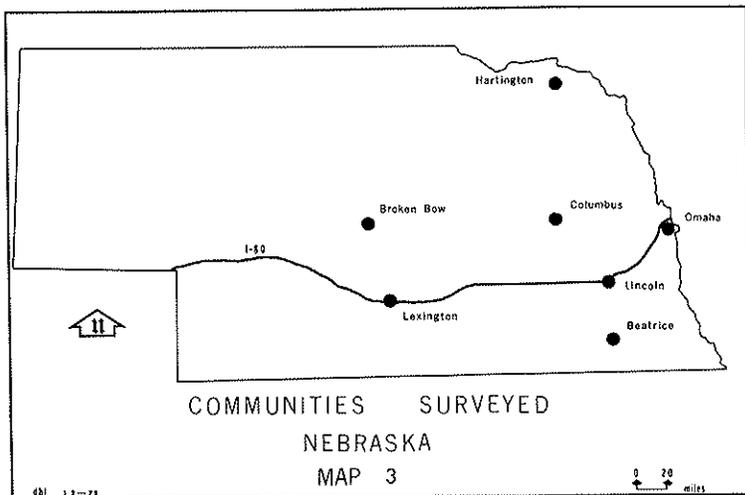
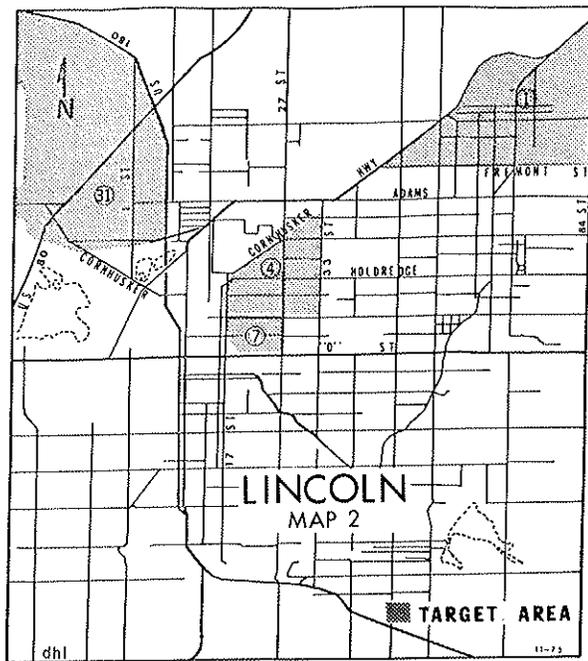
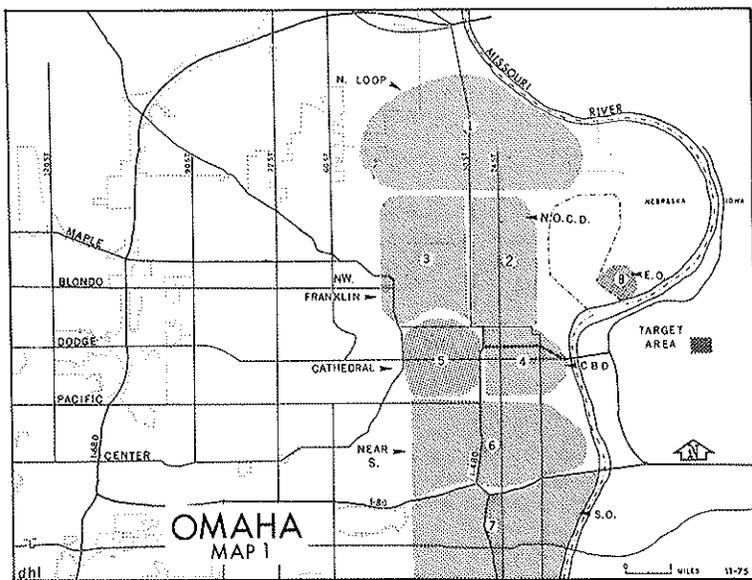
- Estimated demand for home mortgage loans in declining neighborhoods in Omaha was \$82 million and in Lincoln was \$10 million.
- Fifteen percent of the Omaha businessmen interviewed who applied for property insurance were either turned down or offered loans with excessive premiums. More than half of these indicated that the location of the business was a factor in the rejection by insurance companies.
- Omaha target areas studied contained about 43 percent of Douglas County housing units but obtained only about 12 percent of the mortgages issued during the two and one-half year study period. Lincoln areas studied contained about nine percent of Lancaster County housing units and accounted for four percent of mortgages issued during the same period.

Interviews with representatives of mortgage lending institutions and realtors identified current lending patterns.

- Age and condition of housing units were the foremost factors in financial institution decisions on mortgage or home improvement loan applications, but 39 percent of Omaha lenders interviewed and 36 percent in Lincoln indicated that

¹The findings of the study are based on a total of 903 interviews conducted by CAUR staff with homeowners, renters, landlords, realtors, mortgage lenders, other businessmen and local, state and federal government officials.

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a property's location in a declining neighborhood would also influence the decision.

- A lending policy operating against declining urban neighborhoods was the use of minimum loan amounts. More than half the Omaha lenders interviewed and 36 percent of those in Lincoln indicated such a policy.
- In contrast to mortgage loans, home improvement loans were not found to be affected by lending policies in declining neighborhoods.
- In all, 53 percent of Omaha and 83 percent of Lincoln lending institutions interviewed identified at least one lending practice that operates against property in declining neighborhoods.

Government officials, financial institution representatives and prominent residents and businessmen of five nonmetropolitan Nebraska communities who were interviewed expressed the following opinions concerning lending policies and practices of financial institutions in their towns.

- Housing funds in the nonmetropolitan communities surveyed appeared adequate to meet demand. However, State officials cited several parts of the state where they believed housing funds were critically short.
- Business financing in nonmetropolitan communities was inadequate.
- No evidence of discrimination by financial institutions against older declining areas in larger nonmetropolitan areas was found. Financial institutions in the larger nonmetropolitan communities were found to fix higher interest rates and shorter loan terms for loan applicants from smaller surrounding communities and rural areas.

Respondents at all levels of involvement in the investment process were asked for suggestions to encourage housing and business investment.

- Although each looked at the problem from his own perspective, lenders, realtors, businessmen and landlords from declining Omaha and Lincoln neighborhoods all favored tax relief and subsidies and community improvement programs.
- Lenders also favored improved lending policies such as faster, cheaper mortgage foreclosures and homeowner counseling.
- Lenders and realtors both stressed the importance of home maintenance and demolition of deteriorated property as deterrents to neighborhood decline and incentives to investment.
- Government officials, also, stressed tax relief and subsidies as incentives to investors. They believed the lag in tax assessment tends to over-tax structures in older neighborhoods and the tax on improvements discourages maintenance by low-income homeowners. Some believed Federal housing programs are too restrictive and inflexible.
- Almost all government officials believed maintenance of city services and facilities is essential to counteract neighborhood decline. They urged local governments to adopt better zoning and land subdivision controls. Several endorsed the concept of a State Housing Authority to aid development and improvement in declining areas.
- Neither lenders nor local government officials favored requiring disclosure of geographic lending and deposit information or forming lender/government review boards to handle claims of unfair denial of mortgages.
- More than half the respondents in the nonmetropolitan communities believed attracting industry was essential to

stimulate housing and business development in their communities and felt the State could do more to encourage it.

Recommendations

From these findings, the Center developed 17 recommendations to the Nebraska Legislature for its consideration and possible legislation. The recommendations involved three approaches to solving the problem: regulation of lending practices, provision of incentives to investment in declining urban neighborhoods and nonmetropolitan communities and elimination of existing barriers to investment in these areas.

Regulatory Measures

- Enact legislation supplementing the Federal Home Mortgage Disclosure Act of 1975 by requiring data on the geographic location of depositors, the number and characteristics of persons rejected for loans and the reasons for rejecting the loans.
- Use State capital reserve deposits as levers to require greater investment in declining urban neighborhoods and nonmetropolitan communities. Authority to use this same procedure should be extended to local governments through enabling legislation.

Incentive Measures

- Encourage the formation of capital risk pools such as the Greater Omaha Community Development and Housing Corporation and consortiums of financial institutions such as the Private Interest Lenders Agency by offering State participation.
- Permit the use of State and local governmental capital reserves to purchase obligations of financial institutions in areas short of capital, provided those institutions agree to use this capital for housing and business investment in the area.
- Provide subsidies to lenders to equalize costs of originating and servicing loans in declining areas with the costs of loans such as those in new suburban areas.
- Remove or ease the tax penalty on owners of deteriorated properties who make needed improvements. The major options are authorizing local governments to (1) adopt site-value taxation, (2) grant property tax deferments for

improvements to deteriorated properties and (3) freeze assessments on new developments in declining areas for a specific number of years.

- Permit credits against State income taxes for improvements to properties in declining urban neighborhoods and nonmetropolitan communities.
- Authorize local governments and taxing jurisdictions to rely more on sales and income taxes and less on property taxes for revenue.
- Authorize local governments to establish special benefit business improvement districts.
- Strengthen State government involvement in housing and community development through (1) a state-wide housing and community development policy; (2) uniform state-wide building, plumbing, heating and electrical codes; (3) a State Housing and Community Development Department or Agency and (4) financial commitment adequate to implement recommendations.

Elimination of Barriers

- Encourage local governments to adopt improved land use controls and modern construction codes, to improve their administration of such controls and codes and to adopt and implement community-wide growth policies.
- Insure that State and local public services are provided to declining urban neighborhoods and to nonmetropolitan communities equally with "affluent" suburban areas.
- Make existing community development and urban renewal enabling legislation for all classes of local government more flexible and more useful tools for community improvement.
- Strengthen existing legislation relating to the improvement of property tax assessment procedures by county assessors.
- Review existing legislation for the public acquisition of tax delinquent properties with the view toward further simplifying and speeding up the process.
- Permit quicker, cheaper foreclosure procedures, particularly on abandoned or abused properties.
- Authorize all classes of local government to permit up to 20 years to repay special assessments.

THE BENSON BUSINESS DISTRICT: A SURVEY OF PUBLIC OPINION

(Editor's Note: This is the first of a five-part series of interviews with Omahans regarding attitudes toward traditional business centers--Benson, Florence, Near North Omaha, South Omaha and the Central Business District. Surveys in this series are part of

More than 250 Benson area residents provided answers to questions from CAUR staff about shopping in the Benson business district. Telephone interviews were conducted on March 15 and 16, 1976. Benson residents were asked 1) to characterize the amount of their household non-grocery shopping in the Benson business district as "almost all," "some" or "none"; 2) to rate overall shopping conditions in the Benson business district in one of five categories from "excellent" to "very poor"; and 3) to characterize the amount of their household grocery shopping in the Benson business district as "almost all," "some" or "none." Their answers are summarized in Table 1.¹

¹Because a significant number of respondents declined to identify their annual family income range, findings with respect to income are inconclusive.

a CAUR study under contract with the City of Omaha designed to determine the economic impact of each of the five study areas on Omaha and examine incentives to private investment in these areas.)

Respondents were also asked to identify their reasons for shopping or not shopping in Benson, what they liked best and least about the Benson business district and what improvements they thought would encourage more shopping in the Benson business district.

When respondents were asked to characterize the amount of their Benson shopping for non-grocery items almost half indicated they do some shopping in Benson, with an additional 16 percent doing almost all shopping there. A majority of Benson area residents in all age and income categories do at least some shopping in the Benson business district.

Those who almost always shop in Benson for items other than groceries most frequently said their reasons were convenience, liking the stores and friendly atmosphere and finding

quality merchandise available. Those who characterized their household non-grocery shopping in Benson as "some" said they didn't shop more there because the stores lack variety or because they prefer the larger shopping centers and "shopping around." The reason most frequently cited by those who never shop in the Benson business district was that they would rather visit shopping centers. The two reasons cited next most frequently by area residents who occasionally or never shop in Benson were high prices and the fact that they "don't shop much" for items other than groceries.

Respondents were asked to rate overall shopping conditions in the Benson business district. A majority described conditions as either "good" or "excellent." Fewer than one percent rated them "very poor."

When asked about their grocery shopping, Benson area residents were almost evenly divided among those who almost always, those who sometimes and those who never patronize Benson grocery stores. No significant difference emerged between shopping patterns of respondents aged 25-64 and those older than 65.

Whether shopping for grocery or non-grocery items, respondents who do not own automobiles appear less likely to "shop

around," more frequently shopping in Benson either almost always or never.² As is to be expected, those with no automobiles were more likely to stress the nearness and convenience, less likely to comment on quality or selection of available merchandise as the deciding factors in their decisions than those with automobiles.

Asked what they like best about the Benson business district, respondents in all age brackets most frequently cited its proximity to their homes, nice atmosphere and small-town feeling. Benson area residents often had high praise for particular stores in the Benson district.

Asked what they like least, respondents most often cited parking problems, which were also the second most commonly suggested improvement for the Benson business district. Lack of evening shopping hours, the need for more stores and for renovation of existing businesses were other common concerns. The lack of selection most often cited was in clothing stores and restaurants.

²Two-thirds of those having no automobile were 65 years or over. To a great extent the elderly rely on relatives and neighbors to take them shopping. In addition, there are often other nearby retail establishments both for grocery and non-grocery items.

TABLE 1
THE BENSON BUSINESS DISTRICT: A SURVEY OF PUBLIC OPINION

	How much shopping for non-grocery items does your household do in the Benson business district?			Overall, would you rate shopping conditions in the Benson business district as:						How much grocery shopping does your household do in the Benson business district?			All Respondents Number
	Almost All	Some	None	Excellent	Good	Fair	Poor	Very Poor	No Opinion	Almost All	Some	None	
	Percent												
Total Respondents	16	48	36	9	43	26	7	0	15	32	30	38	256
Age:													
Under 25	4	50	46	4	50	33	0	0	13	17	29	54	24
25-64	13	53	34	7	41	28	10	1	13	32	32	36	174
65 or over	27	33	40	14	44	18	0	0	24	36	26	38	55
No response													3
Income:													
Under \$4,000	43	25	32	18	50	14	0	0	18	43	21	36	28
\$4,000-\$8,000	25	47	28	8	53	28	3	0	8	45	22	33	36
\$8,000-\$12,000	7	53	40	9	35	26	19	0	11	30	28	42	43
\$12,000-\$16,000	9	44	47	5	51	27	4	2	11	22	25	53	45
\$16,000-\$20,000	8	61	31	4	38	38	8	0	12	35	31	34	26
\$20,000-\$25,000	14	64	22	7	50	15	14	0	14	36	36	28	14
Over \$25,000	9	55	36	0	27	46	18	0	9	36	46	18	11
No response													53
Own Auto:													
Yes	14	52	34	6	46	27	8	1	12	30	32	38	216
No	22	28	50	22	25	20	0	0	33	39	19	42	36
No response													4

CURRENT URBAN-RELATED STATE LEGISLATION

The 62-day second session of the 84th Nebraska Legislature ended April 7, 1976. Of the 1011 bills proposed by the 84th Legislature, more than two hundred were voted into law in the second session. Legislation most directly related to urban issues may be classified into five categories: revenue and development,¹ the election process, health, education and public assistance.¹

¹A principal urban concern about which no major action was taken this session is crime and law enforcement. A comprehensive revision of Nebraska criminal law has been under development for seven years, filed as Bills 623, 706 and 707 this session. This legislation will be pre-filed and is expected to become one of the first major concerns of the 85th Legislature.

The following is a summary of major legislative decisions in these areas.

Revenue and Development

Four bills were approved with potential to affect revenue and development in Nebraska's metropolitan cities. LB 313 increases restrictions on practices of Sanitary and Improvement Districts by requiring payment of warrants for construction within five years of the establishment of the district, election of three trustees by resident property owners within eight years of the establishment of the district, and preparation of a report

stating the SID's mill levy and bonded indebtedness, to be filed with the county clerk and provided to all prospective property buyers in the SID.²

LB 711 allows metropolitan cities to create Landmark Heritage Preservation Districts to preserve buildings, lands, areas or districts within the city having historical, architectural, cultural or educational value. LB 696 allows county boards to borrow money to pay warrants at whatever interest rate they can negotiate, eliminating the three percent limit. LB 667, a constitutional amendment to be included on the November ballot, allows local governments the option of expanding industrial revenue bonds to use for commercial developments excluding retail establishments.

Five bills with revenue and development potential were not passed into law. Legislators passed then reconsidered and defeated LB 339, which would create a fund for promotion of conventions and visitors by imposing a sales tax on hotel and motel rooms. Legislators sustained the Governor's veto on LB 863, which would raise the gasoline excise tax from eight and one-half to nine and one-half cents per gallon. No final vote was taken on LB 769, to allow payment of delinquent property taxes in more than one installment; LB 796, to allow metropolitan cities to assess costs of enlarging sewer systems within three miles of their corporate limits; or LB 84, to allow governing bodies of metropolitan cities or counties to establish special business districts as political subdivisions with the powers to issue bonds to carry out improvements.

Election Process

The Nebraska Political Accountability and Disclosure Act, LB 987, passed after extended debate. LB 987 requires all candidates for public office who raise more than \$400 to maintain a single bank account and creates a commission to oversee candidates' adherence to disclosure regulations designed to reveal any conflicts of interest. LB 987 also requires lobbyists to report expenses and list positions on bills with which they have been involved. Candidates must also identify donors of any contributions over \$100 and relinquish anonymous donations to a tax-exempt charitable organization. Violations are subject to fines up to \$1,000.

Local governmental bodies were the subject of three bills. Legislators passed LB 665, increasing the Metropolitan Utilities District Board to seven members by the addition of a member from within the MUD district but outside Omaha's corporate limits. Two bills that failed to reach a final vote were LB 727, to increase the size of the Omaha City Council to 12 members and provide for their election by district, and LB 709, to repeal the

²For a complete study of the SID, see *The Sanitary Improvement District as a Mechanism for Urban Development* (Lincoln, Nebraska: Center for Applied Urban Research, 1975).

URBAN LITERATURE REVIEW

Handbook for Manpower Planners: Parts 1 and 2. U.S. Department of Commerce, Social and Economic Statistics Administration, Bureau of the Census and the U.S. Department of Labor, Manpower Administration. (Washington, D.C.: U.S. Government Printing Office, 1973. 404 pp.)

Social Statistics for the Elderly, Area Level System, Stage 1: Omaha. U.S. Department of Commerce, Bureau of the Census and the U.S. Department of Health, Education and Welfare, Administration on Aging. (Washington, D.C.: U.S. Government Printing Office, 1975, 113 pp.)

1975 law providing for district election of Omaha School Board members.

Health

Three bills designed to insure that the high cost of medical malpractice insurance does not threaten Nebraska's health care delivery system were passed by the 84th Legislature. LB 917 from the Public Health and Welfare Committee establishes a Professional Liability Authority to which health care providers to whom no other insurance is available may subscribe; members will share losses resulting from malpractice insurance claims. LB 809 from the Banking, Commerce and Insurance Committee provides for a mutual insurance pool of ten or more physicians or three or more hospitals. LB 434 establishes a screening panel for malpractice suits, imposes a \$500,000 limit on malpractice awards and creates a Commission on Medical Qualifications to provide for self-regulation of the medical profession.

Education

Three major education bills passed. LB 1006 appropriates the final State portion of funds for a UNO Downtown Education Center. LB 1004 funds a Handicapped Resource Center for training teachers and other personnel and for applied research and testing of mentally and physically handicapped children. LB 666 is a constitutional amendment allowing voters to decide whether to allow aid to private schools for education of handicapped students and loans or grants to students of private post-secondary institutions.

LB 631, which would have provided \$80 per student for integration-related transportation in the Omaha Public Schools, died without reaching a final vote. Legislators sustained vetoes of appropriations for a health, physical education and recreation building on the UNO campus and a cardio-vascular research center at the Medical Center.

Public Assistance

Two public assistance programs were affected by legislation this session. Requirements for unemployment benefits were increased by LB 819, which lengthened the waiting period from 2-7 to 7-10 weeks for applicants who left positions voluntarily without good cause, and raised maximum unemployment insurance rates from 2.7 percent to 3.7 percent of salaries up to \$4,200 per year for employers having negative payment balances. LB 867 increased the veterans' aid fund from \$9,000 to \$10,000.

Legislation debated with no final vote taken would have required applicants for unemployment compensation to accept public employment, increased tax exemptions and homestead exemptions for the elderly and eliminated the sales tax on food.

L. Ferring

This section is devoted to a discussion of two "census use studies" which have application to urban planning. The first publication, *Handbook for Manpower Planners*, has potential use for all planning activities that focus on human resources. The second publication, *Social Statistics for the Elderly*, uses Omaha as a prototype to show how a social statistics system can be developed. Both publications are attempts by the Bureau of the Census to assist in the planning process.

Mayors' and Governors' manpower planning staffs are required by the Manpower Administration to complete annual comprehensive plans. To assist this effort, a two-volume publication *Handbook for Manpower Planners* was published under an interagency agreement between the Bureau of the Census and the

U.S. Department of Labor. As is stated in the introduction to Part 1, "The *Handbook* is intended to aid a specific group of professionals and was not prepared for general distribution."

Because of the stated purpose and the title of the *Handbook*, it is likely that few planners and researchers in fields outside the manpower planning arena have taken the initiative to read the volumes. Yet, it is later pointed out (Part 1 of the *Handbook*) that "The methods of analysis, resource materials and the data base discussed in this *Handbook* are applicable to human resources planning."

Part 1 demonstrates how to establish a socio-economic data base. Included are discussions of the reasons for and implications of each data item. For example, the reader is shown how to establish a "stable population" indicator and, once established, how to interpret the indicator. Methodologies for estimating the number of "working poor" and "unemployed youth in need of manpower services" and discussions are other examples. The systems approach is emphasized and since the work of manpower planners involves most components of the social service delivery system, the minimum data requirements for use in manpower planning fulfill a good portion of the data requirements for planning other social services.

Included in Part 2 is a detailed 54-page synopsis of the programs offered by the Bureau of the Census, Bureau of Economic Analysis and Bureau of Labor Statistics. The programs provide for far more data than needed solely for manpower planning and the discussions are sufficiently comprehensive to make the section a valuable tool for those concerned with developing information systems, plans or policies related to human resources. The Bureau of the Census, for example, takes censuses of agriculture, business, construction, governments, housing, manufacturers, population and transportation, while the Bureau of Economic Analysis compiles annual county level income and employment estimates, special tabulations on migration and long term area economic projections. In contrast, much of the effort of the Bureau of Labor Statistics is to provide manpower-related data.

Although Chapter III deals specifically with manpower

data packages that can be developed from 1970 Census data (e.g., how to develop occupational and industry structure profiles for an urban area), the remaining sections of the *Handbook* are applicable to planners outside the manpower field. One of the more useful chapters, for example, explains how data can most effectively be applied, including methods of presenting data and using inferential statistical techniques.

Social Statistics for the Elderly was a study also conducted by the Center for Census Use Studies. It explores the feasibility of creating a prototype, or demonstration, social statistics system for the elderly in the Omaha planning and service area. Stage I, reported in this study, consists primarily of a review of the potential data sources in Omaha and the feasibility of advancing into the second two study stages.

Overall, the report adds little to the current state of knowledge concerning social systems analysis for data on the elderly in Omaha. Chapter III (pages 13-17) presents an inventory of data available in Omaha; Chapter IV (pages 18-25) discusses the options for any social statistics system--non-automated versus automated--and Chapter V (pages 26-27) presents the conclusions. The remaining pages (28-113) are devoted to appendices, most of which consist of 1970 Census data. Aside from the fact that the essential data on Omaha's elderly can be found in published census reports, the appendices do little other than confirm the notions that computer maps (see Maps on pages 84-97) are not very readable and that analysis of metropolitan data by persons who are not familiar with an area can lead to error; e.g., Southwest Omaha does not lie near to the river, nor does it contain the largest portion of elderly (see page 48).

The concluding statements probably best explain the frustrations readers will have with this study: "By exploring and inventorying available data, we have taken the first step towards obtaining them. In Stage II we will negotiate access to data . . ." The reader is probably best advised to skip the Stage II report.

D. Hinton

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